Community Organizing and Service Delivery during an Economic Crisis: The Role of a Jewish International NGO in Argentina, 2001–2009

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This analysis reviews a comprehensive program carried out by an American international nongovernmental organization (INGO), the American Jewish Joint Distribution Committee (AJJDC) during the 2001 Argentine economic crisis. The study shows that there are four elements that are critical in such situations: simultaneous social assistance, economic revitalization, and community renewal inputs; capacity building for individuals and institutions; an integrated approach; and active community outreach and participation.

Keywords: *Argentina, community revitalization, economic crisis, institutional development, social assistance*

Introduction

International nongovernmental organizations (NGOs) have become well-recognized and critical actors in the provision of social assistance in low-income countries. Their work in such countries encompasses relief and recovery work in the aftermath of a major disaster, such as the 2010 Haiti earthquake, as well as long-term development interventions (e.g., in income generation, health, education, and women's empowerment). The outcomes and impact of such activities are well documented. However, the involvement of international NGOs in providing social assistance in the aftermath of a major economic crisis, especially in emerging middle-income countries, is new. Consequently, this involvement has not been adequately documented or analyzed. With increasing globalization and deregulation, the frequency of major economic crises has increased significantly since 1980. Such crises are more common in middle-income countries that are

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more fully integrated into the global economy than in low-income countries. Middle income countries are thus more vulnerable to changes in global trade and investment flows (e.g., Mexico in 1995–96; Thailand, Indonesia, South Korea, and Malaysia in 1996–97; Russia in 1998; and Argentina in 1999–2001 (Stiglitz, 2002).

Vulnerable low- and middle-income people in such middle-income countries face dramatic reductions in their welfare during such economic crises (Stiglitz, 2002). However, in middle-income countries, unlike developed countries, there are few government-provided social safety programs to help them. Furthermore, private social services agencies are not as advanced as in developed countries, and international NGOs rarely focus on such countries. Thus, vulnerable low- and middle-class populations in such countries are left with few social assistance avenues in the aftermath of a major economic crisis.

This analysis includes a review of the features of a comprehensive program conducted by an American international NGO, the American Jewish Joint Distribution Committee (AJJDC), to provide social assistance to vulnerable populations in the aftermath of the Argentine economic crisis of 2001. The review begins by highlighting the importance of providing social assistance and simultaneous economic revitalization and community renewal inputs to address the wide range of needs within communities. The second section provides an overview of the causes of the crisis and its economic and social impact. Section three offers an overview of the AJJDC's work in providing social assistance to affected Jewish families in Argentina. Section four identifies the main factors that contributed to the AAJDC's success during the crisis. Section five identifies the implications of the AJJDC's work for international NGOs. It also undertakes a preliminary evaluation of the agency's performance that could help in designing future projects involving a major economic crisis. This evaluation is preliminary because no independent data on program performance were available to complement the authors' use of internal agency documents, a major limitation of this case study. Finally, the last section provides the main conclusions and implications.

The Argentine Economic Crisis, 1999–2002

Longer Term and Immediate Causes

The Argentine economic crisis (1999–2002) was a major downturn in Argentina's economy between 1998 and 2002. The crisis caused a large decrease in the gross domestic product (GDP), foreign debt default, and large-scale unemployment. The deeper causes of the economic crisis relate to decades of economic mismanagement. Argentina was repeatedly exposed to hyperinflation, which often exceeded 1,000 percent per annum between 1975 and 1990. Debt levels also increased from around 25 percent of the GDP in 1993 to around 50 percent in 2001 before jumping to nearly 150 percent after the crisis in 2002. Mass unemployment and severe reductions in real wages also occurred frequently during this period (Kehoe, 2003).

Consequently, Argentina introduced a currency convertibility plan to reduce inflation whereby the value of the Argentine peso was tied to the value of the U.S. dollar at parity. The plan was highly successful in reducing inflation to an average of about 4 percent per year between 1991 and 2001 (Kehoe, 2003). Argentina also implemented reforms under the guidance of the International Monetary Fund covering fiscal control, trade liberalization, and privatization (Setser & Gelpern, 2006). Growth increased significantly due to the convertibility plan, averaging nearly 8 percent between 1991 and 1994 although it became more variable after 1995. Foreign direct investment also increased between 1998 and 2000 (Nataraj and Sahoo, 2003). However, interest rates continued to spike repeatedly between 1991 and 2000, reflecting investor fears that the convertibility plan might be abandoned and the peso devalued (Kehoe, 2003). Argentina was also unable to control its government budget deficits, which ranged between 4 and 6 percent of the GDP between 1999 and 2001 (Kehoe, 2003). The trade balance remained negative as the pegging of the peso to the dollar resulted in overvaluation of the currency, which in turn made Argentina's exports less competitive. In the meantime, debt continued to rise as Argentina had to borrow consistently to repay earlier loans. By December 2001, it became impossible for Argentina to continue to repay its debts, and it defaulted on its debts and abandoned the fixed exchange rate.

Economic and Social Impact of the Crisis

The default and the abandonment of the fixed exchange rate resulted in widespread economic turmoil along a broad range of economic indicators (Saxton, 2003):

- the real gross domestic product (GDP) fell 28 percent from 1998 to 2002;
- Argentina's currency depreciated from 1 to nearly 4 pesos per dollar in 2002;
- inflation, low since 1991, rose to 41 percent in 2002;
- unemployment rose from 12.4 percent in 1998 to 23.6 percent in 2002;
- the poverty rate rose from 25.9 percent in 1998 to 57.5 percent in 2002;
- in real terms, supermarket sales fell 26 percent in 2002.

This major economic crisis created a wide range of problems for vulnerable families, including job and business losses, loss of health, loss of utility and housing services, increased crime and social issues, and collapse of social and economic linkages. Household income per capita deteriorated significantly due to increased unemployment. The average household experienced a decline of 27.6 percent in income per capita between May 1999 and May 2002. The impact of the crisis was not uniform across households. Although all households were affected, those in the lowest 10 percent suffered the largest fall, with their incomes per capita decreasing by about 42 percent. Households with more children, male

heads, less education, and employment in the private sector were the most badly affected (Corbacho, Garcia-Escribano, & Inchauste, 2007). Budget cuts in social sector spending further compounded the problems for the poor. Despite the 21-percent increase in spending targeting the poor, the large increase in the number of poor people meant that real spending per capita actually declined by 16 percent. Education spending designed for investments in improved services was diverted to shorter term safety net programs (e.g., school lunch program). Shortages of funds also resulted in increased teacher strikes. The private health insurance system was dependent on wage contributions from government employees and witnessed significant reductions in revenues. This resulted in increased demand for public hospital services, which themselves were facing reduced funding (World Bank, 2003).

These trends affected poorer households in a variety of ways. Some studies found significant reduction in average birth weight among poor children and increases in child and maternal mortality rates (Bozzoli & Quintana-Domeque, 2010; Cruces, Gluzmann, & Calva, 2012). The incidence of children dropping out of schools was negligible. In fact, some studies even showed an increase in enrollment as unemployed people went back to school. However, a large percentage of households in the lower income groups reduced their purchases of school materials. Utility service usage went down considerably as people could not afford the expenses even though the tariffs for utility and transportation services were frozen (World Bank, 2003). Violence and crime increased significantly, with 20 percent of households experiencing them in the previous six months compared to 13 percent in 2000 (Fiszbein, Giovagnoli, & Adúriz, 2003).

During this crisis, civil society organizations played two roles. They organized ordinary citizens to protest against government policies that failed to address their interests. Although social protests were common in Argentina even before the financial crisis, new forms of protest emerged that included pot banging, neighborhood assemblies, and graffiti protests from December 2001 onward that led to more pro-poor government policies (Fiszbein et al., 2003). Civil society organizations also played an important role in providing social assistance and mobilizing mutual assistance. Thus, more than a third of households benefited from access to a social support network, with an increase in the use of barter and participation in community activities (Fiszbein, et. al., 2003). The following section describes the role of the AJJDC in providing such assistance and the basic ingredients of its successful strategy.

The American Jewish Joint Distribution Committee in Argentina, 2001–2010

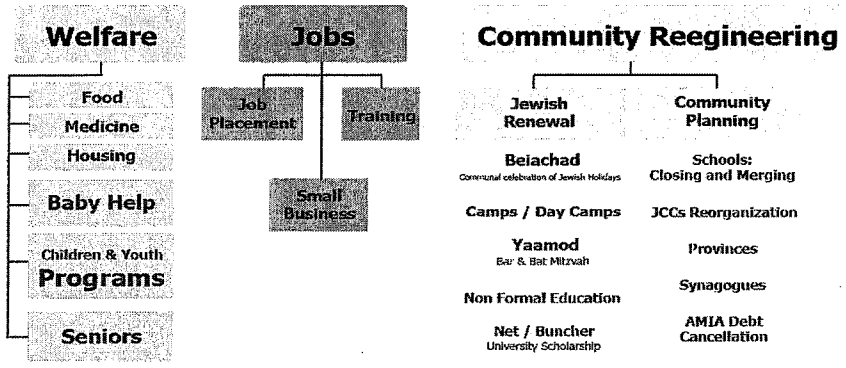
The AJJDC (2011) is the world's leading Jewish humanitarian assistance organization. Founded in 1914, the JDC today works in more than seventy countries to alleviate hunger and hardship, rescue Jews in danger, create lasting connections

to Jewish life, and provide immediate relief and long-term development support for victims of natural and man-made disasters, isolated elderly, at-risk families, and vulnerable children.

The AJJDC's participation in poverty reduction within the Argentine Jewish community goes back to the late 1980s when it started supporting Jewish welfare and volunteer organizations in providing social assistance to poor Jewish families. During those early years, the AJJDC commissioned several studies about poverty among Argentine Jews, thus contributing to understanding of the sociopolitical and economic environments facing the local Jewish community and strengthening its organizations. The AJJDC also gradually started engaging in the management of welfare initiatives. Given that there were more than fifty community organizations carrying out social programs through volunteers, the AJJDC created the Volunteers Network Program to help coordinate the separate efforts of these organizations. The AJJDC appointed a team of professionals to support the groups of volunteers, train them to improve their work, and strengthen coordination.

As economic conditions in Argentina started to deteriorate during 1998, several Jewish social and economic organizations started collapsing. Thus, the AJJDC was faced with the need to take responsibility for the work that until then had been carried out by other local Jewish organizations. It soon recognized that a comprehensive strategy would be needed to deal with the increasing volume of economic problems faced by Jewish communities. Figure 1 includes the elements of AJJDC's comprehensive three-dimensional strategy. As the following sections will show, the AJJDC targeted almost all the major family and community-level social and economic problems identified in the second section. At the peak of its programming, the AJJDC and its partners provided aid to almost 40,000 people, while its budget reached $5 million (AJJDC, 2011, p. 24). Argentina's Jewish population, mainly concentrated in Buenos Aires, was estimated to be around 180,000 in 2005 (Jewish People Policy Institute, 2005, p. 12).

Figure 1 The AJJDC multidimensional program strategy.



Source: American Jewish Joint Distribution Committee (2011), p. 18.

Welfare and Jobs

In early 2002, the AJJDC proposed to the Argentine Jewish community that a new social assistance center be created to provide assistance to the large number of families that were on the waiting lists for local services. Based on its historical mission of acting with speed and determination to rescue human beings whose lives are at risk during an emergency, the AJJDC (2011) offered to provide financial support to these families. This led to the creation of the Social Assistance Center for Attention, Referral, and Orientation (CADOSS in Spanish), an innovative social assistance model without precedence in Argentina. A key innovation was the provision of immediate cash assistance at the very first meeting with families in need. Although this increased the likelihood of mistakes related to documenting eligibility, the AJJDC felt that there would be sufficient time later to conduct in-depth social assessments. Another innovation was the stipulation that every organization in the Argentine Jewish community involved in confronting poverty operate under a coordinated system, with CADOSS serving as the entry point for all beneficiaries. Thus, every Jew who requested assistance was referred to the CADOSS center. Participating organizations agreed to a common set of eligibility criteria, services, and organizational policies and procedures with sufficient flexibility to ensure that the basic needs of all families in need could be met. The development of a centralized community information system helped to ensure that people received assistance from only one agency.

The AJJDC and its partners used a common set of criteria for determining eligibility for social assistance and for setting the level of assistance. Eligibility for assistance was calculated on the basis of the poverty line for the city of Buenos Aires at the start of the program plus 30 percent. The amount of aid increased with family size, but at a diminishing rate given the economies of scale realized in larger households. Although defining poverty in terms of income ignored other social factors that affect the severity of a household's suffering, it offered timely operational advantages for providing aid. In many cases, it proved difficult to verify applicant incomes given their involvement in informal economic activities. However, based on its mission and core principles, the AJJDC gave precedence to acting swiftly to address the stated needs of families rather than focusing on efficiency-based administrative considerations that were introduced later (e.g., examining paid utility bills).

Even in the first month of operation, the number of people requesting assistance through CADOSS exceeded earlier predictions. In order to meet the increased demand, the social assistance centers were expanded, new organizations were included in the community social network, and new centers were opened. To enhance the capacities of existing centers, the AJJDC became directly involved in managing the assistance program, facilitating the hiring of new professional and administrative support personnel and increasing the use of information technology. Despite these efforts, the capacities of the social assistance centers were quickly exhausted because of physical space constraints and the increasing number of applicants. Thus, new social centers were established,

resulting in the creation of a network of seventy-four social assistance centers supported by the AJJDC.

The range of services also expanded beyond food assistance to include assistance with health, rent, maintenance, and utilities. In addition, the AJJDC—in coordination with the Jewish Agency for Israel (JAFI)—promoted emigration to Israel (i.e., *Aliyah*). Once response to the initial emergency was firmly in place, several programs intended to serve diverse groups and needs were gradually added. These included the following initiatives: (1) protection of high-risk groups (e.g., children and the elderly), (2) summer camp scholarship programs for children and teenagers (*Chebrati* program), (3) community integration programs to support the celebration of Jewish holidays (*Beiachad* [Together] program) and bar and bat mitzvah celebrations (*Yaamod* program), and (4) scholarships to support young adults in their technical and college studies (Buncher-Net program).

In the field of education, the AJJDC and partners created the Educational Coalition to address the difficulties experienced by the Jewish private school system. The Educational Coalition enabled the schools to provide scholarships to students in need and to help restructure schools faced with dire financial conditions that necessitated major changes. To address high unemployment, AJJDC established two projects:

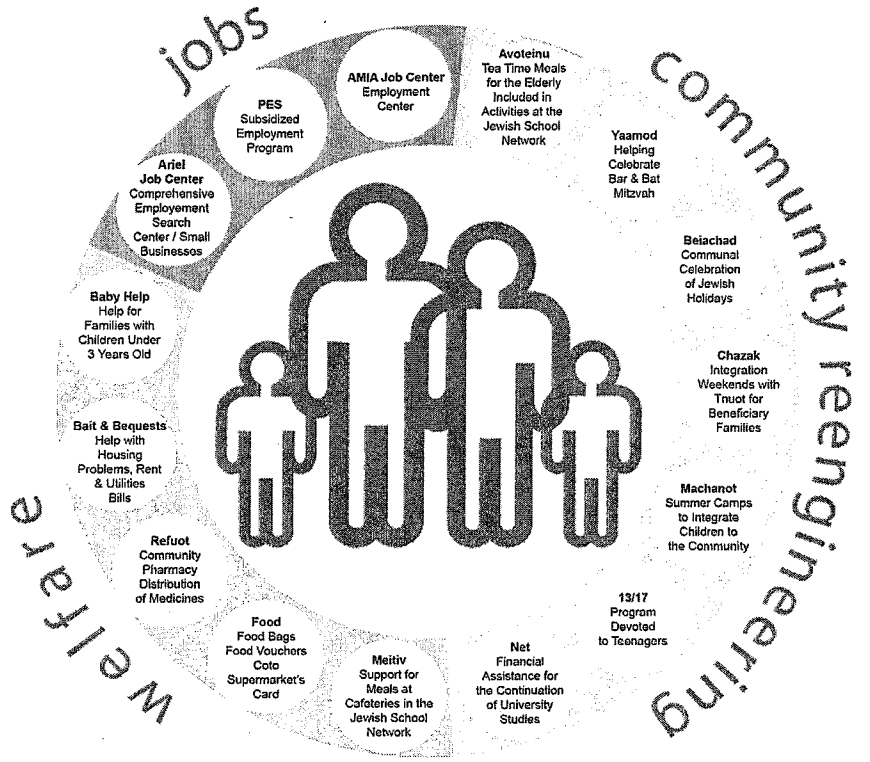
1. The Ariel Job Center (in partnership with the Tzedakah Foundation) to assist unemployed people in securing employment, developing self-employment projects, and strengthening existing small and medium size businesses through technical advice, training, and loans to thousands of people;
2. The Subsidized Employment Program (PES in Spanish) to provide participants with marketable skills to reenter the labor force and thereby reduce the need for social assistance.

Figure 2 illustrates the range of programs and projects designed to meet the needs of Jewish families.

Community Capacity Building

The backbone of the Jewish community in Argentina is the Jewish institutions. The goal of community capacity building was to help Jewish communal organizations achieve financial self-sufficiency. The community-building strategy included two primary objectives: (1) helping economically troubled institutions transform themselves or merge with other organizations, and (2) rebuilding the community bonds between these institutions and community members. Many community institutions, including the largest Jewish community centers, were experiencing extreme financial difficulties that were exacerbated by the national economic crisis based on a long-standing history of financial problems. There was an exponential growth in the debt these institutions owed to banks. The AJJDC developed

Figure 2 Social help programs provided by the AJJDC and partners.



Source: American Jewish Joint Distribution Committee (2011), p. 23.

new programs and agreements with a variety of community institutions (e.g., umbrella funding organizations, Jewish community centers, schools, congregations, and welfare institutions). Some of the key programs and initiatives under AJJDC's community-building efforts are listed below:

1. *The Young Professionals Program:* Designed to address the considerable shortage of Jewish community professionals—especially young adults—willing to pursue professional careers in managing Jewish organizations.
   a. Twelve young people were selected and trained in practical and theoretical matters for two years while receiving salaries based on an individual professional profile.
   b At present, three Jewish institutions are led by trainees from the Young Professionals program.

2. *The population study*: The AJJDC created Meida, the Center of Studies for Latin American Jewish Communities, as a source of information serving various organizations on issues related to social research.
   a. The AJJDC's main objective in conducting studies was to foster a new institutional culture of information, in which Jewish community leaders make decisions strongly supported by community data (e.g., community size, sociodemographic characteristics, religious practices, institutionalization, customs, and habits).
   b. Many of the community-building programs that the AJJDC subsequently carried out were based on these studies.
   c. In 2005, Meida conducted a sociodemographic study of the Jewish population of the Buenos Aires metropolitan area. The information helped to identify the location of beneficiaries, reducing logistical costs and improving coordination.
3. *Community strengthening through transmission of Jewish values:* The life cycle programs (Beiachad) illustrate the concept of community integration and the significance of volunteer efforts, especially those impacted by poverty and unemployment.
   a. A series of well-attended community celebrations that brought the community together through the transmission of Jewish values (e.g., Passover sedar, Shavuot, Rosh Hasshanah, and Hannukkah) held simultaneously across the country involving tens of thousands of participants.
   b. The programs offered many people the opportunity to reacquaint themselves with traditions that they had not practiced over the years and to teach them to their children.
4. *Inclusion of teens in Jewish institutions (13/17 Project):*
   a. Formal and informal programs of cultural, educational, and recreational activities in a Jewish setting for teenagers during vacations to strengthen their Jewish identity.
   b. No fees were charged for children whose families were beneficiaries of the community's social service programs.

Consolidation during the Recovery Phase, 2003–2010

Beginning in 2003, the economic situation in Argentina started to improve and the Argentine government significantly increased social security payments and expenditures for education and health care to help promote self-sufficiency. As the needy population decreased, the AJJDC began to focus on promoting organizational efficiencies (e.g., replacing food vouchers with debit cards, reducing costs of prescription drugs, and lowering negotiated rates for service users). Given the improving situation, in April 2004, the AJJDC decided to end its emergency period and stopped admitting new beneficiaries at its centers. Subsequently, the AJJDC reduced by half the aid to households without young children, teenagers, or elderly members. In addition, it encouraged clients to access greater support from the government and their close relatives who had found jobs by then. Collectively,

these actions permitted a reduction in the resources allocated to basic programs, thereby freeing resources for the care of other vulnerable groups. 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 the Home for the Aged was expanded to address the increased number of destitute elderly people.

In early 2005, the AJJDC informed local Jewish partner organizations that during 2006 it would begin a four-year (2006–2010) process of reduced funding (20 percent per year for five years based on the 2004 annual budget) for all its partners. The AJJDC sought to minimize the disruption for the beneficiaries and the local organizations that were encouraged to assume responsibility for various programs developed during the crisis. In addition, the number of beneficiaries served at its own centers was reduced by referring them to other organizations. As it reduced its investment, the AJJDC encouraged job mobility among its own staff, especially placement in Jewish organizations belonging to the community social network. Those adjustments took place in the background of a growing economy that supported social assistance reductions. Higher employment rates still did not translate into substantial improvements for some 11,000 beneficiaries who were unable to recover immediately. However, the economic growth enabled local organizations to increase their contributions annually to offset the decline in AJJDC's contributions. Furthermore, although the AJJDC gradually reduced funding or directly managing social programs, it maintained its role as a coordinator and a facilitator of the programs managed by local organizations. The phase-out process did not include all the organizations in the interior of Argentina, some of which are still receiving some support.

The AJJDC (2011) identified several key success factors in Argentina that can be helpful for other agencies aiming to implement similar programs:

- Gaining trust of communities by working through grassroots neighborhood agencies already known to the communities' residents
- Applying universal criteria to all groups across the different partners to increase transparency and reduce the chances of deserving people not being helped
- Giving priority to beneficiaries rather than bureaucratic considerations by providing immediate assistance to all applicants during the early peak period of the crisis
- Linking clients with other organizations providing services so that they are able to access a broader range of services and so that the burden on agency programs is reduced
- Enhancing client convenience and choice by providing services though agencies located close to clients and by providing a broad range of services
- Providing legal advice as part of social assistance strategies because so many people were facing legal challenges based on their inability to meet legal and payment obligations after they lost their incomes
- Including beneficiaries in the life of the community by arranging social and religious activities in neighborhoods

- Ensuring adequate staff capability by providing staff with training and regular feedback
- Finding suitable partners who were already working in communities on similar programs on a small scale
- Defining goals clearly in terms of the nature and terms of the services to be provided, the types of people to be assisted, and the duration of the programs

Broader Implications for Responding in Economic Crises

The AJJDC's response to the economic crisis in Argentina represents an expanded role for NGOs that are mostly dealing with different types of disasters and crises in developing countries. These NGOs frequently respond to the rapid onset of *natural hazards* (e.g., floods, earthquakes and hurricanes) and *human-made hazards* (e.g., conflicts and wars) that cause significant physical as well as economic destruction and often lead to prolonged population displacement. In such situations, NGOs often respond quickly with life-saving services in the areas of food, water, shelter, and health care on a massive scale in the initial phase of relief before moving on to providing services to address physical and economic damage (e.g., by repairing water sources and providing income-generating opportunities). In addition to responding to disasters causing major physical damage, NGOs also frequently respond to slow-onset natural hazards (e.g., droughts and famine) that undermine economic and income opportunities. In such situations the NGO response generally consists of providing immediate relief in the form of food and water before moving on to recovery activities aimed at restoring agricultural activities. These types of responses to hazards are highlighted in Table 1.

Table 1 Types and speed of disasters and crises calling for NGO responses

	Natural	Human made
Rapid onset	**Quadrant 1** **Examples:** earthquakes, hurricanes, and floods **Main damage:** physical and economic **NGO responses:** life-saving relief activities, economic and physical rehabilitation	**Quadrant 2** **Examples:** conflicts **Main damage:** physical and economic **NGO responses:** life-saving relief activities, economic and physical rehabilitation
Slow onset	**Quadrant 3** **Examples:** drought and pestilence **Main damage:** economic **NGO responses:** life-saving relief activities, economic and physical rehabilitation	**Quadrant 4** **Examples:** economic crises **Main damage:** economic **NGO responses:** maintenance relief activities, economic and social rehabilitation

Argentina's economic crisis can be characterized as a relatively slow-onset, human-made crisis that did not cause major physical damage but mainly undermined economic and income opportunities (see quadrant 4 in Table 1). In such situations, NGOs need to provide immediate, non-life-saving relief activities as well as economic and social rehabilitation. Whereas the main populations affected by the other three types of disasters are usually rural, urban populations are likely to be equally or more profoundly affected by economic crises. The level of response also depends on the breadth and depth of the economic crisis: mild recession, major recession, or major economic collapse. Such economic crises are generally caused by inadequate integration of a country's economy with the global economy. As such, middle-income countries that are usually more closely integrated with the global economy are more likely to experience such economic crises.

Although the AJJDC did not conduct an independent evaluation of its response, a brief discussion is useful based on a selection of the Development Assistance Committee (DAC; 1991) evaluation criteria of the Organization of Economic Cooperation and Development (OECD). The DAC criteria include appropriateness, relevance, effectiveness, coherence, and impact and sustainability. Each criterion is defined and illustrated by the limited data available for this case study. Because the discussion is based on limited access to internal agency documents, it should be viewed as suggestive. Considerably more research is needed that is beyond the scope of this case study.

Appropriateness: Were the Most Deserving Communities and Persons Targeted?

Although it was initially difficult to identify the most deserving persons within the Jewish community, the AJJDC supported the development of stringent criteria based on people's economic status. The initial lack of eligibility criteria may be more common for fast-onset natural and human-made crises where people usually face life-threatening risks. However, such life-threatening risks are less evident in acute economic crises. Thus, developing more stringent eligibility criteria right from the start during economic crises represents a future challenge for organizations such as the AJJDC.

Relevance: Did Project Activities Target the Most Important Needs?

The criterion of relevance was among the most important features of the AJJDC response as it attempted to cover a wide range of needs (e.g., initial food, health, and utility support; economic opportunities, jobs, and retraining to individuals; revitalization of economic and social institutions; linkage and information resources; and social and spiritual services). This comprehensive spectrum of services resulted in a high degree of service integration to the benefit of those in need.

Effectiveness: Did the Project Achieve Its Objectives?

The AJJDC's programs grew incrementally coincident with the scope and spread of the emergency. The agency was remarkably successful in coordinating its partners

during the service expansion phase and in adding new programs, capacities, and structures efficiently and effectively. This achievement is even more noteworthy given the steady rollout of multiple new programs to address immediate relief, capacity building, networking, organizational development, and spiritual work

Coherence: Was the Project Well Coordinated Internally and Externally?

The internal coherence of the AJJDC response was high, as evidenced by its success in convincing dozens of diverse partners to adopt a common response framework that included a shared intake system and an integrated service delivery structure. This helped reduce duplication and enhanced the adoption of common assistance standards. However, there is little information available on efforts to coordinate services or advocacy with other non-Jewish private or public agencies serving other populations in need.

Impact and Sustainability: What Was the Impact on People's Lives and Will It Sustain?

Without an external evaluation conducted by individuals not associated with AJJDC, it is difficult to assess the impact of the programs on the lives of the beneficiaries over time. Given the innovative nature of the intervention, such an evaluation could have added to the expanding knowledge base of NGO impact and sustainability. Nevertheless, the substantial emphasis on capacity building and organizational development provides preliminary evidence of the likelihood of a sustainable impact over time at the community level. However, at the country level related to government economic policies and beneficiary programs, more attention would need to be given to the role of advocacy work designed to influence the government's immediate response to the needs of vulnerable populations, as well as the need to improve long-term economic policies that initially caused the collapse. It would be interesting to explore what role, in hindsight, the AJJDC might have played in policy advocacy work. Such work could have taken the form of linking with other like-minded agencies and writing joint policy papers and engaging in media work on the need for greater support for vulnerable people and the pitfalls of hasty integration with the global economy.

Conclusions

Given the increasing occurrence of major economic crises in middle-income economies and the massive social and economic problems that they cause for vulnerable populations, the provision of social assistance in crisis situations represents a new frontier for the INGOs. Should national governments create reserve funds to address issues facing vulnerable populations in times of natural and human-made crises? If so, what role could INGOs play in partnering with governments?

The success of the AJJDC in providing assistance in Argentina was dependent on two key advantages that may not be available to all international NGOs: (1) the AJJDC's long-standing relationship with and knowledge about the target popula-

tion based on years of earlier work and (2) the AJJDC's global fund-raising capacity. Nevertheless, the case study provides several lessons that are useful for most INGOs. First, a singular focus on relief assistance is not adequate. An equal emphasis is also needed on economic revitalization whereby individuals and institutions are able to achieve self-reliance. Capacity building for individuals and institutions is critical, along with an integrated and well-coordinated approach including clear eligibility criteria. Active community outreach and the development of programs based on community preferences are important in order to create community networks with other service providers and hence reduce demands on limited resources and facilitate early recovery.

The AJJDC programs provide a good example of a comprehensive grassroots approach related to program development, research to inform decision making, organizational capacity building, and community networking. Despite the limited attention given to encouraging cooperation between Jewish organizations and non-Jewish organizations in advocating for public policy changes and increased government services for vulnerable populations affected, the case example of AJJDC's work provides important information for knowledge sharing and development related to emergency social assistance in developing countries.

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