

Expected Number of Beneficiaries, and Job Opportunities for SFD Cumulative Investments, Disbursements as of 31/12/2001 According to the 4<sup>th</sup> Quarter, 2001 According to sectors

Sector	Beneficiaries		Job Opportunities	
	Direct	Indirect	Temporary	Permanent
Education	54,184	38,685	499,107	280
Health	169,0133	47,301	54,416	81
Water	124,339	2,123	104,966	110
Environment	426	35,000	4,810	58
Cultural Heritage	2,203	12,250	21,066	0
Roads	131,090	44,192	117,716	0
MicroEnterprise	5,110	34,582	2232	31
Special Needs Groups	11,225	230	34,789	268
Integrated Interventions	10,409	948	27,135	19
Training	52	0	204	0
Organizational Sup.	2,900	500	3,593	14
<b>Total</b>	<b>510,951</b>	<b>215,801</b>	<b>870,034</b>	<b>861</b>

SFD Cumulative Investments and Disbursements as of 31/12/2001 According to Governorates

Governorate	No. of projects	Commitments (\$)	Disbursements (\$)
Sana'a Capital	170	16,920,464	5,969,588
Sana'a	191	10,339,958	4,358,732
Aden	67	5,939,688	3,484,379
Taiz	192	11,461,374	6,411,476
Hodaidah	177	13,298,465	6,813,214
Lahj	69	4,522,120	2,469,571
Ibb	121	7,662,203	4,601,326
Abian	58	4,036,896	2,013,685
Dhamar	142	7,929,965	3,922,952
Shabwah	51	2,933,384	1,638,635
Hajjah	111	6,335,540	3,569,123
Baidha	46	3,318,380	1,934,667
Hadhramout	149	9,725,417	4,837,569
Saadah	49	2,504,180	1,758,681
Mahweet	84	6,240,930	3,118,090
Mahara	33	2,034,746	1,222,970
Maarib	31	1,686,680	1,031,517
Aljawf	31	1,807,774	921,920
Amran	141	7,420,040	4,820,066
Al-Dhala'a	34	2,218,899	1,126,415
Several Governorate	57	914,578	589,937
<b>Total</b>	<b>2004</b>	<b>129,251,681</b>	<b>66,614,513</b>

Social Fund for Development  
30 Al-Kuds ST. P.O. Box 15485  
Sana'a, Republic of Yemen  
Tel.: (967-1) 240417, Fax: (967-1) 243173  
E-Mail: [sfd1@y.net.ye](mailto:sfd1@y.net.ye)  
[www.sfd-yemen.org](http://www.sfd-yemen.org)

SFD Cumulative Investments, Disbursements as of 31/12/2001 According to sectors

Sector	No. of projects	Commitments (\$)	Disbursements (\$)
Education	1023	66,912,712	36,272,186
Health	227	12,991,281	6,445,782
Water	395	23,130,157	12,171,594
Environment	31	4,698,797	3,005,122
Cultural Heritage	14	2,242,525	582,810
Roads	57	5,770,099	1,843,989
Micro Enterprises Dev.	31	3,788,655	2,136,983
Special Needs Groups	53	6,749,990	2,536,330
Integrated Interventions	9	787,656	47,373
Training	66	672,145	611,316
Organizational Support	98	1,507,664	961,027
<b>Total</b>	<b>2004</b>	<b>129,251,681</b>	<b>66,614,513</b>

Expected Number of Beneficiaries, and Job Opportunities as of 31/12/2001 According to sectors

Sector	Beneficiaries		Job Opportunities	
	Direct	Indirect	Temporary	Permanent
Education	972,284	128,298	2,692,733	9,112
Health	1,196,422	347,290	447,237	2,095
Water	1,185,117	20,043	981,160	341
Environment	486,977	35,000	138,807	270
Cultural Heritage	18,053	17,150	103,580	36
Roads	609,040	189,494	340,300	0
Micro Enterprises Dev.	20,504	112,186	7,330	228
Special Needs Grs.	74,903	49,734	205,956	687
Integrated Interventions	11,383	960	27,788	19
Training	3,260	4,524	10,147	259
Organizational Sup.	38,016	4,659	28,713	116
<b>Total</b>	<b>4,615,959</b>	<b>909,338</b>	<b>4,983,751</b>	<b>13,163</b>

Completed Projects as of Dec. 31<sup>st</sup>, 2001

Sector	No. of Projects	Investments (\$)*	Disbursements (\$)*
Education	538	26,512,329	23,361,342
Health	98	4,748,102	3,797,457
Water	120	8,011,701	7,474,961
Environment	15	1,781,085	1,419,262
Cultural Heritage	1	123,480	171,035
Roads	8	742,661	598,923
Micro Enterprises	10	329,197	297,561
Special Need	5	426,967	395,795
Integrated Interventions	2	51,254	45,873
Training	53	518,872	451,489
Organizational Support	42	526,144	467,946
<b>Total</b>	<b>892</b>	<b>43,771,792</b>	<b>38,481,644</b>

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

# Newsletter

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## Editorial

The review of the achievements during 2001 shows a significant progress. The SFD exceeded planned targets for the year and recorded an increase of 65% over projects implemented in 2000 in terms of disbursements and 80% in terms of commitments.

Throughout the year SFD emphasized, within its sectors of activity, training and capacity building programs, support special needs groups and the continuation and expansion of water harvesting programs.

SFD also expanded its cadre of female project officers both at headquarters and in the branch offices. These cadres have strengthened community participation and significantly contributed towards the inclusion of women needs in all SFD activities.

The SFD recognizes that while the number of projects implemented is essential to its mandate, it is equally aware that project implementation must be accompanied by well-developed monitoring systems and well-trained staff to control and improve the quality of its projects.

The SFD's ability to effectively respond to the needs of the communities and to make a positive impact to the lives of the target groups and communities will be the indicator that SFD is fulfilling its objectives.

## The 5<sup>th</sup> Meeting of the Board of Directors

The SFD Board of Directors held its 5<sup>th</sup> meeting for the year 2001 on Monday December 31<sup>st</sup>, 2001. H.E. Mr. Abdulkader Ba-Jammal, Prime Minister and Chairman of the Board, chaired the meeting.

The main issue discussed and approved was the SFD's Draft Plan for the year 2002. Other issues were also reviewed including a report concerning the SFD's Capacity Building Program.

## Events

October 16<sup>th</sup>, 2001, an official delegation from the Islamic Bank paid a visit to the SFD and discussed with staff implementing Islamic Bank funded projects.

October 27<sup>th</sup>, 2001, H.E. Edmund Hull, Ambassador of the United States of America to Sana'a, paid a visit to the SFD and met H.E. Mr. Abdulkarim I. Al-Arhabi, Managing Director of the SFD. H.E. Mr. Al-Arhabi made a brief presentation on the activities of the SFD.

October 31<sup>st</sup>, 2001, H.E. Mr. Bert J. Ronhaar, Ambassador of the Netherlands to Sana'a, paid a visit to the SFD and discussed with staff the contribution of the Dutch Government to finance the second phase of SFD activities. Based on that meeting an aid memoir was developed. Ms. Joke Buringa, First Secretary for Gender and Development at the Embassy, attended the meeting.

November 17<sup>th</sup>, 2001, the fifth and final SFD staff workshop for the year took place under the chairmanship of Mr. Abdulkarim I. Al-Arhabi. Heads of various SFD units and branch managers all attended the workshop. The following topics were discussed:

- Implementation of projects of 2001 Work Plan.
- Finalization of the 2002 Work Plan by all units and branch offices.
- Targeting SFD's interventions in 2002 Work Plan.
- Continuing professional development for Branch Managers, Project Officers and Consultants in the first quarter of 2002.

## 55 million NLG Grant from the Dutch Government to the Social Fund for Development

On November 22<sup>nd</sup>, 2001, H.E. Mr. Bert J. Ronhaar, Ambassador of the Netherlands to Sana'a, and H.E. Mr. Abdulkarim I. Al-Arhabi, Minister of Social Affairs and Labor, Managing Director of SFD, signed an agreement for a grant of 55 million Dutch Guilder provided by the Netherlands Government to finance SFD Second Phase activities. The agreement signed under the auspices of H.E. Ahmed Sofan Minister of Planning and Development.

This agreement was reached after several meetings between the Netherlands' Ambassador and the SFD's Managing Director where SFD presented proposals on how to use the Dutch fund.

It is worth mentioning that during the first phase of SFD operations, the Dutch Government provided SFD with Grants totaling 37 million Dutch Guilder of which 20 million was allocated to reduce the over-crowding schools in urban areas.

## Units News

### Infrastructure Unit

#### Education

During the fourth quarter, activities of the second phase program designed to reduce over crowding in urban and rural schools have started. In this regard, an agreement has been signed by H.E. Mr. Fadhel Abu-Ghanem, Minister of Education and H.E. Mr. Abdulkarim I. Al-Arhabi SFD Managing Director. Under this agreement the capacity of 17 basic education schools in the city of Sana'a will be expanded. Thirteen other projects were approved in Taiz and Ibb Governorates and similar projects are also under consideration in the remaining governorates.

#### Roads

During the fourth quarter, 11 projects for feeder roads and street paving were financed, raising the percentage of the road sector out of SFD's total investment from 3% in 2000 to 8% in 2001.

#### Cultural Heritage

During this quarter, a financing agreement was signed with GTZ office in Shibam, Wadi Hadramaut, in which SFD will contribute to the pilot project of historic restoration of homes in the city of Shibam. The Shibam Urban Development Program will sponsor the project in addition to providing technical assistance to beneficiaries and local authorities.

### Water and Environment Unit

#### Water sector

During the fourth quarter of 2001, commitments in the water sector reached US \$3.6 million and disbursement totalled US \$2.2 million. Additional activities included the following training courses:

- October 1<sup>st</sup> - 4<sup>th</sup>, training water project officers on using water and sewerage testing equipment conducted by a local specialized consulting firm.
- October 27<sup>th</sup>-8<sup>th</sup> November, the sixth course for the operation and maintenance team for mechanized water projects was conducted with forty-nine participants trained.

#### The Environment sector

During the fourth quarter, the disbursement of the sector totalled US \$286,293. Sector activities included:

- A training course was conducted for 80 participants on wastewater management.

- In November, the head of the Unit along with the head of Infrastructure unit contributed to a workshop discussing the 2002 work plan for the Urban Development

### Organizational Support

- Designing a database for the Martyrs and Veterans Welfare Fund along with technical assistance, training of personnel and providing essential equipment.
- Four projects providing essential equipment and furnishings enabling five organizations to conduct various training courses targeting local beneficiaries. One of the four projects included hiring a trainer to conduct a (TOT) program in weaving. The benefiting organizations are: The Integrating Women Project in Sana'a, the Agricultural Vocational Training Center in Dhamar, and the Women Center in Mudia Abyan that belongs to the National Program for Productive Families.
- Creating a database for co-operatives and NGOs together with technical assistance, training of personnel and providing essential equipment.
- Providing essential equipment and furnishings to eight associations in order to develop their training services targeting female beneficiaries in a number of governorates. Support also included technical assistance for one association to register as an official NGO representing a group of NGOs in the old city of Sana'a. This association is an active marketing agent for the handicraft products produced by these associations.

### Social Protection Unit

#### Health Sector

During the fourth quarter, 28 projects were contracted with a total estimated cost of US \$1,468,135. Sector activities included the following:

- 31 Health management trainers participated in a training of trainers workshop for community participation in health management. These trainers will be contracted to support health facilities that were funded by SFD in previous years in an effort to improve their operational capacities.
- Four projects were contracted: Establish a training center for emergency obstetric services in Hodiedah; Improve the reproductive health training center in Zabid; Expand and improve capacity of the reproductive health center in Dhahi; Expand and improve capacity of the reproductive health center in Bajil.
- Construction was initiated for the following projects: The Health Medical Institute (HMI) branch in Bani Matar; A training center for nurses and midwives in Al-Saddah of Ibb Governorat; Female dormitory facilities in HMI branch in Hodiedah.
- 15 Midwives from Al-Hasha District, Dhalea, graduated from a two-year training course. This training was funded by SFD.

#### Special Needs Groups Sector

Sector activities included the following:

- Approval for support to a hospital and rehabilitation center for psychiatric patients in the city of Sana'a. The project will be executed in partnership with the Charitable Society for Social Welfare.
- 20 teachers from the Center for Special Needs Groups in Sana'a received training in teaching methodologies and materials for working with children with mental disability.
- 45 teachers from the same center and 6 teachers from Deaf Society of Dhamar branch participated in two training courses on the methodology of teaching deaf children.

### Integrated Intervention Program

- During the fourth quarter, projects totaling an estimated cost of US\$711,401 were contracted with local development committees in the target areas. Projects included: Water supply project in Luhayya, Al-Hodiedah Governorate; sanitation project in Imbasti, Ahwar-Abyan; sanitation project in Allayl zone, Madhbah, Sana'a city; Center for development services in Al-Hodiedah, Al-Hodiedah Governorate; and a school in Al-Nayef, Khamer, Amran Governorate.

- A project for training and mobilizing local communities' committees has been developed and contracted. The project focuses on mobilizing the role of local communities in the development initiatives in their areas and building the organizational capacity of the elected committees.

### Small and Micro Enterprise Development Unit

#### Two New Programs in Aden

On November 17<sup>th</sup>, the SFD signed agreements with three NGOs to establish two new microfinance programs. The first program will serve women in Siera, Khor Maksar, Tawahi, and Mua'ala, whereas the second will provide services to women in Dar Sad, Sheikh Othman, Mansoura, and Boraika. The two programs will work with women's groups in which members are required to participate in savings programs before they are eligible to receive loans.

#### Sana'a Microfinance Program

The SFD signed an agreement with a local NGO (SOUL) to establish a new microfinance program in Sana'a. The current phase will help this NGO define policies and establish systems to provide services to clients in select areas of the city of Sana'a. The program is also planned to provide loans to clients.

#### Beit Al-Fakih Savings and Credit Program

During this quarter SFD signed an agreement with a Women's NGO of Beit Al-Fakih to help it establish a new microfinance operation. In this phase the SFD will assist the NGO develop appropriate systems and procedures and train its staff.

#### Small Enterprise Development

- Dr. James Keddie, a small enterprise specialist, visited the Unit in October. Mr.Keddie assisted the Unit study alternative interventions in small enterprise development. He provided SFD with a proposal that is currently being reviewed.

- The "Small and Micro Enterprise Baseline Survey" report was translated into Arabic and published. The report is the outcome of the baseline survey carried out by Netherlands Economic Institute (NEI) and the Central Statistical Organization of Yemen in 2000. The baseline survey is the first of its kind on small and micro enterprises in Yemen.

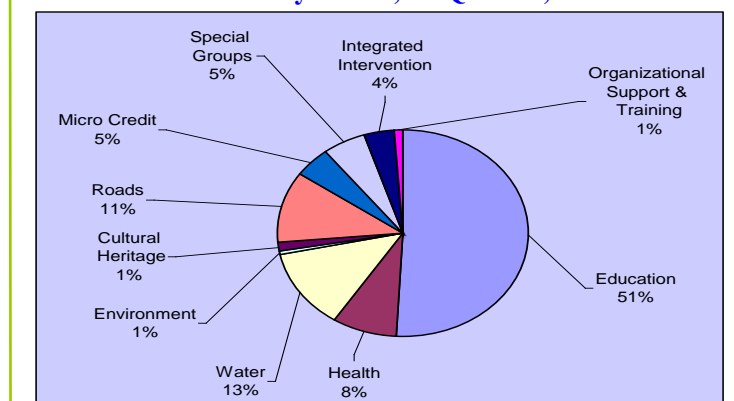
The following table shows portfolios of SMED programs as of Dec.31<sup>st</sup>, 2001(commutative)

Program	No. of Borrowers	No. of Savers	Loan Amounts (Commulative in YR)
Micro Credit- Hodeidah	4,927	-	310,998,046
Women Literacy - Hais	1,345	1,500	28,914,000
Al-Seih Lending Program	476	-	22,547,600
Income Generating Maraw	3,145	-	143,510,035
Income Generating -Abyan	454	-	19,731,398
Income Generating - Odain	223	-	11,661,649
Income Generating-Wadi More	2,027	-	36,273,050
Wadi Hadhramout	48	-	3,717,016
Income Generating-Dar Sad	43	140	1,200,000
Credit and Saving-Muala	23	39	730,000
<b>Total</b>	<b>12,711</b>	<b>1,679</b>	<b>579,282,794</b>

### Achievements of the Forth Quarter of 2001

The SFD has contracted 220 projects during the fourth quarter of 2001, with a total investment of about US\$ 17.8 million.

#### Investment by Sector, 4<sup>th</sup> Quarter, 2001



#### Investment by Governorate 4<sup>th</sup> Quarter, 2001

Governorates	No. of Projects	Commitment (\$)	Percentage
Sanaa Capital	40	6,032,213	34
Sanaa	26	1,807,197	10
Aden	3	176,750	1
Taiz	26	1,338,706	8
Hodiedah	26	2,620,528	15
Lahj	9	442,170	2
Ibb	8	394,247	2
Abian	6	430,851	2