



Annual Report 2020



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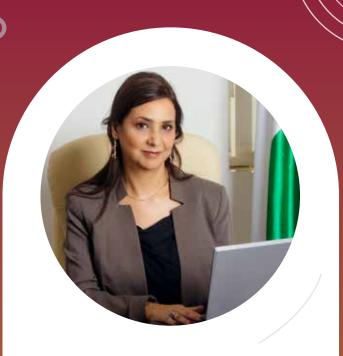






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Foreword by Director General

This year was exceptional for us. Despite the worldwide spread of Corona pandemic causing a painful ordeal for humanity that can't be overcome in a short period of time, still, people who enjoy critical and cognitive thinking can turn even the worst catastrophes into chances for revisions, throes, labor of love, changes and, consequently rebuilding. Corona was a chance that knocked at our doors but many have not opened, while very few barely opened their windows. But we at the PMF managed to harvest the fruits.

While PMF was facing the pandemic following the declaration of the state of emergency in the country, and as the institutions' work became more complicated under the occupation, which hinders the community's access to control and investment in its resources, we found ourselves entrapped in challenges increased by the lack of the already scarce resources.

This situation led to extended discussions about the quality of the past initiatives and interventions, actual ability to build and enhance the institutions capacities,

institutional sustainability, and our ability to deal with these initiatives efficiently and systematically by combating the pandemic and limiting its impacts on the most vulnerable groups.

To consolidate the social contract between the state institutions, civil society, private sector and citizens, pillars for good governance, state building, building on society's best interest, our moral, and forward-looking responsibilities, PMF mobilized its full capacity to fulfill its commitments towards the community and the maintenance right-holders (beneficiaries) and bear full responsibility in order not to expose the community to instability and conflicts, which leads to weakening the principle of rule of law and encourages clanship and individualism at the expense of the citizenship and the community.

Despite the challenges that faced the PMF, particularly after its resources depleted due to the closure of the institutions and the suspension of the public life;PMF's readiness in terms of data base, internal compatible systems, infrastructure, human

capacities, acquired flexibility to activate the financial and human resources internally and externally towards confronting the Corona virus impacts. The Fund took a leading role in enhancing civil peace and two aspects of justice: protection and accountability.

PMF also seized the opportunity to go beyond the norm to draw attention to the common attitudes and values its staff demonstrated towards the beneficiaries in our different governorates. Among such values were the sense of belonging, giving and responsibility, in an attempt to raise the individual and collective spirit of our team during the hardship experienced in the country as a result of the pandemic, one we are still battling, to maintain our teams' spirits and increase confidence in that the team can overcome the situation. The PMF also continued to provide more material and moral support for the beneficiaries and kept its door open despite the decision of suspending the institutions work since it represents one of the pillars of the justice sector : protection and accountability which meant duplication of the team's working hours.

Corona was also a golden chance to discover our strengths and weaknesses. Corona helped us to enhance team work deepened by the miraculous discoveries of the team's potentials when exposed to traumatic situations, which revealed its strength and ability to help us work remotely.

Corona made us relatives, it was a chance for us to be creative in investing the chance instead of remaining helpless and captured by our own dreams.

We actively reviewed the PMF systems, policies and procedures to make them more efficient, accurate, definite and flexible, and in alignment with the state of emergency declared in the country. We also mobilized our partners and built more domestic, regional and international partnerships, particularly with the private sector and the donors.

Corona was really an exceptional opportunity that we managed to, somehow, catch and turned its challenges into chances for building and developing our future, yet it is a chance that the lazy will not be lucky to use.

Introduction

In the light of the difficult circumstances the country had witnessed, and based on the presidential decree No. (1) of the year 2020, the state of emergency was declared on March 5th in the Palestinian territories to combat Corona virus. This declaration led to a shutdown for almost all the governmental and nongovernmental institutions, except for the sectors of health, security, social protection and media. This decision had full and direct impacts on the PMF financial revenues from birth certificates, marriage contracts and divorce procedures following the closure of birth registry departments at the Ministry of Interior and the Sharia courts

Undoubtedly, such situation had social, economic, health and psychological effects on the Palestinian community, such as the emergence of a new group of the poor and increase in the gender-based violence, meaning that the coming period will witness an increase in the number of beneficiaries from PMF services, taking into account that the total number of beneficiaries in 2020 was (16,448) compared to (15,363) in 2019, and to (11,869) in 2018, most PMF beneficiaries are children (74.84%), while women, the elderly and the disabled constituted a rate of (25.16%).

Therefore, and based on the national and rights responsibility of the state institutions in general and the PMF in particular, it was necessary that we take immediate action to protect the financial rights of the vulnerable groups among the beneficiaries (women, children, elderly and the disabled) to ensure these beneficiaries lead a decent life

The PMF had to take immediate action since it is the main and the only supporter for its beneficiaries, particularly because they're not accounted for in the other national and cross-sectoral plans or not classified within the poor or the very poor groups, because they have somebody legally obliged to provide for them but evaded their legal and social commitments. Unlike orphans, widows and the poor who have no income but are listed within the national and the cross- sectoral plans.

From this perspective, to achieve the two aspects of justice: protection and accountability. The PMF developed a holistic and ambitious emergency plan not limited to providing financial services to protect the beneficiaries during the prevailing circumstances in the country, but also continued to provide holistic economic, social legal and psychological services, in addition to performing its role in pursuing those evading justice.

To achieve this holistic emergency plan, the PMF was working round the clock to mobilize all of its human resources in all governorates so as to remain the protecting shield for justice at the national level. The Fund invested all its available capabilities, including the audiovisual and the social media to meet the beneficiaries' needs, ensure the disbursement of maintenance, and to update beneficiaries and convicts data to pursue them to retrieve the PMF money.

In addition, the PMF continued with networking and coordination with the partners and the concerned parties, including the governmental & nongovernmental institutions, the private sector and the local community to support its financial resources (in cash and in-kind) to guarantee the continuity of the monthly maintenance disbursements for the beneficiaries and to provide a comprehensive service package for them as most of them are abandoned with families affected by this abandonment. PMF also continued to pursue the evaders and hold them accountable by taking the proper legal procedures.



PMF Methodology

The PMF aims at realizing the two aspects of justice: accountability and protection. At the level of accountability, the Fund enhances the state's rule of law by pursuing those who evade the implementation of maintenance rulings by taking legal actions against them such as travel bans, imprisonment, and seizing their moveable and immovable assets. Such procedures oblige the convicts to pay the maintenance provisions to the beneficiaries and such money acquired the status of privilege as being public money. As for protection, the PMF ensures the rights and dignity of the beneficiaries defends and empowers them legally, economically, socially, and psychologically.

PMF carries out its responsibilities as a public institution of a political will in accordance with the international treaties to which the State of Palestine has acceded, namely the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the United Nations Security Council Resolution No. (1325) and the UN Convention on the Rights of the Child (CRC).

An enabling environment, accountability and protection are three crucial and interrelated points for the beneficiaries of (PMF) who seek access to justice. The PMF was legally mandated to cover maintenance cases that are not dealt with at the competent courts where payments are allocated for the maintenance cases in general.

By law, PMF is considered a "public fund of higher privilege" that holds the liable persons responsible for not fulfilling the maintenance rights for (their wives and children, parents or their relatives who are unable to work).

Maintenance plays a crucial role in the personal-status issues for a big segment of the community, and it protects the beneficiaries who are badly in need for their economic rights. Acknowledging these facts, the legislator has given such cases preferential urgency. For example, the enforcement of the family maintenance rulings is, by law, considered a matter that requires immediate action; it should not wait for the normal litigation procedures which might prolong the adjudication time when cases are processed before the competent courts.

Ensuring the right of accountability and protection has re-established a sense of dignity for all groups of beneficiaries, especially women. The PMF has managed to exercise power and stand up against current and former husbands on behalf of women who had been oppressed for prolonged periods, at the mercy of their husbands' moods and their lack of responsibility towards them

and their children. Thus, the Fund managed to retain women's dignity despite the psychological, social, and economic hardships that they face when living with the stigma of being divorced or deserted in an Arab-Palestinian society, which regards women as the reason behind divorce or desertion, or considers them. as preys easily manipulated because they carry the burden of supporting their children and meeting their basic needs. A number of developmental and social institutions do not include on their agendas any vision to support such marginalized women, justifying their lack of action by the fact that the current or former husbands are still alive.

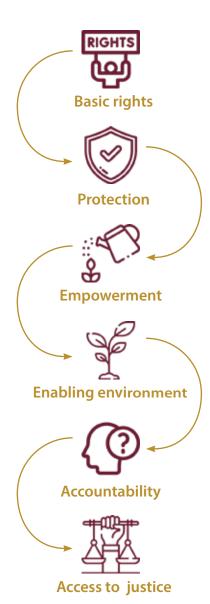
Since its establishment, the PMF adopted a holistic and integrated methodology of services through strengthening partnerships with the governmental and the nongovernmental institutions. In order to ensure access to justice, reinforce the rule of law, enhance responsive national institutions, provide legal, economic, social and psychological safety and protection for the right holders, the PMF cooperated with various governmental bodies, including the High Judicial Council, the Sharia Courts, the Palestinian Monetary Authority, police

apparatuses, Ministries of Interior, Justice, Finance, Local Government, Social Development, Transportation, Land Authority, Ministry of Foreign Affairs and the Public Prosecution.

The efforts made to ensure dignity and prevent the destitution of the beneficiaries require more than just building effective partnerships or making efforts to contribute to legislation and policies. For instance, a civil registry should be developed within an integrated national system of accountability to ensure that nobody evades court decisions in general and maintenance rulings in particular.

The PMF is looking forward to building further partnerships to better provide legal aid and representation to ensure that the rights of the beneficiaries are protected; particularly the individuals who face difficult circumstances that might prevent them from seeking justice.

The PMF takes part in providing services that enable the beneficiaries to take part in the public life and further on their choices to build the future with their children despite the occupation and the dominance of the patriarchal culture.





Strategic Partnerships with National Institutions and Bodies

The PMF partners with various governmental bodies including the High Judicial Council, Sharia courts, the Palestinian Monetary Authority, the police apparatuses, and the ministries of Interior, Justice, Finance, Local Government, Social Development, Foreign Affairs, Transportation, Public Prosecution and Land Authority. The PMF also partners and consults with the civil society organizations, media outlets, universities, among others .The below details on the strategic partnerships with the national institutions and bodies illustrate how such strategic partnerships lead to ensuring access to justice for the maintenance rightsholders.

High Judicial Council

Based on the past work made to save time and effort and to ensure that all the legal procedures to retrieve the spent money are taken into consideration, it was agreed that lawyers can review cases files at the enforcement departments throughout the week without being restricted by specific days or number of files.

Also, all the detention orders and the orders of seizing the moveable and immoveable assets are issued in the name of the PMF, not in the name of other parties .the PMF was given (3) electronic accounts on Mezan system which enables the Fund to follow up the latest updates of its files.

Sharia Courts

Coordination and follow-up with the Supreme Judge Department to verify the validity of the maintenance provisions issued in favour of the PMF beneficiaries in case modifications are needed. (i.e. the validity of the maintenance provisions for the PMF beneficiaries and any changes made on them), in addition to coordination and follow-up to activate Article (9), clause (1) of the Maintenance Law in coordination with and follow-up with the Supreme Judge Department.

The Palestinian Civil Police

Cooperation with the police apparatuses had tangible results. Detention orders issued by the PMF were given priority in the processes of follow-up, implementation, and circulating the names of convicts against whom detention orders were issued at all the crossings. It was agreed that the convicted persons working inside the Green Line would be pursed on Saturdays and Fridays through intensive police patrols at the entrances of the cities. It was also approved to initiate an electronic connection between the PMF and the police systems using an information screen to follow up detention orders and to always update the convicted information and stating reasons behind not implementing the decision .The PMF considers the police as a main partner and always looking forward to build real partnership that serve the rule of law and protect human rights in cooperation with the police.

Palestinian Monetary Authority

Direct inquiries about the convict's balances at the banks working in Palestine and follow-up with the compliance supervisors at the banks to withhold any balance to the advantage of the PMF. However, it was noticed that none of the convicts inquired about balances or bank accounts in their names because they know about procedures that will be taken against them; including seizing the balances if any balances are available.



Ministry of Foreign Affairs

Within the mutual cooperation with the Ministry of Foreign Affairs, PMF provided the ministry with information and data about the convicted who reside outside of the country to take the needed action to pursue them in the countries with which Palestine has judicial cooperation, beside networking with the Palestinian consulates and embassies to reach for the convicted.

Ministry of Interior

The cooperation with the ministry led to creating inquiry service containing the convicts' information to pursue them and

held them accountable. Such data include demographic information and issuance of birth certificates for the children beneficiaries.

Palestine Capital Market Authority/Palestine exchange

The PMF periodically inquires about any stocks or bonds registered at the Authority in the name of the convicted to seize them if any exist.

Ministry of Transportation

According to the cooperation agreement, the PMF directly inquires about any funds registered at the Ministry in the name of the convicted.



Ministry of Finance

The PMF directly inquires about any salaries and /or receivables for the convicted to seize them where relevant.

Ministry of Local Government

Direct inquiry about any property registered in the name of the convicted at the local councils and municipalities.

Ministry of Labour

Investigate about any dues for the convicted persons to seize, in addition to allowing the PMF beneficiaries to benefit from the ministry programs (training/job opportunities/unemployment programme).

Ministry of Justice

Working on including the PMF in the criminal record.

Federation of Chambers of Commerce

Inquiring about any facilities registered at the Federation in the name of the convicted.

Land Authority

Direct inquiry about the immovable property registered in the names of the convicted.

The Public Prosecution

The PMF applies to the public prosecution to file claims against those who manipulate and cheat to receive PMF services.

The technical department at the Attorney General's office adapts such cases before submitting them to the competent court.

Ministry of Education

Working with the ministry to combat the phenomena of school dropout and allow the PMF beneficiaries to benefit from the ministry's programs, in addition to raising awareness among the school staff and counsellors about the PMF services.

Military Finance

Inquiring about any salaries and/ or receivables for the convicted.

Pension Agency

Direct inquiry about any pensions for the convicted.

Ministry of Social Development

A partner institution in protecting and empowering the beneficiaries.

Ministry of Women's Affairs

A partner ministry in the field of supporting and empowering the beneficiaries.

Ministry of National Economy

Partnership aiming at including the beneficiaries within the ministry's programs and services.











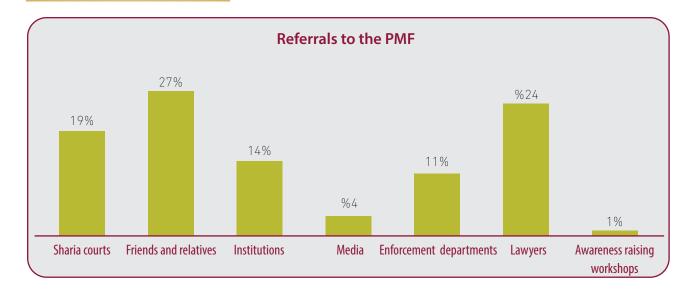


In 2020, the PMF paid maintenance provisions to (16,454) beneficiaries who met its standards, including children, elderly, women, and the disabled .The disbursed amounts reached (5,880,007.20) NIS, covering all types of maintenance (child, son, daughter, education, medication, breastfeeding, custody, housing, wife, wife legal term (Iddah), parents, and the disabled relatives).

Ensuring the PMF access to the beneficiaries

PMF invests all the available means to spread knowledge about its work. Yet, due to Corona pandemic the PMF focused its effort in 2020 on the audio-visual and print media, in addition to the production of videos and illustrative materials entitled "PMF makes us relatives" about women and children beneficiaries, to show the impact of ensuring maintenance rights on their lives.

In addition to videos produced with influencers from the Palestinian community and other videos entitled "Impressive Moments" in which PMF team spoke about their experience in the Fund and the impact of ensuring maintenance right on the lives of the beneficiaries. Additionally, face to face meetings were held before the pandemic with governmental and non-governmental institutions, communicating with the executive departments, lawyers among others, finally investing the available means like Zoom to hold meetings with the non-governmental institutions and municipalities, as well as meetings with the media in order to develop a discourse of feminist qualities that deepens the enforcement of two aspects of justice: protection and accountability.



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As for the referring parties, the diagram below shows that friends and relatives were the groups who mostly referred beneficiaries at a percentage of (26.7%). in the year 2020. Courts retreated from the lead position in referrals which reached a percentage of (32.08%) in the year 2019. This might be due to two factors: the first is the continuous closure of the competent courts due to Corona pandemic, the second is that friends and relatives became more aware after the increased

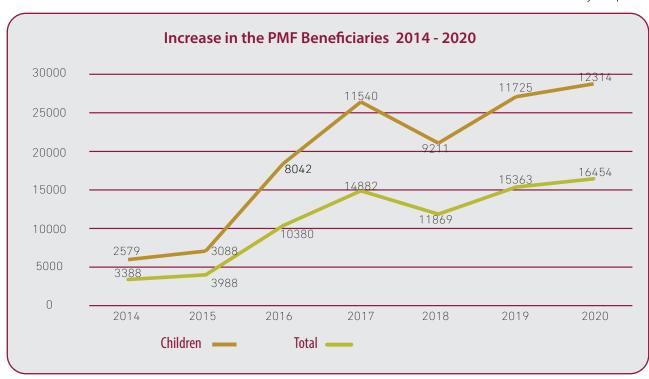
efforts made on this activity through media and the social media. Lawyers referrals were higher this year at a percentage of (24.4%) while Sharia courts only referred (19.4%) of its beneficiaries followed by the governmental ministries and institutions and the Enforcement departments.

Groups of PMF beneficiaries

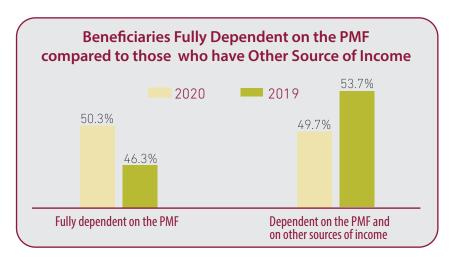
The total the of the PMF beneficiaries reached (16,454) compared to (15,363) in 2019. Data indicates that children

constituted the highest percentage of the beneficiaries (74.84%) ,of which a percentage of (47.4%) were males and a percentage of (52.5%) were females, totaling (12,314) in 2020, compared to (11,725) in 2019, with an increase rate of (5%).

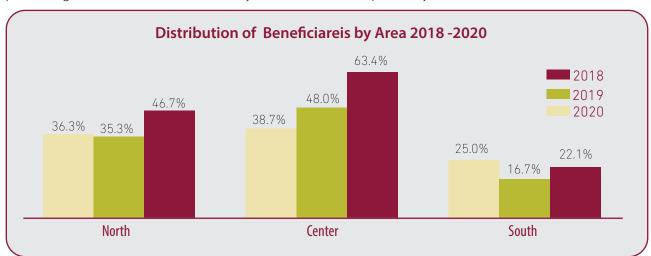
The following diagram illustrates the growth in children number compared to the other beneficiaries groups from (2014-2020). It's worth mentioning that percentage of the beneficiaries who fully depend



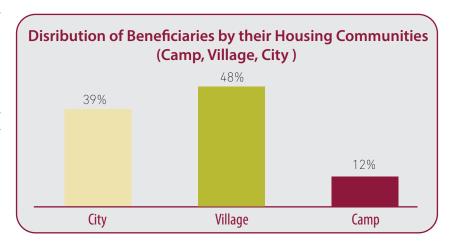
on PMF increased by (4%) in 2020 reaching (50.3%) when compared to (46.3%) in the year 2019. While the percentage of those who depend on other sources beside their income from the PMF also decreased by (4%) reaching a percentage of (49.7%) in 2020 compared with the (53.7%) of the year 2019.



As for the geographic distribution of women beneficiaries heading their families (551 woman), the diagram bellow shows that the central area (governorates of Ramallah, Al-Bireh, Jerusalem, Salfeet and Jericho) in the West Bank are leading with regard to the number of women beneficiaries throughout the past three years (2018, 2019, 2020) by a percentage of (38.6%) in 2020 compared to (47.9%) and (63.4%) in 2019, 2018 respectively, followed by the north area (Nablus, Tubas, Qalqeelia, Jenin and Tulkarem) by a percentage of (36.2%) in 2020, compared with (35.31%), (46.65%) for the years 2019, 2018 respectively, and the south (Hebron and Bethlehem) by a percentage of (25%) compared to the percentages (16.7%), (22.07%) for the years 2019, 2018 respectively.

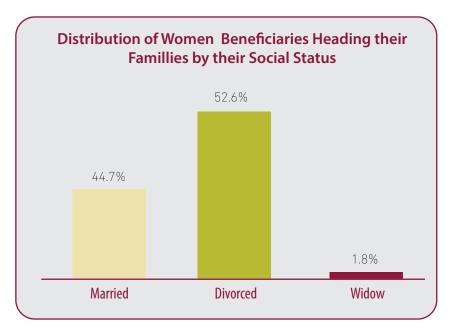


As for the distribution of women beneficiaries heading their families in terms of their housing communities (camp, village, city), villages lead by a percentage of (48.4%) compared to (38.6%) a percentage of in cities and a percentage of (12.3%) in camps.



Proportional distribution of women beneficiaries heading their families by their social status

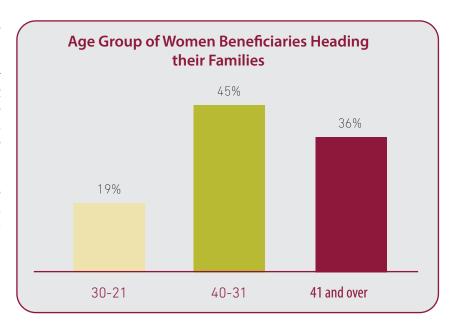
As for the social status of the women beneficiaries heading their families, the data of the PMF legal department indicates, as in the following diagram, that a percentage of (% 52.6) of them are divorced, a percentage of (33.9%) are still married to the convicted husband, and a percentage of (10.8 %) are married to a husband other than the convicted. Widows, who were either having custody of their minors or entitled for mother maintenance constituted a percentage of (1.8 %) for the same year.





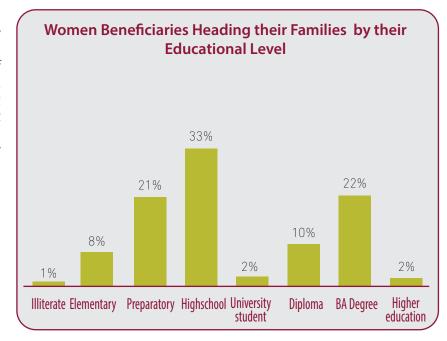
Age of women beneficiaries heading their families

The age group (31-40) of women beneficiaries heading their families constituted the highest proportion among any other age groups of the PMF beneficiaries total (44.8%), followed by the women aged (41) and over with a percentage of (36.2%), then the age group (21-30), meanwhile, the age group between (16–20) years have not exceeded a percentage of (%0.3)



Educational level of women beneficiaries heading their families

Regarding the educational level of the women heading their families, the following diagram indicates that high school level was the highest among the other educational levels totalling (33%), while illiteracy had the least proportion (1.0%) compared to the other educational levels. See the diagram below:

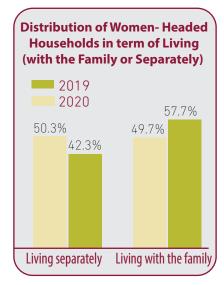


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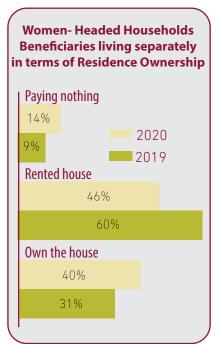
Living separately or with the family

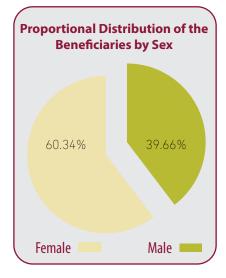
As for the type of residence for women beneficiaries heading their families, the PMF legal department data revealed an increase by (8%), in the percentage of families living in separate residents by a percentage of (50.2%) in 2020 compared to a percentage of (%42.29) in the year 2019. On the other hand, the percentage of families headed by women who live with their families decreased by (8%) as this percentage was (49.7%) in 2020 compared to (57.7%) in the year 2019. These numbers reveal the role the PMF plays in the lives of the women who head their households and their economic empowerment which is, in return, reflected on their ability to make real, unmasked decisions about living separately and ensuring independent and stable life, away from family pressures. See the diagram on the right.

As for the residence ownership of the women-headed households living separately, the same data reveals, as the diagram bellow reflects, a decreased percentage of the families living in rented houses by (14.2%) .This percentage was (45.8%) in 2020



compared to (60%) In 2019. Meanwhile, the percentage of families living in their owned houses increased from (30.77%) in 2019 to (39.7%) in 2020 by an increase rate of(9%). Yet, the house ownership was actually for the convicted husband living outside the country since it is the original marital home. The percentage of families living separately and paying nothing (homes owned by the families of the women beneficiaries) was (14.4%) in 2020 compared to (9.23%) in 2019, increased by (5.17%).



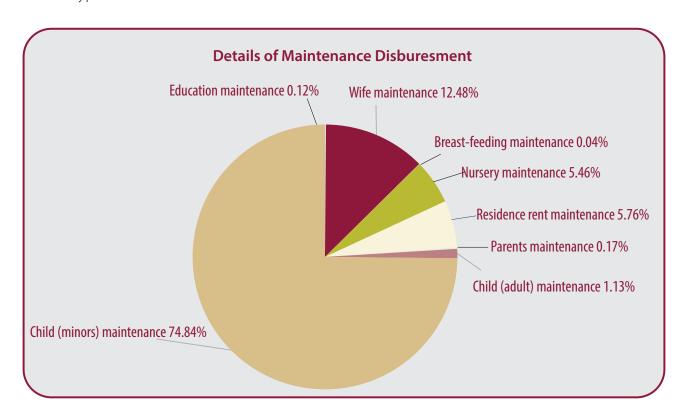






Proportional distribution of maintenance by type

As for the types of maintenance, the following diagram shows that children's maintenance was the highest rate by (74.8%), followed by wife maintenance (12.48%). The diagram illustrates the percentage of each type of maintenance.



PMF disbursements to the beneficiaries

Despite Corona pandemic and the closures the country witnessed during the year, the PMF retained commitment to fulfill its mission and continued to disburse the maintenance payments constantly to the beneficiaries. The Fund made (12) disbursements totaling (5,880,007.20) NIS with a monthly average of (490,000) NIS, compared to (13) disbursements in 2019 totaling (5,290,588.73) NIS by a monthly average of (406,968) NIS by an increase rate of 12% higher than in 2019.

In numbers, (16,454) persons benefited from the PMF services, (74.84%) of which were children (12,314), by a growth rate of 5%, the children number reached(11,725) in 2019. Wife maintenance was paid for 2,053 beneficiaries at a percentage of (12.48%). House rent disbursed maintenance reached 5.76%. the number of women-headed households beneficiaries was (948) family. Nursery maintenance constituted a percentage of 5.46% with a total of 899 beneficiaries, the rest

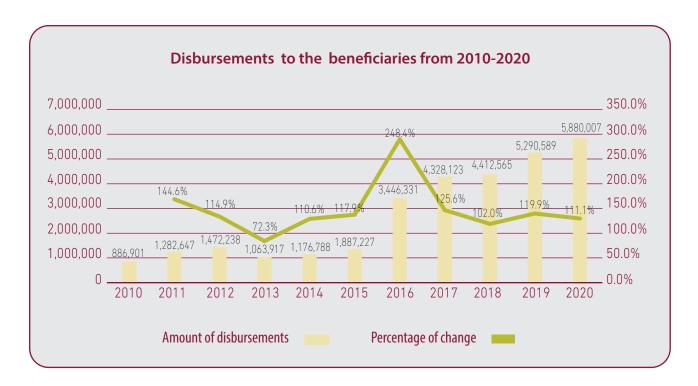
types of maintenance (parents, education, sons and breast-feeding maintenance) reached a percentage of 1.46% totaling 240 beneficiaries.

The total growth percentage of disbursements reached 12%, taking into consideration the impact of the closure periods in that year on the beneficiaries' access to the PMF. The disbursement rate for the family (file) was 934.82 NIS compared to 874.91 NIS in 2019, while the number of families entitled for

the PMF services in the same year was 6,290 family (file).

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The following diagram illustrates the maintenace disbursements paid to the beneficiaries from 2010-2020:





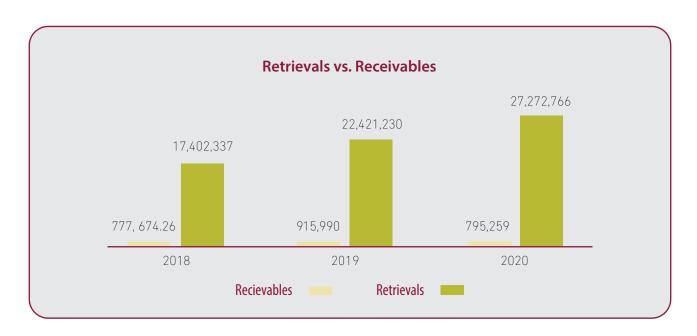
When comparing the disbursements paid for the beneficiaries with the Fund revenues from marriage contracts, divorce procedures and birth certificates, it is noted that the PMF disbursed 5,880,007.20 NIS compared to the revenues total 5,684,224 NIS, with disbursement rate of 104%.

This indicates that the Fund paid to the beneficiaries more than it gained compared to the 80% payment rate in the year 2019 from revenues of marriage contracts, divorce procedures and birth certificates. Also, the Fund disbursed maintenance payments throughout the year for a total of 6,290 family (file)

compared to 6,045 family in 2019, by an increase rate of 4%.

The beneficiaries receivables for this year reached (27,272,765.76 NIS).

The following diagram compares retrievals to receivables from (2010-2018):



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PMF in the Media

Conducting (4) Radio interviews with the PMF Director General (Ajyal Radio, Raya FM, FM24 and Nisa' FM,) to talk about the PMF working plan during the state of emergency and the main challenges facing its work.



Conducting (2) TV interviews with Palestine TV and Roya channel.

Due to the restrictions imposed on the movement between the governorates and inside the governorates in addition to the social distancing arrangements to limit the risks of Corona pandemic, the PMF as the main player in the justice sector activated its communication mechanism to ensure the beneficiaries' access to it and built a safety network to meet their needs during the state of emergency. The PMF accomplished this by coordinating and networking with the concerned parties and by developing work mechanisms that comply with the current circumstances, in addition to supporting its financial recourses. Therefore, the PMF conducted various media activities, particularly on its Facebook page, which led to an increase in the page followers by a percentage of 454%. The page followers reached 18,873 compared with 4,156 follower before the pandemic.



Designing (63) awareness raising brochures about :rights and how to claim them, safety and health procedures to protect from the risks of Covid 19 and the psychological health to ensure a better investment for the family time.



Publishing two articles about the challenges facing PMF work during the state of emergency, (Reform institution, Sawt-Annisa' newspaper).



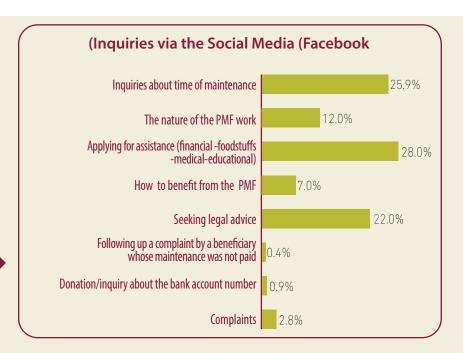
Producing (3) videos about the campaign. The first is to introduce the PMF vision and goals and the impact of its financial services on the benificiaries. The second video included a call by his Eminence Shiekh Ikrema Sabri, the preacher of Al-Agsa mosque to invite all the community groups and institutions inside the country and in diaspora to donate for the Fund. The third video is about the impact of the PMF financial services on the children benefiacires.



Providing a series of electronic legal consultations through the PMF page on Facebook.



Designing media campaign entitled: "Our mission is to ensure a right and fulfil a dream" to support the PMF resources affected by the pandemic, and to invite the official and the non-official institutions, private sector, citizens inside and outside the country to donate for the fund.



Contacts and meetings with concerned parties and benefactors.

His Eminence "Sheikh Ikrima Sabri" Senior Imam at Al-Agsa Mosque



20 Influential Moments



As General Manager of the Palestinian Maintenance Fund, the most Influential moments in the course of her work were those accompanied with higher levels of determination in parallel with many challenges. A proud moment indeed.

Attorney Fatima A-Muaqqet
The Director General



My most Influential moment was when I met a 4-year-old girl of the maintenance rights holders who introduced herself to me, saying: "I am the child whose father abandoned her."

Attorney Hadeel Rabai



PMF had proven to be a safe haven that offer great opportunities for maintenance rights holders to encourage them to launch their professional life and extract their potentials and creativity.

Mr. Firas Alawneh



PMF's obtaining of clarifications that could not be partially implemented for the first time, confirms that the right to maintenance is an excellent and enforceable debt to secure a decent life for those who deserve it from among the abandoned ones.

Attorney Nasreen Idris



PMF most beautiful moments sails with the hymns of the voice of children considered as a captain who puts on us a moral and social responsibility to better change their world. This is because they simply deserve to live and we, as a society, deserve to invest from all of their energies.

Diana Abu Shalbak



Protecting a grandmother's right for a custody of her deceased daughter's children, after she had suffered from compelling social and economic conditions between the pain of losing her daughter and filing a case for custody of these children, their reunion and ensuring a decent life for them in honor of her daughter's memory.

Attorney Zina Khalifa



PMF drew a smile on the faces of children abandoned by their parents, entertainment services that would unleash their dreams in embracing the skies should exit to help invest in them in the future

Wafaa Maasarwe





A house is not only a wall, roof, balcony, and a water tank ... It is a shelter where memories are born, and an incubator of the inherent dignity of the human being. Adequate housing is a human right.

Roaa Qassem



Our work environment is trusted by all maintenance rights holders, where we provide free legal aid as part of the comprehensive qualitative services adopted by PMF, to enable them to achieve their rights

Attorney Kholoud Smouh



Protecting the rights of the elderly whom are abandoned by their children in order to alleviate psychological pain experienced by this segment who had been active civilians in their community

Attorney Ataa Sheikha



The value of her work made her contribute to achieving the goals and objectives of PMF . In her most beautiful moments, she says, "We are active agents in changing the circumstances of the targeted groups by our intervention."

Attorney Mervat Abu Qwaider



were manifested in PMF's pursuit of new opportunities when dealing with various challenges, to provide comprehensive services to maintenance rights holders

Arwa Al-Oasrawi



The most beautiful and influential moments when she deepened her sense of the value of the distinguished services that make a difference in the lives of the categories of maintenance rights holders

Walaa Al-Ahmad



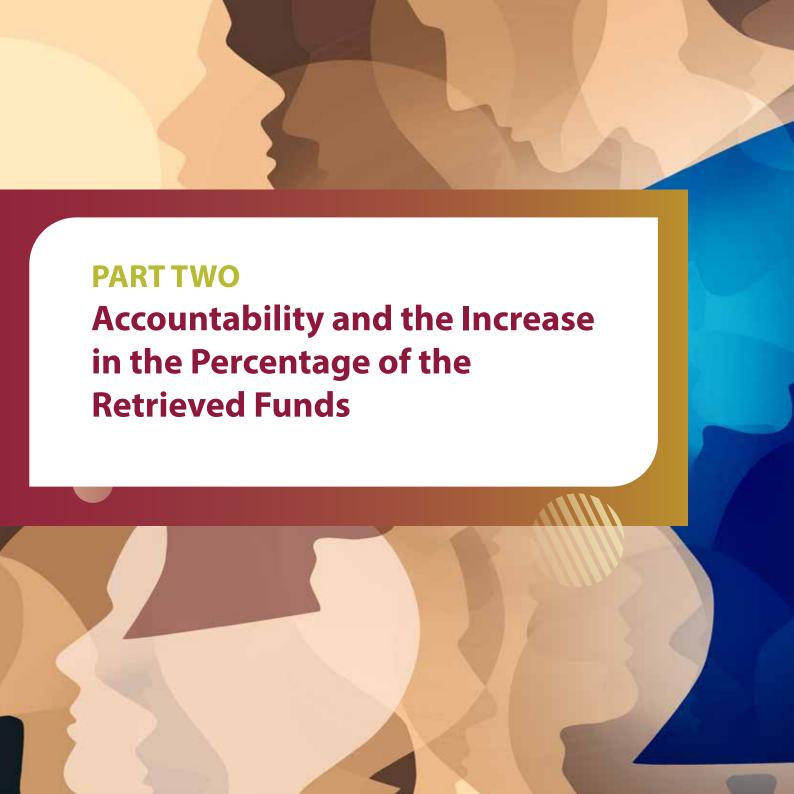
Protecting the rights of abandoned women who head their families and support them based on the needs of their children with disabilities; results in an empowering, psychological, social and economic environment that allows them to broaden their prospects

Walaa Amouri



Feeling positive, being an active agent of change and leaving an impact is one of her most beautiful moments, in addition the adequate PMF's contributions to improve the living conditions of the maintenance rights holders

Shahad Abu Sharbak







Accountability is one of the most important pillars of the PMF work, in parallel with right protection. It is considered as a strategic goal aimed at pursuing the convicts, implementing the rule of law, assuring convicts take up their responsibilities, and retrieving the PMF money. Given the particularity of the year 2020 due to Corona pandemic, the Fund invested in evaluating and monitoring the gaps in the relationship with the competent authorities, which hindered the effectiveness and efficiency of the Fund's retrieval procedures. Accordingly, the level of coordination and networking with the competent authorities, horizontally and vertically, was reviewed in addition to signing joint memorandums of understanding as follows:

Institutionalizing the relationship with the concerned parties

1. The Ministry of Foreign Affairs and Expatriates

In order for the PMF to recover its money from the convicts living outside of the country, the Fund held several meetings with the Ministry of Foreign Affairs and came up with a memorandum of understanding to activate the partnership and increase the joint cooperation, by pursuing the judgement debtors to pay maintenance in order to protect the beneficiaries' rights. The PMF is committed to provide the Ministry with lists of names and data of the convicts living outside of the country, while the Ministry, on its part, is committed to circulate these data to the Palestinian competent embassies and representatives, who, in turn, are committed to summon the convicted persons and inform them about the value of the debt they owe to the Fund and demand them to pay it back. Also, the ministry is committed to activate the electronic linkage system applied in the consulates for the benefit of the PMF to inquire about the convicts in order to recover its money.

2. Ministry of National Economy

In order to retrieve the Fund's money from convicts registered at the various departments of the Ministry of National Economy, the PMF held several meetings with the Ministry and came up with a memorandum of understanding, aimed at activating the partnership and increasing the joint cooperation by pursuing the judgment debtors (convicts) to pay the maintenance in order to protect the beneficiaries' rights. Accordingly, the Ministry is committed to provide the Fund with all data and information that would enable it to collect its disbursed funds in favor of the beneficiaries, as well as to disable any transactions for convicts pursued by PMF.

3. Ministry of Interior

In order to retrieve the PMF money from the convicts inside and outside of the country, the Fund held several meetings with the Ministry of Interior and came up with a memorandum of understanding aimed at activating partnership and increasing joint cooperation by pursuing the judgement debtors to pay the maintenance to

protect the beneficiaries' rights. Therefore the Ministry of Interior is committed to provide the Fund with any data or information related to the convicts upon official request from the PMF, such as: full name, identity number, place of residence, inspection about the situations of the convicted, and other data, as well as providing full support through its civil affairs departments in all the governorates, to obtain divorce document or marriage contract that gives complete information about the convicted. In addition, to coordination and follow-up between the Ministry of Interior and the Ministry of Justice in order not to grant certificate of good conduct to the convicts (judgement debtors) in favor of the PMF.

4. Palestinian Monetary Authority

Within the framework of coordination and networking, and based on the Monetary Authority's circular regarding the inquiries about the balances of the convicted, the PMF inquired about the balances of (155) judgements debtors at the banks operating in Palestine, and followed up with the banks compliance monitors to seize them for the benefit of

the PMF. However, the Corona pandemic prevented reaching for final results about the inquiries.

5. Property Tax Department

As a part of the follow-up process with the Property Tax department, it was found, following the PMF inquiry, that 56 of the convicts possessed immovable funds, so legal measures are being taken in accordance with the rules and law.

6. Ministry of Transportation

Despite the intensive follow-up with the Ministry of Transportation based on the memorandum of understanding signed, the PMF is so far unable to take legal measures to seize vehicles to recover its money. This requires from PMF further discussions with the Ministry of Transportation to clarify the reasons behind their repetitive answers to the Fund's inquiries about the vehicles owned by the convicts: answers such as the vehicle is either taken. out of records or holding expired license for years, a matter that prevents the seizing procedures. For example, PMF was informed that there are (58) vehicles owned by the convicts, but the licenses of (55) of them expired years ago, and (3) of them have valid licenses.

7. Police

The PMF held number of meetings with the police to discuss ways to confront the obstacles facing the Fund's work. Among the most prominent obstacles discussed, for example, but not limited to: the police refusal to receive the detention orders for convicts holding the blue ID (Jerusalem ID), and the (1948 passport holders), due to the absence of a special field for them in the police computerized system, in addition to lack of a clear explanation for the inability to execute the detention orders which, sometimes, are executed without notifying the PMF or the court.

Among the challenges identified by the PMF:

First: At the level of the relations with the Enforcement Departments (Sharia and ordinary courts)

 Rejection by the Sharia Enforcement Department in Bethlehem and Hebron to the exceptional decision of the Monetary Authority which demands inquiring the banks working in Palestine about the convicts balances in executive files in which PMF replaces the judgment creditor in retrieving its money. The excuse was that there are regulations that prevent judges from directly addressing court rulings to the Monetary Authority without an official letter from the Supreme Judge. This issue delays the adjudication of cases allowing the convicted person to evade from paying their public debts to the PMF by withdrawing their balance or making a transfer or closing their accounts.

- Several mistakes are found in the explanation of reasons behind the unexecuted court rulings, which delays the process of delivering the maintenance for the right holders.
- Rejection to join the maintenance increase ruling with the original executive file under the pretense that it is considered separate from the original ruling. PMF met with the Supreme Judge more than once but he refused to make any adjustments, although he initiated a new file for implementing the maintenance increase, which created double standard and lack of organization in calculating the

maintenance amounts.

 Limiting the number of applications submitted by the PMF in by giving PMF reasoning that the courts have a "heavy workload".

Second: At the level of the relations with the Sharia courts:

- Not recognizing the Monetary Authority letter, which authorizes to the PMF the exception to address the Authority to inquire about the balances of convicted persons at the working banks in Palestine, by stating to PMF that it is a party that cannot be addressed without an official letter from the Chief Justice.
- The issued notifications about the verdicts and validity explanation contain many mistakes in the names of parties, case numbers and dates.
- Giving unreal explanations about the maintenance ruling validity.

Page

Retrieval of the PMF Funds

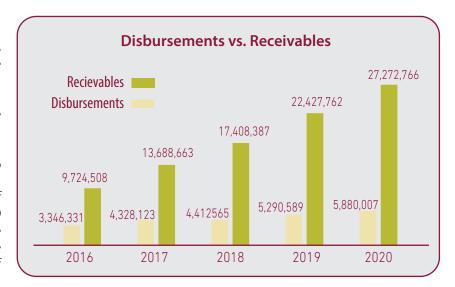
As for retrieving the PMF funds from the convicted persons (795,259.15) NIS were retrieved in 2020 compared with (915,989.53), (777,674.26) NIS in 2018, 2019 respectively. The central area had the largest sum of retrievals (336,306.37 NIS), followed by the south (251,153.45 NIS), and the north (207,799.33).

The following diagram compares the disbursements with the receivables

Due to the circumstances the country witnessed, the retrieval percentage dropped compared to the beneficiaries receivables to reach around a 3 rate%, compared to a rate of 4.09% and a rate of %4.44 for the years 2018 and 2019 respectively. Retrieval percentage deviated this year from the expected rate with a total of (354,740.85 NIS), the expected amount of retrieval was (1,150,000 NIS), but the actual retrieved amount was (795,259.15 NIS).

The deviation percentage reached around 30%. We believe that such deviation can be justified, particularly, by the continued closure of the courts, the same applies to all partner institutions

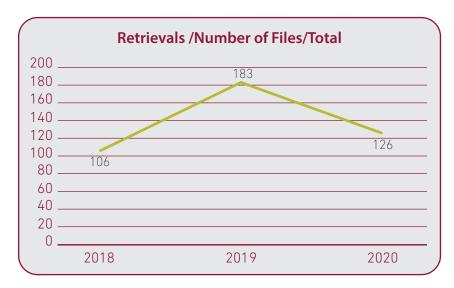
Retrievals /Amounts by NIS					
Year	North	Center	South	Total	%
2018	315,356.71	355,165.95	107,151.60	777,674.26	
2019	352,392.71	323,090.82	240,506.00	915,989.53	118%
2020	207,799.33	336,306.37	251,153.45	795,259.15	87%



.The retrieval percentage from the total number of the (834) files before the courts is (15.1%), of which (13.5%) in the north, (19%) in the south and (14%) in the center. The chart bellow shows percentage of the retrieved files compared to the total numbers of files during 2019-2020:



Retrieved files compared to the total number of files by area							
Area	Total # of Files 2020	Retrieved Files 2020	% of Retrieved Files 2020	Total # of Files 2019	% of Retrieved Files 2019		
North	281	38	13.52%	384	15%		
South	235	44	18.72%	192	11%		
Center	318	44	13.84%	400	8%		
Total	834	126	15.11%	976	11.3%		



Developing systems, laws, and procedures to guarantee the retrieval of the PMF money

Similar to its annual effort, the Fund develops a settlement system for the convicts, per their situation, based on the terms and conditions of the Fund's experience in making settlements with the convicted in the past. This was in response to the convicts circumstances and to limit the exceptions to ensure the effectiveness of the settlement process to recover the Fund's money.

In addition to the special settlement system, the Fund pursued during the year 2020 a total of (1117) executive files, (918) of which were pending files, (186) files in which the Fund legally replaced the beneficiaries, the files disbursed successfully totaled (13). The diagram below shows the divisions of the executive files during the year 2020:



The Fund also took a series of legal measures against (721) convicts in various regions of the West Bank: such as issuing detention orders against 545 convicts after a continuous follow- up for the executive files that could not be implemented, as well as taking (4,633) legal measures (preliminary and final). There were (3732) follow-ups for executive files before the courts, (1326) of which are detention orders and consistency of enforcement. The following chart shows the most important final legal procedures followed to recover the Fund's money and their proportions to the other procedures made in 2020, which totaled 2,276.

Item	Number	% to Total
Detention orders/ consistency	1326	58.3%
Seizing/ balances or vehicles	156	6.9%
Making settlements	20	0.88%
Request to transfer a seized amount of money	15	0.66%
Retrieval/ receiving the cheque	262	11.5%
Investigating about any funds owned by the convicts	430	18.9%
Withdrawal form the executive file	12	0.53%
Consistency of enforcement	31	1.36%
Recovering a detention order	8	0.35%
Notification of seizing	4	0.18%
Issuance of release order	10	0.44%
Accepting the settlement	2	0.09%
Total	2276	100%

The above chart shows that detention orders were the highest (58.3%) among the procedures carried out by the PMF to recover its money, followed by the investigation about any money owned by the convicts (18.9%), then the procedure for Retrieval/receiving the check (11.5%).

This is an indication to the Fund's effective role in following up the executive files and the legal measures. When we analyze

the effectiveness of the (545) detention orders, we find that (17.24%) of them were executed against the convicts, compared to (82.76%) that could not be executed.

In order to avoid the reasons for not executing the detention orders in future, the files were reviewed and analyzed to reveal that the most important reasons for the non-implementation of these orders were:

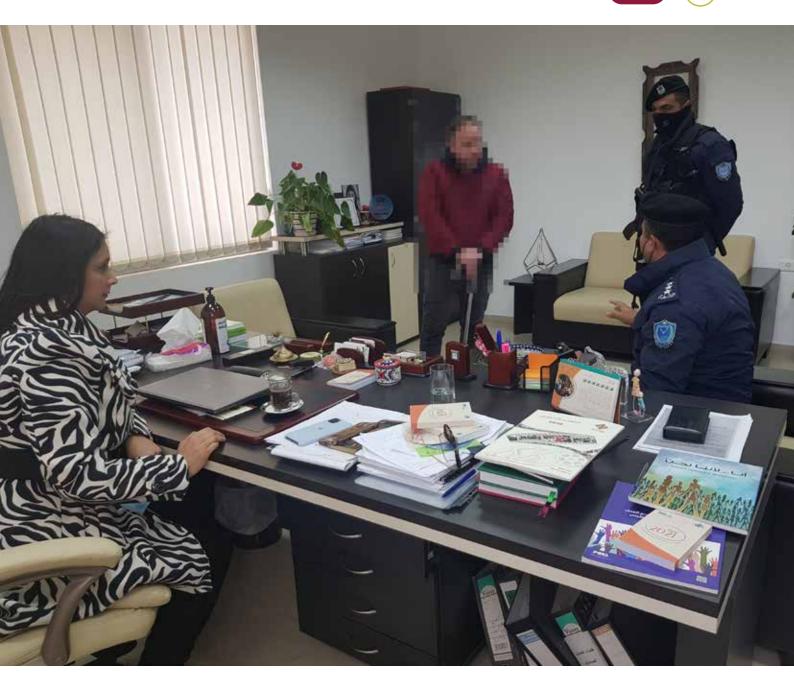


- 1) The existence of detention orders follow-up by the police which were unimplemented for reasons related to the conditions of the convicted, such as their work within the Green Line area by (4.37%).
- 2) The convicts is outside of the country or in Area (C), or areas outside the competent jurisdiction (33.44%) at a rate of (26.51%), (6.93%) for each category respectively.
- 3) The detention order did not reach the police (8.4%).
- 4) Mistakes were made in the name of the convicted person or in his ID number (11.14%).

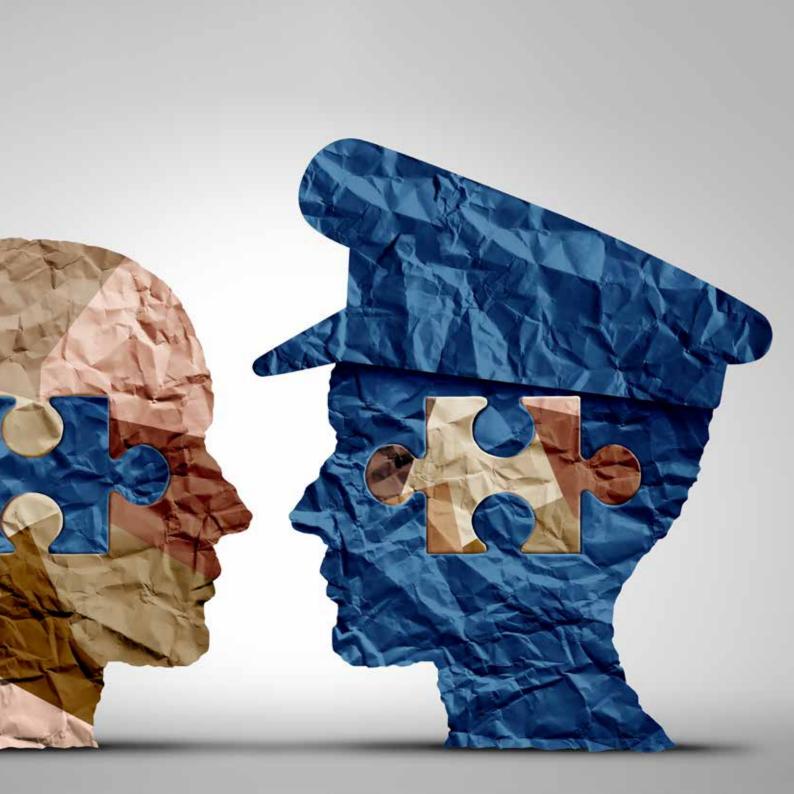
5) The convicted holds other nationalities (6.93%). Other reasons came at a rate of 35.72%, including unknown place of residence or convicted in criminal cases among others.

It is worth noting that the settlements followed-up by the legal department were 92, including 19 settlements that were concluded during the year 2020, the term of the debt in the latter ranged from two months to 12 years, all of which were for (the execution of detention orders against the convicts and/or negotiating with them. The number of release orders during the year 2020 was ten (10).

Also, during the year 2020, (12) executive files were closed after taking all the legal measures to recover the PMF paid money and accumulated money, the term of the debt in these files ranged from two months to 12 years and the recovered money during that period reached (261686 NIS). The Fund also submitted (15) requests to transfer the seized amounts during the year 2020, and as a result, an amount of 3,528 NIS was transferred to the Fund. while the rest of the requests are being followed-up.



PART THREE Improving the Quality of Services provided by the PMF





Activating a safety net for the rights holders

Despite the pandemic, the Fund continued to develop the safety net, through an ambitious and comprehensive emergency plan not limited to providing the minimum financial service to protect the beneficiaries, but also to continue to provide comprehensive economic, social, legal and psychological services.

In order to achieve this comprehensive emergency plan, the Fund has during this year, worked to mobilize all its human resources in all the governorates round the clock in order to remain the protective shield for justice

at the national level. The Fund has invested all the capabilities available including the audiovisual means of communication including social media, to meet the needs of the families eligible for maintenance, to ensure the disbursement of maintenance to the beneficiaries, and to update their information and the information of the convicts to pursue them to recover the Fund's money.

Accordingly, the Fund networked with a number of national institutions: the Ministry of Social Development, Ministry of National Economy, Ministry of Culture, Ministry of the Interior, Ministry of Foreign Affairs and

Expatriates and the Ministry of Women's Affairs. Such networking led to a revision of ,at least, six national strategies to identify specific entry points and provide a platform for partnership with the ministries to ensure that the practical and strategic needs of the maintenance rightsholders are met, and ensure their inclusion within these strategies at the level of policies and services, in addition to the





The Palestinian Maintenance Fund

May 19, 2020

#Sharing_Responsibly

The Palestinian Maintenance Fund extends it gratitude to the owner of Afaf Mall in Ramallah for providing coupons of 25,000 ILS to purchase Eid clothes for 207 of the most vulnerable maintenance rights holders. These contributions are based on the Prophet's economic approach to stand together in difficult #Sharing_Responsibly means that the rich have to shoulder the poor segment of the society. This approach would build sustainable partnerships among PMF, individuals and the private sector. The Prophet (PBUH) said: "He who has an extra mount should hand it over to one who has none, and he who possesses surplus provision, should give it to him who is without provision."



development of the evidence-based product, among other issues. Also, the networking resulted in the creation of a joint framework between the Fund and the ministries, by signing drafts of joint memorandums of understanding to achieve consistency, harmony and integration to support the consolidation of the principles of justice and the rule of law.

PMF also, contributed to the revision of the national crosssectoral strategy for gender equality and the strategy of the social development in general and took advantage of these opportunities to include the PMF outputs and activities. There are also other national strategies that require the inclusion of the beneficiaries, including the justice sector strategies and the national economy and other strategies detailed in the Logical Framework Analysis (LFA). It is expected that the Palestinian government will begin the revision and evaluation processes for the current strategies (2017-2022) in 2021, while the planning processes will be reviewed in 2022. The PMF will communicate directly with the relevant ministries and the national bodies to ensure its inclusion in those processes.



On another level, the PMF worked to ensure decent life for the beneficiaries by supporting them in several aspects, including health. An agreement was reached with the Ministry of Social Development on the mechanism for benefiting from the health insurance for the women-headed families among PMF beneficiaries by publishing a circular on the various directorates at the governorates to facilitate the process of women access to the ministry. Psychosocial support was also provided for (130) families, of whom (80) are eligible for maintenance and (50) families not benefiting from the Fund's services, yet approached us to

assist them through the social media. Fifty-one (51) families have been referred to the United Nations Relief and Works Agency (UNRWA), and (6) to the Women's Center for Legal and Social consultation. The rest were referred to the Ministry of Social Development, the Sharia Court in Ramallah, the emergency committees at Ramallah and Al-Bireh governorate, Madad electronic platform for helping the Jerusalemites, and to the Family and Juvenile Protection Police in the city of Hebron.



Better partnerships despite the pandemic

Within emergency circumstances the country witnessed an economic and social repercussions, the PMF has always strived to promote the quality of its services by capitalizing on the existing partnerships and creating new partnerships with the governmental and the nongovernmental institutions, private sector, local community and individuals, to support the Fund's financial resources (cash and inkind contributions), to ensure a regular maintenance monthly payments to the beneficiaries, and provide them with a package of integrated services because they are abandoned families and mostly affected.

The total value of donations amounted to (519,620 NIS) in 2020, the cash donations totaled (298,699.22 NIS), while the in-kind contributions reached (220,654 NIS).

It is worth noting that the contributions included food parcels, school supplies, clothes, totaled (835) parcel, (330) of washing machines, mobile governorates of the West Bank governorates.

Contributors	Type of contribution	Total amount of contributions in NIS	
Ministry of Social Development	Foodstuffs parcels	97,560 NIS	
Emergency Committees in the Governorates	Foodstuffs parcels	45,180 NIS	
Benefactors	Foodstuffs parcels / Coupons Buying clothes and home supplies	7,560 NIS	
Almadbouh Shoes Factory	Shoes for children	1,190 NIS	
Zuwar Restaurant	Meals	2,400 NIS	
Razem Vegetable Store	vegetables	300 NIS	
Afaf Mall	Medical glasses/washing machines/bills/taxi fares/coupons for buying clothes and home supplies / coupons for buying foodstuffs	57,704 NIS	
Turmos Ayya Women's Society	School bags	4000 , NIS	
The United Nations Population Fund-UNPF	Purchasing coupons from UNPF	4,760 NIS	
Total amount of contributions	220,654 NIS		

which were distributed to the devices, blankets & quilts, carpets northern governorates, (244) and olive oil. The total number to the southern governorates, of parcels distributed to all and (261) parcel to the center Within the PMF determined efforts to spread awareness and advance its partnerships, the Fund conducted two campaigns entitled "Back to School" and "Warm Winter". Also, in the context of supporting the steadfastness of Jerusalemites in light of the current conditions in the country, the United Nations Population Fund, in coordination with the PMF, provided electronic coupons for Jerusalemites women beneficiaries heading their households. The value of each coupon is 340 NIS to enable them to secure their foodstuffs and health needs. The diagram on the right shows the value of cash and in-kind contributions for the year 2020.

Providing the legal assistance for the beneficiaries

To reinforce the value of defending the beneficiaries rights, the Fund provided (269) legal advice about several personal status issues for women beneficiaries who resorted to the PMF. The maintenance increase occupied the highest percentage (24.1%) compared to the other consultations provided by the Fund, according to the legal department's data in 2020, followed by methods of obtaining housing and custody maintenance (15.2%), then education maintenance by (7.6%).

Consultations were also provided on other issues such as: the financial rights of the divorced



woman, guardianship issues, travel bans, procedures of the inexecutable ruling to obtain new maintenance, custody transfer, minor maintenance applied for by the beneficiary as being the custodian, child maintenance, claims of birth expenses, methods of seizing the money/salary of the convicts, among other consultations (54%).

As for the new applicants, the number of the legal consultations provided by the PMF reached (290) consultation given for female applicants entitled to maintenance in the domain of the personal status. Methods to obtaining the various types of

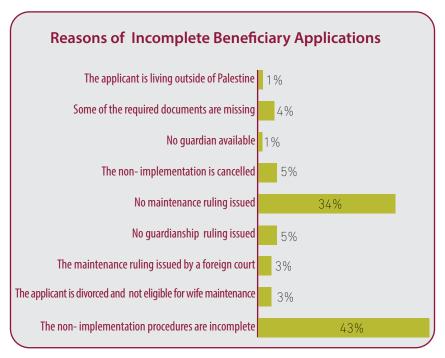
maintenance occupied the highest percentage (21.8%) among the other consultations provided by the Fund in 2020, according to the data of the Legal Department, followed by the procedures for obtaining unimplemented ruling (20%), disputes and discords (6%), maintenance increase (5%), maintenance retrieval and accumulated debt (5%) hosting and viewing (4%). In addition to other issues, the PMF legal department provided consultation for like: small amount of maintenance, birth expenses, certifying and implementing a foreign ruling, divorce proof, filing a complaint to obtain personal documents, obtaining inheritance, filing a criminal complaint, the legal obligations of the sponsor, theft of ownership documents, referral of the executive files, travel ban, among others (57.8%).

In the context of providing legal assistance and pleading in the domain of the implementation of the personal status decisions the PMF, in partnership with the judicial police, implemented an unexecuted custody ruling in favor of two children (a 5-years-old boy and a 3-years-old girl), whose rights to their mother's custody were violated for two years.

Despite the thorny path the PMF went through in implementing this custody ruling, the Fund's perseverance and the round the clock updated information the PMF provided to the judicial police about the father who did not attain his children's right to their mother's custody, ensured the children's right to return to their mother, in addition to providing the psychological and the social care for them.

PMF and the judicial police followed various strategies in dealing with the forms of cheating and threats to which the father resorted to evade implementing the custody rulings, such as impersonating another person, threatening to use weapons to intimidate the mother and her family, burning cars, and others. The PMF, through its interventions, forced that father and his family to submit to the judicial ruling and protected the children's right to their mother's custody, in addition to preventing the bloodshed and ensure civil peace prevails.

The Fund also provides legal assistance to retrieve the





maintenance provisions for the women who resort to it asking for help in implementing the maintenance rulings. Among these cases was a family headed by a woman whose husband had evaded from his obligations to provide for his wife and children for about two years. The applicant, as the head of her family, had requested the Fund's legal assistance to protect the right to maintenance for herself and for her three children. After fulfilling the standards for benefiting from this service, the judgment was implemented, and all the executive measures were taken against the father, which led to retrieving 9 thousand NIS, out of the accumulated debt (31,000 NIS) from the father who is eligible to pay the maintenance.

The Fund has also executed (18) maintenance rulings in all the regions of the West Bank, to meet the urgent needs of the beneficiaries who resorted to the Fund's assistance due to the difficulties they face in implementing the provisions of maintenance in the Enforcement Departments for various economic, social, health, and legal reasons.

In this same context and based upon the PMF distinguished

experience in 2019 as being the first of its kind in protecting the children's right by their legal identity and birth certificate as the simplest human right, the PMF issued (5) birth certificates in 2020 in co-operation with the Ministry of Interior, despite objections and constant attempts by the fathers to prevent their issuance to force their wives to waive their maintenance rights and take the children custody from them.

Despite the PMF attempts to provide services for all the beneficiaries, still, it was difficult to complete the benefit applications for 94 persons due to lack of the required information and the legal documents as shown in the following diagram:

Electronic coupons for women beneficiaries from Jerusalem

In the context of supporting the steadfastness of Jerusalemites in light of the current conditions in the country, the United Nations Population Fund, in coordination with the PMF, provided a set of electronic coupons, each coupons equals 340 NIS, for Jerusalemites women beneficiaries who head their families to enable them to secure their needs for foodstuffs and health care.





The Palestinian Maintenance Fund

May 19, 2020

#Our responsibility is protecting the right Besides comprehensive legal aid services provided to maintenance rights holders, the Palestinian Maintenance fund had earned alimony to a woman-headed family after the father had evaded his obligations for two years. In 27/10/2019, this woman had applied for the fund's legal assistance to follow up the executive procedures of her case to protect her right to alimony along with her three children rights as well.

The fund's lawyer, Zina Khalifa, said that « after fulfilling the conditions of benefitting from the fund's services, several legal procedures were taken including the issuance of a detention order against the convict, investigating about his movable and immovable assets with the Monetary Authority; Land registration (Tabu) Department; Property and Tax department, the Traffic Department, and other relevant authorities.

Khalifa added that the father paid 9000 shekels as wife and children alimony out of the 31,000 shekels convicted against him for two years.

The fund will continue defending the rights of the woman and her children until they attain their full rights.

PART FOUR

The PMF Sustainability

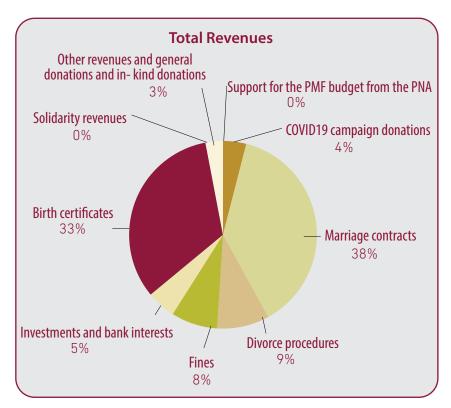




The PMF mainly relies, as stated in its establishment Law and the amended law, on its financial resources from fees of marriage contracts, divorce procedures and birth certificates, in addition to some other revenues shown in the following diagram, which compares between percentages of the PMF revenues in 2020.

It is worth mentioning that the revenues of 2020 negatively deviated from the expected amount by (543,935.48) NIS due to several reasons, mainly the negative deviation of revenues by1,546,079.71 NIS including the following: Decrease in revenus from marriage contracts and divorced procedures by 1,453,976 NIS, decrease in the donations of the Palestinian Authority by 400,000 NIS, decrease in fines revenues by 72,725.17 NIS, decrease in stamps revenues by 61,800 NIS. On the other hand, revenues from investments and bank interests increased by 143,455.24 NIS.

The following diagram shows the difference between the actual and the expected revenues from 2017-2010 in NIS:





Control and follow-up

The PMF organizational structure aligns with its strategies and activities since the various administrations work within specific responsibilities and tasks in an effective coordination to ensure working as one body. Based on the guide of the administrative policies and procedures all the staff have specific job descriptions in accordance with their role in each administration.

Despite this clarity, PMF still has lack in the staff members, meaning that the current staff are assigned duties and responsibilities in other administrations putting additional strain on the staff particularly in the field of coordination and follow up with the other parties.

In the light of this challenge, the PMF examined the challenges it encounters by revising and amending the organizational structure to make it responsive to the nature and load of work, in accordance with the PMF vision and the five- year strategic plan under development.

First Indictor: Communication among the PMF staff

PMF administration adopts a clear communication mechanism with the staff, including the staff periodical meetings, the administration meetings, meetings across the administrations and the individual employee meetings. In such meetings, the executive work plan is reviewed to evaluate their overall performance in addition to identifying the challenges they face during their job performance, and discussing the planned programs and the manners of implementing them.

The alternative tasks, challenges, arrangements and plans to which the PMF resorts are used to achieve comprehensive efficiency of the programs, along with the adaptive administrative processes, which include continuous feedback from the beneficiaries. Also, administrative circulars and regulations are distributed for the staff to regulate the PMF work and ensure that all the employees are fully aware of all the internal and external developments.





Second indicator: Archiving and the institutional memory

PMF maintains hardware and software copies of all its files and documents, which are tracked through an archiving system and a computerized server. The internal regulatory documents, external documents and correspondences are kept in the electronic system as a back-up in case of damaged paper files. Moreover, the organizational information is kept on an Excel sheet to facilitate easy access to the required documents.

In 2020, the Fund completed the updating of its electronic human resources system to support it in managing the human resources and organizing the work. The system consists of several levels, including comprehensive documentation of the employee's demographic, family, and job information and data, archiving the employees' documents and papers, as well as controlling their attendance, dismissal, absence, delay, overtime, and missions at the branches of the PMF, in addition to introducing a payroll management system.





Ensuring Transparency and Accountability

PMF has been working since its establishment until this moment to ensure that its resources reach the beneficiaries in an effective and efficient manner through promoting the standards of accountability and transparency as basic principles for managing the institution in a way that ensures the right of a smooth access to information. This is because transparency and accountability are in part self-monitoring and essential tools for ensuring control on the efficiency and quality of work, decision-making, drawing up policies and plans, and continuous revision of systems and procedures in force at the PMF to develop them to become more considerate and responsive to the administrative and functional needs in the one hand, and to the needs of the groups entitled to PMF maintenance to ensure that its financial services are provided to the beneficiaries promptly, at specific and regular times, in an effective and smooth manner, in alignment with achieving the two aspects of justice: protection and accountability. Accordingly, the PMF adopts a group of policies and procedures as follows:

- 1. Monitoring all the information to obtain more quality and precise data that leads to more effective use of the Fund's financial and human resources.
- 2. The PMF adopts a policy of disclosure about all the documents submitted to the various bodies as well as the reports issued during the operational activities such as strategies, programs and projects, legal and financial documents and periodic reports.
- 3. Adopting an anti-corruption policy. The PMF invested the pandemic period to review its policies to align them with the best of the developed practices to prevent cheating and corruption within the provided programs, services, and activities. From the Fund's perspective, this policy ensures zero tolerance for with cheating and corruption.
- 4. Instilling the institutional values and culture. The PMF has been striving since establishment, especially during Corona pandemic, to internalize and deepen the institutional values and culture. We belief that the PMF's staff are our most valuable assets, as they translate the vision and philosophy of the Fund

into real practices. Therefore, the Fund has adopted a set of procedures to ensure that the needs and the stories of the families eligible for maintenance are continuously examined by the Fund's employees confidentially, and that our staff should regard those families as active people, and provide them with all the necessary services to empower them and raise the level of their participation in the community, which in turn, prioritizes the adoption of the guiding principles to promote the values of justice.

