

Field processing of PACC loans could be efficiently undertaken only through a resident staff of technicians available in various districts. It is proposed to hire a staff of nine qualified technicians to be stationed in Hebron, Bethlehem, Jericho, Ramallah Nablus, Tulkarm, Jenin and the Gaza Strip (two representatives). The said technicians could be conveniently affiliated to local chambers of commerce, on which the Military Administration have no direct authority. Each representative would have one assistant and a secretary/accountant.

Applications for loans should be studied and evaluated by a district committee of three members consisting of respective PACC representatives, director of Cooperatives Department and director of agriculture or, if not possible, a qualified farmer designated for this purpose by PACC management*. Applications would then be referred to PACC headquarters in Amman for final approval. Applications for loans of over JD 5000 should be referred for further evaluation by the Rural Research Center. Business should be maintained at a low profile with a neutral approach to politics and local controversies. In addition to evaluating applications, PACC representatives could help monitor the implementation of projects.

4.3 Auditing of financed projects.

All individuals or groups receiving loans or grants of over JD 1000 would be required to submit annual or semi-annual auditing reports prepared by certified auditors. PACC management would designate a number of existing auditing offices for this purpose

* Jordan's ACC demands a thorough evaluation of applications by a regional committee of three members consisting of ACC district officer, the director of agriculture and a well-informed and respected farmer.

and pay part of their fees, so that borrowers would have to pay only half of the required charges.

4.4 Expanding resources available to voluntary agencies.

Notwithstanding long term political ramifications, it is proposed to channel more of the resources raised for the development of the occupied territories through some of the currently operating voluntary agencies. This should be done on a project basis and possibly through third intermediaries sufficiently acceptable to Israeli authorities. With their relatively large staff and easy accessibility to farmers, voluntary agencies may act as efficient functionaries for certain types of projects, particularly those involving the introduction of new technologies, e.g. drip irrigation, spraying of weedkillers and insecticides, and distribution of fruit tree seedlings.

The amounts of extra finance to be channelled to voluntary agencies is difficult to project, depending on many variables. A rough estimate of the required capital outlays will be presented individually under the specific projects which are listed in this plan, and which are recommended to be delegated in part to voluntary agencies. Overhead expenses, however, are assumed to be undertaken solely (as they are so far) by the agencies themselves.

4.5 Establishing the Agricultural Development Corporation.

In a broad sense, the Agricultural Development Corporation (ADC) is meant to be a business-like agency, somewhat similar in structure and purpose to ANERA or CDF. Its headquarters would be set up in Jerusalem, but with the possibility of opening several regional branch offices at a later stage. Unlike voluntary