

### Expected Number of Beneficiaries, and Job Opportunities for the Third Quarter, 2001 According to sectors

Sector	Beneficiaries		Job Opportunities	
	Direct	Indirect	Temporary	Permanent
Education	194,260	1,186	257,74	127
Health	84,528	120,8	53,155	38
Water	77,651	2,735	68,865	13
Environment	78,042	0	15,940	18
Cultural Heritage	0	0	3570	36
Roads	28,302	28,20	37,034	0
Micro Enterprise	416	2,406	262	6
Special Needs Groups	474	937	3,568	52
Integrated	26	12	86	0
Training	391	0	3,413	0
Organizational Sup.	241	0	114	1
<b>Total</b>	<b>464,331</b>	<b>156,2</b>	<b>443,75</b>	<b>291</b>

### SFD Cumulative Investments and Disbursements as of 31/09/2001 According to Governorates

Governorate	No. of projects	Commitment (\$)	Disbursement (\$)
Sana'a	129	10,704,958	4,933,787
Sana'a	165	8,532,761	3,623,428
Aden	63	5,756,938	2,787,311
Taiz	166	10,067,968	5,625,737
Hodaidah	152	10,812,671	6,062,404
Lahj	60	4,086,155	2,024,628
Ibb	113	7,253,375	4,064,201
Abian	52	3,606,045	1,596,273
Dhamar	130	7,116,873	3,437,313
Shabwah	47	2,614,236	1,388,876
Hajjah	114	6,245,944	3,171,772
Baidha	42	3,078,283	1,591,883
Hadhrumout	123	8,165,094	4,055,219
Saadah	49	2,472,880	1,583,785
Mahweet	74	5,510,159	2,681,570
Mahara	31	1,940,406	925,963
Maarib	31	1,686,680	933,372
Aljawf	27	1,453,444	841,433
Amran	137	7,238,884	4,082,561
Al-Dhala'a	31	1,963,071	886,772
Several Governorate	53	810,729	559,642
<b>Total</b>	<b>1,789</b>	<b>111,117,554</b>	<b>56,857,930</b>

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### SFD Cumulative Investments, Disbursements as of 30/09/2001 According to sectors

Sector	No. of projects	Commitments (\$)	Disbursements (\$)
Education	942	57,880,761	31,079,593
Health	198	11,514,846	5,625,504
Water	356	20,882,845	9,980,915
Environment	27	4,251,173	2,719,329
Cultural Heritage	8	1,899,690	466,215
Roads	37	3,696,329	1,332,763
Micro Enterprises Dev.	24	3,139,272	2,081,326
Special Needs Groups	45	5,786,545	2,119,373
Integrated Interventions	3	76,254	42,295
Training	66	671,912	518,233
Organizational Support	83	1,317,926	892,384
<b>Total</b>	<b>1,789</b>	<b>111,117,553</b>	<b>56,857,930</b>

### Expected Number of Beneficiaries, and Job Opportunities as of 30/09/2001 According to sectors

Sector	Beneficiaries		Job Opportunities	
	Direct	Indirect	Temporary	Permanent
Education	917,114	89,684	2,196,769	5,949
Health	1,015,166	299,989	393,425	2,018
Water	1,067,068	17,320	881,699	246
Environment	486,551	-	133,997	212
Cultural Heritage	15,850	4,900	28,022	-
Roads	481,045	142,302	224,361	-
Micro Enterprises Dev.	17,894	92,604	5,258	203
Special Needs Grs.	63,678	49,504	170,917	419
Integrated Interventions	974	12	653	-
Training	3,217	4,524	10,127	260
Organizational Sup.	35,116	4,159	24,954	101
<b>Total</b>	<b>4,103,673</b>	<b>704,998</b>	<b>4,070,182</b>	<b>9,408</b>

### Completed Projects as of Sep 30<sup>th</sup>, 2001

Sector	No. of Projects	Investments (\$)*	Disbursements (\$)*
Education	510	24,742,629	21,547,531
Health	84	4,073,449	3,459,712
Water	100	6,830,486	6,323,256
Environment	13	1,648,119	1,263,503
Cultural Heritage	1	123,480	171,035
Roads	6	499,661	437,251
Micro Enterprises	8	319,097	289,594
Special Need Groups	4	418,967	361,466
Integrated Interventions	1	8,231	7,329
Training	46	466,583	401,598
Organizational Support.	32	380,671	356,415
<b>Total</b>	<b>805</b>	<b>39,511,373</b>	<b>34,618,688</b>

\*Completed and not closed projects and their final cost are subject to change

# Newsletter

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## Editorial

An essential feature of the Social Fund is its commitment to achieving its objectives. One of its most important objectives is targeting interventions to address the needs of the poorest and the most disadvantaged social groups. Achieving this objective includes reaching beneficiaries even when located in remote and isolated communities.

Additionally, to effectively respond to the development needs of poor communities and disadvantaged groups, it is essential to involve them in all stages of the project cycle beginning with identification, planning, and contributing to the cost of projects, as well as during project implementation and operation stages.

Thus, during the third quarter of this year, an intensive training of project officers and consultants engaged in SFD projects was conducted. This consisted of four workshops to upgrade community participation skills and the application of participatory rural appraisal methodologies.

Community participation is both a policy choice and a course of action practiced by SFD as a key component in sustainable development.

## The 2<sup>nd</sup> Meeting of SFD Board of Directors

The SFD Board of Directors held two meetings during the third quarter of this year. The first meeting was held on Monday July 9<sup>th</sup>, 2001 and the second on Monday August 6<sup>th</sup>, 2001. The meetings were chaired by H.E. Mr. Abdul-kader Ba-Jammal, Prime Minister, and Chairman of the Board. During the first meeting the main topics discussed were:

- Targeting policies;
- Funding the second phase of SFD projects;
- Relations with Local Administrative Councils.

The second board meeting was dedicated to the 2002 fiscal year draft budget. The main issues discussed in the two meetings were successfully concluded and the budget for 2002 approved.

## The Inauguration of Maqashem of the Old City Sanaa

On August 22<sup>nd</sup> five projects for restoration of maqashem (traditional gardens) in the Old City of Sana'a' were inaugurated. The restored maqashem are: Dawood, al-Jala, Ibn al-Hussain, al-Washali and Jamal al-Deen. Additionally, corner stones were laid for restoration of another three maqashem: Muaad, al-Dar al-Jadeed and Mosa. The Social Fund invested US\$500,000 for these projects from funds provided by the food aid program of the United States of America to Yemen.

During the implementation of these projects, 12,000 tons of garbage and solid waste were removed from these maqashem. Further restoration activities included building retaining walls, improving maqashem surroundings and repairing the irrigation network including restoring cisterns and canals using qudad (a traditional cement). Additionally, the projects provided qashameen (maqashem keepers) with seeds and incentives to cultivate the gardens and restore their former agricultural production.

The inaugural ceremony was attended by Mr. Ali Al-Anisi Director of the Presidential Office, Mr. Qassem al-A'ejam, Minister of Endowments and Guidance, Mr. Ahmed al-Kohlani, Mayor of Sana'a' City, Mr. Abdulrahman Tarmoom, Vice Minister of Planning and Development, the Executive Director for Preservation of Historic Cities, the Deputy Minister of Culture, a number of other Yemeni Officials and H.E. Barbara Bodine, the United States Ambassador to Sana'a'.



The American Ambassador, the Director of the Presidential Office, the Minister of Endowments and the Mayor of Sana'a' City during the inauguration ceremony

## The 4<sup>th</sup> general meeting of SFD Staff for 2001

The fourth quarter SFD staff meeting was held on September 15<sup>th</sup>, 2001, chaired by Mr. Abdulkarim I. Al-Arhabi, Managing Director. Unit heads, branch managers, project officers and staff from all branches attended the meeting. A number of topics related to SFD's performance were discussed. The following subjects were covered in detail:

- Performance of projects in 2001, including those implemented according to plan as well as those beyond projected levels;
  - Summary of results of field visits by the SFD Programming and Evaluation team to water and health sector projects in various governorates;
  - Project site selection process and building material requirements according to standard technical conditions as well as requirements of maintenance of projects during their operational life;
  - Targeting during the field screening and the use of research rural appraisal methodology.
- The meeting produced a number of recommendations that will enhance SFD's performance.



### Units News Infrastructure Unit

#### Education

A workshop was held to prepare for the field activities of the Girls' Education Program Pilot Phase. Twenty consultants participated in the workshop during which constraints in education for rural girls and community participation techniques were discussed.

In its efforts to continually improve project tools and mechanisms, project documents were further developed utilizing a new data summary format which will be attached to project proposals presented to SFD approval committees. The new format includes information on school catchment areas, ages of children enrolled in basic education, current and projected enrollment rates, and assesses proposed interventions in light of data and desired improvements.

Comprehensive educational databases for 1999/2000 have been distributed to SFD branch offices for the project preparation phase. The statistics specialist from the Programming and Evaluation Unit illustrated use of the databases to the SFD branch staff during his branch visits.

The Unit participated in a workshop organized by the Ministry of Education on "Basic Education Development Strategy" (BEDS) that was held September 22<sup>nd</sup> - 24<sup>th</sup>, 2001.

#### Feeder Roads

SFD branch offices hired seven consultants for development, implementation, monitoring and follow-up of feeder road projects. The consultants attended a workshop which covered SFD's policies and intervention criteria in this field. As a result, SFD's total investment in feeder roads is expected to expand by the end of this year.

#### Cultural Heritage

The Social Fund commissioned a renowned Italian firm specializing in conservation and archeology (Centro di Conservazione Archeologica, Rome) to assess the condition of the painted wooden ceilings in the Great Mosque Sana'a'. This Yemeni structure is the most outstanding example in both quality and quantity of painted medieval woodwork on the Arabian Peninsula. This firm submitted a study which included a conservation plan for restoring this national treasure.

### Water and Environment Unit

Activities that the Unit has participated during this quarter include:

- Proposing to modify procedures and project components for water harvesting projects. The proposal was internally discussed and approved by the Social Fund and it has been integrated within all branches, thus enhancing project implementation. The new procedures base payments (for direct contracting to the community) on completed work. Additionally, household water filters have been included as a component in all rainwater harvesting projects. Instructions on the use of

### Training Unit

During the third quarter 17 projects were contracted, four of these are completed and 13 projects are under implementation. The seventeen projects included:

- Three training courses promoting the capacities of veterinary and animal husbandry extension agents and three courses promoting the capacities of agriculture extension agents for participants from the Ministry of Agriculture in Ibb, Dhamar and Hadhramout;
- Two training of trainers courses in various agricultural fields for beneficiaries from the Ministry of Agriculture in Ibb and Dhamar;
- One course in the principles of accounts and bookkeeping from NGOs working with special needs' groups in a number of governorates;
- Four TOT training programs in handicraft production for participants from the National Program for Productive Families and various NGOs in San'a';
- Three training programs with executive committees of nine NGOs in San'a' in financial management, marketing, product design and development. An Egyptian consultancy firm prepared training manuals and is in the process of implementing training programs. Local trainers from various governorates are participating in these training programs in order to subsequently train local NGO executive committees.
- One project for al-Khansa'a Women's Social Charitable Association in Bani Imara, al-Mahweet. The project includes: promoting the capacities of trainers responsible for the association's internal training activities; providing a trainer to train trainers in sewing and embroidery; providing some necessary equipment and furniture to facilitate the association's training activities targeting beneficiaries in local communities.



Training course in the field of Veterinary

### Social Protection Unit News

Thirteen projects were contracted during the third quarter for a total amount of US\$762,693. Unit activities conducted during this quarter in different sectors were as follows:

#### General

The unit designed and implemented four workshops on "The

#### Special-Needs Groups

Activities targeting Special-Needs Groups aim to provide institutional capacity building and technical training for NGOs working with such groups:

- Members of Amer and Aqbi NGO, which works with socially marginalized groups, attended a training course in administration and secretarial skills;
- Twenty participants attended a training workshop in NGO management and communication skills from the following organizations: The Deaf (San'a'); al-Noor (Dhamar); Amer and Aqbi (San'a'); Physically Disabled (San'a').
- Another NGO management and communication skills training was implemented with 18 participants from a number of organizations working with the blind in San'a', Ibb and Wadi Hadhramout.
- A training course in sign language took place in Dhamar with the participation of members from al-Irada NGO and teachers from two schools. The course is part of a project aimed at integrating hearing-impaired children into public schools.
- A training workshop in teaching and mainstreaming blind students in public schools. Participants came from Zabid training center and al-Noor center in al-Mukala.
- Six trainees from the Inclusive Educational Department in the Ministry of Education departed to Amman Jordan where they will participate in a nine-month course. Upon completion of the course, they will constitute a national team of trainers. The project is funded by SFD in partnership with the Italian NGO Movi Mondo.

### Small and Micro Enterprise Development Unit

#### Al-Hodeidah Micro Credit Program (HMCP)

A workshop was conducted on "strategic planning" for the program in San'a' between September 4<sup>th</sup> - 7<sup>th</sup> 2001. Representatives from the program, al-Hodeidah branch of the Yemeni Women's Union and Social Fund staff discussed the preparation of the HMCP Strategic Plan for the coming five years.

#### Hais Savings and Credit Program (Second phase)

Disbursed 115 loans raising the total number of borrowers to 201 (of whom 60% are female) with a loan portfolio totaling YR8 million. Meanwhile, the number of savers participating in the program reached 283. The program also organized a training course in managing small enterprises. Twenty female participants from Hais, Zabid and Bait al-Faqih attended.

#### Wadi Hadhramout Micro Credit Program

Lending activity in this program began in June 2001. The demand for the service has increased, and to date 40 borrowers from Sayun and surrounding towns have benefited.

#### Sana'a' Micro Credit Program

A needs assessment has been completed to study the feasibility of establishing a credit program in the city of San'a'. The study recommended establishing a micro-credit program that would provide financial services at selected locations in San'a'.

#### Taiz Micro Credit Program

An agreement between the SFD and al-Tadhroun Islamic Bank on the principles of contracts has been reached for the Taiz Micro Credit Program. The program will provide financial services to poor micro-entrepreneurs in the city of Taiz.

#### Training Activities

A training course focusing on the preparation of loan applications, loan follow-up and collection procedures for credit officers was conducted. Eighteen participants from different SFD credit programs participated in this course.

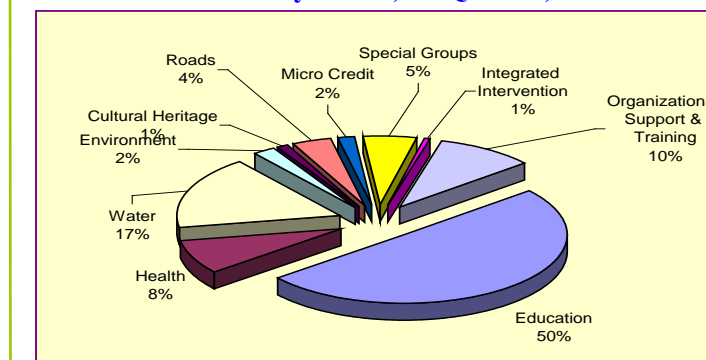
The following table shows the portfolios of SMED programs as of Sep. 30<sup>th</sup>, 2001

Program	No. of Borrowers	No. of Savers	Loan Amounts (Cumulative in YR)
Micro Credit-Hodeidah	4,853	0	300,114,106
Women Literacy-Hais	1,345	1,500	26,954,000
Al-Seih Lending	471	0	22,547,600
Income Generating	2,928	0	137,401,397
Income Generating-	546	0	19,731,398
Income Generating-	179	0	9,387,518
Income Generating-	2,027	0	36,273,050
Wadi Hadhramout	30	0	2,294,686
<b>Total</b>	<b>12,349</b>	<b>1,500</b>	<b>554,703,755</b>

### Achievements of the Third Quarter of 2001

The SFD has contracted 177 projects during the third quarter of 2001, with a total investment of about US\$ 11.4 million.

### Investment by Sector, 3<sup>rd</sup> Quarter, 2001



### Investment by Governorate 3<sup>rd</sup> Quarter, 2001

Governorates	No. of Projects	Commitment (\$)	Percentage
Sanaa Capital	14	1,664,408	15
Sanaa	5	318,968	3
Aden	6	640,933	4
Taiz	17	1,138,026	10
Hodiedah	8	580,272	5
Lahj	8	552,051	5
Ibb	16	832,716	8
Abian	10	610,715	6
Dhamar	19	697,240	6