

Cumulative number of beneficiaries and job opportunities as of 30/09/2004, by sector

Sector	Beneficiaries		Temporary job opportunities
	Direct	Indirect	
Environment	3,554,091	54,503	411,959
Integrated Intervention	36,098	1,245	74,103
Training	19,859	101,519	61,632
Education	1,208,071	185,496	6,676,243
Organizational Support	444,174	396,941	165,991
Health	1,564,727	382,311	659,132
Rural Roads	1,068,836	1,064,936	1,006,277
Special Needs Groups	146,006	85,109	430,583
Micro Enterprises Dev.	58,631	299,781	13,149
Small Enterprise	1,480	17,015	14,443
Cultural Heritage	271,183	76,258	604,584
Water	1,823,938	162,488	1,973,252
Total	10,197,094	2,827,602	12,091,348

Beneficiaries, third quarter 2004, by gender

Beneficiaries		
Gender	Direct	Indirect
Males	374,551	43,760
Females	356,781	121,784
Total	731,332	165,544

SFD cumulative commitments and contracted amounts as of 30/09/2004, by governorate

Governorates	No. of projects	Commitments (\$)	Contracted amounts (\$)
Ibb	337	25,906,208	15,926,349
Abyan	98	6,975,359	5,680,354
Al-Baidha	109	9,113,314	7,652,431
Al-Jawf	73	5,180,784	2,784,222
Al-Hudaidah	366	29,925,815	23,876,897
Al-Dhale'	65	5,261,639	3,775,053
Al-Mahweet	134	11,149,807	9,924,181
Al-Maharah	40	2,380,811	2,307,955
Sana'a Capital	388	35,596,650	28,758,872
More than one	212	9,052,428	6,436,289
Taiz	441	31,568,195	23,157,885
Hajjah	256	18,644,012	16,284,851
Hadramaut	272	17,622,355	13,009,957
Dhamar	304	19,418,448	15,443,458
Shabwah	122	7,185,726	5,265,212
Sa'adah	103	7,372,423	5,893,340
Sana'a	310	19,833,899	15,010,986
Aden	130	11,642,927	11,324,121
Amran	255	17,780,547	15,872,463
Lahej	132	9,142,157	6,377,666
Mareb	61	5,631,564	2,324,432
Total	4,208	306,385,066	237,086,972

Notification

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 Yemen 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).

SFD cumulative commitments and contracted amounts as of 30/09/2004, by sector

Sector	No. of projects	Commitments (\$)	Contracted amounts (\$)
Environment	103	12,996,692	8,837,947
Integrated Intervention	37	1,819,396	1,979,421
Training	213	3,506,538	3,588,864
Education	2,056	165,091,869	127,536,897
Organizational Support	251	7,064,430	4,476,190
Health	334	22,045,316	19,058,951
Rural Roads	140	14,691,275	12,107,041
Special Needs Groups	217	14,792,148	11,069,531
Micro Enterprises Dev.	70	6,242,949	4,888,914
Small Enterprise	11	1,405,018	1,331,576
Cultural Heritage	82	12,377,755	7,385,670
Water	694	44,351,682	34,825,970
Total	4,208	306,385,066	237,086,972

Completed projects as of 30/09/2004, by sector

Sector	No. of projects	Investment (\$)
Environment	60	7,195,203
Integrated Intervention	14	715,375
Training	149	2,052,673
Education	1,292	90,569,623
Organizational Support	156	2,975,690
Health	242	14,607,300
Rural Roads	61	6,310,190
Special Needs Groups	109	7,068,982
Micro Enterprises Dev.	42	3,317,500
Small Enterprise	4	39,107
Cultural Heritage	19	1,148,195
Water	398	24,155,232
Total	2,546	160,155,068

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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-Enterprises Development Strategy and outlined a five-year action plan at the cost of \$137 million, to be adopted by the government.

SFD's Board of Directors convenes its 2004 third and fourth meetings

The Board of Directors of the Social Fund for Development held its third meeting for the current year on 04 July 2004 under the chairmanship of H.E. Mr. Abdulkader Abdulrahman Ba-Jammal, Prime Minister and Chairman of the board. The meeting discussed and approved the "Credit Agreement on the Social Fund for Development—project III", which was signed between the International Development Agency (IDA) / the World Bank and the SFD. On the other hand, Mr. Abdulkarim Ismail Al-Arhabi, Minister of Social Affairs & Labor and the Vice Chairman of the Board /the SFD's Managing Director, presented the country's active participation in the International Conference for Scaling up Poverty Reduction Global Learning Process, which was organized by the World Bank and held in Shanghai, China, during 26–27 May 2004, and attended by 1,200 participants representing more than 120 countries and international organizations.

SFD's Board of Directors also convened its fourth meeting on September 01st, 2004 under the chairmanship of H.E. Mr. Alawi Saleh Al-Salami, Vice Prime Minister and Minister of Finance. The meeting discussed and approved SFD's 2005 budget exceeding YR13,041 million (about \$71 million) distributed over 1,148 projects planned to be implemented in the different governorates of the Republic and in all the sectors and programs involved in SFD interventions. In addition, the meeting also thoroughly discussed aspects pertaining to the financial resources for the period 2005–08 of the SFD Phase III.

SFD-organized "Small Enterprises Days"

Under the auspices of H.E Mr. Abdulkader Bajammal, the Prime Minister, the Social Fund for Development organized in "Al-Sab'een 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 Ismail 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/or 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.

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He pointed out that 14 professional institutions, providing micro-finance services to nearly 15,000 clients in several governorates, participated in the event and that the SFD has witnessed the steady development of these institutions and assisted them to reach such a level of progress, indicating that—during the past few years—micro-finance institutions offered 1,200 million Yemeni Riyals in loans to around 32,000 clients, confirming that small and micro-enterprises constitute an important sector for creating employment as it has offered job opportunities for approximately 500,000 persons (exclusive enterprises in basic sectors).

On the other hand, representatives of the various microfinance programs participating in the event praised—in their statements—the SFD, the support it provides them with, the smooth and transparent procedures it follows in offering its support and services for these programs.

Objectives of the event included introducing the microfinance services to the responsible local agencies and different organizations as well as the public, promoting small enterprises and entrepreneurs, encouraging competition among the 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.

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

- The National MF Foundation (Sana’a);
- Al-Wafa NGO (Sheikh Othman/Aden);
- Women Development NGO (Hais/ Al-Hudaidah);
- Al-Awael MF Company (Taiz);
- SOFD NGO (Sana’a);
- Aden Women NGO;
- Women Development NGO (Bait-Al-Faqeeh /Al-Hudaidah);
- Al-Thuraya NGO (Dar-Sa’ad /Aden);
- SOUL NGO (Sana’a);
- Al-Nahdhah NGO (Seiyun /Hadhramaut);
- Small Enterprise Development Fund (SEDF)/Sana’a;
- Yemen Women Union/ Abyan;
- Yemen Women Union/ Al-Hudaidah; and
- Charitable Society for Social Welfare (CSSW) NGO (Sana’a).

These associations were represented by 14 SFD-supported micro-finance programs, namely:

- Alif Microfinance;
- Sheikh Othman Credit and Savings (C & S) /Aden;
- Hais Credit & Savings (Al-Hudaidah);
- Taiz Microfinance;
- Sana’a Microfinance;
- Al-Mu’alla C & S /Aden;
- Bait-Al-Faqeeh C & S /Al-Hudaidah;
- Dar-Sa’ad C & S /Aden;
- Sana’a Microfinance;
- Wadi Hadhramaut C & S;
- Small Enterprise Development Fund (SEDF);
- Abyan C & S;
- Al-Hudaidah Micro-credit;
- Microfinance Program (Sana’a).

NEWS

• Small and Micro Enterprises Development Strategy

Participation of H.E. Ali Abdullah Saleh, President of the Republic, in the meetings of the G8 group of countries offering development assistance has yielded lucrative outcomes, including the group’s commitments to provide support to the development process in Yemen, particularly in the microfinance field.

In this regard, the Council of Ministers discussed—in its periodical meeting held on 24 August 2004 under the chairmanship of HE Alawi 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 several years complemented these efforts by training and organizational support to build up the capacities of NGOs, Community Based Organizations (CBOs) and other relevant governmental and private institutions. Social Fund for Development is becoming the largest and most active institution in Yemen in these fields.

In recognition of this, the Government of Yemen passed by Cabinet Decision No. 91 of April 2004 the responsibility for managing the Community Based Development Program (CBDP) to SFD. Previously, since its start-up in 1999, the CBDP had been funded by UNDP and the Government of Yemen and managed by the Ministry of Planning and International Cooperation (MoPIC). However, UNDP can no longer play the major role in funding CBDP.

A Memorandum of Understanding (MOU) dated 17 August 2004 has been signed by MoPIC, UNDP, and SFD, to guide the implementation of the transfer of CBDP to SFD to be integrated within its operations.

CBDP works in five areas of Yemen representing different ecological zones of the country. Four of them are rural, in Hadhramout (Ghayl bin Yumain), Al Baidha (As-Sawadeya), Taiz (Al-Makha), and Al-Mahaweeet (Khamis Bani Sa’ad) Governorates; the fifth is urban, in Aden Governorate. Since 1999, in all five of these areas, CBDP has worked to build up community development organizations to take the lead in the development of these areas and to express the basic services projects and income-generating activities in communal or individual ‘projects’.

• SFD 2004 Meeting

Under the chairmanship of Mr. Abdulkarim I. Al-Arhabi, the Managing Director, the SFD held its second general periodical meeting on 14–17 August 2004 at the main office in Sana’a. Participants included unit heads, branch office managers and headquarters staff. The meeting discussed the activities conducted during the period since the first meeting was held in the different sectors and means of achieving further development in SFD performance and effectiveness in implementing development projects.

The meeting also discussed specific significant issues. These include community contribution in education projects, life cycle of projects implemented by the SFD, enhancing quality control in project execution and training project officers & specifying their project portfolio. Discussed were also following up, evaluating and training of consultants as well as developing the relationship with the local councils and SFD’s policies and approaches in targeting the most remote, needy and impoverished areas...

• The Managing Director meets diplomats and donor representatives

Mr. Abdulkarim I. Al-Arhabi, the Managing Director, met during the quarter at his office in the main premises Their Excellencies the ambassadors of the Netherlands and Japan.

The Managing Director also met representatives of some of the donors, including the WB action team on building SFD internal capacities, as well as missions of the German Reconstruction Bank (KfW), the EU and UNICEF.

On the other hand, Mr. Al-Arhabi met with the World Health Organization (WHO) Office Director in the Republic of Yemen.

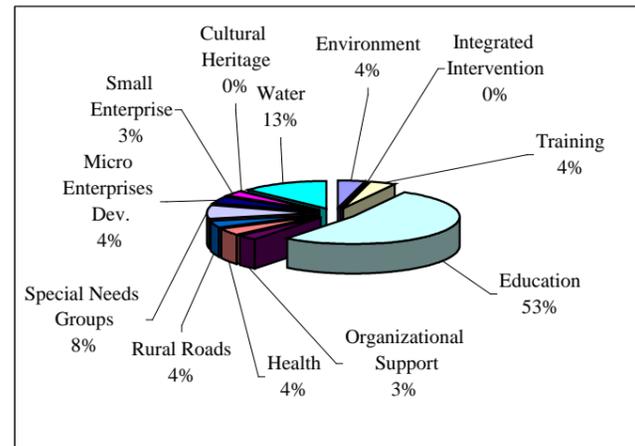
Microfinance Programs Supported by SFD (on 30-09-2004)

No	Program	Active number of clients				Outstanding loan portfolio (000, YR)	Savings (YR)		Cumulative numbers	
		Borrowers		Savers					Number of loans	Loan amounts (Million YR)
		Total	Women (%)	Total	Women (%)					
1	Al-Hudaidah MC	985	88	-	-	8,626,730	-	0%	6,468	337,114,121
2	LSED- Hais	917	92	2,009	89	30,608,707	3,594,032	1%	3,272	93,546,400
3	Wadi Hadhramaut	424	15	-	-	29,510,170	-	8%	892	64,295,725
4	Dar-Sa’ad S & C	1,591	91	2,637	88	35,200,855	5,559,610	1%	2,538	84,730,000
5	Al-Mu’alla S & C	894	100	1,253	100	16,739,520	3,996,525	0%	1,626	53,783,000
6	Sana’a MF	1,296	65	1,042	100	30,872,310	958,940	12%	2,714	106,800,000
7	Sheikh Othman S & C	1,046	75	1,609	78	17,995,070	3,115,365	0%	1,504	40,240,000
8	National MF Foundation	3,356	100	7,880	100	73,551,575	20,081,125	0%	5,856	166,545,975
9	Bait Al-Fakeeh S & C	554	72	688	85	7,430,635	784,810	0%	766	13,923,780
10	Sana’a Microstart (SOFD)*	1,595	100	-	-	14,382,150	-	NA	2,789	61,227,000
11	Al-Awa’el MF Company*	1,663	100	-	-	19,340,937	-	NA	3,322	88,017,000
12	Abyan S & C	494	100	984	100	6,007,248	1,983,669	-	754	10,716,730
13	Other Activities & IGP	NA	NA	NA	NA	NA	NA	NA	6,895	260,426,012
14	Small Ent. Dev. Fund	899	2	-	-	414,213,471	-	NA	-	-
Total		15714	-	18102	-	704,479	40,074	-	39,396	1,381

NA= Not available/applicable

* Cumulative number since SFD started to support the program

Commitments by sector, third quarter 2004



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

Sector	Beneficiaries		Temporary job opportunities
	Direct	Indirect	
Environment	253,961	4,968	24,806
Integrated Intervention	24	72	420
Training	3,864	60	16,943
Education	33,844	835	395,679
Organizational Support	273,887	100	21,681
Health	28,316	71,536	22,837
Rural Roads	37,829	56,604	53,802
Special Needs Groups	12,886	479	52,944
Micro Enterprises Dev.	7,638	26,352	496
Small Enterprise	250	0	516
Cultural Heritage	0	0	1
Water	78,833	4,538	119,278
Total	731,332	165,544	709,403

Commitments by governorate, third quarter 2004

Governorate	No. of projects	Commitments (\$)	Distribution (%)
Ibb	41	3,629,371	18.47
Abyan	12	1,031,161	05.25
Al-Baidha	4	175,398	00.89
Al-Jawf	1	5,000	00.03
Al-Hudaidah	11	1,091,500	05.55
Al-Dhale’	7	403,483	02.05
Al-Mahweet	4	215,600	01.10
Sana’a City	29	2,301,755	11.71
Several governorates	26	1,387,661	07.06
Taiz	35	2,916,386	14.84
Hajjah	2	204,960	01.04
Hadhramaut	18	1,395,223	07.10
Dhamar	13	424,820	02.16
Shabwah	10	863,438	04.39
Sa’adah	4	350,896	01.79
Sana’a	10	874,556	04.45
Aden	12	838,690	04.27
Amran	8	401,728	02.04
Lahj	13	1,050,262	05.34
Mareb	2	90,500	00.46
Total	262	19,652,388	100.00

- Expand and repair “Badr Al-Kubra” School (in Al-Lail city/ Madhbah/ Capital City)
- Train consultants specialized in social work on community mobilization.

The following training courses were conducted for the local communities:

- Train 30 women (from the two districts of Ahwar and Al-Luhayyah) in household gardens preparation mechanisms. Trainees will subsequently train the rest of the local community women under the supervision of the female field trainer.

- Complete the training course that was organized for the beekeepers, provide further training for 15 of these trainees, carry out supervision & follow-up for six months and follow training the rest of the local community beekeepers by the trainees and under the supervision of the trainer in “Ahwar” district (Abyan).

- Train 30 farmers in Ahwar and Al-Luhayyah districts. Training outcomes confirmed the farmers’ need for intensive training course in preventing weeds and scientific & appropriate ways of using insecticides in accordance with the weed type in each of the two districts.

- Conduct a training course for 23 of female literacy trainers in the integrated intervention areas. Training focused on literacy means and the “generating” approach (an adult literacy modern method in many countries), which concentrates simultaneously on both the social change as well as eradication of alphabetical illiteracy.

- Conduct a training course for 13 female literacy teachers in Ahwar district (Abyan governorate) on adult literacy means; a schedule to follow up with the female teachers in the area was prepared.

- Carry out a six-week training course for 15 traditional birth attendants in the Al-Awlah, Deer Mousa, Deer Al-Rudaini and Deer Rageh villages of Al-Luhayyah district (Al-Hudaidah governorate). The course, held in “Al-Awlah Center for Social Services”, focused on birth attendance skills and pregnancy care.

- Conduct a training course for 15 traditional birth attendants in Al-Nayef sub-district/ Ghashem district (Amran governorate); the course focused on birth attendance skills and pregnancy & prenatal care, based on the curriculum prepared by the Ministry of Public Health and Population.

- Open a rehabilitation class for 23 female literacy teachers in Rub’-Al-Doas sub-district (Al-Luhayyah/ Al-Hudaidah). Participants include girls who have learnt in the area’s literacy classes (within the projects implemented under integrated intervention program) and are willing to receive further learning and rehabilitation to subsequently play a role in illiteracy eradication and adult literacy activities in their areas.

In addition, the following activities were carried out:

- Organize a visit of certain development committees’ members, and some female leading figures in the program areas, to the small enterprises fair held by the SFD to promote the products of some associations involved in microfinance projects. The objective of the visit was to introduce the participants to activities and experiences carried out in areas similar to the nature of the integrated intervention ones and conclude lessons and benefits from such expertise.

- Organize a field visit of certain development committees’ members and female literacy teachers to microfinance projects in the integrated intervention four areas.

- Complete implementation of the first phase of hygiene and environment awareness program in the two sub-districts of Al-Luhayyah and Ahwar, and conduct the preliminary evaluation of the executive program.

Water and Environment Unit

Water Sector

Following the success of the rainwater harvesting project in Abs and Al-Ammariyah sub-districts (Al-Khabt 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 transporting stone, providing water and executing all the works.

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’ contribution (reaching about 52% in this project) was easily collected and executed.

In addition, a workshop was held and attended by water project officers and some consultants. Participants conducted a field visit to the project, where they were acquainted with the implementation procedures; they also met with the beneficiaries to discuss means of collecting and executing the community contribution.

Water projects during the quarter reached 40, with commitments approaching \$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 Methods for Wastewater Treatment” was held with the participation of 24 consultants. 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 around \$13 million.

Small and Micro Enterprise Development Unit

The unit conducted several activities during the quarter, including:

Support the Small Enterprise Development Fund (SEDF)

Within the technical assistance provided by the SFD to SEDF, a financing agreement was signed on 22/08/2004, by which SEDF received a 90-million-YR loan.

New Contracts

The SFD signed a number of contracts to provide funding for several small and microfinance service providers as follows:

- Contracts with Women Society in Bait Al-Fakeeh, (Al-Hudaidah) for the amount of YR17 million.
- Contracts with the National Microfinance Foundation for the amount of YR61.5 million.
- Contracts with the Yemen Women Union, Abyan branch, 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.
2. Microfinance Financial Analysis course.
3. Microfinance Partners workshop.
4. Pilot project for training professional SMEs in Taiz.

Units News

EDUCATION UNIT

The number of (agreed upon, under implementation and completed) projects during the quarter reached 100; thus, the number of these projects is cumulatively 2,056. Commitments are \$10.2 and \$165.1 million for the quarter and cumulatively, respectively. Total contracting amounts for the works approach \$127.5 million.

1. Improve 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 engineering bases and criteria as well as 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 included in the event’s documentation and (following the MoE’s approval) would be binding to all agencies involved in school buildings. This activity comes within the Education Facilities Improvement Project signed by the SFD and the MoE, aiming to set the appropriate engineering bases and criteria for school buildings.

On the other hand, the MoE’s Project General Directorate/ PS was provided by the SFD with computer sets and other equipment to facilitate the work of the relevant staff and improve their performance. In addition, a training program is currently being prepared for the Directorate’s 18 engineering staff to be trained on applying computer programs pertinent to their fields of work. Training is expected to improve and enhance the trainees’ performance and effectiveness—with consequent positive effects on the quality of the education buildings they implement.

2. Establish Districts Education Offices

Biddings were announced for establishing 7 Education Offices in the districts of “Al-Qahirah” and “Al-Mawaset” (Taiz), “Al-Saddah”, “Al-Qafer” and “Mudhaikherah” (Ibb) as well as “Tuban” and “Al-Qabbaitah” (Lahej). Awarding procedures are being finalized—in preparation for project implementation.

3. Implementation of kindergartens

The quarter witnessed the approval of implementing two kindergartens (3 classrooms with annexes each) in the districts of “Al-Mashannah” and “Al-Dharah” (Ibb) and another one (6 classrooms with annexes) in “Al-Sheikh Othman” district (Aden). Finalization of drawing designs, quantity tables and the other bid documents is currently underway.

4. National Center for Education Measurement and Evaluation (EME)

Agreed upon was the establishment of a specialized education institution to help meet the MoE needs to carry out examinations and EME in a professional manner reflecting the most updated (theoretical and applied) developments in these aspects. Agreement included assigning an expert to assist the MoE in setting up the center’s structure, providing the center with the required equipment and furniture and training the ministry’s staff in EME. 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 development of the education process.

5. Support talented and excellent students

The project funding was agreed upon in preparation to implement programs supporting students with talents and excellent records. The programs will be executed, with the MoE assistance, through contracting with a regional expertise to help set an integral institutional system for caring of such students.

6. Rural Girl Education Program

During the quarter, the following events were completed:

- Project Committee approval on constructing, repairing and adding classrooms in 8 girls’ schools (in the governorates of Amran “1”, Al-Dhale’ “1”, Sa’ada “3” and Al-Hudaidah “3”).
- Participation in 8-day field visit to Bangladesh to be acquainted with the activities of “Barak” organization in the fields of community education, informal education, health and youth education activities.
- Two workshops were held on the concepts of "Development & its relationship with education", "Teaching and learning", "Community education" and "Community participation". The workshops, held on 28–31 July and 01–04 August 2004, aimed at introducing the participants to the basic knowledge on development and its main pillars as well as the importance of participating in the development process as a whole and

in education in particular. The two activities were attended by branch office managers, 42 education officers and consultants from all the SFD branch offices and both Education and Health & Social Protection Units as well as the German Technical Cooperation (GTZ).

- A training workshop was organized during 07–17 August 2004 on "Community participation to support to the rural girl education". The workshop aimed to build up confidence among the participants, discuss the most important school-related issues, drawing and introducing the school map to the local community. It also aimed to identify and involve the local community's parties concerned with girl education, humane communication, develop meetings convening skills, leadership and management, report writing, community participation, enhance team work skills and team build-up and develop consultants' skills in carrying out their assignments. The workshop was attended by 28 education consultants from various governorates and 3 Education and Health & Social Protection Units project officers as well as GTZ representative. The MoE's School Activities General Director presented a paper to the workshop titled "School activities: Current situation and care requirements".

- Eight Parent Councils and Beneficiary Committees were established in eight schools located in the four sub-districts targeted by the Rural Girl Education Program; these are "Al-Soudah", "Al-Mihriabi", "Al-Ramiah Al-Ulia" and "Haidan" sub-districts (in Amran, Al-Dhale', Al-Hudaidah and Sa'adah governorates, respectively).

- A local, governorate-level volunteer team was formed in each of the targeted governorates to participate in supporting rural girl education. Formation was carried out according to specific criteria set by the program officer, the community-participation expert and the consultant of community participation in education.

- A ten-day field visit to Egypt was conducted in September 2004, in which branch office managers and certain Education Unit's & branch offices' project officers participated. The main objectives were to get acquaintance with the different experiences in community education, enhance strategic planning skills (particularly in methodological & in-depth analysis of problems and precise identification of intervention priorities). Participants met with certain Egyptian officials as well as representatives of UNICEF and CARE organizations. In addition, field visits were also conducted to introduce participants directly to girl education experiences and other projects.

7. School Map

A training session was held for Local Councils' Service Committees and local researchers in Dhamar and Al-Baidha governorates as well as the central researchers in Dhamar.

Participants were acquainted with the school map based and criteria and the importance of the school map as well as the significance of mobilizing efforts to make the school Map Project successful in the two governorates. Four computer sets (with accessories) and GIS were provided to these governorates,

A seven-day training course was also held, in which participants were Heads of the school Map sections (from all the districts of the two governorates) and the MoE's school Map General Directorate (SMGD) researchers. Training focused on how to deal with data & information, map utilization & reading and report writing.

In addition, two separate training courses were held on "Education facilities geographical position system (GPS)". Researchers were trained on the GPS set, projections, coordinates and how to incorporate the two latter in the computer.

Moreover, the SMGD was provided with equipment such as computers (with their accessories), GIS and GPS.

8. Education Quality Program

A draft plan was set for redressing difficulties facing the schools included in the program, and an elaborated training program was prepared for the school management, staff and specialists. A placement test was organized for the English (male & female) teachers in the Program's schools, in preparation to arranging English Language course for these teachers in a specialized institute. Teachers’ training has already started and two intensive courses were conducted in three of these schools: Zaid Al-Moshki (Taiz), khaled Bin Al-waleed (Ibb) an Abdul-khaleq Azzan (Sana'a). Teachers’ training, which started on 14 August and lasts till 14 October 2004, included the three mentioned schools, in addition to Al-Mimdarah (Aden), Om-Al-Mu'meneen (Al-Hudaidah), Al-Zahra’ School Complex (Abyan) and Hafsa school (Capital City).

Cultural Heritage & Rural Roads Unit

The quarter's developed projects in both sectors reached 11, with estimated cost of about \$0.9 million. Cumulatively, the number of projects as of the quarter end is 222 and investment mounts to nearly \$27.1 million.

Cultural Heritage Sector

• Restoration of Amer Bin Abdulwahab Bridge

The SFD has been striving to enhance the role of the skilled traditional master builders in restoration, maintenance and traditional building. Thus, the bid for restoring and Amer Bin Abdulwahab Bridge (Damt district/ Al-Dhale' governorate) was restricted to such builders to avoid their involvement in these works through general contractors. Consequently, six experienced traditional master builders were pre-qualified by training them on drawings reading and preparation of bids. Following the analysis of the submitted bids, awarding was given to the technically qualified and least-price builder, who embarked on implementing the assigned works by executing the emergency stage of saving the bridge parts threatened to collapse. More than 50% of those works had been completed. It is worth mentioning that all the materials used in implementing the project are of local origin (stones, clay, 'qadhad' and 'qatrah'). The project has contributed to employing & training of a number of workers of Damt district and the nearby areas.

• Saving an archeological site in Al-Souda' city (Al-Jawf governorate)

Implementation of the first & basic phase of the site saving project was finalized by the French Archeological Institute in coordination with the General Authority for Antiquities and Museums. Archeological excavation has been carried out and a unique temple was discovered; the temple contains symbolic expressions (forms, drawings...) that are considered rare compared to the other Yemeni antiquities so far discovered, and which prove a strong fraternal civilization relationship between Yemen and (Mesopotamia). The French Cultural Center (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-road project officers, discussed proposals on updating the SFD's mechanisms in approaching rural road projects through office and field experiences of rural road projects (both, completed and under implementation). The draft manual, prepared by an int'l expert, was thoroughly discussed by the participants.

Training and Organizational Support Unit

The third quarter of the current year witnessed signing of contracts for the implementation of 49 projects, of which 29 fall in training sector (62%) and 20 projects in institutional support sector (38%).

Training Sector

Training sector projects fall in the following fields:

- Project for training (female) trainers 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 governorates in this field with the assistance of Lebanese expertise. Subsequently, the trainers will train 600 rural women (60 per governorate on average).
- Ten projects to continue raising the efficiency and expertise of the local councils' members on the concept and applications of participatory development, project life cycle and to introduce them to approaches and methods of work with local communities for assisting them to identify their real needs in projects and developmental services.

- 4 projects executed in Dhamar, Al-Baidhah, Taiz and Amran, aiming at building capacities of a number of consultants and small contractors working in the implementation of SFD's projects to supervise over them, improve their knowledge and acquaint them with SFD's operating mechanisms and executive procedures.
- 4 projects for undertaking initial studies and field analysis of needs and problems of the targeted communities for coming with realistic results. That is within the framework of SFD's care to provide field teams with male and female consultants and workers working with the branches with the principles and applications of work with the community participation and implementation mechanism for PRA with all its instruments and techniques.
- Two projects in capacity building field for members of communities committees (beneficiaries' committees) in financial, administrative and organizational fields.
- Training project aiming at raising 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 management (in administration, finance and marketing). The center's female trainers were also trained to help them gain skills in tailoring and handworks.
- 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 480 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 capacities, support them by providing them with records for organizing their financial, administrative and marketing work. Moreover, training was provided to the associations' leadership members on identifying local market gaps for establishing 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 workshop 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 affiliating with government or private employment) and they are fully prepared to provide training in rural areas.
- 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 cooperative federation branch in Amran governorate and its member societies.

Institutional Support Sector

The sector's activities concentrated on:

- 6 projects in providing institutional support to developmental and welfare societies in the Capital City, Al-Qatan, Taiz, Dhamar and Al-Baidhah.
- One project for providing institutional support to the Yemeni Society for Raising Awareness on Drug Risks and Damages—a new project directed at raising the awareness of basic and secondary school (male and female) students on such issues.
- 3 projects to support public libraries (within the public libraries that have been established by the SFD in a number of governorates). These projects include constructing and equipping a public library for the Central Prison Rehabilitation Workhouse residents and equipping a children's and youth library in Azal (Naqum) district in the Capital City, in which 17 school libraries have been established. The second phase of this project includes providing additional books and staff training in archives and library management.

- 4 projects to provide institutional support to several women's centers, including three literacy centers (Al-Mahweet), Women Training Center (Al-Rawdah, Sana'a), Al-Akahelah Women Center (Lahej), Women Basic Training Center (Hajjah). Training focused on crafts like embroidery, tailoring, literacy and training in financial and administrative fields.
- A project to expand unified database for cooperatives and non-governmental organizations for expanding data network at head office to incorporate governorates' offices connection with the main network as well as with other concerned authorities.
- A project to provide institutional support to the Training and Rural Information Center in Taiz governorate through supplying the center with additional training halls equipped with the necessary tools. In addition, the support included a number of computer sets and other equipment relevant to the nature of work of the center.
- A project to review and develop the simplified accounting system's guide for associations, aiming to equip trainers with unified approaches and simplify in line with the societies' needs.
- Project to support the Central Statistics Organization (third stage) through providing modern equipment and connecting them to the new network for expediting data processing.
- Project for baseline evaluating to the Local Communities Development Program. This program—which has been transferred to the SFD recently—is active in 5 governorates.

Health & Social Protection Unit

The Unit's activities during the quarter included contracting and implementing projects and programs as well as conducting training courses in both the Health & Special-need groups sectors as well as in Integrated Intervention Program, as follows:

Health Sector

Through negotiation and discussion with the concerned agencies of the ministry of Public Health & Population (MHP) and the other relevant authorities, the SFD continued to develop several health projects, including:

- Supporting the provision of family planning means to (MHP) through the UNFPA at a cost of \$ 200,000.
- Training & rehabilitation of 15 doctors & 20 nursing staff in neonatal care through the Medical Specialties Yemeni Council (MSYC).
- Training & rehabilitating 20 nursing staff in psychological nursing through the MSYC.
- Preparing for evaluating the performance SFD-supported health training female graduates (community birth attendants and female health workers) in coordination with SOUL association. The evaluation is expected to start soon.
- Rehabilitation of 40 teachers of higher health main power institutes and their branches to attain completion BSc. Degree in community Health, in coordination with Sana'a and Science & Technology Universities.

Special Needs Groups Sector (SNGs)

- Within the framework of its support to develop the childhood & Youth national Strategy (CYNS), the SFD participated in a workshop titled "Outreach to the Most poverty-vulnerable children & Youth", 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 CYNS, 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 Yemen. In addition to the SFD, participants included the Motherhood & Childhood Higher Council, Ministry of planning & Int'l cooperation and UNICEF. The capital Mayor and a representative of the Yemen 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 program. The workshop, in which branch office managers participated, presented and discussed the third Phase action trends in health & SNGs and expected outcomes.
- Within the framework of the project related to preparing national trainers in inclusive education, a training course was held on 14-26 October 2004 in the field of "Education & Integration of the Blind". The course was attended by 20 teachers & trainers involved in inclusive education schools in 5 governorates: The capital City, Taiz, Lahej, Abyan and Aden. It is worth mentioning that this course is one of the training activities of the project, aiming to prepare those trainees to become national trainers in the field of inclusive education.

- Within the context of the support provided by the SFD to the MoE's public Education sector and Inclusive Education Program 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 22-23 Sept. 2004 in Aden. The courses were attended by certain Education office general directors, school headmasters, chairpersons of the district local councils (where the inclusive education schools are located), SNGs project officers and other agencies involved in the field. The two training courses aimed at raising the inclusive-education-related awareness of those involved in this field.
- Within its third executive phase trends concerning SNGs and funding community-based projects, the SFD continued implementing the project of supporting Al-Rahma Association for the Mentally Retarded. Support includes the participation of some of the Association's staff in the Fourth Arab Regional session on community Rehabilitation held in Amman (Jordan) on 06 September–05 October 2004, and organized by the Egypt-based City Center for Mental Retardation Training and Studies". Training aims to enable the participants to acquire cognitive and practical skills in community-based rehabilitation and how to prepare a community-based rehabilitation plan as well as in planning and implementing family-related programs, mobilizing the local community capacities in benefit of retardation issues and overseeing & following up projects in this field.
- A training course was held in July 2004 (for 3 weeks) for female health workers in 'Mahwa Aser' in the Capital City. Training comes within the program of raising health awareness amongst the socially marginalized groups as well as the "Mahwa Aser Health Activities". The training program included maternal & child health, prophylaxis against contagious diseases and environment health. It aimed to enhance the capacities of the female health workers living in the area and enable them to improve health and hygiene aspects through raising the awareness of the households in the area. Female trainees received delivery bags at the end of the course.
- SNGs project officer participated in the study visit to the Early Childhood Development Resources Center in Eritrea on 10-17 Sept. 2004. The objective 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 of various categories (the disabled, marginalized, street children, orphans, juveniles...), a training course was organized on 22 August 2004 for 30 children (aged 14-18) in Ads Art, ads computerized designing (Photoshop) and apply ads on heat flex. 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 following projects entered the implementation stage:

- Establish two weaving centers and train the local staff in Al-Luhayyah and Ahwar districts in Al-Hudaidah and Abyan governorate, respectively.
- 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.