

EDITORIAL

The SFD's experience in the cash-based response and the provision of diversified services in general has ripened enough representing a remarkable culmination of the partners' vision of delivering effective solutions to the lives of communities suffering conflict and fragility.

This success of SFD emergency response has been the success of the first support the World Bank Group's International Development Association (IDA) supporting this conflict-affected country. The support followed the Bank and UNDP's agreement at the First Humanitarian Forum in Istanbul in 2016, which linked humanitarian action to development with the aim of creating effective and longer-term impact and outcomes.

In the meantime, Yemen crisis is becoming chronic as it is entering the fifth year in crisis with the number of people in need of assistance and basic services increasing. Therefore, they remain dependent on vital in-kind assistance that may or may not reach many. This increases their vulnerability and cannot stop the constant increase in needs. Therefore, the long-term impact of emergency interventions with multiple benefits is a more effective developmental solution that is rarely provided by a player in Yemen other than the Social Fund for Development, thanks to its ripened practices and mechanisms of action building on two decades of lesson learning.

These practices are closely monitored and reviewed by the World Bank and the United Nations Development Program (UNDP). Both international institutions are open to learn from the SFD's experiences of distinct lessons to guide similar experiences in other countries.

The United Nations' 2018 Humanitarian Needs Document emphasizes the importance that players start to establish a solid ground for sustaining the support by linking development and humanitarian action with diverse and proven work methods as a solution to reducing the growing need and reducing the burden of humanitarian partners.

YEMEN HUMANITARIAN SITUATION

- 22.2 M need aid
- 17.8 M food insecure
- 8.4 M need livelihood support
- 16.4 M need health support
- 16 M need WASH services

SFD RESPONSE SINCE 1998

- 4.6 M have road access
- 1.7 M supported with temp. jobs
- 76.3 M workdays supported
- 11.5 M have access to health
- 4.2 M supported with improved water

THE LATEST CONFLICT DEVELOPMENTS WORSEN THE CRISIS

The fighting continued in several Yemeni areas and escalated further in the western coastal strip. This has worsened the already catastrophic humanitarian situation and triggered the displacement of 600 thousand. The local currency continued to depreciate against foreign currencies, pushing up prices of food by 140-204 per cent and fuel by 280-357 per cent compared to pre-2015 period. It also further crippled livelihoods and food insecurity levels.

Some 94 percent of Yemen's 333 districts are affected by access constraints, including difficulties in humanitarian operations. More than 1.1 million people in need of humanitarian assistance reside in conflict-affected districts of Hajjah, Al Hudaydah, Al Jawf, and Sa'dah governorates with significant access constraints, according to OCHA.

In early September, the Famine Early Warning System Network (FEWS NET) warned that nearly all Yemeni households are experiencing Crisis—IPC 3—or Emergency—IPC 4—levels of food insecurity and that a worst-case scenario of prolonged disruption of commercial and humanitarian imports could result in Famine—IPC 5—conditions in parts of Yemen.

The volume of suspected cholera cases has increased since mid-2018, threatening of a third wave of the epidemic. The UN World Health Organization (WHO) stated that the health actors recorded nearly 43,700 suspected cases and 90 associated deaths in the country during the report period.



SECTOR ACTIVITIES

EDUCATION

RESTORATION OF BASIC SERVICE DELIVERY

As of September 2018, 46 classrooms have been rehabilitated and/or reconstructed providing access to 1,196 students of whom 644 are female students. Furthermore, 1,639 – 368 are females - of schoolteachers, facilitators, education personal and community members trained on interactive learning skills and basic reading, numeracy and writing skills. These trainings are meant to improve the skills of schoolteachers in order to provide a better quality of education to students. The trainings were classified as follows:

- (4-12) grades' teachers trained for 14 days on interactive learning skills.
- (1-3) grades' teachers trained on basic reading, writing and numeracy skills.

CASH FOR SOCIAL SERVICES

As of 30 September 2018, 30 people were hired and benefited from short-term income support. Additionally 1078 were recruited in 2017, and continued through 2018 until the school year end in May 2018.



Community protection Enhancement in Saada

Education Indicators

Results Indicators	Achieved (July – September 2018)
Number of classrooms constructed/ rehabilitated and equipped	46
Number of teachers, facilitators, education personal and community members trained Total Female: 30%	1,639
Number of students having access to education Total Female	1,196
Youth recruited and received wages on education services Total Female 35%	30
Youth providing community health rehabilitation targeting persons with disabilities	-
Youth to work with centers & NGOs servicing SNGs	-

HEALTH

During the reporting period, some 18 projects were approved at an estimated cost of over \$ 1.5 million expected to support directly about 580,200 people (51% female), generating more than 53,000 workdays. The total cumulative number of projects in the sector (1997 - September 2018) reaches 1,286 projects at an estimated cost of \$ 155.8 million, which is expected to directly support over 11.5 million people (59% female) and generating nearly 3.6 million workdays. Of these, 1,181 projects were completed at a contractual cost exceeding \$ 82.3 million.



A nurse trained on pre-mature newborns care - Amran Hospital

Promotion of primary health care

This program aims at improving and strengthening basic health services, providing qualified medical staff, and facilitating community access to these services.

During the quarter, 24 health assistants were trained in the care of premature infants and newborns in the Hawak District (Sana'a City). 160 health workers were trained in the hospital in the City in the field of neonatal resuscitation. The SFD also held two training courses in integrated child health care for 48 medical staff in several districts of Hajjah Governorate.

Cash Transfer in Nutrition

The program aims to improve the nutritional status of mothers and children under five years of age, as well as to mitigate the risks to females aged 18-35 years by providing temporary income opportunities to serve as community educators in nutrition and reproductive health, which aim to bring malnourished women and children to therapeutic health facilities. The project also aims to alleviate poverty for pregnant women and mothers of children under five years for social security beneficiary households through the provision of assistance.

A total of 5,207 new female beneficiaries have been targeted in Al Dhale'a Governorate, and employed 249 community educators in

Qatuba district. A refresher course was held for 120 educators in Haifan district of Taiz governorate.

Social Protection and strengthening resilience of local communities

This project has held a training for 270 social workers and teachers (40 female) in Shabwa governorate, 187 Alqahera and Al-Misrakh districts (Taiz), and 245 in Khanfar, Jishan and Zinjubar district (Abyan). The training focused on the psychosocial support manual, which aims to raise the skills of social workers and teachers in the first grades. It

focused on ways to provide psychological support to students through the application of several skills and recreational activities. The project completed the training of 146 deputies and headmasters in 3 districts of Shabwa governorate. The activities aimed at introducing the schools' targeted officials to the important role of social workers in the field of psychosocial support and the important implementation of recreational activities that enhance the mental health of students.

The SFD also began to carry out maintenance, repair, and furnishing of 66 health facilities in several governorates.

Health Indicators

Results Indicators	Achieved (July – September 2018)
Health facilities constructed/rehabilitated and equipped	-
People benefited from access to health services	-
Number of trainees in identification of severe stress and trauma for psychosocial needs, disaggregated by gender Total Female 18%	1,053
Youth recruited and received wages of working on nutrition services	2,882
Pregnant women and mothers who benefited from cash transfer & the nutrition services (awareness sessions, screening and/or transport)	59,687
Pregnant women and mothers benefited from nutrition services screening and/or transport	43,564
Mothers with a child with disabilities 8%	-
Children who benefited from the nutrition services Female children 50%	60,125



A training session for male and female nurses - Amran Hospital

WATER AND SANITATION

The activities of this implementation unit during the first The activities in the third quarter of 2018 include the following:

Water Sector

During the quarter, 22 projects were approved at an estimated cost of

\$ 3.1 million aimed at facilitating access to water services and thus alleviating the suffering of women in fetching water as well as creating temporary jobs for families affected by the war in the country.

The number of completed projects during the quarter is 58 projects,

coasting nearly 6.1\$ million bringing the total cumulative completed water projects for domestic use (since 1997 – to end of third quarter 2018) to 2,238 projects costing nearly \$206.5 M (SFD's contribution only) serving about 3.9 million persons (approximately half of them are women) and creating 10.0 million workdays.

Below are the subsectors and the achievement in each subsector:

Rooftop Rainwater Harvesting Cisterns:

During this quarter, 8 projects were completed for constructing 1,063 cisterns with total storage capacity of 28,515 cubic meters. These projects created 41,967 workdays and provided water service to 7,962 people.

Public Covered Rainwater Harvesting Cisterns:

One project was completed for the construction of a 1,900 m³ rainwater harvesting tank with the necessary accessories including collecting channels, sedimentation basins and communal taps for Bani Taher -Bani Qies - Bani Suraim – A'mran creating 130 working days and providing water service to 502 people.

Labor Intensive Water Interventions:

Forty-nine projects were completed containing several water structures creating 301,944 working days, and provided water service to 36,509 people.

Water Indicators

Results Indicators	Achieved (July – September 2018)
Number of people benefiting from access to improved water	116,341
Storage capacity for improved water	349,287
Storage capacity for unimproved water	-



Rehabilitation of Zinjubar-based water tank - Abyan

Sanitation Sector

During this quarter, 11 projects were approved at an estimated cost \$ 2.8 million mostly targeting communities hit by acute watery diarrhea and cholera waves of 2017 and 2018. The activities will focus on behavior change through raising awareness on the importance of having and using latrines, the importance of washing hands with water and soap or other materials like ash or soil and the importance of purifying water for drinking. After creating demand for latrines through awareness raising, subsidy is given, using cash for work modality, to build and improve latrines and hand washing tool and at the end SFD supply and distribute household water filters and introduce the targeted communities to their operation and maintenance.

Three projects in the wastewater management subsector funded by the World Bank (additional grant) through UNDP had been completed in this quarter all of them in Hajjah at a total cost of \$ 318,643, providing sanitation services to 13,112 people and creating 28,457 working days. As such, the cumulative number of sanitation completed projects (since the establishment of SFD in 1997 until the end of the third quarter of 2018) reached 407 projects at a cost of more than \$ 34.1 million to serve more than 3.46 million people and creating 1.33 working days.

Participation in WASH Cluster:

The Water and Environment Unit continues participating in the meetings of the WASH cluster to ensure update on the activities and locations of humanitarian organizations to avoid duplication as well as to see the latest developments resulting from surveys carried out by humanitarian organizations.

Cholera Epidemic Mitigation Activities:

During this quarter, awareness messages on causes and symptoms of cholera, preventive measures and dealing with cases reached to 61,568

households in 427 rural and urban communities. Number of volunteers trained reached 357 (186 males and 171 females). They were trained to raise awareness and together with their communities implemented 156 initiatives related to cholera prevention.

Sanitation Indicators

Results Indicators	Achieved (July – September 2018)
Number of people benefiting from access to appropriate sanitation	8,737
Number of communities declared ODF	32
Number of people benefiting from cholera preventive measures support	239,426



Improvement of backyard sanitation - Aden

AGRICULTURE AND RURAL DEVELOPMENT

During the reporting period, 45 projects were approved at an estimated cost of approximately \$ 5.7 million, which is expected to generate temporary employment of more than 332,660 workdays. The total cumulative number of sector projects (1997 - September 2018) reaches 510 projects at an estimated cost of approximately \$ 57.4 million, which is expected to directly benefit about 446 thousand people (47% female) and generate more than 1.8 million workdays. Of these projects, 408 were completed at a contractual cost of \$ 34.4 million.

First: Emergency and additional grant projects through the UNDP

During the reporting period, two projects were completed, one for the establishment of 7 reservoirs for supplementary irrigation to encourage almond producers in Hadad area of Hajjah governorate, at a contractual cost of \$ 120,262 with a storage capacity of 870 m3. The second project has been implemented in Al-Bashmah village, Al-'Udin (Ibb), the protection and rehabilitation of agricultural land at a contractual cost of \$ 54,306, which supports 71 families with cash. 29 projects are still under implementation at a contractual cost of over \$ 4.4 million. These projects contribute to providing temporary employment opportunities for affected families (as shown in the following table):

Households supported with cash	602
Workers	1,139
Protected, irrigated and reclaimed agricultural land (ha)	71
Storage capacity (m3)	4,256
Host households supported with cash	729
Displaced households supported with cash	14
Beneficiaries from the service	4,651
Workdays	12,186

Second: World Bank grant projects through FAO

1- Water for Agricultural Production

A- Rehabilitation of Agricultural Terraces: During the period, the rehabilitation and maintenance of agricultural terraces project was completed in more than one village in Al-Nusairi (Wadhra district). Two projects are still under implementation in Azzan and Al-Nasiri and one project in Shuweifa area of Khadir district (Taiz). The total area of terraces rehabilitated by all projects has reached 4.19 hectares.



Capacity building in animal care - Malhan - Almahwit

B. Protecting and rehabilitating agricultural land: 18 projects are ongoing to protect agricultural land and rehabilitate irrigation channels at an estimated cost of US \$ 3.1 million. The area of land to be rehabilitated and irrigated is expected to reach 1,800 hectares.

C. Harvesting rainwater for animal and supplementary irrigation: Work is ongoing in 5 projects at an estimated cost of \$ 647,000. These projects are expected to provide storage capacity of 8,460 m3.

2- Water component for family and community uses:

This component includes water harvesting from house roofs. Six projects are still under implementation at an estimated cost of \$ 824,700, with a total of 130 completed projects benefiting about 145 households.

Total area of rehabilitated agricultural terraces (ha)	4.19
Rainwater harvesting cisters	130
Households supported with cash	875
Workers	1,565
Female workers	648
Workdays	23,745
Workdays (female)	5,621

TRAINING & ORGANIZATIONAL SUPPORT

Interventions in the two sectors of Training and Organizational Support aim to provide training and build the human and institutional capacities of SFD's partners whose activities are linked to SFD's goals represented by local development and poverty reduction.

Training Sector :

The cumulative aggregate total number of sector's projects during the period 1997 – September 2018 reached 1,024 projects with the estimate cost exceeding 27,4 million USD. Of these 1,022 were achieved with the estimated contracted cost of about 20,7 million USD.

Organizational Support Sector:

The cumulative aggregate total number of sector's projects reached 684

with the estimate cost exceeding 39,8 million USD . About 634 of these projects were achieved with contracted cost estimated at about 25,7 million USD.

During the 3rd Quarter activities focused on training courses and workshops. In this respect coordination was made with the Small & Micro – enterprises' Development Unit to implement two courses on the Formation and Organization of Rural Saving and Financing Groups within the framework of the Project to Support the Expansion of Financial and Non-Financial Services in the areas related to the Integrated Intervention' Program .

The first training course was implemented in Ibb governorate with the participation of 24 male and female consultants from the branches of

Dhamar, Ibb , and Amran , in addition to 3 project officers from the above branches and 2 officers from the main office. The second course was implemented in Aden governorate with the participation of 20 male and female consultants from Aden and Mukalla branches , in addition to 4 project officers from the same branches and one officer from the Small and Micro-enterprises' Development Agency

On the other hand a two-day workshop was conducted in Sana'a Secretariat to review the outputs related to the study- report of poverty pockets in the Project of Preliminary Period of Targeting Poverty Pockets in Sana'a Secretariat, as well as the drawing of Needs' Matrix in this respect . Participants in the workshop included Sana'a branch officer , the study supervisor , the team executing the field study , and the T&OS Unit project officer in the main office.

Training & Organizational Support Indicators

Indicators	Achieved (July – September 2018)
Community-based initiatives supported and implemented	65
Village Councils formed/activated	430
Total number of youth trained and secured temporary job opportunity (Female: 40%)	1,700

CULTURAL HERITAGE

The cumulative total number of projects in the sector reached 283 projects at an estimated cost \$ 54.1 million, which is expected to directly benefit more than 418,000 people (47% of them females), generating approximately 2.3 million daily jobs. Of these projects, 254 projects were implemented at a contractual cost \$ 44.6 million.

Pavement of Sana' walking road - Sanhan - Bani Behlol:

San'a is an attractive tourist area in Yemen. Architectural buildings, archaeological and tourist areas characterize the area; however, it lacks the infrastructure projects such as roads. When visiting the specialists of the unit to the village of Sana' - Alalya, they noticed the suffering of the citizens, the difficult living conditions caused by the terrible war that caused much suffering to the people, beside the lack of jobs and not being able to earn a living to spend on their families. Therefore, the project targeted the pedestrian road to provide a double benefit to the citizens. The first objective is to reduce the suffering of the people due to the war. The second objective is to alleviate their suffering due to the pedestrian road, which is not fit for walking. The analysis of the alternatives resulted in an option to adopt a project for paving the pedestrian road and the entrances of the main lanes and entrances to the village. During the implementation, the project was consistent with the nature and structure of the project with the nature and composition of the historic village, taking into account that the pavement reaches places where the people bring water to their homes.

The field management mechanism was followed in the implementation of the project. All resident workers who were able to work in the village, including IDPs and returnees, were employed. It was also keen to make the most of the building materials near the village, especially stones. In addition, In order to keep abreast of the implementation work, a training program of health and environmental awareness for a number of village girls was carried out in the area, with the implementation of a clean-up and transfer program for the wastes that had accumulated in some neighborhoods of the village. The work included documentation before and after the intervention.

Pavement and Improvement of Alhandhal Market in the town of Sayoun - Sayoun – Hadramawt:

Alhandhal market is considered as one of the markets that characterize the city of Sayoun and is visited frequently by the majority of visitors in the city; however, there is an old canopy and roof of zinc and cloth that does not protect the exhibits from sun damage and seasonal rains that fall on the corridors between shops.

The city of Sayoun has been affected by the political and economic crisis in Yemen, which led to the increase in the cost of oil derivatives, and affect the people directly on the living standard, low-income level, and the high level of unemployment in a large family depends mainly on agriculture and daily construction.

The project aimed to carry out different actions such as the

construction works of the internal walls of the roof-bearing market, the implementation of roofing works, the working in the walls with the Norah, the molding of the floors, the paving of the stone, the implementation of the electrical works and the drainage of the rainwater. The work included documentation and photographing before and after intervention. Therefore, the implementation of the basic and additional work in the project has been completed.

Pavement and improvement of streets in the city of Shahara - Shahara – Amran:

The basic and additional activities continued in the project activities. The completion rate by the end of September 2018 was 95.5%. The obstacles that faced the city of Shahara were obstructed and the implementation of the project was hampered. The most prominent of these obstacles was the lack of stone sections in the city. The road is very narrow does not allow the trucks to pass, in addition to the inability to complete work in all activities because work in some activities hinders work in other activities.

Improvement of the Environmental situation of Sahat Alshouhada -Zonjobar district - Abyan:

Al-Shuhada Square was considered an outlet for citizens in and around Zonjobar and for those visiting from other cities. However, due to negligence, it became the ruins of a garden with many harmful trees. The project aimed to remove the harmful trees, and restore the damaged parts of roads and internal corridors to reduce the environmental damage resulting from the situation that it was.

Paving and improvement of the area around Dar Alhajar palace- alhawtah-Lahj:

This site was once a garden known as the Garden of Andalusia, and now has become a place to collect the remnants of construction, garbage and dust, and also a source of many epidemics, diseases and odors that cause inconvenience to citizens living around the palace or its visitors. The project targeted all these problems. The decision was made to intervene in arranging the site, rehabilitating and paving the Andalusia Garden, in addition to arranging and paving the internal roads leading to it near the palace to minimize the environmental damage in the site and provide a good atmosphere for visitors and visitors to the park.

Paving and Improve the Environmental situation some roads in - Aldhale city -Aldhale:

The project aims to intervene in three locations in the city of Dhala, which are:

The site of the National Museum: where the sites were paved with stones, and the work of the tendencies necessary to avoid the stagnation of water at the site and reduce the amount of volatile dust during the passage of cars.

Al-Arashi site: which was intervened by paving the side road leading to the site of the historic Al-Arashi mosque to reduce the damage caused by rain and dust.

The site of Dar Al-Haid: where the paving work was completed in the latter part of the road, which remained without paving and remained a dirt road in which stagnant rainwater gathered, in order to reduce the damage caused by the stagnant water pool and improve the environmental situation at the site.

Improvement of the Environment in Albadri neighborhood - Crater - Sira – Aden:

Al-Badri area in the city of Kritar is one of the mountainous districts of the area known as al-Badri, which is one of the neighborhoods where random construction spread and became overcrowded. In this neighborhood, an ancient archaeological tank was neglected largely until it became a site for gathering dust, construction waste and finally a garbage dump.

The process of filtering the tank has been involved in the accumulation of waste and garbage, and the site will be fenced to preserve it, in addition to paving the corridors in the surrounding residential area to improve its condition and reduce dust.

Rehabilitation and improvement of Gail Alushash cistern/ channels - Alsabaen:

The project started in December 2017. The completion rate at the visit was 63%. The following activities were completed by the end of September 2018:

- Rehabilitation of the pond by removing waste.
- Doing Qadad works on floors and walls.
- Pavement works around the pond.
- Cleaning of the Ghail with a length of 390 meters.
- Paving protection from floods.
- Training of four workers on the work of Qadad as master workers and assistants.
- In addition to providing 4670 job opportunities (388 for females), 17 skilled workers and 17 unskilled workers.

Paving and improving some of Shibam streets- Shibam Kawkban – Mahweet:

Work began on the project in December 2017, the completion rate was 95%. The following actions were completed by the end of September 2018:

Paving stone for main streets and sub-area of 3471 square meters, building stone embankments on the sides of the pier (383 meters), the collection and transfer of residues (31 cubic meters), and 7803 jobs were provided (823 of which were female).

Environmental Improvement of Old Sana'a (Phase II):

Work began on the project in May 2018. Drilling, lifting and transporting of 1,365 cubic meters, soil core (3351 square meters) and 2017 providing jobs for (143 of them for females) were done in the quarter.

Women's Leadership, Empowerment, Access & Protection in Crisis (LEAP):

In order to provide employment opportunities for women in Hodeidah governorate in accordance with their physical and skills abilities, standards have been set for intervention in a simple project targeting poor and needy communities under the current conditions of the village of Al-Red in Alhodeidah.

In 25/11/2018, the team responsible for preparing the initial study set the criteria, and the following was determined:

The appropriate needs of the people of the area in terms of the type of intervention that is suitable for the targeted women in the area, and the identification of the agricultural products required to suit with the planting seasons and the project duration. The residents of the region were also made aware of the importance of the project and its current and future benefits, as well as the registration of the target families in the village of Al-Rid, which numbered 206 families, as shown in the following table:

Total number of households	Host community	Displaced families	Supervisory
206	165	35	6

The residents were informed of the readiness to equip the agricultural field at the level of each household with an area of 24 square meters according to the study prepared by the specialists. As well as the inauguration of the project and the handing over of the beneficiaries first disbursement cards due after processing the agricultural field together with the emergence of planting according to the time plan. To start processing the agricultural field by some beneficiaries in the region, after receiving the cards of dues and tools necessary work.

Improving the environment in Al Salifain-Bait alfaqih- Alhodeidah:

This project is in response to the Emergency Program's objectives to support the most severely affected segments of society in the targeted areas:

- Providing employment opportunities for the residents of Beit Fakih and the displaced
- In response to the critical environmental situation of the region and the increasing injuries and severe water shortages suffered by a number of areas of the Republic, including the city because of the rubble and rubbish residues in multiple residential areas within the city of the Faqih.

As part of the intervention, waste and garbage were removed to contribute to the improvement of the environmental situation of the city of Beit Al Faqih, where a health awareness of acute water-wasting



Rehabilitation of Alhandhal Souq of Sayun City - Hadramout

diseases and the damage of rubbish and its role in the spread of diseases. In addition, the public square was paved and improved in the Al-Salfeen neighborhood in the center of the city. As well as the employment of unemployed youth from the city's residents and displaced persons.

The completion rate reached 100%. The project resulted in the creation of a free zone of waste and garbage, diseases and epidemics, and the emergence of a society more aware of the dangers of the spread of garbage and the resulting diseases. The areas became paved and organized in the city center. In addition, job opportunities have been created for the people of the areas and the displaced.

Improving and paving Aldea'a ancient pond - Rayma:

The center of Al-Jabain suffers from water scarcity, where its inhabitants rely heavily on rainwater, which is collected in tanks called ponds. There are two large tanks in the city, one of which is the historical Dea'a pond, which can accommodate 1,300 cubic meters of water. The pond suffers from pollution of the water because of feeding one of its drivers from the city's polluted waste market and others.

The intervention appeared as the environmental and health impact by separating contaminated water from the city market, cleaning the pool of silt (soil and dirt deposited in sedimentation ponds and water purification), cleaning the ponds and re-paving the ponds, In the ponds feeding the pond.

In addition, the project provided clean water sources through the exploitation of the roofs adjacent to the pool (mosque, school, paved areas), as well as providing job opportunities for the unemployed people and youth of the region, and the work of health awareness about diseases (acute water diarrhea, etc.).

The intervention (with a 100% completion rate) resulted in the presence of clean water for limited domestic use and the creation of a healthier

environment for the people of the region. Job opportunities for the unemployed and displaced people of the region have also been created, and a number of young people have been trained in the maintenance and maintenance of such facilities.

Pavement and improvement of public square – Almoa'tared - Alzohra – Alhodeidah:

The area of Almoa'tared suffers from a deteriorating environmental situation due to the lack of infrastructure in the area. Where there is no sewage network, in addition to the lack of discharge of rain water in some of its streets, leading to water congestion and deposition. The intervention is represented in:

- Treatment of congestion and drainage of rainwater in the center of the town, especially in front of the mosque and fort supervision near the town market
- Improving the center of the town by paving the square in front of the mosque and fortress supervision
- Construction of 1-meter-high walls around the paving area
- Establishment of a sanitary toilet in the center of the town serving the mosque and its market, as well as the work of sewage drainage.
- As well as the work of cutting and filling in some streets to address the drainage of rainwater around the area
- Providing job opportunities for the unemployed and displaced people of the region, and raising awareness about diseases (acute waterfalls, etc.).

All the work of the project has been completed. A healthy environment has been created for the people of the area after the treatment of the drainage of rainwater, the establishment of health facilities in the center of the town and the improvement of the center of the town by paving the public square in its center. In addition to create job opportunities for the unemployed people and youth of the region.

All project activities have been completed (100%) and have been carried over.

LABOR INTENSIVE WORKS PROGRAM

The Labor Intensive Works Program (LIWP) targets poor communities in rural and urban areas focusing on IDPs, displaced and unemployed communities affected of the on-going war. These communities aim to have a double benefit once from the income generated of participated in the program's project to protect poor households against the current exacerbating conditions. Another benefit is to provide community assets that will generate future benefits and improve access of poor rural communities to centers that providing basic services by improving the status and development of the road. Thus, the program is a key component of the social safety net (SSN) and contributes to mitigate

the negative effects of the crisis and improve the livelihoods and food security for poor and those affected in the targeted areas.

According to the current situation in the country, our targeting mechanism has expanded to include IDPs and conflict-affected areas directly.

LIWP comprises the Cash-for-Work (CfW) and Road Sectors.

CfW sector

During fourth quarter of 2017, 95 projects have been approved at an estimated cost nearly \$14.3 million, with direct beneficiaries expected to



A dumb-deaf group employed in revamping public parks - Sana'a City

be more than 114 thousand persons (51% female) and job opportunities 987 thousand temporary workdays. Thus, the cumulative total number of CfW sector projects (1997 - September 2017) reached 1,068 at an estimated cost of \$203 million and the direct beneficiaries expected to

mount to 1.5 Million person approximately (49% female), generating about 16.6 million temporary workdays. Of these projects, 814 have been completed costing around \$148 million.

The cumulative number of benefiting households exceeds 316 thousand.

Cash-for-Work (CfW) Program Indicators

Indicators	Achieved (July – September 2018)
Total number of direct beneficiaries of wage employment (number of workers)	135,987
Female (30%)	38,428
IDPs/Returnees (20%)	9,361
Youth: age "16–35" (30%)	69,622
Number of working days created	4,186,058
Households benefitting from cash-for-work activities	88,022
Number of households' members	616,154
Wages distributed at the level of households (to equivalent to USD added to this indicator)	32
Area of agriculture land & terraces rehabilitated and protected	2,069
Irrigation channels constructed/rehabilitated	29,177
Cubic meters of water schemes constructed /rehabilitated	289,572
Length of roads improved (km)	218
Square meters of stone paved areas	62,121
Number of latrines constructed or rehabilitated	8,105
Number of IDPs houses and shelters protected, improved or rehabilitated	-
Number of home food gardens	-

Road Sector

During this quarter, 20 projects have been approved at an estimated cost of \$3.6 million, generating job opportunities exceed 147 thousand temporary workdays.

Thus, the cumulative total number of sector projects reached 870 projects at an estimated cost of \$186.2 million and the total beneficiaries from the service expected to mount to 4.5 Million person approximately (50% female), generating about 8.6 million temporary workdays. Of these projects, 789 have been completed costing around \$170 million.

Street Pavement

During phase IV, 833 thousand temporary workdays have been cumulatively generated from completed and ongoing projects of street pavement.

Main events and activities of Labor Intensive Works Program

During second quarter of 2018, several awareness workshops were held in all SFD branches to clarify the concepts, standards and mechanism



Building Hwaiz - Almarqab road in Utomah - Dhamar

of CfW attended the workshops 118 male 53 female participants from different governorates. Moreover, all branches have conducted trainings for community, technical and accounting consultants on the mechanism

of community, technical and accounting studies for CfW and roads projects' execution mechanism, attended the trainings 388 male and 134 female consultants.

Coordination with local authorities

Meetings were held with local authorities in a number of targeted districts in Ibb, Hodeidah, Al-Mukalla, Al-Baydha, Sana'a, Aden, Abyan, Amran & Saada governorates, attended 71 members with the aim of involving them in the targeting process and to facilitate implementation of projects in targeted areas.

Trainings

Training is important and has a positive impact on the individuals to continue learning and developing their professional careers, which improve family economic and living conditions and get jobs later in the market.

The LIWP is implementing two types of training: on-the-job training and life skills.

On-the-job training: This kind of training focuses on qualifying unskilled and semi-skilled labors to be skilled labor, trainings were in different skills such as building, stone cutting and paving, cement plastering, etc., in addition to operate and make maintenance of produced assets. During this quarter, 759 male & 105 female workers were trained during implementation of CfW and roads projects from Ibb, Hodeidah,

Muklla, Taiz, Hajja, Dhamar, Aden & Amran governorates.

Life skills: This kind of training builds the capacity of the person, make him/her able to live with confident and understand himself as well as others. During this quarter, 1,448 male and 1,214 female beneficiaries trained from the cash-for-work projects in Al-Muklla, Sana'a & Aden governorates.

Health education and cholera

All branches carried out awareness workshops on prevention of cholera epidemic, widespread diseases, qat damage, and improving health and environmental conditions and misconducts that providing healthy environment with a high level of health education. During this quarter, 12,003 male and 10,661 female beneficiaries were aware during the implementation of the projects.

Occupational safety awareness

All branches held awareness sessions for 1,849 male and 582 female beneficiaries in targeted projects, raising awareness of the risks that could threaten their health and explaining prevention ways to avoid such risks, including the commitment to wear occupational safety tools at the workplace during the implementation of the projects.

Awareness workshops for labor administrators

Several awareness workshops were held for 356 labor administrators in Hodeidah, Hajja, Sana'a, & Aden branches to clarify the concepts, standards and implementation mechanism of the program.

Overall Results	Until the end of September 2018
Total number of people benefiting from cash transfers (# of wage beneficiaries of Safety Net & Community and Local Development programs)	68,424
Female (30%)	16,964
IDPs/Returnees (20%)	6,221
Youth: age "16-35" (35%)	36,411
Total number of people provided with access to key services (from all interventions)	1,338,552
Female (50%)	669,276
Number of workdays created (from all interventions)	1,775,455

SMALL AND MICRO ENTERPRISE DEVELOPMENT (SMED)

I. Internal Activities in SMED Unit

1- Loans, cash grants, technical support expenses and training

As a result of the increasing demand and need by SME owners for financial services aimed at helping them develop their projects and improve their living conditions, during the third quarter of 2018 SFD has granted a loan of 200 million Riyals (USD 285,715) to Al-Itihad MF Program to continue its financing activities in several branches in Abyan Governorate, as well as Mukalla, Al Shahr, Aden and Lahj.

During the quarter, a total of YR 712,203,563 (equivalent to USD

1,544,910) in grants was disbursed to support the expansion of financial and non-financial services in the Integrated Intervention Areas and the Small and Microenterprise Promotion Agency (SMEPS) in order to continue their work in developing methodologies and products in the fields of agriculture and fishing, improve performance efficiency, cover operational expenses, purchase fixed assets, and for training.

The compensation scheme for war-affected small and micro entrepreneurs and Loan Guarantee Program were also supported as detailed below. Also, during the quarter a grant of USD 68,500 has

been transferred to Al Amal Bank, constituting the last installment of the Technical Support Grant for developing a housing microfinance product.

2- Supporting the Expansion of Financial and Non-Financial Services in Integrated Intervention Areas (VLSA)

The project is intended to support and expand financial and non-financial services in five integrated intervention districts in the governorates of Ibb, Dhamar, Amran, Lahj, and Hadramout. The project is self-financed by SFD, and directly implemented by SFD for certain aspects and by SMEPS regarding the provision of non-financial services and several advisory works. The idea of the project revolves around the formation of 120 rural savings and financing groups. The capacity and skills of its members are being built in various fields through the disbursement of cash grants that enhance their ability to finance income-generating entrepreneurs for their members. The project also includes a number of interventions in the sectors of health and agriculture. During the third quarter of 2018, a field survey has been conducted to identify needs, and 44 consultants have been trained in forming groups, in training them in financing and saving, and conducting feasibility studies for income-generating projects.

3- Support for War-Affected Customers (Phase 2)

The project aims at compensating 4,000 small war-affected microfinance clients, and restore their activities and return to the labor market. During the third quarter of the year, 519 clients of small and microfinance programs have been compensated.

4- Training in Micro and Agricultural Lending

Funded by the German Development Bank (KfW) and implemented by German LFS Consulting Company a training course in the economic feasibility study of microcredit was held in Cairo (Egypt) in the month of June of the year. The session was attended by 15 participants from microfinance institutions and programs, and from the SMED unit. A refreshing training course, in which representatives of the programs and institutions participated, was held in July via video conferencing.

5- Provision of Alternative Energy Systems for Programs and Institutions

During the quarter, Hadramout Microfinance Program and the Loan Guarantee Program have received the remainder of the project's budget, which is intended to enable a number of MFIs to purchase solar systems for their headquarters and branches. Over the course of the quarter, the MFIs have continued working on contractual arrangements for purchasing solar energy systems, while SFD has provided all the necessary technical support to properly complete procurement procedures.

6- Field Validation and Auditing Activities

In order to ensure the correctness of field operations in MFIs, and to ensure the correct following of procedures in the existing loan portfolios and the proper outreaching of the target group, teams of the SMED unit have conducted a number of field audits during the quarter. This included large samples of clients in several branches of Namaa MF, as well as clients of Hadramout MF program clients in its branches in the valley. During the third quarter, an evaluation of the financial and administrative situation in the Loan Guarantee Program in the Capital has also been carried out. An assessment involving the financial and field operations aspects of Al-Rayyan program of Nahdah Social Welfare Association was carried out.

7- Development of Automated Systems and Software and Others

a- SMED website

During the quarter, various indicators and charts have been added to the website. In addition, a mechanism has been developed to introduce the SEEP report data in both the portfolio follow-up system and the accounting and human resources system within the website in order to avoid manual input errors during data entry. A pilot application was carried out in Azal Microfinance Program.

b- Fingerprint Technology

SMED has continued during the quarter the supply of fingerprint

reading devices and the development of the necessary applications needed to facilitate the registration of MFI customers and verify their identity.

c- Mobile Application to study Agricultural Finance

Implementation of this application was completed in the quarter using the Android system. Launched in May 2018, the application is expected to enable finance professionals to evaluate and assess in the field the economic feasibility of the activities carried out by MF customers who wish to obtain agricultural loan using a mobile phone, and thus, raise work efficiency.

d- The Credit Query Site

During the quarter, the database in website has been updated, as usual. Furthermore, the search mechanism for customer names has also been developed for better search results. During the quarter, 22,803 inquiries have been conducted by 9 microfinance entities.

e- The Human Resources Automated System

During the quarter, technical support has been continuously provided to microfinance programs and institutions, and system errors have been corrected. Special additions have also been made to control the calculation of certain expenses, such as travel allowances and holidays, screens used to evaluate employees, correspondence, and other tasks.

f- Technical Support in the Portfolio Monitoring System (Ma'een)

A number of technical aspects have been developed in the system, including the addition of scoring screens for small and micro activities carried out by customers. The evaluation of agricultural loans has also been linked to the mobile application. In addition, regular technical support of the system for the programs and institutions has continued. Problems with the database been solved and periodic maintenance provided.

g- Development of User Manuals

The IT team has continued during the quarter working on the design of a user guide for the loan tracking system and the automated accounting system in order to facilitate all aspects of their use and operations.

II. Yemen Loan Guarantee Program (LGP)

The Loan Guarantee Program has been established by SFD, and it is the only one of its kind in Yemen, providing the necessary guarantees to small and micro entrepreneurs unable to provide them. During the third quarter, SFD has provided the program with the necessary support to cover its operating expenses and train and qualify its staff. The total support amounted to USD 37,950. During the quarter, LGP has issued 12 guarantees, worth YR 5,441,330. The number of guarantees issued by the program since its establishment until the end of the third quarter has amounted to 151 guarantees, valued at YR 58,045,241, and covering various areas of microfinance. LGP has been actively focusing on motivating MF entities to increase lending activities, assist them in entering new governorates and regions, and encourage them to target a larger segment of clients. Together with its partners, the program has been seeking to develop new products that cater to income-generating activities.

III. Yemen Microfinance Network (YMN)

During the third quarter of 2018, YMN has implemented a number of activities, the most important of which are the following:

1- Training of trainers (4th course) - In September, a training course was held for 11 trainees from various MFIs aimed at making them trainers on the IFC methodology. The training course was part of the network's objective to build the capacity of Yemen's microfinance staff and raise their competence through quality training.

2- Studies on MF sector – In the third quarter of 2018, a qualitative field study on financial services through mobile phones was finalized by a consulting company hired by YMN. The study has yielded important results and recommendations that were addressed during a workshop attended by a number of stakeholders and individuals.

Loan portfolio indicators for microfinance programs and institutions Until the end of September 2018

Program	No. of Disbursed loans	Active number of clients			Outstanding loan portfolio Billion YR	Outstanding loan portfolio Million YR	PAR (%)	Cumulative numbers		OSS	FSS	No. of Personnel	No. of Loan Officers	No. of Branches	Area of Operation
		Borrowers		Savers				Number of loans	Loan amounts Million YR						
		Total	Women (%)	Total											
Alkuraimi Islamic Microfinance Bank	324	3,767	6	708,799	1,967	327	7.70	26,071	14,283	74	68	82	62	62	Capital City, Taiz, Ibb, Aden, Hudaidah, Thamar , Al- Almokala, Seyun
Hadhramaut Microfinance Program	193	6,720	31	5,319	760	55	27.6	33,759	4,637	180	158	61	37	7	Hadhramaut (Seyun, Tarim, Al-Suom, Sah, Alkton, Shebam, Almokala, Alshehir, Alhami, Almahra, Shabwa)
National MF Foundation	164	12,722	34	26,414	1,242	91	41.08	152,607	10,063	73	50	155	62	18	Capital City, Taiz, Ibb, Alkaeda, Thamar, Yarim, Hajjah, Lahj, Al-Hudaidah, Altorba, Demt, Shebam, Baili, Aden
MF Development Program (Nama')	150	6,204	32	238	634	64	34.26	88,125	7,618	77	65	129	62	12	Capital City, Taiz, Hudaidah, Ibb
Azal Microfinance Program	143	3,371	44	4,576	422	72	29.79	51,407	4,826	72	71	80	35	7	Capital City, Almahweet, Amran, Dhamar
Altdahmon Bank	115	3,419	28	0	983	102	9.39	40,501	10,096	96	96	58	27	14	Capital City, Taiz, Al-Hudaidah, Aden, Ibb, Hadhramaut
Al-Amal Microfinance Bank	104	32,939	38	128,781	2,339	28	90.39	129,917	11,364	265	265	191	23	15	Capital City, Ibb, Taiz, Dhamar, Almokala, Al- Hudaidah, Aden, Hajjah, Abss
Aden MF Foundation	35	9,863	66	7,126	666	21	77.92	54,452	4,346	70	44	67	34	5	Aden, Al-Buraikah, Alshekh, Lahj, Aldali
Aletehad Microfinance Program	23	3,668	81	0	353	6	15.42	50,243	2,994	56	40	87	36	7	Abyan(Zanjabar, Hanfar, Ahwar), Almokala, Alshehr, Aden, Lahj
Al-Awa'el MF Company Rep. Apr.2015	0	1,546	79	0	93	0	10.75	60,224	1,777	90	68	41	21	5	Taiz (Al-Camb, Hawdh Al-Ashraf, Al-Rahedah, Sainah, Al-Qada'edah)
Other Activities & IGPs								109187	21391						Several areas
Total	1,251	84,219		881,253	9,459	766		796,493	93,395			951	399	152	

Number of projects & estimated costs - Third quarter, 2018 (by sector)

Sector	No. of Projects	Estimated Cost (\$)	Est. SFD Contribution (\$)	Direct Beneficiaries		Temporary Job Opportunities
				Total	Females %	
Environment	11	2,765,639	2,265,639	36,626	51	109,657
Training	1	60,000	60,000	440	9	500
Education	4	50,092	50,092	225	100	168
Agriculture	45	5,720,441	5,720,441	41,254	47	332,666
Health	18	1,533,540	1,533,540	580,199	51	53,037
Cultural Heritage	3	369,958	369,958	2,253	49	15,147
Water	22	3,063,737	3,060,737	181,654	51	123,525
Cash for Work	6	827,046	827,046	5,985	51	67,578
Total	110	14,390,453	13,887,453	848,636	51	702,278

The total includes 23 projects with no funding

Number of projects approved and estimated costs - Third quarter, 2018 (by governorate)

Governorate	No. of Projects	Estimated Cost (\$)	Est. SFD Contribution (\$)	Percentage (%)
Ibb	4	563,690	560,690	99
Abyan	8	982,668	982,668	100
Al-Baidha	4	315,696	315,696	100
Al-Jawf	2	381,864	381,864	100
Al-Hudaidah	14	2,056,319	2,056,319	100
Al-Dhale	2	289,500	289,500	100
Al-Mahweet	3	385,698	385,698	100
Al-Maharah	1	6,750	6,750	100
Taiz	18	2,814,016	2,814,016	100
Hajjah	9	915,523	915,523	100
Hadhramaut	1	117,318	117,318	100
Dhamar	4	313,945	313,945	100
Shabwah	14	911,665	911,665	100
Sa'adah	7	908,380	908,380	100
Sana'a	4	550,600	550,600	100
Aden	4	626,025	626,025	
Amran	1	125,000	125,000	100
Lahj	6	963,046	963,046	100
Mareb	2	1,090,600	590,600	54
Several Governorates	2	72,150	72,150	100
Total	110	14,390,453	13,887,453	97

The total includes 23 projects with no funding

Number of completed projects & contractual costs as of the end of third quarter 2018 (by sector)

Main sector	No. of Projects	Contractual cost (USD)
Environment	397	34,723,103
Training	1,022	20,681,179
Education	4,983	626,597,371
Agriculture	408	34,382,549
Health	1,181	82,316,151
Cultural Heritage	254	44,576,205
Water	2,203	196,277,795
Cash for Work	925	161,260,176
Organizational Support	634	25,702,626
Roads	808	173,217,478
Micro Enterprises Development	201	46,374,048
Special Needs Groups	700	31,577,730
Integrated Intervention	291	18,768,452
Small Enterprise Development	35	10,284,111
Business Development Services	79	13,057,786
Total	14,121	1,519,796,757

Cumulative number of projects and costs as of the end of third quarter 2018 (by governorate)

Governorate	No. of Projects	Estimated Cost (\$)	Est. SFD Contribution (\$)	Contractual cost (USD)
Ibb	1,433	196,296,981	169,698,280	161,355,337
Abyan	354	61,879,668	51,203,707	46,866,972
Socatra	68	7,535,032	7,300,327	7,143,011
Al-Baidha	332	37,610,859	34,583,997	33,804,424
Al-Jawf	165	18,797,882	18,109,983	16,673,904
Al-Hudaidah	1292	202,310,548	197,931,535	180,534,874
Al-Dhale	303	49,235,782	43,910,662	38,450,230
Al-Mahweet	436	54,571,335	49,761,904	47,329,333
Al-Maharah	122	9,794,562	9,308,806	8,914,144
Taiz	1832	264,063,900	205,119,482	196,530,877
Hajjah	1,252	166,852,864	150,493,146	140,306,986
Hadhramaut	684	75,364,876	73,068,095	66,672,867
Dhamar	978	124,732,906	107,386,381	107,163,579
Shabwah	350	37,414,682	36,253,864	32,975,537
Sa'adah	385	56,799,841	55,755,537	51,320,516
Sana'a	554	64,152,283	60,347,104	57,225,008
Aden	361	50,467,238	47,920,982	42,524,780
Amran	983	131,388,901	117,674,345	109,572,881
Lahj	744	112,836,870	91,834,912	85,545,751
Mareb	139	14,449,296	13,467,426	11,713,468
Capital City	734	107,323,974	102,166,592	95,688,820
Raimah	389	60,981,872	39,997,321	41,010,490
Several Governorates	1,297	150,426,555	148,649,252	131,754,187
Total	15,187	2,055,288,707	1,831,943,642	1,711,077,977

The total includes 93 projects with no funding

Cumulative number of projects, commitment, beneficiaries and temporary employment as of the end of third quarter 2018 (by sector)

Sector	No. of Projects	Estimated Cost (\$)	Est. SFD Contribution (\$)	Contractual cost (USD)	Expected direct beneficiaries		Expected indirect beneficiaries		Total estimated employment (workdays)
					Male	Female	Male	Female	
Environment	469	54,021,764	48,052,975	41,016,788	1,740,076	1,735,327	199,299	197,027	1,931,348
Training	1,024	27,442,328	27,403,727	20,777,335	99,283	60,763	449,082	480,830	403,409
Education	5,028	686,631,147	663,922,040	633,182,356	1,496,163	1,271,801	1,886,867	1,630,255	22,919,229
Agriculture	510	57,364,241	53,933,203	45,016,971	236,275	210,167	395,337	352,297	1,844,032
Health	1,286	155,776,540	153,427,912	130,547,680	4,675,579	6,824,567	1,054,038	5,079,587	3,610,429
Cultural Heritage	283	54,132,725	53,395,569	48,991,551	222,161	195,890	150,349	110,060	2,250,607
Water	2,439	391,411,678	216,439,932	216,796,008	2,155,268	2,172,092	169,212	150,157	9,789,141
Cash for Work	1,218	222,412,116	221,570,033	202,095,257	878,479	860,674	1,148,692	1,210,774	18,149,457
Organizational Support	684	39,800,631	37,481,016	33,619,211	745,237	629,476	501,156	458,713	1,008,561
Roads	906	194,487,783	188,632,956	186,447,476	2,300,984	2,278,396	843,899	834,600	8,939,215
Micro Enterprises Development	212	62,093,289	61,930,187	54,827,628	95,836	344,383	597,433	1,449,722	196,390
Special Needs Groups	702	38,546,307	37,792,411	32,660,753	111,888	72,369	68,522	52,451	842,121
Integrated Intervention	292	22,421,043	19,215,567	18,833,824	125,491	131,428	104,076	106,063	565,339
Small Enterprise Development	49	15,173,031	15,172,031	13,567,680	22,690	25,637	85,659	66,082	36,732
Business Development Services	85	33,574,084	33,574,084	32,697,460	77,755	32,111	123,267	219,719	624,276
Total	15,187	2,055,288,707	1,831,943,642	1,711,077,977					73,110,286

The total includes 93 projects with no funding

Rural-access road motivates a worker to create in construction

In a time of crisis and continuing war in Yemen that further increased the people's suffering from poverty and hunger, the teachers have been particularly severely suffering as their salaries were not paid for months. They found themselves unable to provide their families with the basic needs.

Amidst such harsh times, emerged the SFD-supported road project of the Al-Mehshayah and Al-Marpad villages in the countryside of Ibb Governorate. The project created opportunities for some teachers from these two villages to work and gain income. Among those was the teacher Abdulwahab Ali Alwan who has six children. Abdulwahab joined the project to improve his difficult living conditions as he believes in the saying, "When life becomes more difficult, adapt yourself to be stronger". He joined the work in the project and became an active and effective member in the project management, continuing his now-unpaid teaching career and—at the same time—working in the project. "Since the first glance at the implementation of the project, I have set two goals for myself: The first was to fulfill the essential foodstuff needs of my family and save money for my children for learning and provide school materials for them. The second goal was to acquire a new skill that helps me get other jobs or projects,"

Abdulwahab said, talking about the beginning of a new stage of his life.

Hence, he started working in the project as an unskilled laborer; he was a hard-worker in the project and enthusiastically served his community. In addition to his work, Abdulwahab strived actively to liaise between the community committee and the consultants in solving some of the project problems and obstacles he faced during the implementation.

Then, he decided to seize the opportunity to achieve his second goal to learn and acquire a new profession and skill in order to raise the limit of his wage and have a career for future. He worked as an assistant to masters of cutting the stones, diligently gaining from them a lot of experience. He also learned how to maintain the drilling machine; he was promoted to a skilled worker and his daily wage rose from 2,500 to YR3,500. Abdulwahab has achieved two goals from the project: his family was happy with the income he earned, by which he purchased essential foodstuffs and registered his kids in the school, and gained a new skill that allows him to get other job opportunities in the future.



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