OPTHF occupied Palestinian territory Humanitarian Fund

oPt HUMANITARIAN FUND

HAPPANNUAL REPORT

Credits

This document was produced by the United Nations Office for the Coordination of Humanitarian Affairs (OCHA) oPt. OCHA oPt wishes to acknowledge the contributions of its committed staff at headquarters and in the field in preparing this document.

The latest version of this document is available on the oPt HF website at https://www.unocha.org/occupied-palestinian-territory/about-opt-humanitarian-fund.

Full project details, financial updates, real-time allocation data and indicator achievements against targets are available at CBPF DataHub.

Front Cover

Two young Palestinian girls in Gaza find a moment of joy amid adversity, embracing hope through psychosocial support and recreational activities provided by the local partner Palestine Save the Children Foundation (PSCF).

Credit: @PSCF

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Financial data is provisional and may vary upon financial certification.

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LETTER FROM THE HC

I am pleased to present the 2024 Annual Report for the occupied Palestinian territory Humanitarian Fund (oPt HF, the "Fund"). This report offers insights into 2024 allocation results, risk management framework and effective programming while reflecting on the continued challenges faced in our collective mission to support vulnerable Palestinian communities.

For Palestinians, the humanitarian situation in 2024 continued to be catastrophic, marked by unprecedented violence and devastation. Access to lifesaving services—already hindered by decades of occupation, recurrent conflict, political turmoil and economic instability—has dramatically decreased as protection concerns have surged.

The humanitarian context in the occupied Palestinian territory (oPt) remains dire, with ongoing hostilities and restrictions exacerbating the suffering of millions. Over 3 million Palestinians required humanitarian assistance, including the vast majority of the Gaza Strip residents and significant portions of the West Bank population.

Despite these persistent challenges, the oPt HF has remained resolute in its mission. Thanks to the trust and flexibility of our donors and partners, the Fund was able to provide life-saving assistance when it was needed most. Through strategic adaptations, such as the 48-hour allocation mechanism, we have ensured rapid and effective responses to critical emergencies.

In 2024, the Fund supported 85 projects, channeling a total of \$49.5 million to address pressing humanitarian needs. Furthermore, we disbursed an additional \$19.6 million in top-up allocations, bringing the total funding distributed to an impressive \$69.1 million.

These funds have directly supported life-saving activities and strengthened the humanitarian coordination framework under OCHA's leadership.

Our collaboration with local NGOs remains a cornerstone of our success. Their grassroots connections and capacity to operate in challenging environments have been instrumental in reaching the most vulnerable populations. This approach underscores our commitment to empowering local actors and enhancing the sustainability of humanitarian responses.

Accountability and transparency remain at the heart of the Fund's operations. We have continued to refine our processes, ensuring that every contribution entrusted to the Fund is utilized responsibly and effectively. This dedication reinforces the confidence of our donors and the trust of the communities we serve.

As we look ahead, the humanitarian needs in the oPt demand a united and strategic response. The Fund's role in alleviating the suffering of the most vulnerable Palestinians has never been more critical. With your continued support, we can confront these unprecedented challenges and work towards a future of stability and resilience for the people of Palestine.

Thank you for your unwavering partnership and trust in the oPt Humanitarian Fund.

Sincerely,

Muhannad Hadi Humanitarian Coordinator for oPt



2024 IN NUMBERS



2.7M
PEOPLE
ASSISTED



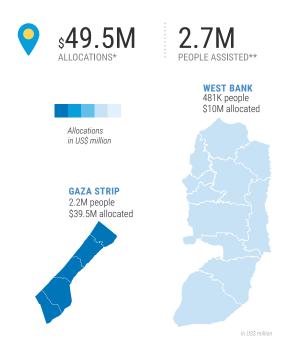




85 PROJECTS





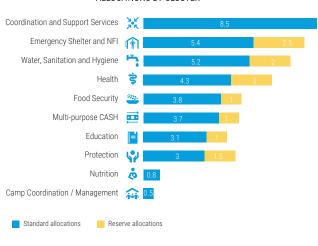


*This excludes the additional top-up amount processed in 2024 for 2023 projects.

**The Annual Report uses the number of people targeted as a proxy for the number of people reached and henceforth the term people assisted will be used. This approach allows for more timely global reporting as the final data on people reached only becomes available over a year after the allocation of CBPF funds. The reported outcomes will be available on the https://cbpf.data.unocha.org/the CBPFS will continuously monitor if targets are reached.

***The OPt HF has adopted the SUM methodology for calculating West Bank project beneficiaries and the MAX methodology for Gaza project beneficiaries when aggregating the total beneficiaries across the 85 implemented projects in 2024. This methodology is appropriate in the oPt context, given that the administrative boundaries of the West Bank and Gaza are strictly separated, with no overlap between the two due to political factors.

ALLOCATIONS BY CLUSTER



Allocations in US\$ million, people assisted in millions



Over 300k Liters of fuel delivered in 2024 under the Emergency Fuel Procurement for the Continuity of Critical Humanitarian Operations and Essential Services in Gaza.



Over **106,000 people** received life-saving food assistance during times of emergencies, ensuring access to vital nutrition when it was needed most.



30 trucks deployed to enhance logistical capacity, improving the efficiency of humanitarian aid distribution in Gaza and overcoming security challenges at crossings.



Over **555,000 people** benefited from improved access to WASH services, gaining improved access to safe drinking water, essential hygiene supplies, cash assistance, and strengthened WASH services during emergencies.



1 PSEA network supported, rapidly adapting to the crisis and reaching over 1.5 million individuals in Gaza through its helpline, community engagement and strategic outreach.



1,119 households affected by military operations in northern West Bank received cash assistance for shelter damage repairs.



4 water tanks (123.5 m³ capacity) installed at Jenin Hospital in the West Bank, providing lifesaving water for critical operations, including dialysis, amid road destruction and water grid disruption during Israeli military operations.



53,339 people received cash assistance during the emergency, providing critical support for their urgent needs.



Established **2 makeshift healthcare centers** in Khan Yunis and Deir al-Balah governorates, serving 45,000 beneficiaries, including IDPs and PWDs, offering free multidisciplinary services such as general medicine, pediatric care, SRH, lab testing and expanded care for dermatology and chest diseases.



Fuel provided to **23 critical healthcare facilities** (including 16 hospitals and 7 field hospitals) in Gaza, ensuring the continued delivery of essential and life-saving healthcare services.



Supported **Site Management Working Group** (SMWG), enhancing coordination of the IDP crisis response in Gaza, supporting evidence-based planning, and improving service delivery for over 1.2 million displaced individuals.



Over **170,000 people** in Gaza received treatment for waterborne diseases, skin infections and acute respiratory infections, safeguarding their health amid crisis.

Donor Contributions

Spain's unwavering support to the oPt Humanitarian Fund reflects our deep commitment to principled, needs-based humanitarian action. Since 2007, our partnership with OCHA has enabled timely and effective responses to the most pressing needs of vulnerable communities in Palestine. By working together, we ensure that critical resources reach those who need them most. reinforcing Spain's dedication to international solidarity and humanitarian principles.

Spanish Cooperation

Building on the unprecedented donor support in 2023, the 2024 funding landscape for the oPt HF reflected both continuity and diversification. The number of contributing donors increased, with new donors—including Bangladesh, Kenya, Kuwait, Malaysia, and San Marino—signaling growing international engagement. Ensuring earlier and sustained contributions from key donors remains crucial for maintaining the Fund's operational capacity and flexibility, enabling a more predictable response to humanitarian needs.

However, overall funding decreased significantly from \$91.4 million in 2023 to \$54.8 million in 2024, underscoring the urgent need for earlier and sustained contributions to maintain the Fund's operational capacity and flexibility.

Despite this decline, carryover funding from 2023's substantial late-year contributions provided a critical buffer, allowing for the immediate channeling of resources to urgent humanitarian needs in early 2024. While this helped sustain response efforts in the first quarter, heavy reliance on late-year funding remains a challenge for long-term planning and operational continuity. In 2024, 31 per cent of total contributions were received between October and December, slightly mirroring the previous year's trend of late disbursements.

The United Kingdom was the largest overall contributor, providing \$15.2 million across multiple months, while Norway made the largest single contribution of \$10.38 million in July, reinforcing mid-year funding stability. Germany contributed \$5.47 million in October, while December alone saw \$9.32 million, including Switzerland (\$4.83 million), Norway (\$1.32 million), Kuwait (\$1.25 million), and private contributions (\$1.93 million). While this fourth-quarter boost was crucial, earlier disbursements remain essential



DONORS WITH MULTI-YEAR CONTRIBUTIONS

	Kuwait	\$1.3M
+	Switzerland	\$4.8M
	United Kingdom	\$7.6M

to enable strategic, needs-based planning and avoid operational disruptions.

The diversity of donors, including smaller contributors like Bangladesh, Kenya, and San Marino, highlights broadening international support. Private contributions remained notable at \$1.9 million, compared to \$2.3 million in 2023.

Looking ahead to 2025, securing early commitments and reversing the trend of declining overall contributions will be critical to ensuring a timely, effective, and sustainable humanitarian response.

settler violence and access restrictions

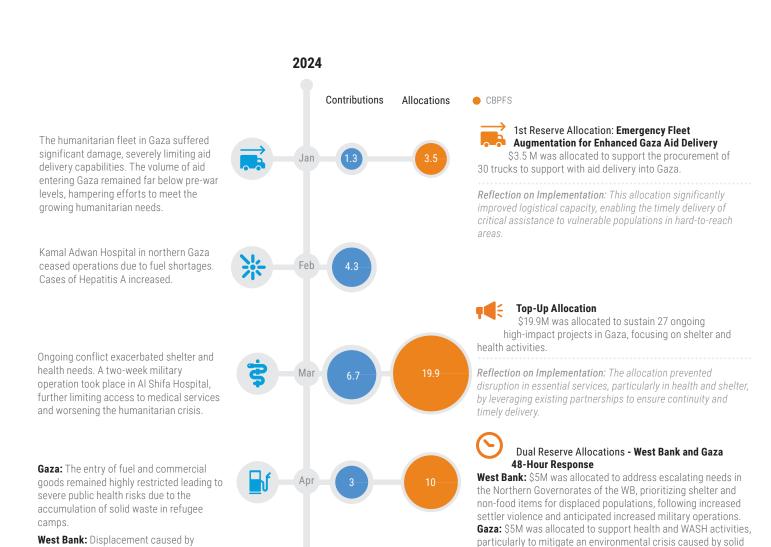
peaked this month, reaching the highest

level recorded in 2024.

Humanitarian Context and Allocations

The humanitarian situation in the oPt throughout 2024 was marked by a continuation of large-scale military operations, significant displacement and the destruction of vital infrastructure, particularly in Gaza and the northern West Bank. The conflict escalation led to unprecedented levels of humanitarian needs. By December 2024, the UN and partners estimated that at least \$6.6 billion is required to address the humanitarian needs of 3.3 million people in Gaza and the West Bank, including East Jerusalem.

In response, the oPt HF allocated \$69.1 million, channeled through 44 partners to support 85 projects, ensuring critical humanitarian assistance reaches those most affected.



waste accumulation.

responses.

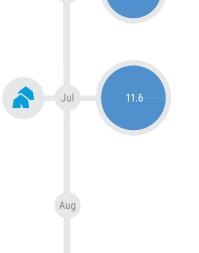
Reflection on Implementation: The flexibility of the 48-hour

response mechanism ensured timely support to affected communities, addressing urgent needs effectively. Notably, 82 per cent of the Gaza response allocation was directed to national partners, ensuring localized, efficient, and context-specific The Rafah Operation began on 06 May, escalating the humanitarian crisis. More displacement was reported



4th Reserve Allocation to Gaza 2024
(Site Management) – \$0.5M was allocated to strengthen the coordination of the IDP crisis response in Gaza, facilitate evidence-based planning, and enhance service delivery for displaced individuals.

Escalating displacement highlighted the need for improved site and information management to coordinate aid effectively.



Approaching winter intensified vulnerabilities, with pressing needs for winterization support.

The largest Israeli military operation since the Second Intifada took place between August and September, lasting ten days, resulting in significant casualties, widespread displacement, and extensive infrastructure damage.

Sep 1.1 30

1st standard allocation oPt 2024
- \$30M was allocated for winterization support (Shelter and NFIs, food, health, WASH)

Reflection on Implementation: This allocation ensured timely winterization support, reducing the risk of exposure to harsh conditions for vulnerable families.

Record-high surge in settler violence

during the Olive Harvest Season, marking the highest number of Israeli settler violence incidents causing casualties and/or property damage to Palestinians in the past five years.

n Nov

5th Reserve Allocation Emergency Fuel
Support for Continuity of Critical Humanitarian
Operations and Essential Services in Gaza 2024–\$5M

Ensured continuity of critical humanitarian operations in Gaza through emergency fuel provision, mitigating the risk of service disruptions across multiple sectors.

Reflection on Implementation: Emergency fuel support stabilized critical services, including health and water supply, preventing a deeper humanitarian crisis.

Israeli forces and Palestinian authorities launched military operations in the north of the West Bank.



6th Reserve Allocation Protection from Sexual Exploitation and Abuse (PSEA) Support in Gaza - 2024

\$0.5M Expanded the PSEA Network, addressing protection risks, particularly for women, children, and displaced persons.

Overall Reflection on 2024 Allocations and Impact

The Fund's strategic use of Reserve and Standard Allocations allowed for timely and targeted responses. Approximately 38.4 per cent of total funding was allocated to national partners, reinforcing localized responses and enhancing local capacity.

Notably, the Fund's rapid 48-hour response mechanism enabled immediate support in times of crisis, ensuring that resources reached affected communities without delay. Despite access challenges and infrastructure destruction, critical interventions in health, WASH, protection, and shelter, mitigated the humanitarian impact of the conflict and promoted resilience within affected communities.

The oPt HF remains committed to adaptive management, improving response mechanisms, and upholding principled humanitarian action to support those in need across the occupied Palestinian territory.

Promoting Localization



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The oPt Humanitarian Fund (HF) is more than a funding mechanism; it is a lifeline for vulnerable communities. Its flexibility and rapid response enabled the Palestine Save the Children Foundation (PSCF) to secure new funding and adapt ongoing projects to address the urgent needs of those affected by the current conflict. Through this support, we delivered life-saving assistance to over 1,600 children and their families in Gaza. HF's contribution allowed us to provide psychosocial services for displaced children, teachers, and families, educational activities for children who had been out of school for over a year, and essential resources such as recreational kits, school bags with stationery, clothing and assistive devices. These projects have not only addressed critical needs but also restored hope and stability to children and families amidst the

~Local partner Palestine Save the Children Foundation (PSCF)

challenges of conflict.

Despite ongoing challenges, the oPt HF remains committed to supporting local partners without compromising aid quality. Localization is prioritized in project selection, with higher scores awarded to proposals led by local organizations or in partnership with international NGOs.

In 2024, 38.5 per cent of available funds were channeled through local partners -30.4 per cent directly and 8.1 per cent indirectly (through INGOs or the UN), significantly surpassing the 25 per cent target set under the Grand Bargain in 2016. Strategic collaborations, especially with local NGOs, have formed the cornerstone of the Fund's work. The strong connections these organizations have with local communities, along with their capacity to operate in challenging areas, have proven indispensable.

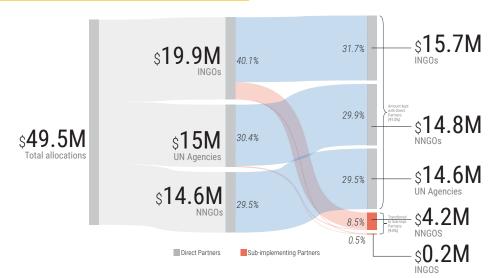
Throughout the ongoing response to the crisis in Gaza, local NGOs were key in ensuring rapid and appropriate response. For example, the 48-hour Gaza response allocation in October saw nearly 49 per cent of funds (\$4.4 million) directly channeled to local partners.

It is worth noting that even within these difficult times and uncertainties, local partners remain committed to supporting the affected people, despite what they themselves have been going through in terms of displacement and hardships.

For example, our local partner, Agricultural Development Association (PARC), has led an MPCA project in collaboration with the INGO Première Urgence Internationale (PUI), fostering a valuable exchange of expertise, particularly in refining the MPCA nomination and selection process and enhancing the scoring criteria. This partnership has strengthened the overall effectiveness and transparency of beneficiary identification leveraging on both partners strengths.

By prioritizing local leadership, expanding funding opportunities, and fostering inclusive governance, the oPt HF advances a more effective, sustainable, and community-driven humanitarian response.

ALLOCATION FLOW BY PARTNER TYPE in US\$ million



HF monitoring visit with the local partner PAAPD (Palestinian Al Nakheel Association for Progress and Development) in Gaza. ©PAAPD 2024



With three local partners as full members of the Fund's advisory board, local and national partners have been actively involved in the Fund's governance structures, Their participation ensures that funding priorities align with community needs and that decision-making reflects local realities. This involvement has fostered greater accountability and responsiveness within the Fund's allocation process, ensuring that local and national actors are central to the humanitarian response.

The Fund has demonstrated that empowering local and national actors leads to more effective and sustainable humanitarian responses. By strengthening local capacity, expanding funding opportunities, diversifying partnerships, and ensuring inclusive governance, the Fund continues to advance a model of humanitarian action that is locally led, contextually relevant, and responsive to the needs of the most vulnerable communities.

The oPt HF remains committed to strengthening the capacity of local and national partners, ensuring they are equipped to lead effective humanitarian responses. Beyond financial support, the Fund invests in technical assistance, training and institutional strengthening to enhance the operational effectiveness and sustainability of local organizations.

In 2024, the oPt HF conducted two key training sessions, reaching 104 participants. The West Bank 48-Hour Orientation Session aimed to enhance local partners' preparedness for rapid emergency allocations and the technical aspects of the allocation modality while the Proposal & Budget Development Training focused on improving partners' ability to develop high-quality proposals and budgets aligned with humanitarian funding requirements.

Additionally, the Fund conducted several one-onone clinics upon partner request, offering tailored guidance on project design, implementation, and compliance.

Continued partnership and close engagement with local organizations have enabled the Fund to be more receptive of needs on the ground, timely in planning and ensures allocations are reflecting the current dynamics.



OVERCOMING OCCUPATION CHALLENGES WITH COMMUNITY SUPPORT

Najma, a farmer from the village of Yasuf, northeast of Salfit, in the West Bank, has spent her entire life tending to her family's olive trees. However, in recent years, accessing her own farmland has become a daily struggle.

Surrounded by four Israeli settlements, Kfar Tapuah, Rechelim, Nofei Nehemia and Ariel, Najma's village has faced repeated settler attacks, land confiscation, and severe farming restrictions. This is because these agricultural lands are in Area C, where the Israeli authorities retain exclusive control over planning and zoning, and over law enforcement. Each olive harvest season, in order to access the land, Najma must secure special permissions from Israeli authorities. At best, this will afford her a few hours of access per day. As a result, in some years she could only harvest some 20 per cent of the crops, she says.

The Agricultural Development Association (PARC), a local NGO, with financial support from the oPt Humanitarian Fund (HF), provided essential agricultural tools to over 1,400 households owning some 15,000 dunums of olive-planted land. The support aimed to improve efficiency and productivity in areas most affected by violence. The distributed tools—including olive harvesters, pruning shears, ladders, tarps, and olive oil storage containers—aimed at alleviating some of the burdens faced by farmers struggling to access their land.

Holding the olive harvester and electric shears in her hands, Najma felt a sense of relief. "Maybe today, we'll make real progress," she thought. The new tools allowed her to work faster and more efficiently, yet the risks remained: settlers could arrive at any moment to threaten her or damage her harvest. For Najma, harvesting olives was more than just collecting fruit; it was about staying connected to her land and preserving her livelihood and family heritage.

As the harvest progressed, volunteers recruited through PARC joined Najma in the field, along with several local women. What had once been a slow, solitary task became a communal effort, with farmers working together to complete one field before moving to the next. The collaborative system, coupled with the new tools, maximized productivity and strengthened social bonds among the villagers.

By the end of the season, Najma had managed to collect 80 per cent of her olives in just 12 days, she says.

"The support we received, not only improved the harvest but also fostered resilience and collaboration among farmers facing similar challenges," Najma reflected.

Programming Highlights



\$6.2M PROVIDED BY THE FUND IN CVA



\$4.5M PROVIDED FOR PROTECTION ACTIVITIES DURING THE ONGOING CONFLICT



Advancing Cash and Voucher Assistance (CVA)

In 2024, the oPt HF supported eight projects utilizing Cash and Voucher Assistance (CVA) with a total allocation of \$4.7 million. This represents an increase in CVA utilization, rising from 7 per cent in 2023 to 13 per cent in 2024. The increase is attributed to assessed needs, feasibility, and contextual factors such as market functionality and liquidity constraints.

The scaling up of CVA underscores the HF's commitment to enhancing flexible and dignified assistance. The Fund prioritized CVA where appropriate, ensuring its integration into the project selection process through weighted criteria in scorecards. CVA was employed across multiple humanitarian sectors, including winterization, displacement response, and livelihoods restoration.

For example, in the West Bank, emergency cash assistance during military operations enabled affected families to purchase essential goods. In Gaza, despite liquidity challenges, CVA facilitated access to basic needs through vendor networks, which include small grocery shops, telecommunications sales points, and supermarkets. Given their proximity and availability, these networks played a crucial role in ensuring that recipients could access cash and use their assistance flexibly and efficiently, allowing them to meet urgent household needs even in crisis conditions.

Cash assistance, particularly Multi-Purpose Cash Assistance (MPCA), continued to be the preferred and most dignified form of aid, allowing recipients to prioritize their most urgent needs. Monitoring visits and beneficiary testimonies highlighted its effectiveness, particularly for internally displaced persons (IDPs) who used the funds for food, water, medicine, and clothing.

Fatin, a woman in Gaza utilized HF-supported cash assistance to purchase medication for her husband and repair her sewing machine. This not only improved her family's well-being but also restored her ability to generate income, exemplifying the empowerment and dignity that CVA aims to provide.

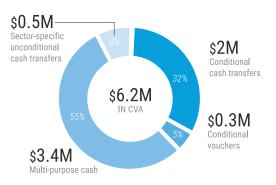
The HF's strategic promotion of CVA in 2024 strengthened its impact on vulnerable populations by ensuring timely, flexible, and needs-based assistance. Moving forward, continued coordination with the Cash Working Group and adaptation to evolving challenges will be critical to sustaining and expanding CVA effectiveness in the oPt.

Promoting the centrality of protection

In 2024, the oPt HF supported 13 protection projects with \$4.5 million, 9.1 per cent of total allocations. On the technical level, a protection advisor reviewed all projects submitted to the oPt HF and ensured that all projects incorporated key protection principles and promoted meaningful access, safety, and dignity in humanitarian assistance.

In 2024, protection programming focused on life-saving interventions in Gaza and the West Bank, prioritizing MHPSS, GBV prevention and response, and child protection. Funding supported emergency mental health services, psychosocial support, and GBV-specific services for vulnerable communities, particularly women, girls, and children. Efforts also strengthened SEA prevention and response while reinforcing the centrality of protection in humanitarian action. In the West Bank, interventions addressed the protection needs of Palestinian refugees and provided timely child protection and MHPSS support in crisis-affected areas.

CASH AND VOUCHER ASSISTANCE BY TYPE



Shifa hospital 22 Jan2024 ©OCHA



Health in times of emergencies

The health system in Gaza has been pushed to the brink, with 94 per cent of all health facilities either damaged or destroyed, leaving essential services largely unavailable or inaccessible. Primary and secondary healthcare—vital for maternal and reproductive health, chronic disease management, and emergency obstetric care—has been severely disrupted. Routine immunizations have stalled, while horrifying living conditions and lack of hygiene derived disease outbreaks.

Hospitals, struggling with severe shortages of medical supplies, fuel, and health workers, faced immense challenges in managing trauma cases.

During 2024, the oPt HF supported 10 health projects. By mid-2024, oPt HF-funded partners expanded services to meet urgent needs.

In Khan Yunis and Deir al-Balah, two temporary healthcare centers were established by Al Awda, an HF-supported local partner, reaching 45,000 displaced individuals with free multidisciplinary care, including treatment for communicable diseases, pediatric care, and SRH services.

Despite relentless bombardments, PMRS mobile teams provided essential healthcare to over

100,000 people across Northern Gaza, Gaza City, Khan Yunis, and Rafah. They treated chronic conditions such as diabetes and hypertension, managed 600 emergency trauma cases, and delivered maternal healthcare to over six thousand pregnant women, many of whom faced complications due to malnutrition and stress. Mental health support remained critical, with nearly 13 thousand people receiving psychosocial services to cope with trauma and anxiety.

With HF-support, Medical Aid for Palestinians (MAP) focused on post-operative and wound care, improving health outcomes for patients discharged into sub-optimal conditions with little access to medical supplies. The project ensured access to secondary healthcare, primary consultations, and psychosocial support, offering a crucial bridge to recovery.

In the face of unimaginable destruction, healthcare remains a fight for survival. Through urgent and adaptive interventions, oPt HF-funded partners continued to stand on the frontlines, delivering life-saving care where it is needed most.

Educational Activity in Al-Zawaida, Deir al-Balah governorate. ©VdT



INCIDENTS.



Addressing Gender Equality and Responding to GBV

Conflict and displacement exacerbate pre-existing vulnerabilities and increase the risks of GBV, which often includes sexual violence, exploitation, and discrimination. In 2024, the ongoing crisis in Gaza has further intensified these risks, leaving women and girls with limited access to essential services and protection. Repeated forced displacement has resulted in the separation of families, eroding social protection systems, specifically for women and children in Gaza. According to UNFPA, this, compounded with the lack of law enforcement, is exposing women and girls to heightened risks of violence, including gender-based violence (GBV).

Severe overcrowding in shelters, coupled with abysmal water and sanitation conditions and the scarcity of soap and hygiene products, are also depriving women and girls of their privacy and dignity, while making them more vulnerable to infections and diseases. Despite the high surge in needs, aid workers are facing immense challenges in reaching women and girls. The multiple Israeli-issued evacuation orders in recent months have forced GBV-response service delivery points to close or relocate, while displacing beneficiaries, making them difficult to trace and ultimately delaying or interrupting service provision, including medical care for GBV survivors.

The shortage of tents and facilities that may be converted into safe operational spaces is also hampering partners' efforts to scale up GBV prevention and response services, including

case management and specialized mental health and psychosocial support. These obstacles are exacerbated by unstable internet connection and the ongoing electricity outage, transport restrictions and the lack of cash liquidity, which are further constraining efforts to engage with communities, strengthen GBV-response referral pathways and increase protection activities. Therefore, responding to GBV in emergencies is not only a humanitarian obligation but also a necessity to safeguard survivors' rights, provide life-saving support, and promote long-term resilience.

In 2024, the oPt HF supported three projects prioritizing GBV response. The three projects aimed to address the urgent needs of vulnerable populations in Gaza, particularly women and girls affected by GBV, displacement, and disabilities. Activities included providing multi-sectoral support, including MHPSS services, legal counseling, case management, provision of dignity kits and cash assistance, while strengthening community engagement and building the capacity of GBV frontline staff.

Projects emphasized a survivor-centered, rightsbased approach, aiming to enhance resilience, improve access to critical services, and ensure protection in high-priority, conflict-affected areas. Sabrina and her child brings water from the sea before the intervention that Oxfam and PEF contributed to the camp she is living in. ©OXFAM Novib



FROM DISPLACEMENT TO HOPE: SABRINA'S STRUGGLE FOR SURVIVAL AMID WAR

Sabrina, a mother of seven from Beit Lahiya, Gaza, faced relentless displacement due to the war in Gaza. "We left with nothing but the clothes on our backs," she recalled, believing they would return home within days. Instead, she and her family were forced to move repeatedly, first to Jabalya refugee camp, then to Khan Younis, and later to Rafah. In May 2024, when the Israeli military operation expanded to Rafah governorate, Sabrina and her family fled again, seeking refuge in a makeshift tent on Deir Al Balah's beach. "Life in a tent is tragic and difficult," Sabrina said.

Living in a tent by the beach, Sabrina and her family endured harsh conditions: burning heat during the day and cold winds at night. Clean water, food and sanitation were difficult to access, making survival a daily challenge. Recalling some low-quality water she could fetch, Sabrina said "it was polluted and had a strange, thick taste, like boiling jelly." The contaminated water led to widespread illness affecting the whole family, with diarrhea and skin infections.

"It broke my heart to see my children suffer," Sabrina said. "Their skin is so irritated and painful, and I can't do anything to help them." Desperate for relief, her children would walk long distances, sometimes over a kilometre, just to fetch water. Often, they had to buy it, but at 40 to 50 new Israeli shekels (11-US\$14) per container, it was a luxury they could rarely afford.

With support from the oPt Humanitarian Fund (HF), in October 2024, Oxfam in partnership with Palestinian Environmental Friends (PEF), a local organization, provided clean water to some 6,000 internally displaced people in four makeshift tent camps. Access to clean water became more consistent, and hygiene supplies started arriving. "We felt a glimmer of hope," she said, "as if the clouds were finally parting."

As the winter rain poured down, their makeshift tents flooded, turning the sandy ground into a pool of mud. Flooding threatened to wash away the little stability they had managed to find, and Sabrina watched helplessly as water pooled around their shelter. In response, Oxfam and PEF, provided sandbags to create barriers around the tents, redirecting the water and preventing further damage. "It was a great idea, it was a great help," Sabrina said, her voice tinged with gratitude. "With the sandbags in place, we could breathe a little easier. They also helped us manage the solid waste, which had been piling up and adding to our worries".

As the war continued, diseases long absent from Gaza began to reemerge. Sabrina feared the resurgence of illnesses like polio. "I did not know what it was, what its symptoms were, or what the side effects of a vaccine might be." Fortunately, through the project, she was also offered hygiene awareness sessions that covered essential topics, including polio, menstrual hygiene management, and managing solid waste in time of crises. "I felt relieved. At least I know these things and how to manage them; I started to share this knowledge with my family and daughters," she said.

Sabrina remains hopeful. "I am looking forward to any permanent ceasefire. I am super tired of displacement and war."

Risk Management



27**
REPORTED
INCIDENTS



ONGOING CASE

Risk managment of projects

Despite the challenges, monitoring in 2024 achieved an impressive 98.7 per cent completion rate, with 156 out of 158 monitoring activities conducted. At the beginning of the year, the HFU primarily relied on remote monitoring due to the ongoing war. However, as operational capacity increased and the security situation slightly changed, on-site monitoring was reinitiated.

Both remote call monitoring and ad-hoc field visits were utilized to verify reported achievements, ensuring the accuracy of reported results and the effective use of resources. These essential tools remain critical in verifying the delivery of assistance and managing funding-related risks. In addition to assessing partner capacity and performance, monitoring activities—alongside financial spot checks—play a key role in strengthening partners' capabilities.

The HFU generates findings and recommendations for partners to address, driving continuous improvements in programme implementation. Financial spot-check reports, which highlight key concerns and areas for improvement, are shared with external auditors to enhance evidence-based assurance mechanisms and provide valuable feedback to partners.

As part of the second round of monitoring, field visits were conducted to assess project implementation on-site and engage directly with beneficiaries, ensuring that assistance reached those in need as intended.

IMPLEMENTATION BY PARTNER RISK LEVEL TYPE

158/156 Field Monitoring conducted	High risk 11 18	Medium risk 138 133	Low risk 7 7	completed required
74/49 Financial Spotchecks conducted	15 20	34 54		••••
70/66 Narrative reports processed	<mark>16</mark> 18	50 52	1 1	
66/65 Financial Reports processed	49 50	16 16		
16 Projects audited*	8 2	12 35 49		completed ongoing required

^{*}Due to the ongoing war, project audits face significant challenges, impacting access and verification processes. We are exploring ways to continue audits while ensuring compliance and accountability. Mitigation measures, including remote verification and alternative documentation methods, are being considered to uphold audit standards despite the constraints.

^{**} All incidents that the HFU has been informed of within 2024 only.

IMPLEMENTATION BY PARTNER RISK LEVEL TYPE



Risk Management of partners

The oPt HF prioritized funding to the bestpositioned partners in 2024, ensuring that risk considerations were balanced with operational capacity and contextual needs. The Fund continued to strengthen its Partners Performance Index (PPI) system, allowing for real-time updates to partners' risk levels based on their performance.

Partners demonstrating strong implementation capacity had their risk levels upgraded accordingly.

The majority of funding (67 per cent) in 2024 was allocated to medium-risk partners.

The oPt HF ensured careful due diligence and a strong duty of care in evaluating the qualifications and capacities of partners receiving funding.

Risk Management of funding

The accountability arrangements and risk management mechanisms of the oPt HF are designed to safeguard the programmatic and financial management of the Fund. These mechanisms have remained effective in detecting noncompliance incidents, financial losses, and suspected or alleged fraudulent acts.

In 2024, a total of 27 incidents affecting HF-funded projects were recorded, with two ongoing cases (since 2024). Compared to 2023, the number of reported incidents has significantly increased reflecting the escalating security challenges and operational constraints.

The incidents primarily involved financial losses—such as theft by third parties, looting, or damage to property or goods—that are beyond the control of Implementing Partners.

Incidents affecting projects in the West Bank were largely attributed to settler violence and demolitions or confiscation by Israeli Civil Administration (ICA), which are enabled by policies and practices applied by Israeli authorities in the context of the ongoing occupation.

Incidents affecting projects in Gaza resulted from severe disruptions in logistics and supply chains due to heightened security risks during the war. One of the most significant operational challenges faced by Implementing Partners has been looting. The protracted hostilities, severe depletion of essential resources, and the worsening humanitarian situation have contributed to increased incidents of looting, driven by both opportunistic and survival-based needs, and the deterioration of law and order, which has further constrained the safe delivery, storage, and equitable distribution of humanitarian aid, including food, medical supplies, and fuel.

To mitigate these risks, the HFU has strengthened monitoring mechanisms, enhanced coordination with local actors, and facilitated implementing partners requests to revise project modalities, allowing for alternative distribution strategies to minimize aid diversion and loss. These measures aim to enhance the adaptability and resilience of humanitarian operations in the face of ongoing challenges.

Despite these constraints, implementing partners have remained committed to deliver life-saving assistance, adapting their approaches to ensure aid reaches the most vulnerable populations.

All losses reported in 2024 to the HFU are communicated to contributing donors through monthly updates. Each incident is systematically documented in the OneGMS module and will be included in future UN audits.

In 2025, the HFU will continue to strengthen its risk management framework, incorporating lessons learned to strengthen the resilience of humanitarian programming in high-risk environments.

ANNUAL REPORT OPT HF
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WEAVING STRENGHT: MAYSA'S TRANSFORMATION AGAINST THE ODDS

Maysa, a 37-year-old mother of four, was displaced at least six times within Gaza following the escalation of hostilities back in October 2023. As her husband's chronic illness prevents him from working, she remains the primary caregiver for her family. But amid the desperate conditions deepened by the war, her income is anything but stable.

Sheltering in a damaged tent in An Nuseirat refugee camp, Maysa relied on charity kitchens for daily meals and walked long distances to secure drinking water. The harsh living conditions, coupled with her husband's deteriorating health, contributed to her anxiety and sleep disorders.

In response to the growing humanitarian crisis, the Women's Affairs Center (WAC), with support from the oPt Humanitarian Fund (HF), provided group psychological support sessions in the camp. Maysa participated in these sessions and received basic hygiene supplies. "After the sessions, I really found comfort," she said.

Motivated by her passion for fashion design, Maysa sought additional support from WAC's case manager. She joined a short training programme on skills for running a small sewing workshop, including budgeting, pricing, and basic marketing.

"The course was a turning point in my life," Maysa explained. Through a small grant, she acquired sewing materials and organized a modest workspace in her tent, using a pedal-operated sewing machine, as the Gaza Strip had been cut off from electricity.

The impact on Maysa's family was immediate. She generated income, enabling her to purchase winter clothing, medications for her husband, and food and water, even amid volatile market conditions. "The support changed everything in my life," Maysa said. "I feel empowered and hopeful".

Maysa expressed profound gratitude to WAC, saying, "They stood by me when I felt hopeless. The psychological and material support they provided was priceless. I once thought their help was just words, but now I realize how much it has changed my life."

^{*} Stories included in this report reflect the situation at the time of their submission, prior to the ceasefire. Conditions may have changed for cases by the time of this report's publication.

^{**}All names of affected people in these stories have been changed for confidentiality and protection purposes.

Annexes

Annexes list		Annexes title					
16	ANNEX A	2024 OPT HF ADVISORY BOARD					
17	ANNEX B	COMMON PERFORMANCE FRAMEWORK					

ANNEX A

2024 OPT HF ADVISORY BOARD

STAKEHOLDER	ORGANIZATION
Chairperson	Humanitarian Coordinator
INGO	Action Against Hunger (ACF)
INGO	PUI (Première Urgence Internationale)
INGO	Save the Children International (SCI)
NNGO	Tamer Institute for Community Education (TICE)
NNGO	Bisan Center for Research and Development (BCRD)
NNGO	Gaza Community Mental Health programme (GCMHP)
UN	Food and Agriculture Organization (FAO)
UN	United Nations Childrens Fund (UNICEF)
UN	United Nations Population Fund (UNFPA)
Donor	Switzerland/Sweden
Donor	Germany/Belgium
Donor	United Kingdom/ Norway
Observer	Palestinian Non-Governmental Organizations Network (PNGO)
Observer	Association of International Development Agencies (AIDA)
Observer	European Civil Protection and Humanitarian Aid Operations (ECHO)
oPt HF/OCHA	United Nations Office for the Coordination of Humanitarian Affairs (OCHA)

^{*} AB membership rotates bi-annually, with the HC and OCHA HoO as permanent members. This ensures continuity through staggered replacement in line with the oPt HF Advisory Board ToR.

ANNEX B

COMMON PERFORMANCE FRAMEWORK

The CBPFs measures its performance against a management tool that provides a set of indicators to assess how well a Fund performs in relation to the policy objectives and operational standards set out in the CBPF Global Guidelines. This common methodology enables management and stakeholders involved in the governance of the Funds to identify, analyze and address challenges in reaching and maintaining a well-performing CBPF.

CBPFs embody
the fundamental
humanitarian
principles of humanity,
impartiality, neutrality
and independence, and
function according to a
set of specific principles:
Inclusiveness, Flexibility,
Timeliness, Efficiency,
Accountability and Risk
Management.



Principle 1

INCLUSIVENESS

A broad range of humanitarian partner organizations (UN agencies and NGOs) participates in CBPF processes and receive funding to implement projects addressing identified priority needs.

- 1 INCLUSIVE GOVERNANCE
- 2 INCLUSIVE PROGRAMMING
- 3 INCLUSIVE IMPLEMENTATION
- 4 INCLUSIVE ENGAGEMENT
- 5 INCLUSIVE RESPONSE



Principle 3

TIMELINESS

CBPFs allocate funds and save lives as humanitarian needs emerge or escalate.

- 10 TIMELY ALLOCATION
- 11 TIMELY DISBURSEMENTS
- 12 TIMELY CONTRIBUTIONS

Principle 5

RISK MANAGEMENT

CBPFs manage risk and effectively monitor partner capacity and performance. CBPFs utilize a full range of accountability tools and measures.

- 18 RISK MANAGEMENT OF PROJECTS
- 19 RISK MANAGEMENT OF FUNDING
- 20 RISK MANAGEMENT OF PARTNERS

Principle 2

FLEXIBILITY

The programmatic focus and funding priorities of CBPFs are set at the country level and may shift rapidly, especially in volatile humanitarian contexts. CBPFs are able to adapt rapidly to changing priorities and allow humanitarian partners to identify appropriate solutions to address humanitarian needs in the most effective way.

- 6 FLEXIBLE ASSISTANCE
- 7 FLEXIBLE OPERATION
- 8 FLEXIBLE ALLOCATION PROCESS
- 9 FLEXIBLE IMPLEMENTATION

Principle 4

EFFICIENCY

Management of all processes related to CBPFs enables timely and strategic responses to identified humanitarian needs. CBPFs seek to employ effective disbursement mechanisms, minimizing trans-action costs while operating in a transparent and accountable manner.

- 13 EFFICIENT SCALE
- 14 EFFICIENT PRIORITIZATION
- 15 EFFICIENT COVERAGE
- 16 EFFICIENT MANAGEMENT
- 17 EFFICIENT MANAGEMENT



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