The SFD would like to notify that the name of the Sana’a-based, English-edited “Yemen Observer” weekly newspaper was unintentionally dropped from the list of Yemeni media (published in SFD newsletter No. 26 “April—June 2004”) which were actively involved in covering SFD participation in the International Conference for Scaling up Poverty Reduction Global Learning Process (Shanghai, China, 26-27 May 2004).

Editorial

The SFD has realized, at an early stage, the importance of the small and micro-enterprise sector, as it helps the poor generate and/or improve their incomes and has a potential to generate large numbers of job opportunities with relatively small investment cost—thus, improving the living conditions of those benefiting from the sector.

Indeed, since the beginning of its operations in 1998, the SFD has been actively involved in supporting microfinance activities through its Small and Micro Enterprise Development program. At the time, there were not other microfinance programs in the country, neither were available the data and information that could help set plans related to the development of the industry.

As such, Yemen has become one of the countries involved in this type of economic and social activity. This fact was clearly reflected in the G8 summit, in which H.E. Ali Abdullah Saleh, President of the Republic, participated; the group adopted a resolution on providing support to the development process in Yemen, particularly in the field of microfinance.

Consequently, the SFD has developed a National Small and Micro-Enterprise Development Strategy and outlined a five-year action plan at the cost of $137 million, to be adopted by the government.

Social Fund for Development

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Sana’a, Republic of Yemen

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E-mail: sfd@sfd-yemen.org
www.sfd-yemen.org

SFD organized “Small Enterprises Days”

Under the auspices of H.E Mr. Abdullah Bajammal, the Prime Minister, the Social Fund for Development organized in “Al Sab’ en Park” in Sana’a “The Small Enterprises Days” during the period 21-25 August 2004, in which 14 microfinance associations and NGOs (SFD’s partners) as well as 14 SFD-supported microfinance programs participated.

Mr. Alawi Saleh Al-Salami, Vice Premier and Minister of Finance, delivered a speech at the opening ceremony, indicating that the government has realized the importance of the small-enterprise sector, as it contributes considerably in the development process through creating a large number of job opportunities and is considered one of the solid bases to build big enterprises as well as an important part of the national Poverty Reduction Strategy. The Vice Premier confirmed the continuity of the support provided by the Government to the small enterprises and expressed appreciation to the SFD initiative in carrying out such activities.

Mr. Abdulkarim Ismael Al-Arhabi, Minister of Social Affairs and Labor and the Managing Director of the Social Fund, also delivered a statement, indicating that the SFD—since the beginning of its operations in 1998—has given special attention to the small enterprises (through its enterprise-development program) when there was not any other similar program involved in this sector, neither there were any data and information that could help set plans for developing small and micro-enterprises. The Managing Director added that the SFD has carried out well-studied steps to contribute to the sector development, with its interventions focusing on building local capacities to provide financial as well as non-financial services (Consultations and Business Development Services) and contributing to enhancing the understanding of the sector through conducting studies and surveys, ensuring successful implementation of these interventions by applying the best internationally known practices in this field and implementing pilot projects to draw lessons and—subsequently—improve and enhance the quality and effectiveness of its interventions.

(Continued on page 2)
**NEWS**

- **Small and Micro Enterprises Development Strategy**

  Participation of HE. Ali Abdullah Saleh, President of the Republic, in the meetings of the G8 group of countries offering development assistance has yielded results, indicating the group’s commitment to providing support to the development process in Yemen, particularly in the microfinance field.

  In this regard, the Council of Ministers discussed—its periodic meeting held on 24 August 2004 under the chairmanship of HE. Ali Saleh Al-Salami, Deputy Premier and Minister of Finance—the National Small and Micro Enterprises Development Strategy, the preparation of which was adopted by the SFD.

  Mr. Abdulkarim Ismail Al-Arhabi, SFD Managing Director, indicated that the five-year action plan of the strategy includes projects with a cost amounting to $137 million.

  The strategy focuses on poverty alleviation, providing job opportunities on a sustainable basis, in both the urban and rural areas.

- **Social Fund for Development takes over the management responsibility of the Community Based Development Program**

  SFD has since its inception been heavily involved in assisting local communities to identify and implement projects in several important basic services sectors—education, water, health, rural roads, vocational training, and microfinance. It has also for the past few years been involved in these efforts by training and organizational support to build up the capacities of NGOs, which certain clients had the opportunity to demonstrate and directly sell their products.

  **Fourteen MF associations and NGOs participated in the Small Enterprises Fair held in “Asab Yen Park” on 21–25 August 2004. These are as follows:**

  - The National MF Foundation (Sana’a);
  - Al-Wafa NGO (Sheikha Othman/Aden);
  - Women Development NGO (Ha’il-Al-Hudaidah);
  - Al-Awaf MW Company (Taiz);
  - SOFD NGO (Sana’a);
  - Aden Women NGO;
  - Women Development NGO (Bait-Al-Faqeeh/Al-Hudaidah);
  - Al-Thuraya NGO (Dar-Sa’Ad/Aden);
  - SFD of Yemen;
  - Al-Nahdah NGO (Nayim/Al-Hudairat);
  - Small Enterprise Development Fund (SEDF)/Sana’a;
  - Yemen Women Union/Aden;
  - Yemen Women Un’n/Al-Hudaydah; and
  - Charitable Society for Social Welfare (CSSW) NGO (Sana’a).

  These associations were represented by 14 SFD-supported microfinance programs, initiating constructive dialogue on the role of microfinance in development and marketing the clients’ products.

  The “Small Enterprises Days” included lectures, plays, poems, popular songs and dances as well as a microfinance fair, through which certain clients had the opportunity to demonstrate and directly sell their products.

**Microfinance Programs Supported by SFD (on 30-09-2004)**

<table>
<thead>
<tr>
<th>Sector</th>
<th>Beneficiaries</th>
<th>Direct</th>
<th>Indirect</th>
<th>Temporary (YR))</th>
<th>Job opportunities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Environment</td>
<td>255,961</td>
<td>4,968</td>
<td>24,806</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Integrated Interventions</td>
<td>24</td>
<td>72</td>
<td>20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training</td>
<td>516,40</td>
<td>16</td>
<td>16</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>3,845</td>
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<td>395,679</td>
<td></td>
<td></td>
</tr>
<tr>
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<td>21,611</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rural Roads</td>
<td>28,316</td>
<td>71,536</td>
<td>22,817</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Special Needs Groups</td>
<td>37,829</td>
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<td>53,802</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Microfinance Enterprises</td>
<td>5,768</td>
<td>26,352</td>
<td>496</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Small Enterprise</td>
<td>250</td>
<td>0</td>
<td>516</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cultural Heritage</td>
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<td>119,278</td>
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<td></td>
</tr>
<tr>
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<td>731,332</td>
<td>165,544</td>
<td>709,403</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Expected number of beneficiaries and job opportunities, third quarter 2004, by sector**

<table>
<thead>
<tr>
<th>Sector</th>
<th>Benefits</th>
<th>Direct</th>
<th>Indirect</th>
<th>Temporary (YR))</th>
<th>Job opportunities</th>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

**Commitments by governorate, third quarter 2004**

<table>
<thead>
<tr>
<th>Governorate</th>
<th>No. of projects</th>
<th>Commitments (YR)</th>
<th>Distribution (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ibb</td>
<td>41</td>
<td>3,629,571</td>
<td>18.47</td>
</tr>
<tr>
<td>Abyan</td>
<td>12</td>
<td>1,013,161</td>
<td>05.25</td>
</tr>
<tr>
<td>Al-Baidha</td>
<td>4</td>
<td>175,398</td>
<td>00.89</td>
</tr>
<tr>
<td>Al-Jawf</td>
<td>1</td>
<td>5,000</td>
<td>00.03</td>
</tr>
<tr>
<td>Al-Hudaydah</td>
<td>11</td>
<td>1,091,500</td>
<td>05.55</td>
</tr>
<tr>
<td>Al-Dhaleh</td>
<td>7</td>
<td>403,483</td>
<td>02.05</td>
</tr>
<tr>
<td>Al-Mahwit</td>
<td>4</td>
<td>215,680</td>
<td>01.10</td>
</tr>
<tr>
<td>Sana’a City</td>
<td>29</td>
<td>2,301,755</td>
<td>11.71</td>
</tr>
<tr>
<td>Several governorates</td>
<td>26</td>
<td>1,387,661</td>
<td>07.06</td>
</tr>
<tr>
<td>Taiz</td>
<td>35</td>
<td>2,916,386</td>
<td>14.84</td>
</tr>
<tr>
<td>Hajar</td>
<td>2</td>
<td>204,961</td>
<td>01.04</td>
</tr>
<tr>
<td>Hadramout</td>
<td>18</td>
<td>3,195,223</td>
<td>07.10</td>
</tr>
<tr>
<td>Dharea</td>
<td>13</td>
<td>424,820</td>
<td>02.16</td>
</tr>
<tr>
<td>Shabwah</td>
<td>10</td>
<td>863,438</td>
<td>04.39</td>
</tr>
<tr>
<td>Sada’a</td>
<td>4</td>
<td>350,896</td>
<td>01.79</td>
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<tr>
<td>Sa’ada</td>
<td>10</td>
<td>874,556</td>
<td>04.45</td>
</tr>
<tr>
<td>Aden</td>
<td>12</td>
<td>838,690</td>
<td>04.27</td>
</tr>
<tr>
<td>Amran</td>
<td>8</td>
<td>401,728</td>
<td>02.04</td>
</tr>
<tr>
<td>Lahj</td>
<td>1</td>
<td>1,050,262</td>
<td>05.34</td>
</tr>
<tr>
<td>Marib</td>
<td>2</td>
<td>90,500</td>
<td>00.46</td>
</tr>
</tbody>
</table>

**Total** | 262 | 19,652,388 | 100.00 |
Water and Environment Unit

Water Sector

Following the success of the rainwater harvesting project in Abs and Al-ammariyah sub-districts (Al-Khub district/ Al-Mahweet governorate), the experience mechanism has been applied to all water harvesting projects implemented by the SFD. In this pilot project, the SFD provided beneficiaries with the required unavailable materials, whilst they carried out cutting and transplanting activities and implementing water and irrigation projects in all the work areas.

The successful project included repairing and implementing 22 cisterns – all covered, with the exception of only four. Success can be attributed to the fact that each cistern serves only a single village, by which ownership increased and beneficiaries’ participation, which led to the discussion of ways of collecting and executing the community contribution.

Water projects during the quarter reached 40, with commitments approximating $2.6 million, cumulatively, they mount to 694 projects and total commitments (as of the quarter end) reached $44.4 million.

Environment Sector

Funded by the EU, a three-week training course titled “Low Cost Management of Wastewater and Water Harvesting Projects” was organized in Taiz, which saw the attendance of the trainers and participants of the previous training; the course covered the theoretical and practical aspects, where field visits were conducted to the wastewater treatment plants of Hajjah, Amran, Sana’a, Dhamar and Aden.

It is worth mentioning that the course has met the needs of the local consultants, which will be positively reflected on SFD interventions in the sector in the future.

During the quarter, the total number of environment projects reached 13 (Approved but not signed, completed and under implementation), with commitments mounting to nearly $0.9 million; cumulatively, projects are 103 and total commitments amount to $13 million.

Small and Micro Enterprise Development Unit

The unit conducted several activities during the quarter, including:

8. Education Quality Program

A project was agreed upon and was allocated funds to improve project implementation processes, by the SFD. The project was implemented in cooperation with the Ministry of Education and the MoE’s school Map General Directorate (SMGD). In addition, two separate training courses were held on “Education facilities geographical position system (GPS)”. Researchers were trained in the use of GPS, cartography and geographical information system (GIS) to monitor and update the geographic location of schools and school units, at the national level.

9. Education Quality Program

A draft plan was set for redressing difficulties facing the schools included in the project. Participatory work was also adopted. The training program was prepared for the school management, staff and specialists. A placement test was organized by the MoE’s EME and the SFD, on the basis of the program’s objectives, to identify and select the students participating in the program. The training program was aimed to improve the quality of education and prepare the students to work in the fields of teaching and education.

10. Water and Environment Unit

The number of agreements (upon, under implementation and completed) projects during the quarter reached 106, thus, the number of these projects is nearer to $3.3 million. The expected total commitment is $3.9 million.

1. Improving education facilities

In cooperation with the Ministry of Education’s (MoE) Project Sector (PS), a workshop was held on 12–14 July 2004, in which discussed were the importance of the SFD participation in the new school-building designs suggested by the PS and aiming to meet the requirements of most recent education curricula and the accompanying in-class and out-of-class activities. Participants, representing relevant agencies from the various governorates, concluded several recommendations that were in their field documentation and following the MoE’s approval, would be binding to all agencies involved in school buildings. This activity comes within the frames of the SFD’s Project signed by the MoE and the MoE, aiming to set the appropriate engineering bases and criteria for school buildings.

On the other hand, the MoE’s Project General Directorates PS was provided by the SFD with computer sets and other equipment to facilitate their work and to improve and enhance the trainers’ performance and effectiveness—with consequent positive effects on the quality of the education buildings they implement.

2. Establish Districts Education Office

Biddings were announced in 7 Education Offices in the districts of “Al-Qalahah” and “Al-Mawaset” (Taiz), “Al-Sad,” “Al-Qahar,” “Al-Ask,” “Al-Faza,” “Al-Aswad,” and “Al-Qahtani” (Ibb) districts. The project aims to improve the EME level within the general framework of the education system and utilize the outcomes of education studies and field surveys in the EME—with subsequent qualitative developments of the education system. Agreement included assigning an expert to conduct the workshops, aiming at introducing the participants to the new school-building designs and their criteria, as well as the German Technical Cooperation (GTZ). Researchers were trained in the use of GPS, cartography and geographical information system (GIS) to monitor and update the geographic location of schools and school units, at the national level.

3. Civilized Center for Education Measurement and Evaluation

Agreement included assigning an expert to conduct the workshops, aiming at introducing the participants to the new school-building designs and their criteria, as well as the German Technical Cooperation (GTZ). Researchers were trained in the use of GPS, cartography and geographical information system (GIS) to monitor and update the geographic location of schools and school units, at the national level.

4. Support the Small Enterprise Development Fund (SEDF)

Within the technical assistance provided by the SFD to SEDEF, a financing agreement was signed on 22/08/2004, by which SEDEF received $13.5 million in 12 annual installments.

New Contracts

For the SFD agreed a number of contracts to provide funding for several small and microfinance service providers as follows:

- Contracts with Women’s Society in Bait Al-Fakher, (Al- Abyan) to provide training for 40 female literacy teachers in the program, with a total commitment of $101,323.
- Contracts with the National Microfinance Foundation for the amount of YR16.5 million.
- Contracts with the Ministry of Education for the amount of YR26.5 million.

Training Workshops

The unit has organized several training activities during the quarter:

1. Delinquency & Interest Rate Setting course.
3. Microfinance Partnership course.
4. Pilot project for training professional SMIs in Taiz.

Small and Micro Enterprise Development Unit

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Cultural Heritage & Rural Roads Unit

The SFD has been striving to enhance the role of the skilled traditional master builders in restoration, maintenance and to the several women road project officers, and female trainees received the Inclusive Education Program concerned agencies of the Education office attended by certain Education office (62%) and 20 projects in institutional support sector (38%).

The sector

- Restoration of Amer Bin Abdulwahab Bridge
- Implementing the first & basic phase of the site saving project with the French Archeological Institute in coordination with the General Authority for Antiquities and Museums.

Archeological excavation has been carried out and a unique temple (Bani Ahmed) was discovered. The temple consists of a number of statues, drawings… that are considered rare compared to the other Yemeni antiquities so far discovered, and which prove a strong communal civilization relationship among Yemeni (and Mesopotamian).

- An archeological site in Al-Souda city (Al-Jawf governorate)

Implementing the fourth year of the project under the guidance of the French Archeological Center in (in Sana'a) issued a report on this discovery.

Rural Roads Sector

During the period 27 September-04 October 2004, a workshop was held to discuss the draft update of the “Rural Roads Manual”. The workshop, attended by the branch-offices’ rural-roads project officers, discussed proposals on updating the SFD’s mechanisms in approaching rural roads projects through office and field experiences of rural road projects currently implemented in the country. Towards this end, a draft manual prepared by an int’l expert, was thoroughly discussed by the participants.

Training and Organizational Development Unit

The third quarter of the current year witnessed signing of contracts for the implementation of 49 projects in educational and social service sector (62%) and 20 projects in institutional support sector (38%).

Training Sector

Training sector projects fall in the following fields:

- Project for training in the field of foodstuff processing. This represents the second stage of an already executed project. The current activity aims at training 20 (female) trainers from 10 governmental offices in this field with the assistance of Lebanon’s expertise. Subsequently, the trainers will train 600 rural women (60% qualified) in good practices in agriculture on an average.
- Ten projects to continue raising the efficiency and expertise of the local councils’ members on the concept and applications of participatory development, projects and the opponents to approaches and methods of work with local communities for assisting them to identify their real needs in projects and developmental services.
- Four projects executed in Dhamar, Al-Baidha, Taiz and Amran, aiming to improve the capacities of women. Ten Taiz city branches (of the Women’s Training Center (Al-Rawdah, Sana’a), Al-Akbarah Women Center (Lahyab), Basic Women Training Center (Hajjah). Training focused on crafts like embroidery, tailoring, and traditional building techniques. The project, an output of SFD’s effort to provide field teams with male and female consultants and workers working with the branches with the principles and applications of work with the communities, participated in two out of those training courses.
- Two projects in capacity building field for members of communal cooperatives (beneficiaries and supervisors) in financial, administrative and organizational fields.
- Three projects to raise the awareness and improving project-site resident technicians’ and consultants’ skills in technical supervision over SFD’s projects.
- Project for the support of the Productive Families Center (in Q’atabah) through capacity building of the center’s management (in administration, finance and marketing). The center’s female trainers were trained to help them in tailoring and handicrafts.
- A training program in building the capacity of beekeepers for the development of honey resources. This program is continuing for the second year as on-job training has already been implemented through 9 courses from which 490 beekeepers benefited in 5 governorates. This program shall continue until December 2004 to conduct 8 courses for 200 beekeepers in 4 governorates.
- Project for in-service training in the institutional aspects for 7 non-governmental organizations, aiming to develop their administrative and financial abilities, supporting them with both records and training for organizing their financial, administrative and marketing work. Moreover, training was held on producing small projects which could generate income to the associations. In addition, training was provided in the establishment of small productive income-generating projects as well as fund raising to promote the importance of voluntary work.
- A training program on cultivating and marketing coffee crop for concerned parties, cultivators and decision makers to look at and discuss current situation of producing and marketing coffee crop and to come out with applicable recommendations to overcome as far as possible, those difficulties and challenges.
- Project in the field of preparing female consultants for the SFD in 4 fields (tailoring, flowers, solid waste handling and embroidery) for self-employed females working in tailoring (not affiliated with governmental or private employment) and they are fully prepared to provide training to those interested.
- One project for supporting “IDAS-3” through organizing three training courses in administration and accounting for agricultural cooperatives.
- One project for providing support and training to the agricultural federation branch in Amran governorate and its member societies.

Special Needs Groups Sector (SNGs)

With the aim of providing opportunities to develop the childhood & Youth national strategy (CCNS), the SFD participated in a workshop titled “Dimensions to the Problem of the Youth & Children”, organized in Washington, D.C., by the World Bank and attended by a number of the Middle East states. The SFD presented the stages already achieved in the process of developing the CCNS, a plan on the forthcoming phases and the government efforts (currently exerted and planned) to face the challenges regarding the protection & development of childhood and youth. In addition to the SFD, participants included the Ministry of Health, the Ministry of Higher Education and UNICEF. The Ministry of Education and the Representative of the Yemeni embassy to the USA also attended the workshop.

In preparation to the 2005 annual work plan, a workshop was held on “Inclusive Education program in Yemen” and the support provided by the SFD to the vocational training for special needs students who have participated, presented and discussed the third Phase action trends in accordance with the societies’ needs.

Within the framework of the project relating to preparing national trainers in inclusive education, a training course was held on 14-26 October 2004 in the Governorates program in which branch officer managers participated, attended by 20 trainers & teachers involved in inclusive education schools in 5 governorates. The capital city, Taiz, Lahyab, Abyan and Amran. It was decided in this project that including training activities of the project, aiming to prepare those trainers to become national trainers in the field of inclusive education.

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The Unit’s activities during the quarter included contracting and implementing projects and programs as well as conducting training courses in both the 4th & 5th Special needs groups sectors as well as in Integrated Intervention Program, as follows:

Health & Social Protection Unit

The SFD organized two training courses included in the inclusive education training project activities. The first was held on 16-18 Sept. 2004 in the capital City and the second on 12-14 Sept. 2004 in Aden. The courses were attended by certain Education office general directors, school headmasters, chairpersons of the district local councils, and educational coordinators and district education offices located, SNGs project officers and other agencies involved in the field. The two courses aimed at training the inclusive-education officers how to look for and involve those set in this field.

Within its third executive phase concerns SNGs and funding community-based projects, the SFD continued implementing the project for the support of the Productive Families Center (in Al-Rahma Association for the Mentally Retarded). Support includes the participation of some of the Association’s staff in the Fourth Arab Regional Session of the “Mahwa Al-Amer” project (9-15 Sept. 2004). The workshop attended by 80 members (male and female) students on such issues.

Within this activity, a training course was held in July 2004 (for 3 weeks) for female health workers in ‘Mabaha Aser’ in the Capital City. Training comes within the program of raising awareness amongst the female health workers as the “Mahwa Aser Health Activities”. The training program included maternal & child health, prophylaxis against contagious diseases and environmental health. The project also included training female health workers living in the area and enable them to improve health and hygiene aspects through raising the awareness of the local community. Female trainer received delivery bags at the end of the course.

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- SNGs project officer participated in the study visit to the Early Childhood Development Resource Center in Jeddah on 10-17 July 2004. The objectives of such participation is to get acquainted with experiences in supporting early childhood programs, and benefit from such expertise.

The visit comes within the activities included in SFD-supported early childhood development programs, and efforts exerted to establish Resources Center as well as in response to the recommendations of the Early Childhood workshop that was held on 29 Feb. 2004 with SFD support.

- Aiming at creating a cultural identity of the Yemeni talented children (both the disabled, marginalized and deprived children, orphans, juveniles…), a training was organized on 22 August 2004 for 30 children (age 14-18) in Adh Art, adh company in Aden. The project aimed at creating a creative workshop aimed at creating and organizing a group of children, cultural awareness and self-care to provide field teachers in the field of special needs, and organizing an exhibition in the capital city. Following the completion of training, children will design ads, and later on an exhibition will be organized to demonstrate the children’s artistic outcomes. The project offered the opportunity to integrate different groups of children in an artistic work that might help some of them in acquiring certain skills in the future.

Integrated Interventions Program

Integrated Interventions Program continued conducting activities aiming to improve the situation in the areas covered by the program. The program’s areas included:

- Establish two weaving centers and train the local staff in Al-Luhayyah and Al-Dhahir in Al-Hudahlah and Abyan districts.
- Provide organizational support to establish an association in Al-Luhayyah.
- Provide training in using solid wastes to produce organic fertilizer.
- Provide training in foodstuff conservation.
- Provide training in animal raising.