

PD-ABM-381

97817

## **WEST BANK AND GAZA**

**COOPERATIVE DEVELOPMENT PROJECT (CDP)  
Cooperative Agreement No. HNE-0159-A-00-2050-00**

### **End of Project Report**

**SEPTEMBER 1, 1992 - MAY 31, 1995**

*Submitted to:*

**U.S. Agency for International Development  
Near East/Middle East**

*Submitted by:*

**Agricultural Cooperative Development International  
50 F Street, N.W. Suite 900  
Washington, D.C. 20001  
Telephone: 202-638-4661  
Fax: 202-626-8726**

**August 31, 1995**

## TABLE OF CONTENTS

EXECUTIVE SUMMARY . . . . .	Page 1
FINANCIAL STATUS . . . . .	Page 1
MAIN REPORT . . . . .	Page 2
RESULTS AND ACCOMPLISHMENTS . . . . .	Page 2
Formal Training Courses . . . . .	Page 2
Technical Assistance . . . . .	Page 3
Staff Assistance . . . . .	Page 4
Loan and Grant Program . . . . .	Page 4
Coordination and Cooperation . . . . .	Page 4
INDICATION OF IMPACT . . . . .	Page 5
REPORT ON EVALUATIONS . . . . .	Page 9
PROGRESS ON INDICATORS . . . . .	Page 14
GENDER EQUITY . . . . .	Page 14
PROBLEMS/SOLUTIONS . . . . .	Page 15
PROJECT CLOSE-OUT . . . . .	Page 15
EXPENDITURES . . . . .	Page 16
VALUE ADDED TAXES AND CUSTOM DUTIES . . . . .	Page 16
ANNEX A — INDICATOR MONITORING CHART . . . . .	Page 17
ANNEX B — CDP CLIENT LIST . . . . .	Page 19
ANNEX C - BUDGET SUMMARY AND COMPONENT SUMMARY . . . . .	Page 21
ANNEX D - SUCCESS PROFILES . . . . .	Page 23
ANNEX E - LETTERS OF SUPPORT FOR CDP . . . . .	Page 29
ANNEX F - AGREEMENT WITH MA'AN DEVELOPMENT CENTER . . . . .	Page 30
ANNEX G - LIST OF PROPERTY . . . . .	Page 31
ANNEX H - LOANS AND GRANTS . . . . .	Page 32

**WEST BANK/GAZA — COOPERATIVE DEVELOPMENT PROJECT  
END OF PROJECT REPORT  
SEPTEMBER 1, 1992 - MAY 31, 1995  
COOPERATIVE AGREEMENT NO. HNE-0159-A-00-2050-00**

**EXECUTIVE SUMMARY**

**PROJECT NAME:**

Cooperative Development Project (CDP) — West Bank and Gaza, implemented by Agricultural Cooperative Development International (ACDI).

**PROJECT PURPOSE AND EXPECTED OUTPUTS:**

Strengthen the capability of West Bank and Gaza (WBG) cooperatives and related enterprises to operate as effective and efficient businesses, providing needed services on a continuing, sustainable basis.

**PROJECT STATUS:**

The funding available from USAID for CDP was fully expended on March 31, 1995 and the project closed operations on that date. Expatriate staff departed Jerusalem between March 31 and May 31 after closing the project, disposing of project property, and settling liabilities.

Established in 1986, CDP was the first program in the region designed specifically to help develop and strengthen Palestinian cooperatives. CDP was implemented by a consortium of U.S. cooperative development organizations (CDOs) with ACDI as the prime contractor. Other CDOs involved in the project included the National Rural Electric Cooperative Association (NRECA), Volunteers in Overseas Cooperative Assistance (VOCA), and the National Cooperative Business Association (NCBA). During the past nine years, the project staff gained a reputation of providing beneficial training and technical assistance in WBG.

During the initial phase of CDP (1986-1989), formal training in business management and technical areas was the principal focus of activity. In phase two (1989-1992), the project focused on select cooperatives to maximize impact. Program services during this period grew to include business and technical consulting as well as the extension of loans and grants.

The third and final phase (1992-1995) saw the project evolve into an organization able to provide a multitude of services to the Palestinian cooperative movement. When it closed down in March, CDP was on the verge of being transformed into a legitimate Palestinian NGO and apex organization for cooperatives.

**FINANCIAL STATUS:**

The funding in the Cooperative Agreement amounted to \$5,172,671. As of May 31, 1995, all funds had been expended.

## RESULTS AND ACCOMPLISHMENTS

The Cooperative Development Project (CDP) began operations in the West Bank and Gaza (WBG) in 1986. By the close of operations in 1995, CDP had affected the employment of 28,781 people involved in the cooperative movement. In all, more than one million Palestinians benefitted from the project, either directly or indirectly.

### FORMAL TRAINING COURSES

*Since September, 1994, CDP carried out the following formal training activities*

Business Management Courses	5
Cooperative Education Courses	23
Technical Training Courses	<u>32</u>
<b>Total Number of Formal Training Courses</b>	<b>60</b>

#### *Participants -- By Gender*

Male	451
Female	<u>798</u>
<b>Total</b>	<b>1,249</b>

#### *Participants -- By Category*

Board members	43
Cooperative members	39
Cooperative staff members	106
Potential cooperative members	<u>1,061</u>
<b>Total</b>	<b>1,249</b>

#### *Participants -- By Course*

Business Management (60 Men, 15 Women)	75
Cooperative Education (13 Men, 687 Women)	700
Technical Training (378 Men, 96 Women)	<u>474</u>
<b>Total participants</b>	<b>1,249</b>

#### *Total training activities for Life of Project*

Business Management Courses	63
Cooperative Education Courses	37
Technical Training Courses	<u>107</u>
<b>Total Number of Formal Training Courses</b>	<b>207</b>

#### *Participants -- By Gender*

Males	2,404
Females	<u>1,089</u>
<b>Total Participants</b>	<b>3,493</b>

**Participants -- By Category**

Board members	526
Cooperative members	520
Cooperative staff members	660
Potential cooperative members	<u>1,787</u>
<b>Total Participants</b>	<b>3,493</b>

**Participants -- By Course**

Business Management (606 Men, 136 Women)	742
Cooperative Education (226 Men, 737 Women)	963
Technical Training (1,572 Men, 216 Women)	<u>1,788</u>
<b>Total Participants</b>	<b>3,493</b>

**Participant/days of formal training**

Business management	1,843
Cooperative education	1,174
Technical courses	<u>7,194</u>
<b>Total Participants</b>	<b>10,211</b>

**Technical Assistance (External Consultants)**

During the Life of Project, CDP managed 13 external consultants, five of whom were VOCA volunteers (marked with an asterisk). The consultants and their areas of expertise included:

Adin Hester	Apr 1993	Olive sector study
Mike Doherty*	Jun 1993	Agricultural Marketing Information System (AMIS) assessment
Coleen Brown	Jun/Jul 1993	Training monitoring/evaluation and institutionalization of training
Bill Greenwood	Jul/Aug 1993	Institutionalization Plan
George McKecuen*	Apr 1994	Assessment of WID activities
Tom Garnett*	May 1994	Exchange between Southern States Cooperative and Agricultural Cooperative Union (ACU)*

Jack Armstrong*	Jun 1994	Cooperative Conference advisor/speaker
Mark Matze	Jun/Jul 1994	Strawberry marketing/nursery
Carol Morton	Jul 1994	WID marketing strategy
Greg Olson	Sep/Oct 1994	Training needs assessment and evaluation
Louis Cosho	Dec 1994	Cooperative law advisor
Isleme Lahssan and Sheban Alal	Jan 1995	Moroccan experts who conducted the Gaza postharvest training course
Ralph Dunlop*	Jan 1995	Agricultural exhibition advisor

#### *Staff Assistance*

During the the life of project, CDP's management and technical staff provided direct assistance to 19,486 persons in 215 different organizations. A complete list of the organizations with which CDP worked is in Annex B. The organizations, by category were:

Type	#
Agriculture	36
Electricity	16
Housing	14
Livestock	25
Olive press	25
Women's groups	23
Other	76
Total	215

#### *Loan and Grant Program*

Between September 1992 and March 1995, CDP made a total of eight loans and 20 grants to beneficiaries. Seven loans were made to electric cooperatives and one went to an agricultural

cooperative. Two fundamental problems resulted in poor performance of the loan program. First, charging the "market rate" of interest violated Islamic principles, and since most of the cooperatives were village level organizations, they were very sensitive to paying interest. Second, and more importantly, there was limited demand for loans from public institutions such as CDP. A complete list of the loans and grants can be found in Annex H. Details of loan and grant impact appear in the next section, below.

### *Coordination and Cooperation*

CDP carried out many activities in conjunction with international and local organizations. The staff had close working relationships with many private and public institutions, as well as with the Ministry of Agriculture and the Ministry of Labor. In an effort to coordinate and cooperate with local non-government organizations (NGOs) and to leverage other donor assistance, CDP entered into specific agreements with three local NGOs.

Organization	CDP\$	NGO\$	Activity
Palestinian Agricultural Relief Committees (PARC)	68,500	30,800	191 beekeepers trained in 13 locations.
Technical Center for Agricultural Services (TCAS)	20,000	21,900	22 workshops for 440 grape growers
Union of Agricultural Work Committee (UAWC)	55,000	51,000	63 workshops for 1,610 olive growers and press operators; 3,500 publications; 5,000 plastic containers

These agreements allowed CDP to participate in these training activities with minimum supervision and coordination from staff.

## INDICATION OF IMPACT

CDP had a significant and multidimensional impact on everyone associated with cooperatives in the West Bank and Gaza. The project developed a system to monitor and evaluate its progress and evaluation reports have determined that:

**Technical** -- CDP helped build the intellectual capital of Palestine and had a profound effect on the scientific and specialized fields of knowledge of people working in dairy cooperatives, olive press cooperatives, electric cooperatives as well as those now employed by the Palestinian Authority (PA).

**Financial** -- Organizations served by CDP increased income or reduced costs as a direct result of CDP interventions.

**Economic** -- CDP's activities resulted in many new jobs in some villages, and improved productivity in many cooperatives and related enterprises.

**Institutional** -- The managerial and leadership capacity improved in a large number of cooperatives and related organizations as a direct result of CDP's management training.

**Social** -- Thousands of people learned democratic processes through CDP training, and practiced democracy in action in the only place available to do so during the past 11 years -- in cooperatives.

With the creation of the Palestinian Authority, and the resulting formation of the Department of Cooperatives in the Ministry of Labor, CDP was ready to take the final step to institutionalization. This last step, the formation and development of the General Union of Palestinian Cooperatives, would have been accomplished had CDP been allowed to continue to function.

### Specific impact

CDP carried out various activities aimed at improving the viability of productive economic activity in the WBG. Supporting the entrepreneurial activities described here was very important to the peace process and to long-term political stability in WBG.

1. In the fruit and vegetable marketing sector, CDP worked with five Gaza-based cooperatives employing 15 persons and having a combined membership of 1,800. Each cooperative member employs family members plus three to four others, resulting in the employment for a total of 7,200 persons.

2. Throughout WBG, agronomists and agricultural engineers work on postharvest handling of fruits and vegetables (supervising harvest, grading, packing, inspecting, etc.) CDP worked with these specialists on a variety of activities from production through export marketing.
3. CDP developed a comprehensive strategy to improve the marketing of olive oil -- the heart of Palestinian agriculture. An estimated 30,000 people are employed in the production, harvesting, and processing of olives. Two hundred seventy individuals serve (and are compensated) as members of boards governing 30 olive press cooperatives. Each cooperative employs six to eight people totaling 240 seasonal jobs. CDP made significant impact in this sector by increasing the efficiency of these technicians.
4. In the West Bank, CDP collaborated with two local NGOs to "leverage" USAID and other donor funds, for development activities in the olive sector. Thirty consultants and trainers (non-CDP employees) were employed to train and consult with farmers in more than 100 different sessions during October-December, 1994. The NGOs provided financial and technical support to these training efforts to expand on CDP inputs.
5. CDP's rural electrification program significantly impacted electric cooperatives in 15 West Bank villages. Nearly 80,000 people all now benefit from improved electric service. When electricity is available for 15-17 hours a day, instead of three or four, a major change occurs in people's lives and in the economy. In addition to a higher quality of life at home, productivity spirals upward. Besides having more work hours available for 300 employees in each village, an average of 450 additional jobs were created.
6. Activities with women's groups -- official cooperatives and others -- involved an estimated 500,000 women in 174 different groups<sup>1</sup>. With the increase in number of female-headed families and the worsening economic situation, the timing for CDP's activities could not have been more appropriate. CDP employed two gender specialists -- one in the West Bank and one in Gaza -- and up to 15 local consultants were used extensively. CDP improved their technical capacity and expanded their market output, thus resulting in increased employment for women all over WBG.
7. CDP helped 500 women organize their income-generating activities into cooperatives or pre-cooperatives. Five cooperatives were formed, and each cooperative hired 10 employees, including a manager, creating 550 jobs. In Gaza, CDP was involved with eight women's income-generation groups with a total membership of 1,600, all of whom consider their jobs to be vital to the stability of their families.

---

<sup>1</sup>1993 report from Bissan Center, Ramallah.

8. CDP was closely involved with the creation and establishment of the Palestinian Export Board. This board represents the only private sector effort to coordinate and influence all WBG exports. The total value of agricultural exports from Gaza and the West Bank exceeds \$100 million. CDP provided technical assistance to the Board since its approval by Chairman Yasser Arafat and helped the nine-member Board write the charter and bylaws. It is anticipated that the Board will eventually employ 25 people. During a meeting, Chairman Arafat told CDP management, "*The work you are doing is critically important for the people of the West Bank and Gaza. Most of our people are farmers and we have to depend on the export market.*"
9. In partnership with a local NGO, CDP worked with 191 beekeepers, including 35 women. Bees are essential for fruit and vegetable pollination and the income from honey provides beekeepers additional income. Improved honey production, better disease control, and modern bee management methods have resulted in economic impact amounting to \$185,000. Because of the ease of entry into the business, the popularity of honey in the Middle East diet, and the support organizations, including cooperatives, being developed, it is estimated that an additional 2,000 jobs were created.
10. CDP was involved in maintaining and creating jobs in the livestock sector, which includes an estimated 275,000<sup>2</sup> persons. Working with poultry and dairy cooperatives, CDP helped increase productivity and expanded economic capacity.
11. In association with the Technical Center for Agricultural Services (TCAS), CDP helped improve the grape sector. There are 60,000 dunams (4 dunams = 1 acre) of grapes grown in the West Bank and each farmer cultivates about four dunams. Of the approximately 15,000 growers, about half earn their livelihood from grapes. CDP helped improve current varieties and introduced new ones for which there is a good market. The project also enhanced the marketing system.
12. CDP and ANERA together sponsored a conference marking the 75th anniversary of the cooperative movement in Palestine. In addition to reviewing the past impact of cooperatives on the Palestinian economy, participants discussed future potential in light of expected changes. Major issues requiring attention include the legal status of cooperatives and the relationship between cooperatives and the PA. Following the conference, Chairman Arafat approved a committee to work on a new cooperative law that will affect the lives of 35,000 cooperative members and their families. There are 181 cooperatives listed in the CDP database, 120 of which are active. Total membership is 16,274 with 848 directors and 119 employees. Assets total more than \$50 million.

---

<sup>2</sup> Fifty-five percent of the population of 2.5 million have livestock. Twenty percent of the 55% make their living from the animals.

13. CDP, directly or indirectly, provided jobs for 50 people with its Agricultural Marketing Information System (AMIS). For over five years, CDP collected and processed daily price and quantity data on produce in six wholesale markets and furnished the resulting information to the Palestinian radio station and Arabic newspapers.
14. Project staff provided accounting assistance to 20 cooperatives and trained 90 persons in bookkeeping. Seventy are now employed as bookkeepers.
15. In its last 18 months, CDP created 15 new jobs, increasing project staff to 30. In addition, CDP used 70 local consultants for training and technical assistance activities. All efforts were made to improve the level and degree of CDP's impact and to position cooperatives for the economic opportunities believed to be coming in the wake of the agreements between the PA and the Government of Israel. CDP created four positions in Gaza -- a Marketing Specialist, an Agricultural Agronomist, a Gender Specialist, and an Office Coordinator joined the staff to step up the level of impact.
16. CDP provided direct support for at least ten cooperative employees. In addition, the project interacted with approximately 40 local businesses, including printers, office supply houses, equipment dealers, etc.

## SUMMARY

No.	Activity	Persons affected		Jobs
		Direct	Indirect	
1.	Fruit/Vegetable marketing	7,200		7,200
2.	Post-harvest handling	50	300 <sup>3</sup>	50
3.	Olive oil improvement	30,000		510
4.	Collaboration on olives	30	180	30
5.	Electric cooperatives	80,000		4,950
6.	Women's groups	5,000	500,000	5,015

<sup>3</sup> Persons affected indirectly are mostly family members and based on average WBG family size of six.

7.	New cooperatives/ women	2,150	12,900 <sup>4</sup>	2,150
8.	Palestinian Export Board			25
9.	Beekeepers	191	1,146	191
10.	Livestock industry		275,000	
11.	Grape sector	15,000	90,000	7,500
12.	Cooperative Law	35,000	210,000	
13.	AMIS			50
14.	Cooperative accountants	90	540	70
15.	CDP staff	30	90	30
16.	Cooperative employees	10	60	10
	TOTAL	174,751	1,090,216	27,781

Finally, many Palestinian leaders sent letters supporting the work that CDP has done over the years. Copies of those letters are in Annex E.

### Evaluations

Early in 1995, USAID began the process of scheduling an evaluation of the Cooperative Development Project, however, it was not carried out prior to May 1995. We include here a brief outline of, and the responses to, an evaluation of the project which was conducted by Devres, Inc. in 1992.

*CDP needs to establish and pursue clear sector priorities which can enhance a sense of purpose and a more certain strategy within the cooperative sector.*

CDP developed a very clear strategic approach to the training and technical assistance provided to cooperatives in WBG. Instead of focusing on "targeted" cooperatives, CDP's

---

<sup>4</sup> It is virtually impossible to estimate the number of persons involved directly or indirectly, in export marketing. Besides thousands of individual producers of commodities and produce, there are hundreds of related enterprises affected.

new focus was on results and it carried out activities to impact sectors in which cooperatives play a meaningful role. CDP focused its skill building activities, management development, follow-up technical assistance, and the ability to access loans and grants on organizations and activities with the best potential for success. CDP took on a heightened role in coordinating, helping, and hastening the development of cooperatives and related organizations. In addition, CDP worked closely with the PA, Palestinian NGOs and local consultants.

Based on a careful review of past efforts and with participation from CDP staff, CDP chose to strategically focus on the following areas:

1. Agricultural marketing (fruit & vegetable exporting, livestock products and services, input supplies, etc.);
2. Olive production, processing & marketing;
3. Women's income-generating activities; and
4. Electric cooperatives.

CDP staff developed a detailed strategy for each of the four sectors, as well as six-month work plans to implement the strategies.

*CDP needs a more coherent training program based on short and long-term priorities within the cooperative sector, moving beyond staging training events to promoting more cooperative education and institutional development.*

CDP training programs, whether individual courses or a curriculum of courses, were based on the needs of individuals in client organizations. The reasons and purposes for conducting a needs analysis, and then prioritizing needs, include the following:

- A. It is important for trainers and participants to understand and agree upon the problems they are attempting to solve. Training helps people do or think something they previously were incapable of, or stop doing or thinking in ways detrimental to the organization.
- B. Commitment of organization management and directors meant that everyone had to know the nature of the change CDP was attempting to effect. Without such commitment, trainees might be frustrated in their efforts to implement or practice new skills or attitudes.
- C. Needs analysis helped CDP develop baseline data that assisted the evaluation process.

CDP program staff carried out needs analyses to determine the need for training. They then designed a training program that included the following: 1) Instructional objectives, including expected impact; 2) Course content; 3) Target group to be trained; 4) Trainer and course coordinator; 5) Training facilities; 6) Needed equipment and materials; 7) Program length; and 8) Cost.

The Director of Programs was responsible for bringing the information on all proposed training programs to the Management Team for discussion and approval and the Program Specialist who designed the course was often invited to participate in the discussion. When the Management Team approved the course, Program Staff implemented the program.

CDP management and staff identified knowledge, skills, or experiences that corresponded to high levels of performance in each Key Result Area (KRA).

KRA	KNOWLEDGE / SKILL
1. Economic Justification	Understand basic economic principles; able to document plans; interpret data; able to produce or understand feasibility studies; understand entrepreneurial principles.
2. Member Commitment	Cooperative principles; how to conduct effective meetings; member relations techniques; communication practices and techniques to keep members informed.
3. Leadership	Management principles and techniques; planning and organizing techniques; understand roles and responsibilities of members and directors; able to resolve conflicts effectively; group decision making techniques; personnel management; foreign language skills.
4. Financial Condition	Know how to use the computer; understand how to prepare and analyze a balance sheet and income statement; cash management and financial planning; bookkeeping and accounting skills; cost accounting skills; how to prepare a budget.
5. Member Delight	Understand public relations and corporate communications.
6. Growth	Business enterprise principles and marketing practices.

Cooperative education or exposure to cooperative principles was woven into every training program carried out by CDP. The staff was engaged in several *Training of Trainers* sessions to help them learn how to convey cooperative principles.

*CDP needs a clearly articulated training strategy to ensure that managers of cooperatives understand and pursue sound cooperative principles.*

All assistance offered client organizations was strategically focused with specific assistance flowing from the needs assessment and including one or more of the following types of training:

### Formal training

Courses held in a classroom where participants learn principles or practices was termed formal. CDP designed and conducted many management and technical courses and some formal training was conducted in other countries.

### On-the-job training

CDP technical staff worked one-on-one with cooperative management and technicians and labeled this methodology *field assistance* or *follow-up*.

### Non-formal training

A group of managers or technicians came together on the basis of common interest and unique learning needs in non-formal sessions. CDP staff sometimes served as facilitators and participants learned from each other by sharing ideas and experiences.

### Study tours

These visits to third countries and the U.S. were valuable in showing participants how things work in other circumstances. They had to document their findings and make recommendations for adapting those findings to their own situations.

In addition to these, a strategy for improving the performance of each client organization was documented in the six-month work plans.

*CDP training objectives should reflect sustainability issues for cooperative strengthening. Cooperatives need technical assistance and training to carry out their activities based upon appropriate needs assessment, market analysis, feasibility studies and their own educational programs.*

CDP carried out a structured and comprehensive needs assessments of all client organizations every six months. The details of that process are covered above.

*CDP will need to improve its budgetary and training cost information for formulating sound in-house management decisions such as the cost effectiveness of off-loading segments of its current training activities into existing local institutions and concentrating on training programs which squarely address the above points once they are prioritized and defined.*

CDP's cost information system was in the process of being developed when the project closed. Due to delays in procuring the appropriate software and training staff, the project was somewhat behind schedule on this. Project management felt it would be best to use the same software as ACDI/Washington for efficient reporting and continuity and the system had only recently become operational.

CDP did, in fact, off-load a number of training programs. The project no longer offered any computer training nor was it as involved in business management training programs as was once the case. This training is now offered by a number of local organizations with which CDP cooperated.

*CDP needs to continue its efforts to establish a sound, user-friendly program management, planning, monitoring, evaluation, and reporting system. An expansion and continuation of CDP's activities will also require a better designed training data base.*

CDP developed, documented and trained staff to use a comprehensive Project Management System. Staff, used a systematic and dynamic process of consultation to properly and effectively serve clients. The process consisted of:

- Assessing the client's needs;
- Defining the relevant assistance;
- Determining a plan of action;
- Implementing the actions; and
- Monitoring and evaluating the results.

The Monitoring and Evaluation System contained a database that included information on courses, organizations, and participants.

### Recommendations

*CDP concentrate its commitment to strengthening the managerial, financial and marketing capability of the targeted cooperatives (and two unions) identified in its 5/92 proposal: "CDP Extension."*

All CDP activities since September 1993 focused on strengthening the business capacity of cooperatives with which the project worked. All activities not directly related to making cooperatives/clients stronger organizations were eliminated.

*CDP should continue its future activities with cooperatives by conducting more carefully planned participatory needs assessments, market studies, and feasibility studies of cooperatives. CDP must keep good records of its studies and have cooperatives use them on a more consistent basis for more effective planning at the cooperative level.*

Since September 1993, CDP has been doing this. The project introduced a structured and participatory needs assessment (detailed in the Project Management System) and conducted studies for cooperatives at their request and to serve a specific need.

*CDP should begin plans with other target cooperatives. There is a very wide range of cooperatives within the West Bank which may or may not show promising results. CDP will have to continue with its efforts to select and prioritize cooperatives with the best potentials for success.*

CDP expanded its activities by involving more than the target cooperatives, focusing efforts on four important sectors, as explained above, and working with cooperatives and related organizations to maximize impact in those sectors.

*Effective unions and regional groupings can achieve economies of scale and perhaps take advantage of persons trained by CDP in training of trainers activities. Evaluation recommends continued CDP attention to the Hebron Union of Electric Cooperatives and the WB Olive Oil Union. CDP must continue important work with the ACU of Nablus and must find an appropriate time and way to off-load AMIS into the Agricultural Union in Nablus and/or transfer it to another institution of promise. CDP should first decide if AMIS is still worth funding.*

While agreeing with the idea that unions and regionals can achieve efficiencies, two realities of WBG must be taken into account: first, the idea of grouping or forming a union must come from cooperative leaders. To be effective, the idea cannot be imported and imposed. Second, the Israeli government has not allowed registration of new cooperatives (or unions) since the beginning of the *intifada* in 1987 with the result that livestock cooperatives have had an application for a union pending for about 5 years.

CDP worked extensively with the Union of Electric Cooperatives and the Olive Press Union. Neither union is very effective, from a business or service standpoint, because of political infighting. In both unions, the Board of Directors simply could not agree on priority issues and make unified decisions. CDP was in a *Catch 22* position in which forcing the unions to comply with any one decision would have defeated the developmental purpose of the project. They obviously needed time to learn the true nature of cooperation.

In 1993, CDP assisted the Agricultural Union of Marketing Cooperatives (ACU) in Nablus elect a new Board of Directors and hire a new manager. CDP granted funds to pay the manager's salary and worked extensively with the Union to help strengthen it. Also during this time, a review of the Agricultural Marketing Information System (AMIS) resulted in a decision not to house it with ACU. At one time, it was thought that ACU could profit from selling AMIS-generated information to subscribers. However, a VOCA volunteer brought in to study the system determined that it would constitute a ~~cost-center~~ <sup>cost-center</sup> rather than a profit-center and recommended that ACU not take it over.

After talking to a number of organizations, CDP management decided that it needed to continue to develop the system. Further, it would have been in the best interest of the institutionalized CDP to develop the system into a more comprehensive Market Information System that would allow the new organization to provide a value-added service to its members -- the WBG cooperative movement. CDP hired an economist to pursue a strategy of rapid improvement and system enhancement. See the final recommendation below related to the Resource Center for additional information.

*CDP should establish a social science data base and capability to study the results of its efforts and, to some extent, the work of ANERA within the cooperative sector.*

CDP did not have a social science database and was not convinced of the value of such information relative to the mission of the project. Nor did CDP consider itself responsible for studying the effectiveness of ANERA's work in the WBG. CDP did collect information on client organizations engaged by the project and had data on the improving or declining business state of most organizations with which it worked.

*CDP should disseminate more of its findings and lessons in its periodic reports to educate a broader audience of cooperatives who are planning similar enterprises. CDP needs a more lively Resource Center for cooperatives in WB/G.*

CDP enlarged the Resource Center into a more lively and sustainable part of CDP. The purpose of the Center was defined as follows:

*To support CDP's mission by becoming an important repository for all types of information related to the creation, maintenance, development and management of cooperatives and related business organizations.*

The Resource Center at CDP housed a great deal of the information and materials needed to begin developing a full Information Resource Center. The computerized information, including the Agricultural Marketing Information System (AMIS), plus the printed reference materials served as the database for planning programs, conducting feasibility studies, developing project proposals, and producing training materials. The Center also was a resource for technical information relevant to programs carried out by cooperatives and related enterprises. In addition, a group of Palestinians in 1990 requested CDP to collect wholesale market price data from around WBG. Four years of daily market price data was stored in the CDP computer system and had the potential to become a valuable resource to producers and traders when properly analyzed and reported.

A training and technical assistance organization cannot effectively carry out its roles and responsibilities without appropriate access to training resources, periodicals, magazines,

reports, references, books, videos, other educational equipment and support information. Such a collection of educational resources should also contain the latest research data and information on relevant subjects from neighboring countries in the Middle East as well as other countries worldwide.

## Progress on Indicators

The data for the Purpose and Output Level Indicators can be found in the *Indicator Monitoring Chart* in Annex A.

### *Purpose Level Indicators*

Cooperatives in WBG have made significant progress during the 30 months of project implementation under the current cooperative agreement. According to the baseline data, 43% of the cooperatives were at least at breakeven in 1992. By 1995, that number had increased to 58%. Although not a purpose level indicator, the attitude of the cooperative leadership was beginning to change. The training and consulting being carried out by CDP staff was having an impact on the thinking of cooperative leadership regarding business operations and the need to make a profit. It is unfortunate that these kinds of measures were not part of the original logframe.

### *Output Level Indicators*

Again, as at the Purpose Level, significant progress was being made by cooperative clients of CDP when the project ended. It should be kept in mind when reviewing the chart in Annex A that CDP management and staff worked only 30 months and not 36 months as originally planned.

## Gender Equity

CDP achieved a remarkable level of success in that approximately one-third of the training and technical assistance was delivered to women. In the very male dominated society of WBG, it is difficult to imagine that a foreign organization could work with so many women. Over 7,000 females benefitted from CDP assistance during the life of project. Many received training or technical assistance that helped them increase their incomes. See the following table for detailed numbers.

### GENDER EQUITY TABLE

Indicator	Total Number of Direct Beneficiaries	Number of Direct Female Beneficiaries	Percent of Female Beneficiaries
<b>TRAINING</b>			
Bus Mgt Courses	EOP - 742	EOP - 136	18%
Technical Courses	EOP - 1,788	EOP - 216	12%
Co-op Dev Courses	EOP - 963	EOP - 737	76%
<b>TOTAL/Training</b>	<b>3,493</b>	<b>1,089</b>	<b>31%</b>
<b>STAFF ASSISTANCE</b>			
Hours, Bus Mgt follow-up	EOP - 10,237	EOP - 2,012	20%
Hours, Co-op Dev follow-up	EOP - 2,229	EOP - 1,532	69%
Hours, Technical follow-up	EOP - 8,925	EOP - 3,046	36%
<b>TOTAL/Staff Assistance</b>	<b>21,391</b>	<b>6,590</b>	<b>31%</b>

### Problems/Solutions

The project faced many problems during its life. While the Israeli authorities approved the project and helped facilitate the posting of expatriate advisors, the Civil Administration (CIVAD) was a constant source of discouragement and obstruction. CDP did not face any unusual treatment, rather all international NGOs have a constant problem getting permits for Palestinian staff to enter Jerusalem and difficulties caused by curfews and closures plague all organizations working in WBG.

The only solution found helpful in this situation was to assign one staff person to continually follow-up with the authorities to renew or get new permits for staff members.

This increased the cost of operations substantially but was the only alternative given the necessity of permits and the regular excuses given by CIVAD staff.

### Project Close-out

Although the project was forced to close in a very hurried fashion, all the details were attended to with a level of professionalism that reflected positively on A.I.D. and ACDI. Employees were given a one-month notice before termination and most all had found other employment before the expatriate staff left the country.

All offices and apartments rented by CDP were returned to their owners by May 31 and, to the extent possible, all unearned rent had been collected.

Where possible, CDP programs were donated to appropriate Palestinian organizations by the end of May 1995. The Resource Center was donated to the Ma'an Development Center in Ramallah, a local NGO that is committed to continuing cooperative education and management training for Palestinians. An agreement, expressing the intent of the organization and reflecting its desire to continue making learning materials available to Palestinians, was signed by all parties. A copy constitutes Annex F.

The Agricultural Marketing Information System was donated to the Ministry of Agriculture, Department of Marketing. The equipment, files, software, historical hard-copy reports, etc. were turned over to Ministry staff with the hope they will continue the program.

The Palestinian Energy Center (PEC) received the Village Electrification Program and has agreed to provide follow-up. The center also hopes to expand the program in line with the original program design. They have agreed to hire the CDP Program Manager and to continue a working relationship with TDC with regard to the loan portfolio.

Regarding disposition of Nonexpendable Personal Property with a unit acquisition cost of less than \$1,000, the Standard Provisions, Handbook 13, page 4C-59, paragraph (3) allows the property to be sold and the grantee to retain the proceeds. CDP management identified all property that came under this provision and conducted a *silent auction* to sell the property to the highest bidder.

USAID instructed ACDI to donate all nonexpendable personal property with a unit acquisition cost of over \$1,000 to the Ministry of Agriculture and the Gaza Municipality. In addition, USAID agreed with CDP's recommendation that the loan portfolio be transferred to the Palestinian Energy Center (PEC). As of August 25, 1995, vehicles owned by the project had not been transferred to the Ministry of Agriculture. However, all

legalities regarding the transfer should be complied with by the end of the month and the MOA will then take possession.

A complete list of all Nonexpendable and Expendable Personal Property is attached as Annex G.

The Project Director, Rex Schultz, left WBG on May 1, 1995 to return to the United States. Carol Yee, CDP's Director of Administration, remained at CDP through the end of May as a volunteer to finalize all details of transferring property to appropriate parties. Joseph Nesnas, former CDP employee, agreed to assist ACIDI with local administrative matters after May 31, 1995.

#### Expenditures

The Budget Summary and the Component Summary are shown in Annex C. They reflect Amendment #2 to the Cooperative Agreement approved September 30, 1994.

#### VALUE ADDED TAXES AND CUSTOM DUTIES

There were no VAT or Custom Duty refunds due CDP at the close of the project.

**ANNEX A**

**INDICATOR MONITORING CHART**



## CDP INDICATOR MONITORING CHART

End of Project Report / Sep 1, 1992 – Mar 31, 1995

	Indicator	Baseline	SAR Period 1 9/92-3/93		SAR Period 2 4/93-9/93		SAR Period 3 10/93-3/94		SAR Period 4 4/94-9/94		Cumulative End of Project, 3/31/95		
			Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	% Diff
<b>Purpose Level</b>													
1	% cost covered by revenue in coops	43	43	a	45	44	50	44	55	47	80	58	73%
2	# Coops making significant progress	0	0	0	10	9	20	22	25	24	50	30	60%
<b>Output Level</b>													
3	# with annual elections	12	12	a	18	17	23	21	28	26	40	35	88%
4	% members at AGM	35	35	a	50	75	60	78	70	82	90	85	94%
5	# Coop Education Courses conducted	0	3	2	20	15	20	8	20	3	100	37	37%
6	# preparing budgets, planning, etc.	2	4	2	8	4	12	7	16	9	25	15	60%
7	# producing Fin Statements	2	4	3	15	20	20	40	25	42	40	50	125%
8	# Business Mgmt. Courses conducted	0	20	31	20	11	20	7	20	7	120	63	53%
9	Hours BusMgmt follow-up	0	1,296	1,152	1,900	777	1,900	2,130	1,900	2,878	11,000	10,237	93%
10	% members using coops services	30	30	a	38	60	43	55	48	60	65	68	105%
11	# technical courses conducted	0	14	14	28	37	48	7	55	21	270	107	40%
12	Hours of technical follow-up	0	1,500	956	3,000	1,013	4,500	2,319	5,500	2,767	28,500	8,925	31%
13	# Loans outstanding	0	0	0	12	3	30	3	35	4	50	8	16%
14	# Grants disbursed	0	2	4	10	3	25	15	30	18	40	20	50%
15	% Loans delinquent	0	5	0	0	0	1	0	2	0	5	0	0%
16	Average Loan Size	0	0	26,076	12,000	26,076	12,000	20,300	12,000	18,965	12,000	22,855	190%
17	% Total Fund loaned	0	0	0	20	13	40	13	60	22	70.0%	52.5%	75%
18	# Publications completed	0	6	0	10	13	17	6	10	15	65	60	92%

**EXPLANATIONS:**

a = Reported as "Not available."

Note: Italicized/shaded box above – Budget amendment approved on Sept 30, 1994 wherein "Loans & Grants" line item was reduced to \$348,159.

**ANNEX B**

**CDP CLIENT LIST**  
**FROM PROJECT INCEPTION TO MAY 31, 1995**

3/10/95

## LIST OF COOPERATIVES / INSTITUTIONS

Page 1

Code	Cooperative
----	-----
A01	Al-Masra'ah Allawaziaz
A03	Jawrat Al-Shama' Ag.
A05	Beit Lahia Strawberry
A06	Khan-Younis Agriculture
A07	Rafah National Co-op
A11	Beit Ummar Agriculture
A15	Abu Alasja Agriculture
A27	Majd Al-Ba' and um Al Amad Ag.
A28	Jenin Ag. Marketing
A30	Sanour Agriculture
A31	Jericho Ag. Marketing
A32	Agricultural Engineers
A35	Nablus Ag Marketing
A36	Kufur Malek Ag.
A37	Deir Ghassaneh Ag.
A38	Ramallah Ag. Marketing
A39	Ein Yabroud Agr.
A41	Beit Ilo Agriculture
A43	Beit U'r Tahta Agriculture
A44	Qalqilya Ag. Marketing
A45	Azzoun Land Reclamation
A46	Salfeet Ag Marketing
A47	Tulkarem Ag Marketing
A48	Gaza Ag.Cooperative
A49	Beit Hanoun Ag. Cooperative
A50	Nablus Agricultural department
A55	Hebron Ag. cooperative
A56	Al Jeeb Cooperative
A57	Agricultural association
A58	Ministry of Agriculture
A59	Qarrara Ag. Cooperative
A60	Gaza Agriculture Department
A62	Hebron Agricultural Marketing
A63	Jericho Agricultural Departmen
A91	Agricultural Cooperative Union
A92	Citrus Marketing Union
E01	Zbouba Cooperative
E02	Al-Reehiyeh Electric
E03	Electric Co-op Union
E04	Al-Shyouk Electricity
E07	Tarquomya Electric
E08	Fawwar Electric
E09	Sikkeh Electricity
E10	Beit Immra

3/10/95

## LIST OF COOPERATIVES / INSTITUTIONS

Page 2

Code	Cooperative
-----	-----
E13	Al Rameh Electricity
E14	Taybeh Electricity
E15	Asserah Al Shamaliyeh Electric
E17	Asseerah Al Qibliyeh El.
E19	Al-Tirm
E20	Anin Electric
E21	Arab Alkaabneh
E22	Saeer elecctric
G99	Other - Gaza
H04	Al-Ikha Housing
H08	Bethlehem Empl. Housing
H10	Dahiya Al-Azariyeh Housing
H11	Al-Ard Al-Tayba
H15	Doura Housing
H16	Prince Hassan Housing
H19	Gov.Empl. Housing
H29	Al-Quds Elc. Company
H37	Doura Al-Qar' Housing
H45	Dahiya Al Isra' Housing
H65	Al-Amal Housing
H66	UNRWA Employees Housing Coop.
H67	Hebron Engineering Housing
H99	Other - Hebron
I99	Other - Jenin
J99	Other - Jericho
L01	Ramallah Poultry Cooperative
L02	Tulkarem Livestock Cooperative
L03	Hebron Livestock Cooperative
L04	Kufur Ni'meh Cooperative
L06	Gaza Livestock Cooperative
L24	Al Amal Livestock
L25	Jenin Livestock
L26	Arrabeh Livestock
L29	A-Zababdeh
L33	Tubas Livestock
L34	Jenin Poultry
L36	Al Nassariyah Livestock

END OF PROJECT

3/10/95

LIST OF COOPERATIVES / INSTITUTIONS

Page 3

Code	Cooperative
-----	-----
L37	Beit Nouba Dairy
L40	Deir-Jrir
L43	Azzoun Livestock
L44	Tulkarem Poultry
L45	Maithaloun Coop.
L46	Al-Marifah Coop.
L47	Ein Sultan Group
L48	Al-Dueik Group
L52	Tulkarem Beekeeping Cooperativ
L53	Gaza Beekeeping Cooperative
L54	Kissan Livestock
L55	Al-Nahda Livestock
L56	Al-Hassasneh Beekeeping
N99	Other - Nablus
001	Beit Jala Cooperative
002	Salfeet Olive Cooperative
003	Deir Sharaf Olive Cooperative
005	Barta'a Olive Press
010	Awarta Olive Press
013	Asseerah Al Qibliyeh Olive Pr.
014	Tel Olive Press
015	Yasouf Olive Press
016	Yasseed Olive Press
017	Ein Seenya Olive Press
019	Bidya Olive Press
020	Deir Istya Olive Press
023	Kufur Allabad Olive Press
024	Saida Olive Press
025	Azzoun Olive Press
026	Farkeh Olive Press
027	Kufur Tult Olive
028	Teera Coop.
029	Hebron Marketing Office
030	Bala Coop.
031	Yazeed
032	Salfeet Olive Press
033	Jameen Olive Press
091	Olive Press Co-op Union
092	Olive Oil Union
R01	Jenin Coop. Office
R02	Tulkarem Co-op Office

## END OF PROJECT

3/10/95

## LIST OF COOPERATIVES / INSTITUTIONS

Page 4

Code	Cooperative
-----	-----
R05	Hebron Co-op Office
R06	CDP
R07	Anera
R08	UNDP
R09	PARC
R10	Agr. Department
R11	Union of Ag. Work Comm. - UAWC
R12	Save the Children - SCF/Jerus.
R13	VAC
R14	Palest. Trade & Prom. Org. PTPO
R15	Najah University
R16	Arab Thought Forum - ATF
R17	Nablus Central MKG.
R18	Applied Res. Institute - ARIJ
R19	MAAN Development Center
R20	Cooperation for Development CD
R21	Ag. Engineering Society - AESO
R22	Arab Sc. Institute - Asir
R23	Bir-Zeit University
R24	Land Research Center - LRC
R25	Arab Development Society - ADS
R26	Arroub Research
R27	Hebron AG. Department
R28	The Center for Ag. Serv. - TCAS
R29	Technical & Dev. Co. - TDC
R30	UNRWA
R31	Arab Dev. & Credit Co. - ADCC
R32	Banizaid municipality
R33	Hebron University
R35	Olive Development Center - ODC
R36	Bisan / Ramallah
R37	Bir Zeit Center Env. & Occ.
R43	Business Dvlpt Center, Bethl'm
R47	TEAM Jerusalem
R49	Bir Zeit Continuous Education
R54	Palestinian National Authority
R55	Zababdeh Charitable Society
R56	Nablus Educational Department
R57	Nablus Municipality
R58	Sileh Al-Harithieh Charitable
R59	Faquah Charitable
R60	Bal'a Charitable
R61	National Insurance Company
R62	Ministry of labor
R63	Maithaloon Charitable
R64	Palestinian veterinity Asso.
R65	CCCB- Brucellosis

END OF PROJECT

3/10/95

LIST OF COOPERATIVES / INSTITUTIONS

Page 5

Code	Cooperative
----	-----
R66	Nablus Cooperative Office
R68	Polytecnic
R69	Bethlehem University
R70	Birzeit Environment
R71	Ramalla Ag. Department
R72	Jenin Ag. Department
R74	Catholic Relief Services
R75	Higher Council of Tourism
R76	Farah Export Company
R78	Council of health services
R79	Red crescent society
R80	Land and Man Organization
R81	Union of Pal. Medical rel. com
R82	Union of health work cmmittees
R83	Patient Benevolent Friends Soc
R84	Arroub Institution
R99	Other - Ramallah
S99	Other - Jerusalem
T01	Al-Obeidieh Ag.
T02	Beit-Sahour Consumer
T05	Wadi Foukeen Ag.
T13	Fishermen Coop
T15	Al Samou'Agriculture
T16	Taffouh Agriculture
T18	A-Salam Agriculture
T40	Abu-Naja Company
T42	St.Lukes Hospital
T99	Others - Farmers
W01	Qualandia Cooperative
W02	Soureef Women Cooperative
W03	Jenin Cooperative
W04	Gaza Women Cooperative
W06	Holy Land Handicrafts
W12	Salfeet Sewing
W14	Women Com. for Social Work
W15	Jericho Women Cooperative
W16	Union of Palestinian Women Com
W17	Union of Working Women Feder.
W18	Women Rehab. & Child Care
W19	Al-Amal Cooperative
W20	General Union of Pal. Women Cm

END OF PROJECT

3/10/95

LIST OF COOPERATIVES / INSTITUTIONS

Page 6

Code	Cooperative
----	-----
W21	Palest.Feder. of w. Action Com
W22	Federal Women Working Committe
W23	Jericho Women Union Society
W24	Craft Aid
W25	FIDA..Action Committees
W26	Women Pastoral Center
W27	Asdikaa marid
W28	Hebron Women Charitable soci.
W29	Women Saraya Center
W30	Al-Wihda Association

**ANNEX C**  
**STATEMENT OF EXPENDITURES**

37

# Cooperative Development Project

## Statement of Expenditures

Item	Budget	Expenditure
Salaries	458,937	469,756
Fringe Benefits	115,747	113,158
Allowances	238,621	229,192
Travel, Per Diem, Local Transport	392,600	233,326
Consultants	61,281	87,181
Training	374,695	442,362
Commodities	95,000	74,759
Other Direct Costs	1,558,499	1,732,113
Indirect Costs	1,206,109	1,237,756
Grant/Credit Funds	348,159	368,036
Subcontracts	323,023	185,032
<b>TOTAL</b>	<b>\$5,172,671</b>	<b>\$5,172,671</b>

**ANNEX D**

**PROFILES OF PROJECT SUCCESS STORIES**

**NAME: Al Fawar Village**

**LOCATION: 2 miles South of Hebron**

The impact of the collaborative work of Al Fawar Electric Cooperative and CDP is obvious when visiting this village. They began working together in 1989 and since then, the village has been connected to the Israeli electric network and able to access round-the-clock electric service. This helped create 170 new jobs, supporting 24% of village families and totaling over a million dollars a year in additional income for the village. The wide variety of new industrial and service enterprises which have grown up since then saves time, money and effort for village residents and has made Al Fawar a hub of development for the surrounding area.

Environmental and aesthetic aspects of village life have improved, as well. Better service and lower connection charges have saved cooperative members more than \$80,000 and training for the technician saved the cooperative about \$12,000 a year in repair and maintenance costs. The \$5,000 computerized management information system has improved managerial and technical efficiency. CDP's investment of approximately \$50,000 in loans, grants and technical assistance been returned a hundred fold in savings to the cooperative and its members.

Yousef Halayga, Chairman of the Board of Directors said, "It is evident that successful cooperative development must rely first on its members to establish the basic foundation for its existence. The proper role of any outside funding will follow later."

Al Fawar Electric Cooperative is an example of how self-reliance in cooperation with other organizations, can make a difference.

**NAME: Livestock Cooperatives**

**LOCATION: Hebron and Tulkarem**

Due to the importance of the emerging dairy sector, the Hebron Livestock Cooperative in the southern West Bank and the Tulkarem Livestock Cooperative in the northern West Bank were selected to receive CDP help. Through judicious allocation of its resources -- loans, grants, technical assistance and training, CDP helped these cooperatives increase production, improve milk quality, and realize several thousand dollars in annual savings. A new milk collection system, using stainless steel cans, will allow the 200 members of the Hebron Livestock Cooperative to save \$20,000 a year. The cooperative will also be able to provide local dairy factories with better quality milk, to the benefit of the consumer.

CDP provided guidance and assistance on operating a yoghurt factory to Tulkarem Livestock Cooperative. The advice to sell off its cow herd and a tractor which had lost over \$12,000 a year netted the cooperative about \$20,000 which it reinvested in the dairy plant and equipment. In addition, the dairy manager's participation in a CDP-sponsored course in Jordan led to a 66% increase in production which translated into more than \$40,000 for the year. Even more important than the financial impact, the project helped equip the cooperative's directors with the skills and knowledge needed to make sound business decisions.

In general, CDP work with dairy production and processing units in West Bank livestock cooperatives has led to increased production, improved product quality, and larger profits -- all of which benefit cooperative members, dairy factories, and consumers. CDP clearly is fulfilling its mission of strengthening cooperatives to operate as effective and efficient businesses.

**NAME:** Olive Press Cooperatives

**LOCATION:** West Bank

The olive sector represents 15% of the Palestine GDP, with 90% of the output processed into olive oil. Twenty-two of the 30 cooperative olive oil presses in the West Bank are associated with the Union of Olive Press Cooperatives.

Working together, CDP and the Union provided cooperative education and devised a strategy focused on increased output, improved quality, and better marketing of olive oil.

CDP has done much to alleviate the problems of press maintenance by providing guidance to the Union in establishing a spare parts unit. The project also sent seven cooperative technicians to Italy for training which has since resulted in approximately \$250,000 in annual savings on maintenance and repair costs. Additionally, regular maintenance schedules and technical improvements have helped increase the quantity and improve the quality of oil produced.

CDP helped olive press cooperatives increase their share of the world olive oil market and worked with the Palestinian Union of Agricultural Work Committees (UAWC) to train farmers in agricultural techniques necessary to produce and market extra virgin olive oil. The project provided expertise to install machinery for filling glass bottles with olive oil at the Salfet Olive Press Cooperative. It is estimated that the success of this venture could add \$13 million to the Palestinian economy.

Alfred Rock, Treasurer of the Board of the Beit Jala Olive Press, talks about how his cooperative has progressed since becoming involved with CDP. "The cooperative was in debt when the previous board was elected in 1990. By the end of 1993, when the new Board was elected, we were able to turn more than \$100,000 in surplus funds to them."

**NAME:** Adnan Hanoun

**LOCATION:** Tulkarem

During the Gulf War in 1991, Adnan Hanoun was out of work and out of money. He was restless for something productive to do. He had 8 bee hives but only marginal interest in and knowledge of bees. As a business graduate of Bir Zeit University, however, he suspected that beekeeping could be more profitable, and probably a lot more fun, than his 9 to 5 job in an auditing firm.

From mid 1993 to the end of 1994, he increased the number of his hives to 135 and is now leading an effort that could make bees and honey one of the brightest new industries in WBG. He credits his success to the PARC/CDP beekeeping training program.

"I really learned a lot about bees and beekeeping in the first course." Participants were shown how to mix the liquid that is a by-product of labaneh (a form of yogurt) and usually discarded. This liquid is mixed with soy meal or chick peas and makes excellent feed for bees. "Besides saving me \$500 per month on the cost of sugar, I am making good use of something that had been polluting our sewer system,"

"Queens are the key to beekeeping and artificial insemination helps to perpetuate good races of queens. With help from PARC, we received one queen from Germany with three pages of pedigrees. She and her offspring are responsible for significant increases in honey production." According to Adnan, production increased from 29 lbs. the first year to 51 lbs. the second year -- a 77% increase. He has left his auditing job and now works with bees and beekeepers full-time. This year, he expects to sell 1,000 kg (2,205 lbs.) of commercial honey at an average price of \$5 per pound. He also sells swarms at \$130 each. He expects his earnings from bees to top \$30,000 in 1995.

**NAME:** Olive Press Technicians

**LOCATION:** West Bank

CDP arranged a training course for West Bank cooperative olive press operations and maintenance technicians. Seven participants from Beit Jala, Ein Sinia, Salfet, Azzoun, Assira Al Qabalia, Yassid and Deir El Sharf accompanied CDP's olive specialist, Younis Sbeih to Italy for three weeks of intensive training. The program included ten days of hands-on training at the Rappaneli Manufacturing Company; discussions and field visits to olive groves to examine cultural and harvest practices; and a two-day visit to the Perialisi Manufacturing Company.

The participants learned how to diagnose problems and no longer have to rely only on how the machine "sounds" as they did in the past. They also learned how to reduce substantially the amount of water used in the pressing process and this will improve the quality of the oil as well as reduce the very negative environmental impact of waste water.

The value of savings realized on reduced repair and maintenance costs, plus increased output and improved quality amounts to over \$100,000 per year.

**NAME:** Imm Yousef

**LOCATION:** Kufer Diek

Kufer Diek, population 4,000, lies on the side of a mountain south of Tulkarem in the rich Salfet Valley. Imm Yousef is one of 13 women who participated in the PARC/CDP Beekeeping Course conducted in the village. She is over 60 years old and has 9 children. She had over 100 traditional hives until 1986 when she lost all her bees to disease.

By the end of 1995, She expects to have 25 modern hives able to produce 300 kg (over 600 lbs.) of honey that she can sell for about \$14 per pound to local customers. "People love this mountain honey because it is really special. The demand for is good and people come to my house with their own jars." The honey produced in the area is preferred because bees collect pollen from wild flowers and herbs. "Honey is medicine around here," she says. "When I was a child, my eyes were opened to the wonderful world of bees. I saw an old man remove honey from a traditional hive and put a new swarm in the hive. I have been fascinated with bees ever since. But until I took the PARC/CDP course, I never really knew anything about bees and how to take care of them."

She says she learned everything about keeping and caring for bees as well as how to collect the most honey. Another very important lesson she learned was how to diagnose diseases and then treat the bees. "We thought our bees died in 1986 from something sent from God or Chernobyl! Now we know what killed them and how to recognize and treat that disease in the future."

With new beekeepers in Kufer Diek managing 20-25 hives producing 12-15 kg of honey, the collective income will total over \$130,000.

**NAME:** Ayesh Elian

**LOCATION:** Beit Lahia

Ayesh Elian is a quiet, humble farmer. You would not guess by observing him on his small farm near Beit Lahia in the Gaza Strip that he is chairman of one of the most successful cooperatives in the West Bank or Gaza.

The Gaza Agricultural Cooperative, founded in 1975, but just activated in 1992, has 500 members – strawberry and carnation farmers. The cooperative has a building in Beit Lahia where they store and sell supplies to their members and a small meeting room where the seven board members meet regularly. The board was elected in 1993 and employs a staff of three. According to an audited financial statement, the cooperative had a net profit of 170,000 NIS (\$57,000) at the end of their second fiscal year operating. The profit was distributed between reserves (40%), community improvement (20%) and a patronage refund to members (40%). This represents a significant amount of money for farmers' families in the poverty-ridden Gaza Strip.

When asked the reason for their success, Ayesh is quick to respond that members have a high level of trust doing business with the cooperative. He says the cooperative provides quality service in a timely manner. But it is the trust relationship between the farmers and the cooperative's board of directors and staff that is most important.

The Gaza Agricultural Cooperative, along with the Beit Lahia Cooperative and Beit Hanoun Cooperative have signed an agreement to purchase plants from a nursery in Northern Israel. For the first time ever, strawberry growers in Gaza have joined forces to place one order for seedlings that will be used in the 1995-96 growing season.

**NAME:** Beekeepers

**LOCATION:** West Bank & Gaza

In 1994, CDP funded a training program for beekeepers which carried out by technicians from the Palestinian Agricultural Relief Committees (PARC). Thirteen courses were held in different locations, including two in Gaza and a total of 191 persons - 34 of them women - attended the courses.

The results of the training are impressive. The number of modern beehives increased 80%, from 911 to 1,638 and the old, traditional beehives (which are very inefficient) decreased from 31 to 13 during the year.

Honey production increased 64%, from an average of 6.7 kg per hive to 11 kg per hive. Honey quality was improved and the price increased slightly. Prior to the training, the income from honey for all training participants was \$68,158. Following the training, it rose to \$228,829 – an increase of \$160,671 or 235%.

Other significant benefits was the improved identification and treatment of disease which is expected to result in savings of about \$25,000 and the creation of fifteen new jobs. In addition, beekeepers cooperatives were formed in Ramallah, Jericho and Maythaloun and one participant opened a beekeeping supply store in Tulkarem, the only one in the region.

Participants were tested on their beekeeping knowledge before and after the training. Before the training, 79% were deemed weak and 21% good. Following the training, 68% tested were good and 31% were excellent. The number of participants regarded as weak went from 61 to 1! The total direct impact of this training program is estimated to be nearly \$200,000.

**ANNEX E**

**LETTERS OF SUPPORT FOR CDP**

PALESTINIAN AUTHORITY  
Ministry Of Labour  
Minister's Office  
Tel, Fax 921270, P.O.Box 29



السلطة الوطنية الفلسطينية  
وزارة العمل  
مكتب الوزير  
تلفون، فاكس، ص.ب ٢٩ - ٩٢١٢٧٠

Ref. 40 / 127  
Date. 7 / 3 / 1995

الرقم /  
التاريخ / / ١٩٩٥ م

Mr. Edward Abington  
Consul - General  
American Consulate  
JERUSALEM

Dear Mr. Abington :

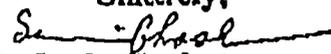
I have been informed that the U.S.A. LD is considering the termination of CDP and their work with cooperatives. I urge you to consider very carefully such a decision. Cooperatives have proven to be an excellent private sector development mechanism. I know that CDP has been providing valuable assistance to our Cooperative Department and to the cooperatives in Palestine. It would be damaging for the project to close.

The impact of stopping CDP would affect many regions of the West bank and Gaza where cooperatives are providing services and jobs for many people. Their work with the electric cooperatives has been very powerful development efforts. Developing the export capacity of Gaza farmers, through their cooperatives is critical to the economic safety of our people there. Finally, assisting our Cooperative Department and cooperative leaders develop a new cooperative law is very important. While getting a good law in place does not create jobs, which I know everyone is interested in doing, the cooperatives in the West Bank and Gaza affects the lives of thousands of people.

The Ministry of Labor is ready to cooperate with the U.S. Government by putting the CDP under the Ministry's umbrella to continue this important work for another 3-5 years.

Further, because we need this work to continue and because the goal of the U.S.A has always been to establish a Palestinian Organization and assist the Palestinian people, we request that the cancellation of CDP and the disposal of all project assets be stopped until we can discuss this matter.

I request that we meet soon. This is not the time to stop supporting the cooperative movement in Palestine.

Sincerely,  
  
Dr Samir Ghosheh  
Minister of Labor  
Palestinian National Authority

cc. President Yasser Arafat.  
Mr. Christopher Crowley.



الرقم : \_\_\_\_\_

الإشارة : \_\_\_\_\_

التاريخ : \_\_\_\_\_

Tel. 07/860080 - 860084

Fax 07/824400



بلدية غزة  
Municipality Of Gaza

تلفون / ٠٧/٨٦٠٠٨٤-٨٦٠٠٨٠

فاكس / ٠٧/٨٢٤٤٠٠

Date : March. 8, 1995.

No. of pages: 2

To : Mr. Edward Abington  
The Consul General  
Consulate of the U. S. A  
Jerusalem  
Fax no. 02 259 270

From : Aown Shawa  
Mayor, Gaza City  
Fax: 972 7 824400

Dear Mr. Abington,

I have worked with the Cooperative Dev. Project ( CDP ) for almost five years, and I had to resign a few months ago to cope with my demanding job as Mayor of Gaza City.

Knowing what CDP has been doing, I was very much surprised to learn of the decision to close it down. As Palestinians we were proud to work with CDP in areas where no other PVO, NGO or any institution seriously entered. Areas that are absolutely needed to be developed, such as the cooperative sector, the agricultural marketing, the women sector or the village electrification sector.

We have always felt that this is not just giving out money, but it was building capabilities and empowering the future leaders in those sectors.

I sincerely hope that the decision to close down CDP would be reconsidered and CDP could continue to provide its assistance to the Palestinian Community in the West Bank and Gaza.

Yours sincerely,



Aown Shawa  
Mayor of Gaza City

C.C.: President Arafat.

Mr. Christopher Crowley  
Fax no. 03 525 559

STATE OF ISRAEL / AGRICULTURE MINISTER

March 9, 1995

Christopher Crowley  
Country Director  
United State Agency for International Development  
Tel-Aviv, Israel

Dear Director Crowley,

Presently I am the Israeli Agriculture and Water Coordinator to the PA. I write you because I have learned of the early termination of CDP, an American Palestinian project funded by USAID.

I want to tell you several things about the CDP, from my experience with this organization.

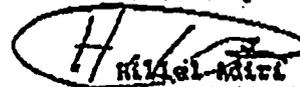
First, as the Agricultural Desk Officer of the Civil Administration in the Gaza Strip from 1990 until the transfer to the Palestinian Authority in 1994, I was contacted by one of the two Americans who works at CDP, the Business Development Advisor, Bill Greenwood. We worked together to put on a successful training program for Palestinian agricultural engineers at Volcani Center in Israel. Now we are close to putting together an expanded training program with partial funding from the Rothchild Foundation and the Government of Israel. Practically the Palestinians are in the middle of expanding carnation plantations from dozen to hundreds of dunams. In all these activities, if it were not for this American organization to help link me to the appropriate Palestinians, both private parties and the PA, many of these activities would not happen. A good example of mutual cooperation was a problem with the 1993 strawberry plants which come from Israeli nurseries, and CDP was helping the cooperatives in Gaza Strip to solve this problem.

- 2 -

I was happy to learn last year that CDF was expanding its work in developing the Palestinian agricultural marketing system. They submitted to USAID a proposal for an agricultural marketing project in addition to one for continued work with cooperatives. The marketing project will work with private business as well as cooperatives and the PA of Agriculture. It is my firm conviction that the single most important activity for the success of the Palestinian-Israeli Peace Agreement is strengthening the agricultural economy of the Palestinians. They know agriculture and they can succeed in it. Other types of business will take many years and will not provide as much immediate employment. Without this the people will lose faith in their possibilities, and the PA will be too weak to succeed. But it needs the help this American project has been giving to facilitate between my people and the Palestinians, both in private business and in public institutions.

I urge you in the strongest possible terms to reconsider how to prevent serious damage to the Peace Process your government so strongly supports by finding the way to continue the worthwhile efforts of this project.

Yours very truly,



Hallel-Adiri

Tel: 07-741499 Fax: 07-892568.

46

**RAHAN MERISTEM  
PROPAGATION NURSERIES**

Kibbutz Rosh Hanikra  
Western Galilee 22825  
Israel, Tel. 072-4-857100  
Telex 471671 RAHAN IL  
Fax. 072-4-824333



**תרבויות רה"ן  
משתלות ריבוי**

קמפוס רחוק  
22825 גליל מערבי  
ישראל, טל 04-857100  
טלפקס 04-471671 RAHAN IL  
פקס: 04-824333

**FACSIMILE**

DATE: 7.3.95

REF: 372

TO: MR. CHRISTOPHER CROWLY - COUNTRY DIRECTOR  
UNITED STATES AGENCY FOR INTERNATIONAL DEVELOPMENT

FROM: DANNY HALEVY

COPIES:

Dear Mr. Crowley,

Our company, Rahan Meristem of Kibbutz Rosh Hanikra, has been working together and cooperating with the Palestinian Farmers in the Gaza area for many years.

In the course of the years we have found good and friendly partners, and together, despite some professional ups and downs, managed to deepen our ties, especially in the Strawberry cultivation and production.

Needless to say, that without the never ending efforts and good will from the side of the C.D.P., both sides could not reach the levels we are at, today.

As a mere civilian I hate to use high words, but as long as the real implementation of the peace treaty is among our first priorities, one has to take all possible steps in order to continue the good ties which were created during the years, and strengthen thanks to the personal work and devotion of Mr. Bill Greenwood from the Jerusalem office.

Should the rumors that came to my ears today be true, and the C.P.D. will be closed due to lack of funds, then hundred of families in Gaza, Beit Lahiya, Beit Hanona etc. will loose their main source of income.

I do not really know how to emphasize the great importance we see in the very positive continuation of the CPD's operations, and ask you again and again to re-evaluate the decision that may lead to the termination of beautiful and real cooperation between Israelis and Palestinians.

Sincerely yours,

Danny Halevy  
on behalf of Rahan Meristem

(0)

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

**THE AGRIC COOP UNION (ACU)**

West Bank - Nablus  
Tel. 78468 & 78469 - Fax 78471  
Box. 986

**الاتحاد التعاوني الزراعي (م.م)**

الحدادة الغربية - نابلس  
رقم التسجيل ١٧٧٢ - ٧٧٧  
تلفون ٧٨٤٦٨ و ٧٨٤٦٩ - فاكس ٧٨٤٧١

No 1519681  
Date : 5/31/1985



الرقم : / / /  
التاريخ : ١٩٩ / /

Christopher Crowley  
Mission Director  
U.S AID

Dear Sir,

We would like to inform you that we are very sorry to hear that CDP program will be ended its services and activities .

Since its establishment, CDP has played a very important and a unique role in the development process of the Palestinian Cooperative Movement (PCM). This role has given CDP staff a substantial experience that is still deeply needed to enhance the role of the Cooperative in Palestinian Economy.

We think that no body could summarize the good and many things that CDP has done to the PCM ; from the training programs , indirect and direct financial assistance , loans , consultancy, cooperative education , workshops, studies ..... to what the CDP has participated in the Palestinian Cooperative Law which will be the first one in the Palestinian history.

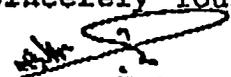
48

Frankly speaking, we expect the CDP program to be extended and developed instead of closing it since PCM faces so many challenges - building up new thoughts and attitudes - that the CDP activities are still and substantially needed to that process.

Closing CDP program means that the baby will need much more time to grow up and we will miss a very important and substantial friend of cooperatives.

We hope and ask you kindly to review your decision and extent and develop the CDP programs in a way that would enable CDP to continue its successful missions in assisting the PCM.

Sincerely Yours

  
Bassam Walweel  
General Manager

**ACDI**  
**Jerusalem**  
**Fax # (02) 859-690**

January 13, 1995

*Dear Sirs,*

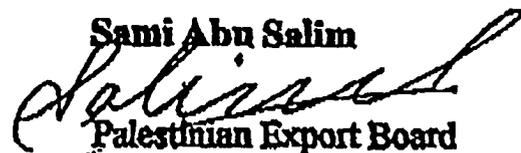
On behalf of the newly created Palestinian Export Board, I welcome the proposal by Agricultural Cooperative Development International (ACDI) for the agricultural marketing project "AgMark". This is much needed to assist Palestinian agricultural marketing businesses. It is important that you will work with the private exporter and the Palestinian National Authority.

We have already received helpful information to guide our decisions in a preliminary report of technical assistance recommendations for the Board through your Cooperative Development Project (CDP). So we know that you are doing good work in agricultural marketing.

It is very encouraging that you intend to mobilize a funding capacity to be linked with the Palestinian Board. We intend to work closely with AgMark in its implementation to overcome our number one problem and that's marketing.

Yours Truly,

**Sami Abu Salim**



Palestinian Export Board

Palestinian National Authority

Ministry of Agriculture

Tel.

Fax:



السلطة الوطنية الفلسطينية

وزارة الزراعة

تلفون :

فاكس :

ACDI  
Jerusalem  
FAX (02) 859-690

January 13, 1995

Dear Sirs,

The Ministry of Agriculture of the Palestinian National Authority is pleased to see that Agricultural Cooperative Development International (ACDI) has developed the agricultural marketing project, "AgMark," for West Bank and Gaza as an expansion on your Cooperative Development Project (CDP) agricultural marketing sector strategy.

We know your expertise makes you well-suited to carry out the much needed business development activities you propose with private sector business and cooperatives, as well as with NGOs and the emerging Palestinian public sector.

We support the project presented in your proposal. It identifies opportunities which exist now in marketing both fresh and processed products in the local and export markets. We look forward to working closely with you in its implementation to strengthen agribusiness and solve one of the major problems facing Palestinian farmers.

Sincerely,

Dr. Azam Tubailah  
Deputy Minister of Agriculture

PALESTINIAN AGRICULTURAL RELIEF COMMITTEE  
P.O. BOX 25124  
SHUFAT JERUSALEM  
TELEPHONE: (02) 632618, 331897  
FAX: (02) 631898

January 19, 1995

ACDI  
Jerusalem

Dear Sirs:

On behalf of the Palestinian Agricultural Relief Committees (PARC) I wish to say that PARC supports the Agricultural Cooperative Development International (ACDI) AGMARK marketing project because this is an extension of the Cooperative Development Project (CDP) activities in this sector.

As in the past PARC is happy to join with CDP to implement such a project. We agree that marketing is one of the hardest issues facing our farmers. We are especially supportive of the target of strengthening local markets as well as exports.

PARC knows your work at CDP very well because we have worked together on many occasions. The track record makes you an appropriate NGO to do these activities for developing a Palestinian marketing system.

Yours, sincerely,

*Ismail Daig*  
Ismail Daig  
General Director

52

مركز العمل التطوعي/معا

الرقم ٢/٨١٨١١١ - ص.ب. ٥١٧٩٢ / ٥١٧٩٢ القدس  
الرقم ٥١٧٩٢ / ٥١٧٩٢ - ص.ب. ٥١٧٩٢ / ٥١٧٩٢ القدس



ACDI  
Jerusalem  
FAX (02) 652-690

JANUARY 14, 1995

Dear Sirs,

Thank you for the opportunity to comment about your agricultural marketing plans. MA'AN Development Center welcomes such a project as AgMark to strengthen agricultural marketing on a systems basis. We consider the processing of agricultural crops to present many opportunities for Palestinian farmers, as well as fresh products local marketing. Therefore we support the proposed project you have presented.

MA'AN knows CDP, the Cooperative Development Project, for many years, and we have participated in programs you have conducted. We are happy the parent organization, Agricultural Cooperative Development International (ACDI), will focus on what CDP has done in agricultural marketing and develop it further. We especially think it is correct strategy to work with private sector and other NGOs

MA'AN certainly welcomes the opportunity to cooperate on implementation of the AgMark project for strengthening the business of Palestinian farmers.

Sincerely,

*Sami Khader*



MAAN  
Development Center

Sami Khader  
Director of MA'AN Development Center

MAAN DEVELOPMENT CENTER

Tel: (02) 618611, P.O. Box 51793 or 51352 Jerusalem  
Tel. & Fax: 07-823712 Gaza

THE WOMEN'S COOPERATIVE  
FOR SEWING & HANDICRAFT  
For Gaza Strip Ltd



الجمعية التعاونية النسائية  
للخياطة والأشغال اليدوية  
لتبلاع غزة م.م

بسم الله الرحمن الرحيم

غزة في ١٣ مارس ١٩٩٥

حضرة السيد/ ريكس شولتز المحترم

مدير مشروع التنمية التعاوني

تحية طيبة وبعد،

نحن أعضاء الجمعية التعاونية النسائية قد أحطنا علما بأنه سيصدر أمر باغلاق مؤسسة مشروع التنمية التعاوني. وبناء عليه نلتمس من سيادتكم اعادة النظر في ذلك والعمل على الاهتمام بالأغلاق لأن هذا الأمر سيضر بمصالح العديد من الجمعيات خاصة الجمعية التعاونية النسائية.

ان هذه المؤسسة لها أهمية كبيرة بالنسبة لنا فقد قامت بتقديم العديد من الخدمات معنويا ومادريا وثقافيا فمن سيهتم بذلك بعد اغلاقها وما المصير الذي سيحل علينا فنحن أكثر من (٢٥٠) عضوة فعالة ستتضرر وكثير من المشاريع ستوقف لأن الاجراءات لم تكتمل بعد لتشغيلها من قبل المؤسسة. فلذلك الرجاء من حضرتكم اعادة النظر بل الاهتمام بالأغلاق.

أدامكم اله ذخرا لنا وتقدموا بقبول فائق الاحترام،



THE WOMEN'S COOPERATIVE  
FOR SEWING & HANDICRAFT  
For Gaza Strip Ltd



الجمعية للتعاونية النسائية  
للخياطة والتمثال اليدوية  
تتبع غزة مبخ

بسم الله الرحمن الرحيم

غزة في ١٣ مارس ١٩٩٥

السيد/ هاري المحترم

تحية وطنية وبعد،

لقد كان من دواعي فرحتنا وسرورنا أن نلتبس ونرى أناسا خيريين وانسانين يشعرون بشعورنا ولديهم العطاء وحب الناس جميعا دون تمييز أو تفرقة بغض النظر عن جنسهم أو لونهم أو معتقداتهم. اننا نرى ذلك في كثير من بني البشر أمثال الشعب الأمريكي الذي كثيرا ما يبادر لنصرة بني الانسان ومد يد المعونة للفقراء والمحتاجين. وقد تلقينا بعض العون المادي والمعنوي لمؤسستكم الناهضة في المدة القريبة المنصرمة ولقد تباشرنا خيرا بوعودكم لتقديم المزيد ولكن فوجئنا وفوجئت العديدات من أعضاء جمعيتنا النسائية والذي يزيد عددن عن (٢٥٠) عضوة. هؤلاء العضوات يعلن أسرهن التي تعيش في فقر وحاجة ودون المستوى العادي لمجتمعنا الفقير وهذه الأمة تشهد كرمكم ومد يد العون والمساعدة في النهوض والعيش بكرامة جراء استمرار هذا الدعم المادي وتشجيعا من مؤسستكم الخيرة في هذا الاتجاه النبيل. ولكن لسوء طالعنا وحظنا العائر أصبنا بذهول وخيبة أمل لتطلعاتنا حين سمعنا بانحسار نشاط مشروع التنمية التعاوني والتخطيط لانتهاء أعماله واقالة موظفيه مما ينعكس سلبا على دعمنا ومساعدتنا وبالتالي ينعكس على الوقوف بجانب الأسر الفقيرة وما فيها من أطفال ومعوذين يعولون كثيرا في حياتهم على دعمكم. لذا نهيب بكم خاصة ما نشهده من كرم عنكم وعن زملائكم والشعب الأمريكي الكريم الذي يسارع دوما في مد يد العون في المساعدة للأطفال والفقراء من بني الانسان وهو سباق للأعمال الخيرة في سائر المعمورة وكلنا أمل وتطلع في المزيد من الدعم لمؤسستنا لتتال شرف العمل سويا لخدمة بني البشر ونحن شاكرون للشعب الأمريكي وأدامه الله ذخرا لنا حكومة وشعبا.

والله في عون العبد ما دام العبد في عون أخيه.

عن أعضاء مجلس الجمعية للتعاونية النسائية



رئيسة الجمعية



بسم الله الرحمن الرحيم

١٢ مارس ١٩٩٥

السيد / كرس كرولي المحترم ،

تحية طيبه وبعد ،،

علمنا بكل أسف انتهاء خدمات مؤسسه CDP مشروع التثمينه التعاوني مع انتهاء شهر مارس .  
واننا نتمنى اعاده النظر في هذا القرار وذلك لأن وجود هذه المؤسسه وخصوصاً في هذه الفتره  
الحرجه مع بؤادر قيام الدوله الفلسطينيه والتي هي في أمس الحاجه لمثل دعم هذه المؤسسه لما  
تقوم به من ارشادات تعاونيه وتقديم خبرات عن استغلال الأرض والطاقات للنهوض بالاقتصاد  
الفلسطيني لكي يعتمد على نفسه مستقبلاً في الزراعه والانتاج والتصدير .

الرجاء أخذ ما جاء في كتابنا هذا في عين الاعتبار .

وتفضلوا بقبول فائق التحيه والاحترام .

رئيس واعضاء مجلس الاداره



صوره : لمشروع التثمينه التعاوني  
صوره للملف .

PALESTINIAN NATIONAL AUTHORITY

Ministry Of Agriculture  
Gaza Strip

Tel. : 07-829124  
Fax : 972-7-863926  
P.O.Box : 4014



سلطة الوطنية الفلسطينية

وزارة الزراعة

قطاع غزة

تليفون : ٠٧-٨٢٩١٢٤  
فاكس : ٩٧٢-٧-٨٦٣٩٢٦  
ص.ب : ٤٠١٤

To: Chris Croudey

التاريخ: 03/11/95

عزيزي / كروس كروولى

علمنا بكل أسف النيه الى إغداق مشروع التنمية التعاونى C. D. P . ولقد كان للمشروع أثر ظاهر في مساندة قطاع الجمعيات التعاونية - والقطاع الزراعى بشكل عام من حيث ترسيخ المفهوم التعاونى ومساندة الجمعيات التعاونية الزراعية والعاملين في القطاع الزراعى لتنفيذ برامجها بما يساهم في تحسين مستوى الحياة للشعب الفلسطينى.

لذا نرجو إعادة النظر في قراركم، مع وافر تحياتنا لجميع العاملين في المشروع.

واقبلوا التحية،،،،،

مدير عام وزارة الزراعة

السلطة الفلسطينية

مدير عام وزارة الزراعة  
محمود عودة أبو سمرة

٩٤  
٢ ١١

ANNEX F

AGREEMENT WITH  
MA'AN DEVELOPMENT CENTER

## RESOLUTION

WHEREAS, the Cooperative Development Project (CDP), was a development project carried out by Agricultural Cooperative Development International (ACDI) in the West Bank and Gaza from 1986 to 1995; and

WHEREAS, CDP is closing its offices and terminating its operations as of March 31, 1995; and

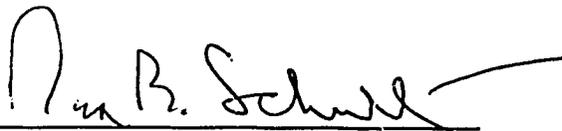
WHEREAS, CDP has a high level of interest in continuing its work with the Palestinians in whatever form is possible and wishes that informational materials developed remain available to Palestinians; and

WHEREAS, the Ma'an Development Center is a Palestinian non-government, non-profit organization dedicated to human resource development in Palestine and has engaged in training programs with CDP; and

WHEREAS, Ma'an Development Center and CDP have similar aims regarding informational materials;

THEREFORE, it is agreed that CDP will donate all the informational materials on hand to the Ma'an Development Center and Ma'an agrees to continue making the materials available to interested Palestinians through training programs and other means. It is further agreed that ACDI has the right of access to the materials developed by CDP as long as the materials are in print and available.

This agreement is not a legal contract or a binding obligation. It is an understanding and an agreement in principle.

  
Rex B. Schultz, Director  
Cooperative Development Project

  
Sami Khader, Director  
Ma'an Development Center



MA'AN  
DEVELOPMENT CENTER

\_\_\_\_\_  
Date

ANNEX G  
LIST OF PROPERTY

**CDP ASSET DISPOSITION**

ITEM	NO.	TOTAL COLLECTED
2 drawer metal filing cabinet	9	\$445
2 drawer wood filing cabinet	3	\$93
2 shelf wood stand on rollers	3	\$50
4 drawer metal filing cabinet	13	\$1,035
4 drawer wood filing cabinet	3	\$210
4 shelf bookcase	7	\$292
4 sm drawer cabinet on rollers	3	\$43
5 shelf bookcase	2	\$76
6 shelf bookcase	3	\$73
Air conditioner - Amcor	3	DONATION
Air conditioner/heater - Omega	1	\$800
Alarm system	1	\$233
Bank of pigeon holes	1	\$50
Bookshelf - glass	1	\$68
Bulletin boards	13	\$78
Calculator - Casio	1	\$33
Camera	1	\$100
Car - Fiat Tipo, 1990	1	DONATION
Car - GMC Safari, 1993	1	DONATION
Car - Peugeot 505, 1989	1	DONATION
Car - Subaru 1.8DL Station Wagon, 1987	1	DONATION
Cashbox - large	2	\$28
Cashbox - small	2	\$20
Coat rack	2	\$13
Computer CPU's (IBM clones)	28	\$7,500
Computer keyboards	28	\$1,909
Computer monitors	28	\$2,500
Computer stand	27	\$1,187
Curtains	various	\$50
Cushioned chair	8	\$250
Cushioned sofa - 2 person	3	\$130
Cushioned sofa - 3 person	1	\$30
Desk - metal	30	\$2,975
Desk - wood	3	\$310
Earth tester	1	DONATION
Electric kitchen appliance	5	\$148
Executive chair	7	\$575
Fan	11	\$163
Fax machine - Panafax UF 121	1	DONATION
Fax machine - Panafax UF 260	1	DONATION
Fax machine - Panafax UF 322	1	DONATION
Fax machine - Riccoch 220	1	DONATION
Fire extinguisher	2	\$30
Flip chart easel	3	\$140
Gestetner Spiral Binder	1	\$300
Glass table - large	2	\$35
Glass table - small	8	\$127
Heaters	13	\$632
Hitachi 1100 Vaccum	1	\$64
IBM PS/VP computer	2	DONATION
Lamp	4	\$23
Leather chairs	4	\$200
Light table	1	\$25
Magazine shelf	5	\$235
Metal arm chair	27	\$450
Metal arm chair with rollers	2	\$45

61

Metal chair	68	\$1,280
Metal shelf	5	\$135
Metal standing cabinet	7	\$281
Metal table	31	\$630
Misc kitchen supplies	various	\$70
Misc office supplies	various	\$870
Mobile phone	1	DONATION
Modem - external	4	\$270
Modem - internal	1	\$40
Overhead projector	1	\$40
Papercutter	2	\$133
Paperholder	6	\$45
Phone	24	\$958
Phone system plus 4 phones	1	\$700
Photo copier - Gestetner 2303A	2	DONATION
Photo copier - Gestetner 2318Z	1	DONATION
Photo copier - Rex Rotary 8118Z	1	DONATION
Photo copier - Riccho FT 2260	1	DONATION
Plastic chairs	36	\$382
Plastic table	2	\$52
Posters	7	\$27
Printer - AEG Olympia	1	\$300
Printer - Brother HL-6 Laser Printer	3	DONATION
Printer - Brother M1918	1	\$351
Printer - HP Laser Jet 4	2	DONATION
Printer - IBM 5202	1	\$975
Printer - IBM Laser	1	DONATION
Printer - Panasonic KX-9152 B	1	
Printer - Panasonic P1180	1	\$100
Printer - Panasonic P1592	3	\$265
Printer - Star LC 15	1	\$450
Publication rack	1	\$20
Rattan shelves	3	\$30
Refrigerator	6	\$2,650
Rugs	several	\$30
Scanner	1	\$400
Set of tools	1	\$25
Sharp Solar 21 TV	1	\$650
Sharp VHS VCR	1	\$350
Stove	3	\$200
Super cooler	2	\$117
Switchbox	1	\$7
Transformer	3	\$30
TV stand	1	\$10
Typewriter - Brother Portable Deluxe 760 Tr (Arabic)	1	\$20
Typewriter - IBM 6746	1	\$103
Typist arm chair	16	\$1,055
Typist chair	2	\$31
UPS	1	\$200
Wastebaskets	31	\$50
Water tank and pump	1	\$200
Whiteboard	8	\$400
Wood partition	2	\$63
Wood sliding door cabinet	2	\$150
Wooden table - large	2	\$150
<b>TOTAL</b>		<b>\$39,068</b>

**ANNEX H**  
**LOANS AND GRANTS**

63

CDP LOAN & GRANT ANALYSIS, 9/92 to 3/95

Client	Loans	Grants	TOTAL
Beit Imra Electric	46,000.00	8,700.00	54,700.00
A.C.U.	0.00	49,000.00	49,000.00
Hebron Livestock	0.00	33,725.50	33,725.50
Zaboba Electric	18,867.00	14,672.03	33,539.03
Arab Al Kaanaba	22,930.00	10,000.00	32,930.00
Gaza Ag Cooperative	30,000.00	0.00	30,000.00
Sikka Electric	19,812.00	7,000.00	26,812.00
Fawar Electric	15,446.00	8,828.43	24,274.43
Taibeh Electric	15,000.00	7,500.00	22,500.00
Rehia Electric	14,782.00	5,035.00	19,817.00
TDC	0.00	12,000.00	12,000.00
Computers for Electrics	0.00	8,921.40	8,921.40
Olive Press Union	0.00	5,400.00	5,400.00
Tulkarem Livestock	0.00	5,000.00	5,000.00
Electric Union	0.00	3,860.62	3,860.62
Salfeet Olive Press	0.00	3,500.00	3,500.00
Jenin Marketing	0.00	2,842.57	2,842.57
Beit Lahia	0.00	2,800.00	2,800.00
Gaza Women's Coop	0.00	2,700.00	2,700.00
Beit Jala Olive Press	0.00	2,000.00	2,000.00
Kufer Ne'meh Livestock	0.00	1,974.00	1,974.00
TOTAL	182,837.00	195,459.55	378,296.55

64