

AGENCY FOR INTERNATIONAL DEVELOPMENT
WASHINGTON, D.C. 20523

PD-ABG-234
83081

March 24, 1992

Mr. Robert K. Masuda
Director, International Division
YMCA of the USA
101 North Wacker Drive
Chicago, Illinois 60606

Subject: Cooperative Agreement No. HNE-0159-A-00-2001-00

Dear Mr. Masuda:

Pursuant to the authority contained in the Foreign Assistance Act of 1961, as amended, the Agency for International Development (hereinafter referred to as "A.I.D." or "Grantor") hereby provides to the YMCA of the USA (hereinafter referred to as "YMCA or Recipient") the sum of \$332,495 to provide support for the Recipient's program in assisting graduates from YMCA Vocational Training Centers in the West Bank/Gaza through enhancing opportunities for employment in the local industries and assisting them to develop small enterprises for self-employment as more fully described in Enclosure 2, of this Agreement entitled "Program Description".

This Cooperative Agreement is effective and obligation is made as of March 24, 1992 and shall apply to commitments made by the Recipient in furtherance of program objectives through the estimated completion date of October 31, 1995.

This Cooperative Agreement is made to the Recipient on condition that the funds will be administered in accordance with the terms and conditions as set forth in Enclosure 1 entitled "Schedule", Enclosure 2 entitled "Program Description" and Enclosure 3 entitled "Standard Provisions," which have been agreed to by your organization.

The total estimated amount of this program is \$983,120. Of this amount, \$332,495 is hereby obligated. A.I.D. shall not be liable for reimbursing the Recipient for any costs in excess of the obligated amount.

Please acknowledge acceptance of this Cooperative Agreement by signing all copies of this Cover Letter, retaining one copy for your files, and returning the remaining copies to the undersigned.

Sincerely,



Orion Yeandel
Agreement Officer
FA/OP/B/HNE
Office of Procurement

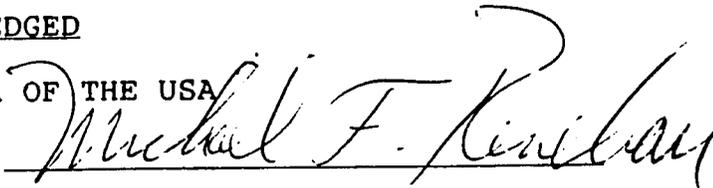
Enclosures:

1. Schedule
2. Program Description
3. Standard Provisions

ACKNOWLEDGED

THE YMCA OF THE USA

BY:



TITLE: Michael F. Renehan - Chief Financial Officer

DATE: March 25, 1992

FISCAL DATA

Allotment No.:	170-63-294-01-69-21
Appropriation Number:	72-111/21037
Budget Plan Code:	NES1-92-33294-IG-12
PIO/T No.:	398-0159-3-2632901
Project Number:	398-0159.39
Total Estimated Amount:	\$983,120
Total Obligated Amount:	\$332,495
DUNS No.:	00-591-2589
Tax Identification No.:	36-3258696
Technical Office:	NE/DR

21

A. Purpose of Cooperative Agreement

The purpose of this Cooperative Agreement is to provide support for the Recipient's program in assisting graduates from YMCA Vocational Training Centers in the West Bank/Gaza through enhancing opportunities for employment in the local industries and assisting them to develop small enterprises for self-employment as more fully described in Enclosure 2, of this Agreement entitled "Program Description".

B. Period of Cooperative Agreement

1. The effective date of this Cooperative Agreement is March 24, 1992. The estimated completion date of this is Cooperative Agreement October 31, 1995.

2. Funds obligated hereunder are available for the estimated period from March 24, 1992 to February 1, 1993.

C. Amount of Cooperative Agreement and Payment

1. For the period of the Cooperative Agreement shown in B.1., the total estimated cost for this Cooperative Agreement is \$983,120. The amount of funds currently obligated to this Cooperative Agreement for performance hereunder is \$332,495. It is estimated that these funds are sufficient to fund performance through February 1, 1993. The Recipient shall not exceed the total estimated amount or the obligated amount, whichever is less.

2. Payment shall be made to the Recipient in accordance with procedures set forth in Enclosure 3 - the Optional Standard Provision, entitled "Payment - Letter of Credit".

3. The Recipient shall submit the required documentation to the following address:

Agency for International Development
Office of Financial Management, PFM/FM/CMPD
Room 700, SA-2
Washington, D.C. 20523-0209

D. Cooperative Agreement Budget

The following is the budget for this Cooperative Agreement. The Recipient may not exceed the total estimated amount or the obligated amount, whichever is less (See Section C.1.). Except as specified in the Mandatory Standard Provision of this Cooperative Agreement entitled "Revision of Grant Budget," as shown in Enclosure 3, the Recipient may adjust line item amounts within the grand total as may be reasonably necessary for the attainment of program objectives.

U.S. \$ provided by:	Total Cost	
	From 3/24/92 to 10/31/95	
	<u>A.I.D.</u>	<u>Y.M.C.A.</u>
1. Program	\$584,000	\$ 0
2. Administration	112,992	0
3. Evaluation	65,117	0
4. Indirect Costs (Overhead)	<u>+221,011</u>	<u>+80,784*</u>
Cooperative Agreement Total	\$983,120	\$80,784*

Note * - The Recipient's negotiated indirect cost rate agreement allows for an overhead rate of 39.6% of direct costs. In accordance with the proposal dated August 9, 1991, the Recipient has agreed to cost share 10.6% or \$80,784 of direct costs.

E. Substantial Involvement Understanding

It is understood and agreed that A.I.D. will be involved in the project activities as described below:

SPECIAL TERMS AND CONDITIONS

1. Reports

The following reports are to be submitted by the Recipient to the A.I.D. Project Officer.

A. Semi-Annual Progress Reports to be submitted to A.I.D. before November 1 and May 1 each year (unless otherwise agreed upon with the responsible A.I.D. Project Officer). Ten (10) paper copies and one on disc in Word Perfect 5.1 will be submitted. Reports shall consist of the following:

1. Cover sheet (one page), listing project objectives (22 lines), and describing project status (24 lines), and major actions over the following six months (5 lines);
2. Body of the Report (not to exceed nine pages), addressing:
 - status of project components (continuation from cover page as required);
 - results and accomplishments since last report relating to the Cooperative Agreement objectives;
 - identification and explanation of problems and/or delays;
 - actions taken or contemplated to resolve problems/delays;
 - initial indications of impact of project activities;
 - status of expenditures and pipeline by Cooperative Agreement line items (showing in the first column the project budget line-item, in the second column the

total project budget for the line-item, in the third column the total spent for the appropriate preceding six-month period, in the fourth column total expenditures to date, in the fifth column the line-item unliquidated balance, and in the sixth column the line-item total expenditures percent spent to date);

- "success stories" of on-going sub-project activities;
- other pertinent information, such as a list of products generated under this Cooperative Agreement;
- status and change since last report of Program Performance Indicators.

3. List of Activities in a tabular annex should include descriptions of actual and planned project activities by site and organization including start and end dates; funding level budgeted and expended where applicable, results and accomplishments, problems identified and means of resolution, and steps taken and progress towards the group/institution development or improving financial and institutional sustainability.

B. Final Report due within ninety (90) days of termination of the agreement and limited to 25 pages, not including annexes. The report should summarize the total experience of the program and address the same items required for the semi-annual reports. Findings of evaluations and actions taken to address the findings will be summarized. The Recipient will submit ten (10) copies of this report and one on disc in Word Perfect to the Project Officer.

C. Financial Reports shall be submitted Quarterly utilizing Form 269 to the Project Officer (one copy), to the Agreement Officer (one copy), and to the Office of Financial Management.

D. Special Reports which may be requested from time to time by A.I.D.

2. Program Performance Indicators

The Recipient will submit for A.I.D. concurrence a list of Program Performance Indicators related to the Cooperative Agreement objectives within three months of the initial date of this project together with a description of how they were developed and how data will be collected. The Recipient will report on the status of these indicators in each semi-annual report.

3. Implementation Plans

The Recipient will submit implementation plans showing how project funds will be used over the next six months. The first implementation plan will be submitted one month following the execution of this Cooperative Agreement. The A.I.D. Project Officer will provide written concurrence with this implementation plan within one month of a receipt. Thereafter, implementation plans will be submitted with the Semi-Annual Report. Separate sections of the plan will be prepared for each sub-project. The implementation plan will cover actions on sub-projects as well as activities such as assessment, evaluations, actions taken to correct problems, monitoring plans, training schedules, and planned travel of consultants and project staff. While this clearance process is the preferred mechanism, the Recipient may seek separate A.I.D. concurrence for project activities which could not be included in the relevant implementation plan.

4. International Travel

Whenever international travel is carried out using funds provided under this Cooperative Agreement, the Recipient will be responsible for obtaining the A.I.D. Representative's or alternatively the Embassy and Consulate clearances. The Recipient will then advise the A.I.D. Project Officer in writing two weeks in advance of travel of the names, dates, purpose of proposed travel, and verify that Embassy/Consulate clearance has been received.

These international travel requirements may change from time to time in accordance with changes in A.I.D. regulations. This paragraph only replaces paragraph (a) in "Air Travel and Transportation" of the Additional Standard Provisions.

5. Coordination with Related A.I.D.-Funded Activities

The Recipient should coordinate its program activities under this Cooperative Agreement with other A.I.D.-funded PVOs implementing programs in the West Bank and Gaza on a regular basis (at least bimonthly) sufficient to ensure non-duplication of effort and identification of areas for mutual concentration of resources and technical support. Coordination will cover technical and sectoral areas (health, cooperatives, infrastructure, training, etc.) as well as in administrative areas (GOI approvals, A.I.D. procedures, security, curfews, etc.) and program management (evaluation, audits, etc.).

6. Reprogramming of Funds

Funds provided under this agreement may be reprogrammed between budget line items at up to 15% of amounts established in the attached budget without A.I.D. concurrence. Reprogramming of funds over 15% of any line item requires written concurrence by the Agreement Officer.

7. Project Monitoring and Evaluation

a. Monitoring: The Recipient will facilitate access to all project sites by officers of the U.S. government in official vehicles to monitor project activities.

b. External Evaluation: The Recipient will arrange for at least one external, independent evaluation of this project (and sub-projects) which will take place approximately midterm in project implementation or as otherwise agreed by the Recipient and the A.I.D. Project Officer. A.I.D. will be involved in the development of the scope of work for this evaluation and selection of team members, including whether an A.I.D. officer will participate on the team. Additional external evaluations may be required by A.I.D. on an ad hoc basis.

c. Other Evaluations: The Recipient may hold additional evaluations, as needed, which may be carried out as described above or on an internal basis, at the discretion of the Recipient. If a request for a follow-on project is under consideration, a final evaluation should be carried out.

F. Reporting and Evaluation

Financial Reporting

a. Financial reporting requirements shall be in accordance with the Optional Standard Provision of this Cooperative Agreement entitled "Payment - Letter of Credit", as shown in Enclosure 3. The frequency of financial reporting and the due dates of reports shall be as specified in the above referenced clause.

b. The original and two copies of all financial reports shall be submitted to:

Agency for International Development
Office of Financial Management,
PFM/FM/CMPD
Room 703, SA-2
Washington, D.C. 20523-0209.

c. In addition, one copy of all financial reports shall be submitted to the A.I.D. Project Manager, Carl Lawhead, NE/DR, or his designee, at the following address:

Carl Lawhead, Project Officer
Agency for International Development
NE/DR, Room 207 SA-2
Washington, D.C. 20523-0223

d. The Recipient's financial reports shall show A.I.D. and the Recipient's costs sharing funds separately, if applicable.

e. Each financial report shall include:

PIO/T Number	398-0159-3-2632901
Project Number	398-0159.39
Project Name	West Bank/Gaza
Cooperative Agreement Number	HNE-0159-A-00-2001-00
Project/Tech. Office	NE/DR, Carl Lawhead

G. Special Provisions

1. Program Description: A summary of the Recipient's project is stated in Enclosure 2 of the Cooperative Agreement entitled "Program Description." The Recipient's proposal dated April 1991 is hereby referenced and incorporated as a part of the Cooperative Agreement.

2. ZIP Codes: Use the following nine-digit zip codes instead of the five-digit codes shown in the Standard Provisions:

<u>Standard Provision</u>	<u>Zip code</u>
Disputes Clause	20523-0051
Payment-Letter of Credit	20523-0209
(In addition to the zipcode change, the organizational symbol for A.I.D.'s Office of Financial Management has been changed to the address shown in F.b. of the Schedule.)	
Ocean Shipment of Goods	20523-1419
Procurement of Goods & Services	20523-1414
Negotiated Indirect Cost	
Rates-Provisional	20523-0060
	20523-1417

3. Correspondence: For the purposes of "notices" delivered to the A.I.D. Agreement Officer, pursuant to Mandatory Standard Provision No. 13, entitled "Notices", the following addresses shall be used:

a) Regular U.S. Mail
Agreement Officer
Agency for International Development
Office of Procurement
B/HNE, Branch
Washington, D.C. 20523-1424

b) By Courier/Express Mail
Agreement Officer
Agency for International Development
Office of Procurement
B/HNE, Branch
15th floor receptionist
1100 Wilson Blvd.
Arlington, Virginia 22209

H. Indirect Cost Rates

1. Pursuant to the Optional Standard Provision of this Cooperative Agreement entitled "Negotiated Indirect Cost Rates-Provisional," the allowable indirect costs under this Cooperative Agreement shall be obtained by applying the provisional rates listed below to the base shown and for the period described.

2. Following the expiration of the period listed for the provisional rates, and pending the establishment of final indirect cost rates, the provisional rates below shall govern, in accordance with the Optional Standard Provision of this Cooperative Agreement entitled "Negotiated Indirect Cost Rates-Provisional."

<u>Type</u>	<u>Rate</u>	<u>Base</u>	<u>Period</u>
Provisional	39.6	See 1/	1/1/86 until amended

Base of Application:

1/ Total direct costs for the International Division, Unit 589.

I. Title to Property

Title to property purchased by the Recipient under this Cooperative Agreement shall be vested in the Recipient. The Standard Provision entitled "Title to and Care of Property (Grantee Title)" applies to this Cooperative Agreement. Disposition of property shall be in accordance with that Standard Provision.

J. Local Cost Financing

Local cost financing is authorized under this Cooperative Agreement. The authorized Geographic codes for goods and services are 000 (USA), Israel or West Bank/Gaza.

K. Addition to Standard Provision Entitled "Subagreements"

The following paragraph shall be incorporated into the Standard Provision entitled "Subagreements" and therefore made a part of this Cooperative Agreement:

"(c) At the request of the Grant Officer, or a representative of the A.I.D. Inspector General's office, the Recipient will obtain and provide the requesting office any of the above listed items from a subrecipient for the purpose of audit or examination of financial records. Any disclosure by A.I.D. of such documentation will be made in accordance with applicable laws and regulations. While A.I.D. retains the right to audit or examine the financial records of a subrecipient at any time, the recipient will be allowed the first right to audit in such cases where an audit is requested."

Enclosure 2
Program Description

PART I. SUMMARY

The YMCA of the USA proposes to assist the graduates of its YMCA Vocational Training Centers (V.T.C.) in the Occupied Territories through enhancing opportunities for employment in the local industries and assisting them to develop small enterprises for self-employment.

While graduates of the YMCA's V.T.C. are among the most skilled workers in the Occupied Territories, the continuing economic crisis limits the benefits of their training. V.T.C. graduates face a difficult task of finding employment in an increasingly competitive labor market. The V.T.C. has kept records of its graduates employment after graduating from the Center and in a representative sample, a study showed that in the past four years, only 67% of the graduates were employed or opened their own workshops. Of the 8% who opened their own workshops, only 50% were able to maintain their businesses. Clearly, these discouraging figures signal that more extensive programs in small enterprise development and management training are needed.

While 67% employment rate is high for such a program, the YMCA believes that the rate of employment could be higher were it not for the following five influencing factors. First, there is a very small number of industries and businesses in the West Bank to hire V.T.C. graduates. Second, the Israeli job market remains closed to many Palestinians and the recent influx of Soviet emigres has heightened competition for scarce jobs in Israel. Third, many Palestinians lack the start-up and operating capital necessary to finance a business. Fourth, graduates of the V.T.C. are highly skilled trades people but lack the managerial skills necessary to run a small business. Fifth, there is an absence of reliable consulting services for graduates to work with during start-up and more troubled times of business operation.

The YMCA of the USA working with the YMCA of East Jerusalem plans to address some of these problems with short term solutions and also work toward the longer term resolution of deeply seeded problems in the Occupied Territories. Among the short term problems addressed under this proposal are to increase the number of businesses in the West Bank, to provide adequate start-up capital for new ventures, to train graduates in managerial skills, and make consulting services available to self-employed people.

The YMCA of the USA, working with the YMCA of East Jerusalem has determined that a separate unit within the YMCA V.T.C. is needed to address the problems detailed above. Therefore, it is proposed that an Extension Service Unit be established which would execute activities necessary to increase self-employment initiatives and successes in the West Bank and Gaza.

The YMCA V.T.C. Extension Service Unit will work closely with students in the following activities. The YMCA Extension Service Unit staff will work with students to locate market

niche and identify prospective small enterprises. The Unit will provide management seminars teaching clients how to finance their enterprise, write business plans, budget and market their services. The Unit will also provide start-up and running capital loans to qualified applicants. The Unit will help graduates make an easier transition from the life of a student to the life of an entrepreneur. The Unit will assist its clients in making machinery available for rental thereby substantially cutting start-up costs. Finally, the Unit will serve as an ongoing resource to its clients providing technical and economic advice through the various growth cycles of enterprise development.

Through these activities the YMCA Extension Service Unit will maximize post training placement of YMCA V.T.C. graduates and foster business success for YMCA V.T.C. graduates. The YMCA V.T.C. receives funding from many different sources. The project has an excellent reputation in the West Bank and a high degree of credibility in the NGO community. U.S.A.I.D. funds will be more than matched by contributions from individuals and foundations who know the East Jerusalem YMCA Vocational Training Center. In order to maximize the financial and human resources invested in the V.T.C., the YMCA Extension Service Unit must be implemented to provide a comprehensive follow-up service.

With the development of the Extension Service Unit, the YMCA of the USA feels that significant results can be expected. Specific outputs of the YMCA Extension Service Unit are to raise the percentage of employed graduates from 67% to 90% in 4 years; and to raise the percentage of successful independent enterprises developed by graduates from 50% to 90% in 4 years.

Estimated budget for the YMCA Extension Service Unit is US \$900,000 distributed over a duration of four years.

PART II. THE PROJECT

1. Problem Statement and Analysis

To understand the economy of the West Bank and the need for the YMCA's Extension Service Unit, it is appropriate to give a short description of its development. During the period between 1948 and 1967, the West Bank's economy was connected with that of Jordan. In 1955, the industrial sector in Jordan contributed 10% to the G.N.P., and the industry consisted mainly of a few numbers of humble factories. Directly after the 1967 War and the occupation of the territories, industry was totally paralyzed losing its markets and its ability to import raw materials. As a result, the number of workers in the industry went down in 1967 from 17,000 to 13,000 workers.

After 1967 the Palestinian economy became part of the Israeli economy, and thus its evolution became dependent upon how well it adjusted to the conditions of the Israeli occupation. During this period, the Israeli agricultural sector employed a large number of workers, and since the other sectors of the economy were unable to absorb these workers, many of them had no alternative but to work in the Israeli job market. The Israeli job market attracted 1/3 of the total number of workers in the West Bank and Gaza. The remaining two-thirds of the West Bank and Gaza work force chose to emigrate to other Arab and non-Arab countries.

Agriculture remains the sector that employs the largest number of workers. In 1979 it employed 28% of the total workers, while industry employed 16%. In 1967 the industrial sector contributed 6.6% to the G.N.P., but this decreased steadily to 4.4% in 1979. One can compare this to 15% in the Arab world, 27.25% in Australia, and 43% in Germany. The number of workers in the industrial sector have also consistently decreased, and it has dropped by 9.7% during the period 1970-1979.

The industrial sector in the West Bank and Gaza consists of traditional handwork and small production units. In 1978, the percentage of units with 10 workers or more was very low, whereas small units comprised 93% of the total number of factories. The small units find it very difficult to compete against the large and highly sophisticated Israeli firms. As a result, several studies indicate that the total number of industrial units has consistently dropped down. For example, 2,332 businesses in 1978, decreased to 2,207 in 1979; this is an approximately 5% decrease within one year. With this decline in the industrial and agricultural sectors, the West Bank economy is being transformed into a service sector society.

Most graduates of vocational training centers find it very difficult to find jobs in their related fields after graduation. Taking into consideration the deteriorating economic situation in the Occupied Territories and the high unemployment rates of approximately 25%, it is very difficult for newly trained graduates to find employment. In 1989 tracer

study was conducted on a representative sample of YMCA V.T.C. graduates months after their graduation. The study found that an average of 67% found jobs in their related field of study and training. The study also indicated that graduates of certain professions were better able to find jobs than graduates of other fields. (Please refer to Annex B for the different YMCA Vocational Training Centers and the professions taught).

Another difficulty facing graduates is the dwindling number of small enterprises starting up or simply maintaining themselves in the Occupied Territories. This is a direct effect of the 24 year old Israeli occupation of the Territories. The tracer study also indicated that in the past four years, only 8% of the graduates were able to start their own workshop in vocations that needed very little start up costs. Nevertheless, 50% of these graduates still found it difficult to maintain their businesses.

There are several reasons that explain the limited job opportunities in the West Bank and the Gaza Strip. Twenty four years under military occupation has made it very difficult for Palestinian industries and businesses to survive. Most recently, the Israeli government has taken up measures to prevent the Palestinian youth from working inside Israel. Since the Gulf War, approximately 80,000 of these Palestinians were allowed re-entry into the Occupied Territories. With no jobs to be found, the number of unemployed Palestinians increased, and the economy was further devastated. Another reason for the limited job opportunities in the West Bank and the Gaza Strip is the lack of equilibrium between the skills graduates of the V.T.C. acquire and the skills demanded by the market. This can be attributed to various causes: the absence of a placement office to regulate the balance needed, and the absence of direct contact between industry and training institutions. The majority of V.T.C.s in the Occupied Territories cease their services and training of the students at graduation day.

The YMCA of the USA strongly believes that self employment and entrepreneurial initiatives are viable solutions to the lack of job opportunities in the market. However, YMCA V.T.C. graduates encounter social, political and economic barriers to self-employment. Most of the students at the YMCA V.T.C. come from poor families and lack the starting and running capital for any business. Borrowing money from lending institutions is also difficult as most asks for collateral the students do not possess. If the graduates are able to manage the start up costs, they then face the problem of good management training. Subjects relating to management and marketing are only introduced to the students on basic levels. The students, lack the necessary skills for project planning, bookkeeping, management and organization, and marketing.

The YMCA Vocational Training Center succeeds in producing highly skilled graduates. However, the situation in the Occupied Territories requires that the YMCA V.T.C. exercise an intensive effort to help each graduate attain economic self-sufficiency. The

YMCA Extension Service Unit will expand the scope of the YMCA Vocational Training Center to better prepare students for the realities of life in the West Bank.

2. Background/PVO Track Record

The YMCA is a worldwide confederation of over one hundred National Movements which support and conduct local development activities with the people living in impoverished communities in their countries. The World YMCA headquarters is located in Geneva, Switzerland and there are six Area Organizations: Africa, Asia, Caribbean, Europe, Latin America and the Middle East.

In 1973 at the Sixth World Council Meeting of YMCAs held in Kampala, Uganda, the World Alliance adopted the "Kampala Principles". These principles established international cooperation for development as a major program thrust and outlined policies and guiding principles. These policies and principles, based on the recognition of the needs of the rapidly increasing number of newly independent Third World countries were designed to stimulate new models for YMCA relationships. The Kampala Principles were reaffirmed at the Eighth World Council Meeting held in the U.S.A. in 1981.

In 1988, at the 11th World Council Meeting in Aruba, with leadership from the YMCA of the USA, a proposal was made to rededicate the next decade to development.

Local YMCAs throughout the world practice the concept of human development which has served and will continue to serve as the underlying philosophy of the YMCA of the USA development cooperation program. Development of the total person as represented by the YMCA Triangle is a common concern reflected in: educational programs of some variety (mind); food production, nutrition, sports and health programs (body); and included in all programs either implicitly or explicitly is values training within the cultural context (spirit).

This broad based, balanced approach to development of the person is coupled with an extension of the concept to the community through integrated community development. The basic human needs of people and especially those in poverty are met mostly through primary group and community relationships. The breakdown of group and community functions contributes to development problems, so most YMCA projects are integrated into and strengthen "grassroots" community structures.

Many YMCAs, especially those in the third world, have extended development programs from urban to rural communities. This urban/rural interface, linkage and exchange represents a viable development concept and responds to national development priorities in the rural/agricultural sector including concerns for food production, health services,

water resources and rural employment. It is supported and encouraged by the YMCA of the USA.

The International Division is the body which coordinates international programs for the YMCA of the USA. Since 1973, efforts have been made to directly involve the 946 corporate YMCA associations in the United States in international programs. As of 1987, more than 300 of these U.S. YMCAs have partnerships or linkages with counterpart YMCAs in other countries. The programs and projects resulting from these bilateral and multilateral partnerships include a wide variety of cross-cultural activities and exchanges. About 70% of these activities support development projects or programs of institutional strengthening for development. In addition, YMCA National Movements in Canada, England, Germany, Japan, France, Norway, the Netherlands, Sweden and Switzerland provide support to development programs through cooperative ventures. A.I.D. funds from the Matching Grant program are leveraged by the voluntary funds raised by local YMCAs in increasing numbers of projects and partnerships.

There are six key programs for the International Division of the YMCA of the USA. These are:

1. Development: To extend the quality and scope of U.S. international YMCAs involvement with socioeconomic and human development programs which promote self-reliance and address such issues as social and economic justice and sustainable environment.

(Development cooperation; emergency assistance; refugees; advocacy)

2. Development Education: To institutionalize the Development Education program by integrating international learning opportunities with existing national and local programs and providing resources and services that directly support international education activities conducted by local YMCAs.
3. Exchange: To create greater opportunities for visits, travel, and exchange programs involving U.S. and overseas YMCAs with the potential of developing mutually supportive long-term relationships between YMCAs.
4. Intermovement Cooperation: To encourage cooperation between YMCA movements in expanding the sharing of resources to address YMCAs in emergency situations, to help strengthen weaker YMCA movements and to extend YMCA services to new areas.
5. Partnerships: To expand the number and quality of direct bilateral and multilateral program relationships (linkages and partnerships) between the U.S. and overseas YMCAs.

- 6. Overseas Service: To develop a variety of opportunities for United States citizens to serve overseas and coordinate the promotion and assignment of different overseas service programs.**

The general method of operation of the YMCA is that each community YMCA in any country has local autonomy to select its leadership, programs, and purpose within the general guidelines established by its national organization and the World Alliance. The YMCA of the USA (a national organization) is constituted by 946 corporate YMCAs of the U.S to carry out specific functions of coordination, representation, research, setting of standards, and initiation of new programs. The International Division of the YMCA of the USA carries out these functions in international programs. The Division does hold responsibility for grant administration of government and private funds made for international programming.

The major projects and training activities in which the International Division is involved are:

- 1. Agriculture, including increased crop and livestock production and water availability.**
- 2. Short-term vocational training and job creation for unemployed youth and young adults, including small-scale business management training and small-scale enterprise development.**
- 3. An integrated approach to community development working with low income people in specific communities, both rural and urban. This results in health, non-formal education, skills training, and job creation projects.**
- 4. Projects to interpret to other National YMCA Movements, other international private voluntary organizations, and multinational corporations, development work as carried out by private voluntary organizations, the objective being to obtain new sources for technology transfer and support.**
- 5. Strengthening the development program and institutional capacity of indigenous YMCAs through management training and direct support for development workers.**

Under the leadership of the World Alliance of YMCAs' program for Intermovement Cooperation, a major effort is being launched over the next five years to consolidate and strengthen weaker YMCA National Movements and their local associations, especially in Africa, Asia, Latin America, Middle East, Caribbean, and the Pacific. New procedures and mechanisms for "sharing resources" internationally have now been agreed upon. With the initiative, the World YMCA Movement will be in a position to strengthen YMCAs institutionally, share risks for new innovative approaches (especially

for small enterprise development), and to be able to replicate successful programs by communicating results more effectively and sharing human resources more widely.

By strengthening this worldwide network for development, YMCAs will be able to draw upon a large resource pool within the YMCA family through other private voluntary organizations and from other sectors such as private foundations, corporations, and government organizations, e.g., Peace Corps. Thus, the YMCA will be a catalyst bringing together a wide range of technical resources to be applied to specific problem areas.

The YMCA of the USA has been working with AID since 1973 when YMCAs around the world expressed their commitment to social and economic development. The YMCA was one of the first U.S. Private Voluntary Organizations to establish a collegial relationship with A.I.D. for support of its development program. The two major areas of program focus have been:

1. strengthening the capacity of YMCAs in underdeveloped countries as institutions for development, and
2. support for specific projects.

A centrally funded Development Program Grant from A.I.D. to the YMCA of the USA from 1976 to 1979 assisted in defining concepts and roles and providing staff for development. It supported the functioning of a new development structure ranging from the World Alliance through the Areas to National Movements of developing countries. It also assisted in supporting the development staff and the training of that staff by the International Division of the U.S. YMCA. Matching Grants from 1979 to 1983, from 1983 to 1986 and from 1986 to 1989 have been directed toward projects and institutional strengthening for development. The institutional strengthening was implemented through limited development staff salary support in developing countries and project cycle management training to field staff in Africa, Asia, and Latin America.

This relationship with A.I.D. has enabled many National YMCA Movements to significantly improve their methods of development work as well as strengthen their management capacity. Recent studies on institutional strengthening have demonstrated the positive effect of A.I.D. support of YMCA development efforts.

Where possible, the YMCA of the USA encourages other National YMCA Movements to work directly with local A.I.D. missions. There have been several YMCA Movements who have received Operational Program Grants (OPGs) and other kinds of technical and financial support from these local missions.

A.I.D. support has come to the YMCA through OPGs in Asia, the Pacific, and Africa. For several years the U.S. YMCA acted as Grantee for these but as the indigenous YMCAs were strengthened for development work, these YMCAs registered directly with the A.I.D. Mission and became direct grantees. Several country YMCAs are now registered and more are starting the process.

Since 1972, the YMCA-A.I.D. relationship through the International Division has brought \$32,438,613 from A.I.D. to support development work implemented by YMCAs in 40 countries, three area organizations, and the World Alliance. In Annex 1 is a listing of all A.I.D. grants made to the YMCA.

The implementation of Matching Grants from 1979 to the present has provided experience for analysis of the unique approaches to development for which the YMCA is most suited. Unlike PVOs which are organized to cope with a specific social, health, or economic problem, the YMCA is a more general service agency. The general service (to people) approach is made specific for development projects as these are designed to focus on identifiable "people" problems in specific places and times. Nevertheless, experience has shown that there are organizational characteristics of the YMCA which help define its place in the PVO "world" as a development work agency.

These may be identified as:

1. In terms of development theory, the YMCA works with a basic human needs approach. Making the poor more productive is an important component of this approach, as are projects to deal with their basic health, education, food, water, and shelter needs.
2. Human resource development, especially of youth and young adults, is a second characteristic. Such work is concentrated with the homeless and urban poor youth whose only assets are their two hands, a mind, and a willingness to work. In stagnated economies, job creation is a necessary part of any skills training for economic improvement.
3. Because the YMCA is organized in each country and community as an indigenous PVO, it is uniquely fitted to conduct small-scale community based projects for which a community leadership structure is needed and used to make decisions and provide volunteer assistance in project implementation. It is uniquely fitted to reach those in the lowest 20% of the economic strata in a society, at least those whose morale and health are high enough that their productivity can be increased if new opportunities are provided.

4. The YMCA is a PVO with a penchant for training. Growing out of a historical past when people were "charged" by religious conversion experience, to some YMCA personnel, training has become the "modern way of changing people for the better." However, development work (and training) is not to try to change people as much as to create new opportunities through which people will change themselves. Training is either a supplementary or central part of most projects supported by the Matching Grant. The often stated caution in supporting training programs is still valid; training is a means to an end and not an end in itself, and vocational training without employment or job creation for the graduate at its close is not satisfactory. The most prevalent kind of training in Matching Grant projects is short-term vocational skills and management training with the objective of improving the productivity (and income) as well as the capacity of the trainee. This is now being followed basic support for small-scale enterprise development.

The continuity of the International Division staff related to development has been a positive factor in maintaining a favorable "track record." The Grant Administrator has been trained in and had responsibilities for development since 1977. Area staff in Africa and Latin America who assist in monitoring projects have also had development work responsibilities since 1974 either at national or area levels. Where possible and feasible, other technical resources from universities, corporations, other PVOs, and consultants are called upon to lend their services for YMCA projects.

All OPGs and centrally funded grants from A.I.D. to the YMCAs have been implemented and carried to completion. During their implementation, monitoring has been done by area or International Division staff. Evaluations and audits were carried out at the close of each grant period.

The YMCAs in the Occupied Territories are the YMCA associations of Gaza and the West Bank and include branches in Nablus, Bethlehem-Beit Sahour, Jericho, Ramallah, East Jerusalem and Gaza. These YMCAs are organizations founded by Palestinian refugees after the War of 1948 and creation of Israel. A group of Palestinian refugees realized the urgent need among the population for leadership and training; the very basis upon which YMCAs are founded. Beginning in a tent, the East Jerusalem YMCA was born in the largest refugee camp in the world at that time (population 67,000) in Jericho. There are few indigenous agencies/organizations on the West Bank and Gaza working with and for the members of the Arab population.

Since its humble beginnings, the YMCA has maintained its presence in the community and demonstrated its ability to provide much needed services. YMCA staff in the region responsible for the implementation of the grant include Michael Bussey, Director of the YMCA of the USA's Office of the Middle East located in Jerusalem; Kameel Nasir, Director of the East Jerusalem YMCA; Isa Saba, Director of the Gaza YMCA.

The V.T.C. was established in 1952 in Aqabat Jaber Camp, at that time the biggest refugee camp in the West Bank, to teach young Palestinian refugees a profession to start a new life. Since that time the YMCA V.T.C. has graduated more than 1,500 students, and has become one of the leading training institutes in the area.

The center trains today in 5 professions. These are:

1. Metal Work
2. Wood Work
3. Painting and Car Body Repair
4. Upholstery and Decoration
5. Building Maintenance

All programs run for three years and emphasize, to a large degree, mainly the practical aspect of the professions. 10 - 15 students are accepted annually in each vocation. Approximately 30 - 50 students graduate from the center every year.

In an evaluation/audit of the East Jerusalem YMCA conducted by Main Hurdman covering January, 1979 to December, 1979 several findings were made. Firstly, it was recommended, and subsequently completed, that separate project cost ledgers be maintained. The team also noted that VTC students and staff are superior. However, economic opportunities for the VTC graduates were noted to be few. The Extension Service Unit hopes to address this problem.

3. Project Goal and Purpose

The goal of the YMCA Vocational Training Center's Extension Service Unit is to provide residents of the West Bank and Gaza with an opportunity for economic development and participate more fully in the process social betterment. The dire economic conditions in the Occupied Territories create difficult conditions for the success of economic development projects. However, the YMCA is doing everything possible to ensure the economic success of the program's graduates. Students are trained in crafts, construction and the skilled trades and provided with training to enter the labor force. Problems to be addressed by the project include limited employment opportunities for residents of the West Bank and Gaza in the Israeli economy, limited financial resources of YMCA V.T.C. graduates resulting in the under capitalization of their ventures and the lack of skills necessary to run a business. The purpose of creating the Extension Service Unit is to ensure, as much as possible, the success of its graduates to be employed by, or to create their own, small enterprises. (for a Logical Framework, please see Annex 1)

4. Project Elements

It is proposed that a YMCA Extension Service Unit be established, the work of which starts before graduation and intensifies after graduation.

The YMCA Extension Service Unit will have two major tasks divided over two major departments: the Department of Enhancing Job Opportunities and the Department of Enhancing the Development of Small Enterprise.

5. Geographical Distribution

The YMCA strives to reach all areas in need of its services. The Extension Services Unit branch of the Vocational Training Center will serve East Jerusalem and Jericho (70%), Gaza (10%), Ramallah (10%), and Bethlehem (10%). The Extension Service Unit will provide all activities in all of these areas.

A. The Department of Enhancing Job Opportunities

1. Appropriate Training

By conducting regular tracer studies and back tracer studies, the unit will identify the skills needed by the industries so that the existing training becomes as relevant as possible. A tracer study will be conducted once a year covering the ten YMCA Vocational Training Centers with approximately 400 graduates per year, three months after graduation and another back-tracing study will be conducted once every four years. This will help in identifying the skills and qualifications required by the local market. The results of the study will then be incorporated in the taught curriculum.

2. Market Labor Needs

Responsibilities of the unit will include placement of V.T.C. graduates. By regularly contacting the local industries and the graduates, the unit will meet the labor needs of the market.

3. Facilitating the Transition From Student to Entrepreneurial Life

During the learning period at the V.T.C. the unit will arrange for field visits as well as short training periods with various local industries. The apprenticeships are optional and can be arranged during the school year or during the summer. This will help the graduates practice what they are learning and understand working life, at the same time it will allow the industries to be acquainted to their future labor force.

The local industries will, as well, be encouraged to visit the facilities at the YMCA V.T.C. and observe the teaching methods. Exhibitions of the local industries' work will be arranged for all interested, including trainees and staff of V.T.Cs to attend.

B. The Department for Enhancing the Development of Small Enterprises:

1. Providing Training Relevant to Self-Employment

The unit will be responsible for conducting and organizing short term intensive courses for the graduates in subjects relating to small enterprise development. These courses will be offered to V.T.C. graduates, as well as candidates from the industry and training institutes who lack managerial skills. The subjects will include management and organization, warehousing, cost accounting, marketing and sales promotion. Each course will have a duration of two months, 5 days a week for 6 hours each day. It is proposed that four courses will be conducted every year, with approximately 15-20 graduates attending each course. Two months of the year will be spent on following-up the graduates of the 4 courses in order to assist them in applying what they learned. The Unit will provide the students travel arrangements and expenses or their accommodation (in the cases where the students cannot commute everyday).

2. Providing Technical and Economic Advice

The Unit will include both technical and economic consulting components for the developing enterprises. The technical advice will answer questions related to various issues of concern. Among the areas of expertise are the installation of machinery, equipment maintenance and repair, production techniques, the purchase of machinery, organization of work, on the job training and architectural services.

The economic advice will consist of material the graduates would otherwise have had little opportunity to master through conventional technical training. The area of expertise for this component of the program includes market analysis, marketing and sales promotion, cost accounting, warehousing and management.

3. Providing Start-Up and Working Capital

The Unit will help finance the starting and/or the working capital necessary for the development of small enterprises through retrievable loans. A prerequisite for approving the loans will be that the recipient attend the full management training course. The YMCA will contract with a Chicago based NGO, Opportunity International, for technical assistance in setting up the revolving loan

fund. Opportunity International will advise the YMCA on loan management and expected loan retrieval. The loan fund will be operated on business terms according to prevailing local market interest rates. Rates will not be subsidized by project or other funds.

4. Lending of Machinery

The graduates will be able to rent machinery and tools from the unit to complete a particular job, and later return to the machinery to the Unit for re-use by others. The machinery and tools will be of varying quality and be usable in at least ten trades.

5. Expected Achievements and Accomplishments

The YMCA of the USA, through its YMCA Extension Service Unit will work toward the economic improvement of life in the West Bank and Gaza through the training and job placement. During the four year life of the grant the YMCA Extension Service Unit plans to increase employment of its graduates from 67% to 90% and increase the number of successful enterprises developed by graduates from 50% to 90%. (See Program Performance Indicators, Annex F.)

6. Program Management

The YMCA Extension Service Unit will include five staff members to execute the tasks of the two departments:

The Department for Enhancing Job Opportunities will include two staff, one with an engineering background and one with an education background. They will be responsible to carry out the tasks of:

1. Locate markets for students labor
2. Matching students' skills to the market's labor needs
3. Facilitating the transition from the learning to the entrepreneurial life.

The Department for Enhancing the Development of Small Enterprise will include two staff, one with an engineering background and one with a business administration and management background. They will be responsible to carry out the tasks of:

1. Providing Management Training
2. Providing Technical and Economic Advice
3. Evaluate projects' capital needs, make loans available and follow up on the projects
4. Renting of machinery

The fifth staff member will be an executive secretary responsible for doing all the paper work, typing, photocopying as well as bookkeeping. The secretary should have a background in secretarial work and bookkeeping.

In addition to internal program management, the YMCA will continue to engage in coordinated NGO activities. The YMCA is a participant in the Coordinating Committee of International Non-Governmental Organizations (CCINGO). CCINGO meets in the East Jerusalem YMCA to discuss NGO activity in the West Bank and Gaza, further needs of the region and NGO capacity to meet these needs. Among the agencies the YMCA of East Jerusalem works with are UNWRA, ANERA and Catholic Relief Services. The YMCA is committed to NGO cooperation and will continue to spearhead these efforts. In addition to working with the NGO community, the YMCA maintains a close working relationship with the Consulate General in Jerusalem.

The YMCA is aware of the need to receive Government of Israel Approval of its activities in Gaza and the West Bank. The YMCA has and will continue to obtain this approval. During the recent curfews, the YMCA received passes from the government of Israel to travel within West Bank/Gaza and deliver emergency supplies.

7. Self-Sustainability

Through its follow-up with graduates of the Vocational Training Center, the YMCA is aware of the need for the YMCA Extension Service Unit and plans for the Unit have been in the making for several years. The YMCA has a commitment to sustaining this project beyond the duration of the grant from U.S.A.I.D. In addition, the YMCA has the credibility among NGOs in the region to work collaboratively for the survival of the YMCA Extension Service Unit. The YMCA will pursue additional funding from outside resources, it will help to build markets for the graduates and it will augment the revolving loan fund. The YMCA is committed to the Extension Service Unit and will pursue all measures necessary to assure its self-sustainability.

However, the success of the YMCA Extension Service Unit beyond the four year grant period is dependent upon the social, economic and political conditions confronting West Bank and Gaza residents in 1995. Obviously, the harsher the social realities, the more difficult it will be to focus on economic improvement. Also, if the worst scenario were to develop, less financial resources would be invested in programs focusing on economic development as more resources were devoted to relief assistance and the economy of the Occupied Territories would be unable to sustain Palestinian small enterprises. Barring such events, the YMCA expects the YMCA Extension Service Unit to become a permanent part of the YMCA Vocational Training Center.

8. Evaluation

Continual monitoring of the project will be carried out by partner Private Voluntary Organizations and YMCA field staff, including the YMCA of the USA's representative in Israel, Michael Bussey. The YMCA will also conduct a follow-up field visit to loan recipients' workshops and to participating employers to assess the effectiveness of the program. These assessments will be documented in periodic reports.

In addition, two formal evaluations will be conducted by independent evaluators after the completion of the project. The cost of the mid-term evaluation will be \$20,000. Among the questions the evaluation will attempt to answer are the following:

- A) Did the services and resources provided benefit needy displaced and war-affected persons?
- B) Were assistance efforts well-coordinated, particularly to avoid duplication?
- C) Was the program successful in increasing the earnings of its clients?
- D) What was the impact of the implemented program on needy families, local businesses and collaborating private voluntary organizations?
- E) Did the program foster a self-reliant spirit among individuals and communities of the poverty pockets?

Finally, a joint U.S., Canada, Germany, United Kingdom, and World Alliance of YMCAs evaluation team will make an outside monitoring and evaluation trip in the West Bank and Gaza at the end of this grant period. The cost of this evaluation will be \$24,000. The team will evaluate the program based on criteria set out as the Program Performance Indicator (Annex F).

In light of AID's travel restrictions, the YMCA will seek prior AID and Field Post approval for international travel associated with the grant for business determined to be essential and non-deferrable.

9. Reporting

An in-house evaluation will be carried out through the reporting process. The YMCA of the USA will submit to U.S.A.I.D. program and financial progress reports every six months, as well as statements, as required, detailing the results of YMCA's efforts

during the term of the Grant and expenditures made under the grant. These reports should present the following information for YMCA activities.

1.1 Breakdown of expenditures to date by budgeted line items in the financial plan.

1.2 Problems encountered during the implementation of the grant.

1.3 Projected disbursements for the coming four months.

1.4 Number of direct beneficiaries (i.e., class enrollment, loan recipients, recipients of technical assistance).

1.5 Number of indirect beneficiaries (i.e., number of people supported by graduates of Vocational Training Center and recipients of assistance from the Extension Service Unit).

Performance indicators will be number of direct and indirect beneficiaries as well as cost benefit analysis.

The YMCA will submit a final report in five (5) copies to U.S.A.I.D., no later than sixty (60) calendar days following the last date of disbursements. This report should document the objectives achieved, the amount received by each sub-grantee and the items distributed to each group of beneficiaries.

The YMCA of the USA will send a monitoring team to East Jerusalem during the second year and a final trip will be made at the end of the grant to assess the final program.

10. Budget

See attached

11. Financial Management

Financial Procedures:

Prior to approving subgrant funds to other YMCAs, the YMCA of the USA assesses the subgrantees financial management procedures to determine the YMCAs capability to comply with USAID standards. A Document of Understanding (DOU) agreed to between YMCAs incorporate financial management and reporting procedures which comply with AID standards and procedures.

YMCAs maintain accounting procedures that records, documents, and determines the reasonableness and allowability of all disbursements. Funds are disbursed to subgrantees in installments based on the project scope of work. The subgrantee must submit a financial report on expenditures made during the installment period before further installments are disbursed. This report is subsequently reviewed and reconciled with the YMCA of the USA's financial statements.

All YMCAs that receive AID funds are required to submit to the YMCA of the USA an annual audit statement of the YMCAs accounts. In addition, a midterm evaluation and a final independent audit and evaluation is planned for this project.

Procurement:

The DOU incorporates AID's procurement guidelines. All YMCAs that receive AID funding are required to adhere to all USAID and OMB procedures and guidelines in their procurement practices for AID funded Grants. In this grant, the following items are expected to be procured/purchased in the implementation of this grant.

3 computers/software
Media Equipment (OHP, White board, Slide Projector)
Mc/tools
Photocopier/supplies
Office Furniture
Office Supplies

Personnel:

It is planned that the YMCA of East Jerusalem will engage 5 persons locally as staff to implement this program. One person will be engaged by the YMCA of the USA, on a part time basis, to manage and coordinate the grant. All persons employed under this grant shall adhere to the respective YMCAs personnel policies and guidelines.

ANNEXES

- Annex A** Logical Framework
- Annex B** Professions Taught at the Different Vocational Training Institutes In the Year 1989
- Annex C** Activities to Enhance Employment and Self-Employment
- Annex D** Time Implementation Plan
- Annex E** Trace Study
- Annex F** Program Performance Indicator

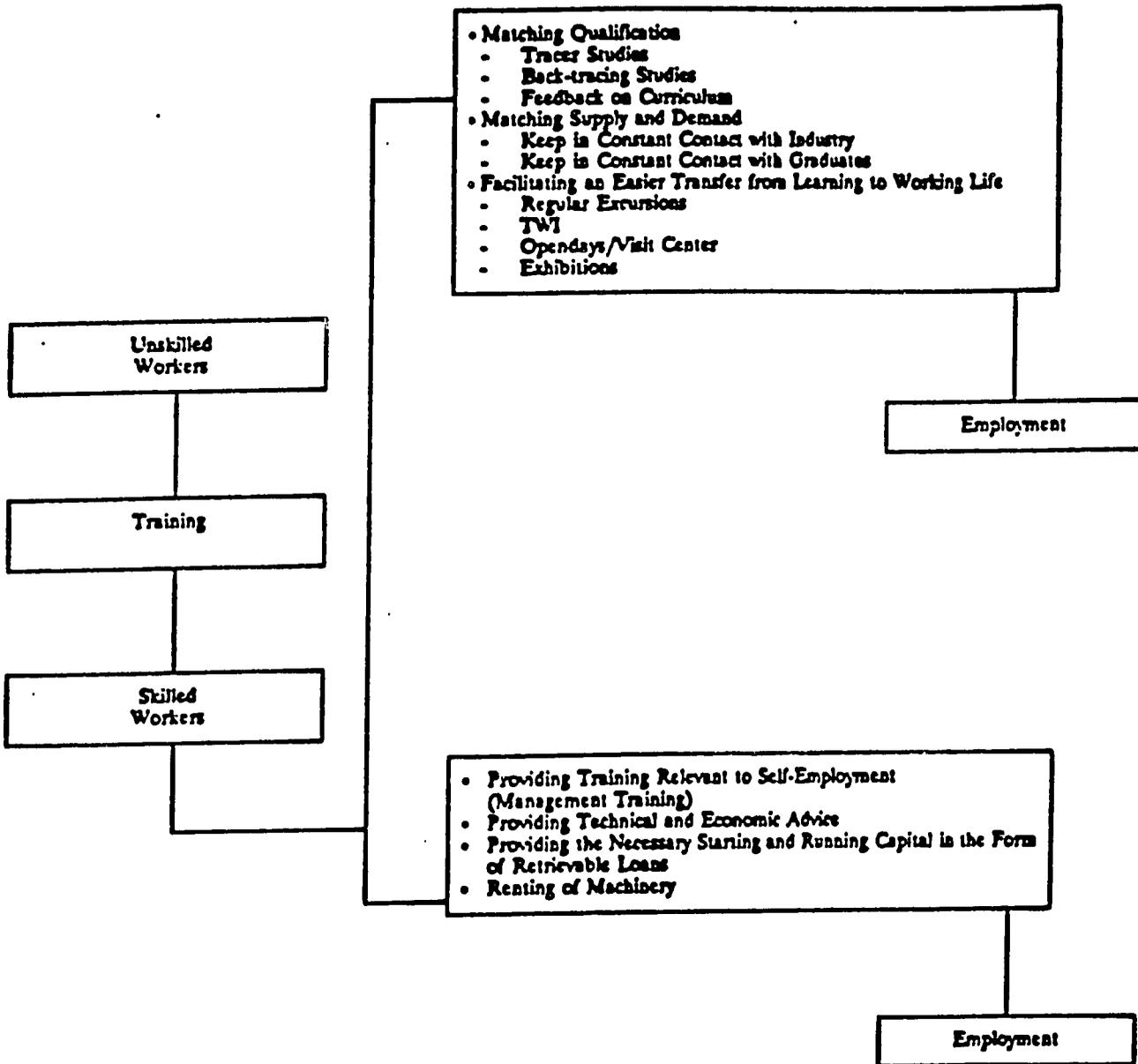
30

Narrative Summary	Objective Verifiable Indicators	Means of Verification	Assumptions
Goal: to promote the economic betterment of West Bank/Gaza inhabitants.	Youth trained in vocational and small enterprise management. Increase success rate of entrepreneurial ventures by clients of Extension Service Unit.	Source: YMCAs of Gaza, West Bank, YMCA of the USA. Method: Team evaluations, reports and site visits.	Adequate funding available internally, government continues to allow the YMCA to work, relative economic stability, relative political stability, adequate income among WB/G inhabitants to patronize new businesses.
Purpose: An extension service unit will be developed as an adjunct to the Vocational Training Center to assist graduates in finding employment and fostering self-employment initiatives.	YMCA will be delivering needed training to youth increasing economic opportunities for youth in the West Bank and Gaza.	Type: Tracing studies will be used to determine employment longevity and entrepreneurial success of V.T.C. graduates and graduates of the management training seminars.	Same as above.
Outputs: Youth will be trained in small business management, success of graduates' business ventures will increase. The YMCA in West Bank/Gaza will be strengthened as private volunteer organizations.	Management training courses lasting two months each. Tracer study conducted every year involving 400 students. One back tracing study every 4 years. Increase employed graduates from 67% to 90% in 4 years. Increase number of successful enterprises developed by graduates from 50% to 90% in 4 years.	6 month reports, program reports and financial reports will be provided for each country. A 6 month report will be provided by the YMCA of the USA's representative in Jerusalem. An audit will be performed in YR III, a monitoring trip in Year I and an evaluation in Year II.	Same as above.
Inputs: Inputs include personnel for the Extension Service Unit, funds, machinery for rental.	5 personnel with the Extension Service Unit. \$900,000 USAID funds for the Extension Service Unit.	6 month reports, program reports and financial reports will be provided by the Extension Service Unit. A 6 month report will be provided by the YMCA of the USA's representative in Jerusalem as well. An audit will be performed in YR III, a monitoring trip in YR II and an evaluation in YR II.	Same as above. World YMCAs continue to provide institutional support to the Vocational Training Schools.

**ANNEX B: PROFESSIONS TAUGHT AT THE DIFFERENT
VOCATIONAL TRAINING INSTITUTES
IN THE YEAR 1989**

	Institutional Secondary Schools (Total: 8) Teaching in Profession	No. of Students in Profession	Institutional Training Center (Total: 6) Teaching in Profession	No. of Students in Profession	Voc. Courses Teaching Institutes	No. of Students in Profession	Total No. of Institutes Teaching a Certain Profession	Total No. of Students
Hair Dressing					6	177	6	177
Tailoring, Textile & Embroidery			2	95	85	1133	87	1228
Nursing					2	14	2	14
Secretarial Work & Typing					7	105	7	105
Shoe Making			1	1	1	2	2	3
Olive Wood Productions					2	29	2	29
Leather Work			1	14	1	4	2	18
Bamboo Work			1	12	1	6	2	18
Printing & Book Covering			1	73	1	6	2	79
Upholstery & Decorating	2	45	3	46	1	8	6	89
Carpentry	6	157	6	270	5	76	17	503
Air Conditioning & Refrigeration	1	22	2	80			3	102
Sanitary & Central Heating	3	94	2	32			5	126
Construction, Tile Laying & Plumbing	1	28	2	80	1	10	4	118
Call & Fricze Work	5	143	2	144			7	287
Car Painting			3	77			3	77
Agricultural Machinery	1	36		77			1	36
Car Mechanics	4	173	2				6	265
Blacksmithery & Welding	3	159	2	165			10	324
Radio & Television	5	134	2	64	1	6	7	198
Car Electricity			1	64			1	64
General Electricity	6	172	3	160	2	20	11	432

**ANNEX C:
ACTIVITIES TO ENHANCE EMPLOYMENT AND SELF-EMPLOYMENT**



Small Enterprise Development and Management Training

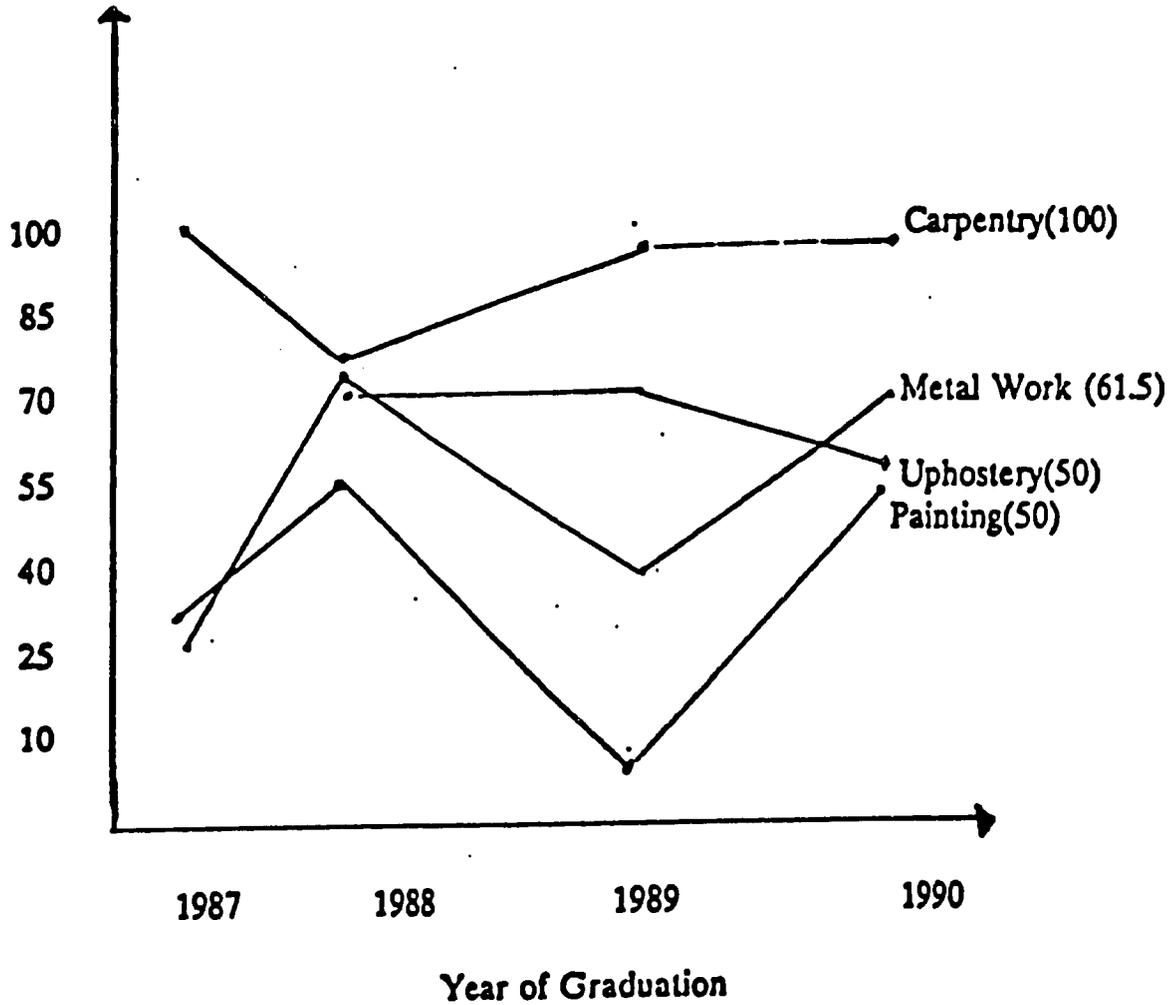
ANNEX D: IMPLEMENTATION PLAN

	1991	1992	1993	1994
1. Matching Qualifications <ul style="list-style-type: none"> • Designing Tracer Study Questionnaire • Conducting Tracer Study • Surveying Industry & Designing Questionnaire • Conducting Back-Tracer Study • Feedback Upon Curriculum 	 (X X X X X) (X X X X X)	 (X X X X X) (X X X X X)	 (X X X X X) (X X X X X)	 (X X X X X) (X X X X X)
2. Matching Supply & Demand <ul style="list-style-type: none"> • Contact with Industry • Contact with Graduates 	XXXXXXXX XXXXXXXX	XXXXXXXX XXXXXXXX	XXXXXXXX XXXXXXXX	XXXXXXXX XXXXXXXX
3. Facilitating an Easier Transfer to Working Life <ul style="list-style-type: none"> • Excursions to Industry • TWI • Open Days • Exhibitions 	(X X X X X) (X X X X X) (X X X X X) (X X X X X)	(X X X X X) (X X X X X) (X X X X X) (X X X X X)	(X X X X X) (X X X X X) (X X X X X) (X X X X X)	(X X X X X) (X X X X X) (X X X X X) (X X X X X)
4. Training for Self-Employment <ul style="list-style-type: none"> • Management Training 	(X X X X X)	(X X X X X)	(X X X X X)	(X X X X X)
5. Providing Technical and Economical Advise	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX
6. Providing Capital <ul style="list-style-type: none"> • Evaluating & Following Projects Proving Capital 	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX
7. Renting of Machines <ul style="list-style-type: none"> • Machines Purchases • Renting of Machines 	(X X X X X) (X X X X X)	(X X X X X) (X X X X X)	(X X X X X) (X X X X X)	(X X X X X) (X X X X X)
8. Project Evaluation & Progress	(X X X X X)	(X X X X X)	(X X X X X)	(X X X X X)

ANNEX E: TRACER STUDY RESULTS

The following graph indicates the results of a tracer study conducted 3 months after graduation over the past four years. The study aimed at finding out the percentage of graduates employed in their field of study, employed in another field or unemployed.

**% of graduates employed
in their field of study**



ANNEX F: PROGRAM PERFORMANCE INDICATOR

**PROGRAM PERFORMANCE INDICATOR
YMCA PROGRAM IN THE WEST BANK AND GAZA**

Extension Services Unit

The goal of the Extension Services Unit is to increase self-employment initiatives and successes in the West Bank/Gaza thereby increasing the income and well being of Palestinian residents in the Occupied Territories.

Objectives

Indicators

Increasing economic self-sufficiency of VTC graduates

% graduates employed

Decrease dependence on Israeli job market

% graduates self-employed

Increase feasibility of small enterprises

% of small business successes

Increase utilization of alternative credit markets

number of loans made, number of loans defaulted, principal past due/total principal outstanding

Data Collection: Graduates of the YMCAs Vocational Training Centers meet with counselors from the VTC as part of an annual follow-up. This has permitted the counselors to determine the need for assistance in students' post training phase. This follow-up supplemented by follow-up of clients of the Extension Service Unit will allow extensive data collection for program analysis. Additional data collection will occur during the mid-term and final evaluation.

YMCA EXTENSION SERVICE UNIT PROGRAM INDICATORS

Indicators **Last 6 Months Since beginning of project**

Recipients of technical assistance

No. of hours assistance

Follow-up visits by staff

Loan Fund

No. of loans made

Amount of loans

No. of loan applicants

Management Training

No. trained in accounting

No. trained in financial planning

YMCA Vocational Training Extension Services Budget
FINANCIAL PLAN

Towards a Successful Career for Graduates of Vocational Training

	Y1992-3	Y1993-4	Y1994-5	Y1995-6	Total
I. Program	225,500	119,500	119,500	119,500	584,000
II. Administration	20,248	27,248	20,248	45,248	112,992
III. Evaluation	15,000	15,000	15,000	20,117	65,117
IV. Indirect Costs *	75,617	46,907	44,877	53,611	221,011
Total	336,365	208,655	199,625	238,476	983,120

*The YMCA of the USA's approved A.I.D. Indirect cost rate is 39.6%. In this proposal, the YMCA is charging 29% indirect cost for reimbursement. The difference, or 10.6% of the projects A.I.D. direct costs will be the YMCA's contribution.

I. Program Summary

	Y1992-93	Y1993-94	Y1994-95	Y1995-96	Total
Operational Costs	114,500	114,500	114,500	114,500	458,000
Equipment/Fixed Costs	111,000	5,000	5,000	5,000	126,000
Total	225,500	119,500	119,500	119,500	584,000

27