

PROJECT ASSISTANCE COMPLETION REPORT

Country: Jamaica

Project Title: Hurricane Reconstruction Project

Project Number: 532-0158

Funding Period: 3/15/89 - 3/31/92

LOP Funding: \$30,000,000

Obligated/Disbursed: \$29,359,460 (See Budget Summary attached)

Implementing Agencies: Jamaica Public Service Co., Ja. Telephone Company Ltd., National Water Commission, Ministry of Education, University of the West Indies, National Development Foundation, JAMPRO, Office of Disaster Preparedness, CVSS/United Way, Salvation Army, Ministry of Justice

Major Contractors: Lloyd Electrical Co., Price Waterhouse, Touche Ross, AAPC Inc., Harza Engineering, ADeB Consultants Ltd., APEC Consultants, Dunbarton Rock Ltd.

I. BACKGROUND & PURPOSE:

The Hurricane Reconstruction Project (HRP), a follow-on to the Emergency Rehabilitation project, was designed to provide assistance to the Government of Jamaica in recovery and reconstruction activities needed after Hurricane Gilbert in August 1988. These activities included restoration and infrastructure for electric power, telecommunications, water, schools, and courthouses; provision of credit and other assistance to agriculture and business recovery efforts; disaster preparedness assistance and relief to the poor.

The project was approved in January 1989 to complete rehabilitation activities started under the Emergency Rehabilitation Project. The PACD of August 14, 1990 was extended to September 1991 to allow for the completion of the water projects and procurement actions as well as to enable the completion of audit activities. It was again extended to March 31, 1992 to allow for the disbursement of loan commitments made prior to the PACD; all other activities having been completed by the PACD.

Of the US\$30 million which was authorized and obligated, actual expenditures at the close of the project totalled US\$29,359,460

expenditures at the close of the project totalled US\$29,359,460 with the balance of \$641,000, which resulted mainly from exchange differences, being deobligated. Most project activities were completed on target while achieving planned outputs.

To achieve project purpose and contribute to project goal project activities were conducted in three major components. (1) **Rehabilitation and Infrastructure;** (2) **Agriculture and Business Recovery** and (3) **Disaster Preparedness and Relief for the poor.**

1. Rehabilitation and Infrastructure - \$15,286,605:

Technical assistance was provided under this component to the Jamaica Public Service Company (JPSCo), the Telecommunications of Jamaica Company (TOJ), and the National Water Commission (NWC) to restore electric power, telephone services and the water and sewerage systems respectively. Commodities and construction services was provided to 200 primary/all-age/secondary schools and also to replace damaged equipment at the University of the West Indies. Funds were also provided to rehabilitate 38 courthouses damaged by the hurricane.

2. Agriculture and Business Recovery - \$7,184,278: Grants were provided to the Jamaica Agricultural Development Foundation (JADF), the National Development Foundation (NDF) and the Jamaica Promotions Limited (JAMPRO) to assist in providing credit, technical assistance and commodities to agriculture and business recovery efforts.

3. Disaster Preparedness and Relief for the Poor - \$280,571: Under this component AID provided US\$280,571 to support action-oriented analysis leading to specific strategies to reduce the vulnerability of Jamaica's settlements to future disasters, in the course of reconstruction. This component was also to provide assistance to the Office of Disaster and Preparedness (ODP) to enhance its capacity for post disaster assessment and development of priority rehabilitation needs.

Most of the elements under this project were closed out on the PACD, however, three elements (JADF, NDF and Audit) had to be extended to facilitate ongoing activities, while another three were closed when the implementing agencies failed to submit final bills or release certification within the given deadline.

The audit report had identified a number of weaknesses in the project. These were: unmarked equipment, uninstalled computer equipment, recording of assets. These were all investigated and corrective actions taken.

II. PROJECT MANAGEMENT:

In managing the project, the Mission changed its normal project

implementation mode in several respects. A concurrent audit was mandated for the project. RIG/Tegucigalpa selected, and the mission contracted with the local office of Touche, Ross to work in cooperation with the Regional Inspector General's office.

Within the mission, each project component was managed by the related technical office (e.g., power by the engineering office, agriculture by the agricultural office) to maximize use of mission technical expertise while the Office of Projects and Private Enterprise provided overall project coordination and identified cross-cutting problems among components. In addition, the Mission obtained consulting services to package procurement, most of which was contracted to procurement services agents.

The project provided technical assistance and commodities to the power, telephone, water, agriculture, schools, and grants to NGOs.

More detailed information by sector follows:

1. **Power Sector - \$10,475,643** - Procurement of electrical commodities and motor vehicles and spare parts were all completed. AID financed technical services to help Jamaica Public Service Company (JPS) restore damaged data base and improve the physical plant transmission and distribution lines on one-third of the island. The major contractors who were assigned to this sector were; Lloyd Electric who assisted in voltage standardization work, and Harza who trained JPS personnel in the area of restoration to the data base. The courses were conducted with all trainees returning to assist in the computer operations of JPS.
2. **Telecommunications - \$478,146** - In an effort to repair and strengthen the JPS telecom network, new designs were prepared for procurement of UHF and VHF radio equipment, power line carrier current radio equipment, and microwave radio. All commodities under this element have arrived and payments made.
3. **Water - \$4,332,816** - The National Water Commission kept the water system operating, and the project financed materials including pipes and pumps and also some vehicles. Also, AID financed a consulting firm's detailed assessment of damages to the water system. All procurement activities under this element were completed and there are no outstanding payments due to the NWC.

4. Education - \$3,702,315 - Primary, All-Age, and Secondary Schools were adversely affected by Hurricane Gilbert and this included partial and complete loss of roofs. The project provided financing for the repairs of roofs, gutters, replacement of windows and doors, improvements to water supply and sanitary systems, minor repairs to electrical installations, other repairs and instructional materials such as black boards.

USAID contracted with an A&E firm who worked with the Ministry of Education's SCOPE staff to develop a list of schools to be assisted. The primary criteria for selection was to maximize the number of students which have usable physical school facilities. This did not favor aid to large schools; rather it prioritized repairs that made schools adequate. One half of the funds available from USAID was earmarked for rural schools, the other half was for urban/rural township schools corresponding to the enrollment ratios. In all cases, top priority was given to repairing facilities which were in immediate demand because no alternative physical facilities were available. A total of 125 schools were repaired, final bills submitted by SCOPE were reimbursed, and certifications indicating that all payments have been made by USAID were received from the three A&E firms.

Over one million textbooks were totally destroyed and had to be replaced. The project financed the printing costs of replacing these textbooks which was done by the Gleaner Company. As the Gleaner Company already had the typeset and had done the printing of the original set of textbooks, a waiver of competition was granted to enable the Ministry of Education (MOE) to procure the services of the Company to produce the additional copies of the damaged textbooks.

AID entered into a Cooperative Agreement with the UWI to provide funds to assist in the restoration of the Faculties of Medicine, Natural Sciences, Education, and Social Sciences. In particular the Faculty of Natural Sciences (mainly Departments of Chemistry and Botany) suffered severe losses in terms of scientific testing and research equipment, as well as airconditioning units which are essential to the operations of the faculty. UWI received US\$588,000. US\$100,000 was used for local commodity purchases, US\$400,000 for off-shore commodities purchased under the grant and US\$88,000 used to purchase an EMG machine for the Department of Medicine, as well as a few small items for the Department of Education.

5. **Justice - \$371,298** - Assistance in this area was to ensure that the renovation activities planned under the Caribbean Justice Improvement Project were completed and the Ministry of Justice's program of renovating the overall system of RM courthouses to a satisfactory condition was attained. Under this element five courthouses were identified to receive funding under this project. All repairs were completed to the selected courthouses and all bills submitted have received reimbursement.

6. **Agriculture - \$4,383,389** - Grants were provided to the Jamaica Agricultural Development Foundation (JADF), the National Development Foundation (NDF) and the Jamaica Promotions, Limited (JAMPRO) to assist in providing credit, technical assistance and commodities to the agriculture and business recovery efforts.

The direct grant with the JADF this element was designed to assist in the reconstruction/resuscitation of a small, but significant portion of the Jamaican agricultural sector. Credit and technical assistance was provided with emphasis being given to the poultry and banana sub-sectors. The focus of this element was on reconstruction and rebuilding of the productive capacity of banana and poultry farms identified as having suffered damage from the hurricane, with priority given to those farmers willing to invest in improved production and management practices.

Banana Sub-Sector - Funds provided to the JADF was used to provide loans at a rate of 12 percent, under a special Hurricane Gilbert Reconstruction program, slightly higher than those under the GOJ's rehabilitation lending program.

Technical assistance which was complementary to the targeted lending program was provided but was limited to support for expanded technical outreach and extension activities of the Jamaica Banana Producers Association (JBPA) on behalf of eligible banana growers. The technical assistance facilitated and accelerated the on-farm adoption of modern banana production and post harvest practices which were developed on a limited scale with great success under a joint JADF/JBPA project.

Lending and technical assistance support for the banana sub-sector was targeted on the Eastern/Northeastern Parishes of Portland, St. Mary, St. Ann, and St. Thomas. The technical assistance was provided in conjunction with the loans and was accomplished by means of a subgrant from JADF to the JBPA.

The eligibility criteria for the banana sector stipulated that the borrower had to be producing for export prior to the hurricane or had the capacity to begin to do so as a result

of the loan and associated technical assistance; they had to accept the technical assistance to be provided by the JBPA; and they had to meet the revised/streamlined lending requirements under the HRP facility set up by the JADF. Credit funds were made available to the JBPA who in turn implemented and administered a crop lien program for the participating farmers on behalf of the JADF. Under this arrangement the JBPA submitted loan repayments to the JADF on behalf of the individual borrowers. JBPA was also responsible for keeping individual accounts for each participating farmer. All loans under J\$100,000 to participating farmers had to get the prior approval of a Steering Committee which consisted of 2 JADF and 2 JBPA representatives. Loans over \$100,000 had to have the prior approval of the Managing Director or his designee based on the recommendation of the Steering Committee.

A total of 107 loans was made to the banana sector which represented a 63% accomplishment out of a projected 170 loans.

Poultry Sub-Sector - Lending to the poultry sub-sector was not focused on specific geographic location, but was geared towards those farmers with established contractual arrangements for the marketing of their products and the receipt of technical and other services from the Jamaica Broilers Group (JBG) and/or Caribbean Broilers Limited of Jamaica (CBJ). The poultry sub-sector was viewed as an unusual disaster-related program and thus many of the normal non-interest rate provisions of the JADF's lending policy were waived so as to speed up the lending process.

To be eligible for a loan under this sector, the borrower had to be in possession of a contractual arrangements with one of the large processing companies for marketing and other services and they had to meet the revised/streamlined lending requirements under the HRP program facility set by the JADF.

Poultry loans up to \$200,000 had to have the approval of the Managing Director of the JADF. Loans over \$200,000 had to be reviewed and approved by the JADF Board of Directors. It was projected that a total of 60 loans would be made, however this target was exceeded by 40% with a total of 84 loans being made.

Actual monitoring of subloan progress was carried out by the JADF project officers in conjunction with JBG and JBPA technical staff with the active participation and assistance of the USAID Office of Agriculture and Rural Development.

7. National Development Foundation (NDF) - \$2,368,617

Funds made available to the NDF was administered through a special program entitled the "Small Business Reconstruction Program". These funds were used to cover administrative and operational costs and to establish a revolving loan fund. Loan funds were targeted to individuals and groups who had suffered damage or losses as a result of the hurricane. Funds were used to finance raw materials, working capital, replacement, upgrading of infrastructure, plan, equipment and facilities. Funds were used by eligible applicants to finance new opportunities which had arisen as a result of Hurricane Gilbert. Loan eligibility criteria included that the applicant be an individual or group with net assets of or below J\$500,000 (exclusive of land and buildings), and that the applicant must have suffered damage from the hurricane. The threshold determination of hurricane damage was applied by the NDF. Loan amounts were not allowed to exceed J\$350,000 for individuals and groups. The reflows, which included principal and interest will be used to expand NDF's loan portfolio for on-lending.

The funds were administered through a separate account under the normal procedures, terms and conditions of its regular lending program. Loans were provided to current and potential clients who had suffered damage as a result of the Hurricane Gilbert and were in need of financing. Eligibility of applicant was determined by the NDF staff.

This component also exceeded the number of loans originally projected. Total loans made by the end of the project were 437 compared to a projected 300 loans.

8. Jamaica Promotions Limited (JAMPRO): \$432,272 - Funds made available to this sector were to cover activities in the areas of Small and Micro Enterprise and Export Recovery.

Small and Micro Enterprise - Many small scale enterprises sustained substantial losses as a result of Hurricane Gilbert, many of which were unable to re-start operations without some degree of bridge financing and, in most cases, banks were unwilling to lend them without an excessive amount of collateral. Not only were they unable to access traditional lines of credit, but, because of their size, many were unable to access credit through development institutions. In Montego Bay for example, some craft market vendors, small garment manufacturers, food processors, and food vendors had their businesses totally destroyed. The small scale business sector is a crucial job-creating sector in Jamaica, which employed more than 40% of the Jamaican work force prior to the hurricane. This element of the project targeted specifically two groups which would normally not

benefit from other programs; (1) viable small scale producers who were unable to access other funds to continue their venture; and (2) small scale exporting companies who had suffered dislocations and loss of income. Many of these companies were uninsured and most underinsured. \$462,141 was made available to JAMPRO for subgrants to groups and organizations who represented entrepreneurs affected by the hurricane. In turn, the group/organization (subgrantee) made grants to the individual member entrepreneurs. Groups and organizations such as the Small Business Association of Jamaica/Peace Corps Craft Vendors Project, Self Start Fund, Unity Basket Weavers, ACE Woodwork Limited, New Haven Farms, Hopewell Blooms, SBAJ/Garment Group, and St. Thomas Craft Producers were organizations/groups which were allowed to participate as subgrantees.

In collaboration with USAID JAMPRO screened prospective subgrantees to ascertain that the group/organizations were legitimate entrepreneurs affected by the Hurricane. Eligibility was based on the group/organization's ability and staff to manage sub-grant funding to its participating members and ability to prepare a sub-grant proposal for submission to JAMPRO and USAID for approval and monitoring. The proposal had to indicate the group/organization's criteria for selection of members to receive financial assistance. The criteria for selection was tailored to the specific industry, but, at a minimum included: having been in business prior to the hurricane; demonstrate a need for financing; be unable to obtain financing from traditional lending sources or organizations such as NDF and JADF; and demonstrate evidence of hurricane damage either physically or monetarily.

Funds were disbursed to selected groups/organizations by JAMPRO who also monitored project activities. The groups/organizations in turn were responsible for administering and monitoring funds disbursed to individual small scale producer/entrepreneurs and reporting back to JAMPRO. To assist JAMPRO with the monitoring activities of the project US\$30,000 was set aside to hire a project monitor who was responsible for site visits to grantees to ensure that project funds were used as intended, assisting the grantees in the preparation of proposals, and other grant monitoring activities.

Export Business Recovery Program - The hurricane severely disrupted some non-traditional export crops and JAMPRO requested assistance from AID to finance an Export Recovery Program in selected sectors to encourage buyers to return to Jamaica and to reverse the negative trends which had been observed since the hurricane. To reverse this trend JAMPRO mounted an export recovery program through promotion at

selected trade fairs, trade publication advertising, newsletters and specially designed seminars for buyers.

In implementing this program, JAMPRO together with local private business entities focused on such non-traditional exports as processed foods, crafts, fresh produce, ornamental horticulture, coffee and spices. In addition to the funds received from USAID, JAMPRO contributed the equivalent of US\$33,000 and the private sector entities, the equivalent of US\$47,000.

A total of 509 grants were made by JAMPRO out of a projected 571. (Question: What impact did funds have on this sector of the project? To what extent was this market restored and was exports increased and are there visible signs of it being sustained?)

9. Disaster Preparedness and Relief for the Poor - \$280,571

The disastrous effect of the hurricane which was felt, particularly among lower income settlements, clearly illustrated a deficiency in the practices, procedures, planning and regulations concerning land use and construction. Assessing damage to shelter and supporting infrastructure proved difficult which served to delay the prioritization of emergency and rehabilitation needs for the short and medium terms, and the development of appropriate Government and donor responses.

In responding to the management/coordination needs of the post-hurricane period several areas of weakness were identified which affected ODP's capacity to respond. These limitations included communications, transportation, and documentation/analysis.

The ODP Communication Network did not perform optimally during the disaster because the Parish Disaster Coordinators did not have radio communications with the ODP or with their parish based responding agencies; and there was no redundancy capability in the repeater network used by the GOJ and the ODP to link with other responding agencies islandwide. In response to this need, the project funded the procurement of additional communication equipment to augment the existing system. The equipment included hand held and mobile radios, repeaters, a scanner and an equipped communication command vehicle.

The transportation division of the ODP also suffered severely and ODP officers were severely restricted in obtaining first-hand damage data and in coordinating damage assessment surveys, because of a shortage of a small four-wheel drive

vehicle. This restriction affected the operations, emergency relief, public education and information and planning and research branches of the ODP. Responding to this need AID financed the procurement of five four-wheel drive vehicles which were delivered and the proper AID emblems affixed.

Documentation/Analysis and interpretation of information were conducted manually which resulted in significant time losses. The projected provided computer hardware and software and upgraded the ODP's capability to document and analyze disaster related information. These commodities were all received and are fully operational.

10. CVSS/United Way of Jamaica - \$1,962,719 - Funds to the CVSS/United Way of Jamaica was used to support its program of relief assistance aimed to assist 50,000 primarily non-wage earning families. CVSS/UWJ made subgrants to Local PVOs to provide direct supplies of food and bedding; production inputs; and income by way of participation in community based activities, e.g., road cleaning and maintenance, painting of public buildings, and labor in the construction industry. The grant focused on employment and income generating activities in the short-term, to cushion the burden experienced by rural families, e.g., small farmers who had lost their crops and had to wait some six to nine months before partially reinstating their earning power, unskilled workers who had previously relied solely on agriculture and were not in a position to benefit significantly from the boom in the construction and small industry groups producing leather craft, wicker craft, garments, pottery, etc. who had lost their jobs, their shops, machines, and other equipment, and experienced grave financial difficulties.

The first three months focused on income-generating activities with a least fifty percent of funds in this element being used for tangible inputs for production. Grant funds were also used for local technical assistance, warehousing, transportation and monitoring related to the provision of relief supplies and reconstruction activities in the voluntary sector.

50,000 non-wage earning families benefitted under this element as projected as well as all other activities were completed.

11. Monitoring/Tracking, Audit and Procurement

Services/Contingency - \$571,674 - In order to monitor the distribution and use of commodities and services financed under the grant, AID, using grant funds, contracted with a local chartered accounting firm for technical assistance to establish controls to account for funds and track

commodities. For the monitoring of grant organizations, the Mission utilized existing arrangements with these organizations which were already approved by AID and in place.

Audit - AID contracted with the accounting firm of Touche Ross to carry out audit services under the project. The overall objective of the examinations was to perform financial audit of the funds accountability statement of the hurricane reconstruction project. Price Waterhouse was contracted to provide systems reviews of implementing agencies

Examinations were carried out in accordance with generally accepted auditing standards and the US Comptroller General's "Government Auditing Standards" (1988 Revision), and accordingly, included such tests of the accounting records and other auditing procedures as were considered necessary in the circumstances, to determine that funds were properly accounted for and were being used in accordance with applicable laws, regulations and agreement terms. The Price Waterhouse audit was completed and final report submitted indicated that disbursements shown in the fund accountability statement audited presented fairly, in all material respects the cash disbursements of the project. Minor unresolved issues identified in the audit have now been resolved and recorded.

III. PROJECT IMPACTS

The project had a major impact in helping Jamaica in its recovery and reconstruction activities. Examples are:

1. **Power Sector** - USAID provided technical assistance to help JPS restore damaged transmission and distribution lines on one-third of the island. USAID financed digger derricks, bucket trucks, flat bed trucks, vehicles which increase of the company's fleet of bucket trucks by 50%, and digger derricks by 100%. Other commodities financed by USAID included electrical material, telephone poles and telecommunication equipment. The immediate impact of the level of assistance provided by USAID resulted in the JPS restoring power in 80 days to its pre-hurricane level as well as an overall improvement to the data base and the physical plant.

2. **Telecommunication** - The emergency restoration plan was revised and the upgrading and rehabilitation of power lines complete.

3. **Water** - 80% of pipes, fittings and pumps were financed by USAID which restored broken distribution mains, water and sewerage treatment plants and small and large pipelines thus ensuring delivery of potable water and disposal of sewerage. The vehicles financed enabled the National Water Commission to travel to remote locations to assess and repair facilities.

4. **Education** - 125 all-age/primary and secondary schools were repaired, 1,435,000 textbooks printed and distributed to targeted primary/all-age and secondary schools. At the University of the West Indies, Mona, restoration of machines and small equipment, including medical equipment served to enhance the capabilities of the University, especially in the Department of Medicine.

5. **Justice** - Thirteen courthouses were renovated.

6. **Agriculture** - Banana and Poultry Industry improved as a result of a total of 191 grants made to farmers.

7. **NDF** - Small businesses restored and are now operational as a result of a total of 437 loans made.

8. **JAMPRO** - Small and micro enterprises businesses were restored as well as export market improved by as a result of 509 loans made.

9. **Disaster Preparedness and Relief for the Poor** - Disaster response capabilities enhanced by funding of hand held and mobile radios, repeaters, one scanner and an equipped communication command vehicle. The transportation system was also improved by the provision of five motor vehicles.

10. **CVSS/United Way** - 50,000 targeted non-wage earning families received food, bedding as well as grants to assist in production start-up.

IV. **LESSONS LEARNED** - The following major problems encountered were highlighted as lessons learned from the Hurricane Reconstruction Project:

1. **Commodity Procurement**

The two major problems were; a) back up of commodities on the wharfs and; b) pilferage.

The following suggestions were made on how a similar project could be improved:-

- a) Hire a custom broker to clear all project goods. This would ensure the speedy clearance of goods as custom brokers are more familiar with the ins and outs of GOJ regulations and should be able to clear goods faster. Also, goods could be consigned to the broker and marked for the individual consignees, this would allow goods to be containerized which in turn would cut down on pilferage and speed up the shipping process. The broker would strip the container and check the cargo for damage, lost or short shipment and could file an immediate claim against insurance companies or vendors.
- b) For speedy clearance get faxed copies of invoices certified by AID;
- c) Make preclearance arrangement at top Mission/ Ministry level;
- d) Have a procurement Coordinator assigned at the beginning of the project and continue through the life of the project. This would allow for one central person to coordinate with and monitor the PSA thus cutting down on confusion caused by repeated changes in specifications and clarifications.
- e) Hire an additional person to assist the AID Procurement Officer;
- f) Contract with more than one procurement service agent (PSA);
- g) Set some form of criteria for the type of commodities that should be procured;
- h) Contract with one shipping company to cut down on the "build-up" storage cost;
- i) Opt for air freight instead of sea, where possible, as the clearance is faster.

2. Power & Water -

- a) Retain flexibility with regard to shifting funds;
- b) Use more Indefinite Quantity Contracts;
- c) Contract out logistic support;
- d) No waiver for water construction - use competition all the way;

- e) Reduce overload of architects and engineers - solicit outside assistance, i.e., U.S. firms.
3. **University of the West Indies -**
Ensure that the University is more protective of new equipment procured to prevent recurrence of damage in the event of another hurricane.
4. **CVSS/United Way of Jamaica -**
More flexibility needed to use funds in terms of physical repairs.
5. **NDF/JAMPRO -**
Although these two elements went satisfactorily, providing funds on no-grant basis could be examined next time round, i.e., low impact loan using revolving funds.
6. **Monitoring/Tracking -**
Touche Ross audit was valuable and placed RIG and the Mission on good working terms. It allowed identification of problem areas at a time when corrective action could be taken to improve implementation.
- Price Waterhouse - although good idea more supervision was needed. The work expanded from assessments of organizations capabilities to ongoing review of implementation. Services should have been limited to a shorter time period.
7. **General -**
To secure commodities purchased against another hurricane, where possible, items should be insured to avoid vulnerability.

Clearance:

DIR:CTyson 
 DDIR:DSmith 
 OPPD:RHenry draft
 OEE:HHasan/HSadler draft
 EXO:RDunbar draft
 CONT:SHunter draft
 OEHR:NMignott draft
 OPE:MKaiser draft
 ONRAD:Jellisdraft

BUDGET SUMMARY

HURRICANE RECONSTRUCTION PROJECT - 532-0158

El.#	Activity	Amt.Obligated	Amt.Disbursed
1	Power-Data Base	\$ 1,091,511	\$ 1,091,511
2	Power-Equipment & Related T/A	\$ 1,892,121	\$ 1,892,121
3	Power - JPS Disaster Preparedness Plan	\$ 391,786	\$ 391,786
4	Power Line Upgrading & Rehabilitation	\$ 7,100,225	\$ 7,100,225
5	Telecommunications - Commodities	\$ 478,146	\$ 478,146
6	Water-Mech./Elec.Equip.& Supplies	\$ 486,503	\$ 486,503
7	Water - System Repairs & Reconstr.	\$ 2,609,375	\$ 2,609,375
8	Water - O&M/Admin. Facilities Rehab.	\$ 354,214	\$ 354,214
9	Water - Temporary Personnel	\$ 373,725	\$ 373,725
10	Education - Refurbishing Buildings	\$ 3,111,220	\$ 3,111,220
11	Education - Instructional Material	-0-	-0-
12	Education - UWI Commodities	\$ 591,095	\$ 591,095
13	Administration of Justice	\$ 371,298	\$ 371,298
14	Agricultural Credit	\$ 4,383,389	\$ 4,383,389
15	NDF Credit	\$ 2,368,617	\$ 2,368,617
16	JAMPRO - Micro & Small Enterprises	\$ 291,690	\$ 291,690
17	JAMPRO - Export Recovery	\$ 140,582	\$ 140,582
18	Disaster Preparedness - Shelter	\$ 12,070	\$ 12,070
19	Disaster Preparedness - Inst. Support	\$ 268,501	\$ 268,501
20	CVSS/United Way of Jamaica	\$ 1,962,719	\$ 1,961,719
21	Monitoring/Tracking/Audit	\$ 374,958	\$ 374,958
22	Contingency/Inflation	\$ 127,100	\$ 127,100
23	Procurement Services	\$ 69,616	\$ 69,616
24	Water - Vehicles	\$ 508,999	\$ 508,999
	TOTAL PROJECT OBLIG./DISBUR.	\$29,359,460	\$29,359,460