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CLASSIFICATION

PROJECT EVALUATION SUMMARY (PES) - PART I

Report Symbol USAID

1. PROJECT TITLE CRS Housing Repairs			2. PROJECT NUMBER 268-0308	3. MISSION/AID/W OFFICE AID Rep/Lebanon
5. KEY PROJECT IMPLEMENTATION DATES			4. EVALUATION NUMBER (Enter the number maintained by the reporting unit e.g., Country or AID/W Administrative Code Fiscal Year, Serial No. beginning with No. 1 each FY) 268-80-01	
A. First PRO-AG or Equivalent FY <u>77</u>	B. Final Obligation Expected FY <u>78</u>	C. Final Input Delivery FY <u>80</u>	6. ESTIMATED PROJECT FUNDING A. Total \$ _____ B. U.S. \$ <u>987,306</u>	
			7. PERIOD COVERED BY EVALUATION: From (month/yr.) <u>8/78</u> To (month/yr.) <u>4/80</u> Date of Evaluation Review _____	

B. ACTION DECISIONS APPROVED BY MISSION OR AID/W OFFICE DIRECTOR

A. List decisions and/or unresolved issues; cite those items needing further study. (NOTE: Mission decisions which anticipate AID/W or regional office action should specify type of document, e.g., telegram, SPAR, PIO, which will present detailed request.)	B. NAME OF OFFICER RESPONSIBLE FOR ACTION	C. DATE ACTION TO BE COMPLETED

9. INVENTORY OF DOCUMENTS TO BE REVISED PER ABOVE DECISIONS			10. ALTERNATIVE DECISIONS ON FUTURE OF PROJECT		
<input type="checkbox"/> Project Paper	<input type="checkbox"/> Implementation Plan * e.g., CPI Network	<input type="checkbox"/> Other (Specify) _____	A. <input type="checkbox"/> Continue Project Without Change		
<input type="checkbox"/> Financial Plan	<input type="checkbox"/> PID/T	<input type="checkbox"/> Other (Specify) _____	B. <input type="checkbox"/> Change Project Design and/or		
<input type="checkbox"/> Logical Framework	<input type="checkbox"/> PID/C		<input type="checkbox"/> Change Implementation Plan		
<input type="checkbox"/> Project Agreement	<input type="checkbox"/> PID/P		C. <input type="checkbox"/> Discontinue Project		

11. PROJECT OFFICER AND HOST COUNTRY OR OTHER RANKING PARTICIPANTS AS APPROPRIATE (Name and Title)	12. Mission/AID/W Office Director Approval Signature _____ Typed Name _____
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### 13. SUMMARY

Housing Repair activity under AID Grant 1539 terminated on April 30, 1980. 1,062 homeowners successfully completed the required repairs, restoring at least three rooms - a sleeping area, kitchen, and sanitary facilities - to an habitable condition at total cost of \$803,200. These repairs were initiated on the basis of cash grants, issued in voucher form, the amount of which was determined by CRS staff and the consultant engineer on the basis of damage incurred and socio-economic need. The average grant was approximately \$800. This money was issued in two or three installments of equal amounts. 48 homeowners received only the first payment after it had been determined that the payment had not been properly used: This occurred because the homeowner did not find the grants sufficient to initiate repairs (75%), could not carry out repairs due to local insecurity (45%), or misused the funds (30%).

A sub-goal of refugee resettlement was confined largely to the first six months of the project. Project purpose was not clearly related to this sub-goal, as resettlement appears to be unrealistic after a two year threshold, i.e., resettlement in cities with new jobs, homes, etc., is permanent after such a long period (section 19).

Alternatively, encouraging village residents to remain in their villages and stem the growing national rural-urban migration trend is a more coherent interpretation of the sector goal, one which was adequately met in the 17 villages assisted under this grant.

A major obstacle to grant implementation was continuing insecurity throughout the grant period. A major repair site (Tarchiche) to which  $\frac{1}{3}$  of grant monies were committed, had to be deselected due to a renewal of violence in the area. The six-month Extension phase was necessary due to the late cancellation of this site for assistance. Frequent closure of the Beirut-Tripoli highway, the access route to most project sites, also contributed frequent delays. No contingency for such insecurity was included in the Project Proposal.

Goal achievement was not complete as purpose-goal linkage was weak in tying housing repair to "socio-economic stability". The project did not in itself attempt to restore 'income-generating' sources, but rather to restore a part of a given village's infrastructure. The assumption that resettling refugees would automatically increase economic activity without other external assistance is not necessarily valid. Taken more broadly, however, an improved life-style and more comfortable and sanitary living conditions do contribute to greater social stability and "self-reliance", and together with external factors (rapid expansion of the Lebanese economy after the war in particular) the goal as stated largely reflects the reality in assisted villages.

#### 14. EVALUATION METHODOLOGY

This evaluation will serve as the final evaluation of AID Grant 1539. It will establish progress accomplished during the one year and eight month duration of grant activity. Critical analyses of goal assumptions, purpose, goal linkage, and all other phases of grant activity, including inputs, outputs, and external factors influencing grant activity will be included.

Per the Project Paper's reference to an evaluation, Village Fact Sheets (Attachment) form the basis of measuring progress in terms of the project goal of "reestablishing socio-economic stability and self-reliance in rural families and their communities." This information has been coalated with Application for Grant and Engineering Survey forms (Attachments) in selected cases. A sample of 200 beneficiaries has been studied using these forms to verify the accuracy of the Village Fact Sheets. A selected sample, chosen by CRS on the basis of literacy and perceived "typical beneficiary" status, were asked to answer a prepared questionnaire (Attachment). This questionnaire had the implicit goal of assessing "attitudes" towards the repair program. Finally, formal and informal interviews with some 75 beneficiaries were conducted by CRS staff. All sites were visited to compile this information during the period March-June, 1980.

Sampling was not performed on a random basis. As indicated, literacy was a requirement for at least those chosen to answer the questionnaire. Interviews with beneficiaries were similarly stilted towards the more "fluent" members of the community, usually members of the "Village Committees". These requirements produce a less than typical sample set as literacy and fluency imply higher educational standards, probably higher incomes, etc. Given the closed nature of the social structure of rural villages, however, most data based on one beneficiary "speaking for" many other is fairly reliable.

The involvement of other agencies was confined to the assistance, on several field studies, of the AID Housing Consultant.

15. EXTERNAL FACTORS

Continuing civil strife in Lebanon during project implementation had a major impact on the program. The largest town selected by CRS and the GOL for assistance, Tarchiche, had to be cancelled as a repair site after sporadic local conflict continued for over seven months after the initial inspection was made. As this site comprised about  $\frac{1}{2}$  of grant allocation, and was not deselected until well into grant activity, the six-month extension phase for Housing Repair-Koura was mandated.

Further, the majority of housing repair activity was in North Lebanon Province; hostility between rival Christian factions in the North was especially severe in August-October, 1978, February, April and September, 1979, and March 1980. This usually resulted in the closure of the Beirut-Tripoli highway, the only access route to most project sites. As the kind of project requires extensive field activity, considerable delays in implementation were encountered.

In general, the assumption for achieving goal targets that "peaceful conditions in Lebanon will continue" remains valid in its broader context that renewed civil war was not encountered, and that grant activity was carried out despite delays. A more specific contingency referring to localized conflict would be more useful as part of the general assumption (sections 19,22,23).

Despite insecurity, socio-economic conditions in Lebanon improved considerably during the period 1978-80. The banking, commercial and construction and agricultural sectors have seen steady growth, marked only by a steadily rising inflation rate, now at 37%. The availability of bank loans at reasonable interest rates, for example, made it easier for some beneficiaries to put more of their own resources into reconstruction of their homes. The average homeowner contribution to repair activity was reported at around \$3,500, slightly lower than the amount required to complete all repairs as the CRS grant averaged 19% (\$1,000) of total damages.

Shifts in GOL priorities affected the program in two ways:

The Council for the South received considerable funding from foreign and other sources, reducing the perceived need for assistance to villages in that area by CRS, which operated in only two Southern villages (Roum, Azour) in the early stages of grant implementation. Secondly, the GOL low-

interest loan program for housing repair, which became highly visible only in early 1979, conflicted with grant activity, particularly in regard to establishing need. That is, some question was raised as to whether a homeowner with extensive damages who had received a loan should be considered as "needy" as another with similar damages and no loan and how this consideration should affect grant levels (sections 13,23). Neither of these GOL activities could have been anticipated at the time of OPG request in 1978.

16. INPUTS

Food commodities under the Food for Work Program were projected as a necessary input for approximately 3,000 of the poorest recipients. After initial inspection of project sites following grant approval, this input was deleted. Field staff determined that this input was unnecessary and that in-coming commodities would more appropriately be diverted towards emergency relief for refugees in the South. No detracton from project success was noted as a result of this deletion.

Technical services included the assistance of a consultant engineering firm. Such services consisted of reports to CRS on the cost of necessary repairs to houses to assist, as one basis for determining grant levels, but also included advice to the homeowner on how he may best use the grant issued, and to help with specific construction-related problems that may have arisen. Such consultancy was an invaluable and integral part of project activity, providing an input not available from other staff personnel. Sites visits by an engineer were at regular intervals (prior to each cash disbursement and at project termination - total of 3-4).

Cash grants to homeowners, at a total of \$803,200 (avg. \$800 per homeowner) were adequate. Project-wide, grants averaged 19% of the total damage to a given house, higher than the 15% assistance level originally projected.

Personnel and other projected expenditures (office expenses, travel, etc.) were fully adequate for project administration. Projected line items did not differ from actual expenditures during the grant period 1978-79.

17. OUTPUTS

Against projected assistance to 1,107 homes, 1,062 homes were successfully repaired within grant parameters. The original projection, however, was based on a total grant for homeowners of \$1,041,750, which was revised prior to grant approval to \$850,000. Therefore 1,062 homes repaired is proportionately higher than projected.

Average grant size was slightly lower than projected, at \$800 from a projected \$975. This is largely due to a significant number (around 200) of beneficiaries who received a minimum grant of \$500 for repainting and minor repairs.

Most disbursements occurred in two, rather than three installments, as the consultant engineer determined that an average first payment of \$275 (1/3 of the total average payment) was too low as an incentive to begin repairs. This system proved to have a more positive effect, as the work was completed more quickly. Three-payment grants were confined largely to owners of totally destroyed homes where the possibility that even a maximum grant might not provide adequate incentive for the homeowner to begin repairs was strongest. If such a homeowner demonstrated intent by at least clearing rubble, for example, subsequent payments could then be issued.

Formation and activity of village committees proceeded as planned, with the average size at 4-5 members. These committees generated a vital interest in community affairs and became a focal point for cooperation and community development projects by providing leadership. Socio-economic data on the village and its residents was generated by the committee in order to implement the housing project, providing important information for later reference.

Prior to the implementation of the Extension Phase (Sept. 1979 - February, 1980) a number of management policies were revised in order to bring activity more closely into line with the original project design. This was necessary as one aspect of the project purpose, "to facilitate community participation in the reestablishment of socio-economic conditions in the target area" was <sup>not?</sup> perceived as being adequately met.

Assessment of damages and identification of beneficiaries had largely been performed by CRS staff and the engineer and prepared lists were then submitted to the committee for its approval. The alternative approach used to involve the committees more closely was to make available blank application forms and ask the committee to locate recipients and estimate the extent of damages on a general basis (i.e. minimum-medium-maximum damage). CRS staff and the engineer would then conduct their own inspections using this information and add or subtract identified recipients as necessary according to eligibility etc. Revised lists would be reviewed with the committee and perhaps altered again. This procedure occurred before each payment. In this manner, the committee of necessity would interact with the community which they represent to a higher degree; similarly, interaction between CRS and the villages committees increased. Although this procedure was more time-consuming, the result was an assistance program which was perceived to meet the needs of these communities more accurately, and more closely link management outputs with this important aspect of the project purpose.

18. PURPOSE

- " 1. To make essential repairs on 1,107 homes in 13 rural communities in Lebanon thereby facilitating the return of displaced families, and ensuring a healthy living environment for the normalization of family activities to a pre-war level".
- " 2. To facilitate community participation in the reestablishment of socio-economic conditions in the target area".

EOPS Indicators: Progress Achieved

## homeowners

1. 1,062/in 17 rural communities had completed essential repairs to their homes at project termination. Given a reduction of approximately \$150,000 in homeowner funds from the original OPG budget to actual funding, this number is higher than the forecast 1,107 homes, and includes more communities.
2. Project-wide, an estimated increase of 37% of the population of the villages had returned during project implementation. 63% had been resident in their villages, living in variously safe or habitable conditions prior to project implementation. The first eight to ten sites assisted during the period Sept., 1978 - March 1979 account for the bulk of this 37%, as encouraging refugees to return became more problematic in the latter period of grant implementation (section 19).
3. Number of family members resident in home not noticeably different after project termination (below).
4. Village Fact Sheets indicate that for all sites, four schools, two social centers, two churches, and one dispensary were re-established during project implementation. Note that almost all of these facilities were reestablished with outside assistance (eg., CRS, Caritas, GOL, etc.).
5. Evaluation Field Study showed that homeowners in all sites had continued to improve their homes after grant activity had terminated. A sampling of 75 engineering forms confirmed this (62 continuing repairs).
6. Local craftsmen were employed to conduct repairs in all sites.
7. Increased population and safer, more sanitary living conditions led to observable improvement in family life, particularly home hygiene and child care, and increased manpower for use in agriculture.

EOPS indicators, except items 3 and 4, are a good description of what exists to the extent that project purpose has been achieved. Adequate repairs have been carried out in 1,062 homes and population of villages overall has increased. Aside from the relatively brief employment of local craftsmen (item 6), however, the project does not by nature attempt to assist income-generating activities, i.e., the repair of a house refers only to an improvement of the village superstructure. Therefore the "promotion of socio-economic development of the community" is not clearly linked to project outputs, i.e., repaired homes. External intervention, by a volag or the GOL, was necessary in almost all cases to achieve this purpose.

Not included in Project Purpose or subsequently addressed by EOPS indicators is the promotion of socio-political stability in these villages (External Factor), a tacit aim of improving infrastructure and encouraging cooperation among residents (output). A description of the improvement in the security situation of any given village would have been an important EOPS indicator.

#### 19. GOAL/SUBGOAL

Program or Sector Goal: "To reestablish socio-economic stability and self-reliance in rural families and their communities, severely affected by the civil war."

Totals for all sites indicate a population increase of 37%, varying throughout 17 villages. The return of displaced villagers is the seminal indicator of renewed social stability. Increased economic activity is a natural result of population influx, as manpower for agriculture and small industry is generated. 6 sites able to report such statistics show an increase of 20% in agricultural production (lower than anticipated due to the 1978-79 drought which severely affected agricultural activity). One site (Tel Abbas) reports an increase to 70% of pre-war levels, from close to 5% before project initiation.

Data on small industries and shops does not show significant change during project implementation. This can be traced to (1) The fact that most ventures of this nature which were potentially operational had commenced already given the two to three year gap between the civil war and the onset of assistance. Housing Repair in itself does not generate income, only interest, for the establishment of new shops or small industry. (2) That during this several year hiatus, most refugee villagers - those not involved in agriculture - were forced to locate jobs in nearby cities (Tripoli, Chekka and Beirut) for their temporary support and did not wish to forego reasonably well-paid positions in civil service or the army, for example. ~~MOST~~ Most beneficiaries in this category returned to their villages and became "commuters" to the city, leaving their families to tend to small-scale family agricultural activity.

It should be noted that the Lebanese economy expanded considerably in the period 1978-80, as a general trend towards post-war recovery (Section 15). The impact of this expansion is noticeable even in the most remote rural site, often deriving from income earned in traditional urban sectors (banking etc) which is returned to the indigent rural family (a new car, home improvements etc.). Therefore while economic activity did increase at project sites, the causal link between purpose and goal fails to fully account for this phenomenon.

Similarly, restoration of public services, such as schools, roads, electricity, and water supply can be traced largely to GOL efforts expedited by a higher national income and improved security conditions. In two sites (Barghoun, Kifraya) local roads were resurfaced by villagers themselves by funds from local "social committees" or donations.

Purpose achievement accounts for progress towards the stated goal in that restoration of a significant aspect of the villages infrastructure (houses) and an increase in population - usually involving the return of large families - contributes significantly to social stability, and to a lesser degree, economic stability. The less tangible and harder to measure "self-reliance" aspect of the goal would follow logically, however, from greater social stability and more decent living conditions.

Finally, insecurity in at least three sites significantly affected purpose-goal linkage (section 15). The lack of clarity in the goal assumption that "peaceful conditions in Lebanon will continue" prevents "socio-economic stability" from relating directly to improved living standards and community cooperation (although the latter implies stability, insecurity deriving from events beyond the immediate concerns of a given village are not taken into account).

(Refer to Attachment: Progress of Barghoun School Repair Project, for assessment of the impact of this contributory project).

## 20. BENEFICIARIES

Direct beneficiaries of this project can be identified under the criterion of "return of refugees; increasing rural economic production" applies more broadly to both direct and indirect beneficiaries.

Benefits under this grant consist of two or three cash installments

to owners of war-damaged houses for the purpose of restoring one room for sleeping, a kitchen and sanitary facilities to an habitable condition. 1,062 homeowners received grants averaging \$800. Beneficiaries are rural inhabitants who were displaced from their villages during the civil war and their houses damaged; they were still displaced from their villages at project initiation, or lived in substandard conditions in their homes. All are in the middle to lower economic brackets of Lebanese society. Average family income at all sites is estimated at \$4,040. Most (72%) beneficiaries are small farmers, the balance being laborers (10%) or small businessmen, company employees and civil servants (18%). By religion, beneficiaries included Maronite 52%, Sunni Muslim 33%, Greek Orthodox, 8%, Shiite Muslim, Druze and others (7%).

As the average number of children of a rural Lebanese family is 6, direct beneficiaries number upwards of 8,000 persons. Indirect beneficiaries include craftsmen, tradesmen, shopkeepers, etc., who received payment for work from these cash grants to perform the needed repairs. A conservative estimate of these indirect beneficiaries would be 2,000 (total population, all sites, at approx. 25,500 persons).

At the site at Barghoun, North Lebanon, 40 lower class students benefitted from a \$15,000 School Repair Project under this grant (Attachment).

Other benefits included free technical advice by the CRS consultant engineering firm to assist homeowners in making necessary repairs. Community participation and cooperation in this project resulted in a less tangible but important feeling of stability and self-reliance in the villages.

As this project was a redevelopment scheme aimed at repairing damage incurred as the result of civil war in an already fairly well-developed country, project conclusions are not likely to be usefully applied in LDC's.

## 21. UNPLANNED EFFECTS

Unprecedented field intervention by a foreign voluntary agency in Lebanon drew a variety of responses which could not have been foreseen nor even managed during grant implementation. The most vocal of these responses at every project site was the demand for further assistance to the community. This involved requests either for greater assistance in housing repair, or for assistance in meeting other needs of the community, such as building or equipping a dispensary,

school or social centre, etc. As these "community development" projects were outside the scope of the grant, however, CRS representatives spent considerable time attempting to explain such limitations, i.e., lowering village expectations of the program. In several cases, CRS attempted and succeeded in locating funds for these projects from CRS internal sources; however, the demand far exceeded these funding capabilities. Although often a time-consuming and frustrating situation to deal with, considerable data unrelated to housing was gathered in the field which served to identify and specify needs in significant areas of the country. This information was occasionally referred to other agencies, such as Caritas, but more significantly data "unintentionally" gathered on agricultural needs in North Lebanon became a basis for a current CRS agriculture redevelopment project of some magnitude. This data collection and its later use in projects may serve eventually to assist these communities, later.

The permanence of demographic shifts following the war was hard to evaluate in 1978. As noted (section 19), by mid-1979 it was clear that encouraging refugees to return permanently to their villages <sup>was feasible</sup> as often by that time they had found jobs and places in new communities. But the traditional loyalty of the Lebanese to their 'home' village should not be underestimated. It is significant that at a number of project sites, particularly the four Koura sites in the Extension phase, villagers were encouraged by CRS activity and returned to repair their homes, while keeping jobs in the cities. A new "commuter" approach quite clearly developed, with the family returning to the village and perhaps re-initiating small-scale agriculture or businesses, while the major income earner went to and from his job in the city daily. In turn, much of this 'outside' income is being invested in the locality. Of 294 families in the Koura project, twenty out of 55 interviewed reported this form of lifestyle.

Also in the Koura region, where beneficiaries were predominantly (87%) Muslim, there was considerable interest, bordering on confusion, that a Catholic agency was provided housing repair, or any other kind of assistance, to Muslims. In the mixed town of Dedde (25% Maronite, 75% Muslim), an initially hostile reaction which led to the formation of two discrete "committees" representing each sect, led to a much broader cooperation. By the end of project activity, one coordinating Committee was formed. The psychological impact of this cross-confessional activity, especially in the fragile Lebanese context, may take years to assess, if this is ever possible, but certainly field workers reported a highly favorable reactions.

On the other hand, field activity particularly in mixed villages presented a potentially disruptive influence on the community. Again in Dedde and Nakhle in Koura and in the town of Maalaka Zahle in the Bekaa Valley, fragile sectarian cease-fires were threatened by outside intervention, especially when money was involved, and when the destruction had been wrought by rival factions in the same community who were simultaneously being assisted. In Maalaka Zahle, extensive field intervention was necessary to persuade Christian villagers to include any Muslims (whom they claimed were responsible for all the damage) although these comprised only 22 applicants of a total of 330. In this type of site, compromise solutions had to be located at all costs as mutual recriminations and even threats of violence increased. In all cases disruption or even violence were eventually averted, but nonetheless some periods of tension were evidenced.

The influence of the program on social structure in the villages is hard to assess in the short-run, if any influence was felt at all. Two observable dimensions are interesting. First, if any such influence were exerted, it acted to reinforce the traditional rural class structure. Although income ceilings built into the grant prevented the inclusion of other than lower or middle class beneficiaries, the program by nature favored the latter. Grants were awarded with some consideration for need, but in general, assistance scales were based on damage incurred to any given house found eligible. A middle class family with a badly damaged house but with other assets could obviously use the maximum-range grant (\$1,300) to greater advantage than a very poor family with similar damages and no other resources. The result was often that the returning or indigent poor family lived in habitable, but bare surroundings, while the middle-class family had installed the basic facilities of the home but could invest more to make the house more attractive or comfortable. "Income redistribution" was of course not an aim of the project, but considering the heavy losses incurred by almost all Lebanese in the war, the poor were the least likely to recoup their losses or use outside assistance to its greatest advantage. In short, they were usually even poorer after the war, and the program had no special accommodation for their plight.

## 22. LESSONS LEARNED

Lebanon provides a highly unique context in which to carry out a relief program. By most accepted measures (birth rate, per capital income, etc.) it is not an underdeveloped country. Nonetheless, the devastation incurred during the civil war, particularly to the physical environment, does call for a substantial influx of external assistance.

Continuing insecurity since the "official" war ended in 1976 poses a significant threat to the implementation and management of any relief program. Given that the need exists, responsiveness and flexibility in project management assume a key priority. A realistic assessment of the extent of insecurity, and appropriate measures to accommodate such potential difficulties must be accounted for in the planning and implementation phases of any rehabilitation effort. Therefore selection of sites to be assisted should always be done with contingency sites in mind. Deselection of sites due to insecurity ought to contain a decision-making process which includes a series of logic steps, a time-frame, and an overall rationale.

In the housing repair project, the site at Tarchiche, accounting for almost  $\frac{1}{4}$  of grant monies, was not deselected for some eight months. Continuing expectations that peace in the area was imminent was compelling enough, given the great need for assistance to the community. Project implementation was, however, greatly hampered and delayed by the absence of a built-in process as described.

Project monitoring and control is closely related to informed decision-making. In an unstable environment, assessment of field conditions is difficult from a headquarters often remote from these conditions. Managers assigned or actually resident in key field sites could provide more guidance in this regard. Such staffing calls by necessity for careful pre-selection, or field staff themselves could be threatened by instability, and in turn be rendered ineffectual.

Similarly, identification of sites for assistance should follow a pattern informed by an intimate knowledge and understanding of a given area's problems and attributes. Logical and coherent criteria for site identification is called for prior to any field intervention. Aside from the informed judgement of field staff, data, experience and impressions of counterpart agencies, cooperating voluntary agencies and government agencies should play an active and organized role in the identification process.

An implementation strategy, when too narrowly defined, does not permit flexibility when dealing with widely diverse sites, nor does it permit comparison and experimentation between strategies as a learning experience. At most sites, cash grants were the most logical and effective assistance technique; given that the resettlement of refugees became somewhat most towards the end of the project, the inclusion of an experimental loan program might have been useful. It has already been noted, for example, that a Food for Work program

as projected in the original Project Proposal was determined as unnecessary following preliminary field study in 1978.

As a follow-up to this project, the most obvious and compelling need is for community development projects to provide an adequate infrastructure which can accommodate the increased population. This would include the building or repair and reequipping of dispensaries, schools and social centres. Further, to encourage returned refugees or the ~~the~~ indigent population, especially the younger people, to remain, requires projects which are geared towards assistance to income-generating activities. This includes agricultural assistance and assistance to small businessmen and craftsmen.

Given the demographic shifts in evidence prior to the war, now all the more dramatic, rehabilitation and reconstruction of urban sectors should be a priority in considering future assistance plans. One of the most salient features of rural life in Lebanon is simply - the desire among young people to leave. All but the poorest go to school and perhaps University in Saida, Tripoli and particularly Beirut; once exposed to "city life," most have no desire to return to traditional occupations such as agriculture. With only 17% of the population still permanently resident in rural areas, a reexamination of priorities would seem compelling.

### 23. SPECIAL COMMENTS OR REMARKS

The active introduction by the GOL of a low-interest loan program for war-damaged homes in the spring 1979 served as a potential disincentive for a cash-grant program to continue effectively. Particularly in the six-month Extension Phase for Koura, the presence of this loan program presented major policy problems for CRS staff. Almost half of the villages had received a Government loan of between \$3000-\$9000 and many others had pending applications. When applications for assistance were received, villagers with and without loans reporting the same original war-damage expected to receive similar cash grants. Although many loan recipients had repaired their homes, they considered it their due to receive "reimbursement" to repay their loans - it was not their "fault" that they had repaired their homes completely and they still had a large debt.

As the program was aimed at assisting those actually living in substandard conditions, and given limited grant funds, the unpopular decision that loan recipients who had completely repaired their homes would be excluded, and that those with loans and partially repaired homes would receive a minimum grant (\$500),

was made. Village committees and residents were persuaded finally of the logic of this decision, but considerable resentment and in-fighting did occur during the early stages of implementation. Five villagers with loans in Dedde refused assistance on the basis that their grants were unfairly small.

Future projects of this kind ought to be more closely coordinated with GOL policies, if indeed a cash-grant project is now feasible given the country-wide availability of these loans. Policy could be adjusted to include loans to supplement the GOL contribution, or to actively reimburse loan recipients, although the latter would seem to be counter-productive.

ATTACHMENTS

TITLE (No. of Pages)

A	Sample Village Fact Sheet (3)
B	Sample Application for Assistance Form (1)
C	Sample Engineering Form (1)
D	Sample Questionnaire (2)
E	Barghoun School Repair Project Progress: March 1 - July 1 (2)

AUTHENTICATION

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APPROVED BY: Jack Fazio  
Jack Fazio  
Director



PART B : PRESENT SITUATION

	TOTAL NUMBER	RELIGIONS (expressed in percentage)			
4. - Remained population :	F				
	P				
5. - Returned population :					
.....	F				
(date of return)	P				
.....	F				
(date of return)	P				
6. - Displaced population to					
.....	F				
(present location)	P				
.....	F				
(present location)	P				
7. - Displ. "foreigners" from					
.....	F				
(village of origin)	P				
.....	F				
(village of origin)	P				

8. - Return to the village of origin :

a) - Attitude towards return :

b) - Conditions to return :

c) - Reasons for not returning :

d) - Alternative resettlement solution :



20. Total number of houses occupied after program activity:  
of which:

- a) Received assistance : \_\_\_\_\_
- b) Received assistance but are unrepaired : \_\_\_\_\_
  - which were totally destroyed : \_\_\_\_\_
  - which were partially damaged : \_\_\_\_\_
- c) Received assistance and are repaired : \_\_\_\_\_
  - which were totally destroyed : \_\_\_\_\_
  - which were partially damaged : \_\_\_\_\_
- d) Did not receive assistance : \_\_\_\_\_
  - and are totally destroyed : \_\_\_\_\_
  - and are partially damaged : \_\_\_\_\_
- e) Were not damaged : \_\_\_\_\_

21. Assistance granted to other buildings/services/institutions.  
Specify nature of assistance and project:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

22. Continuing need for assistance for other buildings/services/  
institutions.  
Specify nature of assistance required and amounts:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

23. New buildings/services/institutions from local or other sources:

Specify source : \_\_\_\_\_

Specify nature of new building/service/institution \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**PART C : ASSISTANCE REQUIRED**

9. - Total number of houses occupied before events : .....
- of which : - totally destroyed : .....
- damaged or partly destroyed : .....
- not ( or slightly ) damaged : .....

10. - Other buildings

TYPES	Situation before events	Present Situation	Required Assistance
a) - School			
b) - Dispensary			
c) - Social centre			
d) - Small industries			
e) - Handicraft workshops			
f) - Worship places			
g) - Municipality			
h) - Post Office			
i) - Warehouses			
j) - Others			

11. - Public Services :

TYPES	Situation before events	Present situation	Required Assistance
a) - Water			
b) - Electricity			
c) - Sanitation			
d) - Post / telephone			
e) - Feeder roads			
f) - Others			

12. - Agriculture :

TYPES	Situation before events	Present Situation	Required Assistance
a) - Seeds b) - Tools c) - Equipments d) - Fertilizers e) - Insecticides f) - Others			

PART D : EXISTING INSTITUTIONS

13. - Description of available institutions which may act as executing agencies for the return and rehabilitation of displaced persons as well as reconstruction work on the village :

- a) - Municipality : .....
- b) - Office of Social Development : .....
- c) - Cooperatives : .....
- d) - Inter-disciplinary teams : .....
- e) - Local committee : .....
- f) - Others .....

Date : 1978

Name :

Completed by :

Title :

(signature)

Family Name .....

APPLICATION FOR HOUSING REPAIR ASSISTANCE

No. of Application .....

Date .....

Project No. ....

Town .....

Name of Beneficiary .....

ID No. ....

Occupation .....

Owner of the house .....

House ownership document No. / or ..

Renting contract .....

Family status .....

Number of rooms .....

List of all needed repairs in the house, and total cost ..

Repairs

Costs

Signature of the home owner

Signature of village committee  
Representative

Date

Date

CATHOLIC RELIEF SERVICES / CARITAS

BEIRUT - LEBANON

Family Name .....

No. of Application.....

Date .....

ENGINEERING SURVEY

Project No. ....

Town .....

Beneficiary .....

Application No. ....

Allocated Amount .....

Repairs to be made with C.R.S. Assistance. ....

REPAIRS

COSTS

- |    |       |
|----|-------|
| 1) | ..... |
| 2) | ..... |
| 3) | ..... |
| 4) | ..... |
| 5) | ..... |

Signature .....

Home owner .....

Engineer .....

Date .....

Date .....

INSPECTION FORM

Date of First Inspection .....

Date of Second Inspection .....

Inspector's Comments : What work has been completed ?

REPAIRS	ESTIMATED REPAIR COST

Technical assistance provided .....

GENERAL COMMENTS :

How many family members lived here before the destruction ?

How many family members have now returned ?

If some family members have not returned why, when will they return ?

I ..... inspected the house and verified that  
the .....  
installment of ..... has/has not been utilized properly.

Engineer Signature

C.R.S. Representative Signature

Date

Date

PROJECT NO:.....

TOWN :.....

QUESTIONNAIRE

PART I

I - PROFILE

1. Name :.....  
الاسم
2. ID.No. :.....  
رقم السجل
3. Religion :.....  
المذهب
4. Occupation and usual income : .....  
مصدر الدخل والقيمة السنوية .....
5. Number of persons in your family : .....  
عدد أفراد العائلة
6. Number of rooms in your house : .....  
عدد الغرف في المنزل
7. CRS Grant received : ..... L.L.  
مبلغ مساهمة الهيئة، للإصلاح
8. Repairs performed (with cost) : .....L.L.  
الإصلاحات المنفذة وكلفتها .....L.L.  
.....L.L.  
.....L.L.  
.....L.L.  
.....L.L.  
.....L.L.

## II - PROGRAM ACTIVITY PROFILE

1. When were you first aware of the CRS Program? .....(Date)  
متى علمت ببرامج الاغاثة الكاثوليكية التاريخ
2. How many CRS staff talked with you?.....  
هل اتصل بك فريق عمل هيئة الاغاثة وكم منهم؟ العدد
3. Did the CRS Engineer talk to you?YES/NO.....  
كلا/نعم هل اتصل بك مهندس هيئة الاغاثة؟
4. How many times did you meet CRS staff? .....  
كم مرة التقيت مندوبين الهيئة؟ العدد
5. Did other persons, such as committee members, local religious officials, Caritas Representative, etc., speak to you about the CRS Program? YES/NO .....  
كلا / نعم هل اتصل بك أشخاص آخريين مثل أعضاء اللجنة أو مسؤولين دينيين أو مندوبين كاريتاس بخصوص برنامج الاغاثة؟
6. Did you visit the CRS Office in Beirut?YES/NO:.....  
كلا/نعم هل تمت بزيارة مكتب هيئة الاغاثة في بيروت؟
7. When did you receive your first payment? -DATE-.....  
التاريخ متى قبضت دفعتك الاولى؟
8. When did you receive your second payment?-DATE-.....  
التاريخ متى قبضت دفعتك الثانية؟
9. Other payments? -DATE-.....  
التاريخ دفعات أخرى؟
10. How long did it take to complete repairs of your home? -DATE-.....  
التاريخ كم استغرق من الوقت اتمام تصليح منزلك؟

1. Were you resident in your village when CRS began its Program? YES/NO .....

كلا / نعم هل كنت موجودا في القرية عند ابتداء عمل هيئة الاغاثة؟

2. Are you currently resident in your village? YES/NO .....

كلا / نعم هل انت تسكن في القرية حاليا ؟

3. If No to No.1 and Yes to No.2, give date of return to your village .....

(Date)

التاريخ

اذا أجبت بكلا للرقم 1 أو نعم للرقم 2 حدد تاريخ العودة الى القرية

4. Which of the following conditions, if any, were true at your village when CRS began the program (check as applicable)

أى من هذه الحالات التالية، اذا وجدت، كانت موجودة عندما باشرت هيئة الاغاثة تنفيذ البرنامج في القرية

Insecurity-Occupying Forces.....

عدم استقرار أمني

Badly damaged houses .....

أضرار جسيمة في المنازل

No work .....

عدم توفر العمل

5. Does all of your family live in your village? YES/NO.....

If No, where do they live and how are they related to you?

كلا / نعم هل أن جميع أفراد العائلة يعيشون في القرية واذا كانوا في الخارج فأين هم وما هي علاقتك بهم ؟

.....

.....

.....

IV - OTHER PROJECT INPUTS

1. What was the total cost of repairing your home?.....L.L.

ل . ل • ما هي الكلفة الاجمالية لاصلاح منزلك ؟

2. Did you receive  
هل حصلت على

a) A government Loan YES/NO .....  
أ) قرض حكومي كلا / نعم

b) A Bank Loan YES/NO .....  
ب) قرض مصرفي كلا / نعم

If yes to (a) or (b), how much? .....L.L.

ل . ل • في هاتين الحالتين ، كم بلغت قيمة القرض ؟

3. Did you receive any other assistance from Voluntary  
Agencies, Religious Authorities, etc?

YES/NO .....

هل حصلت على مساعدة ما ، من منظمة  
أو سلطة دينية أو حكومية أو غيرها ؟

If yes from which Agency? .....

في حال الايجاب من أى منظمة ؟

In what amount? .....L.L.

ل . ل • كم بلغت المساعدة

4. How much of your own money did you use  
to repair your home? .....L.L.

ل . ل • كم بلغت قيمة مساهمتك الخاصة لاصلاح منزلك ؟

Did this money: Come from your regular income?.....L.L.

ل . ل • هل هذا المبلغ آت من : مدخولك العادي ؟

From your savings? .....L.L.

ل . ل • من الادخار ؟

From Selling your assets?.....L.L.

ل . ل • من بيع مقتنيات ؟

Other(Describe).....L.L.

ل . ل • من غير ذلك ، اوضح

~~PD-AAJ-478~~

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ISN 982

ATTACHMENT E

BARGHOUN SCHOOL REPAIR PROJECT

PROGRESS MARCH 1 - JULY 1, 1980

In January, 1980, prior to the final disbursement of payments under the Housing Repair Grant 1539, CRS staff determined that a balance of approximately \$15,000 would be unused from the monies allocated for assistance to homeowners. CRS/New York and the local AID mission were subsequently contacted to determine if these funds could be used for a community development project not strictly related to housing repair. After a visit by the USAID representative together with CRS staff, a small project to assist the village school in Barghoun was submitted for inclusion in grant activity. Effective February 29, 1980, Grant 1539 was extended until April 30, 1980 for School Repair activity. On March 25, 1980, an ammendment to the grant stating that "... any AID funds remaining in this grant, may be used for the repair of elementary schools, which will further the grant purpose of providing an incentive for refugee families to resettle in their villáges....." These funds were designated for repair/reconstruction of school buildings, and for the purchase of basic school/supplies, i.e. books, desks, etc.

The school in Barghoun is a primary school serving 40 students from the village and the neighboring village of Badbhoun (also a Housing Repair site). These 40 students are taught in thræe small classrooms. During the war, the roof of the building was destroyed, and although it was repaired by funds donated by a charitable committee is nearby Chekka, the reconstruction was primitive, the bare cement walls and ceiling are exposed in the classrooms, which also remain without electricity or plumbing. 8 families (total of 40) have reported their unwillingness to return to the villages due to the inadequacy of the school.

Upon receipt of this ammendment, a check in the Lebanese currency equivalent of \$15,000 was issued to the legal representatives of the government-chartered Barghoun Social Committee and deposited in a separate book account in their name in Tripoli. It was arranged that the village representatives would withdraw funds from this account on presentation of vouchers for items related to the repair/reequipment of the school. Three site visits were subsequently conducted by CRS in April, May, June to ensure adequate progress (see photos). By June 1, all project monies were reportedly spent on construction activity for a new room for the school and a sanitary bloc. Although it had been anticipated that some funds could be used for the purchase of badly needed equipment, the continuing increase in the price of construction activity limited the project to these two additions. This also included \$2,000 donated by villagers and the Chekka Charitable Committee. \$10,000 was used for the construction of the classroom and

and \$6,000 for the sanitary bloc. \$1,000 was used to buy plaster and paint for the unfinished interior.

By July 1, basic construction was completed, but it was estimated that six weeks more would be necessary to finish the project. This delay is due to the fact that construction activity until the end of June was limited to the daylight available after 4 p.m. when the school was closed. Obviously, it would have been self-defeating to disrupt normal classes to conduct such construction during class hours.

Despite the fact that activity is not complete, the eight families still in Tripoli were interviewed when they returned to the village for the summer, and four have indicated that they will send their children (6 in all) to the school in the Fall term, rather than to Tripoli. This is a substantial measure of project success.

Finally, it is anticipated that before the books on this grant are closed by the auditors in late July, a small balance of about \$1,000 will remain. As the ammendment refers to any unused grant monies, this small balance will be added to project funds for the purchase of School equipment - mainly... - books and stationary - upon the approval of CRS/New York.

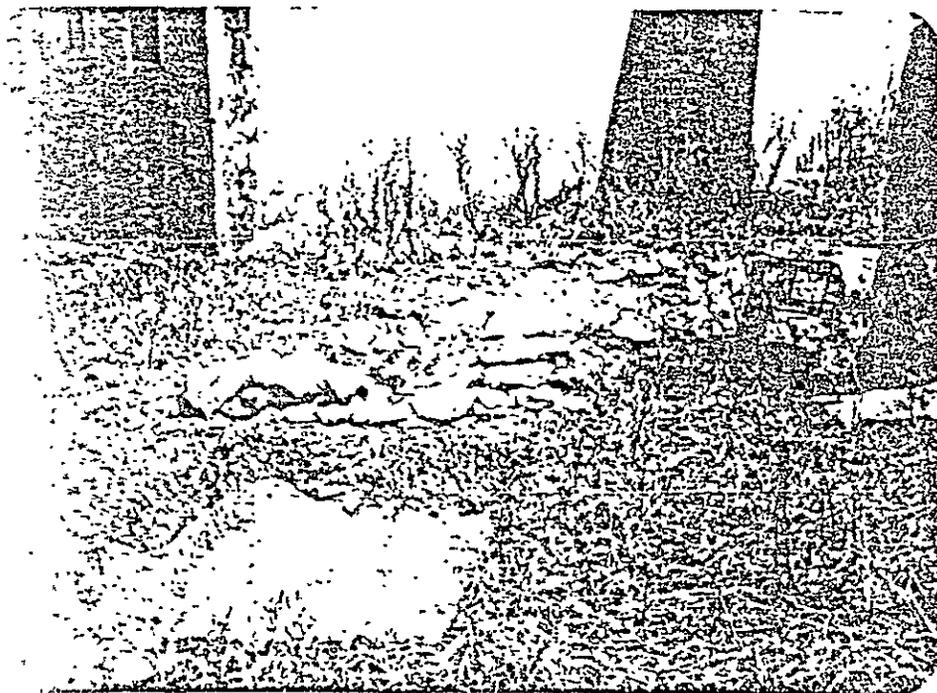
A short Final Progress Report on this project will be submitted to CRS/New York and USAID to close out project activity on September 1, 1980.

RT/zn

BEST  
AVAILABLE

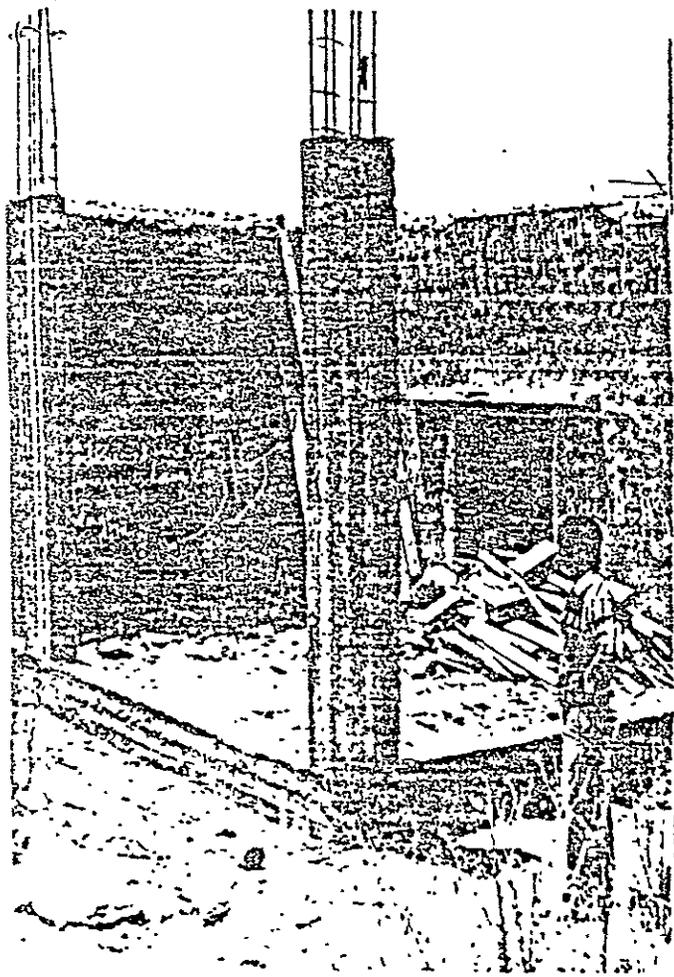


Inspection of May 6.  
Digging the foundation  
for the classroom extension...

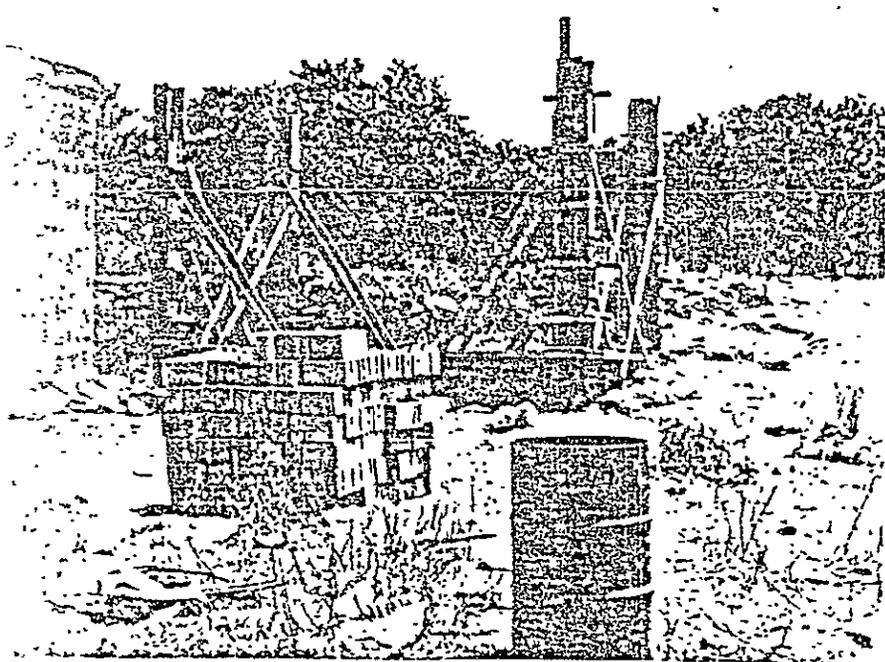


....and for the sanitary bloc.

BEST  
AVAILABLE



Inspection of June 2. Foundation and columns of the new classroom are prepared. The villagers are awaiting delivery that afternoon of cement for the roof



The foundation, columns and septic tanks for the sanitary bloc are completed. Cinder blocks for the walls have been delivered.