



الأونروا UNRWA

providing humanitarian assistance
to palestine refugees since 1950



UNRWA Medium Term Plan (MTP)

2005-2009

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Preface

UNRWA's task of providing services to a population of over 4 million refugees in a volatile environment is an enormous challenge. This plan examines how to maintain the quality and efficiency of basic education, health and social services, while seeking ways to better promote human development and self-reliance, including through an extended microfinance programme, a strategy for camp up-grading and increased opportunities for vocational training. It also considers possible changes in the political and economic environment of the West Bank and Gaza Strip that could drastically alter the operational context of the Agency in those areas.

This plan is not simply an internally drafted blue-print, rather it is a framework that has been informed by a process of intensified dialogue with stake-holders, before, during and after the holding of a major international conference in Geneva in June 2004. It is not a prescriptive plan. It is an outline meant to accommodate changing realities and needs on the ground and a reference point for further dialogue and onward planning.

I view this effort as a testimony to the commitment of UNRWA and its working partners to help the Palestine refugee population live in dignity and achieve their ambitions for self-reliance and development.

A handwritten signature in black ink, appearing to read 'P. Hansen'.

Peter Hansen
Commissioner General



Strategic framework

In pursuing its mandate, UNRWA has become a principal agent for the human development of Palestine refugees. In the face of declining performance and service delivery indicators, the Agency devised this Medium Term Plan (MTP) to restore the living conditions of Palestine refugees to acceptable international standards and set them on the road to self reliance and sustainable human development. The MTP should also help prepare Palestine refugees to contribute to any positive changes that may be realized in the region over the coming years.

Declining indicators

2.1. Indicators that once documented the Agency's successes in health, education, relief, social services and other sectors are now in decline. In many areas these indicators compare unfavourably with host authority services as well as with international standards. Education and health facilities are often overcrowded and under-equipped; refugee homes and infrastructure are in dilapidated condition and refugees are increasingly falling through the gaps in service provision. Any further deterioration could threaten the long term human security of Palestine refugees and adversely affect stability in the Agency's areas of operation.

2.2. The Geneva Conference of June 2004 broadly acknowledged the general decline in conditions for Palestine refugees and the need for a planning framework to redress the situation. UNRWA is committed to reflecting the Geneva recommendations throughout its programmes.

Objectives of the medium term plan

3.1 This planning framework centres on four mutually reinforcing and flexible objectives: to achieve parity of UNRWA services with host authority and international standards; to address the needs of the most vulnerable refugees; to maximize the economic potential of refugees; and to build capacity within UNRWA. The total cost of meeting the four objectives is currently estimated at US\$1.1 billion. These objectives are broadly in accord with the Palestinian Authority's three-year Medium Term Development Plan (MTDP). The MTP does not supersede the Agency's existing planning mechanisms; rather, it complements the biennium budget. Over the course of the five year period, the MTP's objectives should evolve to accommodate new realities and to address freshly assessed refugee needs. In this regard, important information should emerge from surveys on refugee living conditions to be conducted under UNRWA's partnership with the Graduate Institute of Development Studies (IUED), Geneva, and the Catholic University of Louvain (UCL), Belgium.



"The Convention on the Rights of the Child (CRC) and relevant international instruments will serve as benchmarks for planning and performance evaluation."

Objective I: To ensure parity of UNRWA services with host authority and international standards

3.2. In the education sector, priorities include matching host authority curricula and improving the infrastructure for learning in order to reduce classroom occupancy rates, the use of rented schools, and pupil teacher ratios. In the health sector, emphasis will be placed on reducing excessive workloads of medical staff; improving refugee access to basic health care; introducing equitable hospitalization policies; and focusing on unmet needs in the areas of psycho-social support and early detection of disabilities for children. In relief and social services, the delivery of social safety-net services will be enhanced by bringing down the social worker-client ratio. As the condition of service infrastructure affects refugees' quality of life, the MTP also seeks to upgrade facilities and ensure their proper maintenance for the long term.

3.3. Total estimated costs under Objective I: \$777.2m. Education: \$385.4m; Health: \$71.1m; Camp development: \$314.6m; Relief and social services: \$6.1m. This objective represents approximately 70 % of the MTP budget.

Objective II: To address the needs of vulnerable refugees

3.4. To strengthen support for the most vulnerable children Special Education Needs Support Centres would be established, while environmental conditions in camps will be improved to address primary health needs. Community-based social services will be reinforced to better serve women, youth and people with disabilities, and subsidized credit will be made more easily available to the poor. Shelter rehabilitation and the upgrading of infrastructure would also be pursued. The Convention on the Rights of the Child (CRC) and relevant international instruments will serve as benchmarks for planning and performance evaluation.

3.5. Total estimated costs under Objective II: \$228.7m. Education: \$8.0m; Health: \$85.5m; Camp development: \$103.2m; Relief and social services: \$32.0m. This represents approximately 21 % of the MTP budget.

Objective III: To maximize the economic potential of refugees

3.6. Providing refugees with the means to become self reliant is a primary goal for the Agency's Microfinance and Microenterprise Programme (MMP) and its Technical and Vocational Education and Training (TVET) programme. By expanding the coverage of its products, the MMP will enable more people to emerge from poverty and contribute to economic growth.



3.7. Total estimated costs under Objective III: US\$89.9m. Education: \$44.1m; Microfinance and Microenterprise: \$45.8m. This represents approximately 8 % of the MTP budget.

Objective IV: To build capacity within UNRWA

3.8. Capacity-building and staff development activities are means towards improving service delivery, addressing human resource and career development needs, fortifying management performance and strengthening capacity for research and analysis.

3.9. Total estimated costs under Objective IV: US\$11.9m. Education: \$3.5m; Health: \$2.1m; Relief and social services: \$4.1m; UNRWA - IUED/UCL project: \$2.2m. This represents approximately 1 % of the MTP budget.

Performance indicators

The performance indicators adopted to measure the implementation of the MTP would be defined and refined by reference to three frames: expected accomplishments of the programmes, survey results and international standards.

Management priorities

A strengthened management framework is required to achieve improved conditions for Palestine refugees. Key management priorities, as identified internally and through the Geneva conference process, include: improved capacity for collection, analysis, management and use of data; improved inter-sectoral linkages; strengthened partnerships; and reinvigorated governance and stakeholder relations. These management issues are subject to a different set of implementation processes and are not directly addressed in the MTP.

MTP planning scenarios and assumptions

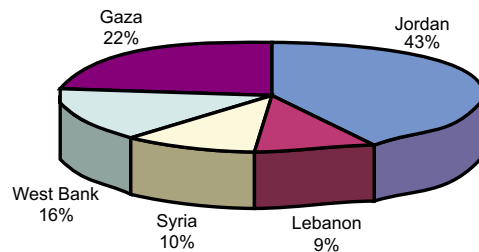
Given the political and security context of UNRWA's operations, various planning scenarios have been envisioned. These range from a status quo emergency situation in the West Bank and Gaza Strip, where the Agency's basic operational realities remain as they have been since September 2000; through to a unilateral "disengagement" by Israel from the Gaza Strip and the Northern West Bank, to a scenario where there is substantive political progress on all fronts. In each of these scenarios, it is assumed that funding would be available for MTP programmes; that the political and security climate would allow for UNRWA's operations to

executive summary



continue; and that disengagement would be completed by the end of 2005. It is also expected that the MTP's goal - to create conditions for the human development and sustainable self reliance for Palestine refugees - remains valid for all scenarios.

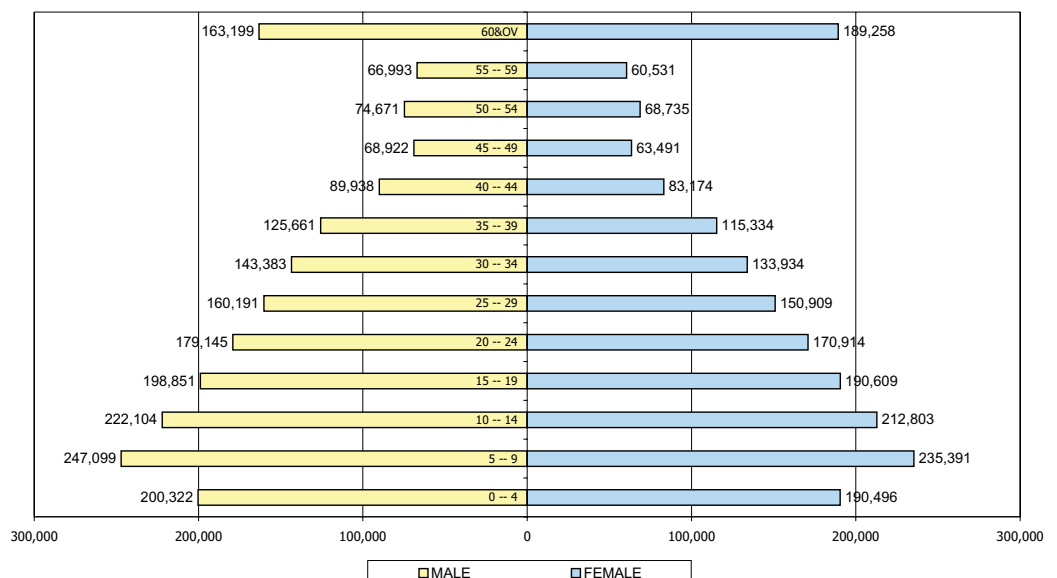
Proportion of Registered Refugees by Field, December 2004



Total Registered Refugees Per Country and Area

Field	Field Total
Gaza	952,295
West Bank	682,657
Lebanon	399,152
Syria	421,737
Jordan	1,776,669
Agency Total	4,232,510

Age Spread of Refugees





A strategic framework

"The MTP should ultimately help prepare Palestine refugees to contribute to, and take advantage of, any changes that may be realized in the region over the coming years."

1.1. UNRWA strives to create conditions for human development and sustainable self reliance for refugees under its mandate.⁽¹⁾ The mandate has served as an authoritative yet flexible basis upon which the Agency's programmes have evolved, enabling it to respond to the changing needs of its beneficiaries within a volatile environment. From the early years when its primary focus was on meeting emergency assistance needs, the Agency rapidly progressed to become a principal agent for the human development of Palestine refugees, providing them with shelter, infrastructure, education, health, relief, and microenterprise services, alongside emergency interventions.

1.2. Working within the parameters of its mandate, UNRWA has developed this Medium Term Plan (MTP) for the period 2005-2009. The MTP articulates the Agency's desire to take advantage of technological advancements across sectors, consolidate its achievements, and better serve the long term interests of Palestine refugees. The MTP should ultimately help prepare Palestine refugees to contribute to, and take advantage of, any changes that may be realized in the region over the coming years. The Agency looks forward to a just and durable solution of the Palestinian refugee problem. Whenever that is achieved, and UNRWA's mandate runs its natural course, this planning framework should help ensure that all Palestinians derive maximum benefit from the Agency's legacy - a legacy which should include the continuation of human development trends that have been set in motion by the Agency's work.

1.3. The following section summarizes the dire conditions faced by Palestine refugees and indicates how recommendations from the June 2004 Geneva Conference⁽²⁾ underpin the planning framework. In Section 3, the objectives of the MTP are outlined while Section 4 sets out the management priorities that are essential for delivering the MTP's objectives. Section 5 explains the MTP as a flexible work in progress and sets out the planning scenarios and assumptions on which the MTP is based. This is followed by summaries of programme objectives and activities that will contribute to achieving the MTP's goals. The summaries flag those objectives that address Geneva Conference recommendations. Indicative cost estimates for the MTP are included as an annex.

(1) UNRWA was established in 1949 as a subsidiary organ of the United Nations with a mandate "to carry out direct relief and works programmes" for Palestine refugees. The UN General Assembly has repeatedly renewed UNRWA's mandate, acknowledging in the process that given the continuing needs of Palestine refugees and pending a just settlement of the Palestinian refugee problem, the functioning of UNRWA remains essential in all fields of operation.

(2) "Meeting the Humanitarian needs of Palestine Refugees in the Near East: Building Partnerships in Support of UNRWA", 7-8 June 2004."



Declining indicators

“Refugee homes and the infrastructure in their communities are in a dilapidated condition. UNRWA is overburdened by the demand for its services, and conditions in many refugee camps - where almost one third of all refugees live - are squalid.”

2.1. For more than a half century, UNRWA has made substantial contributions to the human development of Palestine refugees. It is well known, however, that indicators which once documented the Agency's successes in health, education, relief, social services and other sectors are now in decline. In many areas these indicators compare unfavourably with host authority services as well as with international standards. UNRWA is contending with high population growth rates among Palestine refugees, worsening socio-economic conditions in the region, several years of (inflation adjusted) negative-growth in its General Fund budget and - in some Fields - military blockades and restrictions on movement and access to labour markets.

2.2. Education and health facilities in many areas are overcrowded and under-equipped; installations are in urgent need of renovation and/or reconstruction, and staff development requirements have been left unmet. Refugee homes and the infrastructure in their communities are in a dilapidated condition. UNRWA is overburdened by the demand for its services and conditions in many refugee camps - where almost one third of all refugees (1.3 million persons) live - are squalid. An increasing number of refugees in need are falling through the gaps in service provision, either on account of failing to meet strict eligibility criteria for certain services, or because they live in rural areas where access to services is restricted. Any further decline in the quality and availability of UNRWA's services could threaten the long term human security and human development of Palestine refugees.

Key basic education indicators, UNRWA and host authority (school year 2002-03)

Indicators	Gaza		Lebanon		Syria		Jordan		West Bank	
	UNRWA	Government	UNRWA	Government	UNRWA	Government	UNRWA	Government	UNRWA	Government
Occupancy rate (Elem. & Prep)	47.1	37.5	36.4	21	42.4	NA	40.1	28	38.6	NA
Percentage of double shift schools	77	21	61.9	NA	94.7	47	91.6	15	41.1	NA
Percentage of rented schools	0	12	45.2	NA	9.7	12	25.8	34	15.8	9
Pupils / Teacher Ratio (Elem.)	38.8	28	31.9	9	39.7	22	34	21	32.6	33
Pupils / Teacher Ratio (Prep.)	27.6	27	21.1	9	28.7	22	26.7	21	26	27
Area per pupil (Elem. & Prep.)	0.95	1.3	1.1	NA	1.0	NA	1.16	1.9	1.07	1.2



“The Geneva recommendations are an important source of general guidance for the Agency's work. UNRWA is committed to reflecting their programmatic and management aspects within its planning assumptions, and ultimately throughout its programmes.”

2.3. The deterioration in conditions is particularly worrying because UNRWA's work has been a stabilizing influence in a region that has suffered perennial tension and conflict. The Agency's programmes have helped Palestine refugees to survive recurrent emergency situations and, as tangible symbols of the international community's concern, have mitigated the refugee community's sense of isolation. These considerations indicate that the significance of UNRWA's services goes well beyond the humanitarian context and that the continuing decline in living conditions could well have wider implications for stability in UNRWA's areas of operation.

Resource indicators, UNRWA and host authorities (2003)

Indicators	Jordan		Lebanon		Syria		Palestine		
	MoH	UNRWA	MoH	UNRWA	MoH	UNRWA	MoH	West Bank	Gaza
No. primary health facilities per 100,000 population	24	1.4	69	6.4	21	5.7	29	5.3	1.9
No. doctors per 100,000 population	220	5.2	281	13.1	146	12.0	84	10.0	9.85
No. dentists per 100,000 population	45	1.2	105	4.1	85	3.2	8	2.0	1.5
No. nurses per 100,000 population	280	12.9	300	28.7	197	29.3	141	32.4	27.1
Per capita allocations for health US \$	45	4.6	45.9	22	18.6	12.8	26.9	14.7	12.8

2.4. In light of the general decline in conditions, an international consensus has emerged on the need for a planning framework to restore high standards of service and to create for Palestine refugees the conditions for self reliance and sustainable development. The need for a strategic approach was clearly communicated by UNRWA's stakeholders in the recommendations issued during the Geneva Conference of June 2004. Discussions at this Conference were broad ranging, as were the recommendations which it generated. These included proposals to strengthen the Agency's response to the needs of the Palestinian refugee child as well as to the challenges of poverty, mental health and psycho-social well-being; to develop a gender mainstreaming strategy; to enhance the Agency's management, planning, budgeting and evaluation capacities; to address long-standing security and access issues more effectively; to ensure greater convergence between the Agency's interventions and global development standards; to make fundraising and external relations more effective; and to reinvigorate UNRWA's governance structures.

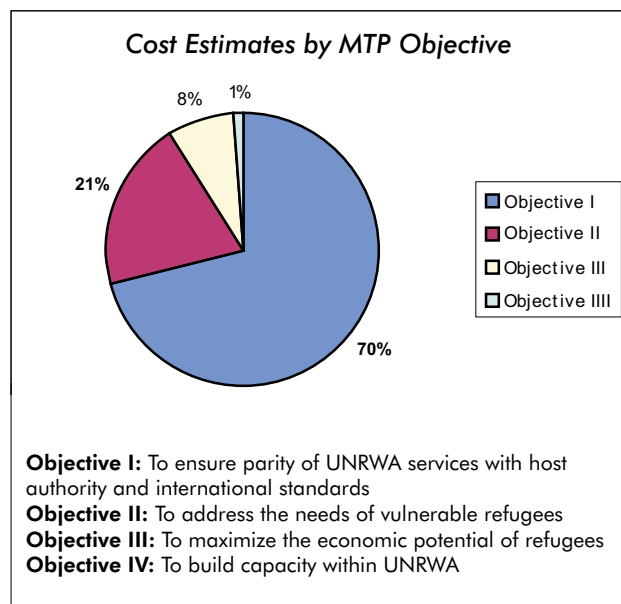
2.5. The Geneva recommendations are an important source of general guidance for the Agency's work. UNRWA is committed to reflecting their programmatic and management aspects within its planning assumptions, and ultimately throughout its programmes. The MTP represents an opportunity to bring together aspects of these recommendations with the Agency's own understanding of what can be realistically achieved to put Palestine refugees back on the road to self reliance and sustainable human development. The strategic objectives that underpin the MTP are outlined in the following section.



Objectives

"UNRWA's MTP objectives are broadly in accord with the objectives of the Palestinian National Authority's Medium Term Development Plan (MTDP)."

3.1. This planning framework centres on four objectives: to achieve parity of UNRWA services with host authority and international standards; to address the needs of the most vulnerable refugees; to maximize the economic potential of refugees; and to build capacity within UNRWA. These objectives constitute "end states" for the planning framework - principal tracks along which the Agency should direct its efforts to improve living conditions for Palestine refugees and to promote their self reliance and human development. It is important to note that UNRWA's MTP objectives are broadly in accord with the objectives of the Palestinian National Authority's Medium Term Development Plan (MTDP).⁽³⁾



3.2. The objectives are interdependent and mutually reinforcing. They should be read not as rigid formulae but as flexible reference points for guiding and evaluating programme activities within an interdisciplinary frame. The objectives do not account for the entire range of interventions that are needed to bring about significant improvements in the living conditions of Palestine refugees. It can be foreseen that the volatile geopolitical and security situation could trigger fresh challenges for which new planning frameworks may need to be devised. The objectives are also subject to revision as the needs and requirements of Palestine refugees are clarified.

3.3. In this regard, important information is expected to emerge from surveys conducted under UNRWA's partnership with the Palestine Research Unit of Geneva's Graduate Institute of Development Studies (IUED) and the Catholic University of Louvain (UCL). The results of the surveys, the first of which should be completed by September 2005, will serve as authoritative baseline references for adjusting the present objectives and for setting new directions. Survey

⁽³⁾ See the PA's Medium Term Development Plan 2005-2007: Executive Summary, issued for the AHLC meeting on Oslo in December 8 2004. The plan's goals - to reduce poverty and to build state capacity and institutions - would be achieved through four national programmes: to ensure social protection; to invest in social, physical and human capital; to invest in institutions of good governance; and to create an environment for private sector growth.



“In education, an immediate priority should be to reduce pupil-teacher ratios and class occupancy rates, at least to national levels.”

results should also help to identify performance indicators and to inform follow-up to the Geneva Conference in areas such as disability, child protection/CRC and mental health.

3.4. The objectives have been translated into specific programme goals and activities. Programme outcomes are however dependent on certain management priorities being in place. These priorities are discussed in Section 4 below. While they are vital to delivering the MTP's objectives and will need to be engaged at all levels throughout the Agency, the management priorities are subject to a different set of assumptions and implementation processes to the programme-based objectives.

Objective I: To ensure parity of UNRWA services with host authority and international standards

3.5. There is a pressing need to raise the standard of UNRWA services to levels that compare favourably with host authority services and fulfil international benchmarks. Raising standards would mean delivering high quality services that effectively and efficiently fulfil refugee needs and are accessible to all refugees on an equitable basis. This would require a systematic reliance on assessed needs as the basis for planning, budgeting and evaluation, as well as adherence to relevant international instruments pertaining to human rights and sustainable development.

3.6. In education, an immediate priority should be to reduce pupil-teacher ratios and class occupancy rates, at least to national levels, and to maintain the most favourable indicators for the long term. This should be regarded as a minimum requirement for creating conditions in which quality education and the balanced development of Palestinian refugee children can be achieved. Parity with national and international standards entails removing or minimizing obstacles to the learning process; incorporating in curricula a holistic view of child development and equipping children to play positive roles in all aspects of socio-economic and community life. It also involves promoting a supportive environment for learning and ensuring high standards in the management, administration and leadership of schools.

3.7. In the health sector, an immediate priority should be the long term reduction of doctor-patient ratios, at least to national levels. The emphasis would continue to be on creating and maintaining environmental and other conditions that safeguard the physical and mental health of Palestine refugees, and ensuring that users of health services are attended to efficiently, effectively and within a caring environment. Quality outcomes also require that health-related facilities and services are efficiently administered and managed in accordance with best practice.

3.8. In relief and social services, quality service entails accurate and early identification of those most in need and prompt attendance to assessed needs. Whenever possible, the causes of vulnerability should be addressed. Quality interventions would be delivered with a high



“Camp residence correlates to poverty and socio-economic vulnerability amongst Palestine refugees.”

level of integrity and would utilize refugees' assets and capabilities to empower individuals and the refugee community as a whole. In operational and technical services, quality rests on ensuring that infrastructure and shelter projects promote human development goals and are coordinated with related sectors. Projects should comply with industry standards, be cost effective and be completed on schedule. In microenterprise and microfinance, quality service would deliver products that are tailored to the specific needs and conditions of Palestinian clientele and which contribute to economic growth, the development of the private sector, poverty alleviation and social protection. Quality services would empower clients of both genders and emphasize the highest standards of customer service, while fulfilling financial and profit targets.

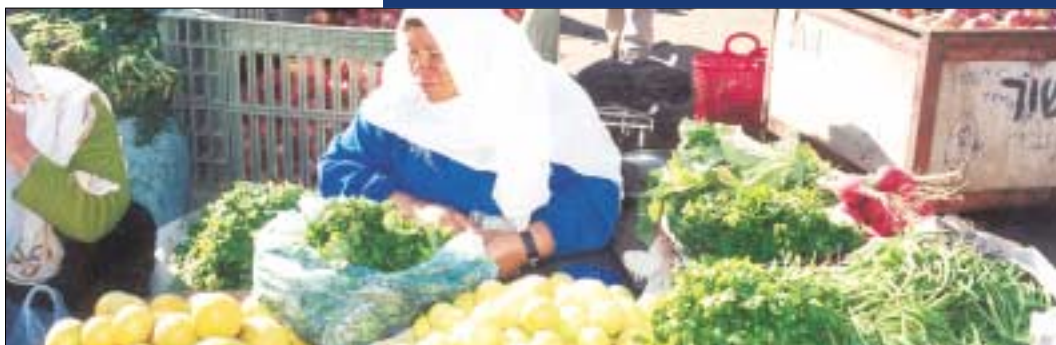
3.9 The condition of facilities and the infrastructure in refugee communities have a direct bearing on the quality of the life of refugees. Investment in UNRWA's facilities is therefore a prerequisite for achieving quality service outcomes that compare favourably with host authority and international standards. The planning framework includes proposals to upgrade the condition of education, health, social service and camp facilities, and to ensure their proper maintenance for the long term. The MTP also identifies collateral inputs, such as quality equipment and qualified staff, that are needed to utilize facilities productively.

Objective II: To address the needs of vulnerable refugees

3.10. Existing criteria would be reviewed to more accurately identify refugees in particular need and measures (with regular verification procedures) would be introduced to ensure that Special Hardship Cases (SHCs) and other vulnerable groups receive assistance on the basis of actual needs. Attention should be given to needs that are not currently met, including mental health needs of adults and children; the needs of the disabled, including children with physical and learning disabilities; psycho-social counseling needs; and improved access to community based organizations (CBOs) for women, youth and the disabled. Services in these areas would be guided by a comprehensive and holistic approach that emphasizes inter-departmental linkages. Social programmes such as the Microcredit Community Support Programme, that alleviate poverty by providing a social safety net, should be strengthened.

3.11. There are strong indications that camp residence correlates to poverty and socio-economic vulnerability amongst Palestine refugees. For this reason, shelter rehabilitation, upgrading of infrastructure and the improvement of environmental conditions are part of the Agency's comprehensive response to the needs of vulnerable refugees. Extended coverage of microcredit and microfinance services would also be part of a comprehensive response as these are an important means of providing women and other disadvantaged groups with real economic opportunities.

3.12. Programmes that address the needs of the vulnerable would be augmented by the incorporation, wherever feasible and appropriate, of programmatic aspects of the Convention on the Rights of the Child (CRC) and other relevant international instruments



"UNRWA's micro-finance, micro-enterprise and vocational training programmes are important poverty alleviation instruments which can have considerable economic impact on refugee livelihoods."

pertaining to human rights and sustainable human development. Efforts would be made to ensure that the Agency's staff and partners understand and apply the CRC's standards as a yardstick for planning, monitoring and evaluation.

Objective III: To maximize the economic potential of refugees

3.13. Palestine refugees are potentially key agents for the socio-economic development of the wider Palestinian community. This potential could be achieved by providing refugees with the means to become self reliant - a goal best attained when concerned departments work closely together to end refugee dependence on assistance. UNRWA's microfinance, microenterprise and vocational training programmes are important poverty alleviation instruments which can have considerable economic impact on refugee livelihoods.

3.14. The objective of maximizing the economic potential of refugees would be at the centre of the Agency's Microfinance and Microenterprise Programme. The market for microfinance features substantial unmet demand throughout UNRWA's areas of operation. With expanded coverage, microcredit and microenterprise products could reach a larger number of potential clients, increasing the number of people who are well placed to emerge from poverty and contribute to economic growth. Where the consumers of MMP's products are not themselves refugees, these employ refugees and create economic opportunities that benefit refugees.

Objective IV: To build capacity within UNRWA

3.15. The Agency's workforce is its most valuable asset. Over recent years, insufficient attention to staff training and development has been a factor in the deterioration of service standards across the Agency. From this standpoint, renewed investment in building the capacity of UNRWA's human resources is an independently worthy objective as well as a vital means by which strategic objectives can be realized. Given that 99% of UNRWA's 24,234 staff are Palestinians, most of them refugees, investing in staff capacity will ultimately benefit the Palestinian community, while also contributing to the quality and impact of the Agency's interventions. For these reasons, the MTP incorporates multi-faceted capacity-building components, embracing human resource and career development needs, management information skills and enhanced capacity for research and analysis. These components could form the basis for a more comprehensive strategy for staff development.

3.16. The Agency's partnership with the IUED-UCL is an important part of its capacity-building strategy. It should facilitate the development of UNRWA's competencies for data collection, research and policy analysis as well as knowledge management. These competencies will underpin the Agency's re-orientation towards evidence based planning and outcome-based evaluation. Stronger data management and analysis systems could promote the efficient use of data and facilitate the application of global development principles to the Agency's work.



Performance indicators

3.17. Programme activities are the means by which the strategic objectives will be realized. It is thus by reference to each Programme's expected accomplishments that performance indicators will be developed. The results of IUED-UCL/UNRWA surveys should provide a reliable frame of reference for setting monitoring and evaluation benchmarks. Indicators would also be informed by international standards, comparisons with host authority services, and by reference to satisfaction levels and beneficiaries' perceptions about the quality of UNRWA services. Performance criteria would be required to monitor the management and administration of the Agency's health, education and social service facilities. In the specific context of capacity building, indicators could be developed to map the progress of staff development. In the area of microenterprise and microfinance, performance indicators would be based on economic and financial targets, including the extent to which real income is increased and employment prospects enhanced for refugees.

Management priorities

4.1. A strengthened management framework is required to achieve improved conditions for Palestine refugees. Key management priorities, as identified through the Geneva conference process and from consultations within the Agency, include: improved data collection, planning and data use; inter-sectoral linkages; partnerships; and governance and stakeholder relations.

Improved capacity for collection, analysis, management and use of data

4.2. The Agency's capacity for research, data collection and analysis should be strengthened as a step towards developing a culture of evidence-based planning, monitoring and performance evaluation. At present, needs assessment and priority-setting are limited because UNRWA does not always have accurate, systematic up-to-date information on living conditions of Palestine refugees. The gaps are being partly addressed by ongoing initiatives such as the Palestine Refugee Records Project (PRRP), introduction of management information systems, the proposed Camp Development Unit and the TVET Research and Development Unit. However, the key platform for improved data collection and management would be UNRWA's partnership with the IUED-UCL. In addition to surveys that will clarify vital refugee data, the partnership envisages a review of the Agency's data management system and a strengthening of UNRWA's capacity for research and data analysis.

4.3. An enhanced capacity for collection, analysis and management of data would complement ongoing reform efforts in the Agency's budgetary processes. It would also provide the tools for progress in a number of critical management areas. First, it would facilitate planning and budgeting that is based on verifiable and systematically assessed needs.



"In an environment of scarce resources, enhanced data management capacity would mean that choices between competing priorities would be informed by reliable data analysis."

Second, it would reinforce accountability by facilitating the measurement of programme outcomes. It would help to streamline the relationship between planning and budgetary processes, as budgets could be set and adjusted in accordance with evolving needs. Third, in an environment of scarce resources, enhanced data management capacity would mean that choices between competing priorities would be informed by reliable data analysis. Fourth, enhanced data management could underpin a strengthened communications strategy, allowing data to be more effectively applied as a tool for fundraising and for generating support for the MTP. In this regard, consideration would be given to developing the Public Information Office's capacity and enhancing its links with the External Relations Department.

Improved inter-sectoral linkages

4.4. Greater emphasis should be placed on a holistic, inter-disciplinary approach in the planning and implementation of the Agency's interventions. Inter-departmental cooperation currently exists in the Agency's response to issues such as psycho-social well-being and the needs of children, special hardship cases, disabled refugees and other vulnerable groups. Management information systems and the PRRP are under development and will promote inter-departmental links while allowing for integration and cross-referencing of data between all programmes. The Agency should build on these existing initiatives so that inter-departmental collaboration becomes an established Agency-wide practice. Managers could be required to actively foster an inter-sectoral approach within their respective Departments by promoting knowledge of other programmes and actively drawing attention to areas where cooperative action is needed to achieve quality outcomes. Inter-departmental consultations should be heightened during planning and budgeting exercises.

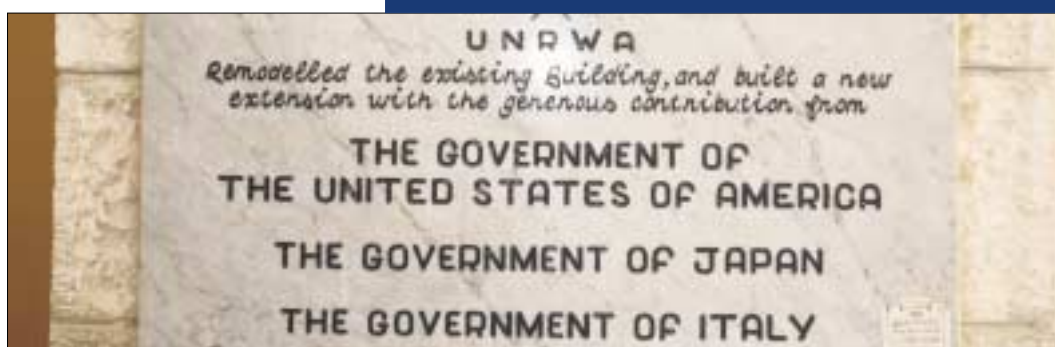
Partnerships

4.5. UNRWA enjoys close cooperation and long standing relationships with a number of UN organizations including UNAIDS, UNDP, UNESCO, UNFPA, UN-Habitat, UNHCR, UNICEF and WHO. It participates actively in multilateral aid coordination structures for the occupied Palestinian territory, and has collaborated with the League of Arab Nations as well as with private corporations such as Microsoft. As UNRWA's partnership strategies have proved highly successful, programme departments would strengthen existing partnerships while actively seeking opportunities to build new ones. Given the need to contribute to civil society, priority would be given to exploring partnerships with reputable non-governmental organizations. In order to minimize duplication of services, efforts would be made to develop cooperative arrangements with alternative service providers based on comparative advantage and the principle of complementarity. Consideration should also be given to the development of internal policy guidelines for establishing and strengthening partnerships.

Governance and stakeholder relations

4.6. Developments in these areas affect donor and host country support, and as such, they have important implications for the achievement of UNRWA's goals. As underlined in the Geneva conference, an important priority is to develop the tripartite approach as a tool for

a planning framework



increasing donor responsiveness and creating synergies with other service providers. This could help demonstrate to donors that the Agency is capable of combining its strengths with those of competent actors so as to maximize efficiency and optimize service outcomes for its beneficiaries.

4.7. The Agency recognizes that its governance processes do not as yet fulfil their potential as mechanisms for information sharing, substantive policy guidance and mutual accountability of UNRWA and its stakeholders. It is committed to working within the Working Group on Stakeholder Relations to identify a reform formula that allows for substantive discussion on concrete policy issues, while respecting the imperatives of the Agency's mandate. Once the right formula is found, the implementation of the MTP would benefit from a continuing multi-level dialogue with all partners and stakeholders.

MTP planning scenarios and assumptions

5.1. The MTP consists of this planning framework along with the Programme activities and cost schedules in the annex. The programmes summaries outline the objectives and activities through which the Agency's programmes (education, health, microfinance and microenterprise, operational and technical services and relief and social services) will deliver the overall goals of the MTP. For each Programme, the broad objectives outlined above (under 3.1) have been translated into specific targets and activities. A more detailed description of Programme rationales is available and stakeholders are encouraged to avail themselves of this, in order to obtain a more inclusive and rounded view of programme goals. The annex consists of the estimated costs of the complete plan. This is offered for indicative purposes only, and is subject to revision and change as the MTP evolves. The MTP does not supersede the Agency's existing budgetary and planning mechanisms but rather builds on the programme goals and objectives detailed in the biennium budget, as the Agency strives to raise service standards.

Planning scenarios and assumptions

5.2. UNRWA's programmes are sensitive to the political and security context of its operations. It is anticipated that the evolution and implementation of the MTP - especially in the West Bank and Gaza (WBGs) - will be affected by myriad factors, some of which were already in train in late 2004. These include the security situation prevailing in all fields, and the rate of progress achieved in the political domain and on the issue of Gaza disengagement. As a planning framework, the MTP should be flexible enough to accommodate developments in these areas. The following scenarios were considered by the Agency in formulating the MTP.



“Disengagement would attract positive reactions from the international community, and the prospect of increased financial support would bode well for the implementation of the MTP.”

Scenario 1:

Limited progress: status quo and emergency scenario.

5.3. Under this scenario, there would be little or no concrete progress in the peace process; the intensity of armed conflict and the closure regime in the WBGS would remain as they were on 01 January 2005, with impediments to humanitarian access, intermittent to frequent emergency situations, and threats to stability on account of widespread frustration with the lack of progress. In these circumstances, only limited progress would be made on achieving MTP objectives as the Agency attends to emergency needs.

Scenario 2:

Reasonable short-term progress: disengagement on a unilateral basis with some unresolved Palestinian aspirations

5.4. This scenario envisages disengagement on a unilateral basis, with limited or no multilateral coordination, no connection between the disengagement process and conditions stipulated in the Roadmap, and continuing tensions. Internal closures in Gaza would be removed, while strict control would remain in place for Gaza's external borders and between the West Bank and Gaza. The terms of disengagement would include economic policies detrimental to Palestinian economic growth such as the abrogation of the quasi-customs union, the closure of the Erez Industrial Zone, and the gradual cessation of the flow of Palestinian labour to Israel.

5.5. Disengagement would attract positive reactions from the international community, and the prospect of increased financial support would bode well for the implementation of the MTP. With adequate donor support many MTP programme activities could be implemented, including projects for shelter rehabilitation and improvements in the infrastructure in refugee communities. Some projects, such as computerization of schools and the construction of a vocational training centre for southern Gaza, could be accelerated, while others planned for later years could be brought forward. In this scenario, however, the limited nature of disengagement and continuing conflict would mean that sustainable long-term socio-economic development would not be attainable. Although reasonable progress would be achieved in meeting programme objectives, the MTP's long-term developmental goals would nevertheless be frustrated as continuing restrictions disable Palestinians from becoming self reliant.



"It is assumed that the political and security climate would allow for UNRWA's operations to continue; that international donor support for the PA would remain at least at current levels; and that disengagement will take place by the end of 2005."

Scenario 3:

Rapid progress in all areas: disengagement linked with fulfilment of the Roadmap

5.6. This scenario envisions disengagement taking place within the framework of the Roadmap, with credible prospects for a just and durable peace in all areas of operation. The MTP's objectives and goals would be fully met, and would converge with the outcomes of the PA's MTDP. Emergency operations would lapse, making way for a concentrated focus on development interventions such as comprehensive camp restructuring and housing improvement schemes. The MTP would run its course, making way for a planning framework that focuses on UNRWA's legacy.

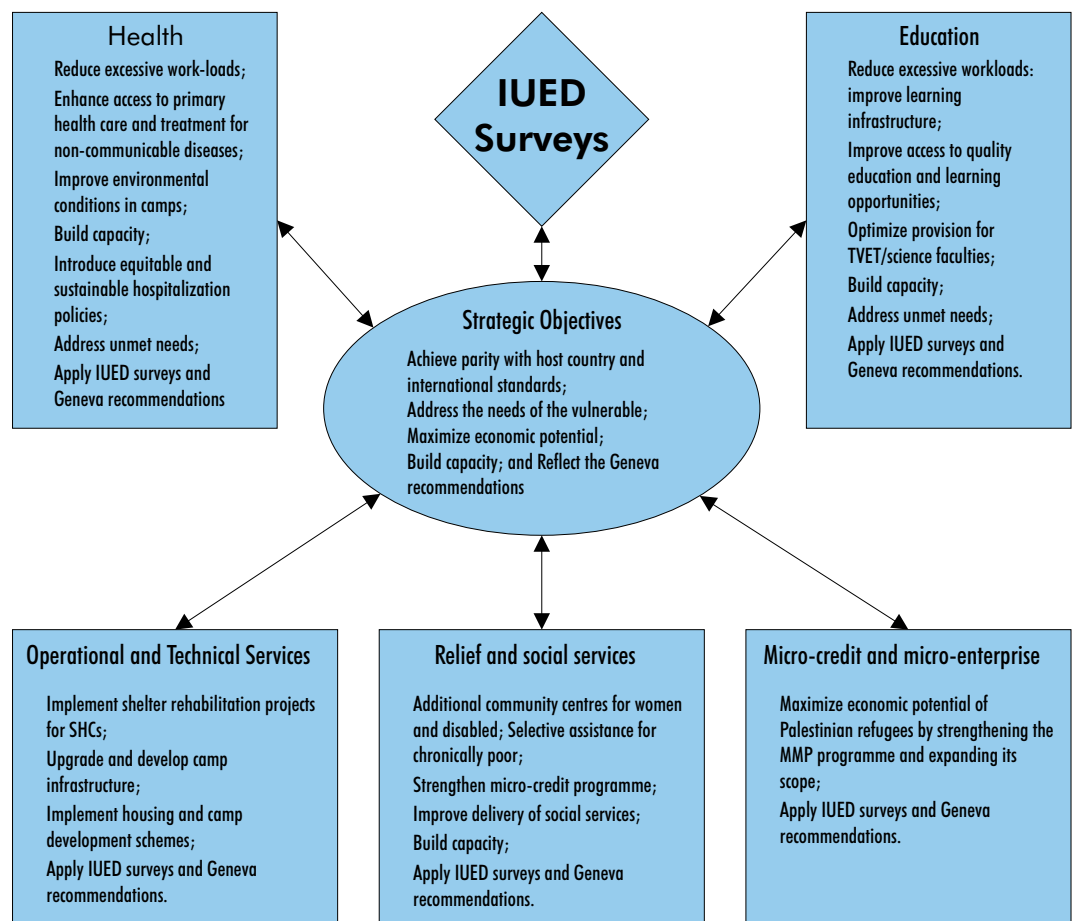
Planning assumptions


5.7. For each of these scenarios, it is assumed that funding would be available for MTP programmes. It is assumed that the political and security climate would allow for UNRWA's operations to continue; that international donor support for the PA would remain at least at current levels; and that disengagement will take place by the end of 2005. It is also envisaged that the IUED-UCL/UNRWA survey would be successfully conducted in all fields with credible and authoritative results on which the MTP's further development could be based. Under scenarios 2 and 3, it is expected that increased donor support would be available not only for programmes in the WBGS, but also for other fields.

5.8. The aim of the planning framework - to create conditions for the human development and sustainable self reliance for Palestine refugees - applies in all circumstances. Thus, the MTP's objectives and programme goals would remain valid for all scenarios, although some activities, such as comprehensive infrastructural projects and some programmes involving loans and credit, would require a healthy economic context to be sustainable. In an unfavourable security and political environment, it can be foreseen that the international community would lack confidence in the long term prospects for peace. This would adversely affect the willingness of donors and stakeholders to provide the generous support necessary for the MTP's success.



Schematic summary of the planning framework for the MTP



A background image showing a group of children in a classroom setting, some looking at a book or paper. The image is slightly faded to allow text to be overlaid.

Mission Statement

The Mission of the Agency's Education Programme is to provide Palestine Refugee children and youth with learning opportunities to acquire knowledge, life skills, experiences and values in partnership with host authorities, local communities, and other UN agencies. This is within the context of a multicultural and global society with special regard to gender equity, human rights, tolerance, conflict resolution and the Convention on the Rights of the Child (CRC).

education programme

Challenges

- 1.1. Classroom occupancy rates and pupil teacher ratios are well below UNESCO and host authority standards. Double-shifting in 77% of UNRWA schools severely limits non-formal learning, while rented schools in dire condition do not provide an environment which is conducive to study. Infrastructure and equipment are often in very poor condition and in need of replacement and/or repair. Recreational facilities are very limited.
- 1.2. Working conditions for teachers and support staff have deteriorated to levels below those at host authority schools. As a result, staff morale is low and the Agency has difficulty recruiting and retaining competent staff.
- 1.3. In the oPt, children's learning and the education system as a whole have been severely disrupted by armed conflict, closures, curfews and access problems since the start of the intifada. A total of 121 pupils have been killed and 1,532 injured as a result of direct military action. In some instances, pupils have been killed or injured while in class. Hundreds of thousands of teaching days have been lost.
- 1.4. The demand for technical/vocational training far exceeds the number of study places available at the Agency's TVET centres. For example in Gaza, with 60,000 registered refugees aged between 16 and 18 years, only 834 TVET places are available. UNRWA is not able to update old courses or initiate new courses of study and thus cannot respond to the changing needs of the labour market.
- 1.5. The Agency has struggled to match policy and curricula initiatives by host authorities. For example, the Palestinian Authority introduced a tenth grade in 1994; UNRWA has not been able to follow suit.



Objectives

To achieve parity of UNRWA services with host country and international standards (MTP Objective I)

2.1. Programme objective: Improving access to quality education and learning opportunities.⁽⁴⁾ Host authority curricula will be matched through the introduction of new subject areas and disciplines, such as Information and Communications Technology (ICT) and foreign languages (English and French). The quality of student learning experiences will be enhanced through the provision of better equipment and learning resources (e.g. ICT), and extra curricular activities. ICT facilities in preparatory and elementary schools should deliver new approaches to problem solving and learning skills, while opening new avenues of knowledge and information for students.

2.2. Programme objective: Improving the infrastructure for learning.⁽⁵⁾ Investment in new schools and classrooms should reduce class sizes and help to phase out rented schools. Initial targets will be 40 children per class Agency-wide, the reduction in the number of rented schools in the West Bank by one third, and those in Jordan by two thirds. Projects are planned to reduce double shifting from 92% to 70% in Jordan and from 41% to 5% in the West Bank. A repair and maintenance schedule will be based on a survey of the condition of all educational facilities.

2.3. Programme objective: To address unmet needs.⁽⁶⁾ The Agency's scholarship programme will be reintroduced; the preparatory cycle in West Bank and Gaza will be extended to match the PA's 10 year cycle, introduced in 1994; and, to ensure the benefits of early child development, provision will be made for the establishment of Early Learning Centres and Early Years Education.

To address the needs of vulnerable refugees (MTP Objective II)

2.4. Programme objective: Strengthen support for children with special needs.⁽⁷⁾ This will be achieved through establishing Special Educational Needs Support Centres in each field and expanding the school-based learning support programme.

⁽⁴⁾ This objective addresses Geneva Conference recommendations relating to improving conditions and capacity building for teachers; improving support materials including ICT; teaching healthy life-skills; and supporting the right of children to access recreation.

⁽⁵⁾ This objective addresses Geneva Conference recommendations on improving education infrastructure.

⁽⁶⁾ This objective addresses Geneva Conference recommendations relating to targeting vulnerable groups of children.

⁽⁷⁾ This objective addresses Geneva Conference recommendations relating to targeting vulnerable children and addressing the needs of disabled children.



To maximize the economic potential of refugees (MTP Objective III)

2.5. Programme objective: Improving and optimizing the provision for TVET and Education Science Faculties.⁽⁸⁾ In line with an UNESCO supported proposal, a TVET Research and Development Unit will be established to enhance curriculum and staff development, and to strengthen links with business communities. The equipment in TVET workshops should be replaced, and modern workshops with up-to-date facilities constructed. The use of existing TVET facilities will be maximized and a new centre built in the southern Gaza Strip.

To build capacity within UNRWA (MTP Objective IV)

2.6. Programme objective: to build capacity within the Education Department.⁽⁹⁾ A broad capacity building programme will be pursued comprising the training of teachers to deal with ICT and other new curricula areas, training in management and administration, and the introduction of evaluation and quality assurance tools and strategies. The further development of the Education Management Information System (EMIS) will be vital to this scheme.

Expected results and indicators

3.1. Reduction in the gap between host authority and UNRWA curriculum support provision;

3.2. Reduction in the gap between UNRWA's pupil-teacher ratio and those of the host authorities; reduction in class sizes to no more than 40 children per class; reduction in double shifting from 92% to 70% in Jordan and from 41% to 5% in the West Bank;

3.3. Improved quality of teaching and learning in the classroom in UNRWA schools;


3.4. A safer and more secure environment for learning for children, with opportunities for extra curricular activities, longer engagement during the day, and purposeful learning activities;

⁽⁸⁾ This objective addresses Geneva Conference recommendations relating to improving education infrastructure and supporting programmes that provide refugee youth with skills that will help them access modern labour markets.

⁽⁹⁾ This objective addresses Geneva Conference recommendations relating to improving conditions, capacity-building and support for teachers; and improving supporting materials including ICT.



- 3.5. A more secure foundation for learning and social welfare of refugee children;
- 3.6. Reduction in the dependency on rote learning among students and teachers;
- 3.7. Enhancement of children's high order thinking skills;
- 3.8. Reduction in the number of slow learners in UNRWA schools;
- 3.9. More effective engagement of parents in the education of their children;
- 3.10. Increase in the number of training places available to the refugee youth population, thereby increasing their opportunity to economic independence;
- 3.11. Enhancement of the employability of TVET trainees through providing them with marketable skills in areas such as IT, communication, problem solving, and entrepreneurship;
- 3.12. Enhancement of the economic activity of refugee youth;
- 3.13. A more effective and efficient management of resources through better trained managers and educators;
- 3.14. More efficient and effective collection, analysis and dissemination of education related data and its effective application for planning, quality assurance and policy development in areas such as placement and career guidance, and education science faculties.



Mission Statement

UNRWA's health programme is committed to protecting, preserving and promoting the health status of the registered Palestine refugee population within its area of operations and meeting their basic health needs within the available means, consistent with the concepts, principles and strategic approaches of the World Health Organization, the Millennium Development Goals and standards of public sector services of the host authorities.

health programme

Challenges

- 1.1. Programmes are chronically under-funded, with needs far outstripping available resources. The quality of service delivery is affected by the excessive workloads borne by Agency staff (e.g. Agency-wide average of 110 consultations per doctor per day). There are difficulties in recruiting and retaining adequately qualified staff, and staff development needs are not met. Agency facilities are in poor condition and refugees do not have easy access to them.
- 1.2. Water, sanitation and environmental conditions are poor, particularly in Gaza, the West Bank and Lebanon.
- 1.3. Refugees face the threat of resurging and newly emerging infectious diseases; increased morbidity and mortality from non-communicable diseases; mental and psychological problems; and high prevalence of micronutrient deficiencies, especially iron deficiency anemia and vitamin (A) deficiency among children and women of reproductive age.
- 1.4. There is a lack of provision for the early detection and management of cancer and of disabilities.
- 1.5. The Agency does not have a gender mainstreaming policy integrated across all programmes.

Objectives

To achieve parity of UNRWA services with host authority and international standards (MTP Objective I)

- 2.1. Programme objective: Reducing excessive workloads. Exceptionally high workloads at Agency primary health care facilities would be reduced by reinforcing staffing of the existing facilities and by establishing additional facilities that are adequately staffed and equipped.
- 2.2. Programme objective: Improvement of refugee access to basic primary health care services. This requires investments in expanding, renovating and upgrading the Agency's primary health care facilities and medical equipment; and improving out-reach services with



special emphasis on un-served and under-served communities. Duplication and overlap with the services of other providers would be minimized.

2.3. Programme objective: Introducing equitable and sustainable hospitalization policies. The Agency would reduce the current disparities in resource allocations between Fields while increasing the allocations for Jordan, Gaza and Syria Fields. Referral policies/practices will be rationalized in Lebanon and the West Bank Fields.

2.4. Programme objective: Addressing priority unmet needs.⁽¹⁰⁾ Special emphasis will be placed on: (a) developing a programme of psychosocial counseling and support, and initiating the phased implementation of community mental health programmes in Fields beyond the oPt; (b) establishing programmes for early detection and management of disabilities among children, with special emphasis on disabilities which affect the learning abilities of children, such as vision and hearing defects; and (c) introducing screening and control of cancers among women by targeted screening of women at least once in the life cycle.

To address the needs of vulnerable refugees (MTP Objective II)

2.5. Programme objective: Improving environmental conditions in refugee camps. Special attention is required to address the primary health needs of camp residents who are made vulnerable to disease by unhygienic environmental conditions. This objective should be pursued in close co-ordination with local municipalities and with special emphasis on wastewater disposal and solid waste management.

To build capacity within UNRWA (MTP Objective IV)

2.6. Programme objective: Institutional capacity building and staff development in the health department.⁽¹¹⁾ This is essential in order to improve system performance, and to meet future replacement needs, especially at the senior professional level. The use of ICT would be expanded and effective systems introduced for improving surveillance, monitoring and management of services at the delivery level. The Agency will also strive to improve planning, monitoring and evaluation of the programme at all levels, utilizing whenever appropriate the results of the IUED-UCL/UNRWA partnership.

⁽¹⁰⁾ This objective would address Geneva Conference recommendations relating to targeting vulnerable groups of children; addressing the needs of disabled children; addressing mental health needs; and noting crises signals early.

⁽¹¹⁾ This objective would be relevant to Geneva Conference recommendations relating to improving support materials including the use of ICT.




Expected results and indicators

- 3.1 Doctor consultations are reduced to no more than 70 per day; there are 30 or more nurses for every 100,000 of the agency's beneficiary population;
- 3.2 Further reduction in infant, child and maternal mortality by improving the coverage and quality of ante-natal, intra-partum and post-natal care, further enhancement of the at-risk strategy, and expanding the use of modern contraceptive technology;
- 3.3 Improved management of child disabilities by integrating with school health services programmes for screening, early detection and management of physical impairments such as hearing and vision defects;
- 3.4 Reduction of morbidity and mortality from communicable diseases by achieving the WHO targets for eradication of poliomyelitis, elimination of measles and control of tuberculosis; and by strengthening surveillance of other communicable diseases of public health importance;
- 3.5 Reduction of morbidity from micronutrient deficiencies such as iron deficiency anaemia and other vitamin deficiencies among children and women of reproductive age by sustaining, expanding and supplementing food fortification programmes;
- 3.6 Reduction of morbidity, disability and mortality from non-communicable diseases by mobilizing additional resources to strengthen strategies that address risk factors and that help to prevent complications;
- 3.7 Reduction in the burden of mental and psychological problems among vulnerable population groups especially women and children by implementing a community-based, multidisciplinary programme within a preventive-based approach to psychosocial well being;
- 3.8 Reduction of morbidity and mortality from cancers of the breast and the uterus by implementing programmes fully integrated within the Agency's primary health activities for targeted screening, early detection and management of these conditions;
- 3.9 Reduction of morbidity from sexually transmitted diseases by implementing the WHO recommended approach within the framework of the Agency's maternal health and disease control strategies;
- 3.10 Reduction of disability and premature death from acute and other life-threatening conditions by improving Agency assistance towards outsourced hospital treatment, especially in Fields where alternative facilities are not readily accessible to refugees at affordable cost;



3.11 Reduction in environmental hazards and contributing to sustainable development in refugee camps by upgrading camp water and sanitation infrastructure in close cooperation with local municipalities;

3.12 Enhanced capacity of the health care system in the areas of programme analysis, monitoring and evaluation by upgrading the skills and capabilities of health professionals through in-service and post-graduate training, expanding the use of information technology and forging partnerships with local, regional and international research institutions.



Mission Statement

The mission of the Agency's Relief and Social Services Programme (RSSP) is to provide the most disadvantaged Palestine refugees with humanitarian assistance, and to promote the self-reliance of less advantaged members of the refugee community, especially women, children, youth and persons with disabilities. The RSSP seeks to reduce the poverty of the most vulnerable refugees, emphasizing equality of opportunity and the right to basic human development. The Department also serves as the custodian of the historical records of more than four million Palestine refugees.

relief and social services programme

Challenges

- 1.1. Poverty, vulnerability and psycho-social problems are constantly on the rise as a result of armed conflict, recurrent humanitarian emergencies, prolonged economic depression, the wide-scale destruction of human life and property, and high population growth rates.
- 1.2. Efforts to eradicate poverty are hampered by perennial under-funding of the Agency's General Fund budget and the irregularity of project funding for activities such as food and cash assistance and shelter rehabilitation for Special Hardship families.
- 1.3. The refugee status of UNRWA beneficiaries often precludes their full involvement in the economic and social life of the countries they live in.
- 1.4. There is a lack of accurate, current information on Palestine refugee living conditions and refugee assets, and the Agency has insufficient capacity for research, data collection, analyses and data management.

Objectives

To ensure parity of UNRWA services with host authorities and/or international standards (MTP Objective I)

- 2.1. Programme objective: Improving the delivery of social safety net services.⁽¹²⁾ Recruitment of qualified staff should reduce social worker-client ratios from 250 to 200 clients per worker per year. Reduced workloads will enable staff, with the assistance of the digital social services map, the computerized CBO Reporting System, and the Palestinian Refugee Records Project (PRRP), to improve the quality of their interventions and thus promote the self-reliance of SHC families.

⁽¹²⁾ This objective addresses Geneva Conference recommendations relating to targeting vulnerable groups of children.



To address the needs of vulnerable refugees (MTP Objective II)

2.2. Programme objective: Expanding and further developing community-based social services.⁽¹³⁾ Additional community centres will be established in remote areas where, in particular, women, persons with disabilities and youth, currently lack ready access to community services. Expanded training will ensure that the centres are adequately staffed, and various income generation initiatives should help the centres achieve financial sustainability.

2.3. Programme objective: Providing Access to Subsidized Credit Opportunities.⁽¹⁴⁾ The Microcredit Community Support Programme (MCSP) will be strengthened and its scope extended through the further development of housing improvement loans and soft loan products. UNRWA-sponsored CBOs, particularly women's centres, will play an essential role in the MCSP, by providing small loans to refugees through group guaranteed lending and individual loan programmes.

2.4. Programme objective: Ease financial hardship for the most vulnerable refugees.⁽¹⁵⁾ Current GF funding for selective cash assistance for chronically poor refugees (SHC families) falls far short of needs, particularly in the West Bank and Gaza Strip. Funding is needed to adequately address refugee needs.

To build capacity within UNRWA (MTP Objective IV)

2.5. Programme objective: Enhanced capacity building and programme management within RSSD.⁽¹⁶⁾ At all levels, a programme of in-service training will be adopted to upgrade staff expertise and enhance the quality of service, particularly in management, casework skills, and social work practice. An economist/statistician and a Poverty Specialist will join Amman HQ to strengthen research, analysis and policy development, and to optimize the application of IUED survey results.

(13) This objective addresses Geneva Conference recommendations relating to targeting vulnerable groups of children; addressing the needs of disabled children; and adopting a holistic, prevention-based approach to psycho-social well-being.

(14) This objective addresses Geneva Conference recommendations relating to engaging refugees in the planning of projects; reducing poverty by building the assets of the working poor; and supporting the development of the micro-finance industry.

(15) This objective addresses Geneva Conference recommendations relating to reducing poverty by building the capabilities of the working poor.

(16) This objective addresses Geneva Conference recommendations relating to improving needs analysis and enhancing planning capacities within UNRWA.




Expected results and indicators

- 3.1. Reduction of social worker caseloads from 250 to 200 cases per worker;
- 3.2. Quality and efficiency of interventions are enhanced; users of services are treated with dignity and respect, as indicated by surveys of satisfaction levels;
- 3.3. SHC's receive special assistance on the basis of assessed needs that are periodically verified; more highly differentiated social safety net assistance established;
- 3.4. Referral to community based specialized services improved through the Digital Social Services Map and reduction of caseload;
- 3.5. The PRRP is completed and fully integrated in Agency programmes;
- 3.6. Enhanced community ownership of CBOs; CBOs are seen as giving marginalized refugees a voice; greater refugee participation in social services;
- 3.7. Social capital is built and marginalized segments of the refugee population are empowered through strengthening of refugee administered CBOs;
- 3.8. Number of refugees who have access to IT opportunities is increased;
- 3.9. Refugees attain a new understanding of asset-based development;
- 3.10. Improved well-being of persons with disabilities and their families through an interdisciplinary approach and a strengthened disability programme;
- 3.11. Gender mainstreaming Agency policies and practices;
- 3.12. Increased access to housing improvement loans for non-SHC, "un-bankable" refugee clients;
- 3.13. Improved targeting of subsidized credit for SHC clientele to encourage entrepreneurship and self-reliance;
- 3.14. CBOs sustainability enhanced through improved standards of organizational and financial management;
- 3.15. Number of CBOs administering successful credit programmes increased;
- 3.16. Efficiency and accountability of MCSP enhanced;



- 3.17 Additional families with small-scale emergency needs are assisted through selective cash assistance;
- 3.18. Social workers' certified education programme implemented and in-service training programme developed; staff at all levels, including volunteers and refugees and community organizations acquire new skills in management, administration and casework;
- 3.19. Staff productivity increased through improved working conditions;
- 3.20. The quality of management and implementation of safety net programmes are improved;
- 3.21. RSSD's organizational structure reviewed and updated;
- 3.22. Strengthened capacity for collection and analysis of poverty-related data enhances policy development, planning and evaluation.



Mission Statement

UNRWA's Microfinance and Microenterprise Programme (MMP) endeavours to improve the quality of life of small business owners and micro entrepreneurs, sustain jobs, decrease unemployment, reduce poverty, empower women and provide income-generating opportunities to Palestine refugees and other proximate poor and marginal groups through the provision of business credit. It also strives to assist poor families to build household assets and improve housing conditions through the provision of non-business loans for housing and household security. The programme aims to provide these financial services cost-effectively and on a sufficient scale that it will have a measurable impact on the lives of the poorest, while simultaneously building an operationally self-sufficient organization that requires limited subsidy from donors.

microfinance and micro-enterprise programme

Challenges

- 1.1. UNRWA operates in a fairly complex development assistance and international relations environment that is subject to varied multi- and bi-lateral forces and interests which have been exacerbated by frequent outbreaks of civil unrest and war. Each area of operation is characterized by low economic growth, high levels of poverty and unemployment, all fuelled by fertility-driven population growth. Economic instability, especially in the oPt, has severely hampered the ability of the microfinance industry to deliver.
- 1.2. Despite some growth over the last decade, the market for microfinance in the region remains drastically under-developed: according to a World Bank study of 1999 less than eight percent of potential clients in the oPt, Jordan and Syria have access to loans. This gap is a significant obstacle to alleviating poverty and promoting economic growth in the region. Mechanisms for evaluating programme performance and sharing information also need to be improved.
- 1.3. There is a particular need for improved outreach to marginal groups, including women, youth and the disabled, and increased provision of business and entrepreneurship training.
- 1.4. Closures, restrictions on movement and the ongoing crisis in the Occupied Palestinian Territory have made it impossible to effectively deploy the MMP's senior programme management team in the Gaza Strip and West Bank to Jordan and Syria to provide technical assistance and expertise for operations there. Consequently, the MMP's operations in Jordan and Syria are growing more slowly than anticipated.
- 1.5. The MMP is not funded from the Agency's regular budget but through revenues generated from credit activities and project funding for the loan capital base. The development of the programme will require substantial additional funding through the project budget over the next five years.



Objectives

To maximize the economic potential of refugees⁽¹⁷⁾ (MTP Objective III)

2.1. Programme objective 1: Expanding the network of branch offices. In order to achieve its operational goals, the MMP plans to establish 13 new branch offices in urban centres in the West Bank, Jordan and Syria over the next five years. This will improve outreach and tap market potential.

2.2. Programme objective 2: Expanding the outreach of the Microenterprise Credit product. The Agency is seeking to help many of the poorest micro entrepreneurs to improve their businesses and economic security of their families through extending the delivery of the MMP's primary micro enterprise product throughout the area. By enlarging its capital base by US\$13.5 million over the next five years the Agency will be able to disburse 187,200 loans worth US\$165 million. This scale of lending will have macroeconomic impact in the regional economies.

2.3. Programme objective 3: Expanding the outreach of the Solidarity Group Lending product. The Agency is seeking to increase the social inclusion and economic empowerment of some of the poorest and most marginal women in Gaza and Syria through expanding the outreach of the Solidarity Group Lending product in Gaza and introducing it in Syria. An additional US\$1.2 million is required over five years to enable the programme to disburse US\$24.66 million through 52,200 loans.

2.4. Programme objective 4: Expanding the outreach of the Consumer Lending product. In order to extend the consumer lending product that was developed in Gaza to increase the household assets and security of the working poor, the programme is seeking a capital fund of US\$8 million over five years to increase the outreach of this product in Gaza, extend it to West Bank in 2005 and introduce it in Jordan and Syria in 2007. With these funds the programme will disburse 104,400 consumer loans worth US\$62.64 million.

2.5. Programme objective 5: Expanding the outreach of the Small-Scale Enterprise product. To create new job opportunities and help businesses to grow and rehabilitate the Agency is looking to expand the small-scale enterprise product in the oPt and introduce it in Jordan and Syria. UNRWA is seeking a capital fund of US\$12.4 million over the next five years to disburse 8,280 loans worth US\$111.6 million.

⁽¹⁷⁾ All MMP programme objectives address Geneva Conference recommendations relating to reducing poverty by building the assets of the working poor, and supporting the development of the micro-finance industry.



2.6. Programme objective 6: Introduction of new housing finance products. The Agency is planning to introduce a range of housing products that will complement the work and mission of the newly established urban development unit for coordinating refugee camp infrastructure and housing development. To this end, the programme is seeking a capital fund of US\$9.20 million over five years, with which it will invest USD17.8 million through 3,492 loans. This new range of products is a pilot project which will be extended at the end of the MTP if it proves desirable and successful.

Expected results and indicators

- 3.1. Building a wider safety net for families dependent on income from informal enterprises;
- 3.2. Increasing the pool of microfinance available to micro enterprises;
- 3.3. Reduce the poverty in the families with micro enterprises;
- 3.4. Increase income-generating opportunities to women micro entrepreneurs;
- 3.5. Assist enterprises survive economic crisis and financial shocks;
- 3.6. Help the families of low-paid workers increase and restore household assets;
- 3.7. Generate new investment opportunities for small businesses and microenterprises with no access to bank loans;
- 3.8. Improve and provide new housing stock for Palestine refugees;
- 3.9. Improve reporting on the impact of microfinance intermediation at the business and household level;
- 3.10. Pioneer successful models of microfinance in the region;
- 3.11. Coordination with regulatory bodies to improve legal frameworks for microfinance.

Mission Statement

UNRWA recognizes that refugees are entitled to adequate housing, and that housing and infrastructure are closely inter-related to health, education and social service issues. Guided by these considerations, the Agency will improve housing conditions for refugees, addressing the shelter needs of Special Hardship Cases (SHCs) and ensuring that their housing meets acceptable standards. In areas where refugees reside, infrastructure will be upgraded to standards that are on par with host authority and international benchmarks. Where feasible and desirable the Agency will embark on comprehensive camp upgrading initiatives. The Agency's mission will be guided by a comprehensive approach that emphasizes close inter-departmental cooperation. The creation of a Camp Development Unit will help to concentrate the Agency's expertise and provide the impetus for developing comprehensive housing strategies for the future.

operational and technical services department

Challenges

For a long period of time, there has been a progressive decline in the quality and condition of refugee homes and infrastructure. Around 14,700 shelters Agency-wide need immediate replacement or major maintenance. It is estimated that some 25 percent of the shelters occupied by SHCs are dilapidated, unhygienic or unsafe. A major challenge is to obtain the level of donor support that is required to address the massive scale of urgent needs. As provision for capital investments is made under the Agency's project budgets, funding has been unpredictable at best, as other Agency priorities have been given precedence over shelter and infrastructure interventions. In some Fields, shelter and infrastructure interventions have been hampered by legal restrictions and the scarcity of land.

Objectives

To achieve parity with host authority and international standards: (MTP Objective I)

2.1. Programme objective: Implementation of a camp development policy.⁽¹⁸⁾ The CDU would be responsible for preparing an urban development policy and a comprehensive camp up-grading strategy.

2.2. Programme objective: Rehousing and camp development. The types and levels of development envisaged range from construction of utilities, roads and paving with minimum change to boundaries and structures, to comprehensive residential development that matches local standards. For all types of interventions, and to the extent possible, existing infrastructure and the social cohesion of the site will be preserved, access for refugees will be enhanced, and allowance made for additional services.

⁽¹⁸⁾ Programme objectives in paragraphs 2.1. and 2.6. are relevant to Geneva Conference recommendations on strengthening the link between humanitarian assistance and human development.



2.3. A phased approach is required because the substantial financial resources needed to comprehensively address camp development needs are not available. New strategies of implementation would be initiated, including commercial financing and housing finance options developed in cooperation with the Microfinance and Microenterprise Programme. UNRWA will work closely with all actors involved in camp development, and ensure that planning, feasibility studies and actual implementation are coordinated with host countries. Lessons learned from existing projects (e.g. Jenin and Rafah re-housing projects and the Neirab rehabilitation project) will be carefully applied.

To address the needs of vulnerable refugees: (MTP Objective II)

2.4. Programme Objective: Shelter rehabilitation for SHCs.⁽¹⁹⁾ Over the MTP's duration the Agency should rehabilitate SHC homes in according to the following schedule: Gaza: 480 homes/year; West Bank: 200 homes/year; Jordan and Syria: 320 homes/year; and Lebanon: 420 homes/year.

2.5. Beneficiaries will be selected on the basis of assessed needs, and contractual and self help methods of implementation will be streamlined to ensure integrity and effectiveness. Responsibility for shelter rehabilitation will be centralised within the Camp Development Unit (CDU) and inter-departmental linkages will be regarded as mandatory. An integrated approach should help attain cost efficiency and achieving needs-based prioritisation within a long term developmental plan. Partnerships with host authorities and other service providers will be actively pursued on the basis of comparative advantage.

2.6. Programme Objective: Upgrading and development of camp infrastructure. Investments are needed to stem deterioration in the condition of non-SHC refugee homes and to restore camp environmental health conditions to acceptable international standards. Priority will be given to sustaining the standards achieved, working closely with host country municipal authorities. Special emphasis would be placed on wastewater disposal and solid waste management, whilst also attempting to ameliorate major problems related to quantity and quality of water.

⁽¹⁹⁾ Activities under this objective present opportunities to address Geneva conference recommendations on engaging refugees in the planning of projects and in camp development strategies.



Expected results and indicators

- 3.1. Reduction in the number of refugee families whose homes and surroundings fall below international standards;
- 3.2. Improvement of the environmental conditions in camp and surrounding areas;
- 3.3. An increase in the number of refugee households connected to water and sewerage networks;
- 3.4. Visible improvements in the living conditions of the most destitute refugees;
- 3.5. Improvement in the quality of the regular services provided by the Agency as a result of overall improvement of the physical camp conditions;
- 3.6. Increased interest among refugees in participating in, and contributing to community development.

Annex-budget summaries

Education Programme (All Fields) 2005 -2009

Cost Estimates by Objectives

	Jordan		SAR		Lebanon		West Bank		Gaza Strip		Total		
	GF	Project	GF	Project	GF	Project	GF	Project	GF	Project	GF	Project	Total
MTP Objective I: to achieve parity with host authority and international standards													
Programme objective 1 - Improving access to quality education and learning opportunities. Matching host authority curricula through introducing new subject areas and disciplines (e.g. ICT, music, creative and expressive arts); enhancing the quality of learning through better equipment and resources.	8,668,000	7,323,000	6,557,000	2,631,000	4,865,000	5,498,000	6,397,000	15,888,000	15,227,000	13,985,000	41,714,000	45,325,000	87,039,000
	11,894,000	50,876,000	7,931,000	7,989,000	20,513,000	8,728,000	15,808,000	18,901,000	27,170,000	68,320,000	83,316,000	154,814,000	238,130,000
Programme objective 2 - Improving the infrastructure for learning. Tackling high classroom occupancy rates and the use of rented/double shifted premises through constructing and equipping schools to high standards.													
Programme objective 3 - Addressing Unmet Education Needs. Re-establishment of scholarship programme for outstanding Palestine refugee students, extension of preparatory cycle in West Bank and Gaza, and developing Early Learning Centres and Early Years Provision.	3,000	2,200,000	3,000	1,100,000	3,000	1,100,000	3,000	15,600,000	3,000	40,200,000	15,000	60,200,000	60,215,000
MTP Objective II: to address the needs of vulnerable refugees													
Programme objective 1 - Strengthening support for children with special needs, through learning support centres and an expanded remedial programme	829,000	-	829,000	-	832,000	-	1,500,000	-	4,000,000	-	7,990,000	0	7,990,000
MTP Objective III: to maximize the economic potential of refugees													
Programme objective 1- Improving and optimizing the provision of Technical and Vocational Education and Training. Updating courses and introducing new ones, providing support for vocational, technical staff training and development.	10,049,000	-	4,050,000	-	7,650,000	-	15,751,000	-	6,600,000	-	44,100,000	0	44,100,000
MTP Objective IV: to build capacity within UNRWA													
Programme objective 1- Enhancing Capacity Building. Upgrading the skills, knowledge and competencies of teaching staff at all levels, including through enhanced access to ICT skills and EMIS. Includes purchase and maintenance of computer equipment.	725,000	-	725,000	-	662,000	-	667,000	-	725,000	-	3,504,000	0	3,504,000
Grand Total	32,168,000	60,399,000	20,095,000	11,720,000	34,525,000	15,326,000	40,126,000	50,389,000	53,725,000	122,505,000	180,639,000	260,339,000	440,978,000

Cost Estimates by Objectives

MTP Objective I: to achieve parity with host authority and international standards											
Jordan		SAR		Lebanon		West Bank		Gaza Strip		Total	
GF	Project	GF	Project	GF	Project	GF	Project	GF	Project	GF	Project
Programme objective 1 - Reducing excessive workloads by recruiting medical staff & counselors.											
1,927,000	-	860,000	-	536,000	-	2,582,000	-	3,601,000	-	9,506,000	0
Programme objective 2 - Upgrading primary health infrastructure. Construction and equipment for expansion, replacement, establishment of health centres, dental clinics & MCH clinics.											
-	4,090,000	466,000	1,772,000	1,173,000	576,000	500,000	3,255,000	1,701,000	15,185,000	3,840,000	24,878,000
Programme objective 3 - Implementing equitable hospitalization policies. Implementing sustainable hospitalization policies across the five fields, by reducing the current disparities in resource allocations between fields, improving hospital service at contracted hospitals as well as access to hospital services.											
2,900,000	-	1,050,000	-	-	-	-	-	3,810,000	-	7,760,000	0
Programme objective 4 - Addressing unmet health needs. Expanding psychosocial counseling programmes, establishing programmes for early detection and management of disabilities among children, with special emphasis on disabilities which affect learning and establishing programmes for screening and control of cancers among women.											
2,595,000	-	1,009,000	-	1,902,000	-	8,073,000	-	11,519,000	-	25,098,000	0
MTP Objective II: to address the needs of vulnerable refugees											
Programme objective 1 - Improving environmental conditions in camps. Developing sewerage and Drainage systems, implementing waste disposal options, mechanization of solid waste management, and repairing damage to camp infrastructure for water and sewerage networks.											
1,926,000	-	-	240,000	-	8,117,000	-	18,903,000	-	56,320,000	1,926,000	83,580,000
MTP Objective IV: to build capacity within UNRWA											
Programme objective 1- Enhancing capacity building. Enhancing the process of institutional capacity building and staff development in order to improve system performance. Includes expanding the use of ICT and improving surveillance, monitoring, evaluation and management of services at the delivery level.											
410,000	-	269,000	-	325,000	-	485,000	-	595,000	-	2,084,000	0
Grand Total											
9,758,000	4,090,000	3,654,000	2,012,000	3,936,000	8,693,000	11,640,000	22,158,000	21,226,000	71,505,000	50,214,000	108,458,000
										159,672,000	

Relief and Social Services Programme (All Fields) 2005 -2009

Cost Estimates by Objectives

Jordan		SAR		Lebanon		West Bank		Gaza Strip		HQ		Total		
GF	Project	GF	Project	GF	Project	GF	Project	GF	Project	GF	Project	GF	Project	Total
MTP Objective I: to achieve parity with host authority and international standards														
Programme objective 1 - Improving Delivery of Social Safety Net Services. Additional staff will be recruited to improve quality of service delivery by reducing social worker caseloads. A digital social services map will be introduced to enhance service delivery.	2,516,000	-	148,000	-	948,000	-	950,000	-	697,000	3,000	-	123,000	5,259,000	5,385,000
	684,000	-	-	-	-	58,000	-	-	-	-	-	-	684,000	742,000
MTP Objective II: to address the needs of vulnerable refugees														
Programme objective 1 - Expand and further develop community-based social services. Expand and upgrade Community- Based Organizations (CBOs) and their services, upgrade facilities, equipment, and skills of staff and volunteers.	-	3,820,000	690,000	1,584,000	-	1,452,000	450,000	1,171,000	-	2,397,000	-	202,000	1,140,000	11,766,000
	361,000	-	1,433,000	126,000	332,000	1,377,000	250,000	2,528,000	1,752,000	-	108,000	256,000	4,236,000	8,523,000
Programme objective 3 - Addressing Unmet Needs. Increase the number of SHC families receiving selective cash assistance, provide short-term skill training courses for SHC families.	2,500,000	-	1,730,000	-	2,479,000	-	2,123,000	-	2,330,000	-	520,000	-	11,682,000	11,682,000
MTP Objective IV: to build capacity within UNRWA														
Programme objective 1 - Enhancing Capacity Building of RSSD (excl.CBOs). Upgrade technical skills of RSSP staff, construct and equip conference facilities and conduct systematic impact assessment of RSS programmes.	95,000	-	648,000	-	-	757,000	300,000	405,000	-	579,000	830,000	491,000	1,873,000	4,105,000
	6,156,000	3,820,000	4,649,000	1,710,000	3,759,000	3,644,000	4,073,000	4,104,000	4,779,000	2,979,000	1,458,000	1,072,000	24,874,000	42,203,000

Microfinance and Microenterprise Programme (All Fields) 2005 -2009
Cost Estimates by Objectives

	Jordan	SAR	West Bank	Gaza Strip	Total
	Project	Project	Project	Project	Project
MTP Objective III: to maximize the economic potential of refugees					
<u>Programme objective 1</u> - Expanding the network of branch offices	655,000	580,000	375,000	-	1,610,000
<u>Programme objective 2</u> - Expanding the outreach of the Microenterprise Credit Product	5,400,000	2,659,000	5,400,000	12,000	13,471,000
<u>Programme objective 3</u> - Expanding the outreach of the Solidarity Group Lending Product	-	1,013,000	-	-	1,013,000
<u>Programme objective 4</u> - Expanding the outreach of the Consumer Lending Product	1,359,000	1,359,000	2,700,000	2,700,000	8,118,000
<u>Programme objective 5</u> - Expanding the outreach of the Small-Scale Enterprise Product	5,940,000	2,970,000	3,531,000	-	12,441,000
<u>Programme objective 6</u> - Introduction and development of a new Housing Loan Product	2,085,000	2,085,000	2,500,000	2,520,000	9,190,000
Grand Total	15,439,000	10,666,000	14,506,000	5,232,000	45,843,000

Operational and Technical Services Programme (All Fields) 2005 -2009
Cost Estimates by Objectives

		Jordan		SAR		Lebanon		West Bank		Gaza Strip		HQ		Total	
		GF	Project	GF	Project	GF	Project	GF	Project	GF	Project	GF	Project	GF	Project
MTP Objective I: to achieve parity with host authority and international standards															
Programme objective 1 - Implementation of a camp development policy and comprehensive camp upgrading strategy .	497,000	-	281,000	-	-	634,000	-	597,000	-	514,000	-	2,616,000	-	5,139,000	0
Programme objective 2 - Rehousing and camp development. Refugee housing in densely populated camps does not meet minimum safety or health standards.	-	28,384,000	-	57,679,000	-	-	52,563,000	-	65,704,000	-	105,127,000	-	-	0	309,457,000
MTP Objective II: to address the needs of vulnerable refugees															
Programme objective 1 - Shelter rehabilitation for Special Hardship Cases. The Agency plans to rehabilitate SHC homes according to the following annual schedule: Gaza - 480 homes; West Bank - 200 homes; Jordan and Syria - 320 homes; and Lebanon 420 homes	-	25,324,000	-	14,101,000	-	-	16,784,000	-	8,325,000	-	18,740,000	-	-	0	83,274,000
Programme objective 2 - Upgrading and development of camp infrastructure	-	-	-	-	-	-	-	-	11,955,000	-	8,000,000	-	-	0	19,955,000
Grand Total	497,000	53,708,000	281,000	71,780,000	634,000	69,347,000	597,000	85,984,000	131,867,000	514,000	2,616,000	0	5,139,000	412,686,000	417,825,000

MTP financial summary
Cost Estimates by Objectives and Programme

	Education		Health		MMP		OTSD		RSSP		IUED - UCL project	Total		
	GF	Project	GF	Project	Project	Project	GF	Project	GF	Project	Project	GF	Project	Total
<u>MTP Objective I:</u> to achieve parity with host authority and international standards	125,045,000	260,339,000	46,204,000	24,878,000	-	-	5,139,000	309,457,000	5,943,000	184,000	-	182,331,000	594,858,000	777,189,000
<u>MTP Objective II:</u> to address the needs of vulnerable refugees	7,990,000	-	1,926,000	83,580,000	-	-	-	103,229,000	17,058,000	14,913,000	-	26,974,000	201,722,000	228,696,000
<u>MTP Objective III:</u> to maximize the economic potential of refugees	44,100,000	-	-	-	45,843,000	-	-	-	-	-	-	44,100,000	45,843,000	89,943,000
<u>MTP Objective IV:</u> to build capacity within UNRWA	3,504,000	-	2,084,000	-	-	-	-	-	1,873,000	2,232,000	2,200,000	7,461,000	4,432,000	11,893,000
Grand Total	180,639,000	260,339,000	50,214,000	108,458,000	45,843,000	5,139,000	412,686,000	24,874,000	17,329,000	260,866,000	2,200,000	846,855,000	1,107,721,000	



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