

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

Sector	Beneficiaries		Job Opportunities	
	Direct	Indirect	Temporary	Permanent
Education	288,552	3,871	282,240	293
Health	227,631	128,664	124,836	340
Water	270,332	233	197,154	37
Environment	16,500	0	5,110	6
Roads	36,760	21,600	42,662	0
MicroEnterprise	2,532	15,035	250	6
Special Need Groups	50,910	3,267	18,248	81
Integrated Interventions	939	0	431	0
Training	425	0	755	121
Organizational Support	7,186	0	1463	9
Total	901,767	172,670	673,109	893

SFD Cumulative Investments, Disbursements as of 30/06/2001 According to sectors

sector	No. of projects	Commitments (\$)	Disbursements (\$)
Education	846	51254	39259
Health	185	843165	528161
Water	326	926580	348479
Environment	25	993374	710321
Cultural Heritage	7	3101598	2017486
Roads	30	3150346	792236
Micro Enterprise Development	21	3787913	2516644
Special Needs Groups	36	5303079	1694913
Integrated Intervention	2	10511623	4746374
Training	56	19199342	8301797
Organizational Support	76	50901743	26507586
Total	1610	98770017	48203256

Expected Number of Beneficiaries, and Job Opportunities as of 30/06/2001 According to sectors

Sector	Beneficiaries		Job Opportunities	
	Direct	Indirect	Temporary	Permanent
Education	704498	88172	1919520	5810
Health	943179	179179	341367	1985
Water	987669	14327	813657	233
Environment	414539	0	121079	202
Cultural Heritage	16850	4900	30022	8
Roads	452743	114098	187327	0
MicroEnterprise	17478	90198	4996	197
Special Needs Groups	63204	48567	167349	367
Integrated Interventions	948	0	567	0
Training	17519	390	15206	266
Organizational Support	19671	8269	15627	94
Total	3638298	548100	3616717	9162

Completed Projects as of June 30th, 2001*

Sector	No. of Projects	Investments (\$)*	Disbursements (\$)*
Education	423	21165879	18355492
Health	71	3543682	2992954
Water	77	5474003	4951273
Environment	9	1226641	893530
Cultural Heritage	1	123480	120778
Roads	4	405200	242630
Micro Enterprises	7	311597	282342
Special Need Groups	4	418967	358832
Integrated Interventions	1	8231	7329
Training	45	518149	452708
Organizational Sup.	28	285547	260600
Total	670	33481376	28918468

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

SFD Cumulative Investments and Disbursements as of 31/06/2001 According to Governorates

Governorate	No. of projects	Commitment (\$)	Disbursement (\$)
Sana'a Capital	116	9,057,306	3,379,088
Sana'a	159	7,916,722	2,961,426
Aden	57	5,110,005	2,384,871
Taiz	150	8,883,382	4,893,874
Hodaidah	143	10,178,805	5,333,713
Lahj	52	3,534,104	1,838,569
Ibb	97	6,411,060	3,415,787
Abian	40	2,876,200	1,291,891
Dhamar	111	6,419,633	3,079,513
Shabwah	38	2,038,932	1,163,949
Hajjah	110	5,724,786	2,702,081
Baidha	34	2,496,509	1,361,037
Hadhrumout	105	7,067,561	3,546,895
Saadah	47	2,405,886	1,422,466
Mahweet	70	5,011,150	2,289,507
Mahara	25	1,627,045	799,220
Maarib	29	1,531,703	867,833
Aljawf	26	1,378,444	774,965
Amran	132	6,833,130	3,421,728
Al-Dhala'a	23	1,534,031	780,217
Several Governorate	46	733,231	494,627
Total	1,610	98,770,017	48,203,256

Social Fund for Development

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Newsletter

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Editorial

Mr. Abdulkarim I. Al Arhabi became Minister of Social Affairs and Labour

Mr. Abdulkarim I. Al-Arhabi has been appointed as minister of Social Affairs and Labour in the new Cabinet formed last April.

His Excellency will continue his post as the Managing Director of SFD. SFD staff would like to congratulate Mr. Arhabi for this recognition of his leadership ability by the government and to wish him all the best.

SFD Newsletter

Signing an Agreement of YR1.5 billion

Under the auspices of H.E. Abdulqader Ba-Jammal, the Prime Minister/Chairman of the SFD Board of Directors, an agreement was signed between the Ministry of Planning and Development and the Social Fund to provide the SFD an additional YR1,474,239,666 (totaling US\$8 million) financed

Mr. Al-Arhabi Appointed Minister of Social Affairs and Labour

E. Ms. Barbara Bodine, US Ambassador to Yemen, attended the agreement signing ceremony.

Saudi Minister of Labour and Social Affairs visits SFD

In May, during the meeting of the Yemeni-Saudi Coordination Committee, H.E. Dr. Ibrahim Al-Namla, Minister of Labour and Social Affairs of the Kingdom of Saudi Arabia, visited SFD and met with H.E. Mr. Al-Arhabi, Managing Director, and heads of units. During this meeting His Excellency was briefed about SFD activities with particular focus on issues related to social projects.

World Bank Mission

Between May 11th and May 18th, 2001, a World Bank supervision mission visited SFD. The mission was led by Mr. Qaisar Khan (Senior Economist) and also included Mr. Yasser El-Gammal (Micro Finance Specialist) and Mr. Hashem Awnallah (Operations Officer). The Mission was pleased to observe the expansion of SFD activities and accelerated performance. The mission also praised SFD policy of hiring at least one female project officer in each branch office to facilitate access to women beneficiaries.

Editorial

From its creation to the date of this report, SFD has committed funds to 1,609 projects. These projects have supported the sectors of education, health, water, environment, training, organizational support, support for groups with special needs and micro enterprise activities targeting needy groups and areas in rural communities and poor urban neighborhoods. These projects have created temporary and permanent job opportunities and have contributed to poverty reduction.

As SFD activities continue to expand, its commitment to better respond to community needs has also increased. SFD believes that active participation of both male and female community members/beneficiaries have assisted achieving this ambition.

Concurrently, SFD expanded its cadre of female project officers. Many of these officers now work in SFD branch offices strengthening community participation and ensuring the inclusion of women needs in all SFD activities.

During this second phase of operations SFD will continue its commitments to women full involvement in its development activities as well as continue striving to fulfill its founding goals and objectives.

Units News

Training Unit

During the second quarter of 2001, nineteen projects were contracted - four have already been completed and fifteen are still under implementation. The nineteen projects included:

ف Training

- Training beekeepers in the improved techniques - twenty-five participants from Taiz Governorate took part in the course.
- Training of Trainers (ToT) course in agriculture - twenty-one trainees from Hadhramaut (both from the Wadi and coastal districts) attended the course.
- Reinforcing the capacity of SFD staff and consultants in Participatory Rural Appraisal (PRA) – four separate courses will be conducted between June 30th and the month of July. Participants include SFD staff from headquarters and from seven branch offices, as well as some consultants who assist SFD in such tasks.

- Training of financial officers and accountants in basic accounting and bookkeeping practices - twenty-four cooperatives from the governorates of Lahj, Abyan and Al-Beidha benefited from the course.

ف Workshops

- New methodologies and techniques in teaching adult learners - three workshops were implemented attended by 45 leading committee members in various NGOs from the governorates of Sana'a, Dhamar, Al-Hodeidah, Al-Beidha, Taiz, Ibb and Aden.
- Standardizing procedures and interactions with local NGOs attended by decision-makers from the Ministry of Social Affairs and Labor, General Department of Associations and its governorate branch offices.

ف Organizational Support to NGOs

- Training of Trainers in pottery, weaving and embroidery and necessary equipment and furnishings – ten associations benefited to facilitate implementing their on-going activities.

ف Technical Support for Governmental Organizations

The SFD is providing support to the Military Museum in Sana'a through designing and installing a database for historical artifacts. SFD support includes providing hardware and software components, necessary equipment and to install the database, computer network and train museum technical staff.

Infrastructure Unit

- During the second half of April 2001, the Unit organized a field visit to monitor eight completed projects in Aden, Lahj and

- During the last week of June, the Unit organized a workshop on "intervention policies, procedures and design in feeder roads sector". The workshop aimed at enabling SFD's branches to screen, develop and supervise implementation of feeder road projects. Participants in the workshop included branch managers, consultants and unit staff.

Social Protection Unit

ف Health

During this quarter, the unit contracted 30 projects among which:

- projects to improve the admitting capacity of the governmental health institutes such as constructing an institute in Al-Matnah, district of Bani Mater, Sana'a Governorate; constructing a Nursing School in Al-Saddah, Ibb Governorate; expanding five health institutes in Aden, Al-Mukallah and Abyan; constructing a training institute for medical equipment maintenance in Sana'a; constructing accommodations for female students at Al-Hodeidah Health Institute.
- Supporting the equipping of the infant ward at the Republican Hospital in Sana'a and constructing an infant ward at the Yemeni-Swedish Hospital in Taiz;
- Constructing additional clinic and a garden at the Psychiatric Hospital in Taiz.

ف Special-Needs Groups

1. April 29th – May 20th, the Unit conducted a training course for mainstreaming disabled children in public schools, 20 trainers attended.
2. Providing financial support to the National Conference for Children, which took place in May 30th in Sana'a.

ف Integrated Interventions

A survey for data base collection for the targeted areas for the integrated interventions was conducted to be used for future impact evaluation.

Along side, four weeks of fieldwork have been taken place in the targeted areas to assist local communities to identify their priorities and to establish development committees to implement their priority projects. PRA methodology was used in the process.

ف Other News

1. A new female officer joint SFD to support Sana'a branch in community participation and special-needs groups projects.
2. One of the unit's staff attended a three-week course in Liverpool, UK on Gender and Health.

Water and Environment Unit

ف Rain Water Harvesting

Since June 1st, 2000, this program has served 339 villages, or 51%, of its planned target of 668 villages in the second phase of the program. At this rate of implementation the program target will be completed by June 2002. Projects have included 370 newly constructed, rehabilitated or expanded cisterns. With an average expansion capacity of 400 cubic meter per cistern and total harvested rainwater totaled 148,000 cubic meter.

ف Environment

During this quarter, the Unit is implementing three projects in this sector, with total commitments of US\$178,000.

ف Institutional Capacity Building

The Unit organized a training course on "Internal and External Sanitation" – 30 SFD staff and consultants attended. The course was organized in cooperation with the Environment and Water Center, at Sana'a University.

ف Other Activities

On May 5th, 2001, the Unit presented a paper on "The Social Fund's Experience in the Rural Sanitation Projects" at a workshop organized by the Ministry of Local Administration and the World Bank. The workshop took place on the occasion of inauguration of the Sana'a Rural Water and Sanitation Project.

Small and Micro Enterprises Development

ف Micro Finance Training Course

- From April 7th – 12th the Unit organized a training course on micro finance in the city of Al-Hodeidah. 33 participants representing partners of the SFD attended. During the course several issues were discussed including sustainable micro finance services, indicators and portfolio management. The participants conducted site visits to several clients of Al-Hodeidah Micro Credit Program.

ف Al-Hodeidah Micro Credit Program (HMCP)

- Last April, Mr. Saleh Aeish was appointed as the new manager of the program. Saleh joined the program after attending a training course in micro finance.
- The Program started developing its loan portfolio system. Additional functions have been added to integrate the loan portfolio and accounting systems and develop several programs including a payroll and incentives program.

ف Appraisal Visit to al-Mukallah

- A mission from the Unit conducted a visit to the city of Al-Mukallah to appraise requests received by SFD. The mission visited financial institutions and met with micro entrepreneurs including women. The mission recommended that SFD continue researching the possibility of establishing a micro finance program in Al-Mukallah.

ف Savings and Credit Program (Hays)

- During this quarter the development of financial, credit and saving policies of the project were completed. A consultant completed a draft of the new literacy curriculum and trained project facilitators on literacy issues.

ف Al-Odain Beekeeping Project

- Al-Odain Beekeeping Project organized two training sessions for fifty-three beekeepers. The sessions trained beekeepers in modern beekeeping methods. Beekeepers who attended the training are eligible for project loans. Thus far, the project has disbursed 130 loans.

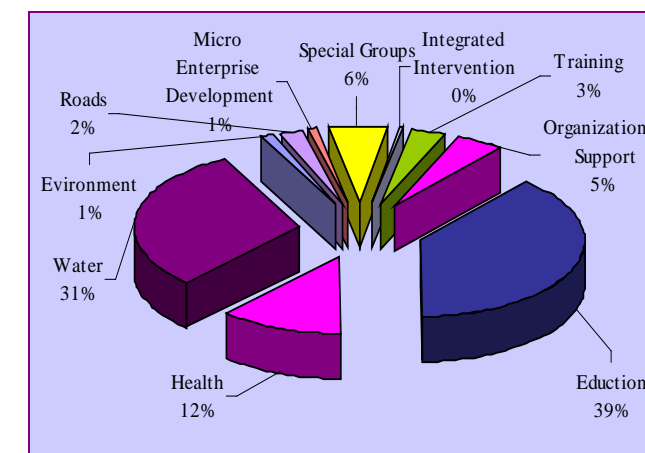
The following table shows the portfolios of SMED programs as of June 30th, 2001

Program	Active No. of Borrowers	Active No. of Savers	Outstanding Loan Portfolio (YR)
Micro Credit-Hodeidah	4,703	0	282,199,006
Women Literacy-Hais	1,345	1,500	23,114,000
Al-Seih Lending Program	471	0	22,547,600
Income Generating Maraw	2,667	0	126,302,797
Income Generating-Abyan	456	0	19,731,398
Income Generating-Odain	130	0	7,041,723
Income Generating-Wadi More	2,027	0	36,273,050
Wadi Hadhramout	8	0	556,056
Total	11,807	1,500	517,765,630

Achievements of the Second Quarter of 2001

The SFD has contracted 248 projects during the second quarter of 2001, with a total investment of about 15.3m US\$.

Investment by Sector, 2nd Quarter, 2001



Investment by Governorate 2nd Quarter, 2001

Governorates	No. of Projects	Commitment (\$)	Percentage
Sanaa Capital	16	1,108,611	7%
Sanaa	33	1,450,591	9.5%
Aden	13	970,210	6.3%
Taiz	20	1,353,879	8.8%
Hodiedah	24	1,737,388	11.3%
Lahj	13	823,456	5.4%
Ibb	13	938,192	6.1%
Abian	7	582,308	3.8%