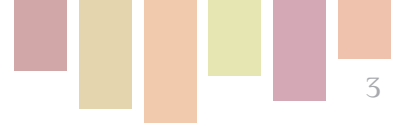




Annual Report 2023

Unity in Diversity



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PMF and Media institutions:
A Strategic Partnership



Message from General Director

The Palestinian Maintenance Fund (PMF) takes great pride in presenting the remarkable accomplishments of yet another year marked by relentless dedication and significant achievements. Driven by our steadfast commitment to advancing social justice, protecting the rights of beneficiaries, and promoting accountability, we continue to stand as a pioneering institutional model, inspiring similar initiatives across Palestine and the broader Arab region.

The year 2023 was particularly exceptional, representing a substantial leap in the PMF's regional influence. This progress was highlighted by the successful organization of a distinguished regional conference, "One Voice", which brought together similar funds from across the Arab world and yielded inspiring outcomes. Among the most notable milestones was the establishment of the Arab Network for Social Funds, led by the PMF. This initiative has been widely acclaimed as a groundbreaking and inspirational model throughout the region.

However, despite these significant achievements, the year was overshadowed by profound tragedy. Just three months after the Al-Aqsa Flood Operation, Gaza endured a devastating assault, casting a dark shadow over Palestinian society. This crisis once again underscored the vital importance of our role in supporting affected families and bolstering their resilience in the face of relentless challenges.

Throughout the year, we remained steadfast in our efforts to enhance the Fund's services. We prioritized infrastructure improvements and the adoption of advanced digital technologies to expedite the delivery of support to beneficiaries. Simultaneously, we intensified our focus on strengthening regional and international partnerships, advocating for justice for beneficiaries, and pursuing those evading alimony payments through robust legal measures. These efforts ensured that every beneficiary received their rightful entitlements.

The year 2023 tested our resilience and adaptability as we navigated crises while continuing to provide critical support under extraordinary circumstances. Thanks to the unwavering dedication of our team and the steadfast support of our partners, we succeeded



Adv. Fatmeh Muaqqat
General Director of the
Palestinian Maintenance Fund

in expanding our impact and achieving tangible results despite the immense challenges.

As we look to the future, we are filled with determination to reach even greater milestones in the coming years. We aim to forge stronger partnerships and broaden the scope of our services to ensure that no one in need is left behind. Above all, we remain deeply committed to our mission of providing support and upholding human dignity.

I extend my deepest gratitude to the dedicated staff of the Palestinian Maintenance Fund, whose tireless efforts have turned these achievements into reality. I also express my heartfelt appreciation to our local and regional partners, whose belief in our mission and invaluable contributions have been essential in realizing our shared vision. Together, we will continue to strive for a more just and equitable future.



Introduction

In fulfillment of our mandate to ensure the right to access swift justice, we have disbursed a total of (3,779,069.91) this year to settle outstanding maintenance rights to beneficiaries of our services. This amount has benefited a total of (15,379) recipients, an increase from (12,880) recipients in 2022, reflecting a growth rate of 16.7%. The beneficiaries are categorized by type of alimony as follows: (11,244) for children maintenance, (1,428) for wife maintenance, (1,340) for housing allowances alimony, and (1,298) for custody expenses alimony. Additional categories of alimony, including Iddah (period of waiting) maintenance, parental maintenance, medical expenses, and support for adult children, collectively benefited (69) recipients.

Within the framework of accountability and prosecution to uphold the right to swift access to justice, an amount totaling 2,233,107.38 ILS was retrieved from convicted individuals. This process was accompanied by efforts to rebuild the family structure after being abandoned by the convicted, with careful consideration given to the best interests of the abandoned children.

We work on building a better society, ensuring the rule of law, as well as more stable environments for the beneficiaries of our services and their families, empowering them with their rights through three interwoven and interconnected programs: legal assistance in personal status matters through advocacy and representation to issue judicial decisions (such as divorce, alimony, custody, visitation, and hosting) and follow-up with execution departments to ensure compliance. Additionally, the poverty reduction and economic empowerment program, in partnership with the private sector, local authorities, and philanthropists, provides financial and in-kind services to help meet

the practical needs of the most vulnerable groups, working towards fulfilling their strategic needs. Finally, the protection and inclusion program seeks to enhance health, psychological, and social aspects through numerous awareness-raising and training activities in this regard.

With the participation of 1,200 children and mothers benefiting from our services, we organized a central recreational event supported by our partners, in the town of Turmusaya. The event aimed to build bridges of connection between them and the children of Turmusaya, who had experienced traumatic events due to the occupation and settler attacks. This initiative was intended to contribute to the inclusion of affected children, create a positive impact, and nurture a sense of safety and stability among them, whether impacted by the occupation, forced displacement, or abandonment.

We continued strengthening our partnerships with the public sector, private sector, and international partners, as well as collaborating with local community members, specialists, and influential figures in social life, including media and religious institutions. These partnerships resulted in the funding of three projects during 2022-2023, with a total amount of 315,018 ILS for this year, provided by international donors: the Norwegian Representative Office in Palestine in cooperation with UN Women, UNDP, and UNFPA.

We enhanced our infrastructure and information technology through FortiGuard Security and Kaspersky Endpoint Security systems to protect our databases. Additionally, in collaboration with the United Nations we've introduced an innovative, electronic cloud-based system for efficient case management of beneficiaries and managing

the workflow between the legal and financial department in PMF. We also continued automating the poverty reduction program to ensure fair distribution of aids in addition to measuring progress toward achieving economic and social objectives.

The most significant milestone was our transition from the local to the regional level by sharing our experience with those of Arab Maintenance funds, for the purposes of enhancing the legal and economic systems that support women rights across the Arab world.

PMF methodology

In our work, we seek to realize accountability and protection, which are the two key aspects of justice. In working to promote accountability, we enhance the state's rule-of-law by pursuing those who evade the implementation of maintenance rulings. We do this by taking legal actions that include travel bans, imprisonment and the seizure of moveable and immovable assets. These procedures oblige convicts to pay the maintenance provisions to the beneficiaries and the money that is acquired then becomes public money. And in working to promote protection, we ensure the rights and dignity of the beneficiaries, and we do this by empowering them economically, legally, psychologically and socially.

We carry out our responsibilities as a public institution that possesses a political will by acting in accordance with the international treaties that the State of Palestine has acceded to. These include the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW); United Nations Security Council Resolution No 1325; and the UN Convention on the Rights of the Child (CRC).

Our beneficiaries who seek justice require an enabling environment, accountability and protection. We are legally mandated to cover maintenance cases that the competent courts do not address.

By law, we are considered to be a “public fund of higher privilege” that holds liable persons responsible for failing to fulfil their maintenance rights (whether possessed by wives and children, parents and/or relatives unable to work). Maintenance plays a crucial role in the personal status issues for a large part of the community, and it protects beneficiaries whose economic rights are particularly vulnerable. In acknowledging this, the legislator has bestowed preferential urgency on these cases. For example, the enforcement of the family maintenance rulings is, by law, considered to

be a matter that requires immediate action; clearly, it should not wait for normal litigation procedures that might prolong the adjudication time when cases are processed by the competent courts.

By ensuring accountability and protection, we have re-established a sense of dignity for all groups of beneficiaries, and women in particular. We have managed to exercise power and stand up against current and former husbands on behalf of women who had been oppressed for prolonged periods, and who had been at the mercy of their husbands' moods and irresponsible attitude to them and their children. We managed to retain women's dignity and help them to overcome the psychological, social, and economic hardships they face, including the stigma of being divorced or deserted in an Arab-Palestinian society that regards women as the reason behind divorce or desertion, or which even considers them as prey that can be 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 these marginalized women on their agendas, and ‘justify’ this oversight by citing the fact that their current or former husbands are still alive.

Since being established, we have adopted a holistic and integrated methodology of services by strengthening partnerships with governmental and non-governmental institutions (NGOs). In seeking to ensure access to justice, reinforce the rule of law, enhance responsive national institutions, provide legal, economic, social and psychological safety and protect right holders, we have cooperated with various governmental bodies.

Our efforts to ensure dignity and prevent the destitution of the beneficiaries require more than



just building effective partnerships or attempting to contribute to legislation and policies. For instance, we have proposed that a civil registry should be developed within an integrated national system of accountability, as this will help to ensure that nobody evades court decisions in general and maintenance rulings in particular.

We are looking forward to building further partnerships with the aim of better providing legal aid and representation that protect beneficiary rights; in particular, we are keen to extend assistance to individuals whose difficult circumstances could prevent them from seeking justice.

We will participate in providing services that enable beneficiaries to take part in public life; and we will help them to take choices that will build a better future for them and that will help them overcome the various challenges they face, including the occupation and a dominant patriarchal culture.

Strategic Partnerships with national institutions and bodies

We partner with various governmental bodies and also partner and consult with civil society organizations, media outlets and universities, along with other actors. The following bullet-points provide insight into strategic partnerships with national institutions and bodies, and illustrates how these working relationships help to ensure access to justice for maintenance rights holders.

- **High Judicial Council:** After taking into account past efforts to save time and effort and all legal procedures to retrieve spent money, it was agreed that lawyers can review cases files at the enforcement departments throughout the week without being restricted by specific days or the number of files. All detention orders and orders to seize moveable and immovable assets are issued in our name, and not the name of other parties. We have been given 3 electronic accounts on the Mizan system that will enable us to follow up on the latest updates of our files.
- **Sharia Courts:** Coordination and follow-up with the Supreme Judge Department to verify the validity of the maintenance provisions issued in favour of our beneficiaries in case modifications are needed (e.g. the validity of the maintenance provisions for the PMF beneficiaries and any changes to them); in addition, coordination and follow-up that seeks to activate Article 9 (1) of the

Maintenance Law. This will be done through coordination and follow-up activities with the Supreme Judge Department.

- **The Palestinian Civil Police:** Cooperation with the police apparatuses produced tangible results. Our detention orders were given priority in the processes of follow-up, implementation, and circulating the names of convicts against whom detention orders had been issued at all crossings. It was agreed that convicted persons who work inside the Green Line would be pursued on Saturdays and Fridays through intensive police patrols at city entrances. An electronic connection was also established between us and police systems and an information screen was used to follow up detention orders, update information about the convicted individual and state why decisions had not been implemented. We regard the police as our main partner and will always seek to build a real partnership that will serve the rule-of-law and protect human rights.
- **Palestinian Monetary Authority:** Direct inquiries about the convict's balances at the banks that operate in Palestine were followed up by requests to bank compliance supervisors to withhold any balance. However, it was noted that none of the convicts inquired about establishing balances or bank accounts in their names, which suggests they knew about procedures that would be taken against them, including the seizure of any available balances.
- **Ministry of Foreign Affairs:** In cooperating with the Ministry of Foreign Affairs, we provided the ministry with information and data about convicted individuals who reside outside the country. This would then enable us to take the required action to pursue them in countries that Palestine has judicial cooperation with; it would also enable us to network with Palestinian consulates and embassies.
- **Ministry of Interior:** Mutual cooperation with the ministry led to the creation of an inquiry service that holds information (including demographic information and information about the issuance of their child's birth certificate) about convicts. This will then make it possible to pursue them and hold them to account.
- **Palestine Capital Market Authority/ Palestine exchange:** We periodically inquire about any stocks or bonds that are registered at the Authority in the name of the convicted. If any exist, we will seize them.



- **Ministry of Transportation:** in accordance with our cooperation agreement, we directly inquire about any funds that are registered at the Ministry in the name of the convicted.
 - **Ministry of Finance:** we directly inquire about any salaries and/or receivables in the name of the convicted, and will seize them when required.
 - **Ministry of Local Government:** We make direct inquiries with local councils and municipalities about any property registered in the name of the convicted.
1. **Ministry of Justice:** We are currently working to ensure the Palestinian Maintenance Fund is included in the registry.
 2. **Federation of Chambers of Commerce:** We inquire about any facilities that are registered in the name/s of the convicted with the Federation.
 3. **Land Authority:** We directly inquire about immovable funds that are registered in the name/s of convicts.
 4. **Attorney General's Office (AGO):** We submit a request to the AGO to file a case against those who have benefitted from our services and who were involved in fraudulent practice.
- The Technical Office at the ATO then files it, which initiates the preparation for submission to a competent court.
5. **Ministry of Education:** Our work with the Ministry enables us to engage school drop-outs and gives our beneficiaries the opportunity to benefit from ministry programs. It also helps to make ministry employees and school counselors aware of the fund and its services.
 6. **Military finance Department:** We inquire about any salaries and/or financial receivables that belong to the convicted.
 7. **Palestinian Pension Agency:** We make direct inquiries about any financial dues or receivables that belong to the convicted.
 8. **Ministry of Social Development:** A partner institution whose work in the fields of protection, support and empowerment benefits our maintenance rights holders.
 9. **Ministry of Women's Affairs:** A partner ministry whose support and empowerment work helps our beneficiaries.
 10. **Ministry of National Economy:** It collaborates with us with the aim of including our beneficiaries in its programs and services.





Section One

**A Participatory Learning Approach in the Fund's
Institutional Environment to Ensure Effectiveness,
Sustainability and Institutional Development**

Strengthening our strategic partnerships with various governmental and non-governmental partners to enhance the rule of law value by holding fugitives accountable through a range of legal procedures that achieve justice and retrieve the PMF's funds.

To advance its goals and objectives, the PMF employs an institutional planning methodology that integrates strategic, operational, and implementation levels. This structured approach is designed to ensure the delivery of high-quality, effective services within the justice and protection sector, aligning efforts to meet the needs of vulnerable groups with efficiency and precision.

As part of a participatory learning approach within the Fund's institutional framework, aimed at ensuring effectiveness, sustainability, and continuous development, the Planning Management Department undertook a comprehensive review and enhancement of the general strategic plan and the Fund's operational plans. This process was carried out collaboratively with staff, guided by a needs assessment focused on two primary areas: developing and strengthening the capacities of staff and right-holder groups, particularly women and children, and updating and improving the PMF's infrastructure, including equipment and operational systems. To address these identified needs, a series of project proposals were submitted to donors and partners, inviting collaboration to implement these critical interventions.

We are committed to continuously developing our programs that align with the evolving needs, priorities, and rights of maintenance right-holders. Our goal is to ensure they lead dignified lives while empowering them to play an active role in driving societal change. These programs include:

1. Legal Assistance Program
2. Poverty Reduction and Economic Empowerment Program
3. Protection and Inclusion Program

1. Legal Assistance Program

In alignment with our unwavering commitment to a needs-based legal approach centered on the most marginalized and maintenance right-holders, we have assumed the responsibility of providing legal assistance to safeguard the rights and interests of those seeking support from the Fund. Recognizing the critical importance of personal status matters, our efforts include securing judicial rulings on cases such as divorce, alimony, child custody, visitation, and hosting, while ensuring their effective enforcement before the relevant authorities.

Our mission centres on empowering the most vulnerable groups by ensuring access to comprehensive, high-quality, and pro bono legal services. This commitment is particularly urgent given the current context of political instability, economic challenges, rising transportation costs, and escalating attorney fees. These barriers disproportionately affect those seeking justice in personal status matters, where the availability of advocacy and legal representation remains limited.

As the only entity responsible for enforcing the judgments and decisions of the relevant courts, we strive to deliver swift and equitable justice to all maintenance right-holders within our Legal Assistance program. Through this program, we provide critical support in three interconnected areas. First, we offer legal consultations to guide beneficiaries and help them navigate complex legal systems. Second, we assist in the enforcement of alimony rulings, ensuring that right-holders receive the financial support mandated by the courts. Finally, we provide direct representation before Sharia courts, advocating for the rights of individuals in personal status cases such as divorce, custody, and alimony. This approach reflects our dedication to bridging systemic gaps in access to justice.

First: Legal Consultations

In our efforts to support applicants and right-holders, we provided 680 legal consultations to applicants and right-holders of the Fund in 2023, compared to 1,019 consultations in 2022 and 974 consultations in 2021. The breakdown of consultations by topic is presented in the table below:



Alimony and its associated procedures, such as education, healthcare, house rent, nursery fees, lddah, breastfeeding, and requests for increased alimony, constituted the largest category of consultations, making up to 44.4% of the total number of consultations based on legal department statistics for 2023. This was followed by consultations on enforcement and collection procedures, which accounted for 22%, and cases related to visitation, hosting, and custody, which represented a percentage of 16.7%. Consultations on divorce and its various forms, including discord, dissension, conflict, and divorce in exchange for general exoneration, comprised 10.4% of the total. Civil and criminal lawsuits, along with other complaints, had made up the smallest portion of 2.2%.

Second: Enforcement of Alimony and Custody Rulings

Within the framework of the Legal Assistance Program, the PMF provides essential services to ensure the enforcement of maintenance rulings

and protect the rights of wives through both Sharia and regular execution departments. This program has played a pivotal role in securing these rights while alleviating the financial and emotional burdens faced by vulnerable woman-headed households. The support offered encompasses attorney fees, court fees, application fees, transportation costs, and the time and effort required for legal processes. Additionally, the program prioritizes raising awareness about women’s rights, empowering them to assert and claim their entitlements confidently. The breakdown is as follows:

**Highlighting**

Our data reveals that many women face profound challenges resulting from deteriorating economic conditions and limited awareness of their rights. This lack of knowledge often leads to the loss of their legal entitlements, severely impacting their social and economic realities. These struggles are particularly critical for women who head households and lack reliable income sources, leaving them vulnerable and unsupported.

During an awareness-raising workshop about PMF role and women’s rights, a woman beneficiary shared her story with participants: «I was forced to give up all my rights due to the guidance of my lawyer, who told me that I couldn’t get a divorce unless I waived everything. I had to make this difficult decision to escape the hell I was living in. I wish I had known previously about the Fund; I would have understood and wouldn’t have given up my rights”

Her story highlights the devastating consequences of economic vulnerability and inadequate access to information. She continued: «I even had to mix water with herbs to stave off my infant son’s hunger because I couldn’t afford to provide him with proper food».

These powerful words reflect the depth of oppression and pain endured by abandoned women who struggle to support their children amidst scarce economic resources and limited knowledge of laws or institutional services, including those provided by the Fund.



A. Enforcement of Alimony and Wife's Rights Rulings

Under the Legal Assistance Program, a total of 23 court rulings were enforced this year on behalf of 16 applicants and/or beneficiaries. These efforts resulted in collections totaling 30,450 ILS and 1,000 JOD, marking a slight decrease compared to the 34,485 ILS collected in 2022.

Highlights: Success Stories from Our Assistance Requests in Enforcing Court Rulings

A father employed on a government contract evaded his legal obligation to support his wife and five children for over five years. Despite a court order mandating alimony payment and a garnishment order on his salary, enforcement was obstructed because his name was not registered with the Ministry of Finance, the entity responsible for executing salary deduction orders. This situation was further complicated by the absence of a clear mechanism within the relevant court for enforcing rulings against contract employees in government departments.

Through the relentless efforts of the Fund's lawyer, these enforcement gaps were addressed by developing a defined mechanism for executing such rulings. Persistent follow-ups with the government department where the father was employed led to the enforcement of the court order. This included salary deductions and the seizure of his vehicle to ensure compliance with the court ruling.

Ultimately, these efforts resulted in a successful settlement, allowing the wife and children to receive the support they were entitled to, restoring their financial stability and dignity. This case highlights the Fund's commitment to closing enforcement loopholes and securing justice for vulnerable families.

In 2023, a detention order was issued against a convicted individual who had evaded his financial obligations through seizure on his vehicle. This enforcement action prompted the individual to enter into a legal settlement valued at 43,433 ILS, with an initial payment of 20,000 ILS made in exchange for releasing the seized vehicle, which had already been sold to another party.

Additionally, the garnishment on the convict's salary was increased from 660 ILS to 800 ILS per month, representing one-quarter of the previously seized salary. To ensure enforcement, the convict's employer was also contacted, and the garnishment was implemented according to the signed settlement. Through these measures, 5,850 ILS was collected via garnishment, bringing the total amount recovered for the applicant in 2023 to 25,850 ILS.

This resolution ensured the applicant received her rightful dues and bolstered her trust in the Fund's commitment to securing justice. This outcome was especially significant as prior enforcement attempts, despite existing garnishment orders on the convict's salary and vehicle, had failed to yield any payments.

After she and her family were subjected to violence and threats, and faced gunfire from her former husband's family, she lost hope of retrieving her financial rights, which had been stalled for nearly five years within the enforcement departments. Additionally, she was denied visitation with her seven-year-old daughter. The situation was further complicated by his residence in the southern region of Hebron Governorate, which falls outside the jurisdiction. Each time he or his father visited the office, they would carry a knife, using it to threaten and intimidate in an attempt to assert control. This was compounded by his obstinacy and aggressive behavior, rooted in a family environment that does not recognize the rule of law.

Through our perseverance, determination, and commitment to defending the rights of our beneficiaries, we overcame all the challenges that stood in our way. We succeeded in reaching a settlement with the convict to secure the wife's financial rights. Additionally, the Fund played a vital role in restoring family cohesion by establishing a regular communication mechanism to provide a safe environment between the convict's family and the mother for her to see her daughter.



B. Enforcement of Custody Court Rulings:

Case was brought forward involving a child of separated parents who, after being placed in his father's custody, was subjected to violence and forced to leave school despite his academic excellence and recognition as a top athlete at the governorate level in Jericho.

The PMF convened three case conferences with its partners to address the violence inflicted on the child, ensure his return to school, and secure an initial visitation ruling for the mother until full custody could be granted in her favour. These efforts were grounded in prioritizing the child's best interests and safeguarding his well-being.

Through persistent advocacy, the PMF succeeded in influencing both the father and the child, establishing regular and constructive communication among all family members, including the parents and siblings, to centre the child's needs. In collaboration with its partners, the PMF continues to work toward creating a safe and supportive environment to enable the child's return to education, ensuring his right to a future free from harm and grounded in comprehensive care.

2. Poverty Reduction and Economic Empowerment Program

We firmly believe that maintaining and strengthening the cohesion of the social fabric to build a resilient society capable of adapting to emerging changes can only be achieved through the complementary roles of both women and men. Providing economic opportunities for women is a fundamental human right that empowers them economically, socially, and morally thereby reinforcing the foundations of a dignified, safe, and prosperous life for families. This approach

cultivates a spirit of entrepreneurship and responsibility among women, enhancing their status and contributing to a shift from economic dependency to sustainable, independent income generation.

In this program, we focus on building effective collaborative relationships with all governmental, civil, and grassroots institutions in and outside Palestine. This approach aims to deliver high-quality services that prioritize and address the needs of the most vulnerable maintenance right-holder groups, ensuring their inclusion within the activities and programs of these institutions.

Supporting Entrepreneurial Projects

Within the framework of the PMF's partnership with the Ministry of National Economy and UN Women through the "Persistence to continue our journey" project, aimed at supporting micro and ultra-micro businesses, particularly those led by women, youth, persons with disabilities, and women survivors of violence, nine applications were submitted by the Fund's beneficiaries to the ministry. The purpose was to explore ways to support them through grants that would assist in marketing their products and sustaining their businesses by providing space to display and promote their goods. Meetings were held with two of these beneficiaries. However, the implementation of this project has been postponed., like other developmental and economic projects in Palestine, due to the current political situation affecting the country.

Employment and Vocational Training Opportunities

In partnership with civil society organizations, coordination was established with Women and Media Development "TAM" to provide available

opportunities for beneficiaries through the first phase of their economic project. The needs of four beneficiaries were identified to offer vocational training grants aimed at developing their current and future skills in line with labor market demands.

In this context, agreements were made with Galaxy Training Centre to train two beneficiaries in the field of cosmetics and skin care in Ramallah. Additionally, an employment opportunity was also secured for another woman at an institution in Jenin.

Financial and In-kind Assistance

In collaboration with its local and international partners, the PMF extended support to abandoned and vulnerable woman-headed households, addressing their economic, health, and living challenges. Financial assistance totaling 41,500 ILS was distributed equally among 83 woman-headed households. Additionally, the PMF provided in-kind assistance, including 32 food parcels (each valued at 200 ILS) and 80 kilograms of meat, which were distributed during the holiday season to the most vulnerable groups. Other forms of assistance are outlined in the following table:

3. Protection and Inclusion Program

The PMF is dedicated to safeguarding and empowering its beneficiaries through activities and projects centered on health, psychological resilience, and social well-being. These initiatives aim to create meaningful change by strengthening family and community relationships and reducing conflicts that threaten the fabric of domestic peace.

To achieve the goals of the Protection and Inclusion Program, the PMF has implemented a wide range of initiatives. These include training and guidance workshops tailored to the needs of beneficiaries, awareness sessions broadcast on television and radio, targeted social media campaigns, and referrals to specialized institutions.

The program's objectives are built on two key pillars. The first focuses on raising awareness and spreading knowledge within local communities to ensure that maintenance right-holders, particularly those in remote and marginalized areas, can access the Fund's services. This pillar emphasizes fostering a sense of shared responsibility by engaging the private sector, governmental bodies, and non-governmental organizations as partners in addressing the needs of vulnerable groups.

The second pillar prioritizes the social and psychological empowerment of beneficiaries. This includes helping them develop their identities, strengthening their voices, and facilitating their active participation in media platforms. One notable example is a memorandum of understanding with Radio Bethlehem 2000, through which 32 episodes were broadcast. These episodes were planned and led by women members of the Madad Network, who identified priority issues affecting women and their children. The discussions, enriched by expert guests, amplified the voices of women and addressed critical community concerns.

Through these efforts, the PMF has contributed to building a community where all members, regardless of their circumstances, have equal opportunities to thrive. These initiatives ensure the inclusion of marginalized groups in all aspects of life, promoting equity and breaking down barriers of discrimination.

Protection through Health and Psychological Support

Rehabilitation and Psychological Support Sessions due to Divorce or Separation

Within our partnership with Haya project, funded by the UN Population Fund (UNFPA) and implemented in collaboration with the Palestinian Medical Relief Society, the PMF organized a training program designed to provide rehabilitation and psychological support for women affected by divorce and separation. This initiative targeted over 25 woman-headed households, addressing the negative impacts of their experiences and equipping them with the tools to rebuild their lives. The program aimed to empower these women to manage their families with confidence, love, and harmony while opening pathways for workforce participation to foster their independence and effective integration into society.

Grounded in a participatory approach, the training covered a broad spectrum of knowledge and skills essential for personal and family resilience. Topics included health rights and their role in promoting family and community well-being, effective communication skills, self-assertion, building self-confidence, and strategies for identifying and prioritizing personal and familial needs. These sessions aimed to empower participants to confront challenges with resilience, enabling them to make informed and responsible decisions free from the weight of societal and psychological pressures that often neglect the needs of women and their children.



The training concluded with women members of the Madad Network sharing their two-year journey within the network, reflecting on how initial training in self-assertion had transformed their lives both personally and publicly. Their stories were deeply inspiring, offering motivation and encouragement for other participants to pursue their personal development actively. These experiences highlighted the importance of ongoing engagement with the PMF's programs toward a supportive community dedicated to growth, empowerment, and self-determination.

Training on Crisis Management during Wartime

Continuing its interventions with highly vulnerable groups of beneficiaries, the Fund has intensified its efforts during this challenging period,

marked by the aggression of the occupation against the Palestinian people across the West Bank, Gaza, and Jerusalem. This aggression, aimed at uprooting people from their land, has had profound psychological, health, social, and economic effects, particularly on women and their children. To address these impacts, coordination was established with the Palestinian Medical Relief Society and YES Theatre to implement nine training sessions targeting more than 110 beneficiaries from the central, northern, and southern governorates. The training, titled "Psychological First Aid and Crisis Management during Wartime", was conducted via Zoom due to the closures imposed by the occupation.

The training began with beneficiaries introducing themselves and sharing their primary sources of anxiety. Most participants expressed feeling an overwhelming burden of responsibility, driven by the fear of being held accountable by the family of the convicted party if their children were injured or arrested. This concern is deeply rooted in tribal customs in Palestine, which often place the responsibility on the mother's family for any harm that befalls the children. This occurs despite the absence of the father as the responsible provider and his failure to fulfill his obligations.

The progression of participants' emotions was evident, shifting from shock to anticipation, fear, sadness, anger, and eventually a sense of helplessness. Managing such rapid emotional transitions is particularly challenging for these women, who are navigating poor security and economic conditions, especially as heads of households. They require support from their families and surrounding communities to help



them cope during this difficult period. The beneficiaries' concerns were summarized into two main areas:

First: Protecting their children from the dangers of the occupation, especially for those living near contact points.

The beneficiaries emphasized the challenges they face in dealing with their children during this period, as the children have become increasingly aware of their surroundings, resulting in varied and complex reactions. Participants were guided on the importance of carefully assessing the severity of each situation before making decisions, recognizing that children may sometimes use current circumstances as a reason to avoid studying. Regardless of whether a situation is genuinely dangerous, each case requires follow-up and support from the school's social worker.

For women with teenage children, the challenges have significantly increased, as the heightened pressure has led to intensified tension and violence among siblings and with others in their environment. Many beneficiaries expressed feelings of helplessness and a lack of control, compounded by limited resources and few options to manage the current stress. Amal shared her experience, stating:

"I was ready to stay indoors for two months, but things have become difficult and unbearable; the children have become more stubborn and aggressive, especially when I'm unable to meet their needs".

In response, the trainer provided these mothers with guidance on handling specific situations. Additionally, coordination was established with the Fund's legal department to explore the possibility of referring such cases for specialized counselling, with requests to be submitted through their assigned lawyer.

Second: Striving to meet their children's needs while managing their limited income to make it last as long as possible. Several women had started small businesses to support their families, but the war forced them to halt these efforts, leaving them, as they put it, back at "square one".

Consequently, they've expressed an urgent need for training in non-traditional skills that offer promising opportunities in the job market. While some had previously received training in fields such as hairdressing and food manufacturing, the saturation of such projects in their areas has rendered these skills less profitable. This has significantly reduced their ability to establish sustainable home-based income-generating initiatives. In response, the Fund plans to intensify



Some of the Current War's Effects on Beneficiaries and Their Children

Asmaa

"When we go to the doctor, I feel overwhelming fear for my daughter's life, especially since her father's family might accuse me of negligence."

Suad

"I try to hide my anxiety from my children, but everything is so evident—especially with the repeated raids on the camp at night. I can no longer cope with my children, particularly my son's bedwetting problem."

Tehani

"My daughter volunteered and joined a first aid training course because she wants to be on the ground helping the wounded. She speaks to me from a place of patriotism and belonging, while I think about her safety and how her family would hold me accountable if anything were to happen to her, God forbid."

Kholoud

Her son refuses to go to school because it is near a military checkpoint. Every morning, he tells her: "You're sending me to school so I can be martyred!"

coordination with partner institutions in the coming period to provide support for existing projects. Furthermore, a vocational training grant will be offered to help beneficiaries develop both their current and future skills, ensuring alignment with evolving labour market demands.



Protection Through Raising Community Awareness

Media materials are powerful tools for challenging social norms and behaviors that sustain the marginalization of maintenance right-holders and obstruct their access to equality. These norms often exacerbate the risks of violence faced by women and children. Additionally, media plays a critical role in informing partners, donors, and decision-makers about the importance and impact of the services provided by the Fund.

The theatre performance “From You and To You”

As part of efforts to raise public awareness about personal status issues and the rights of maintenance right-holders, a series of audio-visual and written materials were developed and disseminated. In collaboration with “YES Theater”, the Fund presented two performances of its play, “From You and To You”, for students of law,

social sciences, and media faculties at Al-Quds University and Birzeit University.

The play adopts an interactive approach, integrating audience cases and perspectives as a core element of the performance. This method allows participants to engage directly by suggesting mechanisms to address the forms of violence depicted in the play and raising awareness about rights, particularly in personal status matters. Audience members are invited to re-act out the play’s scenes in ways they feel are appropriate, drawing from their own lived experiences.

During the performances, students brought forward various legal and social issues, offering valuable insights that enriched the discussion. This participatory approach broadened their understanding of these issues from multiple angles, fostering deeper awareness and critical thinking.



One of the beneficiaries expressed her evaluation of the workshop, saying:

“The training provided me with knowledge, information, new skills, and positive energy that will undoubtedly help me make personal decisions as well as decisions within the Mudad Network, aligning with the transformation of our lives and the lives of the members for the better.”



Protection for Empowerment

Building on the the PMF's work with its beneficiaries through the “#Secondary_Socialization_Pathways” program, the PMF continued training with the Madad Network, based on beneficiaries' specific needs and priorities. The PMF maintained regular communication through various methods including meeting in person when possible, or via Zoom and social media platforms like WhatsApp and Facebook. This influenced the shaping of their personalities and prepared them as agents of change in their communities by providing them with necessary skills and knowledge, opening doors for them to engage in non-traditional political, economic, and social fields at multiple levels.

This year, the Fund observed a qualitative shift in the scope and focus of the activities implemented by the Madad Network, under its guidance. These activities included:

- Holding meetings with the Fund to develop an annual action plan for the network and regularly assess its implementation.
- Participating in a workshop titled «Women and Litigation in Sharia Courts» in collaboration with the Palestinian Working Woman Society for Development (PWWSD).
- Contributing to the writing of an animation film script about the network and providing feedback on proposed scenarios.
- Attending a training workshop on “How to Be an Entrepreneurial Woman”, supervised by the Young Women's Christian Association (YWCA).
- Participating in the central recreational day event in Turmusaya, targeting approximately 1,200 beneficiaries and their children.
- Contributing to the preparation of weekly radio episodes on Bethlehem 2000 radio station by proposing issues relevant to their training priorities and distributing roles among network members.

- Attending the inauguration of the Unified Service Center of the Family Protection Unit within the Hebron Governorate police to gain insight into available services and to facilitate referrals for women needing support and assistance.
- Preparing for the second-term elections and selecting a representative to lead the network.
- Organizing a creative thinking workshop aimed at shifting pathways and improving quality of life.
- Organizing a workshop on “Creative Thinking, Renewal, and Innovation,” requested by Madad Network members and implemented within the PMF's partnership with the Roles for Social Change Association (ADWAR). This workshop sought to uncover and harness members' latent talents, encouraging the development of skills in innovation, problem-solving, idea generation, and communication methods. It explored the concepts of creativity, innovation, and renewal, as well as the characteristics of a creative person and the benefits of creativity in enhancing personal and professional quality of life. Participants also examined the relationship between psychological stress and physical health, while discussing strategies to improve communication and strengthen the quality of their relationships.

In conclusion, Madad Network members highlighted the need for intensified community efforts to support maintenance right-holders by organizing additional workshops aimed at raising awareness about the Fund's services. They stressed the importance of providing comprehensive support, focusing on empowering these women through access to knowledge, skills, education, and economic opportunities. Members also emphasized the need to ensure appropriate assistance and to integrate the needs of maintenance right-holders into the priorities of the community and local organizations.

Fun Day: Our annual approach to advocating for our children's right to play.

Within the framework of the PMF's efforts to integrate maintenance right-holders into their society, especially in light of the family crisis and challenging socio-economic conditions they face, the Fund has continued its annual tradition this year by organizing recreational activities. These events affirm the Fund's commitment to defending children's right to play as a fundamental right, ensuring equal opportunities for them to benefit from the developmental advantages of play, which enhances their skills and overall growth. Moreover, play has a positive impact on mothers by fostering creative thinking, imagination, logical thinking, and analysis, as well as improving their problem-solving abilities through safe interaction with their children.

Funded and sponsored by partners such as the National Bank, UNFPA (Hayat Project), the Turmusaya Municipality, and multiple philanthropists, the PMF organized a central recreational event in Turmusaya. This event included the participation of 1,200 children maintenance rights holders, along with their



mothers. The purpose was to build bridges between the Fund's beneficiary children and the children of Turmusaya, who have faced traumatic events due to the occupation and settler violence. Through renewing their social bonds with peers from various parts of the country, the event aimed to foster integration and create a positive impact on affected children; whether impacted by the occupation or by abandonment, which would strengthen their sense of safety and stability.

The event featured a variety of artistic, educational, national,

and recreational activities, such as face painting and interactive competitions between the children and the audience, led by the children's mothers and the Fund's staff. Through these activities, the children learned about cooperation and how to engage with others by participating collectively in activities that enhance their communication skills and build their negotiation abilities. The activities also developed their verbal and written language skills, through practiced dialogue, learned vocabulary, and organizing their thoughts through interactive segments, promoting holistic and healthy psychological growth. For the mothers, this recreational day was seen as an important opportunity to play with their children, strengthen emotional bonds, and guide them towards exploration and free experimentation without any fear of harm or threat.

«The recreational day this year is particularly special because it was held in Turmusaya, a town that recently endured a brutal attack by Israeli settlers. This attack resulted in the fall of a martyr, several casualties, burning of homes, vehicles, trees, and agricultural lands. This event aims to strengthen unity and solidarity between the children of Turmusaya affected by the attack and the children benefiting from the Fund's services. It also encourages mutual support by empowering children from both groups to express themselves and handle their experiences in a positive way».

--Ms. Fatmeh Muaqqat.





«I don't know how to express my happiness; all I can say is it felt like a day from paradise". A girl who participated in the recreational day.



"We discovered so many things about our children today, and even about ourselves. We realized just how important it is to always connect with our children through play". A mother who participated in the recreational day.





Institutional Development

The PMF is committed to advancing its vision, philosophy, and long-term strategic plan by continuously improving its institutional framework to achieve sustainable growth and ongoing development founded on transparency, integrity, and effectiveness. Through a participatory approach, the PMF focuses on enhancing the capabilities and developing the skills of its team, empowering them to address obstacles and challenges effectively. This approach encourages the adoption of innovative solutions that uphold the quality, professionalism, and efficiency of the services provided.

Enhancing Team Capacities and Skill Development

In response to the institution's needs and based on an assessment of the Fund staff's requirements for capacity development, a contract was signed with the Arab European Foundation

for Consultancy and Training (AEF) to provide training sessions aimed at enhancing the team's skills and capabilities.

The PMF prioritized designing a training program tailored to the actual needs of its staff, ensuring that the content directly addresses these requirements. The program focuses on equipping staff with practical, transferable skills that can be seamlessly applied in their daily work to maintain and enhance service quality. This was achieved through the implementation of a structured scientific methodology, as follows:



Detailed Needs Assessment

- > Evaluations
- > Meetings



Preparation of Training Materials



Monitoring and Evaluation

- > Measuring Trainee Satisfaction with the Training Program
- > Assessing the Level of Learning



Implementation of the Training Program

- > Group Discussion
- > Practical Case Studies
- > Group Exercises
- > Presentations
- > Practical Application





Infrastructure and IT Development

Security Systems

The PMF has strengthened its security infrastructure by implementing FortiGuard Security to safeguard its technological databases across its branches in Ramallah, Nablus, and Hebron. In addition, the PMF has adopted Kaspersky Endpoint Security for Windows to provide comprehensive protection for its computers, ensuring defence against various threats, including network attacks and fraud attempts.

This initiative reflects the public sector's commitment to enhancing data security and cyber security by proactively identifying and preventing potential risks. Such measures are particularly critical as the PMF prepares to integrate with the national government database (X-road), which connects all ministry databases, including those within the justice sector.

Developing an Innovative Cloud-Based System

The PMF has developed an innovative cloud-based system to streamline workflows across its departments and effectively manage legal cases and files for maintenance right-holders. This system is structured to ensure a logical flow of tasks, facilitate electronic approvals, and expedite decision-making in legal cases, thereby enhancing efficiency and productivity within the work environment.

The system provides staff with a comprehensive view and control over their tasks through notifications, enabling them to track updates and take necessary actions via personalized dashboards. This design fosters improved communication and interaction within the institutional environment while saving time and effort. The centralized workspace consolidates all required information, allowing staff to prioritize their work effectively.

Drawing on lessons from challenges faced during COVID-19 lockdowns, road closures, and difficult political conditions, the PMF adopted this system to empower staff to work remotely. This ensures uninterrupted follow-up on beneficiaries' legal cases, regardless of location, thereby maintaining service continuity under varying circumstances.

Automation of the Poverty Reduction Program

The PMF is in the process of automating the Poverty Reduction Program to ensure that financial and in-kind assistance is distributed equitably among right-holder families based on transparent standards and criteria. Additionally, the Fund is developing socio-economic health indicators to evaluate the progress of its programs in promoting a dignified life for beneficiaries. These efforts align with the Sustainable Development Goals (SDGs) and aim to enhance the participation of right-holder families in both private and public spheres.



Partnerships with National, Regional, and International Institutions

Due to the critical role of partnerships in institutional sustainability and mission fulfilment, the PMF has actively worked to expand its collaborations with national, regional, and international institutions. These partnerships focus on policy-making, advocacy campaigns, and joint programs, ensuring a collective approach to addressing key issues. The PMF is also enhancing communication with the private sector, municipalities, and local communities on a broad scale. This effort aims to include and integrate maintenance right-holders into broader social and economic frameworks while holding convicted individuals accountable through national policies and mechanisms.

Partnerships and Institutionalizing Relations at the Governmental Level

The PMF is dedicated to achieving justice and reinforcing the rule of law by fostering partnerships that emphasize its integration with governmental and non-governmental institutions. Such partnerships would promote mutual responsiveness and cooperation to providing legal, economic, social, and psychological protection and safety for maintenance right-holders.

The Fund collaborates with a wide range of governmental partners, including the High Judicial Council, Sharia courts, Palestinian Monetary Authority, Judicial Police, and the Ministries of Interior, Justice, Finance, Local Governance, Social Development, Transportation, and Foreign Affairs. Additionally, partnerships extend to the Palestine Land Authority and the Public Prosecution Office, creating a comprehensive network to uphold and protect the rights maintenance rights holders.

The Public Prosecution and the Judicial police

Supported by the Sawasya II Programme, the PMF organized a participatory conference in collaboration with the Public Prosecutor's Office/ Public Prosecution and the Judicial Police, and was attended by media representatives and several international partners and justice sector institutions. The conference aimed to develop operational mechanisms to address obstacles preventing access to swift and effective justice, ultimately serving the interests of citizens.

During the conference, the PMF highlighted the interconnection between public and private rights, emphasizing that these are foundational to the state's integrity. The Fund stressed that protecting private rights related to personal status issues contributes to mitigating the impacts of violence in both private and public spheres. This, in turn, fosters genuine moral values that deepen the sense of justice and equality in society. The collaboration is intended to strengthen community oversight, reduce crime rates, and promote education and awareness on human rights, equality, and justice, encouraging dialogue and mutual understanding among members of society.

The Public Prosecution presented the specialized work of its Family Protection against Violence Prosecution, Juvenile Protection Prosecution, and Cybercrime Prosecution, identifying intersections with the Fund's mission. These discussions focused on establishing specific and clear outcomes to improve existing working models between the parties and further prospects for cooperation. This initiative reflects the Fund's commitment to providing legal support and empowering marginalized groups to access justice. It emphasizes the importance of ensuring criminal prosecution for those who violate the law, while securing the continuity of the Fund's work in protecting the most vulnerable members of society.



“The Public Prosecution believes in the vital role the fund plays in the lives of neglected groups. We emphasize the need to provide full support to ensure its continuity and its ability to fulfill its mandate—empowering those entitled to alimony, especially women, children, and the elderly, to live with dignity.”
— Counselor Akram Al-Khatib, Attorney General of the State of Palestine



“Access to justice is a fundamental right that must be ensured for all,” he said, emphasizing the continued support within the Sawasiya III program to ensure that every eligible Palestinian can access the services provided by the fund, the Public Prosecution, and the police. — Dr. Chris Decker, Director of the UN Joint Program (Sawasiya II)



On other hand, within the framework of the PMF's cooperation with the Palestinian Police, based on the Memorandum of Understanding established in 2013, the Fund reaffirmed its belief in the police's active and essential role as the authority legally entrusted with enforcing judicial rulings. The Fund commended the police for their professionalism and dedication to fulfilling this role, emphasizing the importance of enhancing their capacities in alignment with a comprehensive strategic approach.

The Joint UN Programme (Sawasiya II) recognized the significance of the collaborative efforts between the PMF, the police, and the Public Prosecution, highlighting how these partnerships contribute to shaping policies and strategic plans. This collaboration reflects a shared commitment to promoting human rights and addressing practices and crimes that pose a threat to civil peace.

The workshop participants concluded with a set of recommendations, the most notable of which include:

- Holding future meetings to identify intersections and areas of collaboration between the Fund and the Family Protection, Juvenile, and Cybercrime Prosecutions. These meetings will focus on protecting the Fund's beneficiaries and exploring potential interventions addressing humanitarian, social, and human rights aspects.
- Establishing effective electronic linkage between the PMF and its partners, including the Judicial Police and Public Prosecutions, to ensure rapid and efficient exchange of information and data. This linkage aims to enhance support services for protecting the rights of the Fund's beneficiaries who are vulnerable to violence and to expedite their referral for necessary legal assistance.



“We emphasize the importance of joint efforts between the police and the Alimony Fund, which were formalized through the Memorandum of Understanding and cooperation in 2013.”— Major General Yousef Al-Helou, Director General of the Palestinian Police



Tribal Reform Leaders

The PMF has strengthened its strategic partnerships with official bodies in the governorates and tribal reform leaders by holding 12 meetings aimed at exploring prospects of cooperation to protect the rights of vulnerable groups abandoned by those responsible for their support, leaving them exposed to poverty and deprivation. These collaborations focus on holding individuals those convicted accountable for their legal and social responsibilities.

These partnerships aim to protect vulnerable groups from exploitation and blackmail, while safeguarding society from corruption by ensuring convicted individuals meet their obligations. Additionally, they support the Fund's efforts to locate these individuals and enforce their accountability. The partnerships also encourage philanthropists to donate towards the protection and dignity of abandoned groups and motivate all sectors of society to assist in clearing the debts of convicts facing difficult circumstances or those who have passed away without settling their obligations to the Fund. This collaborative effort sustains the Fund's mission to protect the dignity of vulnerable groups, which, in the Fund's view, represent a vital human resource for Palestinian society as a whole.



Young Men's Christian Association (YMCA)

The PMF held two awareness meetings in Kisan and Al-Manshiyah in the Bethlehem district, as well as in the village of Faqiqis, in cooperation with the YMCA. These events were attended by 35 women from the protection teams formed by the association in both villages, with the aim of introducing them to the Fund's goals, vision, and the legal assistance program it offers to support cases dealing with challenges related to personal status issues. The meeting in Al-Manshiyah saw significant engagement from participants, who asked many questions about legal procedures, reflecting their interest in deepening their understanding of their rights and how to claim them.

The awareness workshop in Faqiqis, a remote village near a settlement in southern Hebron, marked a notable milestone as women's and community organizations have only been operating in the area for less than two years. The 25 participants expressed unprecedented engagement after learning about the Fund's role, openly exchanging their views and experiences. This exchange dispelled many fears rooted in their limited knowledge of their rights and highlighted the Fund's efforts to support vulnerable groups.

The PMF acknowledges the critical importance of sustaining this integrative partnership with grassroots institutions to ensure meaningful outcomes in protecting vulnerable groups, particularly in marginalized areas burdened by social challenges and their negative effects on individuals, families, and communities.



My Experience in Remote Villages

In an inspiring and thought-provoking meeting, we successfully introduced the women of remote villages to their rights and critical issues related to marriage, divorce, and alimony. Their interactions reflected a genuine and deep desire to understand the challenges they face in their daily lives. We began by introducing them to the Fund, its goals, services, and programs. While we did not expect such a high level of engagement, the women proved us wrong with their active participation, insightful questions, and keen interest in discussing various issues tied to their legal and social rights. This clearly demonstrates their earnest desire for knowledge and change.

This level of engagement can likely be attributed to the collaborative focus of the Fund and the YMCA on these remote villages, where family dynamics often facilitate practices such as marriage, divorce, and polygamy, sometimes with little regard for their broader social or legal implications. Abandonment and unresolved issues stemming from divorce are widespread, leaving many women and families without recourse. The limited access of institutions to these areas has further compounded these issues, leaving many questions unanswered.

Once participants became familiar with the Fund and its mission, they began to raise questions that had long weighed on their minds, including:

- Does the alimony for a pregnant divorced woman increase after she gives birth to her child?
- Is it necessary for me to go to court in order to benefit from the Fund?

- Does the Fund search for us to provide assistance, or should we be the ones seeking it?
- I know that alimony is a right for women in exchange for the man's guardianship! What should a woman do if her husband refuses to pay alimony, does not support her, and has abandoned her, but she wants to remain under his name to avoid gossip?
- Who is responsible for paying alimony if a woman is forced to marry a man with a mental disability?



“The female lawyers used these questions as a starting point to highlight the invisible and often unspoken difficulties and challenges women face in their daily lives. They engaged participants positively, fostering rich discussions and providing thoughtful answers to their inquiries. Our experience in the meetings stands as a successful model for raising awareness and driving change in remote communities. It reinforces the importance of focusing attention and efforts on supporting and empowering both women and men in these areas”.

Maha Halayqa, Project Coordinator – PMF



Partnerships and Institutionalizing Relationships at the Private and Charitable Sector Level

The PMF has sustained its efforts to mobilize financial resources to ensure the continued and sustainable provision of services to beneficiary groups throughout this year. The Fund has worked tirelessly to strengthen existing channels of communication and cooperation while establishing new partnerships with individuals, the private sector, and charitable organizations engaged in development and humanitarian relief. These initiatives aim to uphold the dignity of maintenance right-holders by offering both in-kind and cash assistance, as detailed below:

Private Sector Donations

In-Kind Donations	Cash Donations
67,448 ILS	132,550 ILS
Total	
199,998 ILS	

The Fund’s Collaboration with Banks

The PMF held a series of meetings with the Palestinian Monetary Authority and the Palestinian Banks Association to address loan standards and guarantees. This initiative was driven by the financial difficulties faced by women-headed households, often due to joint loans undertaken during marriage.

The discussions also focused on organizing awareness campaigns on personal and civil

status issues, aiming to increase community and women’s understanding of banking policies and their potential implications. Moreover, the Fund seeks to advocate for and enhance policies that support women heading households and other beneficiaries. These efforts aim to empower women economically, ensure access to education for them and their children, and promote a dignified and sustainable livelihood.

The Fund’s Collaboration with Palestinian Universities

The PMF is actively working to integrate its cases into the curricula of Faculties of Law, Human Rights, and Social Sciences. This year, a series of awareness meetings were conducted targeting students from legal clinics, social sciences, and media departments. These sessions aimed to raise awareness of the Fund’s mandate and its role in providing legal protection for women, children, the elderly, and individuals with disabilities, who are among the most marginalized groups in Palestinian society.

The Fund plans to continue organizing additional sessions with academics at Al-Quds University and Hebron University to connect theoretical knowledge with practical application through modern, interactive teaching methods. This approach aims to make law students active participants in processes such as research, analysis, interpretation, prediction, and conclusion. By bridging the gap between theory and practice, these efforts seek to enhance students’ self-confidence and self-directed learning capabilities while creating valuable opportunities to develop and refine their professional skills. Additionally, this initiative will strengthen students’ ability to craft innovative solutions to complex legal and social issues, further preparing them to address the needs of the most vulnerable groups in society effectively and equitably.



Partnerships and Institutionalizing Relationships at the Regional Level

The Palestinian Maintenance Fund First Regional Workshop

The PMF organized a two-day regional workshop titled “One Voice” in Amman, Jordan, aimed at developing the legal and economic framework supporting women across the Arab world. The workshop, which included an official opening ceremony, welcomed 40 participants, including legal professionals, rights advocates, and experts in justice systems from the Arab Western (Maghreb), Eastern (Mashreq), and Gulf countries.

The workshop’s primary focus was to facilitate the exchange of experiences regarding women’s access to justice in personal status matters. It highlighted the advantages and gaps in existing mechanisms, particularly in alimony cases, and explored the legislative frameworks governing legal assistance in personal status issues, along with the conditions and regulations for providing such assistance.

In her opening remarks, Mrs. Fatmeh Muaqqat, General Director of the PMF, welcomed the distinguished attendees and highlighted the significance of the workshop. She emphasized that this event serves as a golden opportunity for participants to engage in meaningful dialogue and reflection, allowing for the thoughtful and constructive exchange of experiences and knowledge. Mrs. Muaqqat highlighted the importance of working with one unified voice, despite the diversity in mechanisms and solutions stemming from the unique contexts of each participating Arab country. She also stressed the value of strengthening existing partnerships and creating opportunities for the development and implementation of joint projects and action plans aimed at enhancing the legal and economic frameworks that support women across the region.

During the workshop, experts shared their experiences on personal status matters, with a focus on alimony systems and the mechanisms in place to ensure financial protection for women and children.



In the Maghreb countries, Tunisia enacted Law No. 65 of 1993, which established the Alimony Guarantee Fund to disburse alimony awarded to divorced women and their children. This fund is managed by the National Social Security Fund. In Morocco, the Family Solidarity Fund was created under Law No. 41.10, in accordance with the provisions of the Family Code enacted in 2004 and its subsequent amendments.

In the Arab Mashreq countries, Egypt enacted Law No. 11 of 2004 to establish the Family Insurance Fund. Article One of this law created a fund known as the “Family Insurance Fund,” which operates as a public legal entity with its own budget. This fund is administered by the Nasser Social Bank and governed by a Board of Directors, whose composition and regulations are determined by the Minister of Social Insurance and Social Affairs.

In Palestine, the Maintenance Fund was established under Law No. 6 of 2005 as a public institution with financial and administrative independence, within the framework of human rights. Its purpose is to enhance the state’s role in protecting the rights of marginalized groups, including women, children, the elderly, and others unable to earn a living from their relatives. The fund is empowered to hold fugitives accountable for evading compliance with alimony rulings. It has the legal authority to pursue cases, collect amounts owed by convicted individuals, and retrieve funds classified as public funds with priority status. This aligns with the law’s



mandate that convicted individuals recognize their responsibilities toward the rights of their wives, children, relatives, individuals with disabilities, and others unable to earn a living who are maintenance right-holders.

In Jordan, the first Maintenance Financing Fund Office was established in 2017 in Amman, under the provisions of the Jordanian Personal Status Law prepared by the Department of the Chief Justice and approved by Law No. 36 of 2010. This initiative resulted in the issuance of the “Alimony Financing Fund System” No. 48 of 2015.

Finally, the Gulf Cooperation Council (GCC) countries presented their initiatives regarding the establishment and operation of alimony funds: In the Kingdom of Bahrain, Law No. 34 of 2005 established the Alimony Fund. Significant developments have been made to the law and the fund’s internal regulations, including amendments issued by Decision No. 44 of 2007, which expanded eligibility to include the children of Bahraini women married to foreign nationals as maintenance right-holders.

In Saudi Arabia, the Alimony Fund was approved by the Saudi Cabinet to support divorced women and children. The fund, directly linked to the Minister of Justice, operates with legal personality and an independent budget. Its responsibilities include ensuring the timely payment of alimony to right-holders, disbursing temporary alimony before a ruling is issued, and reclaiming these amounts from the husband once the court orders payment. The fund ensures that right-holders receive uninterrupted support while awaiting legal resolution.

In Qatar, the Family Policy Forum established an alimony fund in 2017 to ensure timely implementation of alimony judgments. This fund provides monthly and regular disbursements to





divorced women and children, covering essential needs such as rent, education, and living expenses. This system prevents delays or irregularities in monthly alimony payments, safeguarding the financial stability of affected families.

In the State of Kuwait, family law adheres to a combination of French law and Islamic Sharia law to govern matters related to alimony, custody, and guardianship of children.

In the United Arab Emirates, women's mental health and well-being are prioritized throughout their lives, with the state providing comprehensive support. Women are assigned a lawyer at the state's expense, and alimony rulings are enforced through direct communication between the court and the husband's workplace, ensuring immediate salary deductions for alimony payments. If the husband faces financial difficulties, alimony payments are covered by the Zakat Fund, including for expatriates who have gone through divorce.

These initiatives reflect the GCC countries' efforts to create strong systems to ensure timely and effective support for women and children in matters of personal status.



Countries Participating in the Conference



Partnerships and Institutionalizing Relationships at the International Level

Norwegian Representative Office in Palestine and UN Women

By the end of this year, the PMF successfully completed the implementation of the programs and activities under the project “Empowerment and Protection of Women Maintenance Right-Holders in Palestine”, supported by the Norwegian Representative Office in Palestine in collaboration with UN Women for the years 2022–2023.

The project aimed to enhance the economic empowerment and social protection of women maintenance right-holders through the following objectives:

- Enhancing access to protection and accountability services for women maintenance right-holders.
- Developing capacities to achieve economic independence for women maintenance right-holders.
- Strengthening recognition of women maintenance right-holders as agents of social and economic change.
- Raising community awareness to ensure that right-holders can access justice.
- Producing impactful media materials to

influence decision-makers in adopting policies and legislation that uphold the rights of maintenance right-holders.

Joint Sawasya Programme (UNDP/UN Women/ UNICEF)

After the completion of the second phase of the Joint UN Programme “Sawasya”, which includes UNDP, UNWomen, and UNICEF, the activities outlined in the agreement for the project “Access to Legal Assistance Services”, signed between the Fund and the UNDP/ Programme of Assistance to the Palestinian People, were implemented through the Joint Sawasya Programme to support the rule of law in Palestine.

The project focused on enhancing the Fund’s role at both the national and regional levels in protecting the rights of beneficiaries of its services. It prioritized strengthening collaboration and planning between the Fund, justice sector institutions, and civil society organizations, building the administrative and legal capacities of the Fund’s staff, and improving the infrastructure and administrative systems across all of the Fund’s offices.

The project supported the development of campaigns and the production of audio, visual, and written media materials to promote the Fund’s role and the services it provides. Additionally, efforts were directed at integrating concepts of protection and accountability into the curricula of law, human

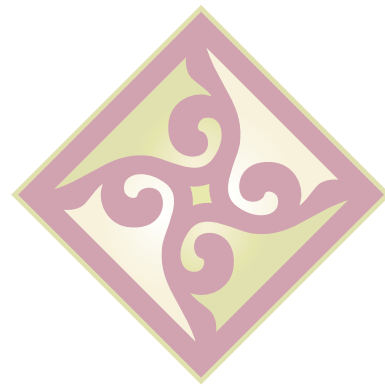


rights, and social sciences departments through partnerships with Palestinian universities. These initiatives aimed to raise awareness of the rights of maintenance right-holders, including children (sons and daughters), mothers, fathers, wives, and relatives unable to earn a living.

United Nations Population Fund (UNFPA)

A joint memorandum of understanding was signed for the third consecutive year as part of the “Hayat” project to combat violence against women. This partnership, established with the United Nations Population Fund (UNFPA) and the Palestinian Medical Relief Society, allocated \$65,000 to fund the PMF’s activities. The partnership aimed to achieve several key objectives, the most notable of which include:

- Employing legal staff in the central, northern, and southern regions to provide legal services, including consultations, follow-ups, and issuing arrest warrants against convicted individuals, in coordination with national institutions, to support beneficiaries, particularly women.
- Building the capacities of women who head their families by raising awareness of their legal rights and alleviating their economic burdens, particularly in light of the political and social conditions contributing to the rise in gender-based violence.
- Organizing meetings and joint workshops to establish networks with governmental institutions, ministries, official bodies, civil society organizations, and media outlets in the West Bank. These efforts aim to develop policies and legislation that improve the lives of beneficiaries through a comprehensive basket of services ensuring a dignified livelihood.
- Producing audio-visual materials to enhance community awareness of the Fund’s role in protecting maintenance right-holders, including women and children.





Section Two

Maintenance Rights-holders and Community Members
Are Active Agents in Changing Their Social, Legal, and
Economic Lives

The PMF's commitment to reaching all maintenance right-holders and ensuring they benefit from its services requires intensifying efforts, diversifying strategies, and adopting innovative methods. This approach includes leveraging various media channels, including visual, audio, and print, along with social media platforms to raise awareness of the Fund's critical role and services.

In addition, the PMF aims to establish effective, responsible, and integrated partnerships with both governmental and non-governmental sectors. These partnerships focus on coordinating efforts, integrating roles, and referring beneficiaries to access the PMF's legal, social, and political services. This collaborative approach is essential to creating a positive and transformative impact

on the lives of individuals and families, particularly women-headed households, within the community.

Lawyers represented the largest source of referrals for women seeking assistance in 2023, accounting for 22.01% of the total. They were followed by referrals from relatives and friends, which made up 19.49%. Referrals from execution departments and both Sharia and Regular courts were equal at 18.23%. This marks a shift from previous years, where Sharia and Regular courts were the most significant referral sources in 2022, at 22.9%, while referrals from friends and relatives constituted the highest proportion, at 28.42%. The chart below provides a detailed comparison of these referral sources:

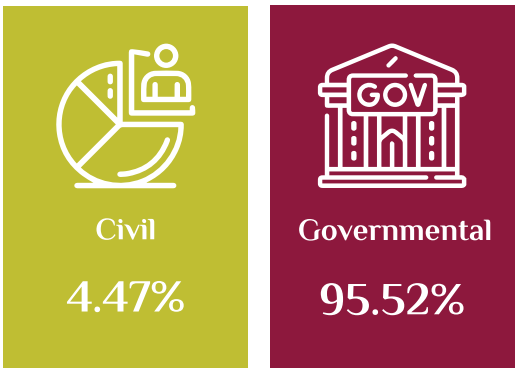
The media that effectively contributed to delivering our services to the deserving groups and enabling them to benefit.

	North	Centre	South	
Lawyers	40%	14%	46%	22.01%
Execution Departments	17%	17%	66%	18.23%
Ministries and Government Institutions	0%	43%	57%	4.40%
Friends and Relatives	16%	39%	45%	19.49%
Media/ Social Media	0%	33%	67%	3.77%
Former Beneficiaries	6%	17%	78%	11.32%
Civil Society/ Private Institutions	33%	33%	33%	1.88%
Sharia/ Regular Courts	38%	55%	7%	18.23%
Tribal Leaders	0%	0%	100%	0.62%

The PMF's dedicated efforts to engage Sharia lawyers through workshops aimed at enhancing their understanding of the Fund and its operational procedures, have clearly contributed to this shift. Additionally, the consistent presence of women lawyers in the courts has strengthened familiarity and communication between them and their male colleagues.

Referrals from the governmental sector accounted for 95.5%, while those from the civil sector made up 4.5%. The chart below provides a visual representation of this distribution:

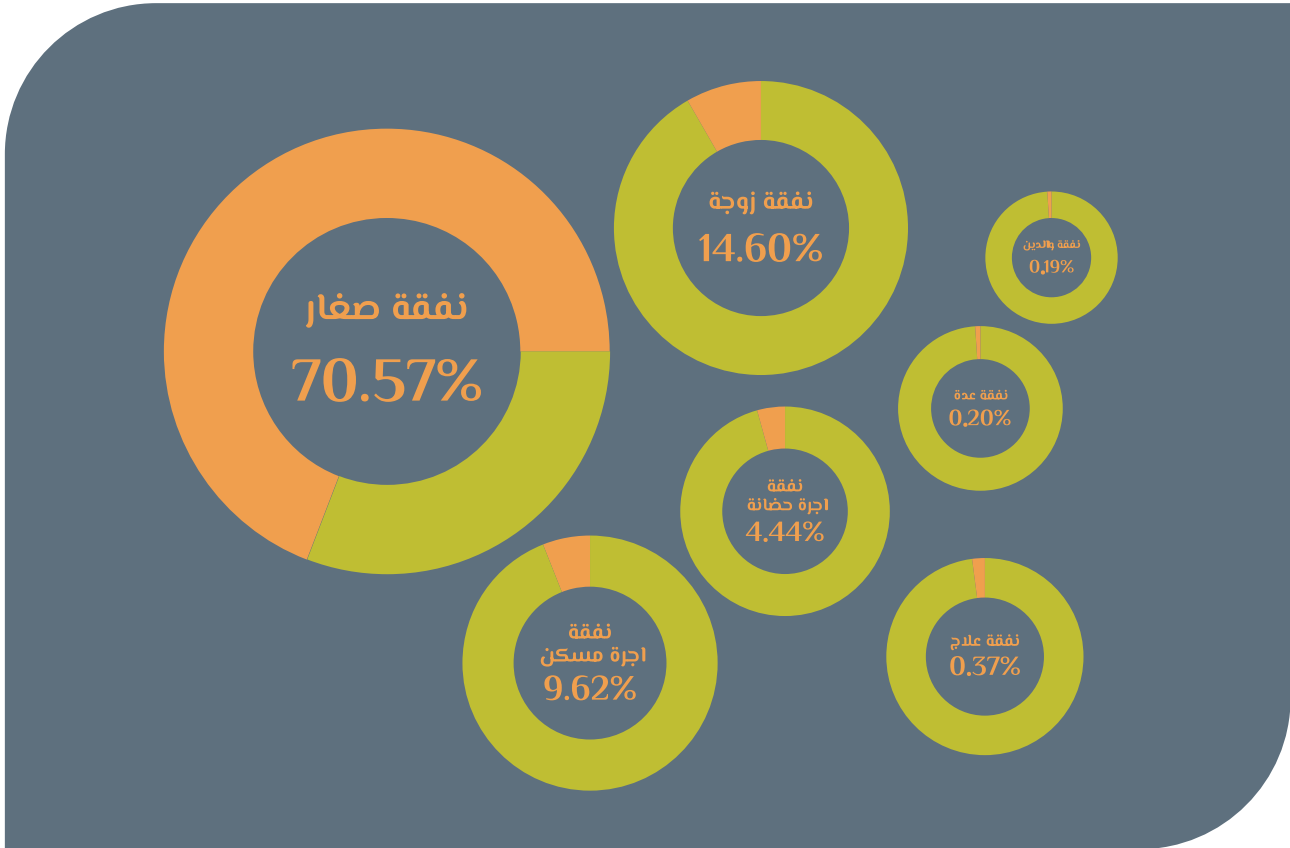
Media that effectively delivered our services to deserving groups through government and civil sector institutions.



In 2023, the total number of beneficiaries receiving alimony through the Fund reached 15,379, reflecting a notable increase compared to 12,880 beneficiaries in 2022. However, this figure represents a decrease from the 17,622 beneficiaries recorded in 2021. These changes indicate an overall growth rate of 19.4% compared to 2022 but a decline of 12.7% when compared to 2021.

The beneficiaries were categorized based on the types of alimony received. The majority, 11,244, were for child alimony, followed by 1,428 for spousal alimony. Additionally, 1,340 beneficiaries received assistance for housing rent, while 1,298 were supported for custody alimony. Other forms of alimony, including widow's maintenance (Iddah), parental support, medical expenses, and adult children alimonies accounted for 69 beneficiaries. This distribution highlights the diverse financial needs addressed by the Fund to support maintenance right-holders and their families.

Types of Alimony Judgments 2023



It is notable that the adoption of a new disbursement policy in 2021 influenced the rate of decline in expenditures from revenues. Comparing the disbursements made to beneficiaries of the Funds services with the operating revenues generated from marriage contracts, divorce claims, and birth certificate stamps for this year shows that 61% of these revenues were allocated to beneficiaries.

Revenue allocated to beneficiaries: new files

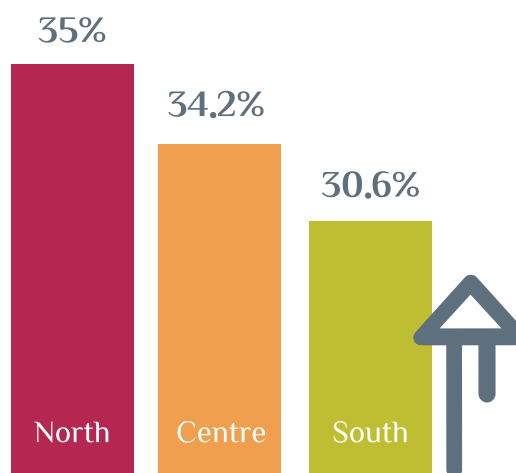
	North	Centre	South	Total
2021	21	32	26	79
2022	44	17	43	104
				132%
2023	27	17	26	70
				67%

Maintenance Beneficiaries whom are women-headed households

In 2023, the total number of women-headed households benefiting from our financial services reached 584, compared to 589 in 2022 and 599 in 2021. Among the regions, the northern region of the West Bank, which includes the governorates of Nablus, Jenin, Tulkarem, Qalqilya, and Tubas,

ranked first, with 35% of women beneficiaries of alimony. The central region, comprising the governorates of Ramallah, Al-Bireh, Jerusalem, Salfit, and Jericho, followed closely at 34.2%, while the southern region, including the governorates of Hebron and Bethlehem, accounted for 30.6%. The chart below provides a detailed breakdown of these percentages:

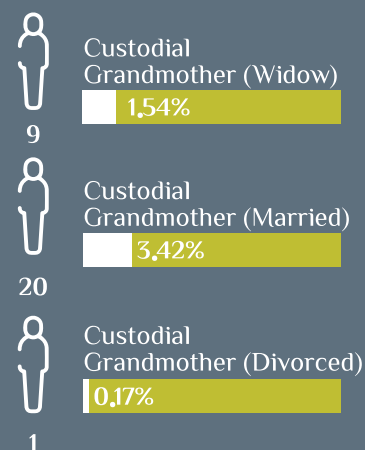
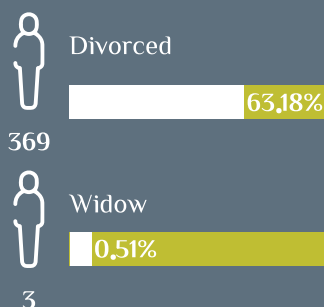
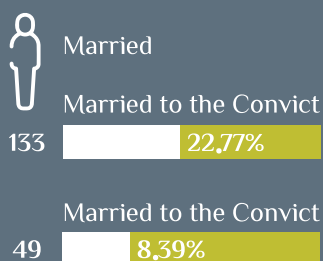
Geographic Distribution of Beneficiaries



Percentage Distribution of maintenance women-headed households by Marital Status

An analysis of the marital status of maintenance women-headed households shows that 63.18% are divorced. Women still in a marital relationship with the convict account for 22.77%, while 8.39% are married to someone other than the convict. Widows constitute 5.6%, typically serving as custodians of minors or maternal alimony right-holders. The chart below illustrates this distribution:

Percentage Distribution of maintenance women-headed households by Marital Status



Sources of Income

The data reveals that 28.25% of women maintenance beneficiaries who head their households relied entirely on the Fund for their income in 2023, a significant decrease compared to 51.9% in 2022 and 49% in 2021. Conversely, the percentage of women who supplemented their income from the Fund with other income sources, whether stable or unstable, rose to 62.14%, compared to 48% in 2022 and 51% in 2021.

Percentage Distribution of Women Maintenance Beneficiaries by Sources of Income:

Custodial Beneficiaries Married to Another Husband, Relying on Husband's Income



Women Beneficiaries with Unstable Income Sources



Women Beneficiaries Relying Entirely on the Fund as Income



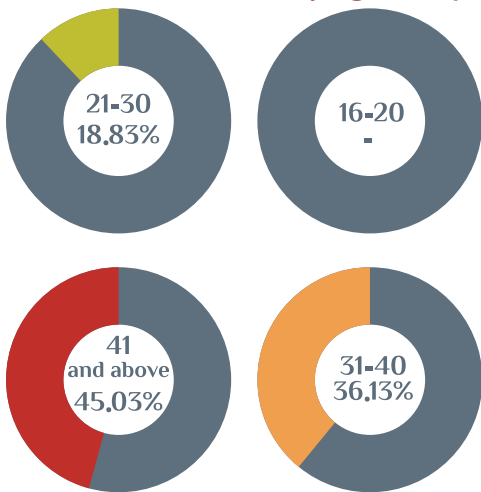
Women Beneficiaries with Stable Income Sources



Age Groups of maintenance women-headed households

Women aged 41 and above constituted the largest percentage of beneficiaries from the Maintenance Fund, accounting for 45% of the total. In contrast, women in the 21 to 30 age group represented the smallest percentage, at 18.83%.

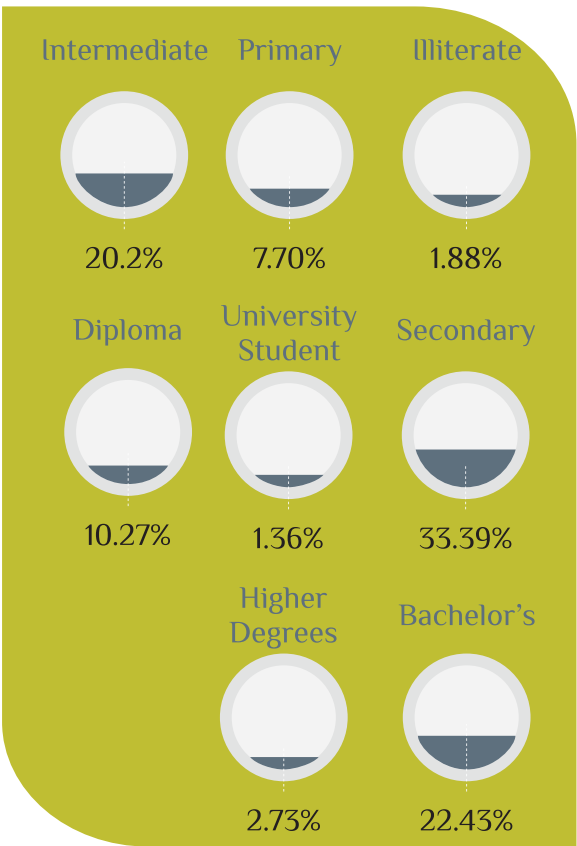
Percentage Distribution of maintenance women-headed households by Age Group



Educational Level of maintenance women-headed households

The educational level of women who head their households in 2023 reveals that secondary education accounted for the highest percentage among all educational stages, at 33.39%. In contrast, illiteracy represented the lowest percentage, at 1.88%, among the various educational levels. The chart below provides a detailed breakdown of this data:

Percentage Distribution of maintenance women-headed households by Educational Level

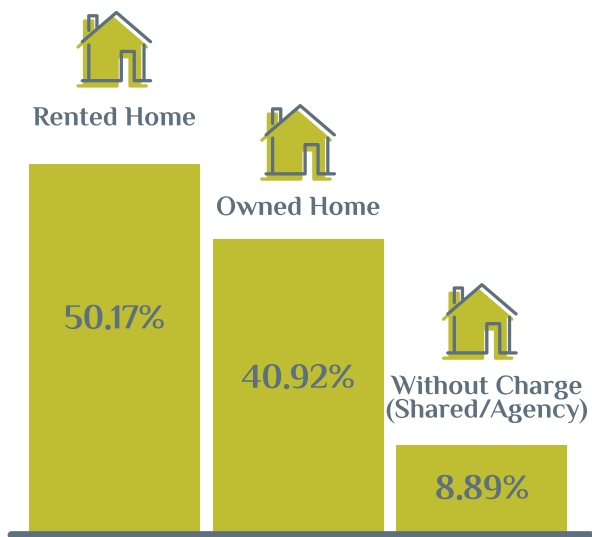


9.58%

Home Ownership Among Women Maintenance Beneficiaries Who Live Independently

The data indicates that 50.17% of households headed by women maintenance beneficiaries reside in rented homes, while 40.92% live in homes owned by their husbands or family members. Additionally, 8.89% of households live separately without charge, in homes owned by the beneficiaries’ families.

Percentage Distribution of Women Maintenance Beneficiaries Who Live Separately from Their Families by Home Ownership



Disbursements to the PMF beneficiaries

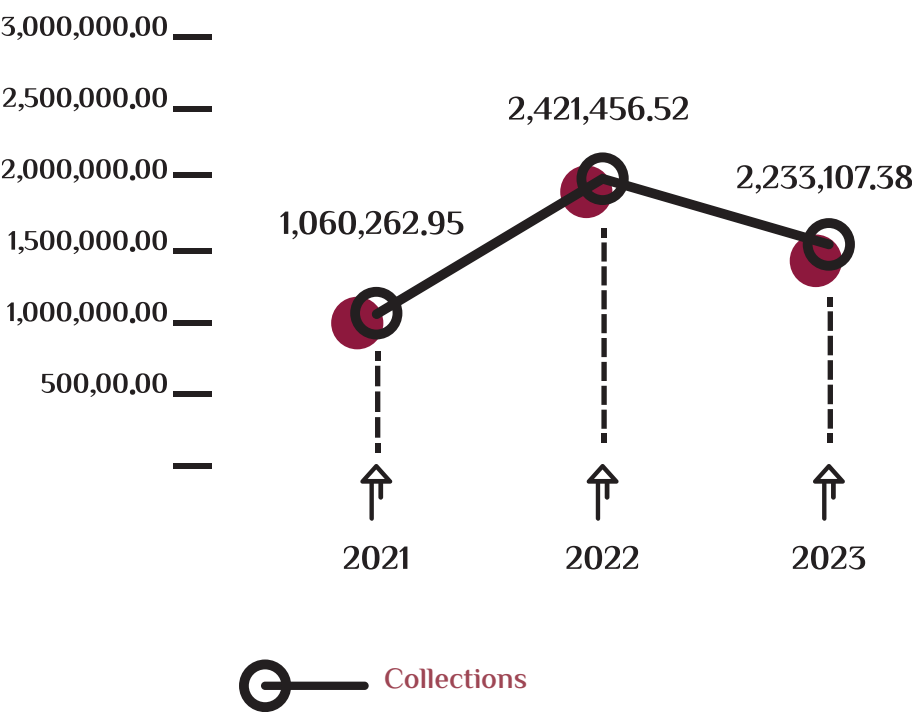
To promote relative stability for maintenance women-headed households, the Fund executed 12 bank transfers, covering 12 months of payments to right-holders. The total value of these transfers amounted to 3,779,069.91 ILS in 2023.



The Fund successfully collected 2,233,107 ILS in 2023, compared to 2,421,456.52 ILS in 2022 and 1,060,263 ILS in 2021. This represents a 7.7% decrease in collections compared to the previous year.

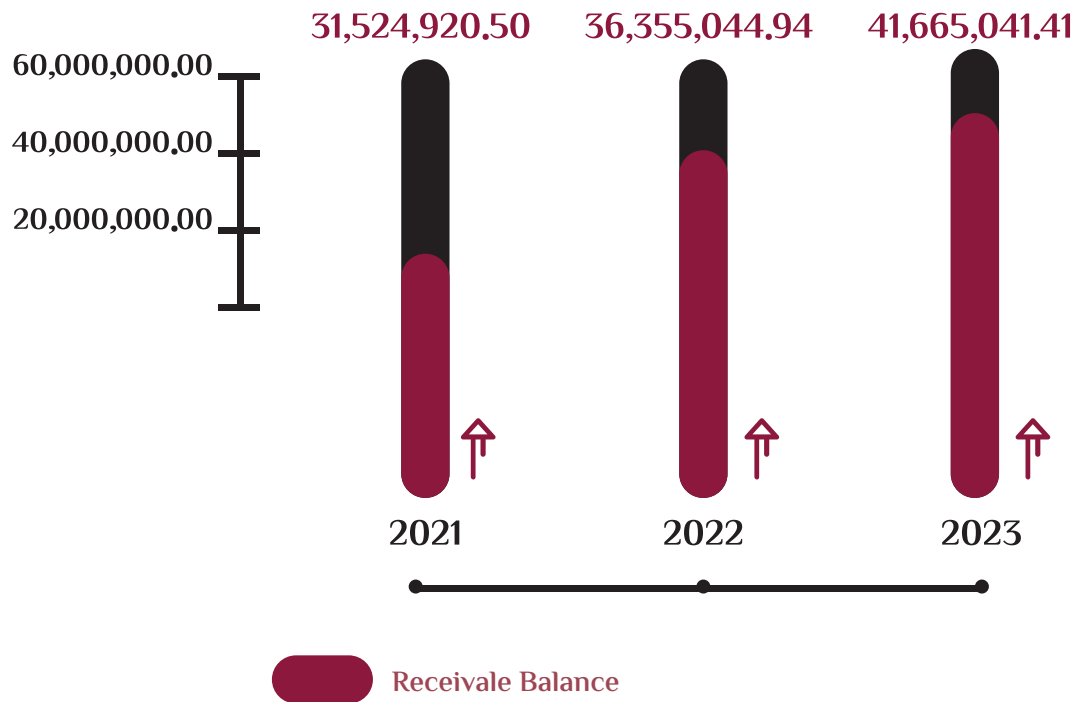
Financial management data attribute this decline to several factors, including political instability caused by ongoing incursions and invasions by occupying forces in the West Bank, a prolonged strike by judicial employees and the Bar Association, aggressive actions against the Gaza Strip, and the non-payment of salaries to government employees.

The chart below illustrates the general direction of total collections from 2021 to 2023.



As part of the Legal Assistance Program, the PMF secured a total of 27,461.54 ILS in 2023, a significant increase compared to 14,985 ILS in 2022. It is important to note that this amount is not included in the collections designated for the beneficiaries of the Fund's services.

In terms of outstanding financial dues owed to the Fund's beneficiaries, the total reached 41,665,041.41 ILS in 2023. The chart below provides a comparative analysis of the balances of dues for beneficiary categories by value over the years 2021–2023.

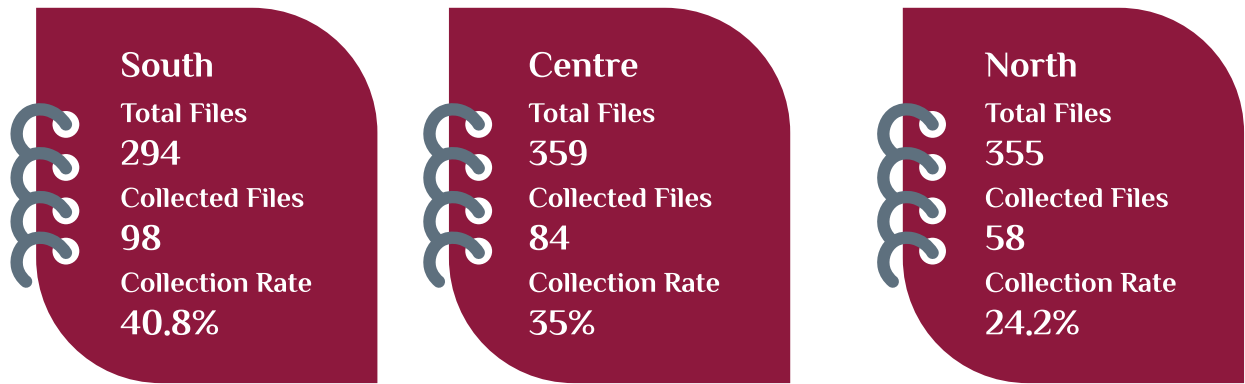


The chart below presents a comparison between the collections and receivable balances of the beneficiary categories for the years 2021–2023, highlighting trends and changes over this period.



The collection rate from the total of 1,008 cases currently before the courts reached 24% in 2023. Among the regions, the southern region recorded the highest collection rate at 40.8%, followed by the central region at 35%, and the northern region at 24.2%.

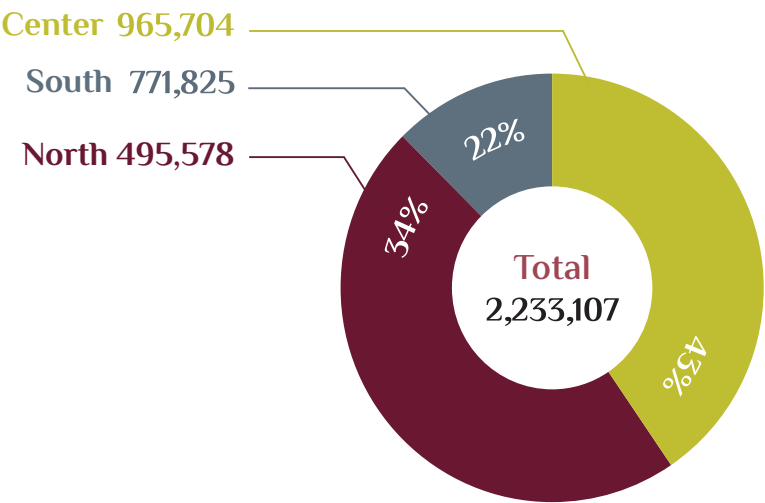
Collections were successfully achieved from 240 cases, reflecting an increase compared to 218 cases in 2022 and 133 cases in 2021. The chart below provides a breakdown of collections based on the total number of cases by region:



In 2023, the collection rate in relation to the total receivable balances of women beneficiaries reached 5.3%, compared to 7% in 2021 and 4% in 2020. Collections this year fell short of projections, with a negative deviation of 266,893

ILS, or 10.6%, from the anticipated amount of 2,500,000 ILS. Additionally, the data show a shortfall of 188,349 ILS, or 8%, compared to the collections achieved in 2022.

Collection from Defendants by Geographic Distribution



The following table details collections from convicts by financial values:

2023	2022	2021
North	North	North
495,578.02	589,570.57	313,228.45
Centre	Centre	Centre
965,704.36	1,142,172.92	253,030.50
South	South	South
771,825.00	689,713.03	494,004.00
Total	Total	Total
2,233,107.38	2,421,456.52	1,060,262.95
Growth Rate	Growth Rate	Growth Rate
92%	228%	-



The table below provides a comparison of balances and collections:

North

2023

Balances	Collections
3,038,257.21	495,578.02
Collection Rate from Balances	
16.31%	

2022

Balances	Collections
1,965,615.00	589,570.57
Collection Rate from Balances	
29.99%	

2021

Balances	Collections
1,170,781.81	313,228.45
Collection Rate from Balances	
26.75%	

Centre

2023

Balances	Collections
4,256,387.26	965,704.36
Collection Rate from Balances	
22.69%	

2022

Balances	Collections
3,151,374.36	1,142,172.92
Collection Rate from Balances	
36.24%	

2021

Balances	Collections
1,013,773.39	253,030.50
Collection Rate from Balances	
24.96%	

South

2023

Balances	Collections
1,742,734.06	771,825.00
Collection Rate from Balances	
44.29%	

2022

Balances	Collections
1,271,994.70	689,713.03
Collection Rate from Balances	
54.22%	

2021

Balances	Collections
608,651.21	494,004.00
Collection Rate from Balances	
81.16%	

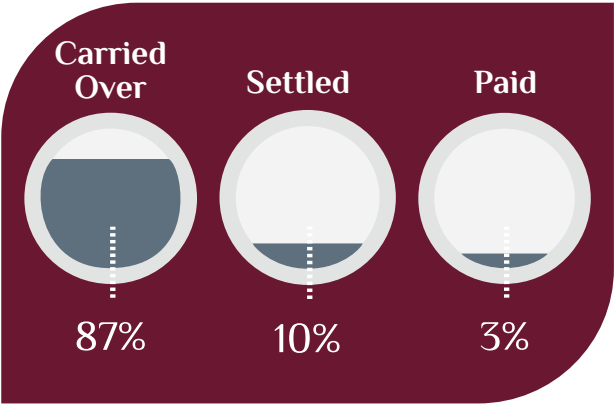
Collection Actions Taken

1. Mediation is a crucial strategy in the PMF’s commitment to addressing longstanding injustices in enforcement departments, where cases have remained unresolved for decades due to systemic political, social, and economic barriers. Through partnerships with tribal leaders, family councils, and community advocates, the PMF prioritizes restoring civil peace and fostering accountability. This method promotes equitable outcomes for all parties while addressing the broader social and familial impacts of unresolved obligations, ensuring that women, children, and marginalized individuals are not disproportionately burdened.

2. Legal Actions

The number of cases followed up with enforcement departments reached 1,621 in 2023, compared to 1,416 in 2022 and 1,211 in 2021. Among the monitored enforcement cases, 1,416 cases were carried over, while the Fund legally intervened in 157 cases to advocate for the convicted. Additionally, 48 cases were fully settled. The chart below highlights the classification of execution files for the year 2023.

Cases Followed Up Before Execution
Departments

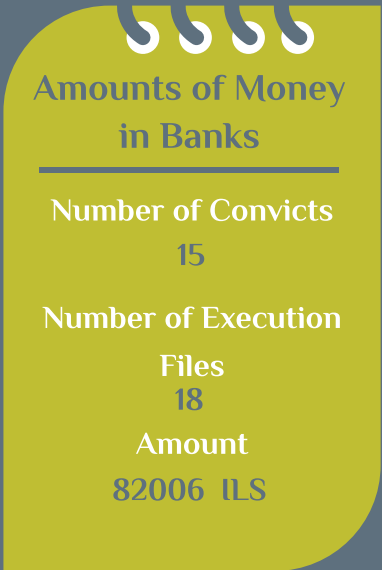


The PMF initiated a series of legal actions targeting convicted individuals across various areas of the West Bank to ensure the collection of outstanding debts. This effort included the issuance of 1,954 detention orders, with 129 orders successfully executed following persistent follow-up on unexecuted files. These files were categorized into preliminary legal actions, which focus on indirect collection methods, and final legal actions, aimed at achieving direct collection.

In 2023, the total number of legal actions taken, both preliminary and final, reached 7,209, compared to 7,311 in 2022 and 4,464 in 2021. The chart below provides a visual representation of these figures:



No seizure procedures were carried out for two vehicles owned by two convicted individuals across four execution files, as settlement agreements were signed with them and upheld through their adherence to these agreements.



Withheld salaries – Military finance Department

Number of Convicts
6 (carried over from
previous years)
Number of Execution
files
11

Withheld salaries – Pension Funds

Number of Convicts
5 (including one added
this year)
Number of Execution
Files
9 (including two files
from 2023)

Lands/ Buildings and Properties

Number of Convicts
20
Number of Lands
26 plots of land, plus
inherited shares
belonging to a convict
Number of Execution
Files
38

Financial Assets

Number of Convicts
16 (including one
convict in 2023)
Number of Execution
Files
33 files (including 6
files in 2023)

Detention orders ranked first (31.51%) among the actions taken by the Fund to recover its funds, followed by investigations into the assets of convicted individuals (18.9%) and persistent efforts to enforce detention orders (17.5%). This reflects the Fund's proactive approach in monitoring execution files and implementing legal measures.

An analysis of the effectiveness of detention orders issued against 732 individuals revealed that

17.6% of the orders were successfully enforced, while 82.4% remained unexecuted. To address the barriers to enforcement in the future, the Fund conducted a thorough review and analysis of the files. The main reasons for non-enforcement were identified as follows:

1. Convicts residing outside the country (37.8%);
2. Convicts located outside the jurisdiction or within the Green Line (26.3%);

- 3. Convicts holding Israeli IDs (10.6%); and
- 4. Other reasons (25.3%), including unknown residence or disabilities among the convicted individuals.

The chart below provides a detailed breakdown of these findings:

Reasons of failing to execute detention orders

Number	Percentage
--------	------------

The convicted is out of the country



The convicted is a Jerusalem ID holder



The convicted is outside the jurisdictional areas or inside the Green Line

The convicted residing in Gaza



The convicted is imprisoned in Israeli/ Palestinian Authority prisons



Not knowing the place of the convict



The convicted is incapacitated (has an illness/ disability)



They hold another nationality



The PMF operates within a settlement system that is carefully designed to accommodate the needs of judgment debtors while adhering to regulations and practical considerations developed through years of experience. This system is intentionally responsive to the diverse circumstances faced

by convicted individuals, with exceptions granted sparingly to maintain the integrity of settlements and ensure the retrieval of funds disbursed to beneficiaries.

In 2023, the Legal Department executed a total of 188 settlements, a notable increase compared to 75 in 2022 and 38 in 2021. Of the 51 settlements concluded this year, 29 adhered strictly to the settlement framework established by the Fund, while 22 were shaped by the unique situations of the convicted. These tailored agreements balanced the commitment to safeguarding the Fund's privileged public assets with the acknowledgment of specific barriers debtors faced.

Among the exceptional circumstances considered were severe health conditions that rendered detention orders unenforceable, debts that had persisted for over a decade, and cases where all collection methods had been exhausted. Some debtors had exceeded legally permitted detention periods over several years without resolution, while others, located outside the jurisdiction, demonstrated a clear commitment to fulfilling their obligations and sought to lift the restrictions placed on them.

In 2023, the Legal Department executed a total of 188 settlements, reflecting a significant increase from 75 in 2022 and 38 in 2021. Among this year's settlements, 51 were finalized, with 29 adhering to the Fund's established settlement framework. The remaining 22 were negotiated under exceptional circumstances specific to the situations of the convicted individuals, while maintaining the Fund's commitment to safeguarding its assets as privileged public funds.

These exceptional circumstances included severe health conditions that rendered detention orders unenforceable, debts extending beyond ten years, and exhaustive collection efforts that left some convicts surpassing the legally allowed detention periods without resolution. Additionally, some convicts residing outside the jurisdiction, though unreachable, expressed a strong willingness to resolve their debts and lift the restrictions imposed on them.

By thoughtfully considering the economic and social realities of convicted individuals, carefully reviewing their proposals, and concluding settlements, the Fund has strengthened not only

their legal accountability but also their moral commitment to honouring their obligations.

Through the persistent efforts of the PMF to recover debts owed by those convicted in alimony cases, 2,233,107.38 ILS was successfully collected this year from 227 convicts, achieving an 89% collection rate against the forecasted amount of 2.5 million ILS. While collections fell slightly short of the target due to ongoing political and economic challenges, this year's collection rate represents a 110% increase compared to 2021. This significant progress highlights the Legal Department's dedication to securing the financial rights of women and families reliant on these funds.

Sustainability

The total revenue for 2023 amounted to 7,872,338 ILS, compared to 9,267,771 ILS in 2022 and 7,351,339 ILS in 2021, as illustrated in the chart below:

In 2023, the Fund achieved a positive budget deviation of 1,307,938.35 ILS, reflecting effective financial management and adaptability to evolving circumstances. This deviation was primarily

driven by a positive revenue increase of 542,738.01 ILS, attributed to several factors. Revenues from marriage contracts and divorce claims increased by 94,093 ILS, while income from investments and bank interest rose by 28,391.57 ILS. Fine revenues contributed an additional 340,090.69 ILS, and local cash and in-kind donations saw a significant rise of 360,309.75 ILS, underscoring strong community support. However, a minor decline of 2,090 ILS in stamp revenues and a decrease of 308,581.76 ILS in project revenues, previously received in 2022, partially offset these gains.

Furthermore, the Fund successfully reduced its expenditures by 765,237.21 ILS, reflecting a commitment to financial sustainability and ensuring the optimal allocation of resources. These adjustments collectively strengthened the Fund's ability to deliver on its mandate, particularly in safeguarding the rights and financial stability of women and families. The chart below provides a comprehensive overview of the deviation between actual and forecasted revenues for the years 2021–2023, measured in ILS:





Section Three

PMF and Media institutions: A Strategic Partnership

The Importance of Media

Media is essential in shaping social ideas and influencing behaviors, serving as a powerful tool for raising awareness and fostering understanding on issues critical to society's well-being. It plays a vital role in delivering impactful messages to partners, donors, and decision-makers, underscoring the importance of the services provided by the Fund. In its efforts to raise awareness and educate, the PMF has developed innovative audio and visual materials that serve as platforms for sharing key messages and highlighting the Fund's role in advancing a distinctive, rights-focused approach to personal status issues closely linked to broader social matters. To reach all segments of society and enhance their understanding of rights and responsibilities, the Fund has adopted diverse strategies and utilized a variety of media resources, ensuring that information is easily accessible to a wide and varied audience.

1. Social Media Platforms

Posts titled: #خريفنا_ربيع (Our Fall is a Spring)

In the inspiring and engaging #خريفنا_ربيع (Our Fall is a Spring) posts, the PMF highlights the impact of its diverse programs on women leading their households. These programs aim to empower women to voice their opinions and participate effectively in key issues. The PMF also seeks to showcase inspiring stories that demonstrate how these programs have strengthened skills and capacities, helping women to overcome challenges and represent themselves with confidence. Originally, this series was scheduled for full release in the last quarter of 2023. However, following the tragic events after October 7th and the humanitarian crisis in Gaza, coupled with the declared state of emergency in solidarity, the series could not be shared as planned. Consequently, only two posts were published in light of these extraordinary circumstances:

1. #خريفنا_ربيع (Our Fall is a Spring)

[My young son, as soon as he heard my broadcasts on the radio, listened eagerly and told me that what I was saying was important, as if I were telling him a story he was excited to hear to the end. He got enthusiastic and told me: "You said everything I feel and everything I've been wanting to say"].

My Experience 1

Ashwaq, a beneficiary of the Fund



2. #خريفنا_ربيع (Our Fall is a Spring)

We, at the Fund, believe that the journey of change; transforming the image of a powerless limited individual, begins by exposing them to diverse paths of growth and development in various forms and by sharing their burdens to relieve them of their weight. Following this comes the stage of instilling new values and more positive meanings to deepen self-awareness and effectiveness, empowering them with the basics of seeking knowledge, skill, and passion to move forward in changing their circumstances. This is based on the principle that, in striving to change one's conditions, a person begins to live beyond themselves.

Dated 1/10/2023

My Experience 2

Awareness Posts and Events



صندوق النفقة الفلسطيني يعزز دور الدولة في مساءلة الفارين من تنفيذ أحكام النفقة من خلال الإجراءات القانونية اللازمة: حبس المحكوم عليهم، منعهم من السفر، والحجز على الأموال المنقولة وغير المنقولة بتاريخ 21/2/2023.



كل عام ونساء فلسطين... الراويات لحكايا التغيير النوعي، بتاريخ 8/3/2023.



النفقة حق يضمن المشاركة بين أفراد الأسرة ويعزز من وجود بيئة حامية لكرامة المواطنين بتاريخ 22/3/2023.

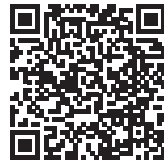


4. مبارك عليكم الشهر وكل عام وأنتم بألف خير... بتاريخ 22/3/2023.

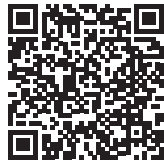
يوم الطفل الفلسطيني
(الخامس من نيسان)



صندوق النفقة
الفلسطيني



من حق طفلك أن يفخر بك فلا تخذله، كل
عام وأطفالنا بألف خير بتاريخ 5/4/2023.



الزوجة تستحق النفقة من زوجها، حتى وإن
كانت موظفة، وإن كانت في بيت أهلها بتاريخ
18/4/2023.



الأطفال الذين لا مال لديهم يستحقون النفقة
من أبيهم حتى لو كان معسراً بتاريخ 16/5/2023.



لكل من له حكم نفقة قطعي ومتعذر تنفيذه،
حق الاستفادة من صندوق النفقة الفلسطيني
بتاريخ 23/5/2023.



صرف الصندوق النفقة لكل من تعذر عليهم
تحصيل النفقة أيّاً كان مكان إقامتهم سواء في
الضفة الغربية أو قطاع غزة أو القدس المحتلة
وحتى في الشتات بتاريخ 30/5/2023.



يستمر صندوق النفقة في دفع حقوق النفقة
للمطلقة حتى تنتهي فترة العدة بتاريخ
6/6/2023.



تستحق الأم نفقة أجرة الرضاعة لطفلها من
لحظة الولادة وحتى سنتين من عمره بتاريخ
25/7/2023.



وطن برائحة العز
الشهادة في سبيل الوطن... خلود في موت
مجيد.
سنكون وجهكم الذي لن يرحل.
الرحمة لكل شهداء طوفان الأقصى، أطفاله،
نساء ورجاله، الذين طالت أرواحهم آليات الاحتلال
الهمجية بتاريخ 9/10/2023.

News & Reports 2023



1. صندوق النفقة الفلسطيني ووزارة الأوقاف
يبحثان سبل التعاون المستقبلي بتاريخ
25/1/2023



2. صندوق النفقة في ضيافة رجال العشائر...
والهدف اجتماع تشاوري بتاريخ 26/1/2023



3. الأستاذة فاطمة المؤقت مدير عام صندوق
النفقة تلتقي بالأستاذ علاء التميمي القائم
بأعمال رئيس سلطة الأراضي لبحث آليات التعاون
المستقبلية بتاريخ 30/1/2023



4. صندوق النفقة الفلسطيني يعقد ورشة
استهدفت طلبة القانون في جامعة الخليل
بتاريخ 20/2/2023



5. نظم صندوق النفقة الفلسطيني بالتعاون مع مؤسسة أدوار للتغيير المجتمعي ورشة عمل بعنوان التفكير الإبداعي والتجديد والابتكار بتاريخ 2/3/2023.



6. الصندوق يعقد لقاءً تشاركياً مع بلدية الخليل لغايات بناء شراكات فعالة بتاريخ 21/3/2023.



7. مؤتمر تشاركي لبلورة نسيج الشراكة بين الصندوق والنيابة العامة والجهاز الشرطي في فندق السيزر في محافظة رام الله، بتاريخ 23/5/2023.





8. حماية تزهدهر وتمكين مثمر

مؤتمر إقليمي يهدف لتطوير المنظومة الحقوقية والاقتصادية الحاضنة للنساء في العالم العربي تم عقده بعنوان "صوت واحد"، نظم صندوق النفقة الفلسطيني ورشة عمل إقليمية اليوم في العاصمة الأردنية - عمان وذلك في حفل افتتاح رسمي تميز بإلقاء كلمات ترحيبية لأربعين مشارك ومشاركة من القانونيين والحقوقيين وخبراء وخبيرات في مجالات تحقيق العدالة من دول المغرب والمشرق والخليج العربي، وذلك لغايات تشجيع تبادل التجارب حول وصول النساء للعدالة في مسائل الأحوال الشخصية وأبرز المزاي والفجوات، تحديداً قضايا النفقة بتاريخ 19/6/2023.



9. صندوق النفقة وجمعية عيال يعقدان ورشة عمل لتعزيز التعاون بين الطرفين في مقر الجمعية في المملكة الأردنية الهاشمية، وذلك من أجل تبادل التجارب وتحقيقاً للاستثمار الأمثل للموارد لخدمة الأهداف المشتركة للوصول إلى تنمية أكثر استقراراً تليق بمجتمعنا الفلسطيني بتاريخ 21/6/2023.



10. اليوم الترفيهي..... نهجنا السنوي للدفاع عن حق أطفالنا في اللعب

نظم صندوق النفقة الفلسطيني اليوم في بلدة ترمسعيا فعالية ترفيهية في مدرسة ذكور ترمسعيا، وبمشاركة 1200 من أطفالنا المستفيدين من خدمات الصندوق كما أمهاتهم بتاريخ 6/8/2023.



11. اختتم صندوق النفقة اليوم الاربعاء الموافق 23/08/2023 دورة التصوير الفوتوغرافي للطاخم، استمرت على مدار ستة لقاءات بهدف بناء قدراتهن واكسابهن مهارات في مجال التصوير الفوتوغرافي، بمشاركة المدرب المصور أسامة سلوادي.



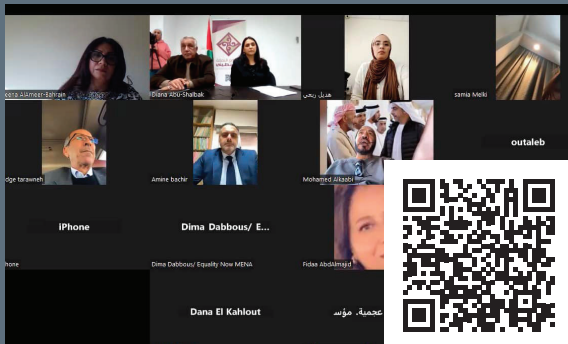
12. تعزيزا لثقافة بيئة العمل الشمولية

اختتم صندوق النفقة اليوم وبالتعاون مع مختبر الإبداعية ومسرح نعم، دورة تدريبية حول السلامة النفسية للطاخم الوظيفي استمرت على مدار يومين متتاليين، وتطرقت الدورة لعناوين من بين أبرزها التطوير المؤسسي وتحسين بيئة العمل وآلية الاتصال والتواصل بين الموظفين من خلال استخدام مبادئ الإبداعية والابتكار بتاريخ 30/8/2023.



13. صندوق النفقة يشارك تجربته الرائدة عربيا وإقليميا، فكرة من العدم... وحلم وصفه البعض بالمستحيل

شاركت الأستاذة فاطمة المؤقت مدير عام صندوق النفقة الفلسطيني اليوم تجربة الصندوق كتجربة رائدة في المؤتمر الإقليمي الذي نظّمته مؤسسة Equality Now في دولة قطر بتاريخ 5/9/2023.



14. حماية النساء ودعم تمكينهن في النزاعات المسلحة

عقد صندوق النفقة الفلسطيني اجتماعا عبر تطبيق زوم اليوم 2023، مع عدد من المؤسسات الحقوقية العربية التي تعنى بالتمكين الاقتصادي للنساء، وذلك لمناقشة تأثير النزاعات المسلحة على حقوق النساء الاقتصادية وسبل تجاوزها، وذلك في إطار حملة الـ 16 يوم لمناهضة العنف ضد المرأة بتاريخ 14/12/2023.

PMF's Voice Broadcasted on Local Television and Radio Stations Throughout 2023

A series of radio discussions were held, addressing issues related to personal status, as well as legal, social, psychological, and economic matters. These discussions focused on the challenges faced by women who head their households and the hardships they endure in the absence of fathers, including feelings of oppression and injustice. The sessions emphasized approaches for overcoming these challenges to ensure the Fund's continued support and success for future generations, viewing these women as sources of strength and creativity in building society. This type of platform provides women with the opportunity to voice their fears and concerns, which in turn strengthens their self-confidence and bolsters community trust in their abilities.

The Palestinian Maintenance Fund held a total of 38 radio and television appearances on various stations throughout 2023, distributed as follows:

- 31 Interviews on Radio Bethlehem 2000
- 5 Interviews on Manbar Al-Hurriya (Freedom Forum) Radio
- 5 Interviews on Sawt Al-Naqab Radio
- 1 Interviews on Roya TV
- 1 Interviews on Ma'an News TV

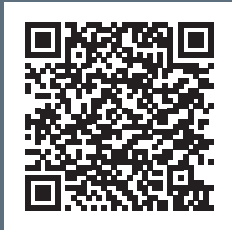
Radio Bethlehem 2000



Mrs. Amira, one of the Fund's beneficiaries, and Professor Louy Fawadleh, a psychology professor, appeared on Radio Bethlehem 2000 on January 5, 2023.



Mrs. Iman, one of the Fund's beneficiaries, and Mr. Asim Qawasmi, an educational counselor, appeared on Radio Bethlehem 2000 on January 12, 2023.



Mrs. Ne'ma, one of the Fund's beneficiaries, and Ms. Zahira Fares, a psychology specialist, appeared on Radio Bethlehem 2000 on January 26, 2023.



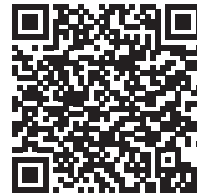
Mrs. Amina, one of the Fund's beneficiaries, and Ms. Rania Sanjilawi, a social worker, appeared on Radio Bethlehem 2000 on March 23, 2023.



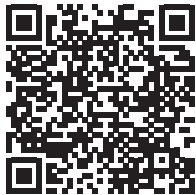
Mrs. Najwa, one of the Fund's beneficiaries, and Dr. Nadira appeared on Radio Bethlehem 2000 on June 15, 2023.



Mrs. Iman, one of the Fund's beneficiaries, and Adv. Mervat Abu Qweider, a follow-up and collection lawyer at the PMF, appeared on Radio Bethlehem 2000 on July 30, 2023.



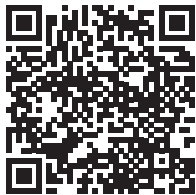
Mrs. Najwa, one of the Fund's beneficiaries, and Adv. Zeina Khalafah, a follow-up and collection lawyer at the PMF, appeared on Radio Bethlehem 2000 on September 7, 2023.



Adv. Hadeel Rabaai, Head of the Legal Department at the PMF, and Mr. Jamal Musa, Director of Public Enterprise Relations at The National Bank, appeared on Radio Bethlehem 2000 on August 10, 2023.



Mrs. Riham, one of the Fund's beneficiaries, and Dr. Sahar Al-Qawasmeh, a psychology specialist, appeared on Radio Bethlehem 2000 on September 14, 2023.

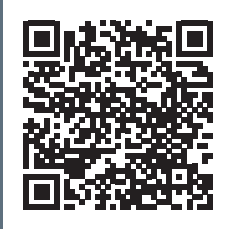


Mrs. Ashwaq, one of the Fund's beneficiaries, and Adv. Majd Khalayleh, a follow-up and collection lawyer at the PMF, appeared on Radio Bethlehem 2000 on August 20, 2023.



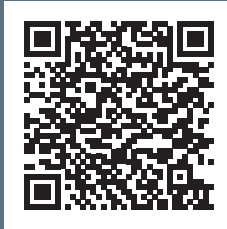
Adv. Asma Al-Hanbali, a follow-up and collection lawyer at the PMF, appeared on Radio Bethlehem 2000 on September 21, 2023.

Manbar Al-Hurriya Radio



Adv. Hadeel Rabaai, Head of the Legal Department at the PMF, appeared on Manbar Al-Hurriya Radio on March 21, 2023.

Ma'an News TV



Adv. Fatmeh Muaqqat, Director General of the PMF, appeared on Ma'an News TV on August 8, 2023.



Adv. Fatmeh Muaqqat, Director General of the PMF, appeared on Manbar Al-Hurriya Radio on March 22, 2023.



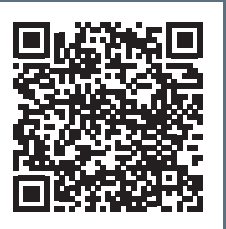
Sawt Al-Naqab Radio



Adv. Fatmeh Muaqqat, Director General of the PMF, appeared on Al-Naqab Radio on March 23, 2023.



Roya TV



Adv. Fatmeh Muaqqat, Director General of the PMF, appeared on Roya TV on June 26, 2023.



Production of two animation films

Two one-minute animated films were produced to raise awareness among the community and decision-makers about maintenance beneficiaries and the critical role the Fund plays in protecting, supporting, and ensuring a dignified standard of living for them. These films act as a modern educational tool, spreading knowledge and enhancing awareness about the rights of right-holder groups, ensuring that maintenance reaches those who deserve it across various segments of society. Special emphasis was placed on reaching young people, a vital demographic, given that Palestinian society is predominantly youthful, as indicated by data from the Palestinian Central Bureau of Statistics.

These films were designed and produced with high quality and creative techniques, supported by the Hayat Project and in collaboration with a specialized design and production company. This type of film has a significant impact on audiences due to its engaging educational nature, offering the Fund an effective tool for disseminating knowledge and telling the stories of right-holder groups to raise awareness of their rights. Through a blend of visual, audio, and dynamic techniques, these films serve as a powerful means of education and advocacy.



Documentary Film

The Fund produced a documentary showcasing the journey of the Madad Network members, highlighting their challenges and successes. This film followed the Fund's participation in a training course titled "Solutions Journalism and Digital Media from a Gender Perspective" conducted by the Ministry of Women's Affairs over three days in Jericho. The documentary earned an award as one of the top three films presented to the Ministry, standing out in a competition among training participants. This practical exercise allowed participants to apply newly acquired skills in creative and captivating filming

techniques, presenting scenes in an innovative and unconventional style. The Fund was honored at a ceremony alongside other institutions that participated in the training.

The film exclusively revolves around the struggles of women maintenance right-holders and their transformative journey through secondary socialization pathways, evolving from victims to agents of social change within both their private and public spheres. The core elements of the story, along with the script, filming, editing, and direction, were developed through a series of meetings with the Madad Network beneficiaries.

