

University Researchers “Discover” Gemachim

A recently published university study of some 485 *gemachim* operating in Jerusalem expresses surprise and wonder at what the secular researchers called the “moving” abundance of “kindness and help” provided by these charity funds.

The study, *The Phenomenon of Gemachim*, was headed by Professor Eliezer Jaffe of the Hebrew University School for Social Work and was published in a recent issue of a social welfare quarterly.

The research focused both on interest free loans as well as loans of household goods and services. The study concentrated only on *gemachim* in Jerusalem, since a first examination showed that the number of *gemachim* in the country as a whole is enormous—some thousands, which would be impossible for the small research staff to cover properly.

In fact, the 485 *gemachim* studied in Jerusalem most likely represents only a third of the actual number, according to the report.

“In one building in an orthodox neighborhood, most of the religious families administered *gemachim*,” the study said. “In that same neighborhood there were 25 *gemachim* in three streets alone.”

The study noted with surprise that the majority of the *gemachim* were set up by families or individuals, with only a minority by organizations such as synagogues. It also noted the “finding” that all of the financial resources of the *gemachim* come from private individuals and that there is not one state-initiated *gemach*.

Professor Yaffe added that the study also examined whether those who established *gemachim* were individuals whose lives are guided by Torah and *halacha* or whether this phenomenon exists among secular people as well.

“The results were clear cut: only three percent of those who set up *gemachim* identified themselves as secular and not one *gemach* reported being administered by secular individuals,” the report stressed.

The researchers were also apparently impressed by the lack of bureaucracy in the administration of *gemachim* and the ease with which applicants could obtain loans.

Professor Yaffe concluded the study with a recommendation to public bodies engaged in social work not to exclude *gemachim* from their list of institutions and services that are available to help their clients.

“Free loan funds are a welcome voluntary sphere of community activity by concerned citizens on behalf of others,” the report said. “Besides being an important financial resource, a *gemach* is an instrument to supplement the income of middle class families who are struggling to ‘finish the month.’ An appeal to *gemachim* by social workers would certainly help during a financial crisis.”

Chareidi observers were amazed that it took a research staff of 13 people—along with the funding of the Israeli government and Hebrew University — to “discover America.”