

> West Bank and Gaza Helping Communities Work Towards a Better Future

Since 1994, CHF International has maintained a strong technical assistance and developmental portfolio in the West Bank and Gaza implementing a variety of community service, job creation, economic development, local participatory governance and lending programs to respond to the specific needs of the Palestinian people. CHF International is widely recognized by local communities as a deliverer of immediate, positive results that have both short-term and long-term benefits.

Current Programs in the West Bank and Gaza:

Local Democratic Reform (LDR) - TAWASOL promotes good governance among local governments through the institutionalization of participatory planning and prioritizing by involving community stakeholders and employing accountable and transparent systems. CHF initiated this project in October 2005 to:

- > work with civil society groups and communities to oversee activities and monitor performance of local governments in advancing accountability and transparency;
- > conduct regular in-depth analysis of the local governance sector in Palestine to highlight trends and challenges; and
- > support the implementation of community development and service improvement projects and provide technical assistance for capacity building and institutional development.

Palestinian-American Recreation and Conservation Services (PARCS) is improving the environmental and living conditions of Palestinians through the construction and rehabilitation of public parks. The project began in May 2005 and is:

- > targeting **26 communities** in the West Bank and Gaza;
- > improving access of approximately **1,466,000 people** to recreational facilities;
- > providing **immediate job opportunities** through labor-intensive implementation techniques generating over **76,000 employment days**; and
- > promoting community participatory planning.



The ACT program provides youth with methods to identify and target corruption through creative programming.

The **Anti-Corruption Training (ACT)** program is providing Palestinian youth with an understanding of corruption and how to combat it through transparency, accountability and integrity. ACT is targeting a minimum of **31,000 youth** in high schools, summer camps and universities in the West Bank and Gaza. The objectives of ACT are to:

- > teach young people to identify and limit corruption;
- > support civil society anti-corruption initiatives through a large-scale public education campaign;
- > increase the capacity of the Coalition for Accountability and Integrity (AMAN), the Palestinian Chapter of Transparency International; and
- > engage the private sector in an anti-corruption dialogue with youth and university students.

CHF's Impact in West Bank and Gaza since 1994:

- > Disbursed more than **US\$43.4 million in loans** to nearly 9,200 low-income families and entrepreneurs, with an average loan repayment rate of 98%.
- > More than **46,000 low-income residents** of the West Bank and Gaza have benefited from housing and business loans.
- > Loans have generated more than **one million days of employment**.
- > Generated more than **1.8 million days of employment**.
- > Approximately **650,000 community members** have improved access to recreational facilities.
- > More than **2 million people** have benefited from programs.
- > Programs have identified specific reforms that will facilitate women's participation in the economy.

> West Bank/Gaza

Access to Credit Program (ACP) is considered one of the first credit programs in the Palestinian territories, working throughout Gaza, since its inception in 1994, and expanding to all Palestinian communities over the years. The program provides one to three-year microfinance loans for home improvements and small businesses. As of December 2007 ACP had US\$8.4 million in portfolio outstanding, serving 3,325 active borrowers. Since 1994, ACP has:

- > improved the living conditions of more than **46,000 low- and moderate-income members** of Palestinian society;
- > leveraged **more than US\$9,193,000** by cooperative banks;
- > created more than **1,112,000 days of employment** for construction workers, electricians, plumbers, masons and truck drivers; and
- > disbursed more than **9,200 small business and home improvement loans** totaling more than **US\$43.4 million**.

Policies and Opportunities for Women Entrepreneurs

Readiness (POWER) facilitates women's entrepreneurship to increase women's income, welfare and social status, as well as empower them to participate in the political, economic and social development of their communities. CHF is seeking additional funding opportunities to build on the success of the pilot phase and to focus on encouraging economic development among the poorest women heads of households in the West Bank and Gaza Strip. Under the pilot phase, POWER had:

- > identified necessary reforms to facilitate women's participation in the economy;
- > provided design and business training to 103 women aiming to establish handicraft businesses and market handicrafts through NGOs; and
- > created a platform for a Palestinian Women's Handicraft Entrepreneurs' Association and Regional Handicraft Network throughout the Middle East.

Linking Humanitarian Assistance with Community Development in Partnership with the UN World Food Program (WFP):

Since 2004, CHF International has been a leading provider of **humanitarian assistance programs** which provide critical services for thousands of unemployed, vulnerable families. CHF continues to implement the largest food-for-work and food-for-training program in the region, funded by the UN World Food Program. CHF's work covers the entire Gaza Strip and the three major governorates of the West Bank. Our program, providing **gainful employment, viable job skills trainings and much needed food aid**, has assisted over 22,000 families, approximately 150,000 people.



With assistance from the World Food Program, CHF is able to provide much-needed food aid as part of its humanitarian assistance efforts.

Success Story: Empowering Women of All Ages



During a POWER introductory meeting with women in the town of A-Samou', an illiterate elderly woman named Um Mohammed, expressed great interest in the opportunity to participate in the program. Already a skilled craftswoman, she was eager to acquire the valuable business training and found a way to overcome her illiteracy by having her daughter sit beside her and read all course documents. Now assured the chance to participate, Um Mohammed is a testament of the enthusiasm and initiative exhibited by women of all ages across the region.

Highlighted Past Program:

The **Village Services Program and Community Rural Services Program (VSP&CRSP)** were two awards allocated to CHF in 1999 and 2002 as part of the **Community Rural Services Program (CRSP)**, a highly participatory community infrastructure, community services and human development program which has, over the life of the program, consisted of three awards targeting 18 of the poorest villages in southern Gaza. It aimed to build roads, schools, community centers and other infrastructure, as well as offering training to the area's residents. Working closely with local NGOs and municipal officials, the VSP&CRSP has:

- > generated **403,674 days of employment**;
- > completed a total of 386 community services projects; and
- > leveraged more than \$14 million in matching community contributions.

CHF's work is enabled through the generous contributions of:

**United States Agency for International Development (USAID) | United Nations World Food Program
US Department of State/Middle East Partnership Initiative (MEPI) and Department of Human Rights and Labor (DRL)
Overseas Petroleum Exporting Countries (OPEC)/Fund For International Development (OFID)**