American Jewish
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Committee

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ARGENTINA: FACING THE CRISIS

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PREFACE

Near the end of 2001, Argentina was free-falling, suffering from the worst social and economic crisis of its recent history. The downfall of Pres. Fernando de la Rúa's government was followed by a political whirlwind, wherein four different presidents held office in little over a week. The economic step taken to stop the crisis was to put in motion a "corralito", a banking curb that prevented Argentines from accessing their accounts, thus forcefully avoiding a run on the peso. Argentina stopped paying its debt and soon defaulted. The horizon was menacing: mobs of angry citizens waiting in front of banks trying desperately to access their savings; never-ending lines in front of foreign embassies in the hope of obtaining citizenship to emigrate; violent looting of supermarkets in search of food; entire neighborhoods with closed shops; thousands of children and adults—the now infamous "cartoneros" (scavengers)—roaming the streets in search of cardboard in garbage bins, their only means of survival; and continuous protests in the streets of all of the major cities, with the rallying cry "Que se vayan todos" ("Kick everybody out")—in reference to the politicians responsible for the country's terrible crisis.

Even though we cannot say that those events came as complete surprises, nobody could have imagined the magnitude and consequences of the crisis. A comparison to the Great Depression of the 1930s seemed insufficient. To most, the crisis was comparable only to a wartime situation, albeit a different war with a terrible consequence: poverty.

The Jewish community in Argentina also suffered from the effects of the crisis. More than a third of those considered to be a part of Argentina's historical middle class were now swelling the ranks of the so-called new poor. Jewish organizations and institutions were at a loss in trying to cope with the continuous inflow of Jewish families that were coming to them not for affiliation but for food, medicine, or housing. The community's welfare caseload jumped from 4,000 cases to 36,000 in a short period of time, and social and welfare services nearly collapsed while the community tried to find ways of facing these growing numbers. Even once the entire Jewish community became actively mobilized by setting up myriad safety nets across the country, the efforts seemed insufficient. The elderly once again faced a kind of poverty that they could only remember from their countries of origin, before their arrival in Argentina—at that time a prosperous land.

The American Jewish Joint Distribution Committee (JDC) Office for Latin America had already in 1997 identified the looming signs of a crisis and requested additional funding in order to develop programs for assisting individuals who became unemployed as a result of the economic policy at the time. The speed with which the crisis hit in 2001 forced JDC to establish a sound plan of action for quickly and efficiently giving respite to the thousands of Jews in need. From the onset, JDC was well aware that it was impossible to move forward with a plan of action without the support and partnership of local Jewish organizations. JDC set up a social welfare coalition with representation from the full spectrum of ideological and religious denominations. "No Jew will be left hungry" was the guiding principle behind a holistic program that was to give a material answer to the growing need while simultaneously avoiding social exclusion by offering an inclusive way into community life. JDC put in motion a three-pronged strategy comprising (1) social welfare programs (basically, foodstuffs, medicines, and housing aid), (2) job training and reinsertion as well as loans for entrepreneurship, and (3) the reorganization of local institutions and ensuring a continuity of Jewish life in the community (through the promotion of Jewish holiday celebrations, assistance with bnei mitzvot for children of poor families, etc.).

JDC's successful involvement in Argentina consisted of a mix of relevant factors: programs led by professionals and volunteers, a conjunction of local and international resources, and the establishment of broad coalitions in which differences were put aside. Our vision centered, whenever possible, on rational decision making. Having local organizations participate in the decision-making process and coordinate as true partners was the key to solving problems. We always understood that JDC's role would be temporary and that conflict resolution would need to be a factor in the strengthening of the community for the future. Also, JDC's Argentina intervention also provided a great number of new programs and best practices that were put into motion on other continents "a posteriori"—for example the use of debit card payments for beneficiaries instead of direct food handouts or even concepts like new poor when dealing with populations adversely affected by crises such as these.

We are both pleased and happy to relay what we consider to be a successful experience for our organization. It is unfortunate that in the history of our people, many situations repeat themselves but we do not always give ourselves the opportunity to learn from our mistakes so as to avoid more of them in the future. Our imperative—the transmission of Jewish tradition and memory—can also be applied in a horizontal manner between communities in different countries. Because JDC is a global organization, it has a responsibility to elaborate on and relay its experiences and best practices to others. We hope that this specific case will serve as a point of reference and learning for communities around the world that might face similar situations in the future.

Alberto Senderey

General Director

JDC Europe–Latin America

EXECUTIVE SUMMARY

This document presents an overview of JDC's intervention in confronting the impoverishment of thousands of Jewish families in Argentina, especially during the severe socioeconomic crisis that engulfed the country starting in 2001.

True to its proud history, its mission, and its operating principles and through swift and decisive action, JDC led a comprehensive community effort that involved the concerted work of a diverse group of Jewish local institutions drawn together irrespective of religious orientation, ethnic background, or ideological affiliation.

At the height of the crisis, 74 social assistance centers—many of which got set up almost overnight—were operating throughout the country, providing assistance for one out of six households in the Argentine Jewish community, amounting to almost 40,000 people.

The comprehensive aid effort during the emergency included the provision of food, clothing, and medicines; subsidies for rent and utilities; and help with mortgage payments. It also included key initiatives to ensure the well-being of the most vulnerable members of the community, such as pregnant women, mothers and their babies, young children and teenagers, and the elderly.

JDC acted swiftly to offer relief and avoid the irreparable harm that could have resulted from erroneously denying or delaying help. Yet JDC also implemented control systems to ensure that its resources were utilized wisely and properly.

As the emergency abated, JDC's efforts increasingly emphasized helping Argentine Jews regain their footing and self-sufficiency through job training, job placement assistance, support for various income-producing endeavors (e.g., microenterprises, small and medium-size firms, and entrepreneurial ventures), and support for education.

As part of its three-pronged strategy, JDC focused not only on welfare and jobs but also on community building. Community building involved efforts to bring community organizations to levels of self-sufficiency. It provided the institutions threatened by the crisis with the support required to transform themselves, and it promoted and sustained initiatives to re-create community bonds—both between institutions and between institutions and community members.

In particular, JDC sought to renew and strengthen the bonds between community members and their commitment to Judaism. Thus, it promoted the collective celebration of holidays and offered assistance for the celebration of key Jewish life-cycle events (e.g., bar and bat mitzvah, Brit Milah, simchat bat). Such efforts were integral to maintaining the quality of individual and collective life and formed an essential foundation for spiritual and identity strengthening.

The process of community building was far-reaching and diverse. It involved the reengineering of key community structures, including umbrella organizations, Jewish community centers, schools, congregations, and welfare institutions. Among others, initiatives consisted of facilitating interinstitutional mergers, developing joint ventures and other kinds of alliances among community organizations, creating new entities and revitalizing existing ones, transforming paradigms, introducing innovative programs, and generating and employing data for community development and decision making.

In its intervention, JDC put into effective use its capabilities of partnering with local organizations, creating networks, and innovating. It decisively championed initiatives that improved the effectiveness and quality of the assistance provided and that maximized the efficient use of available resources.

At the conclusion of the crisis, JDC initiated a planned, negotiated, and orderly phaseout of its intervention, helping local community organizations take charge of the existing social assistance programs.

The present document is organized into six main sections:

1. The Introduction explains the conceptual framework guiding JDC's approach to confronting poverty in the Jewish Argentine community. It also describes the context for such intervention through an overview of key developments that influenced the community from the early 1990s until 2001.

2. Chapter I provides a chronological account of the following three intertwined sets of events and factors, from 2001 through 2009: (1) key developments and factors associated with socioeconomic conditions in Argentina, including the outbreak of a severe crisis in December 2001; (2) trends and developments in the Argentine Jewish community, especially as they involve the increasing prevalence of poverty in a community that had historically been solidly middle-class and self-sufficient; and (3) the institutional response by JDC and the local Jewish community to confront the increasing impoverishment of Argentine Jews, with special attention to the leadership role played by JDC. In terms of JDC's intervention, this chapter focuses primarily on JDC's welfare-related efforts and to a lesser extent, on job-related initiatives.

3. Chapter II describes JDC's community-building work—the third pillar of JDC's intervention strategy—and illustrates key initiatives with specific cases.

4. Appendix I offers a decalogue—a compact set of fundamental principles that provided invaluable guidance for decision making during the crisis in Argentina and that helped JDC intervene successfully in the emergency.

5. Appendix II identifies and discusses several lessons learned from JDC's experience confronting the emergency in Argentina. Based on those lessons, it offers recommendations that may prove to be useful guiding references should JDC face a similar situation somewhere else in the future.

6. Appendix III describes the varied programs that were offered to Jewish families in need as part of the social assistance initiative. The wide range of programs and services reflects the comprehensiveness of the social assistance effort.

The three appendixes, the chronological narrative, and the discussion of JDC's initiatives involving welfare, jobs, and community building offer significant insight into JDC's actions, strategies, and performance in confronting poverty in Argentina.

INTRODUCTION

This document is a preliminary summary of a study about the performance of the Office for Latin America of the American Jewish Joint Distribution Committee (JDC) during the process of decline that affected Argentina and its Jewish community starting in the 1990s and particularly during the outbreak of a social, economic, and political crisis in 2002.[1]

CONCEPTUAL FRAMEWORK. To establish a conceptual framework for this discussion, we shall examine the role played by JDC in confronting the impoverishment of thousands of Jewish households in Argentina. It is important to note that contributions by a philanthropic organization such as JDC cannot be analyzed from a poverty reduction perspective—understood as the reversal of multiple structural factors that give rise to poverty—as this is a function inherent to the state and that cannot be undertaken by a single community.

We have chosen to avoid the use of another category frequently utilized in poverty studies—namely, poverty relief, given that JDC's intervention went beyond what that category describes. The programs developed by JDC and other local Jewish organizations not only have contributed to alleviating the needs of thousands of families but also have prevented many others from falling into or remaining in poverty.

THE CONTEXT FOR JDC'S INTERVENTION. It is necessary to place JDC's actions in their historical and geographic contexts. JDC's role in confronting poverty in Argentina took place in response to a series of events occurring over a decade.[2] Those events included the bombing attacks that destroyed the Israeli Embassy in Buenos Aires in 1992 and the headquarters of the Argentine Jewish Mutual Association (known as AMIA,[3] for its Spanish acronym) in 1994, the collapse of community banks that had long supported many local Jewish institutions in 1998, and the eruption of a political and economic crisis in Argentina in December 2001. The 2001 crisis was an outcome of the specific implementation of neoliberal structural reforms in Argentina that had dated from the early 1990s. Those reforms included trade and financial liberalization, privatization of state enterprises, and the setting of a fixed and overvalued exchange rate that negatively affected the manufacturing sector. Seen in this context, the massive increase in the number of impoverished Jewish households recorded in December 2001 was a consequence of long-term processes.

Throughout its history and until 2001, the Argentine Jewish community had been able to provide assistance for its vulnerable members through its own institutions—primarily via AMIA for Ashkenazim and via Guemilut Hasadim for Sephardim.

JDC's participation in social projects confronting poverty in the Argentine Jewish community dates back to the late 1980s, when JDC and 13 other organizations constituted the Coordinating Board of Welfare

1 This document intends to summarize JDC's intervention to confront poverty in Argentina during recent years. It examines JDC's experience only partially, as important elements have been omitted. In particular, of the three components in the strategy adopted by JDC, the present document focuses extensively on welfare and to an important extent also on community building. It does not describe jobs in detail—which need to be taken into account in a more extensive analysis. There are several other important elements that have not been examined here, such as fundraising, the professional-volunteers work model, reflections about the "new poor", and a more extensive analysis of the broader context in which JDC's intervention took place.

2 Until its intervention in Argentina, JDC´s welfare projects in Latin America had been of limited magnitude.

3 AMIA (Asociación Mutual Israelita Argentina) was created in 1900. It was initially in charge of cemeteries and mutual aid. In 1949, it modified its statutes and expanded into mutual, philanthropic, and cultural activities, reaching Jews of different origins and religious denominations. Historically, until the creation of the Tzedakah Foundation, AMIA was the only Jewish institution in Argentina formally engaged in providing social services to the poor.

Organizations.[4] Welfare services were provided by AMIA's Social Services Department,[5] which offered more than 20 programs for 2,500 families in need.[6]

Since 1994, Argentina had experienced a severe economic recession that led to higher unemployment, lower per-capita income, and a higher poverty rate—all of it in a context of contraction in government spending that negatively affected allocations for social welfare. Within the Jewish community, many families found it difficult to maintain their standard of living. They were no longer able to afford certain goods and services, such as private medical care, Jewish education, and social and recreational activities in Jewish community settings. Moreover, families that had already been experiencing deprivation had to cut back further on their expenditures for basic needs.

Because AMIA lacked the resources to confront rising poverty levels in the Argentine Jewish community, welfare initiatives to help the most destitute members emerged in many Jewish organizations.[7] The initiatives were strengthened by reorientation of the Tzedakah Foundation,[8] which besides promoting cultural and educational initiatives, became primarily involved in addressing the community's social problems.

During those years, JDC commissioned studies and published various documents about poverty in the Argentine Jewish community.[9] It thus contributed important inputs for understanding the sociopolitical and economic environments, for analyzing the local Jewish community, and for strengthening its organizations.

Aside from fostering the production of studies about poverty in the local Jewish community, JDC started to engage in the management of welfare initiatives. Taking into consideration that, at that time, there were more than 50 community organizations carrying out social programs through volunteers, JDC created the Volunteers Network Program.

VOLUNTEERS NETWORK PROGRAM

JDC created the Volunteers Network Program (VNP) in 1996 for the purpose of coordinating the separate efforts of groups of volunteers based in various Jewish organizations. These groups engaged in activities aimed at helping the neediest populations satisfy basic needs. They collected donations and distributed food, personal care products, clothing, school supplies, and toys.

4 Spanish, Ente Coordinador de Instituciones Asistenciales.

5 AMIA´s Social Services Department provided assistance to households whose difficulties were associated with structural poverty. These households tended to exhibit long-standing economic difficulties and deficiencies in other areas, such as low levels of educational attainment, chronic disease, substandard housing, and scarce social capital. Most of these households consisted of one or two elderly persons.

6 Source: Gutman, R., & Lew, N. (1989). "Problemas sociales y pobreza judía: La respuesta de la Comunidad Judía." Buenos Aires, AMIA.

7 Thus, tzedakah became a central topic in rabbis' sermons, which led to donations at religious services—of food, clothing or cash to help pay for utilities or rent. Even as full-paying enrollment was declining, Jewish schools and JCCs had to increasingly grant scholarships.

8 The Tzedakah Foundation (known as Fundación Tzedaká) was created in 1991 through a joint initiative of JDC and AMIA, for the purpose of providing the Jewish community with an independent source of funding for social assistance. Initially based on a model of generation of "sponsored cultural products", the foundation evolved as the ranks of the new poor increased, and eventually adopted a purely philanthropic model. Subsequently, its structure continued to grow and change. In 2002, the reform of its statutes transformed Tzedakah into an autonomous foundation that no longer depended on AMIA. At the time of this writing, the Tzedakah Foundation was helping to cover the basic needs of 9,000 people whose incomes had fallen below the poverty line and was extending its benefits to beneficiaries of other social assistance organizations in the community (e.g., AMIA, Chabad Lubavitch, AISA, and JDC).

9 These included: Rofman, A., and Strier, L. (1995). "El desempleo estructural en la Argentina y su impacto sobre la comunidad judía de Buenos Aires. Diagnósticos y propuestas para enfrentarlo", Buenos Aires, Joint; Golbert, L. and Kesler, G. (1995). "Los nuevos desafíos que enfrenta la colectividad judía en la Argentina actual", Buenos Aires, Joint; and Lew, N., Rofman, A. and Golbert, L. (1997)."La nueva pobreza judía", Buenos Aires, Joint.

Given that the allocation of benefits and the mode of operation were determined by each organization, there were significant differences in the kinds and levels of assistance offered. JDC appointed a team of professionals to support the groups of volunteers, train them to improve their work, and strengthen coordination.

The creation of VNP implied continuity with JDC's mission—both internationally and locally. But it also marked the beginning of a new phase for JDC, because it extended its long-term involvement supporting the strengthening and training of community organizations into direct intervention via the implementation of social projects.

VNP was characterized by the productive utilization of existing social initiatives, interorganizational coordination, and efficient use of resources—traits that enabled it to operate at low cost. Yet acceleration in the rise of poverty required bold new actions. The framework for those new actions was the Solidarity Alliance.

SOLIDARITY ALLIANCE

In September 1997, the Argentine Jewish Sephardic Association (Spanish acronym AISA[10]), AMIA, JDC, and the Tzedakah Foundation formed the Solidarity Alliance for the purpose of improving the quality of life of the poor in the Jewish population of Buenos Aires and its metropolitan area. To that end, the Solidarity Alliance created a fund that received contributions from two private banks with close ties to the Jewish community.[11]

The basic strategy of the Solidarity Alliance consisted of the creation of Social Assistance Centers (known as CASS,[12] for its Spanish acronym), which operated in community organizations of diverse religious affiliations (e.g., orthodox, conservative, and secular), diverse ethnic origins (e.g., Sephardic and Ashkenazi), and diverse ideological tendencies. Each center was coordinated by a professional social worker who, with the assistance of volunteers, provided direct services for beneficiaries.

The Solidarity Alliance adopted a model based on decentralization, networking, and comprehensive assistance, which jointly involved lay leaders, volunteers, and professionals.

The mode of operation consisted of an initial interview with a professional, in which the applicant's clinical social history was obtained and a diagnosis made. Subsequently, the case was presented to a board of volunteers and lay leaders of the organization in order to define the applicant's admission to the program and the benefits that would be provided.

Seven such social assistance centers were established. Two years after establishment of the Solidarity Alliance, the seven centers were serving about 1,000 families consisting of 3,000 people. However, it would not be long before the increasing demand for assistance would exceed the

10 Long-standing Jewish Sephardic institution devoted to the upkeep of cemeteries and social assistance. Unlike AMIA, it never expanded onto other activities or sectors of the Argentine Jewish community.

11 Specifically, Banco Mayo and Banco Patricios. For unrelated reasons, both banks filed for bankruptcy soon afterwards. Subsequently, the Tzedakah Foundation took responsibility for managing the Solidarity Alliance.

12 Centros de Atención Social Solidaria in Spanish.

capacities of the centers.

As economic conditions in Argentina continued to deteriorate, two banks closely linked to the Argentine Jewish community went bankrupt, with devastating financial consequences for AMIA and AISA. As a result, the Solidarity Alliance disintegrated. In this situation, the Tzedakah Foundation and JDC Latin America were faced with the challenge of taking upon themselves the work that until then had been carried out jointly by the four organizations.

CHAPTER I

RESCUE AND RELIEF:

MEETING BASIC NEEDS THROUGH WELFARE AND JOBS

JDC'S ROLE IN CONFRONTING POVERTY IN ARGENTINA 2001-2003

RESPONDING TO THE EMERGENCY

In 2001, JDC's New York headquarters made an extraordinary allocation of funds to the Buenos Aires office, exclusively for the purpose of confronting poverty in the Argentine Jewish community.

Initially, in early 2001, JDC's strategy was to provide financial support for the programs that the local Jewish organizations were undertaking in response to the enormous demand for assistance they were observing.

However, that approach was not sufficient to address the growing appeals for help received by AMIA, the Tzedakah Foundation, and other community organizations. Whereas AMIA provided social assistance for its beneficiaries intermittently and in varied ways, the Tzedakah Foundation offered a consistent and standardized offering to its beneficiaries but had to keep hundreds of households in need on waiting lists.

Socioeconomic conditions in Argentina deteriorated after the outbreak of a political and economic crisis in December 2001, when a series of events that included devaluation of the peso, drastic departures from prior economic policies, an accelerating recession, the "pesification" (forced conversion of U.S. dollar–denominated bank deposits into the local currency), freezing of bank accounts, and the government's reduced participation in social assistance led to a vertiginous increase in unemployment and poverty.

Soon the crisis started affecting middle-class households and disrupting the operations of the organizations providing social assistance. For instance, food distribution by the Tzedakah Foundation experienced fluctuations due to the intermittence of payments received from a federal government program that partially subsidized it. In addition, the distribution of food to beneficiaries served by community organizations was hindered because looting of supermarkets led to food shortages.

Given this situation, by mid-2001 JDC started to partially subsidize the food distributed by the Tzedakah Foundation, AMIA, and other organizations—in order to ensure that a minimum level of food aid would consistently reach those in need every month.

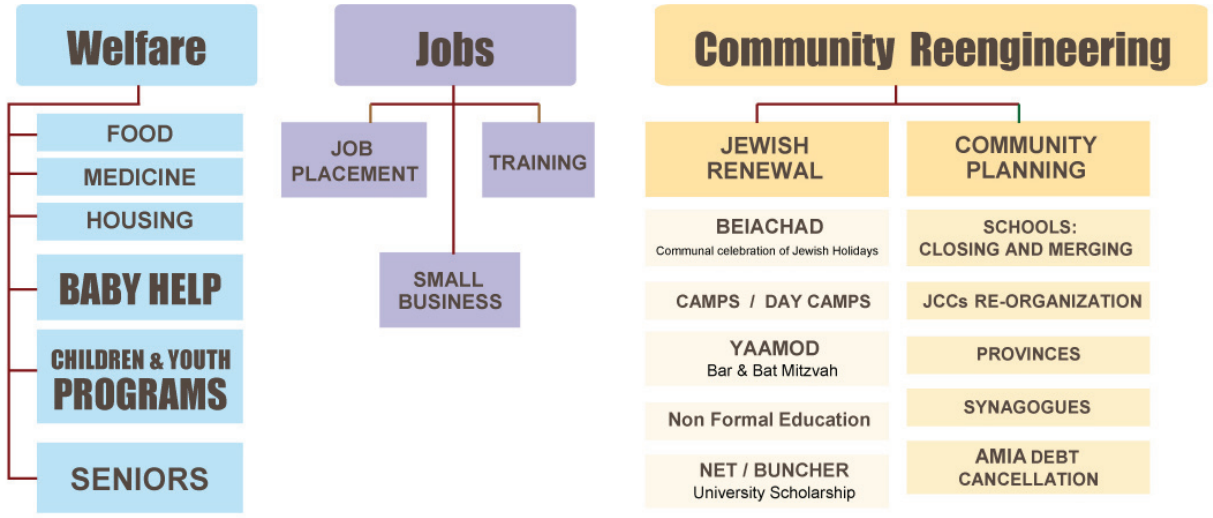
By only partially funding these services, JDC sought to avoid discouraging the ongoing searches for additional resources that each organization had been conducting. At the same time, JDC began to extend the community assistance lattice that had started developing in the 1990s through the Volunteers Network Program and the Solidarity Alliance.

JDC's direct involvement in the management of aid effected several changes in ongoing activities. First, JDC replaced the distribution of food packages with food vouchers that could be used to pay for food purchases in participating supermarkets. Although for years such vouchers had been given by numerous corporations to their employees as a nontaxable fringe benefit, never before had they been used in Argentina to provide social assistance.

Although the original motivation for introducing food distribution vouchers was to expand the range of alternative sources of food supply in the face of the food shortages experienced by large supermarkets, that innovation brought along several significant changes. From a logistics standpoint, the use of vouchers eliminated the need to select, buy, store, and distribute perishable merchandise. It also both reduced the risks stemming from Argentina's unstable security situation—particularly, looting—and permitted the simplification of administrative activities.

The use of vouchers also offered distinct advantages to beneficiaries, who became empowered to choose the food they would consume and the places they would shop—thus restoring some of the consumption habits they had forgone due to their lack of financial resources. Moreover, the use of vouchers offered a relatively discreet means of providing assistance, which minimized the stigma felt by some individuals who—being until then self-sufficient members of the middle class—found themselves exiting a Jewish social services facility carrying a bag of food supplies. JDC understood that in order to confront the deep crisis that erupted in 2001, it would be necessary not only that social service programs be offered but also that a comprehensive strategy be adopted. Figure 1 below outlines that comprehensive, three-dimensional strategy.

Figure 1 - **JDC'S INTERVENTION: A 3-PRONGED STRATEGY**



The diagram shows the variety of programs included in the three dimensions of the strategy that JDC implemented to confront poverty.

CREATION OF A COMMUNITY SOCIAL NETWORK

At the beginning of 2002, JDC proposed to the Argentine Jewish community that a new social assistance center be created to provide assistance for the 300 families that were on the Tzedakah Foundation's waiting list and unable to receive aid until the foundation could acquire the needed resources. JDC's proposal entailed not only providing the funds needed to support the new beneficiaries but also adopting the traits that have distinguished JDC throughout its almost 100 years of existence: acting with speed and determination to respond in an emergency and to rescue human beings whose lives are at risk.

In effect, with creation of the Social Assistance Center for Attention, Referral and Orientation (in Spanish acronym CADOSS[1]), JDC established an innovative social assistance model that had had no precedent in Argentina. A key innovation of the model was the provision of assistance in the very first meeting, during which beneficiaries were interviewed and admitted into the aid program.

Although giving an immediate response to households in need increased the likelihood of mistakes—because it was not possible to verify the applicants' actual need and eligibility for aid—JDC maintained this stance in order to achieve one of its self-imposed mandates: "Do not allow any Argentine Jew to go hungry." There would be sufficient time in subsequent months to conduct in-depth social assessments of the applicants.

Another innovation introduced by CADOSS was that every organization in the Argentine Jewish community that was involved in confronting poverty—regardless of its religious, ideological, or cultural affiliation—participated in a concerted effort.[2] All of the organizations agreed that the single point of entry for admission of new beneficiaries into the social assistance system would be CADOSS. Thus, every Jew who solicited help was referred to it.

Participation by these organizations implied that they had agreed to adhere to a common set of eligibility criteria, services offered, and modes of organization. That did not mean that an identical service model was imposed throughout the system but, rather, that a common set of practices was in place to ensure that the basic needs of all beneficiaries got met. That way, each organization had the opportunity to participate in the manner it saw fit to meet or exceed the minimum requisite coverage.

When CADOSS was created, JDC forecast that 180 beneficiaries per month would be admitted. Those beneficiaries would be referred to social assistance centers where they would be aided more comprehensively. Yet in its first month of operation, the assistance requests reaching CADOSS exceeded all predictions. Soon thereafter, about a thousand admission interviews per month were taking place at the center. First, in order to meet that soaring demand, the existing social assistance centers had to be expanded to their maximum capacities; subsequently, additional organizations had to be included in the community social network; and finally, new centers had to be created to absorb the large numbers of beneficiaries referred by CADOSS.

To increase the capacities of the existing social assistance centers, JDC had to become directly involved in management of the assistance, in facilitating the hiring of new professional and administrative support personnel, and in the application of information technology.

1 Centro de Atención, Derivación y Orientación Social Solidaria
2 The full range of organizations involved can be seen in Figure 2.

Nevertheless, the capacities of the social assistance centers maxed out in a short time because of constraints imposed by the physical characteristics of the facilities—such as schools, temples, sports clubs, and Jewish community centers—where the centers operated. Still, despite the massive demand, JDC remained true to the principle of offering personalized assistance in a respectful and caring environment.

In addition, JDC and Chabad Lubavitch reached an agreement whereby JDC would help Chabad professionalize its social assistance activities. Thus, social centers were established in every Beit Chabad and were incorporated into the community assistance system. Similar actions were taken in many Sephardic institutions, which in a short period introduced a professional model of social assistance that made it possible to increase the number of families served. Nonetheless, soon these organizations found themselves unable to fully serve the large numbers of beneficiaries CADOSS referred to them.

To deal with the situation, JDC established new social assistance centers. In mid-2002, JDC and the Tzedakah Foundation created four additional CASS centers to admit referrals from CADOSS and—given the overwhelming demand—to also conduct admission interviews. Thereafter, all new beneficiaries in Buenos Aires and its metropolitan area were admitted through CADOSS, whereas those in communities located elsewhere were admitted by local institutions. Moreover, given that local community organizations could not further expand their operations, JDC had to create and directly manage four more centers. Thus, a network of 74 social assistance centers—each of which received support from JDC—came into being (Figure 2 below).

The graphic shows all the organizations that participated in the Community Social Assistance Network, the Number of Centers and the institutions where they were located. Despite the numbers of centers we can observe, the demand for assistance as measured by the number of beneficiaries reflected the demographic distribution of the Jewish community in Argentina: 80% in the Federal Capital and Greater Buenos Aires, and 20 % in the provinces.

The creation of centers to respond to the emergency was accompanied by the expansion of certain existing programs and by the establishment of new ones. Besides the food aid program, JDC expanded the Refuot (Medicines) Community Pharmacy[3]—which it had created with the Tzedakah Foundation to provide medicine for chronically ill patients—and established the Bait (House) Program[4]—which provided subsidies for rent, maintenance, and utilities—so as to ensure that every Jewish family in Argentina had adequate housing.

COMMUNITY INFORMATION SYSTEM

Given its direct involvement in confronting poverty in the Argentine Jewish community, JDC proposed improving the information available about the beneficiaries. The availability of precise information about beneficiaries was critical for planning new initiatives and for accounting for the funds allocated to social assistance programs. In addition, such a centralized record-keeping system would prevent two centers from offering simultaneous or duplicate assistance to any given aid recipient.[5]

The Community Information System (SIC[6]) was created for this purpose. Data about each family and the benefits it was receiving were entered into the system, and online access to the system was restricted. The development and regular updating of the database were important endeavors involving professionals and volunteers in the organizations offering social assistance. JDC set the principle that all information about allocated benefits had to be entered into the SIC—to protect the confidentiality of beneficiary information through a series of filters and to ensure transparency in the administration of social assistance programs.

ELIGIBILITY CRITERIA AND SOCIAL ASSISTANCE

JDC and its partners agreed to apply a common set of criteria for determining eligibility for social assistance and for setting the corresponding subsidies to be allocated under a given set of circumstances. That approach sought to replace highly discretionary decision-making procedures inherited from the past, when the demand for aid relative to the resources of community organizations allowed professionals greater latitude in their allocation decisions.

Eligibility for assistance was determined by comparing total household income with a community poverty line. That line was calculated on the basis of the poverty line reported by the INDEC[7] for the city of Buenos Aires at the start of the program, plus 30%. Families whose incomes were below the line were eligible to receive social assistance.

The amount of the subsidy provided increased as a function of the number of family members living

3 Refuot: medicines, in Hebrew.
4 Bait: house, in Hebrew
5 When data gathered from aid organizations was first integrated into a single database, it was discovered that a considerable number of beneficiaries were simultaneously receiving assistance from different organizations.
6 Sistema de Información Comunitaria (SIC), in Spanish.
7 INDEC is the acronym for Instituto Nacional de Estadísticas y Censos (National Institute of Statistics and Censuses).

in the same household—at a diminishing rate to account for economies of scale realized in larger households that allowed for lower per-capita allocations (Table 1).[8]

Table 1 - **MONTHLY FAMILY SUBSIDY AS A FUNCTION OF HOUSEHOLD SIZE**

Number of Family Members in the Household	Monthly Subsidy
1	AR$60 (US$20)
2	AR$110 (US$36)
3	AR$150 (US$50)
4	AR$190 (US$63)
5	AR$230 (US$76)
6	AR$270 (US$90)

Although defining poverty in terms of income ignores several factors that are relevant in characterizing the severity of a household's privation, this method was chosen because it offered operational advantages for providing aid. This definition of poverty was adopted with full awareness of the fact that in many cases, it would be difficult to verify the income stated by those applying for aid—given its provenance from informal economic activities.[9]

As suggested earlier, most of the actions undertaken were shaped by the principle that acting swiftly and effectively to address applicants' stated needs had to come first, while efficiency-seeking administrative improvements had to be introduced incrementally afterward. For instance, even though it was not possible to verify a beneficiary's stated income, the gradual implementation of control mechanisms made it possible to obtain reasonable estimates of a household's situation and income through such means as requesting and examining paid utility bills, among others.

In addition to food subsidies determined according to household size, other services were allocated to meet the unique needs of each family. Accordingly, those suffering from chronic ailments received monthly allotments of medicines; those who had difficulty meeting their rent or utility payments received monetary aid; and poor households with children in Jewish schools received grants for school lunches.

Moreover, in situations where exceptional housing or health needs existed and flexibility was called for, the rules were relaxed according to the advice of the professionals in charge. The possibility of providing a range of benefits to a given household served as a de facto self-regulating mechanism, which made it possible to achieve an overall equitable solution for beneficiaries of the community social assistance system.

The initial benefits offered by the community social assistance system aimed at meeting basic nutritional, health, and housing needs through the provision of food, medicine, and financial aid for housing.

8 The exchange rates have been the following: December 2001, US $1= AR $1; December 2002, US $1= AR $3.54; December 2003, US $1= AR $2.97; December 2004, US $1= AR $ 2.97; December 2005, US $1= AR $3.00; December 2006, US $1= AR $3.06; December 2007, US $1= AR $3.13; December 2008, US $1= AR$ 3.40; August 2009, US $1= AR $3.84. (www.bcra.gov.ar)

9 Such informal economic activities are "off the books", and do not enjoy the benefits and labor protections required by law. Although historically the levels of informal and semi-formal economic activity in Argentina had been lower than those in other Latin American countries, both kinds of activity grew considerably during the 2001 crisis.

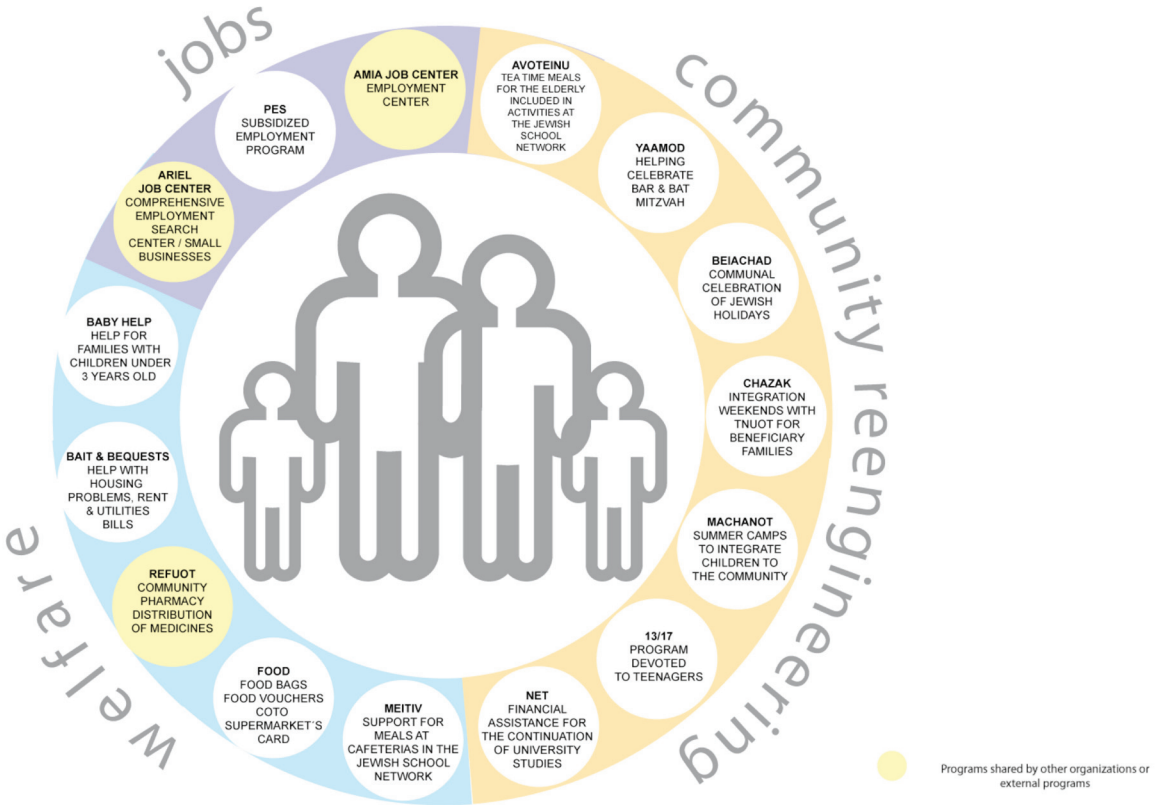
PROMOTING ALIYAH AS AN ALTERNATIVE

As an alternative to providing assistance, JDC—in coordination with the Jewish Agency for Israel (JAFI)—promoted aliyah. JDC and the Tzedakah Foundation jointly created the CASS Aliyah, which coordinated referrals to JAFI. Even though aliyah was not a viable alternative for many families—whether due to the economic difficulties and the wave of terrorist attacks afflicting Israel at the time or due to the frailty of beneficiary families for making such a momentous decision—the number of families that emigrated increased significantly. [10]

PROVIDING COMPREHENSIVE SOCIAL ASSISTANCE

Figure 3 - **SOCIAL HELP PROGRAMS PROVIDED BY JDC AND OTHER COMMUNITY ORGANIZATIONS**

The diagram shows the different programs and projects that assisted Jewish families and aimed at satisfying the needs of each member, as well as those of the family as a whole.



With response to the emergency firmly in place, several programs intended to serve diverse groups and needs were gradually added (Figure 3). Those programs included initiatives (1) to protect high-risk groups such as children and the elderly, (2) to satisfy children's and teenagers' needs for recreation through scholarships for summer camps (Chebrati program), (3) to foster community integration by including

10 The level of coordination of service programs among JDC's office in Argentina, the Jewish Agency, and Chabad Lubavitch was unprecedented.

aid recipients in Jewish holiday (Beiachad [Together] program)[11] and bar and bat mitzvah celebrations (Yaamod program), and (4) to encourage young adults—through the offering of scholarships—to continue their technical and college studies (Buncher-Net program).

In the field of education, JDC, AMIA, and JAFI created the Educational Coalition, with the goal of confronting the difficulties experienced by the Jewish school system. The Educational Coalition worked to enable the schools to offer scholarships to families in need and to restructure schools whose dire financial conditions required major changes. Priorities and resource allocation were established in a coordinated fashion.

To counter the high level of unemployment, JDC worked on two projects: First, the Ariel Job Center was created in partnership with the Tzedakah Foundation to offer support in securing employment, in developing self-employment projects and microenterprises, and in strengthening small and medium-size businesses. The Ariel Job Center helped thousands of people by providing technical advice, training, and loans. Second, the Subsidized Employment Program (PES, for its Spanish acronym)[12] was jointly developed by JDC and AMIA, with the objective of facilitating the reentry into the labor force of those beneficiaries who had marketable skills, thus freeing resources allocated for social assistance.

In this way, poverty was confronted by providing basic goods along with counseling services and also by offering services that met social and recreational needs through the inclusion of beneficiaries in community settings.

JDC'S LATIN AMERICAN OFFICE: STRUCTURAL ADAPTATION

For JDC's Latin American office, involvement in confronting poverty in the Argentine Jewish community implied dramatic growth, which was evident in increases in the office's budget, number of personnel, and size of facilities. Whereas prior to the crisis the budget for all Latin American operations had been US$100,000, it increased 50-fold in two years, reaching US$5 million during the crisis. The professional staff increased from 12 members—who occupied a single, 650-square-foot office in 2001—to 150 professionals located in five offices totaling about 11,000 square feet and owned by JDC in 2003.

Having the necessary resources to deploy aid in an effective and timely manner was indispensable to stopping the process of impoverishment that thousands of families in the Argentine Jewish community were experiencing. Such a response was made possible by the trust that JDC headquarters placed in the local JDC office to make the quick decisions that the emergency demanded. That initial trust was subsequently legitimated by audits conducted by Price Waterhouse and by the absolute transparency with which all operations were carried out. Thus was JDC able to lead a system of community aid that helped one out of six households, or almost 40,000 Argentine Jews, in the Argentine Jewish community.[13]

11 Its objective was to strengthen morale by generating Jewish spirituality and a sense of community. The fact that all Jewish communities in the country agreed to participate was a remarkable achievement.

12 In Spanish, Programa de Empleo Subsidiado.

13 It has been estimated that, due to the crisis, one out of three Argentine Jews required help to meet basic needs; moreover, one half of those in need received direct support from family and friends, and the other half received support from the Jewish community's social assistance system.

IMPROVED SUPPORT AND COMPREHENSIVE SOCIAL ASSISTANCE: 2004–06

In 2003, the economic situation in Argentina started to show steady signs of recovery, with increases in production, consumption, and employment. In addition, the Argentine government reassumed its role of providing a social safety net and significantly increased social security payments and expenditures for education and health care.

Within that new context, many families that had required aid to meet their nutritional, health care, and housing needs started to generate their own incomes and regained self-sufficiency. Even though the population in need of support decreased, JDC and the other organizations involved in the social assistance effort implemented program enhancements to increase efficiency.

The food aid program reduced its costs by replacing vouchers with debit cards that were accepted at the stores of a supermarket chain that had countrywide coverage. Each family received a card that every month was reloaded with the monetary value that had previously been given by means of vouchers for the purchase of groceries. JDC used the strong bargaining position it claimed based on its large number of beneficiaries—a client portfolio of thousands, as seen from the supermarket's perspective—to negotiate costs that were lower than those it had previously incurred with the vouchers.

The Refuot Community Pharmacy greatly reduced costs by utilizing a guidebook that listed preferred prescription drugs. At the same time, Refuot increased the procurement of prescription drug donations.

Given the verifiable and substantive improvement in the Argentine economy, in April 2004 JDC considered that the emergency period had ended. Thus, it stopped admitting new beneficiaries at its centers. Although all of the local organizations continued accepting new beneficiaries, JDC reduced its corresponding contributions. JDC subsequently reduced by 50% the aid to households that had no young children, teenagers, or elderly members (i.e., households in which all members were 20 to 60 years old), because it understood that such households were capable of generating income to support themselves.

In addition, close relatives and the Argentine government were encouraged to pledge their support to sustain families in need. Close relatives of beneficiaries were asked to sign affidavits if they maintained that they could not offer help. This led many relatives, particularly sons and daughters who were unaware that their parents had been receiving social assistance, to start giving financial support.

The utilization of government resources was promoted to and required of those who were entitled to apply for them. Aid recipients were encouraged to apply for noncontributory pensions. When the national government announced a moratorium on social security contributions, JDC assisted all age-eligible people to apply for and obtain their retirement benefits. It also encouraged eligible persons to apply for subsidies given by the government of Buenos Aires to low-income residents.

Collectively, these actions permitted a reduction in the resources allocated to basic programs, thereby freeing funds and other resources for the care of other vulnerable groups. Among them, the Baby Help program was created to ensure the well-being of pregnant women and young children; the 13/17 program

focused on teenagers; and LeDor VaDor[14] Home for the Aged was established for destitute elderly.

JDC'S PHASEOUT OF SOCIAL ASSISTANCE PROGRAMS: 2007–09

In early 2005, JDC gave notice to local Jewish organizations receiving technical and financial support for social assistance programs that in 2006, it would start a gradual process of withdrawal from its participation in confronting poverty in Argentina. The phaseout would take place from 2006 to 2010 and would involve a per-year reduction equivalent of 20% of the financial support budgeted for 2004.

Once it had set a timetable for the phaseout, JDC focused its efforts on making programmatic and structural adjustments so that it could achieve its objectives without disruption for the beneficiaries and of the local organizations involved. To reduce its participation in social assistance programs while preserving programs' effectiveness, JDC sought to have local organizations take charge of programs as it started to decrease its contributions.

That strategy met with different responses. Some programs started being comanaged with another organization, and the help that they provided increased. For instance, when the Tzedakah Foundation joined the NET program, the scholarships given to college students increased from US$27 to US$67. The continuity of other programs depended on the social initiatives of each community center, school, or temple. This was the case with such programs as Chebrati, which funded the enrollment of children and teenagers in summer camps, and Iaamod, which financed bar and bat mitzvah celebrations.

As part of the planned phaseout, besides reducing its participation in the management of social programs, JDC also reduced the number of beneficiaries served at its own centers by referring them to other organizations. Thus, starting in 2007, JDC annually referred 150 beneficiaries to the Tzedakah Foundation and 50 beneficiaries to Chabad; starting in 2008, it also referred 100 beneficiaries per year to AMIA.

Those reductions were accompanied by corresponding adjustments in the size and composition of JDC's professional staff and eventually, by the closing of JDC's social assistance centers. Even when its staff increased and its facilities expanded as a result of its direct involvement in the management of social assistance, JDC never lost sight of the fact that its larger structure was temporary and would be dismantled once the emergency subsided.

As the magnitude of its investment changed, JDC maintained a balanced relationship between its staff and its personnel needs. It encouraged job mobility among its staff—and especially, placement in Jewish organizations belonging to the community social network.

Until mid-2008, those adjustments took place in the context of a growing Argentine economy that engendered favorable conditions for social assistance reductions. Although higher employment rates and salaries did not translate into substantial improvements for some 11,000 beneficiaries who were unable to rise from poverty following their economic and social declines, the economic growth of important

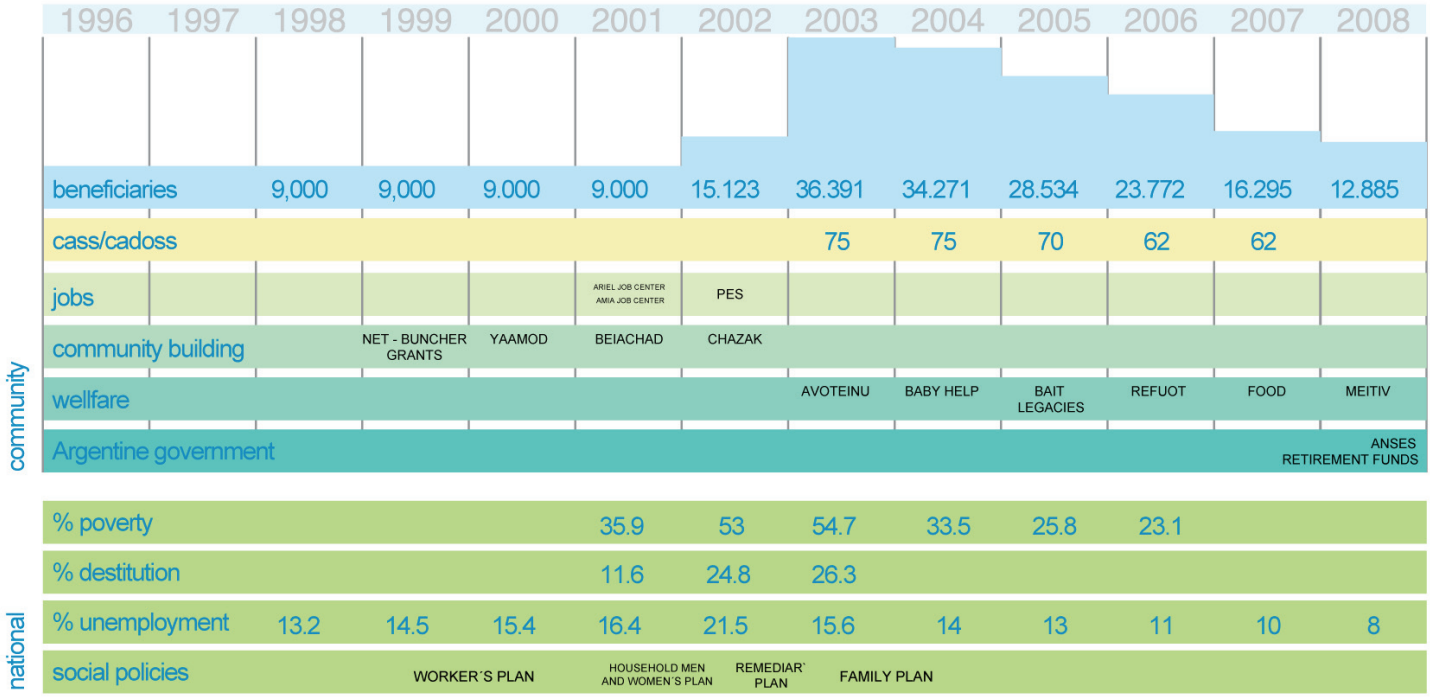
14 In Hebrew, "from generation to generation".

sectors of the Argentine Jewish community enabled local organizations to increase their proceeds year after year—and thus to offset the decline in JDC's contributions. This was feasible because at the height of the crisis, JDC and other community institutions worked to create awareness and foster a culture of charitable giving among those who had the means to contribute to and support social assistance initiatives.

Figure 4 visually presents a compact chronological summary, showing in parallel the evolution of key indicators of socioeconomic conditions in Argentina and responses to the social emergency—both in the Jewish community and in the nation overall.

Figure 4 - **ACTIONS AGAINST POVERTY BY THE ARGENTINEAN GOVERNMENT AND BY THE JEWISH COMMUNITY**

The diagram shows the way in which JDC and the Argentinean Government responded to the worsening of several key social indicators by creating social assistance programs.



Source: EPH (Permanent household inquiry agency) - The data refers to the month of May

THE FUTURE: SOCIAL ASSISTANCE IN 2010 AND BEYOND

As soon as the direst stage of the crisis was over, members of the community social network started to insistently ask whether JDC was leaving Argentina.

Questions about the withdrawal of JDC from the community's social assistance system illustrated two issues. On the one hand, it underscored that JDC's role in confronting poverty was perceived as essential. On the other hand, it suggested that JDC's involvement in Argentina, which historically had been of limited visibility, became widely known as a result of JDC's participation in the community's social assistance system. Moreover, JDC's withdrawal from this area was interpreted by some to be a complete departure from all activities in Argentina.

At the time of this writing, it is known precisely how and when JDC will withdraw from the Argentine Jewish community's social assistance system. The withdrawal means that JDC will not fund or directly manage any social program, although it will try to maintain its role as a coordinator and a facilitator of some of the social service programs that the local organizations are managing.

JDC's leadership role during the crisis did not emerge solely as a result of its access to the financial resources that allowed it to implement its decisions. JDC's leadership position was generated and continually renewed by the trust that local lay leaders had in the quality of JDC's management and in its willingness to seek agreements with and between the local organizations. To earn that trust, JDC also benefited from its position as an international organization, which enabled it to espouse an inclusive and overarching vision of the Argentine Jewish community—a vision that rose above narrower interests.

CHAPTER II

RENEWAL: COMMUNITY BUILDING

The work done by JDC to address social needs at both the individual and family levels is part of a comprehensive three-pronged strategy in which community building has been a key concept. As stated previously, the three dimensions of JDC's strategy were welfare, jobs, and community building. JDC's efforts were based on the premises that the Jewish community in Argentina was made up not only of individuals but also of institutions and that those institutions formed the backbone of the community's Jewish life. The goal of the community building effort was to bring the community's organizations to self-sufficiency. This is how the Buenos Aires office interpreted and followed the principles of Relief, Rescue, and Renewal.

The community-building strategy was nonlinear. It pursued two intrinsically related objectives. First, it sought to provide the institutions threatened by the crisis with the most appropriate support. To function in the new environment, these organizations had to transform themselves; in some cases, mergers with other organizations seemed a necessary response; new organizations had to be created. And second, it aimed at rebuilding and re-creating community bonds between those institutions and the community members, more pressingly as people got moved out of welfare.

On one hand, many community institutions, including the largest Jewish community centers, were experiencing extreme financial difficulties. On the other hand, the crisis had exacerbated the effects of long-standing institutional weaknesses, which became critical and inescapable. As the middle class became impoverished, institutions lost members and students who were no longer able to afford fees and tuition payments; in turn, this was reinforced by the generally negative effects of the crisis, resulting in a threatening, vicious circle. Another problem stemmed from the exponential growth of interest payments on the large debt the institutions owed to the Argentine banking system. And devaluation of the national currency further increased the already-high debt burden the institutions faced.

The appeals for help received by JDC's office in Buenos Aires indicated that many institutions might have quickly become unable to perform their primary functions and that they increasingly faced the prospect of bankruptcy.

JDC's comprehensive strategy sought to offer the most appropriate kind of support—for the specific problems that each institution confronted—while simultaneously attempting to include those institutions in the emerging social assistance network. Thus, JDC endeavored to reinforce and re-create communal bonds between the institutions and the individuals whom they helped. The concept of community integration as a Jewish principle was present in every program JDC developed and was implemented in different ways based on the possibilities and the cultural tradition of each institution.

The goal was to preserve access to institutional community settings for those community members who already had such access and to provide it for those who lacked it. For this purpose, JDC had to develop new programs and had to reach a variety of agreements with community institutions. In the endeavor, a

guiding principle was to include social services beneficiaries in existing community settings, as opposed to the creation of new and separate settings, which could potentially stigmatize beneficiaries because of their poverty.

JDC regarded the bonds among community members and institutions as means of maintaining the quality of individual and collective life and as essential foundations for spiritual and identity strengthening.

The wide-reaching process of community building—which included the reengineering of key community structures—reached umbrella organizations, Jewish community centers, schools, congregations, and welfare institutions. The following describes some of the key programs and initiatives that were part of JDC's community-building efforts.

MERGERS, JOINT VENTURES, AND ALLIANCES

HEBRAICA-HACOAJ MERGER: GAINING KNOW-HOW FROM EXPERIENCE

Community institutions were experiencing a severe economic crisis. Many of them had taken on high levels of debt. Those owing money to banks in the local currency (the Argentine peso) were paying very high interest rates, yet by offering to pay off the debt in bonds, the institutions could pay less because of inflation and exchange rates. JDC intervened by helping community organizations deal with debt and the risk of bankruptcy. The agency provided resources and expertise to renegotiate debts with banks and creditors. And the record shows that all of the funds loaned are being repaid by those institutions that are still in operation.

Besides providing financial support, JDC also adopted a different mode of intervention: assisting institutions in crisis through mergers and joint ventures. The goal of those options was to more efficiently utilize the community infrastructure. JDC received up to 35 requests to advise on specific mergers. However, the community as a whole overestimated the potential of mergers. Many attempts to engage in mergers of equals eventually evolved into absorption of a smaller organization by its larger partner. Nevertheless, the Argentine case yielded important successes and valuable lessons. One of those lessons is that mergers may be conceived as permanent or as temporary.

The unfinished merger between two of the largest Jewish community centers (JCCs) in Buenos Aires—Hebraica and Hacoaj—offers a case study rich in instructional value. With both organizations facing severe financial difficulties, they decided to attempt a merger. The boards of directors of both JCCs seemed optimistic; both JCCs had capable professional staffs. JDC decided to help but never led the process. JCC provided funds for each organization so that it could pay off its debt. In addition, a joint fund was created to cover the costs of reorganization. The financial obligations of each organization—in case the merger failed to be consummated—were also established.

Although this merger was eventually not completed, the valuable know-how that JDC acquired through the experience accounts for the success of its other interventions in community building, particularly in the Macabi Noar case.

To reiterate, the project to merge Hebraica and Hacoaj was led by their respective boards of directors and not by JDC. Both of the JCCs requested the hiring of certain external consultants, and JDC assisted them in the contracting process. However, JDC's staff was not directly involved in the project. As a result of that experience, JDC decided it would take part in institutional reform processes only if it led the project with its own staff. That decision was in part due to the fact that JDC's consultants possess specific know-how about Jewish communities and institutions. Moreover, because they respond to the organization and aim at community building, JDC's consultants' work is not affected by private interests. Another advantage of employing JDC's consultants is that, should a consultant leave, there would be in place a solid team and a guaranteed replacement system that would take over and ensure continuity of the project. Instead, when private consulting services are hired, the institutional process might be influenced by the interests of—or unforeseen events affecting—the consulting firm hired for the project. Accordingly, if private consultants need to be hired, the process must be led by JDC's staff. JDC learned from this experience and applied its lessons to the work done in Macabi Noar in Córdoba, the new LeDor VaDor Home for the Aged, and the Jewish Community School in Paraguay.

It's worth noting that, whereas Hebraica and Hacoaj started out by intending to carry out a merger, the two demonstrated that there may be a viable midpoint between full autonomy and a merger—in which the two institutions get consolidated into one. Both JCCs were able to share and reduce administrative costs through joint purchasing of services and to confront a decline in membership by offering joint services during the most difficult phase of the crisis. In future interventions, JDC should examine the merits of such hybrid solutions.

JEWISH EDUCATIONAL COALITION: REENGINEERING THE COMMUNITY'S MIND-SET

As a result of the crisis and the difficulties that Jewish educational institutions were facing, JDC promoted the creation of a new organization—the Educational Coalition—wherein AMIA, JAFI, and JDC[1] could work together via mutual agreement and by upholding the same criteria toward support of Jewish education. The new organization's purpose was to assist schools in a comprehensive manner, maximizing the efficient utilization of available resources.[2] Specifically, the Educational Coalition aimed to strengthen the assistance given to schools in the areas of scholarships and professional support, as required in each particular case. Those actions were taken to prevent further declines in school enrollment while reinforcing existing educational projects whenever possible.

The Educational Coalition implemented a new standard whereby priority would be given to efforts aimed at preventing the loss of students to the educational system rather than efforts aimed at preventing the closing of educational institutions. JDC had to explain and reassert the criteria used for deciding how aid was being allocated. Such criteria included gathering information and conducting audits to determine whether a given educational institution was viable. Whenever the corresponding analysis revealed that a certain school was unviable, the Educational Coalition worked to facilitate an orderly closing, safeguarding the school's buildings and other assets and ensuring that teachers and staff were paid. Sale of the

1 Although Keren Hayesod took part in the initial meetings, it did not sign the agreement to be part of the Educational Coalition.
2 Edgar Bronfman donated one million dollars for this project and asked JDC and AMIA to administer those funds.

buildings was often postponed, waiting for an improvement in the real estate market that could bring higher prices at the time of sale. The income provided by such mothballing contributed to the creation of an endowment for educational scholarships. The coalition also made sure that every teacher, worker, and professional received corresponding payment. The priority was to relocate students within the Jewish educational network and not to maintain a given school's educational project. The Argentine Jewish community's long-standing slogan that states, "No Jewish school will close its doors" was changed into "No child will be deprived of a Jewish education."

By the end of the intervention period, a considerable proportion of the student population had been transferred from the unviable schools to the stronger schools, thus improving the overall health of the educational system. At present, the Educational Coalition has an endowment that was created at the time of the coalition's founding. Similarly, the coalition established a new school—called Melamed—for the preparation of Jewish teachers.

The new school was established on the principle of complementarity with the national college system. Whereas Jewish topics are taught at Melamed, students take courses related to pedagogy at public institutions—given the excellence and free access that characterize the Argentine educational system. The degree granted by Melamed is recognized by the Hebrew University of Jerusalem. General education courses are taught at the University of San Martín.

RESTRUCTURING AND CREATING NEW INSTITUTIONS AND PROGRAMS

SUSTAINING THE HOME IN BURZACO WHILE CREATING THE NEW LEDOR VADOR HOME FOR THE AGED

An important component of JDC's work in addressing the needs of the community's elderly involved simultaneously assisting the main existing home for the aged—which had serious institutional difficulties—and designing and constructing a new home.

The old home for the aged in Burzaco had had long-standing administrative and facilities problems, which got aggravated by the economic crisis. Moreover, with its distant geographic location, it no longer fulfilled the needs of the Jewish community.

This case offers a good example of how, from a limited initial intervention, JDC came to play a key role in supporting the transformation and resurgence of an important institution whose prior form had become obsolete.

JDC's cooperation with the Burzaco home began when, at the outset of the crisis, JDC received a letter from one of the home's residents denouncing the quality of the food. In response, JDC allocated financial resources to improve the residents' diet and appointed an auditor to ensure proper utilization of those resources. An agreement was reached for this limited involvement of JDC with the home in Burzaco.

Subsequent changes in the composition of the home's board positively affected the chances for

cooperation. New board members were now contributing their energy and managerial capacity to transform the home. JDC then started to also provide advisory services on organizational matters. That work yielded fruit: donations were obtained to undertake building maintenance work in the home's common areas; JDC hired outside contractors to perform the work. In addition, the support of national foundations was secured to upgrade the heating system in the home. Given JDC's greater involvement, the home's board requested that JDC then conduct an organizational and administrative audit. As changes in board composition continued, the board decided to replace the home's executive director. JDC lent its support to the institution during this process, until the home's president appointed an individual who had the capacity to successfully carry out a new project led institutionally by JDC.

Today, the new LeDor VaDor home is the best home for the aged in Latin America. Construction started in 2004, and in 2007, the new home opened its doors, receiving all of Burzaco's home residents and admitting new ones from nearby neighborhoods with large Jewish populations. The design of the new home had drawn upon studies and training conducted in the United States and Israel by JDC's staff, as well as on a need analysis of the Jewish community in Buenos Aires. It's worth noting that, while JDC led the project from an institutional standpoint, the share of its contribution to this very costly project did not reach 5% of costs. The project together with JDC's leadership made it possible to raise locally the funds required for the construction.

MACABI NOAR: REFOUNDATION OF A JCC IN CÓRDOBA

The refoundation of Macabi Noar—a JCC in Córdoba, Argentina's second-largest city and second-largest Jewish community—offers a good illustration of how JDC turned the challenges posed by the crisis into opportunities to strengthen the community.

Macabi Noar's premises were located in an area of the city that was surrounded by the construction of new roads and highways. That location prevented expansion of the JCC, made access to its grounds difficult, and diminished its attractiveness. Initially, the JCC board approached JDC—as is often the case—to request financial assistance. JDC made a counteroffer, inviting Macabi Noar to work jointly for refoundation of the JCC in a new location and with a new organizational design. In making that offer, JDC knew that the JCC's leadership met the requirements to undertake such a project. As in the case of the LeDor VaDor home, the JCC board—with JDC's support—was able to raise almost the entire sum required for construction of the new premises. JDC's investment was very significant in terms of human resources dedicated to the project.

The refoundation of Macabi Noar enabled the JCC to increase its membership by 50%. JDC's leadership in the process enabled the organization to professionalize its staff, offer new services, and change long-standing aspects of its organizational culture. Today, Macabi Noar is a model institution—a result of collaboration between its board and JDC in the areas of planning, fund-raising, marketing, and design.

TZEDAKAH FOUNDATION IN URUGUAY: REPLICATING ARGENTINA'S EXPERIENCE IN LATIN AMERICA

Given that JDC started working with the Jewish community of Uruguay two years after its work had started in Argentina, its professionals were able to effectively apply the lessons learned in the neighboring country.

As in other cases, JDC initially received an appeal for financial support. After evaluating the situation of the Jewish community in Uruguay, JDC decided to undertake community development tasks that would lead to creation of a new structure. The key difference presented by the situation in Uruguay vis-à-vis that in Argentina was that the Jewish community in Uruguay lacked an organization dedicated exclusively to raising funds for social assistance purposes, such as tzedakah. For that reason, JDC's strategic plan called for the creation of a Tzedakah Foundation in Uruguay that would enable the community to become self-reliant in terms of fund-raising—before JDC's assistance came to an end. Thus, JDC confronted the emergency by working from the start to help the community build the capability that would sustain its social assistance programs after the phaseout of JDC's contributions.

The right leadership had to be found to create the new organization, Tzedakah Foundation in Uruguay. The search for its leaders was guided by two principles: (1) that only donors would have the legitimacy to solicit contributions from members of their communities and (2) that it was essential that individuals requesting contributions possess excellent reputations. For those reasons, the aim was to create a board composed of contributors who enjoyed high levels of trust within the community. It was also essential that the new organization not compete with existing community structures but, rather, that it receive their full support. To meet such criteria, JDC designed a method for selection of the president that would ensure that the candidate possessed personal integrity and enjoyed institutional support. Each institution was asked to nominate three candidates who preferably did not hold leadership positions at the time of their nominations. Of the 15 candidates proposed by different organizations, a potential leader who had obtained the greatest number of votes emerged. JDC contacted that individual—who had been unaware of the selection process—and offered him the presidency of the new foundation, which he accepted.

Currently, the Jewish community in Uruguay has a local structure that raises the funds needed to support its social assistance programs.

YOUNG PROFESSIONALS PROGRAM: IDENTIFYING NEEDS AND PLANNING FOR THE FUTURE

The Young Professionals program emerged from awareness of a considerable shortage of Jewish community professionals—especially of young adults willing to pursue professional careers as process leaders in Jewish organizations. Given that Jewish community professionals must have suitable general professional preparation and adequate Jewish education, individuals fitting the profile are not easily found. The program started with a search for young professionals through advertisements published in the two largest newspapers in the country. Twelve young people were selected and trained in practical and theoretical matters for two years while receiving salaries. Each of them was given a different training

based on an individual professional profile. The goal of the program was to train future professional directors of community institutions. At present, three institutions are led by individuals trained by the Young Professionals program. Were it not for JDC's recruiting them through this program, perhaps those young professionals would have never imagined pursuing a professional career in Jewish community institutions.

THE POPULATION STUDY AND MABAT AS BY-PRODUCTS

As the intervention progressed, JDC developed a set of by-products, demonstrating that every action can give rise to multiple new projects—like ripple effects in water. One initiative is likely to create the conditions for emergence of a new one, which in turn may give origin to yet more new initiatives, in a positive-feedback loop that amplifies the initial effect.

POPULATION STUDY: PROVIDING INFORMATION NECESSARY FOR DECISION MAKING

During the crisis—and as part of its community development work—JDC created Meida, the Center of Studies for Latin American Jewish Communities. Soon Meida became a source of information serving various organizations, and its professionals were often consulted on issues related to social research. In 2005, Meida conducted a sociodemographic study of the Jewish population of the Buenos Aires metropolitan area. The study was designed to become a tool for decision making in community institutions. JDC's main objective in conducting and publishing that study was to foster a new, institutional culture of information, in which community leaders make decisions that are strongly supported by data.

The study provided valuable information gathered through advanced methodological techniques that ensured that the data collected was representative of the Jewish population in all relevant dimensions, such as size, sociodemographic characteristics, religious practices, institutionalization, customs, and habits. The study provided useful data for future community strategic planning. Indeed, many of the community-building programs that JDC subsequently carried out were based on that information. There is no record that such a study had ever been conducted in Latin American Jewish communities before.

MABAT: USING TECHNOLOGY FOR COMMUNITY DEVELOPMENT

Mabat is another tool produced by Meida. It consists of a geolocation system that generates maps for visualizing the geographic locations of people and institutions. The software operates by positioning each datum available in the databases provided for Meida by different institutions on its geographic location. The resulting maps are analyzed by consultants from different disciplines, which offers opportunities for resource optimization and fine-tuning of various planned actions.

Mabat facilitates improved segmentation and targeting in marketing and communication campaigns aimed at recruiting new members or promoting new activities. In addition, logistics and distribution costs

are reduced, given that the information provided by Mabat allows for more-efficient planning. The tool's mapping of community members also offers valuable information for the design of alliances between institutions that differ in size, services offered, and geographic location. Through the system, each institution can learn about the age and geographic distributions of the population it serves and can use the information to plan its activities. All community institutions can request from Meida any information obtained through the Mabat system; their commitment in turn is to provide annually updated databases. Meida guarantees absolute confidentiality.

THE JEWISH DIMENSION IN JDC´S COMMUNITY-BUILDING EFFORTS

BEIACHAD: INCLUSIVENESS AND COMMUNITY STRENGTHENING THROUGH TRANSMISSION OF JEWISH VALUES

Beiachad is the program that most clearly illustrates in practical terms the concept of community integration as implemented by JDC in its strategy for combating poverty and strengthening the community.

The program originated with a donation made with the purpose of helping those who were receiving social assistance to celebrate a Passover seder. This resulted in a series of massive celebrations that brought the community together and strengthened its social fabric through the transmission of Jewish traditions and values, thereby counteracting the disaggregating effects of the crisis.

The name Beiachad[3] expressed the program's inclusiveness goals, because all Jews—regardless of social class or religious or institutional affiliation—were welcome. The project was designed by JDC and implemented through a strategic alliance forged originally by AMIA, the Association of Sports and Culture Clubs, ORT, and the Tzedakah Foundation. Shortly afterward, almost every Jewish institution in the country joined this alliance. The project began in 2001 with the celebration of a Passover seder, subsequently evolving to include Shavuot, Rosh Hashanah, and Hanukkah celebrations, each of which was held simultaneously across the country and collectively included tens of thousands of participants. The first seder, held in 2001, consisted of 20,000 people from 50 different places in the country. Beiachad continued to be led and held nationally by JDC until 2006; its continuity has since then depended on each local institution.

The project was sustained mainly by the voluntary efforts of its participants and those individuals responsible for organizing the celebration at each institution. The program gave many volunteers the opportunity to experience the joy of contributing to the community by performing tasks as diverse as assisting with organizational matters, cooking, and decorating at a time when unemployment undermined the morale of many. JDC took charge of general logistic issues and established certain organizational principles: kosher observance; production and distribution of an easy-to-read booklet that transmitted each celebration's religious values and cultural contents and included dedicated sections for children; allocation of the right number of invitations for each institution; and allocation of the corresponding subsidy. Each institution was responsible for promoting the program and for ensuring that

3 In Hebrew, 'together'.

invitations reached both its members and the beneficiaries who attended social programs at its centers. Institutions also spread the message to reach Jews located nearby but who did not regularly participate in the life of the community.

Suitable facilities that could accommodate the largest possible numbers of people were sought in each region of the country, and whenever the community lacked a sufficiently large gymnasium, similar places were rented. In some places, the participants themselves took responsibility for cooking the food served; in others, a catering service was hired. Meeting places also varied as a function of the size of the local community: as many as 1,000 people were gathered in some places, whereas some places in the country's provinces gathered 50 people. JDC collaborated with rabbis who attended the celebrations.

As the national economy improved and JDC began to phase out its assistance, the beneficiaries of social programs continued to enjoy free access to the celebrations, while those who were able to pay were asked to contribute to the event through the institutions in charge.

Beiachad's aim was to offer the opportunity to hold communal Jewish celebrations by bringing together those afflicted by poverty and unemployment along with those who did not share our common values and traditions. Beiachad offered many people the opportunity to reacquaint themselves with the traditions from which they had grown apart over the years and to teach those traditions to their children in a context of renewed solidarity and social support.

13/17 PROJECT: INCLUSION OF THE TEENAGE POPULATION AND EXPERIMENTATION WITH A NEW MODEL

The 13/17 project program was created in 2003 based on a study that explained the reasons for lack of teenager attendance at Jewish institutions. The program was created to provide both a nurturing setting for teenage children of families in need and a new adolescent program model. It offered cultural activities in a Jewish setting for teenagers during summer and winter vacations so as to strengthen their Jewish identity at a critical age. The program was open to any Jewish teenager 13 to 17 years old regardless of social class, religious branch, or institutional affiliation. Children whose families were beneficiaries of the community's social service programs did not have to pay for the activities, and they participated along with others who did pay. Fifty percent of the participants were welfare program beneficiaries. The 13/17 project program gave teenagers the opportunity to attend a sports club used exclusively for that program, where—unlike in traditional programs—they could take part in activities of choice without being constrained by a stricter organizational framework. Instead, the 13/17 program was structured flexibly to weave together recreational and educational activities—specifically, Jewish nonformal education. The program let teenagers choose their own activities and respected their interests and need for autonomy. Complementing existing options, 13/17 represented an alternative to the model of traditional activities Jewish institutions offer. With the understanding that crises sometimes open the door to creation of new models and forms, JDC sought to use the creation of this program—which included social service beneficiaries in community settings—as an opportunity to try a new program model for teenagers. The program has achieved its goals and has continued modifying its offerings—in keeping with evolution of the national context.

CLOSING REMARKS

Our discussion of community building has shown that JDC's efforts in the area of community building have consisted of a set of varied actions that include creation of specific programs, establishment of new institutions, advisory services pertinent to the refoundation of an existing institution, and implementation of new technologies to assemble quality data. Many other actions undertaken are integral parts of JDC's community-building work in Latin America but have not been described in detail, such as training in various community professional sectors, strategic planning with small institutions, or support of community print media.

To determine the type of action that JDC should undertake in each of the cases we've highlighted, we considered the need to evaluate two key factors: (1) the leadership capability of the partner who would work with JDC and (2) whether a tactical or a strategic process would be needed.

With regard to the leadership of each institution that worked with JDC, at the beginning of the process we assessed the capabilities of each institution's leaders, the strength of each institution's team, and each institution's professional competencies. That assessment enabled JDC to determine the type of engagement it would pursue and the characteristics of the professional team it would assign. With regard to the distinction between tactical and strategic processes, the goal was to identify situations that could be effectively resolved with limited intervention—such as a training program addressing specific needs or by overcoming a well-defined and manageable obstacle—and distinguish them from those cases that demanded a general review of the institution's mission, vision, and organization—in which case JDC would have to form a multidisciplinary team to work on a much-more-involved process of institutional change.

Another lesson learned from this experience pertains to the role played by the emotions of the individuals involved in an institution's history. The emotional investments by lay leaders, professionals, volunteers, and members into their institutions are not necessarily contributing factors to the processes of institutional change. But that emotional-investment factor must be considered in every plan of institutional reform, because the success of such reform will not be ensured based only on its efficiency and sustainability. If not managed effectively, emotions may become insurmountable obstacles. However, if properly managed, they may become engines for change. Effectively managing the emotional dimension is essential for obtaining the highest possible level of cooperation from each of the individuals involved in the process.

Finally, we've learned from experience that after an institution opens its doors to assistance by JDC and the intervention starts, an inherent tension emerges between the two entities. The institution's openness and its appeal for help stem from necessity rather than from a desire to undergo a deep transformation. The level of tension is influenced by the personal characteristics of the people involved and by certain cultural variables. In Argentine society, for instance, pointing out a weakness or flaw is often perceived as an act of aggression, which may in turn lead to rejection. Whenever this tension reached high levels, JDC reaffirmed its criteria by explaining that it is not obligated to cooperate with institutions that do not accept it.

APPENDIX I

DECALOGUE

TEN BASIC CRITERIA THAT FACILITATED JDC'S SUCCESSFUL INTERVENTION DURING THE CRISIS IN ARGENTINA

1. JDC Shall Always Keep Its Word. Every commitment JDC made was fulfilled. Never did JDC promise anything whose attainment was in doubt.

2. JDC Shall Partner with Local Organizations. Always and at every stage—planning, implementation, execution, and financing of programs—JDC worked to address the needs of the community by partnering and creating networks with local organizations.

3. JDC Shall Clearly Define the Duration of Its Involvement. At the outset, JCD decided it would provide assistance for a limited period, whose length would be defined by the duration of the crisis.

4. The Local Community Shall Actively Participate in Funding the Assistance Effort. JDC explicitly stated that the local community had an obligation to raise funds for financing the programs JDC was supporting during the crisis, so that the community would be committed to the programs from the beginning and would be ready to sustain them after JDC's phaseout.

5. JDC Is Neither a Bank nor a Foundation. It was established that whenever conflict arose, the local community would have the right to agree or disagree with JDC's proposals. For its part, JDC, too, would have the right to disagree with the local community, in which case JDC might not participate or invest in a specific program—or in an entire project—clearly conveying that JDC is not constrained by the kind of commitments that bind a bank or a foundation.

6. JDC's Withdrawal Shall Be Orderly and Incremental. JDC would phase out its involvement—both overall and from each individual program—in a gradual, clearly communicated, agreed-upon-in-advance, and orderly manner.

7. Common Standards Shall Apply to the Allocation of Benefits. All beneficiaries, regardless of the program in which they are participating, shall receive the same benefits corresponding to their eligibility category, which shall be determined by evaluation by a professional.

8. JDC Engages Only in Official Agreements with Local Organizations. All of the agreements between JDC and local organizations shall be in writing and shall be signed by the legal representatives and highest authorities of all of the parties.

9. Zero Tolerance for Ethical Breaches. If difficulties prevent the fulfillment of agreements, solutions shall be sought through dialogue and negotiation. However, if concealment of relevant information or if deceit, corruption, or other unethical practices in violation of agreements take place, JDC shall take—as it always has taken—appropriate action.

10. High Professional Standards and Commitment to Judaism. JDC's entire staff is not only highly qualified professionally but also strongly committed to Judaism—which is manifested in concrete working practices characterized by high levels of dedication and commitment to its projects and to the people involved.

APPENDIX II

JDC'S INTERVENTION IN A COMMUNITY IN CRISIS:

ARGENTINA 2001—LESSONS LEARNED AND RECOMMENDATIONS FOR THE FUTURE

INTRODUCTION

We have derived important conclusions from JDC's experiences in Argentina during the country's severe socioeconomic crisis of 2001. Those conclusions are listed and discussed below, so that the organization can benefit from them should it become necessary to design and implement social assistance programs of similar magnitude in other Jewish communities in the world. It is important to note that the recommendations do not constitute a one-size-fits-all recipe but, rather, represent the lessons we learned in a specific situation and in the context of an emergency in a Jewish community that is the sixth largest in the world in terms of population. We believe these conclusions can serve as guiding references in other situations, so long as the specific circumstances and characteristics of the communities involved are taken into account.

WELFARE: SOCIAL ASSISTANCE

Apply universal criteria to the entire Jewish population of the country.

To provide help effectively, the segments of the population to which the aid will be directed must be clearly delimited.[1] In the Argentine case, the segments entitled to receive assistance were defined by reference to a poverty line that had been developed for that purpose. A family income lower than the poverty line qualified a family for inclusion within the aid recipient population.

It is important to give priority attention to the forging of agreements—among all community organizations involved in the social assistance effort—covering eligibility criteria for social assistance benefits and covering the methods of allocation of such benefits. In addition, a single database shared by all organizations must be in place for keeping records of all of the aid provided, so as to preclude the possibility that the same beneficiary could receive assistance from different centers or organizations.

Focused programs and eligibility criteria

Each program shall have well-defined eligibility criteria. The benefits provided shall be standardized and assigned based on evaluation by a professional according to rules applicable to all eligible participants.

1 This is the case whenever the demand exceeds the level of assistance that could be accommodated within the available budget.

Resource optimization

Physical goods shall be provided through means that simplify their delivery, avoid the accumulation of merchandise—given its risks during times of social instability—and minimize administrative costs.

Give priority to beneficiaries.

Agreements with suppliers and the use of debit cards might constitute the best alternatives for distribution of goods. They also maximize freedom of choice over beneficiaries' purchases by giving families autonomy and respect for their individual cultural habits.

Although the benefits provided and their methods of allocation shall be standardized, it is important to allow for the possibility that certain special cases might require unique considerations. Such cases must be adequately audited.

Responsibility and autonomy of beneficiaries

The use of affidavits in which beneficiaries attest to their needs, with relatives and close associates acting as witnesses—even if lacking legal force—tends to reinforce a sense of responsibility and to strengthen social bonds. This has the effect of preventing requests for assistance by those whose own relatives may be in a position to help them. A beneficiary also signs an agreement clearly informing the beneficiary that all aid will be terminated should it be found that the application contains false information.

When the provision of benefits must start without having sufficient time to verify a beneficiary's declaration of need, a principle of initial trust shall be applied, taking into account that whereas that initial trust might result in errors—by giving aid to someone who does not really need it—it will, more importantly, ensure that assistance to someone who truly requires it will not be denied or delayed by mistake. The information provided by the beneficiary shall be corroborated afterward, and if warranted, adjustments shall be made.

A Single Beneficiaries Database

Every beneficiary must be identified by first and last name and by a unique government-issued number that permits unequivocal identification.[2] This makes it possible to effectively audit the type of assistance the beneficiary receives, and it verifies that the assistance conforms to eligibility and benefit allocation criteria. In addition, this should eventually facilitate follow-up on beneficiaries. Such a system fosters improved service delivery and, by preventing duplication, contributes to the general transparency of the social assistance effort.

2 In the U.S., the social security number would serve this purpose, whereas in Argentina and other countries, the number in national identity cards can be utilized.

Relationship of the community with the government and other organizations

The organizations and institutions involved in social assistance must evaluate the possibility of applying for subsidies from national governments and international organizations. To that end, they shall endeavor to meet all of the eligibility requirements at the earliest date possible.

It is necessary to become acquainted with all government welfare programs and organizations so as to avoid deploying efforts and resources to needs that are already being served. Beneficiaries must be given information about the benefits they can obtain from the government. Participation in these programs must be promoted, and whenever possible, applications should be made collectively.

Community organizations must adopt the principle of complementing government efforts and must direct their own work toward supplementing that carried out by government. Attempts to duplicate official efforts and act as a substitute for the government should be avoided. The fact that community members are full citizens must be emphasized, channeling efforts so that those in need can apply for help before public institutions, and thus exercise their rights. Should the application procedures for government assistance be arduous and slow, community organizations could help by offering relevant advice and advocacy and by providing temporary relief until the public benefit is granted. However, the benefits conferred by membership in a Jewish community that manifests a high degree of solidarity should not eclipse the rights of community members as national citizens. Upon initial receipt of public assistance by an individual or family that has been receiving aid from the Jewish community, that Jewish community should discontinue its assistance to that individual or family beneficiary—provided that the government assistance meets adequate standards.

WELFARE: CREATING A STRUCTURE AND SOCIAL ASSISTANCE CENTERS

Create social assistance centers in the existing facilities of community organizations.

It is recommended that social assistance centers be established near the areas where potential beneficiaries reside, using for this purpose the facilities of Jewish community organizations and aiming at creating a network of service facilities. Whereas decentralization seeks to keep a beneficiary in a familiar environment, the choice of a nearby Jewish institution tends to draw the beneficiary closer to the community.

Each center must be coordinated by a professional responsible for implementation of the guidelines established by the management of the organization, in accordance with the general criteria adopted throughout the social assistance system. The professionals should be social workers or psychologists experienced in social projects or community work.

A single point of admission to handle high demand

Should the demand exceed the capacity of individual centers for providing assistance, it is recommended that admission procedures be concentrated in a single center that will subsequently refer each beneficiary to the available social assistance center closest to the beneficiary's domicile.

Brief admission interview: A key tool for beneficiaries' well-being and efficient management

It is important that the length of admission procedures be kept to a maximum of a half-hour interview in order to provide assistance as quickly as possible. Effectively training personnel for this task is of great importance, because changes in a person's life during a time of crisis tend to happen so quickly that delays in providing assistance may result in irreparable harm.

When coming to a center seeking help, many individuals might feel disconcerted, making it necessary that coordinators offer them guidance and subsequently check on their progress.

Legal advice as part of social assistance strategies

During economic and social crises, many individuals experience difficulties in making on-time payments of their rent, mortgage, health insurance premiums, school tuition, or other expenses. Unfortunately, they often also lack legal knowledge that might help them resolve some of their problems. Therefore, it is critical that they be given access to legal counsel to learn about the most effective steps to take. This will reduce the chances of their making poor and hasty decisions that can put them more deeply in debt or in legal difficulties, that can result in seizure of their property, or that can result in shutoff of basic services such as gas or electricity.

HUMAN RESOURCES IN THE CONTEXT OF A CRISIS AND/OR EMERGENCY

Management capability plus welfare specialists

Management should be in the hands of people who know how to manage effectively. A good balance between welfare specialists and managers with solid managerial capabilities will result in more-direct action to help a population meet its needs during an emergency.

Interdisciplinary professional teams and versatile professionals in the field

It is advisable that interdisciplinary teams of professionals with experience in Jewish community organizations, nongovernmental organizations, government, international organizations, and the private sector be created.

In addition to being highly qualified professionally, the team created by JDC in Argentina was also strongly committed to Judaism—which it understood should be expressed in concrete actions. That commitment enabled the team to focus intensely on various projects, on work in general, and on each specific task that could yield effective help for those in need.

Staff at social assistance centers must be adequately trained, versatile, and knowledgeable about the specific characteristics of the population they will be serving.

Professionals should not work with their own relatives or with individuals with whom they have prior relationships.

Engaging in active listening and follow-up efforts not only provides emotional support for beneficiaries, but also is instrumental for fine-tuning or revising programs.

COMMUNITY CULTURE

Social assistance in times of crisis

It is necessary to convey a clear message— to both professionals and beneficiaries—that social assistance is neither a recipient's right nor a community organization's obligation. Rather, social assistance emanates from the Jewish principle of tzedakah and seeks to temporarily alleviate the suffering of fellow members of the community. Eligibility rules respond to professional criteria and are not open for discussion.

In addition, as JDC's funding is being gradually withdrawn, recommendations and full professional support must be provided to enable the community to obtain the local resources needed to ensure the continuity of the social assistance programs.

It is important to note that the gradual decrease in the financing provided by JDC during the phaseout had been agreed upon from the beginning. The stages of decrease were explained in advance to the local organizations, and all related actions were taken in a planned and orderly manner. In the Argentine case, this applied to all funding—meaning, general funds as well as those allocated to specific programs.

Rethinking community paradigms in times of crisis

A severe crisis may demand that deeply ingrained community paradigms be reexamined and modified—offering a unique opportunity for paradigm change. In Argentina, for example, as individuals were faced with an emergency, it was necessary to give priority to their Jewish life over the preservation of facilities or organizations. Whereas in the past the Argentine Jewish community had maintained that "No Jewish school will close its doors," during the crisis the maxim changed to "No child will be deprived of a Jewish education." In dire circumstances, previously overlooked alternatives such as mergers might become viable, although it would be prudent not to overestimate their feasibility.

Certain aspects of the community culture might hinder the social assistance effort. For instance, lay leaders and members might not be accustomed to the presence of poor people in their community; the alleviation of poverty might not be part of the community's agenda; or charitable assistance might customarily be given in a personalized way. These matters have to be discussed and addressed by the community—in board meetings, by top leaders, among community members, between professionals, and so forth.

In times of rapid change, when a community culture is likely to be redefined, it is advisable to foster an environment in which lay leaders and professionals value information. In the Argentine case, surveys were

conducted to obtain data on the local Jewish population, and community decision makers were prompted to make use of that information.

Create an endowment

It is recommended that a community that lacks an endowment strive to attain such permanent funds both by training fund-raising professionals and by conducting awareness campaigns about the need for charitable giving to support social assistance efforts within the community.

Act quickly in the emergency, but continue to promote consensus.

It is important to note that during a crisis, JDC may have to act quickly and impose certain requirements. The effective application of JDC's economic resources will give the agency the legitimacy needed to continue bringing together heterogeneous community sectors—even those that would not typically have worked together in normal times (e.g., the religious and secular sectors of the Argentine Jewish community). Although consensus should be pursued and encouraged, needed actions must not be postponed until everybody reaches agreement. In that regard, JDC must be prepared to deal with possible criticism directed at it.

The local community is free to agree or disagree with JDC. At the same time, JDC is free to support or to refuse to support various projects and programs. The local community must be aware that JDC has this freedom to act. To that end, JDC must clearly communicate that it is not constrained by the kinds of commitments that bind a bank or a foundation—given that it is neither.

Suitable partners facilitate implementation.

It is recommended that JDC identify organizations with the capability to act as local partners, as well as those that, having lost some of their stature in the community, might envision working with JDC as an opportunity for rehabilitation—provided they are willing to accept JDC's demands for reform. Part of the success in the Argentine case stemmed from the fact that diverse local institutions were integrated as partners that became actively engaged in the planning, implementation, execution, and financing of the relief effort—thereby creating networks among themselves and with JDC.

Define the role of volunteers in alignment with the strategies pursued.

The roles of volunteers must be clearly defined in alignment with the overall strategies pursued, allowing for limited adaptations due to possible idiosyncrasies within the participating organizations where those volunteers are based.

RELATIONSHIP BETWEEN JDC AND LOCAL COMMUNITY ORGANIZATIONS

Support and strengthen the existing structure.

With the creation of new social assistance plans or programs, it becomes necessary to have a complete inventory of all of the preexisting social assistance initiatives offered by the local community's organizations. It is suggested that every existing program that is effective and that could be expanded, improved, or adapted to help face the crisis be identified.

Written agreements facilitate and support organizational commitments.

It is recommended that all alliances and all programs jointly implemented with other organizations be formally established through written agreements that clearly outline the commitments undertaken by each of the parties. The agreements shall be signed by the highest authorities and the legal representatives of each organization.

Should difficulties emerge in the fulfillment of agreements, it is recommended that resolutions be sought through dialogue and negotiation. However, should there be any concealment of relevant information or should there be deceit, corruption, or any other unethical practices in violation of the agreements, JDC shall always take appropriate action.

Participate in or design programs in which the phaseout is clearly specified.

From the beginning, JDC decided it would provide aid for a limited period, which would end at the conclusion of the crisis.

Since its mode of operation is to collaborate with local organizations in times of crisis, JDC shall analyze and identify the social assistance programs in which it will participate. Moreover, it shall clearly let local organizations know both (1) that it will eventually withdraw and (2) the specific time it intends to do so. This ensures that JDC's withdrawal from any project or program will never come as a surprise. It is important to understand that local organizations may have some views that diverge from JDC's, which in turn may be reflected in some social assistance projects' nonsuitability for JDC's support.

Develop and strengthen the ties with local organizations.

It is likely that relationships with the various organizations involved in social assistance will experience changes as JDC's relative contribution of resources and work activities diminishes during the phaseout. It is therefore suggested that close attention be paid to the work being done and to dialogue that is conducive to strengthening the ties with these organizations as a means of ensuring the successful completion of the joint work.

Also help non-Jews who are integrated in the Jewish community.

In Jewish communities that are highly integrated into the general society or that consist of a small number of members, a portion of the resources may need to be allocated to assist non-Jews who have close relationships with the Jewish community.

Jewish diversity as a conceptual framework for providing social assistance

Criteria for framing the concept of Jewish diversity in a manner consistent with JDC's values and mission shall be defined at the start in order to determine who will receive assistance once JDC becomes involved. The criteria should be as inclusive as possible. In the Argentine case, the parameters of the Israeli Law of Return were adopted. In order to respect each organization and community's right to define Jewish identity according to its own beliefs and viewpoints, a variety of social assistance centers are necessary. That will make it possible to refer each Jew accepted by JDC to an institution whose definition of Jewish identity matches that espoused by the individual.

It is recommended that the creation of artificial circuits intended to include beneficiaries be avoided. Thus, such actions as the construction of houses in remote neighborhoods, the enrollment of students in Jewish schools that are distant from students' residences, or the admission of elderly or sick individuals to hospitals or institutions with which they are unfamiliar will have the effect of distancing those people from their habitual surroundings and possibly creating more-serious problems than those whose solutions were originally attempted.

Regarding the kinds of financial aid offered to community organizations, the Argentine case demonstrates that the offering of loans can be a very effective option. With a repayment rate of 100%, loans became preferable to grants. In order to ensure the repayment of a loan while also preserving the borrowing organization, it is advisable that any assets pledged as collateral not be those regularly used in community activities. Rather, loan collateral should consist of assets (including real estate) that would not directly affect the organization's existence or the services it offers to its members. For instance, a sports club or JCC should not offer as collateral a soccer field where its members play every weekend, but it might offer instead an unused land plot it owns.

JDC shall not demand from institutions or communities that their efforts to integrate beneficiaries exceed the activities and programs that have been mutually agreed to. The integration of beneficiaries as full participants in the life of each community or organization should be left to the criteria, possibilities, and motivations of each organization. JDC understands that each organization has its own guidelines regarding integration of its members and that demanding that an organization act in ways inconsistent with its habitual behavior risks leading to ineffectual and even counterproductive inclusion of the beneficiaries.

During a severe economic crisis, as innovative programs (i.e., programs that lack precedent) are being developed, it is reasonable to expect that certain details in the general budget cannot be precisely determined in advance; however, knowledge of acceptable ranges for items affected by such innovative programs should facilitate the computation of adequate estimates for them.

The voice of the impoverished must be heard.

Keeping a record of the testimonies of beneficiaries of social programs may serve to convey the facts about Jewish poverty to Jewish community members worldwide during awareness and fund-raising campaigns.

First, be effective; then be efficient.

It is important to be mindful that the deployment of relief efforts in the context of a crisis or emergency involves the real possibility that mistakes will be made. Still, inaction must be feared more than making mistakes. Good-faith mistakes shall be acceptable and preferable to inaction, as long as, in the final balance, the effective provision of aid prevails.

Credibility and transparency: essential attributes for social action

Credibility, cemented through the fulfillment of promises, and transparency in the allocation of social assistance are prerequisites for establishing a solid platform for strategic action in the community. In the Argentine case, extreme care was exercised in never making promises that were not attainable; in fact, every proposal made was successfully implemented.

COMMUNITY BUILDING

The fundamental step in the process of institutional reform is a comprehensive diagnosis.

JDC should intervene in a process of institutional reform only if the institution to be modified is directed by a suitable leadership team with considerable managerial capability. Experience shows that in the absence of such leadership, failure will ensue. Both the institution's president and professional staff must be evaluated.

The diagnosis that precedes the decision to intervene in a given institution must ascertain whether a tactical or a strategic approach will be needed. Accordingly, JDC will allocate resources to solve specific problems through training and advising or through an interdisciplinary team that aims to perform long-term tasks as appropriate. In some cases, JDC can start a limited intervention and eventually broaden its scope in response to changes in the institutional context. In the most extreme case, if the diagnosis suggests an institution has become unviable, work must be oriented toward an organized and socially responsible closure.

JDC's leadership shall manage the stress and emotional burden involved in the process.

Playing a leadership role is a prerequisite for JDC's involvement in any institutional development process. We have learned from prior experience that the hiring of private consultants can bring into play interests that are unrelated to the client institution or to the Jewish community as a whole. In contrast to private consulting firms, JDC's sole priority is the well-being of the community and its institutions.

The emotional burden and the personal histories of those who work at a given institution present a challenge to any reform plan. If not effectively managed, emotions may become obstacles, and therefore it is necessary that the intervening organization turn them into engines of change. To that end, an institutional reform plan cannot just be rational or economically viable; rather, its success will depend on its ability to consider and manage the emotions of the affected individuals.

It should be noted that the intervention process is characterized by an inherent tension between JDC and the institution seeking help. As part of its job as the intervening organization, JDC must point out weaknesses and flaws—actions often perceived as aggressions or intrusions by the other institution. During the process, and especially during its first stages, it is necessary to live with that tension. At the same time, it is worth remembering that JDC is under no obligation to work with institutions that refuse to provide information or to cooperate as required.

During JDC's intervention, the organization shall identify the institutional needs of the community to facilitate the design of programs able to generate the required human resources.

Do not overrate any type of solution; identify positive experiences that can be replicated.

In times of crisis, there will likely be many requests for assistance in carrying out interinstitutional mergers; however, mergers' potential must not be overestimated. Experience in Argentina has shown that purported interinstitutional mergers are indeed absorptions of smaller institutions by larger ones. With that in mind, it is advisable to not rule out cooperation possibilities that, while short of full mergers, enable institutions to share in the contracting of services, thus reducing expenditures.

As the intervention process moves forward and as early mistakes get understood and corrected, it is possible to reach a stage of sustained achievements in which many of the successful experiences pertaining to community building can be replicated. It is important to properly identify and document those experiences so that they can be transferred to and applied in other communities.

It is important that the beneficiaries be included in the life of the community.

Social programs (1) must be conceived as provisions of goods or as transfers of funds accompanied by counseling and (2) must aim—to the extent possible—at the inclusion of beneficiaries in community activities and settings.

Social assistance for children and teenagers must contemplate—in addition to those groups' social needs and inclusion in community activities—their participation in and performance of the religious rites that form part of the Jewish life cycle (e.g., Brit Milah and bar and bat mitzvah) whenever possible. This is part of a strategy of social inclusion into the community and of preservation of Jewish continuity. Communal celebrations of Jewish holidays offer opportunities to rebuild the social fabric at a time of social disintegration, thereby giving comfort to the welfare recipients.

Even in times of crisis, it is advisable to keep sight of long-term objectives. A context of crisis can serve to build programs for the development of new young professionals, as was done in Argentina.

APPENDIX III

JDC'S INTERVENTION IN A COMMUNITY IN CRISIS:

ARGENTINA 2001—LESSONS LEARNED AND RECOMMENDATIONS FOR THE FUTURE

This section presents a brief overview of the rich range of programs that JDC, in conjunction with local community organizations, offered or supported in order to assist the impoverished Jewish population during Argentina's socioeconomic crisis. Figure 3 offers a schematic view of the various programs offered.

Ariel Job Center

The Ariel Job Center was established to support job placement, self-employment projects, microenterprises, and small and medium-size businesses. Its efforts in helping individuals return to the workforce focused on providing training both for employment (in such areas as computer skills, graphic design, accounting, languages, and special programs) and for entrepreneurial ventures. The Ariel Job Center offered a range of career services, including job search advice and coaching for career development.

Avoteinu[1]

The Avoteinu program was designed to offer nutritionally rich teatime meals to all elderly persons who attended activities of the network of Jewish institutions nationwide.

Baby Help

Baby Help was created to assist pregnant women and children up to three years of age whose families were beneficiaries of the welfare network of the Jewish community. It also considered special cases. The program supplied food and medicines, as well as vaccines according to the vaccination schedule. And it offered assistance for celebration of the Brit Milah or for celebration of the simchat bat of beneficiary children. In addition, Baby Help conducted educational programs so that parents could learn about preventive medicine. The program operated a day care facility that looked after children while their parents were at work or looking for work. That day care also lent children's clothing as well as equipment such as cribs and strollers to families that needed them.

Bait and Legados Programs

The Bait[2] program was created to avert the risk that Jews would end up living on the street. To that end, the program offered subsidies that partially covered payments for housing rentals or for rooms at hotels, boardinghouses, homes for the aged, or family homes. It also contributed to the payment of

1 In Hebrew, "our ancestors"
2 In Hebrew, "house"

common charges, utilities, and taxes. For beneficiaries who were at risk of eviction, the program provided assistance to cover monthly installments, mortgage payments, and other overdue debts to forestall eviction. The Legados[3] program was created as an option to offer lifelong comprehensive care to elderly persons in exchange for bequeathing their homes to community organizations.

Beiachad (Together)

The Beiachad program was created to offer opportunities for collective celebration of Jewish holidays at institutions in Jewish communities, giving priority participation to beneficiaries of the social assistance programs. This program encouraged participation by volunteers and professionals, who were involved at every stage of the project. Beiachad reinforced social bonds within the community and lifted morale, as beneficiaries participated in enriching, Jewish holiday celebrations. The attending beneficiaries, who had been formally invited to such celebrations, found full holiday tables, religious services, music, and so on.

Buncher and Net

The Net program (initially called Buncher) sought to help Jewish youth from impoverished homes who were distanced from community organizations and excluded from the job market. The program sought to foster the professional growth of those young individuals with the objectives of alleviating hardship in the short term and ensuring that they become self-sufficient in the future. The program provided a monthly stipend, imparted knowledge and advice to improve participants' chances of gaining employment, and transmitted Jewish values. The stipend covered transportation costs and academic expenses, and in return, beneficiaries had to engage in volunteer work within the local Jewish community.

Coto Card

The Coto Card program provided beneficiaries with a debit card that was loaded with a fixed monthly subsidy. The card could be used in all of the stores of the Coto supermarket chain, thereby giving beneficiaries latitude regarding the products they wished to purchase.

IDP

Amid the deep crisis, JDC sought to develop initiatives for assisting the general population in Argentina and consequently established a relationship with Cáritas Diocesana. The actions jointly undertaken included providing scholarships for college students and giving aid to various organizations such as Cáritas-sponsored community soup kitchens (e.g., the soup kitchen at the shantytown named Villa 31), Garrahan House at Garrahan Hospital, hospitals in Basavilbaso and Moisés Ville (towns where the earliest Jewish immigrants in Argentina settled more than a century ago), and community farms.

3 In Spanish, "bequests"

Jazak[4]

This project was created to integrate into the community those families that received help from the community's social assistance network but whose children did not participate in activities in Jewish organizations. The program offered numerous families the opportunity to share weekends at a country house and participate in activities organized by madrichim from various Zionist youth movements.

Meitiv

The Meitiv[5] program offered scholarships that enabled children to eat in school cafeterias, provided they were full-day students in Jewish schools and had been granted 90 to 100% tuition remission.

PES

The Subsidized Employment Program (Spanish acronym PES) was jointly developed by JDC and AMIA with the objective of facilitating reinsertion into the workforce of those beneficiaries who were qualified, thus freeing the resources corresponding to the benefits that they were receiving. The program served beneficiaries of the social assistance network. In the program's early stages, participation was voluntary; later on, it became mandatory that the employment profiles of beneficiaries be compared with job requirements posted by companies looking for employees through AMIA's job center. Companies hiring beneficiaries received subsidies of about 30% of new employees' salaries.

Refuot

The Refuot community pharmacy concentrated all donations of medicines, which were sorted by volunteers. The medicines were distributed entirely for free in the various centers of the community social assistance network, with the only condition that a medical prescription be presented.

13/17 Project

This was a recreational program for 13- to 17-year-old Jewish teenagers. It provided a nurturing Jewish setting for sports and cultural activities. The program was initially offered during school breaks and was later extended to the entire year. Careful program design ensured that program activities did not overlap those offered by other Jewish organizations. Some of the principles guiding the program were respect for teenagers' autonomy, the fostering of opportunities to learn about Judaism, and a dynamic approach toward the establishment of groups of participants.

Tzedek

The Tzedek program had the goal of creating an alternative source of income while generating a culture of charitable giving involving not only money but also material goods and a commitment to voluntary

4 Spanish transliteration corresponding to the Hebrew word for "strong". Pronounced "Ch'azak".
5 Meitiv: In Hebrew, to improve or to do good with others.

work. In cooperation with different organizations of the Jewish community, Tzedek became the recipient of objects that, having fallen into disuse, were being donated by households or companies. The Tzedek store later sold those objects garage-sale style, and the proceeds were used for social assistance programs.

Yaamod[6]

Scholarship program Yaamod emerged in early 2001 to make it possible for impoverished families to celebrate the bnei mitzvot of their children in synagogues of the Argentine Jewish community. By strengthening those families' sense of belonging to the community, the program aimed at strengthening the community's future self-sufficiency. By teaching fundamental Jewish values to the young, the program intended to ensure transmission of those values and to ensure Jewish continuity in Argentina.

6 Pronounced "Yá'amod," the name is a Spanish transliteration of the Hebrew word for "Stand" or "Rise Up," and is the initial word in the traditional phrase used to "call up" the bar or bat mitzvah youngster to the Torah.

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