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"In the future I will try to be more descriptive, but I have to say no matter how good the writing, it is very difficult to catch that moment of gratitude when a mother makes extra money to care for her children. Or when a farmer gets out of the typical vicious cycle of debt and hand-to-mouth existence to become master of his own destiny. Have you ever shaken hands with an AIDS patient and seen the look of gratitude in their eyes that you are not afraid and are trying to help them? Even if you end up not being able to do much for them materially, they are happy someone cares enough to try. How can you possibly catch that on paper?"

- Ramy Moftah Cairo-based Regional Office Staffer New East Foundation tis er le not h

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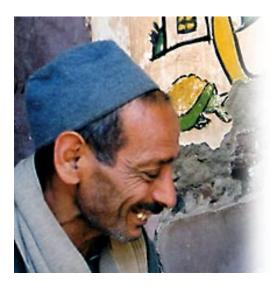
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That's the between-the-lines challenge of the Near East Foundation's 2003-04 annual report. Then there are words and phrases like "capacitybuilding," "empowerment," "interventions," "institutional network"-international development jargon for moving mountains and other obstacles with promising partner organizations. In short, what you see here is a necessarily very incomplete story (otherwise we'd lose you for sure!) highlighting NEF's successes over the past 12 months. All in keeping with our mission since our beginnings in 1915: "The Near East Foundation helps people in the Middle East and Africa build the future they envision for themselves." That was long before "needs assessment," "community-based" and



"sustainable" and many other such ideas became chic and accepted. It fact we are rightly credited with pioneering many of the approaches now used in the field. We are proud of that and of the nearly 200 people on our staff, with just a few exceptions, all citizens of the countries in which they work.



Being the oldest nation-wide international assistance organization in the United States gives us certain advantages. NEF has the history and experience, which in turn has opened up our understanding and attracted highly-qualified staff, as well as a constantly growing group of affiliates and contacts. NEF operates with a strong network of seasoned partners and the confidence and trust of local authorities. Our Cairo-based regional field office and Center for Development Services are highly regarded in the Middle East in particular; that we are the largest publisher of development materials in Arabic ranks but one of our credentials.

NEF's organizational structure encourages effective

assessment of local opportunities, development and management of relationships, design of appropriate interventions, and continuous monitoring and evaluation of problems and progress. We value creative strategies and a strong business approach. We encourage local corporate and private sector partnerships and funding arrangements.

Further, NEF assures the sustainability of our programs and activities through institution building with multiple, local, non-governmental organizations as well as public and private

sector stakeholders. We encourage our partners to take a fresh look—at the communities in which they live, at what they do, and how they do it. Through our financial support and associated training and technical assistance, we stimulate new approaches, evaluate results and forge innovative directions. In the process, our partners gain renewed momentum as well as experience a sense of competence, relevance, efficiency and effectiveness.

Not just words, this 2003-04 annual report is presented for your review of our actions and good deeds. It is dedicated to the dignified, courageous people we have been privileged to serve in the past year; and to the humane, generous donors who have made our work together possible.



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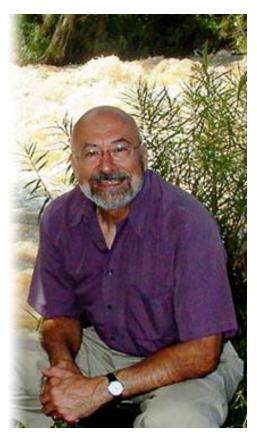
LETTER FROM THE PRESIDENT

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FINANCIAL INFORMATION Dear Friends of the Near East Foundation,

Welcome to the story of the Near East Foundation's 89th year. Like the others before it, this year was filled with tugs and pulls, complications and complexities, satisfactions and frustrations — all put in perspective by the rewards of helping people build the better futures they have chosen for themselves. Many of you who read this report can take satisfaction in knowing that your support of NEF's work gives you a share in having made this good news possible, in a world that often seems full of only bad news.

As you peruse these pages, you will learn a great deal about the details of NEF's programs spread through a dozen countries of the Middle East and Africa. These are the stories of people, action and accomplishment, the most important things we have to tell you about. For my part, however, I would like to explain something about the general context and overall design of our work — less important, but relevant to those who care about and support this organization and its important work.



It has become a well-worn cliché that "everything changed

for Americans on September 11, 2001." Of course, the words mean different things to different people with contexts ranging from issues of security to economics, personal relationships, human rights, and international relations. I want to describe how the environment has changed for the Near East Foundation and what we do.

All NEF operations are in developing countries and most of them in Arab and Islamic countries. Being an American organization, NEF's approach is necessarily affected by what the United States does with relation to the places where we work.

The greatest challenges for NEF have involved our ability to find funding for our projects — a very critical matter. The declining economy diminished the resources available to the individuals and foundations on whom we count for support. Even in a time when improving the futures of the most disenfranchised people in the Middle East and Africa stands out in sharp relief as the basis for the future security of the entire globe, funds have been directed elsewhere. With no new money appropriated by major funders like the U. S. government, existing funds were moved from projects just beginning to take hold to new priorities. Free trade and urban slums, for example, became more important in the administration's plan for Morocco than the mountain villages where NEF has been operating.

Further complicating things, the U.S. government has sought cost-effectiveness by issuing very large contracts, putting organizations like NEF out of the running. Most such contracts are now



NEF's overseas programs this year as last.

awarded to for-profit organizations and corporations.

Anti-terrorist financing rules and concerns enacted since 9/11 have created a threat of intrusive investigations, deterring many international Arab donors from supporting programs of American private voluntary organizations. Why go through the hassles when you can avoid them simply by keeping your money?

As always since 1915, NEF's small donors rose to the occasion in 2004. When national philanthropic giving grew less than 4%, donations by individuals to NEF's annual fund increased just under 50%. And as we have tried hard to give greater visibility to our work, the number of individual donors has risen 50% half again as many people gave gifts to support

Still, it will take many years of such increases before the annual fund can sufficiently support our current efforts. A look at NEF's financial statements will show you that the organization has chosen to use its dwindling reserves to meet the costs of programs rather than abandoning those who depend upon our work.

The complex current situation I have described has encouraged NEF's board and staff leadership to take some bold moves to position the organization for its second century of service. A restructuring of how we administer our work is underway with the goal of making NEF more streamlined, more cost effective, and better fit for the current environments in which we operate.

All in all, our intention is to maintain our focus on our mission while enhancing our ability to accomplish it. Over the next months you will get more details about the changes we have begun to make. I think you will be pleased to find that this venerable 90-year-old foundation remains a youthful trendsetter and agile risk taker, adjusting to the world as it is now.

We thank you for your continuing faith in NEF and your continuing support. You are helping us create bright spots in places that often look dreary!

Sincerely,

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Ryan A. LaHurd, Ph.D. President



MESSAGE FROM THE BOARD CHAIR

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Moving into our 90th year, the Near East Foundation is showing--as it always has-our ability to be flexible, adapt to changing circumstances, and still stay true to our core mission. In 1915, a group of New Yorkers saw a tragedy unfolding in the Middle East, which they determined to ameliorate. In a week they raised the first \$100,000 of what would become a hugely successful undertaking: the feeding, clothing and educating of more than one million Armenians.

Today, another tragedy is unfolding in the Middle East: wars in Iraq and Afghanistan, combined with the growing feeling here that the Muslim world "hates us." If we at the Near East Foundation



believed this, we would be unable to do the work we do. On the contrary, everywhere we go, everywhere we work, we find people eager to partner with us to improve their lives, and those of their families and fellow citizens.

We concentrate on people—not technology or bureaucracy or systems. Our 90 years of experience in the region gives us the cultural knowledge to succeed; and we make a difference not only in the lives of individuals, but over the region as a whole. Our reputation with governments, other agencies, and our collaborating partners at the grassroots is unsurpassed.

Join us as we begin to celebrate 90 years of accomplishment in the most interesting and rewarding work that I have ever experienced. In my decades of association with the Near East Foundation as a member of the staff, board of directors, and now as chair of the board, it is my honor to invite you to read this year's annual report.

Best regards,

Linda Jacobs Board Chair



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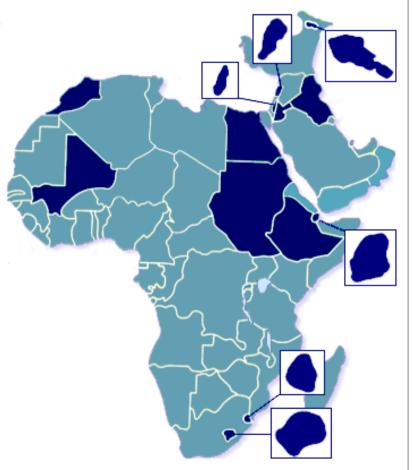
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Where NEF Worked Last Year

Move your cursor over each country to see its name.

Click countries on the map (or names above) to learn more about the Near East Foundation's recent work.





ARMENIA : STREET CHILDREN

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"The most striking thing about the trip was the enormous emotional impact the Near East Foundation's return to Armenia after so many years had on everyone I met. I can't tell you how affected each of them was. They all expressed their profound gratitude for our work as Near East Relief (the organization's name was changed in 1930). The Minister of Health's voice was shaking with emotion as he thanked me...some were so moved—they were speechless. Everyone — without exception welcomed us back.... I drove to Etchmiadzin for an audience with the Catholicos and met with His Holiness. He also seemed moved and presented me with a medal which had been struck in honor of the 1700th anniversary of the Armenians' conversion to Christianity."

- Linda K. Jacobs, Ph.D. Board Chair Near East Foundation ine enormous
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After over 75 years, the Near East Foundation has returned to Armenia—where NEF started, working with Armenian survivors of the 1915 massacre until our expulsion by the Soviets in 1927. Chair Linda K. Jacobs, Ph.D. made a whirlwind exploratory trip in April, meeting with major figures in children's social service and development assistance as well as in religion, government and art. Her mission: to help socalled "street kids" improve their lives and the lives of their families.



Forty-eight percent of Armenians live below the poverty line and many families are not able to adequately care for their children. Although Armenia had been the "Silicon Valley" of the Soviet Union, when the Soviet system collapsed and Armenia became independent, markets dried up. Adding further economic burdens, the country is blockaded on two sides by Azerbaijan and Turkey, and in 1988 suffered a devastating earthquake from which it has yet to fully recover.



Partnering with Canada-based Street Kids International at a June follow-up, NEF hosted 45 professionals involved with Armenian children and youth. They participated in our two-day workshop held in the capital city of Yerevan. The topic under discussion: how best to communicate with adolescents about major issues as drugs, sex, AIDSall so vital to their well-being. Presentations and materials were in Russian with feedback and translation in Armenian for this cohesive and highlyeducated group. They will report back on what worked for them and what didn't in September, when NEF returns and makes decisions on how best to proceed next. "Street kids have many assets to work with-'street smarts,' ambition, responsibility, entrepreneurial skills, to name a few," according to Dr. Jacobs, who added, "And we're very experienced doing this kind of community development work in many places."



DJIBOUTI : MICROCREDIT

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"The Near East Foundation's history in Djibouti may not be long and the funds invested not much compared to other agencies, but our work in the country seems to have had a lot of influence on the people we have come in contact with. Already top government officials and leading development agencies are looking for ways of cooperating with us. The last of these requests, but certainly not the least, is from the Social Fund for Development in Djibouti to cooperate in establishing a microfinance service that would help urban dwellers in slum areas of the capital, Djibouti City. Local communities also have sent thank-you letters for the work NEF has done for them."

-Ramy Moftah Djibouti Program Manager Near East Foundation

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DJIBOUTI : MICROCREDIT

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Strategically located across from Yemen at the entrance to the Arabian Gulf, Djibouti is home to 650,000 people, primarily in the capital and a few provincial towns. In the rural areas, tens of thousands of small farmers and nomadic herdsmen struggle to make a living under very harsh conditions and with few resources. While spectacular from a geologic point of view, Djibouti is dry and salty with unreliable water resources. During the summer, the thermometer in many areas tops 122 degrees and life comes to a standstill before noon.





Further, recent

regional and internal disturbances have only added to the problems of wells gone dry, pumps broken or disappeared, few storage facilities, inadequate or unavailable transportation, poor quality seeds, scarcity of fertilizers and pesticides, and very limited agricultural extension services. The country not only lacks essential services and commodities, but when they are available, prices can be exorbitant. Credit is virtually nonexistent for the small farmers and residents of the rural area.

That's why the Near East Foundation is helping Djibouti's rural poor in both the short and the long term by providing microcredit within a cluster of five villages in what is increasingly considered a model for future rural

development programs for the country. Loans are distributed in cooperation with the Ministry of Agriculture and with the agricultural cooperatives and local women's associations the people have organized to pool resources and share risks. These small loans can provide the purchasing power to grow fruits and vegetables for both home consumption and sale in the city--and a decent living.

The NEF project aims at sustainable increases in:

- agricultural production on marginal lands;
- efficiency in transportation and marketing of produce;
- health and nutrition of farm families;
- and promoting other on-farm enterprises to enhance income.

On the personal side the project means a sea change in the life of a woman like Aisha. She lives

in Assamo, a small frontier village close to the Ethiopian border. The mother of two babies, Aisha is a widow whose husband was killed a few years ago. She came back to this area to be close to her husband's family in her time of distress. Also here the small inheritance of a few acres, planted with mangoes and citrus, along with some help from other villagers, sustained her family. That was until a bad storm last year damaged her already dwindling garden and put all in peril.

The equivalent of a \$500 loan gave her new hope and choices, she says. Aisha used the money to buy men's underwear and shirts from Ethiopian traders who cross the border. She in turn sells them in her village and in the nearby southern capital town of Ali Sabieh. The loan



also has permitted her hiring a farm worker to gradually repair the storm damage and work in her garden. So now she has two sources of income. A woman of some education, she intends to insist that her children continue their schooling and says she wants them to be productive, independent individuals and not have to rely on others—like their mother.



As of April, five cooperative groups had received \$22,500 in a first round of funding—with a repayment rate of 100 percent; justifying a second round of \$23,000. While repayment figures are not yet available, indications from the field are positive.

One remarkable example of success is the Gobaad Cooperative in the western frontier area close to the Ethiopian border. With their loan, they were able to purchase seeds, fertilizer, even gasoline, in bulk, with savings of up to 25 percent on some items. Their purchases were distributed to the coop members, who repaid the loan from their crops, which the cooperative sold without any middlemen and with solid savings in their production expenses. In yet another round of

funding, the coop was able to import tax free gasoline for both its vehicles and for members' water pumps, again at a substantial discount.

When the Ampouli district, a shantytown outside the capital city, was devastated by April floods, NEF responded with microcredit support. Many residents are Ethiopian and Somali refugees who work for subsistence in nearby farms, which also were flooded by the heavy rains and the farm animals drowned. Small loans, about \$550 each, provided through the Women's Association NEF helped develop, got them going again. (For more see Just How Do You Bring Credit to the Rural Poor?)

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EGYPT : RETURN TO THE SOUTH

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"Given that these grants will only cover the implementation of the first phase of this endeavor, with subsequent phases planned for years to come—the Lake Nasser project could become the largest ever implemented by the Near East Foundation in the field of agricultural development in Egypt."

- Dr. Alaa Saber Director, Center for Development Services Near East Foundation

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Over the past months and on a variety of fronts, the Near East Foundation has expanded programming in Upper Egypt and undertaken very exciting new initiatives that peaked just as the 2004 fiscal year came to a close.

A case in point was receipt of a \$352,000 grant for agricultural development of reclaimed desert land west of Lake Nasser from Canada's International Development Research Center, supplemented by a \$92,000 grant for training and



market research from the United Nations International Fund for Agricultural Development (IFAD). Lake Nasser is the largest fresh water reservoir in the world and a both unique and fragile environment under increasing stress.

Our mission is to enhance the health, income and welfare of the 2,500 small landholding families of the area by encouraging sustainable improvements and positive environmental actions. The Lake Nasser project stands as a landmark in NEF's ever-growing expertise in innovative and sustainable strategies for communities with delicate ecosystems and changing socio-ecological environments.



The lake's vicinity is a hyper-arid desert plateau along the Tropic of Cancer, subject to hot summers and mild winters with few days free of sunshine. Although desert soils typically have low levels of fertility, proximity to the reservoir, along with a climate favorable to a year-round growing season, make agricultural potential here extremely high. However, there is growing evidence of environmental pollution and threats to sustainable livelihood for residents. (For more see Landmark Agro-Ecology Project Funded in Upper Egypt)

In addition, NEF now is in the middle of an extensive three-year effort funded by the

Egyptian Ministry of Agriculture and Land Reclamation to improve living conditions in 17 recently-founded communities in both Upper and Middle Egypt. Here nearly 50,000 people live on land reclaimed from the desert. NEF is working with local cooperatives to improve their management of land and water resources with much-needed equipment, farm inputs and environmentally-friendly agricultural methods. Coop members and their

families are benefiting from improved environmental conditions, increased incomes, literacy classes, health care that is both more available and of better quality.

With 96 percent of Egypt being desert land, development of the desert has come to symbolize the country's shift towards a high-tech, high value-added economy. The 21st century, according to many, is Egypt's desert era. Since the early 1980s the Near East Foundation has been involved in a range of projects related to desert communities that have evolved in approach as we have come to better understand the desert's unique challenges. Not the least of which, and only after a full decade of testing literally hundreds of tree species, was the introduction of several citrus varieties grafted on disease-resistant rootstocks. The two latest projects described above reflect NEF's growing capacity to engage in complex relationships with an ever-widening variety of government agencies, informal support groups and donor organizations. This experience may soon culminate in an extraordinary project in Zarqa, Jordan, now in preparation.

"This program has given me a new respect for myself and my profession as a nurse. I feel more confident. I believe I am contributing much more than I otherwise could have, and as a result, a new generation of nurses will have the respect they deserve from family and friends, and an opportunity to contribute more to those who come to them for help."

- Nurse Training Instructor Edfu School of Nursing, Aswan

In the southern Governorate of Aswan just a few years ago, enrollment in nursing schools was less than 30 percent capacity and area hospitals were handicapped by a 25-30 percent level of nursing staff. Obviously a vital component in the provision of health services and recognizing the need to improve healthcare in rural communities throughout Upper Egypt, the Near East Foundation has been busy enhancing both nurse training and supervision as well as promoting the profession, unfortunately held in low regard. In April, NEF expanded into Qena in almost double the number of schools and hospitals, building upon lessons learned in Aswan over the past three years.



NEF has taken on no small task, given the conservative customs of Upper Egypt and a legacy going back to the 19th century when nurses emerged from the ranks of sex workers. Even today area women generally are not allowed to stay outside their homes during the night to protect their reputations. Yet in the course of their duties, nurses typically have night shifts and must perform "unacceptable" tasks, such as touching people and visiting strange homes. Consequently, nurses risk becoming outcasts in their own society, which has drastically inhibited this choice of career.

To cut through the stigma, NEF mobilized community-based organizations, local media, even enlisting the enthusiastic support of the governor of Aswan. He appeared in a televised, high-profile ceremony recognizing the crucial role of nurses in health care. That combination has boosted enrollment in all six local nursing schools to full capacity. Three years ago when NEF started working at nursing sector development, there were 170 applicants compared with 535 in the academic year just concluded.



Another 122 nurses graduated this May, adding to the ranks of 276 previous graduates, who all found immediate employment in public health care facilities. A total of 443 new nursing jobs were created, including 74 nursing teachers and supervisors of various levels and 160 vaccination coordinators. Every indication is that this upward trend will continue as the rate of enrollment in nursing schools and number of graduates rises.

These accomplishments have been labeled "stunning" and will be celebrated in September at a closing ceremony with officials from the governorate and health district, involved non-governmental organizations, and representatives from the Sawiris Foundation

for Social Development, NEF's close collaborator throughout.

With the new move into Qena this spring, nursing activities have been redesigned for that community's special tribal nature and to accommodate expansion into nine nursing schools and 11 hospitals. A final and most important product of the three-year project will be "an example to follow" manual for others operating in the field. Contents will include implementation, analysis, formal and informal approaches, community and civil association roles, training curricula, sustainability and field experiences.

"It was not an easy task to approach community members

NEF EARNS AGFUND AWARD

On September 4, 2004, the Near East Foundation won the AGFUND International Prize for Pioneering Development Projects for 2004, for enhancing nursing as a career in Upper Egypt. The NEF program was chosen by the Arab Gulf Programme for United Nations Development Organizations from 83 competing projects from 32 countries and three continents. The announcement was made in Riyadh following the recommendation of a distinguished committee. The prize includes a cash award of \$150,000.

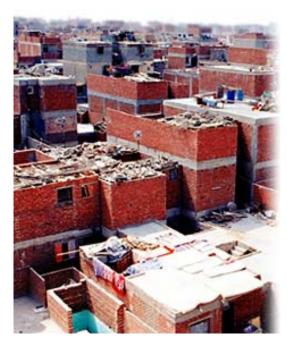
and directly ask about their skills, talents and capabilities. Many times people were surprised and simply answered, 'We have none.' This shows how challenging it is to identify the resources and strengths of individuals, institutions and associations. But they responded quickly and easily when asked about their problems and needs. Mobilizing people to recognize their assets and take action to build their communities is an evolving, long-term process. Shaping the future of Egypt has to be viewed from this perspective in order to achieve development with sustainable gains."

- Dr. Alaa Saber Director, Center for Development Services Near East Foundation

In Minia Governorate the Near East Foundation has just begun partnering with a community-based organization of the Coptic Catholic Archbishopric. Our challenge is to

shift a traditional "charity" away from being a "giver," to engaging recipients of assistance in their own development.

Integral Development and Action in Minia has been providing social services and in-kind as well as financial help to the poor in 15 Minia communities since it began in 1987. The organization has worked with sincerity to improve conditions. In two of those communities, EI-Berba and AI-Badraman, both under-developed and conflict-ridden, NEF is using an innovative method that identifies local challenges and problems as well as available strengths and skills. The full participation of the entire community is involved in matching their resources against their vulnerabilities.



In Minia, we are keeping our eyes open for the many valuable relationships, talents, and potential that exist, but often go unrecognized—and consequently, unused.

"My name is Mosutafa Abdallah and I am a law student at Helwan University. Since my home is far away, I live in the student dormitory. Though being close to the university is an advantage, it increased my spare time and I didn't know ways to invest it. I used to stay awake all night not doing anything useful and spend the whole morning sleeping to escape from my boredom and loneliness, or join a group of friends in the cafes, again just killing time without any real benefit to me.

"Then one day a friend started to talk about a volunteering experience he just had...he was

confident, euphoric and kept describing things I never heard about before. He mentioned the Egyptian Volunteer Center and asked me to join him for the celebration of their open volunteer day. I went and met new people, important government, public and media figures. After that I got the chance to participate in different volunteer opportunities, including the national polio vaccination campaign, which I enjoyed doing very much. It is very interesting to spend your spare time doing something useful for the community.

"I feel proud of myself for giving a hand to people who need help. Volunteering added new values to my life and drew my attention to an especially important one--time. Now I believe that no positive change will happen in our community unless educated and enthusiastic youth participate in achieving that change."

- Volunteer Mosutafa Abdallah

While some traditions are debilitating to development work, others can be most helpful. A case in point is Egypt's deeply rooted spirit of volunteerism going back to the 19th century, and particularly so in isolated rural areas like Minia where harsh conditions make it essential that people cooperate and help each other.

To tap into that good will, NEF opened the groundbreaking Egyptian Volunteer Center two years ago—a first for the country, in partnership with the Youth Association for Population and Development. It mobilized volunteers, particularly young people, for local development initiatives, from simple, everyday assistance on through more costly, modern and professional services. Promoting volunteerism is in consonance with NEF's

focus on philanthropy more generally in Egypt (see Philanthropy—our RecurringTheme).

The Egyptian Volunteer Center has concentrated its activities in four governorates, Minia along the Nile, Giza, Alexandria and Cairo. And by the two-year project's end this March, mutual benefits had accrued to a wide range of individuals, both young and old, and collaborating organizations across the country. The center attracted the commitment of 1,760 volunteers—1,052 men and 708 women in eight governorates of the country. They had nearly 8,500 volunteer possibilities to choose from, and made an economic contribution equivalent to nearly \$350,000. Beneficiaries of all this free talent and energy included



both non- and governmental organizations as well as universities—200 in all. Less easily quantifiable, but highly valuable, were the rewards accrued by the volunteers in life enrichment and a wider vision, increased confidence and optimism for themselves and their country's development. Mosutafa Abdallah's experience expressed above is just one example among hundreds.



As a result, this vital work will continue over the next three years in a partnership among the Near East Foundation, the Egyptian Ministry of Youth, and the Youth Association for Population and Development, which hosted NEF's initial volunteer center. All parties have signed a "cooperation protocol" endorsing the creation of a volunteer movement potentially enlisting Egypt's 40 million young people in the task of national development. That process has begun with this planned replication of the NEF model in 50 youth centers in eight of the country's 20 governorates.

The Near East Foundation also is collaborating with its long-time partner, the Sawiris Foundation,

to create more jobs for Egyptians. We are conducting a so-called "employment market competition" among non-governmental organizations. Winners and their employment opportunities will join NEF's portfolio of funded projects. The call for concept papers was published in the June 4th issue of the Al Ahram newspaper, the prominent Cairo daily.

By month's end, 120 projects in the 20 governorates had been received, primarily in the corporate service sector followed by both health and agriculture. Together they would generate 37,845 job opportunities. After a rigorous review, 21 of the concept papers were selected for further development over the next few months. During the summer NEF will conduct workshops in Cairo and Alexandria, one-to-one counseling and field visits to both assist with proposal preparation and assess job delivery potential. Once the proposals are evaluated, the Sawiris Foundation will decide which to fund.



ETHIOPIA : AN IDEAL OPPORTUNITY

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"On one of our first visits to Ethiopia, in the northern Lake Tana area, where the Nile has its source, we employed a nice young man, Girma Tsedalu. He assisted us with translation, transportation and meetings-and we have continued to enlist his services on subsequent trips. Instead of getting a fee, he asked us to pay his tuition at a local college, an insignificant amount by foreign standards, and to provide basic living costs for his family. The oldest child and 21 at the time, Girma had had to drop out of college due to a car accident that crippled his father, an industrial worker. He was forced to become the major breadwinner for his family-a mother, three brothers and two sisters. With no insurance and no government benefits, all the other children had dropped out of school too "

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...another brother could take computer training, and all remaining children went back to school as well. Things seemed to be going very well...for a while. First, Girma became very sick, missed his exams twice in a row and had to drop out of college. He was infested with tapeworms in a country with a serious parasitic problem and no available drugs. These had to be sent from Cairo, but by then his condition had worsened, now surgery was required. That cost \$1,000-double the annual income of most Ethiopians. At around the same time, his younger brother, who graduated at the top of his local high school class, contracted tuberculosis and had to be treated. His father, already paralyzed in his upper limbs and from the waist down, developed malaria and also needed medical care. The younger brother enrolled in the computer school struggled on to complete his course, barely managing on \$25 per month.



"Out of their own pockets and kind hearts, NEF staff contributed to the cost of Girma's operation and helped the younger brother with his tuition and living costs while Girma recovered. The boy with TB and the father also recovered after extensive treatment. This is not a story about one poor family, who were lucky enough to make it because of our help. What I want to emphasize is that despite the best intentions on the part of the helpers and the hard work on the part of the beneficiaries, things just didn't go right. And the reason is because people like this around the world are embedded in poor communities without resources and services. They live in environments that contribute to poor health through unsanitary conditions, bad drinking water, disease and parasites, etc. And often magical beliefs promoted by traditional religious leaders are the only hope most have of getting well."

- Roger Hardister Regional Director, Near East Foundation



The hardluck story of Girma Tsedalu and his family, among many garnered during the Near East Foundation's discovery process in Ethiopia, makes a telling point. Despite the best efforts of caring individuals, tragic forces in poor countries can thwart success and drag people back down. We can try to help individuals develop their capabilities; however, we must help entire communities use their assets for real progress to have a chance.

Beginning with two prospecting trips to Ethiopia in 2001 and visits around the country, much discussion and further investigation since—who the un- and official players are, best approaches, needs and priorities, local partners etc.--NEF has run all the

hurdles. We are now poised to begin working in Ethiopia once our request for registration is finalized and sufficient funding realized. Our proposed project will address those broader social and environmental issues that affect the Tsedalu family and other Ethiopians.

There is also expectancy at Progynist, our proposed partner, a four-year-old Ethiopian nongovernmental organization based in the capital, Addis Ababa, founded and directed by an extraordinary woman, Netsanet Mengistu (see Interview with Development Workers on Practice, Participation, and Career Issues). In particular Progynist is dedicated to helping Ethiopian women and the poor take their full place in society, politics and economic development; and works hand-in-hand with its microfinance entity, Meklit, to further the cause of a just, more equal society for all.

During the three-year initial phase, NEF plans to build partnerships, providing technical and financial support to Progynist and its partners for four development initiatives and pilot new and effective mechanisms for future financing of similar initiatives elsewhere in Ethiopia. Phase two will involve poverty reduction and natural resource management over the next three to five years.

We will be working about 200 km south of the capital, in Butajira Township and with local peasant associations in Meskan and Mareko Woredas, among the most neglected areas in the country. For the majority of families, acute food shortages are the norm up to eight months of the year. Environmental conditions exacerbated by frequent natural calamities; illiteracy and low educational standards, particularly among adult women and girls; severe limitations to both on-and off-farm employment and overall low labor productivity; inadequate water supplies, poor water quality and associated public health concerns—together create considerable challenges to overcome.



The situation of women is particularly desperate with the majority living in destitution and misery. Fertility rates are among the highest in Ethiopia. Local women give birth to as many as 13 children—of whom half die at birth or during infancy. And since work is so hard to come by, the highly-fragile environment in many areas has been depleted by years of over-exploitation by the use of plants and trees for household purposes and by charcoal production, the only livelihood available for many families.

NEF, in partnership with Progynist, hopes to address these problems with an integrated development project that will demonstrate a way to a better life. The plan has a number of goals. It will establish a fully functioning, community-operated health clinic. On the education front, the aim is a community-based literacy and non-formal education center, where none now exists, for 500 children with special focus on girls.



Also, NEF will work with Progynist on the design and construction of a model system for the transport and distribution of potable water to convenient locations within a single village. Based on research data on the abuses against girls and women, NEF will help organize trainers in human rights, legal services to women and children, and community organizing as well as develop advocacy materials.

Rather than implement community projects of our own, NEF will use its expertise in institution-building and work with Progynist and other local associations to upgrade their capabilities, mobilize finances, plan, implement and evaluate. This approach fits well NEF's commitment to responsible development by building

local capacity to sustain changes. All the while, gender sensitivity will be promoted and opportunities provided for the increased participation by women and girls in development. The second phase of the project will emphasize increasing income, enhanced food security and a balanced respect for the environment with community-based nurseries for starters.

"From the Near East Foundation's perspective, this broader initiative with its multiple issues, wide range of associated activities, and strong partner relations, provides an ideal opportunity for initial NEF involvement in Ethiopia. Project objectives, the location, enthusiastic local leadership, and local government involvement, provide an opportunity for new and creative approaches to project development and financing, potentials for increased community participation, leadership development, and later expansion of project activities, both within and beyond the initial project area. There are many lessons that can be learned from this activity. These could positively affect local development as well as the planning and implementation of future local initiatives."

- Roger Hardister Regional Director, Near East Foundation

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"Today was the opening of the new Training Center in City Hall, located in downtown Baghdad...brainchild of the deputy major tragically assassinated late last year. The center has a training room with 40 state-of-the-art computers. The building in which it is located is a depressing Soviet-style structure with seven floors of unrelenting gloom, lighting in the corridors is so bad we carry flashlights, and the elevators work about half the time. Imagine walking into three rooms on the seventh floor with bright lights and the most sophisticated computers and accessories. The contrast is breathtaking. It was one of those rare occasions in Baghdad where everyone was pleased, excited, and just happy to be part of such a promising new beginning. Irag led the Middle East in technology and education before the Saddam era and there is no reason why they can't do that again."

- Leland Bowie

former Near East Foundation staff in Iraq

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Bowie was head of training and managed this new computer training center with both Iraqis and Americans doing the teaching in various computer programs, maintenance of financial records and human resource skills. The nuts and bolts needed to bring the country back to normality and a reassuring sign of hope and confidence in a better future. It is but one of many projects undertaken by Near East Foundation staff in Iraq over the past year working under RTI Inc.'s contract with the US Agency for International Development (USAID). Previously Bowie worked in financial administration and developed the personnel manual used in all Baghdad municipal offices to hire Iraqis for civil service positions.



In Diyala, part of the volatile Sunni Triangle, NEF staffer Omar Aboud conducted a local governance program, running many of the elections of local councils and also working with youth groups organized in the area. In his frequent meetings with religious, tribal and elected leaders around Diyala, Aboud did a lot of listening, evaluating local issues and identifying possible projects that could benefit from rapid response grants as disparate as refurbishing a well or rebuilding a town meeting hall. In addition to leading a team of 32 which he put in place, finding them offices and housing and everything else, there were television appearances on the local station, administration, logistics, human resources, procurement, planning and coordinating team development programs.

Despite ominous nightly news reports, impressive progress was being made in the reconstruction effort in a very short amount of time. Then...in the midst of all this, on Saturday, November 22, the project's office —located right next door to the Diyala police station was bombed. With nerves of steel, Aboud maintained order and a sense of calm. For his part, Bowie was home on R&R for the Thanksgiving holiday when deadly rocket blasts hit both the Palestine Hotel and the Sheraton where he lived; followed by yet another bomb attack on the precise location where trailers were to be set up for more office space. However, Bowie returned to Iraq, honoring his commitment.



"I like the way the Near East Foundation does things. We are helping people to get things they desperately need and that are just too expensive for them to be able to afford; and when they can, often not available... This is not charity, but emergency relief for people, who have in the past and can now with our help, be on their own.... I also believe that when I'm trying to help someone, I want to serve them in an appropriate way. For this, I have to be able to think the way they think. I have to reach out to them to understand them. It's too much to expect these people in their condition to

understand me. Those who want to give must be able to feel how others live. Through these personal relationships we can both communicate better with each other. They can relate more about their needs and I can help them to be more realistic about the possibilities available from NEF and others. I also think that it's not enough simply to give your money, you need also to give your time—not just your working hours, but the time people need. This often requires sacrifices on our part. We have to sometimes take risks to help people survive and move on. I'm a human being and I might not come back from this trip or any other, yet I want to do what I can. Its difficult, but I believe in it...."

- Younnes Suleiman Ibrahim Hussein Near East Foundation volunteer from Jordan

In this case, the need wasn't complicated—Iraqis lacked water, particularly water to be mixed with powdered milk for children. It was hot with bombing underway; the water system out; disease on the rise. In short, this was an emergency and the Near East Foundation responded and Jordan staff and volunteers took to the road.

There is one main route connecting Amman with Baghdad, a 16-to-20-hour drive each way; two days on the road and three days in Baghdad was the plan. Not one minute longer than necessary; get in and get out—fast. The situation was dangerous with explosions everywhere. One big trailer truck distributed 20 metric tons of mineral water. The second trip also was "very, very difficult...one rocket exploded 15 meters away," remembers volunteer Hussein, who hit the ground in defense, not the usual assignment for this hospital administrator by profession with a graduate degree from the State University of New York.

Six shipments in all: water the first two trips; then donated medicines from Human Concern International in Canada and Mercy International in Kuwait, valued at over a million dollars; and meat for the January 30th Eid Al Adha feast day, distributed to 450 poor Iraqi families. From Baghdad, NEF was able to reach out more widely, miraculously even to one badly-damaged hospital 400 km away.

With the outbreak of greater violence at the beginning of April, NEF staff were relocated to Kuwait and Jordan. Subsequent budget cutting by the USAID required RTI to terminate NEF's subcontract and consequently our involvement in Iraq.

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JORDAN : HOMES NOT HOUSES

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"During our study, we recorded dozens of case studies. Auo Mahmoud, an older man, father, and husband is typical. He has 13 children, six daughters and seven sons; two older daughters are handicapped. His health and age prevent him from working so his wife, Om Mahmoud, is the family bread winner. She helps out in the local elementary school and earns about \$115 a month to support all 15 household members. Abo Mahmoud's house in the village has two rooms-one is 16 square meters while the other is nine. Despite the cold Jordanian winters, the house has no window coverings, only open space where glass and shutters would normally be. There is no kitchen; the family uses a corner of one room for preparing food. In winter they share the few blankets they have to stay warm. The bathroom is located outside the house-a half square meter construction lacking a roof. The home has no indoor access to water, no electricity, or even a mattress to sleep on...." READ MORE



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" When asked about poverty, Om Mahmoud responded, 'Just look around you. You'll have the answers.' So we did just that and the answers were all too apparent. The situation of Abu Mahmoud and his family in not unique. Thousands in his own village live similar lives; tens of thousands across Jordan are the same."

- Majdi Qorom Jordan Program Manager



In a new twist this year to other long-standing activities in Jordan, the Near East Foundation has

taken on a long-overlooked problem in urban settings. Things may look nice and tidy from the outside—but there's a different view to be had behind the closed doors of many of these houses, it was discovered during initial research. Here poverty is not the usual shantytown tinhouse variety found in many developing countries. In fact, NEF staff repeatedly were surprised at how extreme the housing situation was for so many Jordanian families in the Ar-Russayfah district, where we are working.

Located in the Zarqa Governorate, where many NEF activities are concentrated, Ar-Russayfah is home to 200,000 people. While statistically one of the poorest districts in the country, it appears no different than a number of others with its concrete housing built during the economic boom of the 1970-80s. NEF conducted housing assessments in cooperation with the government Ministry of Social Development and eight community-based societies.

With a board of seven women, the Working Women Society was selected for the first phase of the project: establishment of a credit fund providing home improvement loans to poor households. Initially it covers maintenance and repair costs for roofs, windows, bathrooms, sewage systems, electrical wiring and physical appearance. As with our other credit initiatives pioneered in Jordan, the group received NEF training and technical assistance to set up and maintain the lending system.

Operated according to lending practices appropriate to Islamic law--the fund will provide up to \$1,000 loans to be repaid over two-to-three years. About 35 families are expected to be helped during this first year of operation, with expansion in the second year dependent upon results, available funding and field findings.

NEF is partnering with the Kuwait-based International Development Foundation, which to date



has provided seed capital for the fund; and seeking additional cash contributions and guarantees to expand this very innovative urban undertaking.

It is but the latest twist in our dozen-plus years of work with Jordanian non-governmental organizations and government agencies to establish communitybased credit—for which we are well respected and uniquely influential. Literally thousands of people have received loans that have enhanced their livelihood and improved their living conditions; entire communities and many organizations have benefited from our finance, training and support services in this area.

"The Kaha'a project is increasing farmers' awareness about irrigation water use efficiency and the benefits that this could have for individuals and the community as a whole. We have conducted a number of meetings with local farmers introducing fish farming methods, concepts and objectives as well as assessing their willingness to participate. Using case studies from NEF's previous work in the field, we have demonstrated that small farmers can increase their income by up to \$850 a year from fish farming activities in their irrigation ponds. A number of farmers have even suggested establishing a specialized fish-farming cooperative."

- Hajem Haleseh Jordan Country Director Near East Foundation

In this same Zarqa Governorate, NEF is at work on a large aquaculture/fish farming program, building upon previous experience going back to the 1980s. Particularly intense activity has been underway since March with the creation of 56 new farms in the Jordan Valley, through a grant from Kafa'a (translated from Arabic as "efficiency"). Kafa'a is a new water project launched in October 2003 by the Jordanian Ministry of Water and Irrigation with the support of the US Agency for International Development.

Using a revolving fund, since March loans have gone to 127 farmers of the Ghor Safi, Fefa and Ghor Madsous Agricultural Cooperatives to begin fish farms in their irrigation ponds. They have been used for so-called "fingerlings," young fish, as well as eight months of fish feed. Careful nurturing by NEF technical assistance has included on-the-job training for agricultural extension staff and all participating farmers, as well as weekly site visits made to every farm. In addition, eight fishponds are being used as control and observation sites for water testing and experimentation.

Of course there are always unforeseen problems like possibly harmful pesticide and detergent containers placed close to ponds or one farmer spraying to eliminate wild weeds on his pond's edge, killing a large number of fish. But so far fish are growing at very acceptable rates and expected to reach market size of 300-350 grams by early fall. The project is expected to provide valuable supplemental income during the winter season when revenues from agriculture are low or nonexistent. Potentially 550 farmers could be involved in this first of three planned phases.

Over its five-year duration and employing a multi-faceted approach, the project is expected to

substantially raise the efficiency of farmers with the use of new technology, crop substitution, irrigation methods and training, while avoiding duplication of effort. Such changes could impact up to 80 percent of Jordan Valley and Zarqa Basin farmers.

Hajem Halaseh, Country Director for NEF programs in Jordan, holds a master of science degree in fish farming engineering, and since 1989 has coached and supervised fish farming in other sites in the Jordan Valley, Al-Showneh and Azraq.

NEF's first fish farming activity took place in the oasis of Azraq in 1986 and based on that success, another dozen project sites were identified. Mediumscale commercial operators were attracted by the opportunity to diversity their cropping away from an over-reliance on vegetables. Fish had high value--to consumers because of its healthy nature; and to government because local production could reduce dependency on foreign imports.

In 1999 NEF moved fish farming into the Jordan Valley where nine small farmers received fingerlings, fish feed and technical assistance including training about proper fish care and fish feeding and how to monitor pond health by checking water temperature, oxygen and algae



levels. Demonstrating their commitment, the farmers literally "bought into" the program by contributing their own money to help cover fish feed costs. In 2001, 10 new farmers joined. In addition, NEF managed two demonstration farms in Gor Al-Safi to stimulate interest and lend credibility to fish farming in the area. In 2002, yet another 50 farmers joined.

That gradual, careful build up provided the firm foundation for this spring's major boost in activity planned for the next five years. Our previous experience has proven most valuable and helped avoid such problems as fish farming being viewed inappropriately as a get-rich-quick scheme, improper pond design and/or inexperienced management and farmers asking for help only after difficulties had arisen.

As the program has spread, NEF has helped raise the livelihood of low-income farmers across Jordan. In addition, the program benefits hundreds and hundreds of families in villages that now have greater access to an inexpensive source of protein. Even the farmers are surprised at the results: "I can't believe the size of the fish I raised," said one. "This increases my income by at least \$750-850."

Based on that kind of success, the Near East Foundation will take its fish farming model beyond Jordan's borders, to Gaza and Sudan.

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LEBANON: LANDMINES & THE DISABLED

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"Working with various partners, including Balamond University's Unit for Prevention against Landmines, International Fund for Rehabilitation, local government, educational institutions, non-governmental organizations and the Lebanese Army is essential for the provision of a holistic program to address all aspects of landmines and unexploded shells."

 Dr. Tandiar Samir NEF staff member responsible for the landmine community education program

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The Near East Foundation's long-term involvement in landmine issues and work with disabled victims in Southern Lebanon took a new turn over the past year—loans for the handicapped--and their families and caretakers. Amounts ranged from \$200 to a maximum of \$1,000, to be repaid in equal monthly installments over two years. Frequently they were used for the purchase of prosthetics devices needed to either start and operate small businesses or find employment with existing enterprises. So far 45 courageous individuals have taken on the dual challenges of their disability and selfemployment.



Like Abo Khalid, a blind man who used his \$700 loan to furnish his small kiosk with goods—tea, newspapers, cigarettes, children's candies. His average monthly income of \$300 helps feed his children. For his part, Ali may be wheelchair-bound, but thanks to available credit that hasn't stopped him from establishing a small maintenance service center for computers and electronic equipment—and a reputation for high quality work. Both have been freed from previous dependency on others and regained control over their lives. Both prove the ability of persons with disabilities to be fully productive members of society.

NEF facilitates this access to credit through its partner for many years, the Philanthropic Association for Disabled Care in Nabatiyah, which we provided with new loan capital in 2003-04. The association was established in 1985 to help the handicapped in the area with a variety of services--from needs assessment and artificial limbs on through counseling and both rehabilitation and sports centers. NEF previously has supported their education and lending activities as well as medical care and physical therapy programs, all of which continue in a classic example of so-called "capacity building."

The Philanthropic Association was one of the first community organizations to participate in the Lebanese National De-mining Program in 1998, prior to the Israeli withdrawal from the South. It is the only non-governmental organization working with the estimated 1,100 persons with disabilities in Nabatiyah, in most cases the war injured and innocent bystanders caught in conflicts or disabled by landmines. The association is one of five community-based credit programs the Near East Foundation has funded in Lebanon.



"While others have now joined in contributing financially, we allow our funds to be used for the families and caretakers of the disabled, while most others limit their participation to the disabled themselves," commented Cairo-based NEF regional staffer, Dr. Tandiar Samir. "Our rationale for this," she continued, "is that while some of the disabled can be helped to be independent, many now and for the foreseeable future will be cared for by others. This new program should help to sustain and develop the livelihoods of the caregivers as well, so they do not feel the disabled are too big a burden on their own lives. Our hope is to expand the fund to meet a much larger need."

Nabatiyah suffered almost 20 years of violence during the Israeli occupation and from rival armed groups operating in the area. An estimated 11 metric tons of landmines and unexploded shells lie beneath the 70 square kilometer area that forms Lebanon's southeastern Beka'a Valley and half a million residents live in the southern part of the country. Nearly every village remotely adjacent to the old demarcation line continues to suffer from unexploded military devices. One out of every two families has already tasted tragedy and the number of blown off limbs and lives lost continues to rise. Most frequently these incidents occur when farmers are at work and children at play.

The threat posed by the estimated 15,000 remaining minefields also prevents both the Lebanese government and potential investors from proceeding with development projects in these untouchable southern areas of the country, retarding social and economic revitalization. While the Lebanese Army has cleared thousands of landmines from old battlefields—a slow-moving and highly-technical process—inadequate attention was being paid to those whose bodies and lives already had been shattered.

Consequently the Near East Foundation and Human Concern International joined together to address the socio-economic side of landmines. Together with local partners, we have raised both awareness about landmine dangers and the capacities of local organizations to start and administer credit programs to serve the disabled in their communities. Borrowers regain their pride, self-confidence, and independence by starting income-generating activities. They are able to live respectable lives reintegrated with society and free from reliance on traditional charity.

This builds on our initial project activities of educating children and parents about the dangers of landmines, warning children away from suspicious objects, and alerting parents, teachers and children



about what to do when they encounter them. This vital work on the ground was accomplished with the help of local non-governmental organizations, schools and parents groups and has had a strong and continuing impact.



LESOTHO : CONFRONTING AIDS

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"Nowadays, many young people are cut down in the prime of their youth. Friends who used to 'school' me on the soccer field now lie wasted in bed, weighing no more than young children. Buddies who used to sit on hillsides watching sunsets with me could no longer open their eyes, sent prematurely to eternal sleep in the small cemetery in a corner of the village. You become used to death, and almost relieved when you hear the latest funeral is that of a village elder."

- Kenneth Storen Lesotho Country Director Near East Foundation

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Thirty-one percent of Lesotho's productive population —about 330,000 people between the ages of 15 and 49--is infected with the AIDS virus. That's the fourth highest prevalence rate in the world and the poorest of the most affected countries. As the disease takes its toll, an estimated 100,000-plus of Lesotho's children are orphaned, abandoned and at risk of early death, malnutrition, disease, exploitation, sexual abuse, other traumas and dire situations.

The New East Foundation is both addressing this issue in the Mokhotlong District where we work—the most remote and poorest area of the country; and putting names and faces on these anonymous numbers. Kids like four-month-old Hlompho and Tumeliso, whose mothers were too sick and too sad to care for them. And Hlompho's brother, Thabang,



four or five, his true age unknown... And Rorisang who is being nurtured along with her very young mother, still a student, because the grandmother is very sick and the family has no money.



And Tiisetso, about one-and-a-half, who lived by himself most of the time in a cold house, sometimes outside...even in the rain. He arrived at NEF's country director's house hungry and skinny and in two months has gained seven pounds and now can stand by pulling on a chair. He also can breathe, his pneumonia now gone. Hlompho too has gained weight and his skin rashes are starting to clear.

Beyond providing individual children with emotional and physical warmth, safety, rehabilitation from malnutrition and sickness or care with terminal illness, reconnection with family or caring adoptive homes, schooling and mentoring; the Near East Foundation is combating the AIDS calamity with an integrated and comprehensive approach that combines health, agriculture, infrastructure development and more:

· home visits, village gatherings, volunteer training and self-

help groups for AIDS-affected children, their caregivers and others--teaching very practical

skills to improve their situation and decision-making on through art making to build creativity and confidence, providing both knowledge of proper nutrition--and food each week along with information about the symptoms and treatment of diseases.

• community mobilization—ranging from support mechanisms in place for people living with HIV/AIDS, to the construction of gender-sensitive latrines at schools, to the development of communal and household gardens for AIDS-affected children and families, to the building and maintenance of village water supply systems.

• sustainable agricultural development—on-farm visits with new information and skills for improved crop management, diversity and data collection; annual horticultural surveys to assess the extent of innovation and its impact; workshops on pest management, soil conservation and pre-harvesting to sustain AIDS gardeners; the establishment of community woodlots.

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MALI : RESOURCE CONSERVATION & MANAGEMENT

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"Before the new rice-growing, during the years of the drought, rice was already used up by the end of the harvest. But now, rice lasts four or five months—we eat all year long."

- Women from the Village of Deri

"We didn't have fish here in this pond for 20 years. We had to fish in the river, and during the dry period, we had to buy fish. We had no professional fishermen. The fact that there is water in this man-made pond—we are no longer obliged to buy fish from others."

- Villagers of Niaga

"NEF is the favorite partner here. There are many others at work in the area, but NEF is the best. They don't do anything without the community."

- Village Council Member



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MALI : RESOURCE CONSERVATION & MANAGEMENT

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Building upon work in Mali going back to 1984, the Near East Foundation has been intensely engaged in a five-year rural development program in 127 villages along a band of the northern Sahel since March 1999. In an area plagued by poverty, degraded land, sparse rainfall and the encroaching desert, essentially the aim has been to improve the lives of the people through better management of their harsh environment and development of available-thoughlimited natural resources.

No small undertaking in a country that ranks 172 among 175 countries on the human development index. That means: 91 per cent of Malians live in poverty defined at less than \$2 a day income; life expectancy is 48 years and child mortality under five



years is 231 per thousand; 43 percent of children under five suffer severe deprivation, only 26 percent of adults can read and only 35 percent have regular access to water; women average at least seven children and only eight percent of child-bearing age-women have access to contraception; maternal mortality is 580 for every 100,000 births; population growth was 2.6 percent from 1971 to 2001 and is projected to increase to 3.1 percent between 2001 and 2015.

The strategy employs multifaceted and simultaneous activities:

- environmental and natural resource conservation and management;
- micro-credit;
- community organization;
- information;
- food security;
- decentralization in consonance with government policy

While many difficulties remain—particularly the enormous challenge of involving women in the process, the March 2004 final report documents a number of achievements after stringent evaluation. Despite major obstacles inherent in the terrain, it is "undeniable" the Near East Foundation program made "a considerable contribution" to good governance by accenting local development and creating and testing a decentralized model with concrete applications and lessons learned. Further and without doubt, the program successfully fought poverty. Here are just a few highlights.



In this parched environment, maintenance and rehabilitation of 56 different kinds of water works like wells, ponds and dams, in 26 villages, had wideranging impact on the health and welfare of inhabitants, from providing potable drinking water on through irrigation for agriculture. Similarly benefiting both the environment and incomes were tree planting of 24 hectares, reforestation of two hectares to protect embankments, 56 hectares for agro-forests, six hectares to stabilize sand dunes and more hectares to secure garden boundaries. A minimum of 8,000 plants were produced each of the five years of the program, generating a collective benefit of upgraded environment, income from greens and fruit, wood for construction and other necessities, in addition to longer term impact.

The development plan for Lake Korientze and its environs—along with the environmental education involved in its creation--affected 21 research villages surrounding the lake and sensitized 15,000 inhabitants as well as local authorities and technicians. One hundred and forty village leaders were involved. Chiefs to children learned about priorities for this ecosystem they share and its preferred uses, what the situation

had been before 1960, in 2003, and the ideal for the future.

Without doubt one of the biggest successes was the adoption of a common resource management agreement by five villages around the lake. Results included the restoration of community peace among competing fishermen after conflicts that had led to the deaths of three people the previous year, the regeneration of 153 hectares of land, year-long milk production, prevention of animal deaths, and both more water and more fish in the lake.

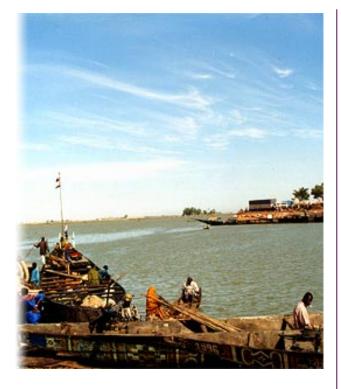
Forty-three women's associations received loans with all the related gains in organizationbuilding and income, self-esteem and independence. The evidence of their progress was clear in the 26 boats bought by the women of the village of Bagui over the past three years as well as in the words of the men from the village of Tibouki—"When the women acquire a certain economic power, it becomes more complicated to control them."

Over the past year NEF-Mali Country Director Yacouba Deme has been preparing the largest and most exciting initiative, indeed the most far reaching in the entire history of the Near East Foundation's development work in Africa. The multi-country initiative would support local governance in West Africa's huge Niger River Basin, which involves nine countries and over 100 million people—42 percent of West Africa's population.

Compounded by three decades of drought, the basin and the waters of the Niger, which provide the livelihoods for so many human beings, face severe environmental threats. These range from pollution and redirection of water flow by miners working along its shores, to overfishing by migrant fishermen using prohibited nets, to the pesticides and other chemicals seeping from area farmland. The situation has deteriorated to the point of intense competition and conflict among a poor and expanding population so dependent on the natural resources of the river for drinking water and irrigation, food and agricultural productivity, transportation and energy conversion.

The initial 18-month phase, which NEF is now seeking to fund, would begin to address these issues at the grassroots in three countries— Mali, Guinea and Benin—with the ultimate aim of poverty reduction and decentralization over the long term. NEF is collaborating with the International Institute for Environment and Development (IIED) to meet the enormous challenges posed by conflicting demands upon the Niger River.

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MOROCCO: WOMEN'S & GIRLS' RIGHTS

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"The latest Smithsonian Travel tour was a huge success—the group was small, but they all left asking what they could do to help. They were wonderful people...I was sorry to see them go. A two-hour visit turned into five hours. It could have gone all day."

- Joanne Wedum Morocco Country Director Near East Foundation

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This June the Near East Foundation concluded the fourth and final year of a large, multi-faceted project of rural community development and local governance in Morocco, funded by the US Agency for International Development (AID). In small Berber villages scattered throughout the High Atlas Mountains, NEF addressed the quantity and quality of both public and private partnerships, creating village development associations so the people themselves could identify and address their own needs and participate in improving their conditions. Among too many achievements to include here, NEF made strong gains in the education of girls and rights of women—both large-scale challenges in this milieu.

Morocco has 2.5 million girls of primary school age; more than half live in rural areas and less than half of them are enrolled in schools. Between the first and sixth grades, the dropout rate for girls in rural



mountain schools averages 80 percent. Families feel there is little point in sending girls to school since most are married by the age of 14 and they are useful at home to help with household tasks and the rearing of other children. Consequently, girls are subjected to strong social pressure not to attend and often encounter a hostile environment when they persist—so leave in discouragement.

To favorably impact girls' education, NEF staff, led by country director Joanne Wedum, both reinforced primary education for girls to increase enrollment and retention as well as improved health and sanitation conditions in schools—a major deterrent to attendance by female students once they have matured physically. Using the vehicle of parent-teachers associations, NEF also organized training programs for local school directors who were learning how to work with PTAs and built awareness among village women to increase their PTA participation—helpful to the women's self esteem and organization as well as their daughters' education.

Yet another innovative approach—theater techniques--promoted Morocco's new and historic Family Code. Taking effect in July 2004, it governs women's position in society and status. With seven women playing various roles for illustration and clarification, NEF field staff discussed the new laws, particularly marriage, divorce, child custody and inheritance, with large groups of village women. So unique, it got attention from the BBC in news reports.



Yet another attention-getter was the March 8 celebration of International Women's Year, attracting the participation of 60 women from Ouarzazate and Zagora Provinces in a day-long program--a first and for good reasons. Just the leaders, these women represented thousands of others who have grown personally and in community influence over the past four years. They celebrated advances in literacy and nutrition; health, hygiene and family planning; and a very big deal-new-found confidence to influence what is going on around them and protect their best interests. In the morning the women discussed what they had learned and how

their lives have changed; while the afternoon session passionately explored their future. It was yet another opportunity to present information on the truly revolutionary changes in family law regulation.

Over 70 villages in the Souss-Massa Dra'a area of southern Morocco are involved. In literacy alone, 92 percent of women participating said they have learned how to read, and 72 percent can now add and subtract and report using these skills regularly. Fifty thousand people in southern Morocco—women in particular have gained new self-esteem, education and income because of NEF's programs over the years.

While NEF's Moroccan headquarters is 950 km south of El Hoceima Province, where a February 24th earthquake and a week of aftershocks hit hard—staff quickly mobilized to send 600 pounds of blankets and food to victims, arriving two days after the initial quake. NEF's 4x4 vehicles proved indispensable in reaching the most remote and battered mountain villages. (For more, see NEF-Morocco Responds to Desperate Needs of Villages Flattened by Earthquake Tremors).



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NEW YORK : OUTREACH

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The gala opening October 7th of the groundbreaking exhibition, "Near East/New York: The Near East Foundation and American Philanthropy," ranked a peak point in a year of increased visibility for the Near East Foundation. On view into early December at the prestigious Museum of the City of New York, the show featured more than 300 items from NEF's archive. They included never-before-displayed photographs and objects chronicling NEF's beginnings in 1915, as America's response to the Armenian genocide and deportation, up to 1930....

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The exhibition provided many New Yorkers and especially Armenians with the first-time opportunity to see memorabilia from their history —in some cases their own family history. In that regard, Dr. Vartan Gregorian, president of the Carnegie Corporation of New York, spoke for his fellow Armenian-Americans, crediting the foundation with "saving a generation of Armenians." Dr. Gregorian also discussed his new book, The Road to Home: My Life and Times, at one of several conjunctive events held during the run of the show.

They included a book talk by Peter Balakian, author of Burning Tigris: The Armenian Genocide and American Response, and the lessons to be



learned about the moral accountability of bystanders, trauma and survivor experience, and the immediate and far-reaching impact of mass violence committed against innocent civilians. Leading experts such as Eveline Herfkens, UN Secretary General Kofi Annan's Executive Coordinator for the Millennium Development Goals, participated in a panel exploring an American approach to development in the Middle East and Africa in the ongoing worldwide fight against poverty. Neery Melkonian, curator of the exhibition, led a gallery talk; and children's author Alidz Agbabian offered a family program of Armenian storytelling from national oral traditions.

The event also launched the fundraising efforts of the Committee of Armenian Friends of the Near East Foundation. The group came together to pay tribute to the work of the NEF in saving Armenian genocide survivors and to demonstrate the gratitude of Armenians by supporting our current work. It is chaired by Antranig Sarkissian, NEF director and treasurer, with NEF director Shant Mardirossian serving as co-chairperson. Special fundraising support was given by the Armenian General Benevolent Union (AGBU) which promoted the event to its membership and encouraged participation.

"Near East/New York" provided a timely look at American philanthropy in the early 20th century and the truly innovative ways NEF pioneered humanitarian fundraising. By 1930, Near East Relief (which that year changed its name to the Near East Foundation) had raised more than \$110 million to respond to the needs of refugees—an astonishing \$1.25 billion in today's dollars. The funds were used for food, clothing, shelter, and education for approximately one million Armenian victims and later for orphanages, health clinics and vocational training



facilities in Turkey, Persia, Lebanon, Syria, Palestine, Egypt and the Caucasus. In the process, NEF became America's first international development organization. The exhibition will open in September at the Doheny Memorial Library of the University of Southern California, where it will be on display into December, then tour to the Armenian Library and Museum of America in Watertown, Massachusetts, in the spring of 2005.

As New York State Governor George E. Pataki wrote on the occasion of the museum exhibition's opening: "A sense of compassion has inspired many human rights interests, and this is true of your organization and its honored founders, who

responded to the unspeakable tragedies occurring throughout the Armenian Genocide of 1915-23. The people of New York and beyond have the opportunity to witness such admirable efforts through...an important collection of photographs and artifacts that tell how the human response to such an overwhelming tragedy was itself overwhelming in generosity and concern for our fellow man.... It is especially gratifying to know that this impressive history of international relief organized within our own State is available for viewing by the greater public."

In May NEF held a book talk in cooperation with the Bard Program on Globalization and International Affairs, featuring David Bornstein, author of How to Change the World: Social Entrepreneurs and the Power of New Ideas. An overflow audience heard him explore the personal and organizational qualities as well as strategies of social entrepreneurs who are implementing solutions to international social problems. Bornstein's photo-illustrated presentation profiled Fabio Rosa's bringing electrification to Brazil's poor; Jeroo Billimoria's care for vulnerable Indian street children; and Erzsebet Szekeres improvements in the lives of Hungary's disabled.

He was introduced by NEF board chair, Dr. Linda Jacobs, who also participated in the question-andanswer session. A book-signing and reception concluded the evening. The event was organized by NEF's new Development Officer Andrea M. Couture, an experienced communications and fund raising professional who joined the New York City headquarters staff in February. Widely traveled in the developing world, her international work began in the 1970s and includes both staff and consulting capacities for the UN Development Program and nonprofits.

An award-winning journalist, she is author of a book on international development published by Beacon Press and an exhibited photographer with multi-media and television experience. Among her credits, she was Director of Special Projects and Press Secretary for U.S. Congressman John Conyers in Washington, D.C.; attended MIT's Center for International Studies; and is in Who's Who in American Women.



In the NEF tradition of pioneering innovations in philanthropy, this year the foundation embarked on a mission to engage the younger generation. In partnership with administration, faculty, and students at Saunders Trades and Technical High School in nearby Yonkers, NY, we are creating a model that aims to educate young people about private voluntary organizations from the inside and involve them in an auxiliary organization as well as peer education and peer fundraising.



Our Building the Next Generation of Philanthropists project employs exciting internet/web-based education and fundraising techniques, designed and executed by the students to appeal to the attractions of high-tech for this age group. Saunders High School students are connecting to peers thousands of miles away, developing friendships, and improving lives.

An experienced college teacher and administrator, NEF President Ryan LaHurd and NEF staff member Andre Spicker, currently a graduate student in international conflict resolution, are working with the school's teaching staff and students, including information sharing about international

development issues and NEF's youth-related projects in the Middle East and Africa in particular.

Motivated by their new understanding, students hope to raise funds for their counterparts in developing countries, while they simultaneously learn about the impact that help will have. From their teachers, students are gaining insights into how to pass what they have grasped on to their peers. The aim is to develop a model that can be replicated in high schools nationally, sensitizing youth to the vital importance of international assistance to both their future and to the world. Additionally, the program gives students the opportunity to put their academic learning into practice.

The first public trades school established in New York State, Saunders was selected by NEF in part because of its highly-recognized programs in graphic design and computer technology. Considered particularly well-suited for the project, Saunders students are required to complete college preparatory courses in addition to vocational training, unlike many vocational-technical high schools in the United States.

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SUDAN : REPRODUCTIVE HEALTH

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"The health center plays a great role in providing treatment for people not able to seek treatment in the hospitals due to the far distance and poor economic situation. Mrs. Gamar is a 25-year-old woman from western Sudan, who arrived in El-Rabwa in May, 2003. A housewife married to a butcher, she is married three years and has not been able to become pregnant. She was very depressed and had asked her husband to marry another woman because she would not be able to give him a child. The couple had started seeking treatment with consultants for a year without any progress on her main problem. Then they moved to El-Rabwa and she came to the center and the doctor began sexually transmitted disease treatment with her. Finally after a few months, Mrs. Gamar was pregnant and expecting to deliver her first baby in August 2004—to her great joy."

 Abdel-Rahman El-Mahdi Sudan Country Director Near East Foundation

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While a variation on the more usual theme involving maternal-child health and family planning of population control, Gamar's pregnancy provides the same emotional well-being, marital security and family life enhancement. Gains came too for Fatima, 35, who came to our health center for prenatal care when she was pregnant with her son, Tariq. A housewife married to a trader, she had miscarried three of her previous six pregnancies. Infected with gonorrhea during her pregnancy, as can happen with this disease, her son Tariq was born with infected eyes. However, because of her regular visits to the health center, her baby



received treatment from the beginning and now at 40 days old is able to open his eyes normally and will not be sight-impaired.



Tariq is a registered client at the center where he is brought regularly for his check-ups and vaccinations, and Fatima and her husband are being treated for venereal disease. The list of successes is long...the 23-year-old mother of two children, Reta, completely cured of night blindness by our nutrition educator's provision of vitamin A after researching her food habits...the vaccination counselor telling a mother of three, Kamitha, about side effects, reversing her misinformation about vaccination killing a son, opening the way for the protection of her children against six killer diseases including polio.... All accomplished thanks to a grant from the David and Lucille Packard Foundation.

Greater Khartoum has been required to absorb over two million displaced persons because of drought-related famine and civil strife. The vast majority live in squalid conditions, suffering from inadequate housing, unemployment and lack of basic services. In two years of surveying different

squatter areas, the Near East Foundation found New Dar El-Salaam El-Rabwa in Khartoum North to be the single area most in need, including reproductive health. So it was here that we went to work, 40 kms from the city center and home to about 16,000 displaced persons: 52 percent of them children and 65 percent of all residents war displaced southern Sudanese.

They experience the typically high national maternal and infant mortality. Other issues include under 10 percent contraception use and fertility of 5.4 children per woman, a female genital mutilation rate of around 85 percent, sexually-transmitted diseases and HIV/AIDS at unprecedented growth—and only one health center for the entire settlement and one rarely available, traditional birth attendant with no formal training. The nearest hospitals are seven and 12 kilometers away--and given the scarcity of public or even private transportation and the fees charges—inaccessible to most.

NEF rolled up its sleeves to increase clinical reproductive health services and programs, including outreach; promote self-help in reinforcing reproductive health; and improve community planning, management and networking skills. All difficult, timeconsuming to achieve, and particularly complicated and delicate issues to address in traditional societies such as Sudan.

In the past year, NEF has built upon previous achievements: establishment of the New Dar-es-Salaam Health Center with its outpatient clinic, pharmacy, laboratory, reproductive health care unit; providing services, training and capacity building for the project and center personnel of 13; and planning



for sustainability beyond current funding. Now we can report in 2003-04:

- a total of 13,615 health visits logged, with a trend of steady increase in the number of visiting patients;
- training workshops ranging from HIV/AIDS and sexually transmitted disease to infection prevention and family planning on through computer training and quality assurance;
- collaboration with government health ministries, Ahfad University for Women and both national and international nongovernmental organizations;
- a cost analysis of the center and its services to create a business plan for the future that will insure sustainability;
- graduates from the project's village empowerment program formed a voluntary group and continued periodic gatherings and home visits;
- selection of local women for one-year training at the Midwife Training School in Omdurman;
- 171 homes visits with a total of 1,285 families benefiting from the service.

At the broader community level, the project invested in one of the water facilities next to the health center since clean potable water is in severely short supply. Water tanks and pumping stations exist, but they are poorly managed and maintained, a problem compounded by rapid population growth. NEF began negotiations with the local water authority and committee in September 2003 and reached agreement in the spring.

To address the important issue of the affordability of health services, staff are now tightly focused on efficiency and using resources most effectively. While there is a noticeable increase in the demand for services, the community's ability to afford them remains limited, so it is a constant struggle to maintain quality and cap costs.



next fiscal year in 2005.

Small loans to women began in early June 2003 to establish micro-enterprises and income-generating activities, managed by a loan committee of five members—four of them women. The aim is to reinforce the health program by supplementing family income, improving living standards and increasing the affordability of health services. Loans of \$40 to \$320 with repayment periods of 10-12 months were made, mostly for small commercial activities and donkey carts for water transport and milk production. NEF uses the credit model we originally designed and tested in Jordan, Lebanon and Egypt. With additional capital, the value of our urban portfolio around Khartoum could easily rise to \$40,000 per year by the end of the

The health center is the smallest experiment in community-based credit of NEF's six credit funds in and around the capital's scattered resettlements. They include work with a local non-governmental organization with nearly 200 disabled members. Interestingly, the aim of Disabled People International is not primarily self-help, but health and education services and vocational training, primarily for women and youth of the entire community.

NEF's rural area credit fund, established with the cooperation of the Iyal Village Council, continues to serve the 57 villages of Gerigkh with their 30,000 inhabitants. With the previous year's repayments at 100 percent, this second cycle of funding benefited more individuals. The program's effectiveness is reflected in the increased income of the borrowers— and the fact they have now taken full responsibility for these new activities. The hope is that more than 200 families will benefit from each lending cycle. Nine additional villages have been studied for future credit assistance.

Particularly heartening is the success of our credit fund in the rural village of Emeki, situated along the Nile about 350km north of Khartoum. While small in size, Emeki has a predominantly visually-impaired population, who presented very special challenges. Our training, forms and manuals had to be adapted to meet their requirements; NEF also helped establish and supply the headquarters office maintained by the Union of Emeki Visually Impaired. With all loans repaid in the first round, we were able to fund more projects this year, and we can happily report that borrowers were so intent on achieving a success, their sighted neighbors joined in to help. Some of the visually-



impaired now have achieved a good income, gained the confidence to manage larger amounts of money, and are willing to transfer profits to support their credit union. Unfortunately many others must wait for their loan and the same opportunity. In the village of EI-Shereik, NEF has ambitions for a much larger credit program, impacting on agricultural productivity and income security. The hope is to combine community-based credit with bank guarantees and a variety of agricultural support programs, including farmer learning groups.

"The Near East Foundation has proven that with access to capital, individuals and families can set up, run or expand existing small enterprises and incomegenerating activities. These allow them to significantly improve their living conditions and help to sustain them through difficult times. And, as NEF has shown in Sudan, they will repay borrowed funds so that others may benefit."

- Roger Hardister Regional Director Near East Foundation

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SWAZILAND : RESTARTING THE ECONOMY

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"Swaziland is now rated number one in the world with an HIV infection rate of 38 percent. I question that, but regardless, we do have a problem. More so as new behavior is slow to take root, although I am coming across more and more examples of individuals who are testing, changing and moving into positive living. At the end of the day, we will only turn this around person by person."

Kathy Gau
 Swaziland Country Director
 Near East Foundation

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HIV/AIDS, more than the ongoing drought, has seriously undermined the ability of Swazi households to produce food, particularly in the rural areas where the Near East Foundation works. Close to 40 percent of Swazis are considered HIV positive with particularly high infection rates, up to 47.3 percent, found among women aged 15 to 24 years. While life expectancy in the mid-1990s was 51 years, as a direct result of AIDS, it has since dropped to 39.4 years. This revealing comment by NEF Country Director Kathy Gau puts some perspective on the numbers: "When we need a committee of two people, we bring four together, because in a few years only two of them will still be alive."

Swaziland faces a serious socio-economic situation. Although it is classified as a lower-middle-income country, distribution is highly skewed and an estimated two-thirds of the people live on less than



\$1 a day. According to the International Monetary Fund, a growing fiscal deficit threatens economic stability and external viability, and concerns over governance, particularly the rule of law, are undermining social harmony and investor/donor confidence. Meanwhile the humanitarian situation remains "difficult," with poverty, unemployment, high rates of HIV/AIDS and localized food shortages.

Burdened by AIDS, families are unable to till their fields and produce crops for outside sale because of the lack of able bodies in their households. In addition, maize prices over the last year increased close to 50 percent, a heavy blow to people with reduced purchasing power and already struggling to feed themselves. Close to 220,000 people out of a population of 900,000 were in need of food aid as the country endured its third consecutive year of drought. Children were particularly hard hit by the pandemic. A projected 120,000 under the age of 15 have lost both parents to AIDS and are the most vulnerable to malnutrition.

The Near East Foundation addresses AIDS, drought and a lot more among 18 chiefdoms in the northern Hhohho area of the country, working through a Swazi community development organization that serves about 50,000 people. The group is called Vusumnotfo, which means "to restart the economy." Vusumnotfo envisages a community that is empowered and willing to responsibly address its social and economic issues. It assists the development and management of local community projects with training and both material and technical support.



Vusumnotfo began in response to the 1991-92 drought. The government asked NEF to distribute food and water in the area since we were already there overseeing a beekeeping project. NEF subsequently helped build Vusumnotfo as an organization to help sustain the development

projects. Over the past year it has been involved in three program areas—community, business and early childhood development. HIV and gender concerns cut across them all, mitigating the impact of the disease on rural households by improving their livelihoods and by preventing infection of the next generation.

Vusumnotfo has trained pre-school teachers—all women—and constructed pre-schools, while forming a pre-school committee for youth and sports and community-at-large training in early childhood care

and development. On the business development front, we have been busy forming groups and working at the association level to build capacity in project development and management. Association members are 70 percent female and 30 percent male; and members generally range in age from 25 to 55 years.

Community development ranged from domestic water to sanitation activities, and providing vital water tanks during the construction of projects to training traditional leaders and area development committees.

These photos were taken of the Nkonjaneni community, prior and after the installation of their domestic water supply. The story of Nkonjaneni's project offers a useful example of how successful Vusumnotfo has been in building local capacity and ensuring the sustainability of its undertakings.

The group of homesteads in Nkonjaneni had a water source in the mountains above, but no means of bringing the water down to their homesteads. Instead they fetched the water laboriously, making hours of trips up and down the steep slopes, carrying water by oxen cart and upon their heads.



With the counsel of Vusumnotfo, Nkonjaneni homesteaders formed a water committee with Lussy Tfwala as its chair. Lussy is a feisty and capable person, in the unenviable position for a Swazi woman of being childless. Her contribution to the community, however, would soon touch the lives of everyone.

Once organized, the committee was encouraged to involve everyone who would benefit from the water supply, for Vusumnotfo well understands that ownership leads to responsibility and commitment. The project would not move forward until every homestead family contributed 100 emalangeni–about \$17. And the committee was successful in gathering demographic data and funds from every homestead—no small task.



Vusumnotfo then committed itself to finding finances for the engineering, materials, and heavy machinery needed. Contributing their labor, association members carried the material up the mountain and dug kilometers of trenches to bring the pipes from the water source to the taps. Four homesteads share a standpipe tap and take rotational responsibility for maintenance chores at the water source and the holding and filter tanks. The amount each homestead contributed has become a fund for repair and maintenance costs, augmented by a small monthly fee.

This project, among many accomplished by Vusumnotfo in Swaziland, demonstrates that true development is not primarily about the project, but more about the capacities built in the community. The Nkonjaneni association now has skills, organization, data to build on, new ways to assign community responsibility, and the means to sustain their community's critical

water supply.

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WEST BANK : COMMUNITY SUPPORT

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"Increasingly intense confrontations, Israeli incursions and attacks, intermittent curfew and an ever tighter closure regime...have interrupted the implementation of a number of projects due to the inability of personnel to move within the Asira cluster. Now I am glad to inform you there are no major hindrances and the overall security situation allows activation, in addition to our providing NEF staff with housing, transportation and telecommunications...."

 Tarek Abdel-Ghany West Bank & Gaza Director Near East Foundation

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THE NEAR EAST FOUNDATION ANNUAL REPORT 2004

WEST BANK : COMMUNITY SUPPORT

ARMENIA DJIBOUTI EGYPT ETHIOPIA IRAQ JORDAN LEBANON LESOTHO MALI MOROCCO NEW YORK SUDAN SWAZILAND WEST BANK

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The Near East Foundation resumed its work in 14 villages north of Nablus in the West Bank, the Asira el-Shamiliya cluster area, with a myriad of overlapping activities--from easing child/family trauma, to nutrition and education, to the environment. All assisted Palestinians to collaborate, address their problems, and build badly-needed infrastructure.

Their situation is increasingly grim with the boundaries of everyday life under occupation set by poverty, overpopulation, resentment and lack of



resources. According to United Nations statistics, the number of Palestinians relying on food aid has risen from 130,000 to 1.1 million since September 2000. In the same period, the number of Palestinians living below the poverty line has tripled, from 20 to 60 percent. An estimated 360,000 out of 500,000 have either lost their jobs or closed their businesses; and unemployment is at 38 per cent for the economically active. Given the magnitude and duration of recent events, all these statistics are conservative. And now funding for the U.N. Relief and Works Agency, which serves an estimated four million Palestinian refugees, has dropped from \$200 a year for each refugee to \$70, attributed to "donor fatigue" amid repeatedly failed attempts to find a peaceful solution to the conflict.



For its part, NEF is collaborating with a wide range of organizations to create synergies and optimize results at all levels. At the grassroots we have mobilized municipalities, village councils, local volunteer associations and businesses--clearly evident from high attendance and spirited participation at continuing community meetings and resulting self-help initiatives. In the schools, here are some numbers: 30 teachers are involved; 140 youth volunteers; 60 students have formed school health committees. We are partnering with Human Concern International, Mercy International, United Nations Volunteers, United Nations Development Program, Ford Foundation, Mosaic Foundation, Land O'Lakes, among others. All together the

result is "dramatic" positive impact in the lives of the villagers.

On the environmental front, increased urbanization in the West Bank has expanded both the volume and hazards of waste, put in uncontrolled dumps or improperly burned. Triply destructive, this jeopardizes the health of nearby residents, contaminates soil and threatens groundwater resources. To protect health and avert pollution for the 2,200 households in a five-village area with a population of about 12,200—particularly the mothers, children and school age youth, the Near East Foundation has made progress in:

- raised environmental awareness with community clean-up campaigns, thousands of posters and stickers, comprehensive training of a cadre of volunteer leaders as well as sanitation workers, house visits, among other techniques;
- increased frequency and better equipped waste collection, disposal and recycling, from the provision of basic equipment like brooms and shovels on through successful community organizing leading to a large, up-to-code dumping site with shared costs and benefits by the five villages;
- smaller related projects like construction of improved school sanitation and the creation of environmentally-friendly play gardens for children;
- and in the grand design of systematic, sustainable community action for a better environment by people who are confronting the challenge after seven months of multifaceted stimulus. (For more, see Environmental Action in the West Bank)

Using many of the same approaches and equally complex in their gradual evolution were advances in nutrition. The straight facts and figures are over 77,000 packages of milk, nearly 20 tons; distributed to 1,665 school students—36 percent of area school children; from 10 schools in the five village cluster; from mid-December into early May —about 125 days on a daily basis.

Also quantifiable was the increase in school attendance, performance and parent visitation; and what a director in the Ministry of Education termed "a new dynamism" among students and teachers and their relationship. Further, "Cup of Milk" has assisted the area economy, helping dairy farmers, distributors and all involved in the production cycle with the

Providing Dairy Supplement For



increased demand. It also has improved cooperation among non-governmental organizations, the private and the government sectors. (For more, see 20 Tons of Milk and a Lot More)

Students in grades one through four—and very importantly, their teachers—participated in NEF training on nutrition and the importance of milk drinking and foods like vegetables and fruits. All were involved in NEF's arts programming, "Helping Kids Cope," which again integrated nutrition into music and dance classes and theater performances as well as our environmental work by recycling empty milk packages. During NEF-sponsored play days, children excitedly reached high to catch their milk packages and could be heard singing the theater groups songs about nutrition and anemia weeks later. Nearly a thousand children attended performances.

In addition to critically-needed group recreation for these traumatized children, "play

packages" were distributed to sustain the momentum with home learning and benefit their brothers and sisters. So successful, the NEF program has led to ongoing play activities in local schools; plus the construction of permanent play facilities in the community. (For more, see Fun & Games with a Purpose)



For the very needy who feel their deprivation most acutely on joyous festival days, NEF responded with "Feast Gifts" with support from Canada's Human Concern International and Mercy International in Kuwait. During Alfiter, 385 children received food packages and 35 blankets were given to the disabled elderly. On Al-Adha, packages of sweets and blankets were distributed to 160 of the poorest families, who clutched them close and beamed smiles of appreciation. There was also clothing, heaters and toys for children.

Far beyond widows with children, the disabled and very sick, the current crisis has critically impacted economic conditions for virtually the entire population with 40.8

percent of the people in a "precarious situation," according to the UN Special Coordinator. A growing number of these low income families must make painful decisions on how to allocate their sparse resources. Will it be for food, clothing, health care, transportation or public utilities? All necessities and hard choices, but without electricity, typically costing less than \$20 a month, families lack clean drinking water, functioning sanitary facilities and other essentials requiring electrical power. Wide-ranging consequences span diseases accompanying impure water, particularly for vulnerable new mothers, infants and young children, on through the stress and insecurity of living in the dark.

Our "Let There Be Light (And Water Too)" program covers up to 70 percent of electricity payments due for as long as three-months, allowing for both the retiring of existing indebtedness and restoration of electrical and water services. Payment is made directly to the utility company. Over five months 750 households, that's about 3,500 people, plus 200 small businesses providing vital goods and services, have received this support, based on their income and ability to maintain payments once brought up to date.

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"As we look at how NEF works today, it is striking that it is the same approach employed in 1915: making partnerships with people in need to assist them in gaining the technology, the learning and the resources they need to build for themselves the better future which they envision, but need help to reach. Our approach is built on valuing the dignity of all people."

- Ryan LaHurd President Near East Foundation



"The Committee of Armenian Friends of NEF offers a perfect example of people completing the circle of giving. Those who once benefited from the generosity of others in their time of need, give back by supporting those now in need."

- Antranig Sarkissian Committee Chairperson NEF Board Member and Treasurer

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The Near East Foundation gratefully acknowledges the generosity and confidence of its donors during 2004-04. We are most grateful. Without your financial support, the thousands of people helped and the many achievements catalogued in this report would not have been possible. It is with particular pride that NEF reiterates our founding principle of directly providing every dollar THE BOARD CHAIR contributed for program to the countries where we work. This unique-to-NEF fact of our administration through the years has been made possible by designated gifts. Also below are COUNTRY REPORTS examples of NEF's role as a philanthropic pioneer and approaches. The first private international CONTRIBUTIONS assistance organization in the United States, NEF was established to respond to the humanitarian distress from a part of the world that dominates our headlines today. PLANNED GIVING

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INTERNATIONAL GOLDEN RULE SUNDAY December-5-1926

On International Golden Rule Sunday, families across the nation were urged to eat a simple orphanage meal and to donate the equivalent cost of an average American Sunday dinner. Several U.S. presidents issue proclamations and endorsements, including Calvin Coolidge.

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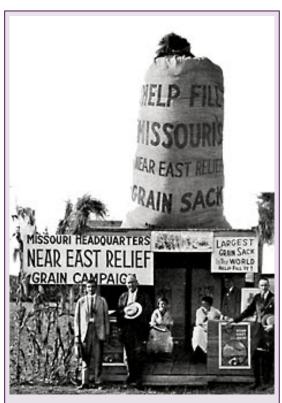
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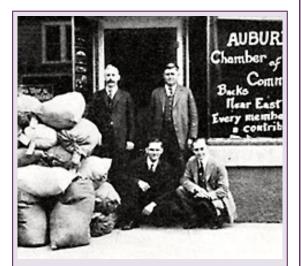
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Near East Reflief launched a national fundraising campaign that had Madison Avenue written all over it. One famous slogan was "Hunger Knows No Armistice"; another was "Clear Your Plate—Remember the Starving Armenians."



Near East Relief initiated "Bundle Days," which encouraged Americans to send their used clothing overseas. Thousands of tons were shipped.

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Ten-year-old child actor Jackie Coogan volunteered to spearhead our "Milk Campaign" in 1924. Movie houses around the country were designated as "food stations," where cans of condensed milk were collected at screenings of Coogan's films. Coogan himself visited the Near East, traveling on a "milk ship" out of New York.



The needs of refugees and widespread American interest in their cause soon led to expanded goals and operations. By 1919 the committee had been chartered by Congress and designated as the primary channel for U. S. postwar aid to the region.

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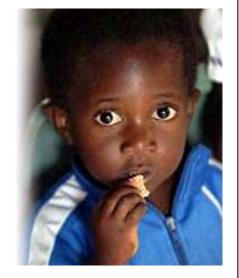
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PLANNED GIVING

INTRODUCTION LETTER FROM THE PRESIDENT MESSAGE FROM THE BOARD CHAIR COUNTRY REPORTS CONTRIBUTIONS PLANNED GIVING BOARD OF DIRECTORS NEF OFFICES FINANCIAL INFORMATION

The Near East Foundation's Planned Giving program is designed to help our donors--like youexpress your values and generosity while receiving income and making choices about the distribution of your assets. We also hope Planned Giving will be a catalyst encouraging a whole new generation of NEF supporters. This would be in keeping with our particularly strong tradition of continuing financial assistance by generations of the same families through the years since our founding in 1915.

An increasingly important tool for nonprofits like NEF, Planned Giving simply is a gift NEF would receive through or by means of a will, contract, trust or something similar. It takes advantage of particular tax incentives created by the U.S. Congress to promote the private funding of charitable organizations. They include charitable deductions which may be taken against the two major taxes affecting most of us—income and capital gains tax and gift and estate tax.

"We hope Planned Giving will be a catalyst encouraging a whole new generation of NEF supporters...."

From these direct tax advantages to the unique characteristics of gift annuities and split interest trusts, Planned Giving offers NEF donors a whole range of options. On the simpler end are bequests and making NEF the beneficiary of life insurance policies. Then there are gift annuities and life estates—the first giving a sum of money in exchange for a lifetime income; the other giving ownership of a home in exchange for the right to live there for a lifetime. Both types of annuities give immediate income tax advantages. Finally, there are the most complex trusts such as pooled income funds, remainder trusts and charitable lead trusts.

Whatever your financial situation and objective, the Near East Foundation's professional staff is at your disposal for a Planned Giving discussion. We also hope the availability of Planned Giving will permit you to consider making a substantial gift in this our remarkable 90th anniversary year of operation.

In short, Planned Giving is but the latest way you can join in fulfilling the Near East Foundation's mission of helping the people in the Middle East and Africa build the future they envision for themselves. That's what it really is all about.



BOARD OF DIRECTORS

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FINANCIAL INFORMATION

INTRODUCTION	> Download IRS Form 990 Fiscal Year 1993	[]
LETTER FROM THE PRESIDENT	> Download IKS Form 990 Fiscal Teal 1995	BBB SEAL OF APPROVAL
MESSAGE FROM The Board Chair		As the fiscal year ended, the Near East Foundation successfully met all
COUNTRY REPORTS		Standards for Charity Wise Giving
CONTRIBUTIONS		Accountability of the Better Alliance Standards
PLANNED GIVING		Giving Alliance. The alliance
BOARD OF DIRECTORS		helps donors by collecting give.org and distributing information on hundreds of nonprofit organizations that
NEF OFFICES		solicit nationally or have national or
FINANCIAL INFORMATION		international program services. Organizations are asked to provide information on programs, governance,
		fundraising practices and finances.
		NEF hopes the fact that it can now display the Better Business Bureau's National Charity Seal will help reassure supporters, especially potential donors who do not already know our long history and stellar reputation. Given the current environment of confusion and suspicion about organizations working in the Middle East, the seal adds reassurance.