



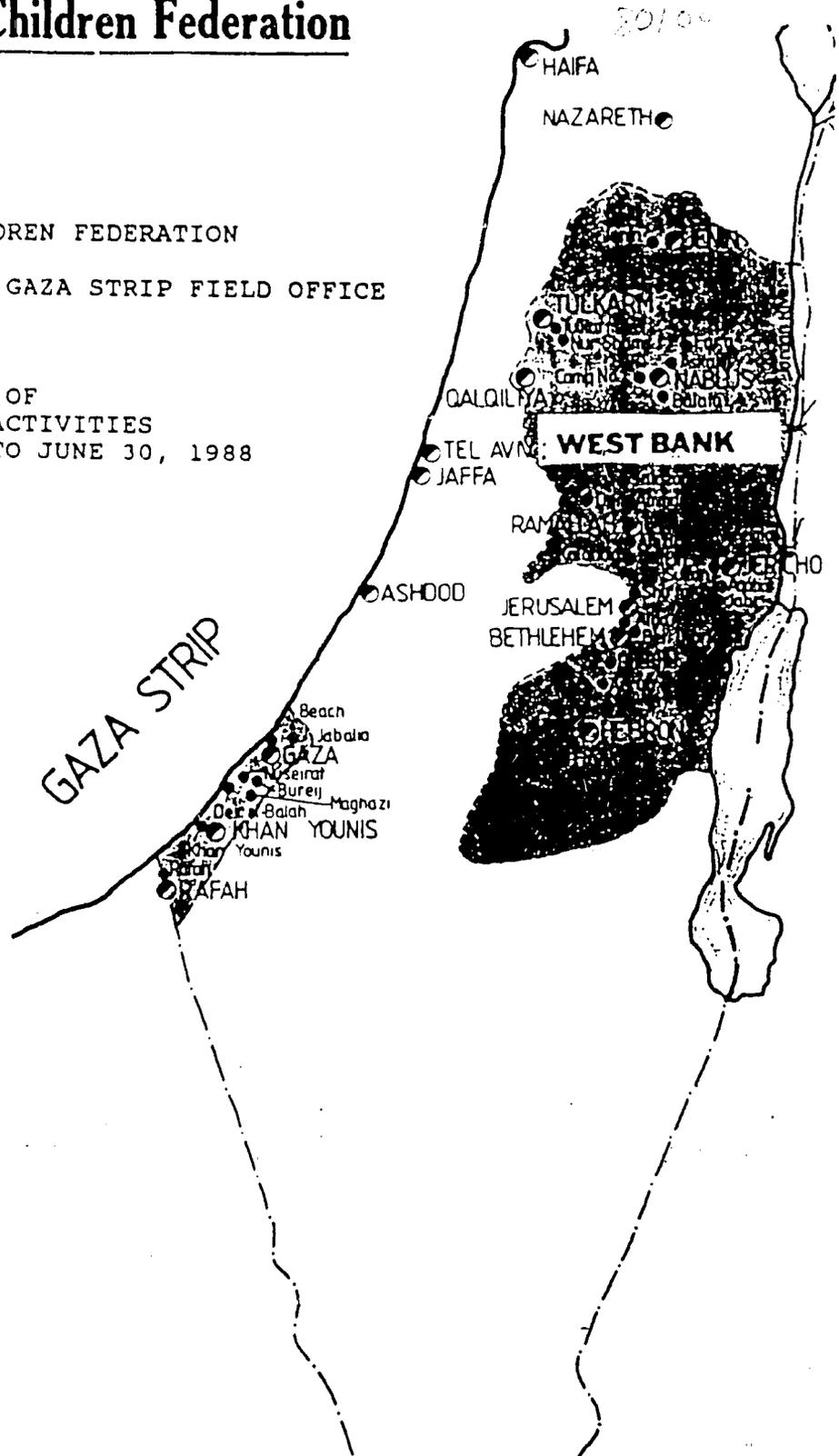
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**Save the Children Federation**

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SAVE THE CHILDREN FEDERATION  
WEST BANK AND GAZA STRIP FIELD OFFICE

ANNUAL REPORT OF  
AID - FUNDED ACTIVITIES  
JULY 1, 1987 TO JUNE 30, 1988



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- Attachment A: USAID Project Worksheet
- Attachment B: Auditor's Report and Field Office Response
- Attachment C: Personnel Guide
- Attachment D: Loan Fund Status Report (June 1988)

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ANNUAL REPORT OF AID-FUNDED ACTIVITIES

JULY 1, 1987 to JUNE 30, 1988

I. INTRODUCTION

This report describes the AID-funded activities of the West Bank and Gaza Strip Field Office of Save the Children Federation from July 1, 1987 through June 30, 1988. (SCF activities that have not been funded by AID are not included in this report.) The USAID Cooperative Agreements implemented in this period were NEB-0183-A-00-4073 and ANE-0159-A-00-6060. (see Attachment A, AID Project Worksheet.)

The Palestinian uprising (intifada), which began in December 1987, and the Israeli army's response to it have had an enormous impact on the program. Field Office operations have been affected primarily in two ways: one disruptive (curfews, street violence, strikes and restrictions) and the other constructive (stimulated interest in community development, self-help and self-sufficiency).

The last six months of the reporting period saw a dramatic drop in USAID project spending. All of the large-budgeted construction projects, like Bethlehem and Ramallah Water Authority reservoirs, were delayed for several months. Only now are these projects beginning to move again.

On the other hand, small-scale agriculture projects -- backyard gardens, household animals, fencing, crop diversification -- have been very active. If SCF is to maintain a credible and supportive role in this community it must be responsive to the community's needs and desires, to the extent possible under SCF's general principles of development and humanitarian assistance. Fulfilling this role in the best way has become an even greater challenge, requiring frequent assessment of a rapidly changing political, social, and economic environment. A review of FY'88 activities demonstrates that during the first six months of the uprising SCF has met that challenge.

## II. REPRESENTATION

The SCF Field Office received a number of visitors from the U.S. government and non-government agencies in this reporting period.

### A. U.S. State Department and AID

1. U.S. Ambassador to Israel Thomas Pickering and his wife, accompanied by Scott Loney, visited SCF projects in the Gaza Strip in July 1987.
2. An AID delegation including William Fuller, Lewis Reade, Donald Masters, Frank Young, and Ben Halley visited West Bank and Gaza Strip projects in September 1987.
3. Abraham Greyson, USAID Engineer, visited infrastructure projects in the West Bank and Gaza Strip in November 1987.
3. Richard Whitaker (AID) visited West Bank and Gaza Strip projects in May 1988.

### B. Other PVOs

SCF met with a number of PVOs who work here, but also with several international agencies interested in learning more about the current situation in the occupied territories and possibilities for supporting local relief and development efforts. These agencies included DIACONIA, Medicins Sans Frontieres (Belgium), ARCA Foundation, American Friends Service Committee, Arab-American Anti-Discrimination Committee, Brazilian Medical Association, a group of Italian PVOs, Humanitas (Joan Baez), Norwegian People's Relief, SCF-UK, UNIPAL, and Ford Foundation.

### C. Other Visitors

#### 1. Diplomatic Community

Save the Children's offices in East Jerusalem and Gaza hosted several ambassadors and other embassy officials throughout the fiscal year. Upon request SCF staff also met with foreign government delegations and representatives of multilateral agencies to provide them with general information about conditions in the occupied territories.

2. Press

During this fiscal year contact with representatives of the foreign and local press corps included:

ABC  
Agence France Presse (AFP)  
Associated Press (AP)  
The Boston Globe  
British Broadcasting Corporation (BBC)  
The Christian Science Monitor  
Financial Times  
Hadashot (Israeli)  
Harper's Magazine  
Jerusalem Post  
MERIP  
The Los Angeles Times  
National Public Radio  
Newsday  
Newsweek  
The New York Times  
The Observer  
The Philadelphia Inquirer  
Reuters  
Swedish Broadcasting Corporation  
Sygma  
Time Magazine  
United Press International (UPI)  
USA Today  
The Washington Post  
World Policy Review  
Yediot Aharonot

-----  
LOCAL PRESS:

Al Fajr (English)  
Al-Quds

### III. ADMINISTRATION

Since April 9, in order to compensate for loss of time due to general strikes, both the East Jerusalem and Gaza offices increased the work week to include Saturday and have extended the work day by half an hour. The current office hours are:

East Jerusalem - 8:00 - 4:00 Monday through Saturday  
Gaza City - 7:30 - 3:30 Saturday through Thursday

#### A. Cost Cutting

SCF has taken major steps to reduce its administrative costs as it shifts its emphasis from large infrastructure projects to small-scale economic development projects. The East Jerusalem office space has been cut in half, saving the Field Office about \$9,000 per year. Salary increases were kept to a modest level; many of the departing staff will not be replaced, and some staff have been reduced to part-time.

While more can and will be done to reduce administrative costs, certain staff -- project coordinators -- cannot be reduced. In fact, we may have to hire more in FY'89, as our projects become more labor-intensive. While one project coordinator for infrastructure projects can handle an annual load of projects reaching over \$1,000,000 in budget, in the agriculture sector the project budgets are small and the provision of extension service and other technical assistance are labor-intensive.

#### B. Management Restructuring

At the same time the management of the Field Office has been restructured in order to better delegate responsibilities, clarify authority and create a management team. The restructuring has involved the elimination of the position of Planning and Reporting Officer; the team of five managers now covers the responsibilities of planning, reporting, and evaluation.

The new management structure follows:

DIRECTOR

DEPUTY DIRECTOR

GAZA PROGRAM CO-MANAGERS

MANAGER FOR FINANCE AND  
ADMINISTRATION

C. Staffing Changes

The East Jerusalem and the Gaza office have experienced major changes in staffing at all levels during this reporting period.

1. Transitions

- a. Field Office Director - Philip Davies, after six years of service to the Field Office, moved on to a senior position in the Planning, Reporting and Evaluation Department of the SCF Home Office in Westport. Philip transferred in October 1987.
- b. Field Office Director - Chris George, formerly Gaza Program Manager, replaced Philip as Director. Chris had served in Gaza for almost two years before the appointment to the position in Jerusalem.
- c. Deputy Director - Anne Nixon was appointed to this new Field Office position in December 1987. She had worked for 18 months as Planning and Reporting Officer and Loan Program Manager.
- d. Gaza Program Managers - Christine Braun and Jens Braun replaced Chris George as Co-Managers of the Gaza Program in October 1987. Their responsibilities include management support for the entire Field Office. They came here after a year's service as Desk Officers in Home Office.
- e. Manager for Finance and Administration - Mira Rizek was appointed to this new Field Office position in September 1987 after serving for a year as Chief Credit Officer for the loan program.

2. Departures

- a. Planning and Reporting Officer - Ann Marriott resigned in September 1987 after three years of service. She has stayed in the area, however, working with the Pontifical Mission, first as Associate Director and now Acting Director of the assistance program in the territories.

- b. Senior Rural Development Coordinator - Shehadi Dejeni resigned in January 1988 after seven years of service in the SCF agriculture program. Dejeni is now the Director of the Arab Development Society in Jericho.
- c. Chief Accountant - Ghaleb Nubani resigned in September 1987 after working with SCF for six years.
- d. Administrative Secretary - Jeanette Khazmo resigned in July 1988 after working at SCF for more than six years.
- e. Loan Officer - Ahmed Riad left SCF in September 1987 when it became clear the loan program would remain frozen for some time. Ahmed had worked for SCF for almost two years.
- f. Assistant Credit Officer, Gaza - Adel El-Hejji left SCF in May when all Gaza loans from the first phase of the RLF had been repaid. He had served part-time for one year.

3. Newly Hired

- a. Accountant - Sami Stiban was hired in December 1987, coming to SCF with seven years experience as an accountant in the Notre Dame Hotel.
- b. Coordinator - Health/Women's/Education Projects - Na'ila Ayesh was hired in September 1987 to coordinate projects in the Gaza program.
- c. Translator/Interpreter - Nadia Bilbassy has worked part-time from September 1987 to the present, mainly out of the Gaza office.

4. Full-time to Part-time

- a. Senior Infrastructure Coordinator - Salah Sakka in the Gaza office,
- and
- b. Project Coordinator, Infrastructure - Hatim Abu Sha'ban in the Gaza office

were both reduced from full-time to 3/5-time in November 1987 due to a decrease in the number of infrastructure projects.

D. Personnel Development

1. Na'ila Ayesh was hired in September 1987 to serve as Project Coordinator for Health and Women's Projects in Gaza. SCF has financed driving and English lessons for her.
2. SCF financed driving lessons for Gaza Loan Officer Khalil Abu Ajwa so that he could visit borrowers on his own.
3. Ali Mansour, Project Coordinator in the Social, Health, and Women's Sector in Gaza, attended a Save the Children health conference in Greece in May 1988. There he met with other SCF project coordinators from around the Middle East to share ideas and receive training from SCF health experts.
4. Gaza's two Agriculture Project Coordinators visited a Negev agricultural station, where they examined new methods of cultivating crops with saline water.
5. Gaza's Office Secretary, Salwa El-Tibi, received computer lessons so that the office work could be done more efficiently with a word processor and a spread-sheet program.
6. Program Managers Christine Braun and Jens Braun, and Manager for Finance and Administration Mira Rizek attended a Save the Children conference on managing small-scale enterprise and credit programs.
7. SCF financed 50 percent of the Gaza Loan Program Secretary's schooling expenses for his second year towards a university degree in business administration.
8. Sami Stiban, the new accountant is receiving computer training in Database III.

E. Name Change

SCF has completed the name transition from The Community Development Foundation (CDF) to Save the Children

Federation (SCF). Stationery, cars, offices, and other markings carry the Arabic and English name with the SCF logo. In order to distinguish this program from other Save the Children programs working in this area, the Field Office always includes Federation in the name.

F. Accounting

SCF has introduced new and tighter accounting procedures and systems. Computerization of the Finance Department is well underway.

G. Audit

The Field Office was audited by SCF auditors Peat Marwick in August 1987. A copy of the report with the Field Office response is attached (Attachment B).

H. Local Consultant

In an effort to rely more on local resources, both material and professional, and to improve the regular monitoring of water and sanitation projects SCF has hired an Environmental Engineer, Dr. Atallah Kuttab, to back up the West Bank and Gaza Strip infrastructure project coordinators.

I. Personnel Guide

A personnel guide covering all aspects related to the rights and responsibilities of local employees was discussed and finalized this year. (See Attachment C.)

#### IV. ISSUES WITH THE OCCUPATION AUTHORITIES

SCF has had limited relations with the OA during the reporting period, especially since December 1987. This section discusses general program issues, while sectoral issues are dealt with in Sections VI, VII, and VIII below.

During this reporting period Save the Children has found that the Palestinian community has become increasingly aware of community development and more sensitive to foreign organizations operating in its midst. This has meant that SCF needs to be even more more responsive to community interests. Although there is no representative host government in the West Bank and Gaza Strip, there is a host community, which has begun to articulate its interests in coherent terms. This new situation requires that the field office adapt relationships, projects, policies and procedures that respect the development wishes of the host community.

The most critical issue in this regard is the often arbitrary and discriminatory manner in which the OA clears AID-funded development projects. A serious development program should not facilitate improper OA control (e.g. \_\_\_\_\_ punishment) over community development efforts. We should develop guidelines that streamline clearance and reduce the arbitrary way in which security obstacles are imposed.

Curfews and travel restrictions have caused major losses in work time during the past seven months. Three project coordinators lived in villages in which curfews were imposed. Disruptions were particularly severe in Gaza where, combined with general strikes, they accounted for closings or partial closings on 70 days in the Gaza office.

##### A. Revolving Loan Fund "Freeze"

The most significant development affecting SCF's relationship with the OA was the apparent resolution of the "stop work" order for the Revolving Loan Fund Program (RLF) in effect since November 1986 (see details in Section V below).

##### B. The Issue of Clearance

There are project clearance problems in all sectors of the grant program, totalling \$1,400,000. The "freeze" on the RLF amounted to another \$1,000,000. The total monetary value of blocked projects, therefore, amounted to well over two million dollars.

SCF has seen several examples of projects that would not have been blocked by the OA and could have been implemented by groups and individuals if they had had the financial means. However, SCF's AID-funded involvement meant that the project was submitted for clearance and was blocked. In some cases, local groups went ahead with their own share to begin the project, leaving behind SCF with its AID funds. This would suggest that the OA is blocking the funding and not the project. Another example: The Gaza Association of Engineers Materials Testing Equipment, an SCF (AID-funded) project, has been blocked by the OA for more than three years; but if the Association had been able to raise non-AID funding for the project it would have purchased the equipment by itself and started testing materials years ago.

The clearance procedure, originally described as a legitimate security control, sometimes becomes a mechanism for manipulating funding and enhancing the controls of the occupation. This is inconsistent with the principles of a community development program which strives to improve living conditions by building self-sufficiency and local \_\_\_\_\_ self-help. We reiterate our request that the clearance condition be carefully reviewed and amended so as to facilitate real community control over social and economic development. Such a change would be entirely consistent with and supportive of Secretary Schultz's goals.

#### C. Gaza Program Imbalance

The issue of "program imbalance" (the increasing number of blocked private group projects in relation to public, OA-controlled group projects) still affects the credibility of the Gaza program. There were some breakthroughs in the previous years but none in this reporting period.

The current project list contains nine projects which the OA has blocked for seemingly political reasons. These projects are discussed under their respective sectors below.

#### D. Taxation

In coordination with other USAID-funded PVOs, SCF has had numerous discussions with U.S. Embassy officials on the subject of VAT and customs exemptions for project and administrative expenses. Embassy officials are negotiating with the Ministries of Finance, Trade and Industry, and Labor and Social Affairs. The Field Office is hopeful of resolution in the coming year.

E. Physical Mistreatment of SCF Staff

1. In February 1988 West Bank Agriculture Project Coordinator Naif Lahham was stopped by Israeli soldiers at a checkpoint near Nablus, where he and four other people were detained for two hours, during which they were kicked and beaten with clubs and guns. No questions were asked of him.
2. Adel Abu-Hashish, Gaza Secretary, was imprisoned for 18 days in the Ansar II detention center in Gaza city in May 1988. Under detention Adel was beaten, kicked and forced to stand for long periods in the sun. Adel was never charged or accused of doing anything illegal.
3. Gaza Project Coordinator Ali Mansour was summoned for interrogation by the Israeli internal security service in Khan Yunis in June 1988. While under interrogation Ali was hit several times on the back, chest and face. Ali was not charged with anything.

In addition to the above, more serious cases, SCF has experienced its share of numerous random acts of harassment and property damage by soldiers. Several times troops have entered the grounds of the Gaza office. Soldiers smashed two windows in the Field Office Director's house, along with the front and rear windows of an SCF car. An SCF vehicle sign was taken from a car in Gaza and destroyed. A burning tire was thrown into the SCF Gaza office grounds.

WEST BANK / GAZA STRIP FIELD OFFICE  
PROGRAM SUMMARY

V. PILOT REVOLVING LOAN FUND (PRLF)

A. Background

A revolving loan fund was initiated in September 1986 after nearly two and a-half years of preparation and planning. By 31 March 1987, seventy-one loans were disbursed for a total of \$259,500, which amounts to nearly 75% of the total loan budget allocated for the first phase of the program. Loans were disbursed for the following project categories: calf/lamb/kid fattening, milk cows, and poultry production, pickling, drip irrigation, and agricultural machinery.

As of 1 April 1987, no further loans were disbursed as the AID funding for the program was frozen in response to a stop work order received from the OA. The order was issued in response to SCF's decision with U.S. government support not to provide the authorities with the names of loan applicants or to involve the authorities in the selection of borrowers. The OA had said that they wanted to review the applicants for "security reasons" and to prevent assistance from reaching those who have an unfavorable record with the authorities. In requesting names, the OA introduced an unacceptable condition to their earlier unconditional approval of the loan program.

Between November and March the Field Office and the Middle East/North Africa Regional Desk pursued high level contacts with the U.S. Embassy, USAID, U.S. State Department, and the Israeli Ministry of Defense in an effort to resolve the impasse. There was no change in the positions of SCF and the OA until June 1988 when SCF was told it could restart the program.

In this regard special credit should go to senior AID and Embassy officials, especially Ambassador Pichering, for staunchly backing the SCF position and pushing ahead with GOI negotiations until a resolution was found.

B. PRLF Activities

During the 18-month disbursement "freeze" a number of activities have been underway:

- Process repayments (to date there is a virtual 100% repayment rate);

- Conduct monthly field visits and provide extension advice to borrowers;
- Revise policies, procedures, documents and loan terms;
- Purchase computer and computerize the RLF;
- Pursue alternate funding sources;
- Collect baseline data on women's contribution to agricultural production;
- Collect baseline data on SSE and plan expansion to this activity, if needed.

C. PRLF Status Report

By June 1988, all of the 50 loans to Gaza Strip residents were repaid in full. Of the 21 West Bank loans, five were repaid in full. The repayments (amounting to \$19,529) for the remaining 16 borrowers were rescheduled due to difficulties related to the intifada. Rescheduling has brought the repayment rate close to 100%. Two borrowers face serious constraints in meeting their repayments and their cases are again under review.

Overall, the PRLF has been a great success. A high repayment rate, project productivity, increase in family income, and a general improvement in agricultural practices are all indicators that the program has achieved its goals.

The Loan Fund Status Report from June 1988 with cumulative FY'88 statistics is attached (see Attachment D).

D. PRLF Interlinkages

1. Other PVOs

SCF credit staff were invited to participate in several in-house seminars, which UNRWA organized as part of its credit program planning and development process.

SCF has had numerous contacts with virtually all PVOs, both local and international, currently providing loans or in the process of developing credit programs in the occupied territories. These include the following:

- Cooperation for Development
- UNRWA
- ANERA
- Catholic Relief Services (CRS)
- Arab Development Credit Company (ADCC)
- Economic Development Group
- Welfare Association

2. Banks

Bank of Palestine (BOP) -- SCF is implementing the PRLF in cooperation with BOP. The respective scope of operations is defined in a contract drawn up in cooperation with BOP.

Barclay's Discount Bank -- This bank is making only those financial transactions which BOP is not allowed to make by law, i.e. receiving U.S. dollars.

Cairo-Amman Bank (CAB) -- Initial discussions were held with the bank manager, Mr. Kanaan, regarding cooperation and technical assistance. These discussions will be pursued and it is hoped that a cooperative agreement can be negotiated.

E. PRLF Sector Management

The Field Office designed surveys for current borrowers and future applicants as part of the application process. The surveys will gather information on in-kind labor, financial contribution, and decision-making required by the project proposal under study and for use in targeting loans and extension advice. The surveys were designed in response to the difficulty experienced by loan officers in determining actual roles of women in agriculture. Based on this data SCF will target loans and extension advice accordingly.

## VI. AGRICULTURE PROGRAM

The intifada has heightened the awareness of the importance of economic self-sufficiency. The Palestinian community is now seriously attempting to reduce its dependence on outside goods and services and develop its own food supplies. Also, on a smaller scale, more families are raising animals and planting gardens to ensure a food supply in the event of prolonged curfews or market closures. Family projects also reduce food costs and provide additional income.

These new community initiatives and attitudes are similar to longstanding efforts and objectives of SCF. Most of these new community and home agriculture initiatives are organized and implemented by local community committees that have sprouted up in nearly every camp, village and town all over the territories. These new grassroots committees are providing a critical link between SCF and the community -- a link that has not always existed in SCF agriculture projects. Working with these volunteer community groups is not only more effective, but more conducive to development.

### A. West Bank Agriculture Program

#### 1. Program Highlights

##### a. Household Animals (WB-282)

The SCF Household Animal Projects have helped families develop their own independent source of food and income. Curfews and strikes that limit movement and close markets make this project especially relevant to today's community needs.

##### Rabbits:

SCF oversaw the development of a prototype rabbit cage which previously was available only from Israel at higher cost. Palestinian blacksmiths have quickly adopted the design and are fabricating the cages locally. SCF agricultural staff produced a pamphlet on rabbit-raising, the first of its kind, thus expanding its extension services in a new direction. During the reporting period, 35 families received assistance in the form of rabbit cages.

Goats:

SCF continued the distribution of mixed breed Shami (Damascus) goats to needy households in the West Bank. Due to the conditions of curfew, market closures and restrictions on income, Palestinians are finding it increasingly necessary to produce food on the household level. Goats, which constitute one-third of the total number of livestock in the West Bank, must be carefully selected for the highest milk and meat production. Though the pure Shami breed is not available, SCF staff regularly search the local markets for the best available. Seventy-six households have benefited this past year.

b. Fencing (WB281)

Fencing newly reclaimed land planted with seedlings has always been an important component of land reclamation in the West Bank. Due to the recent situation, more people are returning to their land. Newly cultivated land needs protecting. SCF provides material assistance directly to farmers in the form of barbed wire. One hundred and forty-six farmers were assisted under this project.

c. Water Conservation (WB-283)

Water conservation is the second largest sub-project in the Rural Development Unit. The sub-project entails construction or repair of cisterns, small reservoirs, erosion control barriers, water-spreading dams and springs. A total of 195 families were helped under this project.

Given the army's practice of cutting off water supplies to communities under curfew, families are becoming increasingly aware of the need to have independent sources of drinking water. SCF is currently studying the possibilities of helping families install simple filters in order to purify cistern water for drinking.

d. Date Cultivation (WB-197)

SCF is the only agency distributing dates, which it is doing on a pilot basis. In

Jericho, dates are planted traditionally as a garden tree. As a result of SCF extension work and 50% subsidies on seedlings, six farmers have been encouraged to start producing dates on a commercial basis.

e. Crop Diversification (WB-223)

Nearly 300 farmers received assistance in planting apricot, almond, mango, loquat, apple and plum seedlings.

f. Agricultural Equipment (WB-195)

Last year SCF staff oversaw the development of a prototype tractor-pulled grain storage bin of six-ton capacity. The intended beneficiaries are the Bedouin who need to transport supplementary feed to grazing areas to reduce animal energy losses which occur through the herding of flocks to supplemental feeding sites. This new bin, the first of its kind here, significantly reduces grain losses from rain, germination, rodents, and wind. (Normal grain loss ranges between 5% and 20%.) Three farmers were assisted in the purchase of grain bins this past year.

SCF helped farmers buy two rotivators, a potato harvester and two pumps under this project.

g. Agriculture / Marketing Roads (WB-200, 262, 267)

SCF completed two agriculture roads during the reporting period and started work on a third.

2. West Bank Agriculture Program Interlinkages

a. Local Universities

SCF's ongoing coordination with local universities has been hampered by the military authorities' closure of the universities.

b. Local Businesses

Farm machinery -- SCF, in cooperation with a Palestinian blacksmith, is developing prototypes of a potato harvester and an onion grader.

The production of this equipment will make locally adapted, cheaper products available to many more farmers. This will also provide a new marketing opportunity for the manufacturer.

Rabbit cages -- Locally-produced rabbit cages, mentioned in the Household Animals section above, are providing a number of blacksmiths with a new marketing opportunity.

3. West Bank Agriculture Program -- Issues with the Occupation Authorities

Fifteen approved and AID-funded agriculture/marketing roads in the West Bank remain blocked by the occupation authorities.

4. West Bank Agriculture Sector Management

New sub-project application forms developed last year have enabled the Field Office to collect, standardize, and computerize information about SCF beneficiaries. The application, along with a new Monthly Project Monitoring Chart, have greatly improved monitoring and evaluation of all sector sub-projects.

B. Gaza Strip Agriculture Program

1. Program Highlights

a. Rain Storage Ponds for Irrigation (GS-283)

Water conservation continues to be a priority of SCF's agricultural program in the Gaza Strip. The five rainwater catchment ponds constructed under this project have all shown that this is a successful technique for collecting surface and wadi (valley) rainwater runoff. Save the Children has enabled other groups of farmers to visit the five sites and, encouraged by the project's success, plans to launch a second phase shortly to assist in building more ponds during the late summer and early fall.

b. Household Animal Production (GS-282)

With the changed environment in the occupied territories this project has become more

important than ever. The time-consuming selection and extension process, the large numbers of beneficiaries and the relatively small grant amounts make this SCF's most labor-intensive project. It is also one of SCF's most successful projects.

Rabbits:

This year 56 low- to middle-income households benefited from this project, which assists families interested in raising rabbits as a source of protein and additional income. During the first phase of the project a number of beneficiaries created small enterprises large enough to support their families. The success of this project, implemented with funds from the Canadian Embassy and supplemented by AID funds, has encouraged SCF to proceed with a second stage.

Laying Hens:

With funding from several sources, SCF has distributed cages and laying hens to over 100 low-income families throughout the Gaza Strip. This project will also be starting Stage 2 this year in response to the local demand.

Pigeons:

Also with Welfare Association funding, SCF introduced pigeon projects for households in refugee camps, villages and towns. A number of beneficiaries have made a full-time business out of this work after getting a start from Save the Children. As with the other household animal projects, the success to date and the on-going demand and need have encouraged SCF to initiate another stage of the projects. This second stage, which began in April, has benefited 31 families to date.

Goats:

SCF's agricultural engineer has been working with seven local agriculturalists and veterinarians to improve the variety of goats in the Gaza Strip. The aim of the project is to

encourage improved breeding practices, leading to better quality Shami goats. This breed produces more milk and meat than local breeds. In addition, 20 low-income families have been assisted to date with goats to provide them with a source of additional protein and income.

c. Crop Diversification (GS-223 and Date Seedlings (GS-197)

Well over two hundred farmers have benefited from Save the Children's crop diversification and date seedling projects. Seedlings provided to Gaza cooperatives and individual farmers include special or new varieties of figs, mangoes, apples, loquats, dates and avocados.

d. Agricultural Well Improvement (GS-284)

SCF's first attempts with well improvement projects in the Gaza Strip were not very successful, but with the lessons learned from the first two wells, four other communities have been helped with AID funds for this project. With SCF contributions ranging from \$3,000 to \$10,000, the well improvement projects implemented this year have helped 66 poor families by allowing them to irrigate 450 dunums of formerly dry land and providing easier access to drinking water.

e. Qarara Tractor (GS-238)

Over 250 farmers cooperating in a village development committee raised half the funds necessary for buying a tractor and rotivator, plow, tiller, and front loader attachments. By renting out the tractor farmers will soon pay off the debts they incurred in order to make their share of the equipment payments. The committee expects that after that the tractor will become a source of income, serving as an on-going benefit to the community. Save the Children hopes to encourage this active community committee by supporting future proposals for development projects.

f. Intensive Gardening (GS/WB-236)

The East Jerusalem and Gaza offices have started joint production of an intensive household gardening brochure, both because there is a demand for such a publication and because it appears that production and distribution of a small reference manual is an efficient way to encourage this growing trend in the occupied territories.

g. Agricultural Equipment (GS-198)

Although no expenditures were made this year, the local design and construction of a portable refrigerator for export quality asparagus and strawberries was begun with the Beit Lahiya Strawberry Cooperative. This project is intended to help the cooperative supply high quality produce to the European Community market, as well as increase farmers' income by allowing them to market higher priced crops than the traditional eggplants, tomatoes and cucumbers.

2. Gaza Strip Agriculture Program Interlinkages

a. Other PVOs

Catholic Relief Services staff continues to interact with SCF staff, sharing information and ideas about the two agricultural programs.

b. Local Groups

The Agricultural Advisory Group was called upon as a consultation group to discuss issues related to the SCF agricultural program.

3. Gaza Strip Agriculture -- Issues with the Occupation Authorities

Agriculture roads in Qarara (GS-217) and Khuz'a (GS-233) remain blocked by the Occupation Authorities for reasons described as "security related." The location of the Qarara road, near the band of Israeli settlements along the beach, would provide access to farmland which the OA prefers to see unfarmed. The Khuz'a road would provide access to farmland in the southeastern part of the Strip, near the international border with Israel. This

farmland has likewise been designated as a "security area" in which, it is claimed, a road would pose a risk.

On numerous occasions the Israeli army has prevented SCF agriculture staff from working in parts of the Gaza Strip. A flexible strategy of project implementation has been developed to ensure maximum work productivity.

## VII. WATER / WASTEWATER PROGRAM

This sector has experienced the greatest delays due to the intifada. The daily commercial strike which restricts work to the morning hours, general strikes which prohibit all work, curfews, travel restrictions, and a call from the Unified National Leadership of the Uprising (UNLU) to boycott municipalities and village councils all contribute to the freeze or at least slowdown in this sector.

For most of January, February, March and April there was a near complete halt to construction on these projects. Once new work crews were organized and new transport arrangements made, work slowly restarted in May. Contracts had to be amended and new work schedules developed.

In keeping with SCF's policy of relying on local resources, Dr. Atallah Kuttab was hired as an engineering consultant for projects involving water, sewage, and construction. Dr. Kuttab works closely with the SCF Project Coordinators, providing expert advice and technical monitoring.

### A. West Bank Water / Wastewater Program

Entering this reporting period, SCF carried 16 West Bank water projects approved and funded by AID. Of these, only five were actually under implementation. The remaining 11 have been delayed (some for as many as three years) for a number of reasons, including OA blockage, lack of community funds and technical problems.

Considering the difficulties encountered in the previously selected water projects, the limited budget, the relative water needs of the West Bank community, and the problems of OA blockage and control of certain water lines, SCF has changed its approach to the water sector. Beginning in this period SCF has started to focus its attention on small, isolated, and under-served communities that currently have no water supply. All water projects will be combined with a health education component. Water sources will be carefully selected to assure community control -- avoiding projects, if practical, that entail connection to Israeli Water Authority lines.

1. Program Highlights

a. Bethlehem/Beit Jala/Beit Sahur Reservoir (WB-301)

Construction began in October 1987 on this 3,750 m<sup>3</sup> reservoir which will serve the greater Bethlehem area. By December the excavation was completed. Due to the conditions mentioned above, the work came to a halt at the end of December.

During the "freeze" period SCF maintained contact with the contractor and the Bethlehem Water Authority in order to devise ways of restarting the project. At the same time, SCF clarified its technical, administrative, and financial requirements.

In late June the construction restarted. Soon afterwards, major design changes in the roof and its supports were discussed and approved by the three parties, the Water Authority, SCF, and the contractor. This required a change in the project agreement, including new prices and work schedules. If work continues as it has recently, the project should be completed by January 1989.

SCF budgeted \$300,000 for the reservoir.

b. Jerusalem Water Undertaking -- Jebel Tawil Reservoir (WB-300)

Construction began in September on this 10,000 m<sup>3</sup> reservoir at Jebel Tawil in Ramallah District.

When construction work came to a halt in December, all of the excavation work and laying of the main line were completed.

As the site for the reservoir is located on land expropriated by an Israeli settlement, there have been problems. In January settlers toppled the portable engineering office. Settlers have taunted and threatened the construction workers, most of whom were from the Balata refugee camp in Nablus.

During the "freeze" period, SCF conducted negotiations with the Water Authority and

contractor regarding work schedules, the issue of compensation for losses, and currency fluctuations.

Work resumed at the end of April. Laborers were hired from or relocated to nearby areas. As of the end of June 1988, about 25% of the work has been completed. If work continues at the rate it has for the past two months, the project will be completed by January 1989.

c. Housing Cooperatives (WB-299)

The housing cooperative movement, which peaked in the 1970s, has not succeeded. Most of the houses that were built during the past ten years still stand empty. Infrastructure for the communities has not been built. The main reasons for this failure is lack of funding and poor planning.

Having reassessed the community needs in this sector, SCF no longer considers assisting housing cooperatives in the West Bank to be a priority. SCF has two remaining commitments with Al-Ram and Nablus government employees which it intends to fulfill.

d. Hope School Demonstration Project (WB-299)

SCF is actively exploring low-cost wastewater treatment alternatives. SCF is currently involved in promoting the development of a locally-built wastewater system suitable for use in small rural communities or institutions.

This Sequencing Batch Reactor (SBR) pilot project is now under construction on the grounds of the Hope School in Beit Jala. SCF covers the basic construction costs while a local engineering group, the Bir Zeit Planning and Development Office provides on-site supervision while work is in progress.

The purpose of this demonstration project is to familiarize the Bir Zeit group with this particular sewage system technology and enable them to serve as a local source in future projects. When the project is opera-

tional later this year, a seminar will be held for engineers from the West Bank and Gaza Strip.

2. West Bank Water / Wastewater Interlinkages

SCF will soon embark on a multi-project water/health education program in the West Bank and Gaza Strip in cooperation with UNICEF.

3. West Bank Water / Wastewater - Issue with the Occupation Authorities

Delays in project implementation have resulted from delays in receiving work permits from the OA Planning Office. Other delays resulted from the lack of access to West Bank water sources, i.e. mainlines, in three projects: Sura (WB-290), Ein Abbous (WB-292); and Yasuf (WB-101). It is important to note that neighboring Israeli settlements already have access to water from these mainlines. SCF is looking into alternative sources of water for these communities.

4. West Bank Water / Wastewater Sector Management

This sector has been coordinated by Farid Jaber, a social worker, with technical back-up from consultant Dr. Atallah Kuttab. Farid, who expects to leave SCF very soon, will be replaced by a civil engineer.

B. Gaza Strip Water / Wastewater Program

1. Program Highlights

a. Rafah Municipality Sewage (GS-248)

In response to a dangerous and noxious sewage spill in the Tel Es-Sultan area, west of Rafah town, SCF agreed to assist the municipality in the construction of an oxidation pond and pump station. This large undertaking was completed in August 1987 after numerous setbacks and difficulties. Total project cost reached \$300,000, of which half was provided by AID and half by SCF-U.K.

SCF continues to monitor the sewage system, assuring that the pond is operating effi-

ciently. Preliminary studies indicate that, with certain modifications to the original design, the oxidation pond's efficiency could be increased significantly, allowing for handling of greater flows in the future when other parts of the city could be hooked up. Following a final report from local consultants, SCF hopes to make the recommended improvements.

In order to monitor the efficiency of this treatment pond as well as other sewage systems and water sources the Gaza Association of Engineers plans to establish a water and sewage testing program with assistance from SCF.

b. Gaza Municipality Neighborhood Sewage (GS-162)

For the second time in two years this project is stalled. During the six months when it was moving, it helped nine of Gaza City's poorer neighborhoods construct sewage lines. Disagreement over construction quality standards arose between SCF and the municipality, with SCF requesting that its engineers conduct a light test on all lines laid to assure they are straight. While this issue was being debated, the political climate changed dramatically and brought nearly all West Bank and Gaza Strip municipal work to a halt. For the first few months of the intifada, work on this project has not been possible. Both a clearing up of the quality standards issue and a changed political environment may make restarting the project possible early in the coming fiscal year.

c. Islamic University Sewage (GS-248, GS-315)

Save the Children had hoped to implement this sewage project using cement pipes to demonstrate the technical advantages of concrete and to show the potential for locally available materials to be used in infrastructure projects. (In keeping with SCF agency policy this Field Office has banned the use of asbestos cement in projects it supports.) The other two partners in the project, the Islamic University and the Gaza City Muni-

pality, preferring to use asbestos pipes and rejecting the idea of concrete, decided to implement the project without SCF's participation. The work was completed in early 1988. SCF considers this project cancelled and will discuss reallocating the funds with AID.

d. Beit Hanoun Water Tower and Pipeline (GS-241)

SCF completed a water tower and pipeline in the village of Beit Hanoun, providing a reliable source of clean drinking water to the population of 10,000. The total project cost was \$169,410, of which SCF contributed \$80,000.

2. Gaza Strip Water / Wastewater Program Interlinkages

a. Local Groups

The infrastructure advisory group continued to assist SCF by reviewing and selecting projects they recommended for implementation.

b. Local Business

SCF is continuing its investigation into the feasibility of locally manufacturing concrete and PVC pipe. This is part of an SCF strategy to encourage local businesses, as well as to avoid using asbestos pipe in all projects. Another new project encouraging local production is a desperately needed elevator for the Ahli Arab Hospital. While Ahli Hospital has been raising the funds for the project (\$25,500), SCF has located and worked with a local engineering firm to design and build an appropriate elevator.

c. Consultancies

SCF Consulting Engineer Paul Toretta visited Gaza in August 1987 to review infrastructure projects and to make recommendations concerning SCF project implementation. Mr. Toretta worked with SCF staff to find ways to improve construction standards in infrastructure projects. SCF recently hired a local engineer, Dr. Atallah Kuttub, to consult on West Bank and Gaza Strip infrastructure projects.

3. Gaza Strip Water / Wastewater -- Issues with the Occupation Authorities

Four infrastructure project remain blocked. They are:

- Rafah Beach Water and Electricity (GS-174)  
The OA intend to remove this entire community and have denied clearance because, "Any attempts to improve their living conditions will only encourage them to stay."
- Fukhari Local Committee Water Line (GS-242)  
Clearance has been denied because the OA say the houses were built without licenses and the infrastructure services required will "legitimize" the community.
- Engineers' Assoc. Materials Testing Lab (GS-128)  
The OA first said that the lab was unnecessary. They then said that an Association-run testing lab would pose a conflict of interest with the Association. At present, the OA contend that, "The project is good but the group is not."
- Hessie Quarter Electricity (GS-176)  
The authorities object for the same reason as the Fukhari project above, i.e. infrastructure services would "legitimize" the community.

4. Gaza Strip Water / Wastewater Sector Management

The decrease in the number of projects under implementation in this sector has necessitated cutting the work time of both coordinators to 3/5 time.

In preparation for a major shift in program emphasis toward working in small villages SCF initiated a survey of the infrastructure needs of small rural communities in the Gaza Strip.

The Gaza program has benefited from the services of SCF Consultant Engineer Dr. Kuttab who, with the Association of Engineers, has studied the Rafah sewage treatment pond.

VIII. SOCIAL DEVELOPMENT, PUBLIC HEALTH, AND WOMEN'S PROJECTS

A. West Bank Social, Health, and Women's Program

1. Program Highlights

a. Hebron Red Crescent Rural Health Services (WB-324)

In the Fall of 1986 SCF agreed in principle with USAID on the type of health project to be funded in Hebron. This was followed by a revision of the original project and the submission in January 1987 of a joint SCF/ANERA health strategy encompassing activities with the Patients' Friends Society and the Hebron Red Crescent. A USAID-hired equipment specialist visited the area in March and finalized the equipment list, which each local group had prepared and proposed for funding. At the same time, the SCF project with the Hebron Red Crescent was formally submitted for clearance to the OA. To date clearance has not been officially granted, but the Society has been told by the OA that approval is imminent. With this assurance, final arrangements are being made to equip the hospital.

b. Lutheran Schools Curriculum Development (WB-317)

SCF is assisting in the curriculum development of the Lutheran Schools in the Bethlehem, Ramallah, and Jerusalem Districts. The long-term aim of the five-school system serving 2,200 students is to update and change the present curriculum and teaching techniques. SCF participated in the discussion and planning phase of the project and has worked closely with the various headmasters in the Lutheran Schools during project implementation. The primary focus of the curriculum development is to emphasize vocational training as an integral part of each student's secondary school learning.

As a first step, SCF has helped each school develop vocational training facilities for carpentry, ceramics, home economics, and metal work. The second step has been to help

the schools introduce computer science. After long delays in getting customs exemption from the OA, the project was completed in June.

c. Bethlehem Arab Society Building Project (WB-302)

The new building for the Bethlehem Arab Society for the Physically Handicapped in Beit Jala is nearing completion. The facility, when completed, will function as a diagnosis and treatment center for handicapped persons in the West Bank and Gaza; a residence for long-term patients; and a vocational training school teaching wood-working, metal work, embroidery, and other income-generating skills. SCF has been involved in the development of the Bethlehem Arab Society services for many years. The present project will make available further services to the much-neglected handicapped community. It will also serve as a training center for future physiotherapists in coordination with Bethlehem University (see Interlinkages below).

d. Playground/Pre-School Renovation (WB-165, WB-180)

Pre-School Playgrounds (WB-165) and Pre-School Renovation (WB-180) were implemented together to improve and enhance both the learning and playing aspects of pre-school activity. In coordination with the Child Resource Center (see Interlinkages below) SCF selected 12 pre-school sites for assistance with either renovation or playground facilities. Three have been assisted thus far.

2. West Bank Social, Health and Women's Program Interlinkages

a. Local Universities

Bethlehem University and the Bethlehem Arab Society (BAS) are developing a four-year physiotherapy certificate program in Bethlehem University. The new BAS building facility in Beit Jala will function as a teaching center for about 20 students. Given the urgent need for well-trained physiother

apists in the West Bank and Gaza Strip -- a need that has become even more urgent due to the increase in gunshot and beating wounds -- SCF has supported this effort in its early stages. In previous years SCF has equipped handicapped centers throughout the West Bank. This training scheme will ensure adequate care and treatment for handicapped people and is a natural outgrowth of SCF's commitment to continued support and development of handicapped services.

b. Local Institutions

Early Childhood Resource Center -- The Early Childhood Resource Center (ECRC), a Palestinian organization located in Jerusalem, has developed in recent years into a multi-faceted institution with impact on pre-school development in the West Bank. SCF works closely with the ECRC when implementing its playground (WB-165) and pre-school renovation (WB-180) projects.

3. West Bank Social, Health and Women's Programs  
-- Issues with the Occupation Authorities

Four Public Health projects, including the Hebron Red Crescent Pediatric Hospital, remain blocked by the OA.

4. West Bank Social, Health and Women's Programs  
-- Sector Management

Having considered work in this sector to be a non-priority, AID has not funded the Project Coordinator position. Nevertheless, the sector has been managed by the Project Coordinator of the water / wastewater sector.

B. Gaza Strip Program

1. Program Highlights

a. Palestine Women's Union Minibus (GS-252)

After a long delay this project was finally authorized by the OA and the minibus was bought and delivered to Gaza. The bus will transport some of the 450 children enrolled in five pre-school programs as well as serve other activities of the Union. As of the end

of the fiscal year, however, the bus was not yet licensed because the OA has refused to accept three separate permissions granted by its own staff during the past four years. SCF is working with the Palestine Women's Union to urge the OA to license the minibus so it can be used.

b. Intensive Training Workshop for Community Health (CHC) Workers

For two weeks in August 1987 a third training workshop was held for 12 community health workers. SCF's Regional Health Consultant, Dr. May Haddad, provided training in the identification of health needs and ways CHC workers can improve health at the grassroots level. A second phase of the training program for CHC workers will be initiated in August 1988 with Dr. May Haddad again providing direction and coordination. Funding for the training courses is taken from SCF's project-related training budget. This project is part of SCF's overall shift in the health sector from focusing on equipment for curative health facilities to training for preventive health care services.

c. Patients' Friends Society ENT Equipment (GS-137)

This project was delayed for 6 years awaiting OA clearance. Once clearance was received, procurement of the equipment proceeded quickly, with nearly the entire \$50,000 expanded in FY'88. Perhaps SCF's most significant contribution was to organize proper competitive bid documents and supervise the selection of the suppliers. Now furnished with the basic equipment required for ENT and ophthalmic examinations, the Patients' Friends Society is better able to serve the health needs of the Gaza population.

e. Libraries/Reading Rooms (GS-172)

This project was completed during the reporting period.

2. Gaza Strip Social, Health and Women's Program Interlinkages

a. Other PVOs

SCF's health training program is coordinated with local organizations carrying out primary health care projects in the Gaza Strip.

b. Local Groups

The health advisory group has assisted in ensuring that SCF plans its projects in the best interests of the community. SCF hopes to form an advisory group for social development and women's projects in the coming year.

3. Gaza Strip Social, Health and Women's Program - Issues with the Occupation Authorities

The long-standing problem of program balance is particularly evident in this sector. A number of projects have not received clearance from the OA because they propose working with groups viewed as "uncooperative." Blocked projects include:

- Palestine Red Crescent Day Care Center (GS-171)
- Arab Medical Association Dental Clinics (GS-178)
- Eastern Villages Health Outreach (GS-253).

4. Gaza Strip Social, Health and Women's Program - Sector Management

Na'ila Ayesh was hired in September to coordinate projects in this sector. She will work closely with Ali Mansour in designing income-generating schemes for local organizations.

C. Gaza Strip Sponsorship Program

In accordance with the plan drawn up in FY'87 whereby the West Bank/Gaza Strip field Office would assume complete responsibility from the IFO for the management of the Rafah sponsorship program, transferral of these duties proceeded in stages during FY'88. Day-to-day supervision is now carried out by the Gaza Manager and the overall supervision and letter-signing responsibilities have been assumed by the East Jerusalem-based director. The transferral of all administrative aspects of the program is still underway and will be completed early in FY'89. The transfer will provide the Rafah program with nearly double the funds for

project activities. These will allow considerable improvements in and expansion of current program activities as well as development of new projects to improve the lives of Brasilia Camp community members.

Program implementation continued remarkably well in Rafah despite frequent interruptions resulting from the political situation. The pre-school operated most of the school year, the vocational training (sewing, knitting, and secretarial) courses continued with participants showing a real determination to complete the studies, and first aid, health and educational lectures were organized and conducted (though not at the community center). Summer camp activities were not organized on the scale of last year; instead "summer school" programs were held.

IX. FINANCIAL SUMMARY

A. USAID Cooperative Agreements

The West Bank/Gaza Program currently receives support under two separate Cooperative Agreements with USAID:

1. Grant Program: The first, Cooperative Agreement NEB-0183-A-00-4073, extends from July 1984 through July 1989. To date a total of \$10,921,891 has been obligated. This agreement has provided grant funding for over 100 sub-projects in the areas of agriculture, water, health, sanitation, and institutional development. As of June 1988 total project expenses from these funds is \$5,735,542.

Attachment A is the current AID Project Worksheet, providing totals for projects by status (completed, under implementation, blocked by authorities, cancelled), and by region and sector. Allocations for projects not cleared by the occupation authorities amount to \$1,226,000. SCF anticipates that some of these projects may not be implemented before the grant expires and some may be cancelled. Therefore, SCF may request, in January 1989 some of these funds to extend several of the more successful projects and implement substitution projects.

Funding from this agreement also covers administrative costs related to the grant program. As of June 1988, \$1,586,487 in administrative funds have been expended, leaving a balance of \$192,633. SCF is submitting a proposal to USAID in September 1988 requesting additional funds to cover administrative costs through the end of the grant.

The schedule on the following page shows breakdowns of expenditures through June 1988 by line item:

SCF Grant Program  
Cooperative Agreement NEB-0183-A-00-4073

Line Items	7/85-6/87 (two years) \$	7/87-6/88 (FY'88) \$	Total \$
<u>PROJECTS:</u>			
Agriculture	895,396	387,174	1,282,570
Water/Wastewater	2,429,038	449,577	2,878,615
Public Health/ Social Development	1,411,771	162,586	1,574,357
Sub-Total	<u>\$4,736,205</u>	<u>\$999,337</u>	<u>\$5,735,542</u>
<u>ADMINISTRATION:</u>			
Admin & Salaries	622,051	317,162	939,213
Technical Assistance	129,264	25,883	155,147
Program Development	-0-	-0-	-0-
Travel	49,149	15,776	64,925
Other Administration	218,406	113,852	332,258
Capital Assets	96,096	-1,154	94,942
Sub-Total	<u>\$1,114,966</u>	<u>\$471,519</u>	<u>\$1,586,485</u>
Total	<u>\$5,851,171</u>	<u>\$1,470,856</u>	<u>\$7,322,027</u>

\*Note: Includes Home Office charges through March only.

2. Loan Program: A second Cooperative Agreement, ANE-0159-!-00-6060, covering the SCF Revolving Loan Fund, extended from 4 August 1986 through 3 August 1988. Of a total program budget of \$1,185,830, to date \$448,210 has been obligated. This amount covers administrative expenses, as well as the Revolving Loan Fund.

Since initiated in September 1986, the expenses for this program have been as follows:

SCF Revolving Loan Fund  
Cooperative Agreement ANE-0159-A-00-6060

<u>Line Items</u>	<u>9/86-6/87</u>	<u>7/87-6/88</u>	<u>Total</u>
	\$	\$	\$
Personnel	53,287	64,394	117,681
Technical Assistance	-0-	-0-	-0-
Travel	1,276	23	1,299
Other Administration	19,414	11,700	31,114
Capital Assets	-0-	10,863	10,863
Sub-Total	73,977	86,980	160,957
Loan fund	259,500	-0-	259,500
	-----	-----	-----
Total	\$333,477	\$86,980	\$420,457

B. Other Funding

This year the Field Office received funding from the following sources, supporting projects in all sectors:

Australian Embassy - Small-Scale Enterprise

Canadian Embassy - Agriculture  
Institutional Development  
Emergency Assistance

SCF-U.K. - Infrastructure

Welfare Association - Health / Nutrition  
Agriculture  
Institutional Development

Small Private Contributions - Agriculture  
Emergency Assistance

C. Audit

The audit performed in FY'88 is discussed under Section IV, Part G and a copy is provided in Attachment B.

31 August, 1988

PROJECT WORKSHEET (AID-FUNDED)  
 SAVE THE CHILDREN FEDERATION  
 WEST BANK & GAZA OFFICES

PROJECT WORKSHEET RECAP

	CONTRACT ALLOCATION	EXPENDED TO 30/06/1988	BALANCE
	\$	\$	\$
<b>I PROJECTS COMPLETED</b>			
West Bank	1,980,048	1,880,048	0
Gaza Strip	1,025,498	1,025,498	0
Sub-total	2,905,546	2,905,546	0
<b>II PROJECTS UNDER IMPLEMENTATION</b>			
West Bank	4,142,629	2,271,805	1,870,824
Gaza Strip	1,104,500	558,191	546,309
Sub-total	5,247,129	2,829,996	2,417,133
<b>III PROJECTS BLOCKED</b>			
West Bank	891,000		
Gaza Strip	335,000		
Sub-total	1,226,000		
<b>IV PROJECTS PENDING</b>			
West Bank	190,000		
Gaza Strip	0		
Sub-total	190,000		
<b>GRAND TOTAL: PROJECT'S BUDGET</b>	<b>9,142,771</b>	<b>5,735,542</b>	<b>3,407,229</b>

Note: Blocked and pending projects are currently under review to determine the most effective means to unblock (or revise) blocked projects and to amend pending projects. It is probable that some of the funds in this category may be allocated, after USAID review and approval, to expand approved current projects or to implement similar projects.

31, Aug. 88

PROJECT WORKSHEET (AID-FUNDED)  
PROJECTS COMPLETED - WEST BANK

FO #	PROJECT NAME	GRANT	CURRENT ALLOCATION	EXPENDED TO Dec. 31, 87	BALANCE	MONTH COMPLETED	MONTH AUDITED
			\$	\$	\$		
<b>WATER RESOURCE DEVELOPMENT:</b>							
WB 0025	Deir Nidham Domestic Water Supply	IIIA	50,000	50,000	0	June 1987	Sept. 1987
WB 0028	Biddo V.C. Reservoir and Water Lines	IIIA	75,483	75,483	0	June 1986	Jan. 1986
WB 0029	Beit Surik V.C. Water Distribution	IIIA	38,394	38,394	0	June 1986	Jan. 1986
WB 0101	Yasuf Local Committee Water Network	IIIA	40,914	40,914	0		Jan. 1988
WB 0102	Qatanna V.C. Water Network	IIIA	58,233	58,233	0	June 1986	Jan. 1988
WB 0103	Wadi Fukin V.C. Water Network	IIIA	60,070	60,070	0	June 1986	Jan. 1988
WB 0186	Qubeibeh Village Council Water Network	IIIA	54,230	54,230	0	June 1987	May 1986
WB 0193	Beit Jala Industrial Zone Water Line	IIIA	15,000	15,000	0	June 1987	April 1986
WB 0194	Saifit Municipality Internal Water Net	IIIA	50,000	50,000	0	June 1986	April 1986
WB 0286	Shufa Water Cooperative Well & Mainline	IIIC	111,965	111,965	0	June 1987	
WB 0289	Barta's Domestic Water Supply	IIIC	46,350	46,350	0	March 1988	
WB 0318	Substitute Well for Beit Fajjar Well	IIIB	249,664	249,664	0		
S U B T O T A L			850,303	850,303	0		
<b>PUBLIC HEALTH:</b>							
WB 0146	Greek Catholic Soc. Clinic Equip. (Ph. II)	IIIA	22,193	22,193	0	June 1987	
WB 0183	Nablus Arab Women's Union Ittihad Hospital	IIIA	51,274	51,274	0	June 1987	Jan. 1986
WB 0188	Arrabeh R/C Dental/Health Educ. Clinic	IIIA	25,000	25,000	0	Jan. 1987	April 1986
WB 0190	Jenin Patient's Friends Society Clinic Equipment	IIIA	52,398	52,398	0	June 1987	Jan. 1986
WB 0191	Anza Charitable Society Clinic Set-Up	IIIA	10,435	10,435	0	Jan. 1987	June 1986
WB 0192	Taqu'a Charit. Soc. Clinic Lab. Set-Up	IIIA	20,031	20,031	0	Aug. 1987	Apr. 1986
WB 0303	Bethlehem Friends of the Sick people Lab.	IIIC	29,725	29,725	0		
WB 0305	Bani Naim Charitable Society Dental Clinic	IIIC	20,829	20,829	0	June 1986	
WB 0307	Taybey V.C. Health Clinic Equipment	IIIC	28,912	28,912	0	June 1987	
WB 0312	Jenin Patients' Friends Society Clinic (X-Ray)	IIIC	108,377	108,377	0	Oct. 1987	
S U B T O T A L			369,174	369,174	0		
<b>SOCIAL DEVELOPMENT:</b>							
WB 0161	Antonian Charitable Society Housing Project	IIIA	90,000	90,000	0	June 1985	Jan. 1985
WB 0181	Bethlehem Arab Soc. Physical Therapy Equipment	IIIA	60,000	60,000	0	Oct. 1986	Jan. 1988
WB 0182	Annahda Soc. Mentally Handicapped Center	IIIA	38,617	38,617	0		Jan. 1988
WB 0184	Jerusalem Y.W.C.A. Vocational Training Program	IIIA	40,000	40,000	0	Sept. 1987	
WB 0185	Hebron R/C Mentally Handicapped Center	IIIA	125,000	125,000	0	Sept. 1987	Jan. 1988
S U B T O T A L			353,617	353,617	0		

MARKETING/ACCESS ROADS:

WB	Project ID	Project Name	Category	Allocated	Expended	Balance	Month Evaluated	Month Audited
WB	0201	Al-Numan Local Committee Agr. Road	IIIA	31,971	31,971	0		June 1985
WB	0202	Al-Jarba Sur-Baher L/Committee Agr. Road	IIIA	15,904	15,904	0		June 1985
WB	0203	Eziz, Yatta Local Committee Agr. Road	IIIA	8,930	8,930	0	Jan. 1987	April 1987
WB	0204	Al-Jamal Wad Ali-Dahriyeh Agr. Road	IIIA	49,753	49,753	0	Jan. 1987	April 1987
WB	0205	Khirbet Al-Ribya (Implemented as WB0228)				0		
WB	0206	Attil Village Council Agr. Road	IIIA	15,000	15,000	0	June 1985	June 1985
WB	0207	Wad Al-Naar, Sawahreh Sharqieh L/C Agr. Road	IIIA	11,753	11,753	0	Jan. 1987	April 1987
WB	0208	Kufer Malek/Abu Falah L/C Agr. Road	IIIA	30,053	30,053	0	June 1985	May 1986
WB	0228	Wad Al-Amayer Agr. Road	IIIA	17,058	17,058	0	Jan. 1987	April 1987
WB	0258	Deir El-Ghusson V.C. Agr. Road	IIIC	29,402	29,402	0		
WB	0259	Marah-Rabah Local Committee Marketing Road	IIIC	29,700	29,700	0		
WB	0261	Deir Dibwan Local Committee Agr. Road	IIIC	15,050	15,050	0		
WB	0262	Taybeh V.C. Agriculture Road	IIIC	11,367	11,367	0	Sept. 1987	
WB	0265	Singer Local Committee Agr. Road	IIIC	6,303	6,303	0	Jan. 1987	
WB	0267	Sa'abiya Cooperative Agriculture Road	IIIC	5,000	5,000	0		
WB	0268	Beit Surik V.C. Beit Surik V.C. Agr. Road	IIIC	6,000	6,000	0		April 1987
WB	0275	Dar Mubarak L/Committee Rural Road	IIIC	23,710	23,710	0		
S U B T O T A L				306,954	306,954	0		

WEST BANK - TOTAL COMPLETED: 1,880,048 1,880,048 0

PROJECT WORKSHEET (AID-FUNDED)  
PROJECTS COMPLETED - GAZA

FO	Project ID	Project Name	GRANT	CURRENT ALLOCATION	EXPENDED TO Dec. 31, 87	BALANCE	MONTH EVALUATED	MONTH AUDITED
				\$	\$	\$		
WATER RESOURCE DEVELOPMENT:								
GS	0050	Beit Lahiya V.C. Water Dist. (Phase III)	IIIA	42,700	42,700	0		
GS	0179	Deir El-Balah Municipality Ground Water Reserv.	IIIA	24,060	24,060	0	June 1985	June 1985
GS	0239	Bani Suhaila V.C. Well Improvement	IIIC	11,142	11,142	0		
GS	0240	Abasan El-Kabira V.C. Well Improvement	IIIA	36,000	36,000	0		Jan. 1988
GS	0241	Beit Hanoun V.C. Water Tower & Pipeline	IIIC	80,000	80,000	0		
S U B T O T A L				193,902	193,902	0		
SANITATION:								
GS	0130	Jabaliala/Nazla Sewage Network (Phase II)	IIIA	46,174	46,174	0		
GS	0169	V.C. Sanitation Equipment & Attachment	IIIA	68,928	68,928	0		Jan. 1986
S U B T O T A L				115,102	115,102	0		

PUBLIC HEALTH:

GS 0110	Central Blood Bank Soc. Lab. Equipment	IIIA	8,530	8,530	0		Jan. 1986
GS 0249	NEEC Family Service Center Equipment	IIIC	31,087	31,087	0		Jan. 1986
S U B T O T A L			39,617	39,617	0		

SOCIAL DEVELOPMENT:

GS 0251	Abasan El-Kabira Preschool Construction	IIIC	40,000	40,000	0		April 1987
GS 0254	Beit Lahiya V.C. Day Care Center	IIIC	20,000	20,000	0		
GS 0255	Nakhla Quarter Community Center Preschool	IIIC	17,000	17,000	0		April 1987
GS 0257	Bani Suheila V.C. Day Care Center Expansion	IIIC	19,323	19,323	0		April 1987
GS 0164	Village Council Women's Training	IIIA	25,042	25,042	0		
GS 0170	Al-Amal Institute for Orphans Kitchen Equip.	IIIA	110,500	110,500	0		Jan. 1988
GS 0172	Youth Club & Public Library/Reading Room	IIIA	50,000	50,000	0		
GS 0177	Al-Wafa Soc. for the Aged & Infirm Vehicle	IIIA	13,950	13,950	0		Jan. 1987
GS 0256	Gaza Blind Society Minibus	IIIC	18,702	18,702	0		April 1987
S U B T O T A L			314,517	314,517	0		

RURAL ECONOMIC DEVELOPMENT:

GS 0175	Deir El-Balah Coop. Veg. Seedl. Nursery	IIIA	25,500	25,500	0		
GS 0237	Strawberry Coop. Marketing Vehicle	IIIC	16,413	16,413	0	June 1986	April 1987
S U B T O T A L			41,913	41,913	0		

MARKETING/ACCESS ROADS:

GS 0112	Beit Lahiya Strawberry Coop. Market Road	IIIA	26,191	26,191	0		June 1985
GS 0215	Abasan El-Kabira Sheikh Khader Road	IIIA	8,268	8,268	0	Sept. 1985	June 1985
GS 0216	Abasan Es-Saghira El-Birka Agr. Road	IIIA	10,273	10,273	0	Sept. 1985	Jan. 1986
GS 0218	Beit Hanoun V.C. Agr. Road	IIIA	49,799	49,799	0	June 1986	April 1987
GS 0220	Mad Jabalia Local Committee Agr. Road	IIIA	35,916	35,916	0		
GS 0230	Bani Suheila V.C. Agr. Road (Suk-Mazen A/Tayma)	IIIC	35,000	35,000	0		
GS 0231	Abasan Al-Kabira Agr. Road (Dagga Al-Sanati)	IIIC	75,000	75,000	0		
GS 0234	Zawaida V.C. Agr. Road (Al-Amal)	IIIC	55,000	55,000	0		April 1987
GS 0235	Deir El-Balah Munic. Agr. Road (Abu Husni)	IIIC	25,000	25,000	0		Jan. 1988
S U B T O T A L			320,447	320,447	0		

GAZA - TOTAL COMPLETED: 1,025,498 1,025,498 0

WEST BANK & GAZA - GRAND TOTAL COMPLETED: 2,905,546 2,905,546 0

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31 Aug.88

PROJECT WORKSHEET (AID-FUNDED)  
PROJECTS UNDER IMPLEMENTATION - WEST BANK

FO #	PROJECT NAME	GRANT	CURRENT ALLOCATION	EXPENDED TO Dec. 31, 87	EXPENDED 1/88-3/88	EXPENDED 4/88-6/88	BALANCE
<b>WATER RESOURCE DEVELOPMENT:</b>							
WB 0093	Arrabeh Municipality Reservoir	II	50,000	0	0	0	50,000
WB 0187	Jerusalem Water Undertaking	IIIA	700,000	618,252	11,566	0	70,182
WB 0287	Ein Beida & Shamsieh Tahta Internal Net	IIIC	25,000	14,682	0	0	10,318
WB 0291	Azzoun 'Atneh Domestic Water Supply	IIIC	65,000	38,519	0	0	26,481
WB 0293	Deir Ammar Village & Camp Domestic Water Supply	IIIC	150,000	85,114	0	0	64,886
WB 0294	Jammala Domestic Water Supply	IIIC	75,000	45,000	0	0	30,000
WB 0295	Ras karkar Domestic Water Supply	IIIC	60,000	36,317	0	0	23,683
WB 0296	Janniya Domestic Water Supply	IIIC	45,000	21,881	0	0	23,119
WB 0298	Si'ir/Shuyukh Water Cooperatives	IIIC	100,000	9,606	0	0	90,394
WB 0300	Jerusalem Water Undertaking Reservoir	IIIC	700,000	243,932	0	0	456,068
WB 0301	Bethlehem/Beit Jala/Beit Sahur Water Auth.	IIIC	391,335	59,026	0	0	332,309
SUBTOTAL			2,361,335	1,172,329	11,566	0	1,177,440
<b>WATER/SANITATION:</b>							
WB 0299	Water & Sewage Systems for W/B Housing Coop.	IIIC	300,000	170,196	17,702	6,161	105,941
SUBTOTAL			300,000	170,196	17,702	6,161	105,941
<b>PUBLIC HEALTH:</b>							
WB 0311	Arrabeh R/C Society Health Clinic	IIIC	20,000	0	0	7,226	12,774
SUBTOTAL			20,000	0	0	7,226	12,774
<b>SOCIAL DEVELOPMENT:</b>							
WB 0165	Charitable Society Pre-School Playground Impv.	IIIA	95,000	84,856	1,966	0	8,178
WB 0180	Pre-School Classroom Repair & Resource Impr.	IIIA	67,834	62,854	0	0	4,980
WB 0302	Bethlehem Arab Soc. Program Development	IIIC	250,000	174,533	0	65,000	10,467
WB 0317	Lutheran Schools Curriculum Enrichment	IIIC	35,000	11,473	0	0	23,527
SUBTOTAL			447,834	333,716	1,966	65,000	47,152

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RURAL ECONOMIC DEVELOPMENT:

WB 0195	Central Uplands Terrace/Retaining Wall Maint.	IIIA	115,000	96,725	1,300	5,750	11,225
WB 0197	Date Cultivation	IIIA	40,000	18,960	0	0	21,040
WB 0198	Agr. Equipment in Irrigated & Rainfed Areas	IIIA	25,000	11,255	884	1,094	11,767
WB 0221	Intensive Household Gardening	IIIC	10,000	0	0	0	10,000
WB 0223	Crop Diversification	IIIC	75,000	13,251	56,039	4,676	1,034
WB 0281	Fencing Cultivated & Grazing Areas	IIIC	85,000	75,752	3,950	11,498	(6,200)
WB 0282	Household Animal Production	IIIC	65,000	25,266	4,900	10,986	23,848
WB 0283	Multi-purpose Water Conservation	IIIC	100,000	86,837	8,315	11,775	(6,927)
WB 0284	Agricultural Water Resource Development	IIIC	150,000	28,270	0	0	121,730
S U B T O T A L			665,000	356,316	75,388	45,779	187,517

MARKETING/ACCESS ROADS:

WB 0200	Dar Salah L/Committee Agr. Road	IIIA	23,460	8,460	0	0	15,000
S U B T O T A L			23,460	8,460	0	0	15,000

CONTINGENCY:

WB 0339	Miscellaneous Projects	IIIC	20,000	0	0	0	20,000
WB 0350	Emergency	IIIC	5,000	0	0	0	5,000
S U B T O T A L			25,000	0	0	0	25,000

WEST BANK - TOTAL UNDER IMPLEMENTATION: 4,142,629 2,041,017 106,622 124,166 1,870,824

PROJECT WORKSHEET (AID-FUNDED)  
PROJECTS UNDER IMPLEMENTATION - GAZA

FO	PROJECT NAME	GRANT	CURRENT ALLOCATION	EXPENDED TO Dec. 31, 87	EXPENDED 1/88-3/88	EXPENDED 4/88-6/88	BALANCE
WATER RESOURCE DEVELOPMENT:							
GS 0244	Khan Younis V.C. Well & Network	IIIC	160,000	56,550	0	0	103,450
GS 0247	Qarara Village Council Water Network	IIIC	90,000	0	0	0	90,000
S U B T O T A L			250,000	56,550	0	0	193,450

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PUBLIC HEALTH:

GS 0137	Patients Friends Society ENT Unit	II	40,000	33,015	1,520	2,000	3,465
GS 0250	Ahli Hospital Asthma Clinic	IIIC	43,200	19,324	2,017	0	21,859
S U B T O T A L			83,200	52,339	3,537	2,000	25,324

SANITATION:

GS 0162	Gaza City Neighborhood Sewage Line Extn.	IIIA	180,000	162,125	0	0	17,875
GS 0163	Refugee Camp Self-Help Sanitation	IIIA	20,000	301	0	0	19,699
GS 0248	Rafah Municipality Tel Es-Sultan Sewage Lagoon	IIIC	157,000	61,306	67,233	0	28,461
S U B T O T A L			357,000	223,732	67,233	0	66,035

SOCIAL DEVELOPMENT:

GS 0165	Pre-School Equipment	IIIA	20,000	0	0	0	20,000
GS 0252	Palestine Women's Union Minibus	IIIC	37,000	14,528	9,143	7,977	5,352
S U B T O T A L			57,000	14,528	9,143	7,977	25,352

RURAL ECONOMIC DEVELOPMENT:

GS 0197	Date Cultivation	IIIA	25,000	8,496	0	1,487	15,017
GS 0198	Agriculture Equipment	IIIA	10,000	0	0	2,491	7,509
GS 0223	Crop Diversification	IIIC	20,000	12,966	3,600	87	3,347
GS 0225	Small-Scale Agr.	III?	20,000	0	0	7,538	12,462
GS 0236	Intensive Gardening Assistance	IIIC	2,300	1,000	0	0	1,300
GS 0238	Warara Local Committee Tractor	IIIC	15,000	11,596	0	3,025	579
GS 0282	Household Animal Production	IIIC	20,000	4,140	1,400	9,314	5,146
GS 0283	Multi-Purpose Water Conservation	IIIC	15,000	13,747	166	0	1,087
GS 0284	Agricultural Water Resource Development	IIIC	100,000	2,865	12,135	9,099	75,901
S U B T O T A L			227,300	54,810	17,301	33,041	122,148

MARKETING/ACCESS ROADS:

GS 0231	Abasan Al-Kabira Agr. Road (Dagga Al-Sanati)	IIIC	75,000	61,262	13,738	0	0
GS 0232	Abasan Al-Saghira Agr. Road (Abu Latifa)	IIIC	30,000	0	0	0	30,000
S U B T O T A L			105,000	61,262	13,738	0	30,000

CONTINGENCY:

WB 0339	Miscellaneous Projects	IIIC	20,000	6,028	9,972	0	4,000
WB 0350	Emergency	IIIC	5,000	0	0	0	5,000
S U B T O T A L			25,000	6,028	9,972	0	9,000

GAZA - TOTAL UNDER IMPLEMENTATION:			1,104,500	407,987	107,186	43,018	546,309
WEST BANK & GAZA - GRAND TOTAL UNDER IMPLEMENTATION:			5,247,129	2,449,004	213,808	167,184	2,417,133

Filename: PMSNDCA.WK1  
31 August, 1988

PROJECT WORK SHEET (AID-FUNDED)  
WEST BANK & GAZA  
PROJECTS PENDING\*

FO	#	PROJECT NAME	GRANT	PROJECT BUDGET	STATUS
-----					
WATER RESOURCE DEVELOPMENT:					
-----					
WB	0141	Zababdeh Village Council W/Reservoir	II	35,000	CANCELLED
WB	0288	Zebdeh Area Domestic Water Supply	IIIC	70,000	
MARKETING/ACCESS ROADS:					
-----					
WB	0209	Kaabneh, Yatta L/Committee Agr. Road	IIIA	15,000	
WB	0212	Mad Abu Al-Amra L/Committee Agr. Road	IIIA	25,000	
WB	0263	Marj Jayyus L/Committee Agr. Road	IIIC	25,000	
WB	0270	Khirbet El-Dir L/Committee Market Road	IIIA	20,000	
				-----	
TOTAL AMOUNT OF PROJECTS PENDING:				190,000	

\* Implementation of these projects has been deferred pending

- a) Clarification of community commitment
- b) Revised technical or financial assessment and
- c) Resubmission to GOI.

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Filename: PWSBLOCK.WK1

31 Aug., 1988

PROJECT WORKSHEET (AID-FUNDED)  
PROJECTS BLOCKED BY OA - WEST BANK

FO	PROJECT NAME	GRANT	BUDGET
-----			-----
WATER RESOURCE DEVELOPMENT:			\$
-----			-----
WB 0290	Sa'ra Domestic Water Supply	IIIC	50,000
WB 0292	Ein Abbous Domestic Water Supply	IIIC	100,000
WB 0297	Kafr Ni'meh Domestic Water Supply	IIIC	75,000
-----			-----
S U B T O T A L			225,000
PUBLIC HEALTH:			
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WB 0304	University Graduates Union Clinics - Hebron	IIIC	35,000
WB 0306	Attil Charitable Soc. Clinic Equipment	IIIC	20,000
WB 0310	Ramallah Jordan R/C Soc. Maternity Services	IIIC	70,000
WB 0324	Hebron Red Crescent Pediatric Referral	IIID	200,000
-----			-----
S U B T O T A L			325,000
MARKETING/ACCESS ROADS:			
-----			
WB 0210	Si'ir Village Council Agr. Road	IIIA	25,000
WB 0211	Wad Bir El-Khanzir, Beit Ummar/Shuyukh Agr. Road	IIIA	25,000
WB 0213	Kafr Rumman L/Committee Agr. Road	IIIA	15,000
WB 0214	Qabatia Municipality Agr. Road	IIIA	30,000
WB 0260	Nabi Elias L/Committee Agr. Road	IIIC	15,000
WB 0264	Betunia Municipality Agr. Road	IIIC	40,000
WB 0266	Wad Eziz Local Committee Agr. Road	IIIC	25,000
WB 0269	Dirat Local Committee Market Road	IIIC	6,000
WB 0271	Kharas Bakkar Village Council Agr. Road	IIIC	40,000
WB 0272	Wadi Qabun/Beit Inoun L/Committee Agr. Road	IIIC	20,000
WB 0273	Kwazebeh Local Committee Agr. Road	IIIC	25,000
WB 0274	Ras Rummaneh L/Committee Agr. Road	IIIC	15,000
WB 0276	Tiqu'a L/Committee Agr. Road (Wad El-Fued)	IIIC	25,000
WB 0277	Qilqis L/Committee Agr. Road	IIIC	20,000
WB 0278	Kharbata Local Committee Agr. Road	IIIC	15,000
-----			-----
S U B T O T A L			341,000
-----			-----
WEST BANK - TOTAL BLOCKED:			891,000

PROJECT WORKSHEET (AID-FUNDED)  
PROJECTS BLOCKED BY OA - GAZA  
-----

FO #	PROJECT NAME	GRANT	PROJECT BUDGET
-----			-----
WATER RESOURCE DEVELOPMENT:			\$
-----			-----
GS 0174	Rafah Beach Water & Electricity	IIIA	65,000
GS 0242	Fukhari Committee Water Pipeline	IIIC	60,000
S U B T O T A L			----- 125,000
PUBLIC HEALTH:			
-----			
GS 0178	Arab Medical Assoc. Dental Clinic Equipment	IIIC	35,000
S U B T O T A L			----- 35,000
SOCIAL DEVELOPMENT:			
-----			
GS 0171	Palestine R/Crescent Soc. Day Care Center	IIIA	40,000
GS 0128	Engineers Assoc. Testing Laboratory	II	70,000
GS 0176	Hessie Quarter Electrification	IIIA	25,000
S U B T O T A L			----- 135,000
MARKETING/ACCESS ROADS:			
-----			
GS 0217	Qarara Local Committee Agr. Road	IIIA	10,000
GS 0233	Khaza'a V.C. Agr. Road (Ribya Sharqieh)	IIIC	30,000
S U B T O T A L			----- 40,000
-----			-----
GAZA - TOTAL BLOCKED:			335,000
WEST BANK & GAZA - GRAND TOTAL BLOCKED:			1,226,000

## WEST BANK/GAZA FIELD OFFICE

Situation Noted	Recommendation	Benefit Derived	Comments of Field Office Director
<p><u>Fixed Assets</u> A complete fixed asset register is not maintained at the field office. The register that is maintained includes descriptions of capitalized assets and quantities, but does not include the cost basis, date of purchase and the useful life of the asset acquired.</p>	<p>The field office should maintain a fixed asset register that includes the date of purchase, quantity, description of property and amount. This register should be reconciled to the fixed asset accounts of the field office on the general ledger of Home Office.</p>	<p>A complete fixed asset register would provide the field office and Home Office with sufficient supporting documentation for the recording of fixed assets and would help satisfy the organization's compliance with OMB Circular A-110.</p>	<p>Compilation of such information would be very difficult to provide.</p>
<p><u>Wage Payments</u> The field office pays its employees by cash (U.S. dollars), rather than by check.</p>	<p>Compensation of salaries and wages should be disbursed by check.</p>	<p>Payment by check ensures all disbursements are valid and authorized.</p>	
<p><u>Recording of Transactions</u> The field office does not properly record transactions on the date of occurrence. Cash disbursements are recorded on the date of entry, rather than on the date the transactions occurred.</p>	<p>Expenses and revenues should be recorded on the accrual basis of accounting.</p>	<p>The implementation of this recommendation would help ensure that accounting transactions are recorded on the date that they occurred.</p>	<p>The F.O. Director concurs with this recommendation.</p>
<p><u>Project Cost Documentation</u> The field office does not always receive invoices relating to disbursements for project expenses.</p>	<p>Although the field office does receive a signed receipt of cash for all project expenditures, an increased emphasis should be made to receive invoices for all project expenditures.</p>	<p>The maintenance of supporting documentation for all project expenditures would help the field office ensure that project objectives are achieved and help ensure compliance with federal grants.</p>	<p>The F.O. Director agrees that an increased effort should be made to receive supporting invoices for project expenditures.</p>
<p>Project files are not maintained in a consistent or orderly fashion.</p>	<p>The field office should implement an orderly filing system for each project.</p>	<p>The implementation of this recommendation would save the field office valuable time while searching for documentation on a daily basis.</p>	<p>The F.O. Director agrees with this recommendation.</p>

## WEST BANK/GAZA FIELD OFFICE

.....Situation Noted.....	.....Recommendation.....	.....Benefit Derived.....	Comments of Field Office Director
During our testwork, it was noted that the files for certain projects were missing. SCF believes that a former project coordinator, who had the files in her possession, did not return them to SCF upon termination.	We recommend that project files be maintained at the field office at all times. Any documentation needed by the project coordinator can be duplicated and the original returned to the file.	The implementation of this recommendation would help ensure proper safekeeping of accounting records	Situation noted.
<u>Petty Cash</u> Petty cash is not properly safeguarded at the Gaza field office.	Petty cash should be safeguarded and a written policy established in regards to authorized personnel, completion of voucher ships, required supporting documentation and reimbursement.	The establishment of this written policy would help ensure that access to petty cash is restricted to authorized personnel	The F.O Director agrees that this recommendation would be beneficial to the field office.
<u>Expense Analysis</u> During our analytical review procedures, it was noted that the F.O. Director was unaware of certain fluctuations in expense accounts.	The field office should perform various analytical reviews on a periodic basis.	The implementation of this recommendation will allow the field office to identify unusual changes in expense accounts for a given period	The F.O. Director agrees that this recommendation would be beneficial to the field office.
<u>Local Labor Laws</u> A copy of the current local labor rules was not available at the field office.	The field office should maintain a copy of the current local labor rules on file and calculate the severance reserve on at least a quarterly basis.	The implementation of this recommendation would help ensure compliance with current laws by the field office and help ensure that an adequate severance reserve is recorded	The F.O. Director has requested a copy of the current local labor rules from the local government, but has not yet received it.

WEST BANK/GAZA FIELD OFFICE

.....Situation Noted.....	.....Recommendation.....	.....Benefit Derived.....	Comments of Field Office Director
<u>Cash Accounts</u>			
The Home Office listing of field office cash accounts is incomplete	The field office should inform Home Office of all bank accounts.	The implementation of this recommendation would help ensure Home Office that all of the field office's cash accounts are properly accounted for and that authorization changes are made when needed	Situation noted
Cash was advanced to a project coordinator for pre-approved supplies. Although the cash was not expended for supplies within a reasonable time, the cash remained in the hands of the project coordinator and was not returned to the field office.	When cash is advanced to a project coordinator for community supplies and the money is not used within a reasonable time period, the money should be returned to the field office.	The implementation of this recommendation would help ensure that the field office properly accounts for cash and that transactions are recorded in the proper accounting period	The F.O. Director agrees that this recommendation would be beneficial to the field office.
Interest income was not booked for the indemnity cash account for fiscal 1987 and for the prior year. The preparation and review of the monthly bank reconciliation would have identified this occurrence.	The field office should record interest income on a periodic basis. Monthly bank reconciliations should be prepared and reviewed by a supervisory official.	The implementation of this recommendation will ensure Home Office that field office is reporting the proper cash balance(s).	Situation noted.

July 1988

WEST BANK / GAZA STRIP FIELD OFFICE  
RESPONSE TO THE 1987 AUDIT

In October 1987 the West Bank/Gaza Strip Field Office received a copy of the 1987 (three-page) auditors report stamped, "Tentative and preliminary draft for discussion purposes only." We prepared a draft response, but delayed sending it to Westport until we received the final auditor's report.

Apparently the final report is essentially the same as the draft version. Here then is the field office response.

The 13 indented paragraphs below are from the SITUATION NOTED column of the report. The field office response (set at normal margins) will follow each indented paragraph.

1. .... Situation Noted .....

A complete fixed asset register is not maintained at the field office. The register that is maintained includes description of property and quality, but does not include amount, payee and date of purchase.

FO Response

This is true and recently recognized as a need. The recommended register including date of purchase, quantity, description of property, payee and amount will be reconstructed for the existing fixed assets and maintained for future purchases.  
[is there a minimum purchase amount for detailed registry]

2. .... Situation Noted .....

The field office pays its employees by cash (US dollars), rather than by check.

FO Response

Local currency has fluctuated dramatically over the years. FO prefers to pay in hard currency. Salary agreements are based on a US dollar net. Internal controls are maintained with the employees signing a receipt for the cash and reference is made to

the payroll check number on each payroll receipt. The payroll check, in the amount of the total net pay for the employees, is withdrawn on pay day.

3. .... Situation Noted .....

The FO does not properly record transactions on the date of occurrence. Cash disbursements are recorded on the date of entry, rather than on the date the transaction occurred.

FO Response

This is no longer the case. Cash disbursements are recorded on the date the transaction occurred. Unfortunately the accrual basis of accounting (which is recommended by the auditors) is not appropriate for the grant program.

4. .... Situation Noted .....

The FO does not always receive invoices relating to disbursements for project expenses.

FO Response

Receipts for payments are always required. Invoices which specify service and or goods rendered have not always been required due to tax sensitivities. SCF will not insist on procedures that effectively require merchants to pay taxes to an occupation authority that does not represent them ("no taxation without representation").  
insert

5. .... Situation Noted .....

Project files are not maintained in a consistent or orderly fashion.

FO Response

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We agree and have begun designing new file management systems and tools using checklists and standardized forms.

6. .... Situation Noted .....

Petty cash is not properly safeguarded in the Gaza Office.

FO Response

Petty cash is now kept in a strong box, locked in a drawer of desk. Petty cash does not leave the office. There is one person designated by the co-managers to be responsible for safeguarding the money maintaining the records. The accounting system for Petty cash has been reorganized allowing us to account for reimbursements. Maximum amount in petty cash is \$500. The average is \$200.

7. .... Situation Noted .....

During our analytical review of procedures, it was noted that the FO director was unaware of certain fluctuations in expense accounts.

FO Response

Management team agrees that various analytical reviews should be performed on project and admin spending. Systems and computer programs have and still are being established to facilitate this. These reviews are done now on a monthly basis.

8. .... Situation Noted .....

Copy of the current local labor rules was not available at the field office.

FO Response

Actually the labor law was available, but could not be quickly located. It is now in an easy-to-find place.

9. .... Situation Noted ....

The Home Office listing of field office cash accounts is incomplete.

54

FO Response

The missing accounts are:

1. Leaving indemnity account, BDB # 982-016-307696
2. Pension fund account, BDB # 982-016-305316

The home office should now have these accounts listed.

10. .... Situation Noted .....

Cash was advanced to a project coordinator for pre-approved supplies. Although the cash was not expended for supplies within a reasonable time, the cash remained in the hands of the project coordinator and was not returned to the field office.

FO Response

This no longer occurs. Unspent funds, with a copy of the project payment voucher, are returned to the petty cash strong box in an envelope marked with the project name and amount. If the funds cannot be spent within two weeks, the money is redeposited in the appropriate account and the voucher is amended or cancelled if none of the funds was spent.

11. .... Situation Noted .....

During our testwork, it was noted that the files for certain projects were missing. SCF believes that a former project coordinator, who had the files in her possession did not return them to SCF upon termination.

FO Response

Six files are still missing. Normally, coordinators are not allowed to take files out of the office, and in most cases if documents are needed they are duplicated. The former coordinator in question violated this office rule. The former coordinator has been asked to return the files, but has so far refused. Some documents from these missing files have been found and the files have been partially reassembled. Steps have been taken to prevent this from happening again.

12. .... Situation Noted .....

Interest income was not booked for the indemnity account for fiscal 1987 and prior years.

FO Response

That's correct. Interest was not booked because Leaving Indemnity was wrongly considered as an expense. Therefore the "deposits" were recorded as expenses on the monthly expense reports. Beginning October 1987 the deposits will be shown on bank reconciliation statements and will no longer be seen on the monthly expense report.

Instead, (and according to GAA procedures) a bank reconciliation will be generated for this Indemnity Account and the interest will be reflected in this statement.

Interest on both the Indemnity and the Pension accounts has accrued and has been collected and reflected in the Bank Statements. We have accurate balance figures.

SAVE THE CHILDREN  
WEST BANK & GAZA FIELD OFFICES  
PERSONNEL MANUAL  
13 September 1988

This Personnel Manual contains the rules, regulations and guidelines which affect and govern the policy of Save the Children Jerusalem and Gaza Offices with regard to locally hired staff.

While reading this Personnel Manual, it is important to keep in mind several considerations. Save the Children Federation is a non-profit organization committed to community-based development in the West Bank and Gaza Strip. As such, SCF work must embody and uphold human dignity and respect for the people with whom we work. This must be reflected in both the way we work and the way we treat each other. Save the Children firmly believes that all staff members should work together to ensure that our work is enriching and fulfilling and reflects the humanitarian values on which the organization is based.

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## I. TERMS OF EMPLOYMENT

A. Full-Time Employment: A Full-Time Employee with Save the Children is defined as a staff member registered on the payroll who works full, regular office hours, and who receives full SCF benefits as outlined in this Personnel Manual.

Full-time employment is contingent upon continued funding of the program for which the person is hired and the employee's achievement of standards and expectations as described in her/his job description and agency policy. Additionally, the employee will receive an annual written evaluation of his/her performance in the general areas of: job knowledge/productivity, organization/administration, interpersonal skills/communication, personal qualities (i.e., judgement, motivation, adaptability, dependability, self-development and creativity), management skills, and contribution to organizational effectiveness.

B. New-Hire Probationary Period: All newly-hired employees are placed on a six-month probationary period during which time they may be let go for any stated reasons. Employees continuing with SCF beyond this six-month review period are Full-Time Employees.

## II. EMPLOYEE'S RESPONSIBILITIES

A. Work-Time: The office is open to the public five days per week, Monday through Friday for the Jerusalem Office and Sunday through Thursday for the Gaza Office. The office work day begins promptly at 8:00 a.m. and extends until 4:00 p.m. Arrangements may be made with the managers to work "flex-time" (when an employee begins work a set time earlier in the morning in order to leave that much earlier in the afternoon). Full-Time Employees are expected to work longer hours and on weekends, depending on their workload and responsibilities.

B. Compensation Time: If circumstances require an employee to work excessive hours, agreement should be reached (in advance when possible) with management regarding the possibility of compensation time. No monetary compensation will be given to Full-Time Employees who have worked excessive hours.

C. Punctuality: Punctuality is necessary for efficient job performance. Repeated tardiness without reasonable explanation, despite a written warning from one's immediate supervisor, will be just cause for discharge.

D. Time Sheets: At the end of each month, a complete and accurate record of days worked and the number of hours worked per day must be submitted by each employee to his/her immediate supervisor. The main purpose of such records is to keep an accurate count of annual leave, holidays, and personal leave days, as well as compensation time taken.

E. Confidential Records: Due to the nature of the work of this

organization, some information is sensitive and should remain confidential. Examples of sensitive information are personnel files, contract bids, relations with other parties, and finances. It is expected that employees will exercise the utmost discretion and respect the right to personal privacy in regard to all confidentiality records and information. Violation of this confidentiality clause will result in disciplinary action and possible dismissal. SCF employees must not at any time use such information for private advantage.

#### F. External Relations:

1. Press: Any contact with the press should be cleared in advance with management. However, it should be noted that SCF encourages provision of background information on the situation in the occupied territories to the press.
2. Occupation Authorities: Any contact with the occupation authorities and its extensions should be cleared in advance by management.
3. Other Organizations: SCF encourages coordination and the exchange of information with representatives of local and international development groups working in the occupied territories. Discretion should be used as described in the section on confidentiality above (II.E.).

### III. SALARY, COMPENSATION, AND BENEFITS

A. Salary: Prior to beginning employment, each staff member and the Director will agree upon a net monthly salary (in U.S.\$). This net salary does not include annual bonuses, severance indemnity, SCF contributions to the pension plan, or payroll taxes, all of which are paid automatically for Full-Time Employees. All raises and benefits, except for severance payments, are based on the net salary of the employee, in order to ensure that take-home amounts are not reduced by exchange rates or tax levels.

B. Salary Increases: Salary increases are dependent upon the agency's ability to cover such increases and should not be considered automatic. SCF is committed to paying employees fairly according to the job they are doing. When increases are given, they will be based upon:

1. The first quarter of each calendar year, beginning at least 12 months after employment, a staff member will be eligible for a merit increase based on a good evaluation of job performance. Salary raises are based foremost on the quality of work done. The amount of the increase will be limited to a maximum of 5% per annum.
2. A staff member will be eligible for a salary increase if there has been a significant change in his or her responsibilities or job description.

SCF will not make automatic annual increases in salary, nor will the organization pay extra compensation according to the number of an employee's dependents. No merit increment will be paid to employees whose performance has not met the expected standards.

C. Method of Payment: At the end of the calendar month each staff member is paid the agreed-upon salary, plus any other compensation or reimbursement to which the employee is entitled. Salary and other compensations are paid in US\$ cash. A gross salary figure is calculated solely for the purpose of deducting taxes and determining some benefits.

D. Annual Bonus: For each Full-Time Employee, one month's net salary can be taken as a bonus at any time during the fiscal year (July 1 - June 30). All requests for the annual bonus should be made 15 days in advance of when the employee wishes to receive these funds. If an employee fails to request his/her bonus during the course of the fiscal year, the bonus will automatically be added to the end-of-fiscal year (i.e., June) salary. In the event that a staff member, having received the annual bonus, leaves the employ of SCF, a portion of the bonus will be returned to the organization. This amount will be calculated as proportional to that part of the year not worked, and will be deducted from the employee's severance pay.

E. Paid Holidays (Religious and National): There are twelve paid holidays per year. SCF offices will be closed on four of these: Eid El-Adha, the end of Ramadan, Christmas, and January 1st. The remaining eight are selected in accordance with the national backgrounds and religious observances of the community in general and of the SCF staff in particular. These holidays must be taken directly on or surrounding the accepted official holiday date. An employee with national or religious traditions which differ significantly from the majority of other staff members may request a different set of holidays.

F. Personal Leave: Each employee is permitted to select two days of Personal Leave per year for personal business, for non-SCF related work, or for other reasons. Personal Leave requests must be authorized in writing by the employee's supervisor at least one day in advance, and forwarded to the Finance and Administration Manager for documentation in each personnel file. If an employee requests more than two days for Personal Leave, these extra days will be deducted from the Earned Annual Leave. If all annual leave days have been taken, any additional leave will be

considered as Leave Without Pay. If the leave extends beyond the two allotted personal days, prior authorization and the appropriate documentation as mentioned above must be received no less than one week in advance of the leave. Unused Personal Leave days will not be carried over from one fiscal year to the next.

G. Earned Annual Leave: Earned Annual Leave is to be accumulated at the rate of fourteen days per fiscal year, plus one day for each additional year of employment, up to a maximum of twenty-eight working days per year. Staff members are encouraged to take earned leave in larger blocks of time to include a period of at least ten work days, and to take their leave in the year in which it is earned. Leave may be accumulated to a maximum of twenty-eight working days. After this, leave will be forfeited unless an exception has been approved in writing by the Director.

Staff are requested to submit tentative vacation plans at the beginning of each fiscal year. Actual requests should be submitted a minimum of one month in advance to one's supervisor and approved in writing by the Field Office Director. Changes in actual vacation days taken must be recorded on the original vacation request upon return to the office.

H. Other Paid Leave: This category of leave is granted for the very specific reasons listed below. If not taken in any given year, this leave is not accumulated and will not be paid in cash in lieu of time. Although the need for such leave cannot always be foreseen, staff members are requested to announce such leave at least one month in advance when feasible, and to arrange for the continuation of their respective tasks during their absence.

The categories of other paid leave are:

1. Sick Leave: An employee earns one-and-a-half days of sick leave for every month worked, not exceeding a maximum of 90 days sick leave. The following conditions are applicable:

a. Short-Term Sick Leave: The first 18 days of sick leave during each fiscal year are fully paid. A medical certificate is required if the sick leave is more than 3 days. An accurate record of leave taken must be made in each employee's time sheet and personnel file.

b. Extended Medical Leave: When medical leave extends beyond 18 days, additional sick leave up to 90 days will be paid at the rate of 75% of the employee's net salary.

2. Maternity Leave:

a. Maternity leave of up to three months at regular salary is allowed provided that full-time employment is resumed. Paternity leave of 3 days duration is provided for all Full-Time Employees.

b. An employee who has a miscarriage may take one week's

leave. If a physician recommends a longer period of recovery, the employee is entitled to the full period indicated by the physician, not to exceed 6 weeks. The days of absence shall be treated in the same manner as Sick Leave (see Point 1. above).

c. During months of pregnancy, an employee is entitled to paid leave of absence if her physician certifies that her condition so requires.

d. After maternity leave and only if the physician certifies that the employee's condition due to delivery requires extended leave, an employee is entitled to up to 6 months of paid leave.

e. After delivery, an employee is entitled for one hour's paid leave every work day for breastfeeding the baby.

f. After the maternity leave, and if a woman has worked at Save the Children for 24 months or more and wishes to extend her leave, the employee is entitled to a leave of absence without pay of one-fourth of the number of months worked, not exceeding 12 months.

g. Save the Children will not dismiss any female employee who is pregnant, on maternity leave, or after delivery.

3. Funeral Leave: Funeral leave will be allowed for any employee who loses a mother, father, wife, husband, sister, brother, child, grandchild, grandmother or grandfather; and is of five days duration.

I. Unpaid Leave: Under exceptional circumstances, such as an extended trip, a study opportunity, or family illness, staff members who have worked at SCF for more than one year may request a leave of absence in excess of the number of days of Paid Leave to which they are entitled. Such leave must be requested in writing at least one month before the beginning of the period and must be of a specified duration. The employee's position will be held, and his/her benefits will continue for a period no longer than six months after the beginning of the Unpaid Leave.

J. Pension Plan: Six months after the beginning of employment, all Full-Time Employees are eligible to join the SCF pension plan. SCF will deposit at the end of each month an amount in US\$ equal to 15% of the employee's net monthly salary into the SCF Pension Fund bank account. Of the 15%, 5% of the net salary will be deducted from the gross salary (not affecting the net), and 10% will be matched by SCF. These funds, plus accrued interest, are available when the staff member leaves the employ of SCF. However, employees involved in a criminal or hostile act against the agency will forfeit all SCF's share of their pension fund and the accrued interest.

K. Health Insurance: SCF will cover all of an employee's health insurance expenses for obtaining comprehensive coverage by the applicable Israeli insurance program. (Note: These programs differ for West Bank, Jerusalem, and Gaza residents.) When an employee has dependents, the expense of additional coverage for these will also be covered.

L. Injury Compensation: Compensation for work-related accidents is granted in accordance with the Workmen's Compensation Laws and Regulations and SCF Insurance Policies.

M. Staff Development: Each staff member is eligible to apply to Management for use of a portion of the funds set aside for staff development purposes as follows:

1. Essential Education/Training--Staff development will be considered essential education or training when its purpose is to provide knowledge or skills necessary for an employee to perform the job for which he/she is being paid, and when the program is attended by the employee at the request of SCF. Save the Children will cover all direct and indirect expenses incurred, including transportation, housing, and per diem.
2. Non-Essential Education/Training--An employee who takes the initiative and requests assistance for a particular educational program will be assisted if Management agrees that the program will help the employee contribute more to Save the Children in his or her current position. For this type of staff development, SCF will contribute 50% towards the direct costs of the program, not to exceed \$500 per fiscal year.

Save the Children Management will decide whether a staff development request falls into category 1 or 2.

#### IV. JOB PERFORMANCE

Save the Children is a private voluntary organization of a non-political, non-religious nature, working with people of diverse backgrounds. It is expected that an employee spirit reflecting this involvement will prevail. High standards of tolerance, integrity, and discretion must be applied and are an important consideration in performance evaluation described below.

A. Employee Performance Evaluation: At the end of the probationary period and subsequently during the last quarter of every calendar year, each employee is evaluated by his/her direct supervisor. This evaluation is reviewed by the Director, is discussed with the individual employee, and becomes part of her/his confidential file. Any written response or self-evaluation which the employee wishes to make will also be included in the file. The performance evaluation and subsequent consideration of this evaluation will be the major determining factor in any decision concerning merit increases, promotion, probation, or termination.

B. Grievances: It is SCF policy that grievances by employees should be dealt with expeditiously and sympathetically. The procedure for handling grievances is as follows:

1. The employee concerned should bring his/her grievance to the attention of the immediate supervisor who should try to resolve it.
2. If the immediate supervisor is unable to settle the grievance, the employee should refer it through the supervisor to the Director who will try to resolve it in an amicable manner.

C. Disciplinary Action: In the presence of serious problems relating to job performance, the following steps will be taken:

1. A written probation notice will be given to the employee in cases related to unsatisfactory job performance. This probation notice will include what has been unsatisfactory about the performance, the required steps for correction, and the period of probation. At the end of the probation period, a written evaluation will be presented to the employee which will include a recommendation for restoration of previous status, continued probation, or notice of termination.
2. If a termination notice is given following the probation period, the dismissal will be effective immediately, the probation period having served as the dismissal notice time.
3. Immediate termination will occur only following a proven criminal act perpetrated by the employee or actions which severely damage or jeopardize the program.

D. Severance Indemnity: An indemnity is payable to any full-time employee whose services are terminated by Save the Children or who resigns. An exception is made only in the case of an illegal or criminal act committed by the employee. The amount of such indemnity equals one month's pay per year of employment based on his/her last gross monthly salary, pro-rated as to actual time worked.

#### V. NON-DISCIPLINARY TERMINATION

A. Resignation: An employee wishing to resign from Save the Children is required to give one month's notice. If an employee resigns, severance indemnity will be paid as described in section IV.D.

B. Reduction or Elimination of Funding: Circumstances may arise where funding for an employee's position no longer exists. SCF will attempt to locate another position within the organization for the employee. If no appropriate alternative position exists, SCF will present the employee with a termination notice and arrange for all severance indemnities to be paid (see section IV.D.). Save the Children is obliged to give one month's notice for terminating an employee, but in certain cases may choose to pay for time in lieu of the notice period.

#### VI. GENERAL POLICIES

A. Reimbursement for Expenses: Employees are entitled to submit receipts and vouchers for expenses incurred in the performance of assigned tasks. Whenever possible, prior agreement should be made with one's supervisor. Reimbursement should be requested during the pay period in which the expenses are incurred. Examples of expenses suitable for reimbursement are: transportation, lodging, and meals taken while travelling abroad on official business. Employees are personally responsible for submitting claims for travel expenses on Travel Expense Report forms within 15 days of return.

B. Salary Advances: Salary advances are not encouraged. However, in cases of emergency, Save the Children is willing to consider the written request of a staff member for a salary advance on the following conditions:

1. A salary advance is granted only for emergency, hardship and/or exceptional circumstances, as assessed and approved by the Director on a case-by-case basis.
2. Any full-time staff member is eligible for a salary advance after completion of 18 months of work at SCF. The employee should be planning to continue working at SCF for at least one more year.
3. The full duration of the repayment period will not exceed one year. Further, the repayment period must end at the

latest on June 30, the last day of the fiscal year.

4. The maximum amount for a salary advance is set by two parameters. The first is that the maximum repayment on a monthly basis cannot exceed 25 percent of the employee's net salary. The second is that the entire advance must be repaid by the end of the fiscal year (June 30).

C. Use of SCF Property:

1. SCF property is for work-related purposes only. Exceptions are made in the event of an emergency. Employees are responsible for the proper use and cleanliness of their operating equipment. An employee should report any necessary maintenance, needs, damage, or loss immediately. All electrical equipment should be turned off when not in use.
2. Personal use of the telephone should be kept to a minimum as it detracts from efficient job performance. Long distance calls are for business purposes only and require prior authorization of Management. Any exceptions to this policy must be cleared by Management beforehand.
3. Save the Children's vehicle policy has been prepared in accordance with overall SCF guidelines, as well as specific grant and contract requirements. The policy aims to strike a balance between the need to have a mobile staff and the need to have a system of vehicle use and allocation which is fully accountable and capable of satisfying audit requirements.
  - a. SCF vehicles are for work purposes only, except in the case of genuine emergency, or with the express permission of Management. In these infrequent instances of personal use, staff will be charged at the SCF agency rate of .13 US\$ per Kilometer.
  - b. SCF vehicles should never be left overnight on the street in front of the offices. Vehicles should always be parked in the designated overnight parking area. The exception is when a coordinator will be traveling the next morning or over the weekend to a project which is in the opposite direction of the SCF office from the coordinator's home (for example, a coordinator living in Bethlehem must travel to a 9:00 appointment in Hebron). Point a. above relating to no personal use of SCF vehicles applies.
  - c. There will be no staff reimbursement for use of public or private transportation unless prior management approval is obtained.
  - d. Use of SCF vehicles for work purposes requires that all staff fill vehicle records legibly and in full.
  - e. Staff is responsible for reporting maintenance problems

to the drivers and Management immediately.

f. Only SCF employees are allowed to drive an SCF vehicle unless otherwise authorized by Management.

D. Accidents or Injuries: An accident or injury sustained on the job must be reported promptly to the Director, who in turn must report it to the Home Office. If the Director is not present, the person left in charge of field office operations should be notified. In the absence of a formal report, it will be presumed that the injury did not occur in connection with the employee's duties.

In the event of an accident in an SCF vehicle, an Accident Report Form must be prepared for submission to Home Office and the insurance company. (See Section III.L. for details on injury compensation.)

VII. STATEMENT OF UNDERSTANDING

1. This document describes the terms of employment which are binding upon all locally hired, Full-Time Employees of Save the Children. Terms of employment of part-time or fixed-period consultants and other employees are negotiated on an individual basis. Arrangements for Home Office-hired staff are made by SCF-Westport.
2. The above terms of employment are subject to revision both by the Field Office and SCF's Home Office in Westport. Any new and mandatory personnel policies established by the Home Office will apply to the West Bank/Gaza Strip program, except in cases which may conflict with local labor law. Any additional provisions mandated by local law will also be included.
3. Any revisions made in these terms of employment will be brought to the attention of staff members as soon as possible and will be recorded in subsequent agreements. Any alterations or additions to the above-stated terms of employment will be added below.
4. If for any reason SCF operations cease in the Gaza Strip or the West Bank, all employees affected by this action are entitled to their full leave and other benefits, including severance pay. If circumstances preclude payment by the Field Office, the affected employees may apply for such payment to Save the Children Home Office in the U.S.A.
5. The signatures below attest to the fact that the employee has considered and agreed to the above-stated terms of employment, and that Save the Children also pledges to adhere to the terms stated in this personnel manual.

*D-RUS LIGOROB*  
Employee's Signature

*[Signature]*  
Director's Signature

9/23/88  
Date

10/7/88  
Date

LAYERS	2	30,108	9,000	MAR 87	SM/MM	8	5	134,320	40,000	15,933	9,202	57.75%	12,377	77.68%
												ERR		ERR
C/FATT	1	13,120	4,500	MAR 87	MM	2	1	7,020	44,400	8,235	2,451	29.76%	2,685	32.60%
												ERR		ERR
AL	21	257,629	85,000			141	104	805,808	608,060	181,227	80,804	44.59%	120,876	66.70%
-----														
S	71	\$698,279	\$259,500			499	399	\$2,709,298	\$1,843,560	\$524,117	\$241,243	46.03%	\$438,437	83.65%

	GAZA STRIP			WEST BANK		
	\$	NO.	%	\$	NO.	%
LOAN SIZE	3490			4048		
BORROWER INCOME	6857.8			8630		
FARM ASSETS	38069.8			38372		
NON-FARM ASSETS	24710			28955		
DISTRIBUTION			39.60%			32.99%
BORROWERS(SM/MM)		44	88.00%	18		85.71%
BORROWERS(SF/MF)		2	4.00%	1		4.76%
COUPLES(MC)		4	8.00%	2		9.52%

TYPE DISTRIBUTIONS

	\$	NO.	%	\$	NO.	%
COWS	30000	6	17%	4500	1	5%
CATTLE	28000	6	16%	32000	8	38%
CAMELS			0%	13500	3	16%
SHEEP			0%	4000	1	5%
HORS	24000	15	14%	13000	4	15%
PIGS			0%	18000	4	21%
CHICKS	6000	2	3%	0		0%
DUCKS	35000	7	20%	0		0%
GOATS	41500	14	24%	0		0%
TRUCKS	5000	1	3%	0		0%
TRUCKS	5000	1	3%	0		0%
			0%			0%
TOTAL	174500	50	100%	85000	21	100%
BUDGET	175000			175000		
% OF BUDGET			99.71%			48.57%

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SAVE THE CHILDREN FEDERATION  
 WEST BANK/ GAZA FIELD OFFICES  
 LOAN PROGRAM  
 CUMULATIVE LOAN ACTIVITY REPORT: PHASE I  
 MAY 31, 1987

PROJECT TYPE	NO. OF BORR	PROJECT COST	LOAN AMOUNT GRANTED \$	DATE OF RELEASE	DEMOGRAPHIC ANALYSIS			ASSETS (\$)		ANNUAL FAMILY INCOME \$	YEAR (1)		YEAR (2)	
					STATUS /SEX	NO. OF DEPEND.	NO. OF CHILD UNDER 18	FARM	NON-FARM		PROJECTED AMOUNT \$	INCREASE %	NET FAMILY INCOME \$	%
C/FATT	1	17,000	5,000	DEC 86	MM	11	10	23,500	30,000	9,000	4,140	46.00%	9,400	104.44%
M/COWS	2	21,200	10,000	DEC 86	MM	15	12	67,000	37,000	15,000	4,386	29.24%	14,906	99.37%
BROIL	3	13,500	4,500	DEC 86	MM/MC	31	28	84,500	113,000	27,000	5,543	20.53%	10,308	38.18%
L/FATT	2	22,000	10,000	DEC 86	MM/MF	9	8	57,200	53,000	17,000	4,980	29.29%	15,500	91.18%
PICKL.	1	10,000	5,000	DEC 86	MM	2	1	100,500	50,000	6,000	1,240	20.67%	6,500	108.33%
I/IRRIG	1	6,200	3,000	DEC 86	SM	3		57,400	30,000	9,000	2,745	30.50%	5,900	65.56%
BROIL	1	4,300	2,000	JAN 87	MM/MC	4	3	8,700	27,000	6,000	2,300	38.33%	4,404	73.40%
L/FATT	1	13,200	5,000	JAN 87	SM	3	2		52,000	5,000	2,940	56.80%	8,200	164.00%
BROIL	5	22,100	10,000	FEB 87	MM/MC	37	31	44,200	100,000	23,940	20,500	85.63%	24,236	101.24%
M/COWS	1	11,500	5,000	MAR 87	MM	9	5	74,700	8,000	4,250	3,840	90.35%	9,600	225.68%
C/FATT	3	40,900	15,000	MAR 87	MM/SM	19	15	136,900	95,000	20,400	19,420	95.20%	25,200	123.53%
I/IRRIG	2	13,800	6,000	MAR 87	MM	16	14	172,400	95,000	13,700	3,557	25.96%	13,867	101.22%
L/FATT	1	8,900	3,000	MAR 87	MM	5	4	600		3,050	2,145	70.33%	3,300	153.85%
BROIL	1	4,600	2,000	JAN 87	MM	7	6	2,600	15,000	7,400	3,996	54.00%	6,776	91.57%
I/IRRIG	3	29,700	8,500	FEB 87	MM	18	14	116,650	20,000	22,750	16,861	74.11%	27,300	120.00%
BROIL	2	8,600	4,000	MAR 87	MM	4	7	81,600	26,000	7,000	7,112	101.60%	6,524	93.20%
L/FATT	1	16,600	5,000	MAR 87	MM	8	7	9,200	5,000	4,500	4,342	96.49%	4,600	102.22%
I/IRRIG	1	8,400	3,000	MAR 87	MM	15	12	67,000	4,000	10,000	2,245	22.45%	8,400	84.00%
C/FATT	1	12,400	5,000	FEB 87	MM	10	9	30,000	20,000	8,000	4,140	51.75%	4,400	55.00%
BROIL	1	3,400	1,500	FEB 87	MF	3	3	1,500	10,000	4,100	2,821	68.80%	2,000	48.78%
I/IRRIG	4	26,950	12,000	MAR 87	MM	26	22	375,500	130,000	39,600	8,390	21.19%	25,500	64.39%
M/COWS	2	12,400	6,000	MAR 87	MM	15	13	58,540	33,500	9,700	1,664	17.15%	7,800	80.41%
L/FATT	1	16,600	5,000	MAR 87	MM	6	4	1,500	25,000	7,500	4,340	57.87%	4,600	61.33%
M/COWS	2	28,500	10,000	MAR 87	MM	16	14	66,700	75,000	14,100	5,530	39.22%	15,700	111.35%
I/IRRIG	1	5,600	3,000	FEB 87	MM	6	5	45,000	42,000	3,300	2,045	61.97%	3,400	103.03%
M/COWS	1	11,700	5,000	FEB 87	MM	7	6	30,300	20,000	3,700	2,860	77.30%	8,120	219.46%
M/COWS	1	12,700	5,000	MAR 87	MM	6	7	40,100	35,000	8,000	2,860	35.75%	8,620	107.75%
I/IRRIG	1	7,900	3,000	MAR 87	MM	7	5	17,500	35,000	7,000	1,772	25.31%	4,200	60.00%
C/FATT	1	12,900	5,000	MAR 87	MM	13	12	23,200	30,000	7,000	7,540	107.71%	12,800	182.66%
MCHINERY	1	10700	5000	MAR 87	MM	4	4	55,500	20,000	10,400	3,740	35.96%	11,500	110.58%
I/IRRIG	1	6400	3000	MAR 87	MM	11	8	53,000	30,000	9,500	445	4.66%	4,000	42.11%
	50	440650	174500			358	295	1903490	1235500	342890	160454	46.79%	317561	92.61%
BROIL	1	8998	3500	JAN 87	SM	1		21,300	8,700	9,462	3,361	35.45%	7,184	75.76%
BROIL	1	4215	2500	FEB 87	MM	4	5	2,000	45,000	9,000	0.00%	1,145	34.94%	
L/FATT	2	23360	8000	FEB 87	MM	13	11	37,200	77,500	16,700	7,664	45.84%	16,040	96.05%
LAYERS	1	17790	4000	FEB 87	MM	11	10	13,500	51,000	9,060	2,721	30.03%	6,916	76.34%
L/FATT	1	11070	3500	MAR 87	MM		5	35,350	30,000	8,764	2,554	29.14%	2,730	31.15%
L/FATT	3	44320	14000	MAR 87	MM/SM	25	15	165,188	64,000	28,426	15,421	54.25%	16,080	56.57%
G/FATT	3	45348	13000	MAR 87	MM/MC	21	17	158,500	95,160	26,988	9,691	35.91%	16,013	59.33%
BROIL	1	6,175	3,000	MAR 87	MC	12	10	46,380	43,500	11,150	3,304	29.63%	4,950	44.39%
LAYERS	1	13,364	5,000	MAR 87	SM	4	4	6,300		7,930	3,230	40.73%	2,836	35.76%
I/SHEEP	1	13,144	4,000	JAN 87	MM	7	3	66,000	9,500	8,400	7,877	93.77%	12,081	143.62%
BROIL	1	5,697	4,000	JAN 87	MM	8	4	51,060	51,800	9,000	7,177	79.74%	11,369	126.32%
L/FATT	2	20,420	7,000	MAR 87	MM/MF	16	14	61,750	47,500	12,159	6,151	50.59%	6,470	53.21%

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SAVE THE CHILDREN FEDERATION  
 WEST BANK/GAZA FIELD OFFICES  
 LOAN PROGRAM  
 LOAN FUNDS STATUS REPORT  
 AS AT JUNE 30, 1988

(WB LOANS RESCHEDULED IN MAY)

DISTRICT	VILLAGE CODE	NO. OF BORROWERS	RELEASE DATE	PRINCIPAL AMOUNT \$	LOANS RECEIVABLE \$	LOANS DUE			REPAYMENTS IN \$	LOANS OVERDUE			REPAYMENT RATE %	
						0-60 DAYS \$	61-180 DAYS \$	181-365 DAYS \$		0-30 DAYS \$	31-60 DAYS \$	OVER 60 DAYS \$		
GAZA STRIP														
	GE	03	2	26/02/87	8,000	0	0	0	0	8,415				100
		02	1	19/03/87	3,000	0	0	0	0	3,155				100
		01	1	31/03/87	5,000	0	0	0	0	5,260				100
	SUBTOTAL		4		16,000	0	0	0	0	16,830				100
	GG	01	1	03/12/86	5,000	0	0	0	0	5,260				100
		01	1	10/12/86	5,000	0	0	0	0	5,260				100
		01	1	25/12/86	1,500	0	0	0	0	1,579				100
		02	1	04/12/86	5,000	0	0	0	0	5,260				100
		02	1	10/12/86	5,000	0	0	0	0	5,260				100
		02	2	30/12/86	10,000	0	0	0	0	10,520				100
		03	2	30/12/86	4,500	0	0	0	0	4,737				100
		08	1	10/12/86	1,500	0	0	0	0	1,579				100
		03	1	18/01/87	2,000	0	0	0	0	2,104				100
		07	1	07/01/87	5,000	0	0	0	0	5,260				100
		01	1	19/02/87	2,000	0	0	0	0	2,104				100
		01	2	26/02/87	4,000	0	0	0	0	4,208	0			100
		02	1	26/02/87	2,000	0	0	0	0	2,104				100
		03	1	23/02/87	2,000	0	0	0	0	2,104				100
		02	1	01/03/87	5,000	0	0	0	0	5,260				100
		07	1	01/03/87	5,000	0	0	0	0	5,260	0			100
		04	1	02/03/87	5,000	0	0	0	0	5,260				100
		01	1	15/03/87	5,000	0	0	0	0	5,260				100
		02	1	16/03/87	3,000	0	0	0	0	3,155				100
		07	1	22/03/87	3,000	0	0	0	0	3,155				100
		02	1	31/03/87	3,000	0	0	0	0	3,155				100
	SUBTOTAL		24		83,500	0	0	0	0	87,844	0	0	0	100
	GM	02	1	18/01/87	2,000	0	0	0	0	2,104				100
		06	1	01/02/87	2,500	0	0	0	0	2,629				100
		04	1	09/02/87	3,000	0	0	0	0	3,155				100
		05	1	26/02/87	3,000	0	0	0	0	3,155	0	0		100
		03	1	02/03/87	2,000	0	0	0	0	2,104				100
		06	1	04/03/87	3,000	0	0	0	0	3,155				100
		05	1	15/03/87	2,000	0	0	0	0	2,092				100
		05	1	31/03/87	5,000	0	0	0	0	5,260				100
	SUBTOTAL		8		22,500	0	0	0	0	23,654	0	0	0	100
	GN	04	1	26/02/87	5,000	0	0	0	0	5,260				100
		02	1	26/02/87	1,500	0	0	0	0	1,579				100
		02	2	15/03/87	10,000	0	0	0	0	10,520				100
		01	4	31/03/87	12,000	0	0	0	0	12,606				100
		04	3	31/03/87	11,000	0	0	0	0	11,570				100
	SUBTOTAL		11		39,500	0	0	0	0	41,535				100

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DISTRICT	VILLAGE CODE	NO. OF BORROWERS	RELEASE DATE	PRINCIPAL AMOUNT \$	LOANS RECEIVABLE \$	L O A N S D U E			REPAYMENTS IN \$	LOANS		OVERDUE		REPAYMENT RATE %
						0-60 DAYS \$	61-180 DAYS \$	181-365 DAYS \$		0-30 DAYS \$	31-60 DAYS \$	OVER 60 DAYS \$		
	GS	03	1	31/03/87	3,000	0	0	0	0	3,155				100
		01	2	31/03/87	10,000	0	0	0	0	10,520				100
	SUBTOTAL		3		13,000	0	0	0	0	13,675	0	0	0	100
	TOTAL/GS		50		174,500	0	0	0	0	187,530	0	0	0	100
WEST BANK														
	WB	07	1	19/01/87	4,000	883	360	523	0	3,321	0	0	0	100
		06	1	19/01/87	4,000	0	0	0	0	4,167	0	0	0	100
		08	1	12/03/87	4,000	1,408	600	608	0	2,780	0	0	0	100
		02	1	12/03/87	3,000	1,470	100	300	1,070	1,671	0	0	0	100
		01	2	31/03/87	9,000	2,763	940	1,823	0	6,699	0	0	0	100
	SUBTOTAL		6		24,000	6,524	2,000	3,454	1,070	18,638	0	0	0	100
	NR	13	1	27/01/87	3,500	0	0	0	0	3,670	0	0		100
		02	1	03/02/87	2,500	0	0	0	0	2,618				100
		07	1	23/02/87	4,000	813	500	313	0	3,375	0		0	100
		06	1	28/02/87	4,000	0	0	0	0	4,195				100
		02	1	28/02/87	4,000	208	208	0	0	3,980	0	0	0	100
		06	1	02/03/87	4,500	3,009	1,500	1,509	0	1,699	0	0	0	100
		16	1	17/03/87	5,000	917	450	467	0	4,317	0	0	0	100
		15	1	17/03/87	3,000	659	440	219	0	2,487	0	0	0	100
		05	1	17/03/87	3,500	0	0	0	0	3,670	0	0	0	100
		14	1	19/03/87	5,000	1,064	530	534	0	4,170	0	0	0	100
		02	1	19/03/87	3,500	175	175	0	0	3,501	0	0	0	100
		13	2	31/03/87	10,000	535	535	0	0	9,155	0	0	0	100
		18	1	31/03/87	4,000	428	210	218	0	3,760	0	0	0	100
	SUBTOTAL		14		56,500	7,808	4,548	3,260	0	50,597	0	0	0	100
	WJ	01	1	31/03/87	4,500	2,035	1,020	1,015	0	2,699	0	0	0	100
	SUBTOTAL		1		4,500	2,035	1,020	1,015	0	2,699	0	0	0	100
	TOTAL/WB		21		85,000	16,367	7,568	7,729	1,070	71,934	0	0	0	100
	GRAND TOTAL		71		259,500	16,367	7,568	7,729	1,070	255,472	0	0	0	100

TOTAL LOAN REPAYMENTS : 942

TOTAL OUTSTANDING RECEIVABLES: 62  
WEST BANK : 182  
GAZA STRIP: 02

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