



Editorial

The severity of the Yemen's crises, including the shortage of food, water and fuel and the increasing prices, during more than 5 years of conflict is still among the most essential issues being addressed by the SFD's interventions with its multiple and effective development-humanitarian tools. For example, the agricultural sector, which includes most of the national workforce, suffers a lot from these mentioned crises, and at the same time, the poor traditional practices by most farmers exacerbates the crisis further.

In response to these challenges, the SFD continued to create various components to support the agricultural sector in partnership with the World Bank Group through FAO under the SAPREP project with aim to support smallholder farmers. The torrential rains during the past year present evidence to the success of the first phase of these interventions, and the farmers noticed that the established walls were able to protect 17,000 hectares of their lands from erosion, the gibbons worked well in calming the floods, the transferring channels also passed the water to the farms away from the watersheds, and the drinking and irrigation collection tanks were filled. Farmers were also able to rehabilitate about 3,000 hectares of their abandoned land.

In the second phase, the success has been strong, and it quickly appeared at the lives of 1,400 vegetable and fruit growers after they realized the difference between their previous traditional practices and those that the SFD supported with the expertise and knowledge provided by professional consultants who also supervised the provision with technological equipment that together increased their productivity and the quality of their products such as gauze, plastic sheets, and drip irrigation networks and organic fertilizing pumps. Despite the limited coverage versus the huge need in the country, the impact has been inspiring for the rest of the players and farmers to protect their assets, reduce irrigating water, reduce the amounts of diesel used to pump water and increase employment and farmers income.

Response Progress (2016 - 2020)

People benefiting from cash transfer	379,834
Female	106,680
IDPs/Returnees	56,019
Youth aged 16-35	222,880
Pregnant women and mothers who received income assistance and nutrition services	87,960
People provided with access to key services (from all interventions)	3,720,454
Working days created from all interventions *	11,457,069

* This indicator reflects projects of LIWP and youth employment

Protecting human capital... a key objective

As Yemen is entering the sixth year of the conflict, a large percentage of the Yemenis' human capacities, livelihoods, and basic services has been disrupted, exacerbating vulnerability and triggering the erosion of the hard gained human capital. Despite the magnitude of the crisis, the SFD's response has come with a multi-dimensional, long-impact, and innovative results that aim at investing and protecting human capital - the wealth that has been created over decades with a high cumulative cost and effort.

For this purpose, the SFD has committed to engaging the community and investing community knowledge, both local and technical, in selecting, implementing and evaluating the basic services provided by SFD. For example, SFD, during the part years of conflict, has been capable to deliver sustainable services to 3 million persons, provided labor wage to 343,000 people who conducted 10 million workdays.

Nearly 3 million people have been protected from water-borne diseases (such as diarrhea, cholera, and dengue fever), and served with increased access to education and groundwater preservation. The SFD supported building household rainwater harvesting cisterns at a total capacity of 9.3 million cubic meter in a time 20 million Yemenis need water assistance.

SECTOR ACTIVITIES



Education

During the first quarter of 2020, SFD continued the implementation of the Vocational and Literacy Program (VOLIP) within its basic components, as follows.

Access to non-formal basic education services

The number of students enrolled in community education classes (during the quarter) reached 816 students (574 female), distributed over the targeted areas (Al-Hudaidah, Sana'a, Al-Mukalla and Lahj).

Training of the unemployed youth and working women

The number of beneficiaries of vocational training courses during the quarter reached 1,029, of whom 271 were young men, 345 young women and 413 working women. The training was provided for 25 – 8 days.

The training covered many fields, including tailoring and sewing women's clothes, hand henna and engraving, making incense and perfumes, producing vegetables in the nursery, raising and caring for livestock, food industries, beekeeping, honey production, computers, mobile phone maintenance and use of the Internet as well as blacksmithing and aluminum processing, installation and maintenance of solar energy, furniture carpentry, photography and graphics.

Capacity building

A 30-day training course was implemented in Lahj Governorate for VOLIP partners from the governorate's

Literacy and Adult Education (LAE) Office in computer use, secretarial work, electronic archiving and data entry, with 18 department directors and section heads (including 6 females) attending.

The SFD also implemented a 10-day on-the-job training course in strategic planning and institutional analysis for senior staff of LAE Authority in Sana'a, benefiting 14 participants (including two women).

Education Indicators

Indicator	Achieved (2016 - March 2020)
Receipients of new jobs in social services	4,342
Teachers and facilitators trained	1,907
Students benefiting from cash for social services	221,053
Beneficiary schools (girls schools %12)	1,006



HEALTH AND SOCIAL PROTECTION

SFD's Health Sector activities – during the first quarter – focused on psychosocial support and strengthening the resilience of local communities in light of the current difficult conditions the country is experiencing.

Psychosocial support

Strengthening the community response to the continuously changing conditions represents an approach seeking to

to integrate psychosocial aspects in efforts made to meet the basic needs of people, particularly the most vulnerable groups (women, youth and children), provide the youth with income opportunities, and engage them in building resilience in their communities.

(A) Psychosocial support activities in schools

A new project was developed for the Bajil District in

Al-Hudaidah Governorate to train 70 principals and 31 deputies of the targeted schools (10 female) on the educational psychological-support manual approved by the Ministry of Education. It was planned to complete the training for the social workers in mid-March, but it was skipped as a precaution and preventive measure against the spread of the Coronavirus epidemic.

(B) Youth training and employment:

Young people are more vulnerable and sensitive to conflicts. And as a result of youth unemployment, high school and university graduates were targeted through announcements and then interviews to verify the applicants' skills in communication. This was followed by the winners being trained, and then contracted for paid six months in return for offering a package of various community and recreational activities. These include awareness, educational and psychological relief sessions, in addition to participating in popular games (which differ from one district to another according to the local community's culture, customs and traditions).

During the quarter, the SFD continued the implementation of a project in Shar'ab Al-Salam District (Taiz), whereby 14 male and 84 female youths have been contracted to carry out 1,568 recreational activities targeting children and women, with the number of benefiting children and women amounting to 649 (including 270 females) and 2,640 respectively.

Enhancing community resilience

Within the framework of the EU Grant to Strengthen Community Resilience, the quarter witnessed the completion of the project aiming at rehabilitating, furnishing and equipping 32 health facilities as well as the completion of the civil works for two facilities that were handed over to the health offices in the respective districts. These projects provided job opportunities of 3,486 workdays for 171 workers, of whom 140 were young consultants (40 female) and the number of beneficiaries exceeded 111 thousand (including 35,387 women and 18,791 girls).

Health Indicators

Indicator	Achieved <small>(2016 - March 2020)</small>
Health facilities constructed/rehabilitated and equipped	72
People benefited from access to health services	157,475
Number of trainees in identification of severe stress and trauma for psychosocial needs	4,904
Youth recruited and received wages of working on construction services (Females %100)	5,486
Pregnant women and mothers received income assistance and nutrition services	87,960
Community female mobilizer	3,783
Children who benefited from the nutrition services	85,135



Water, Sanitation and Hygiene

The number of completed subprojects during the quarter has reached to 49 subprojects, out of them 41 subprojects are in the water sector for an amount 7.2\$ million and 8 subprojects are in the sanitation and hygiene sector for an amount 810,000 US\$.

The details of the completed subprojects are stated in the following sections:

Water Sector

The activities achieved:

1- Four subprojects financed by Yemen Emergency Crisis Response Project IV- WB/UNDP for total amount 284,000 US\$.

2- Two subprojects financed by DFID grant for Social Protection - Phase I at a cost of 190,000 US\$.

3- Five subprojects finance by the Embassy of the Kingdom of the Netherlands (EKN) grant (Activity # 4000000920) for WASH in communities with high Cholera/AWD attack rate at a cost of 233,000 US\$.

4- Thirteen subprojects financed by the Germany government through KFW (BMZ # 2017 67 268) for SFD Water and Sanitation Programme for an amount 1.5 million US\$.

5- Nine subprojects financed by the Germany government through KFW (BMZ # 2018 67 688) for SFD Water and Sanitation Programme at a cost of 1.3 US\$.

6- Three subprojects financed by the Germany government through KFW (BMZ # 2012 67 327) for Abyan Post Conflict WASH program at a cost of US\$ 3.2 million.

7- Five subprojects financed by a loan from the Arab Fund for Development for SFD-4 at a cost 441,000 US\$.

Below are the detailed achievements in each water subsector:

Rooftop Rainwater Harvesting Cisterns:

During this quarter, 26 subprojects were completed for constructing 3,248 cisterns with total storage capacity 74,716 m3 providing water service to 021 ,24 persons while creating 249,554 working days.

Public Covered Rainwater Harvesting Cisterns:

Six subproject was completed for constructing 6 covered cistern of total storage capacity 9,880 m3 with the necessary components (runoff collecting channels and settling basins) providing water service to 3,900 persons while creating 12,200 working days.

Labor Intensive Water Interventions:

Four subprojects were completed, out of them one for building rooftop rainwater harvesting cisterns and 3 subprojects for building 3 distribution water tanks. The outputs of these subprojects included 100 cisterns of total storage capacity 2,268 m3 ,3 distribution water tanks of total capacity 1,350 m3 all to provide water service to 33,203 persons. All these subprojects created temporary job opportunities 11,537 working days.

Spring Water Based Water Schemes:

One subproject was completed contained one collection water tank to provide water service to 306 persons while creating 1,688 working days

Groundwater based Water Schemes:

Four subprojects are completed containing distribution network of total length 223 km of diameters ranging between 0.5" to 8" to provide water service to 53,015 persons while creating 25,652 working days.

Water Indicators

Indicator	Achieved <small>(2016 - March 2020)</small>
Number of people provided with access to improved water sources	337,002
Storage capacity for improved water (m3)	872,708



Sanitation and Hygiene Sector

Achievement includes the following:

1- Four subprojects funded by the Germany government through KFW BMZ # 201767268 for SFD Water and Sanitation Programme for a total amount 386,000 US\$.

2- Two subprojects funded by the Germany government through KFW BMZ # 201867688 for SFD Water and Sanitation Programme for total amount 281,000 US\$.

3- One subproject funded by the Embassy of the Kingdome of the Netherlands (EKN) Activity # 4000000920 Fund for SFD WASH in communities with high Cholera/AWD attack rate for a total amount 9,722 \$.

4- One subprojects funded by Yemen Emergency Crisis Response Project IV- WB/UNDP for total amount 133,000 US\$.

Below are the detailed achievements in each sanitation subsector:

Onsite Sanitation:

Six subprojects were completed contained building 519 new latrines and improving 582 existing latrines, all to provide sanitation service to 9,533 people while creating temporary jobs 48,657 workdays

Labor Intensive Environmental Activities:

One subproject was completed for rehabilitating Almo'lla sewerage network in Aden where 570 manholes were rehabilitated and 15.8 km of sewers were flushed and cleaned. This subproject created temporary job opportunities of 5,488 working days.

Training and Awareness:

One subproject was completed for evaluating behavior change in communities targeted with onsite sanitation financed by the grant of the Embassy of the Kingdome of the Netherlands for WASH in communities hit by cholera. The evaluation was conducted after 3 months of completing all physical activities in the field in order to check whether the communities returned back to their old bad behavior of open defecation or they kept practicing the good behavior planted by the soft and hard components of the subprojects. The result was encouraging, %89 of the targeted communities kept the good behavior and succeeded to maintain their villages free of open defecation and open wastewater disposal after 3 months of completing all activities.

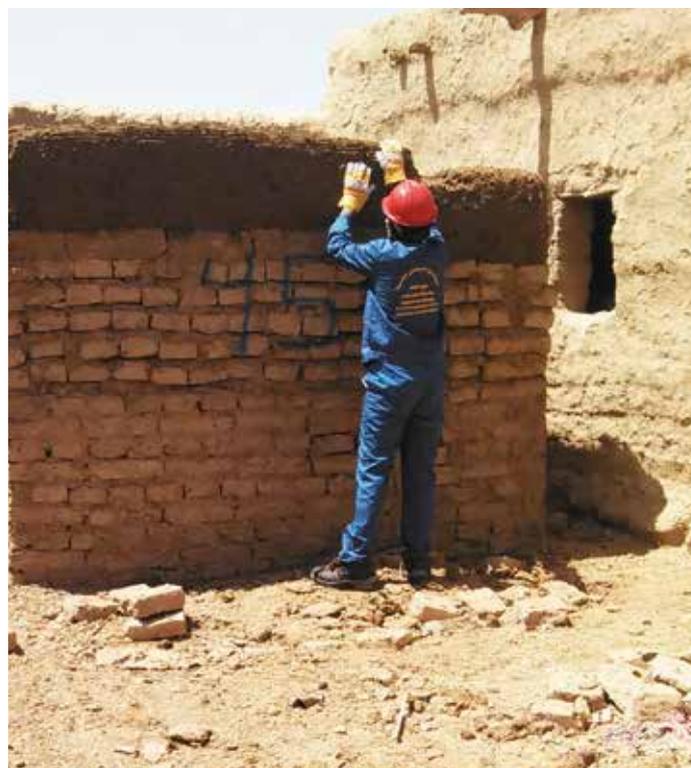
Participation in WASH Cluster:

As an active member of the WASH cluster, SFD continues its participation and coordination with the WASH cluster in 2020 through attending meetings and sharing response

information. 2020 started off with a WASH Annual Review meeting. SFD was an active participant in the meetings group work and endorsed the cluster's vision for 2020; more developmental interventions, adding rainwater harvesting interventions, and focusing more on improving the sanitation in Yemen. In 2020, the Cluster added "experience sharing seminars" in which a topic gets chosen and then partners share their experiences and designs methodology. This has been a great way to share experience and build capacity for NGOs, especially national ones, and ensure that interventions are designed with good quality. Earlier in March, the WASH and Health cluster held their annual coordination meeting in order to review their collaboration in fighting the cholera outbreak in 2019 in Yemen, and present their preparedness measures taken for 2020. In the meeting, COVID19- was mentioned as to brainstorm some preventive measures within the WASH interventions. After that intervention, the WASH cluster suspended their meetings and started holding them online as a preventive measure to COVID19-. The WASH cluster will continue its seminars in form of webinars through Zoom and others useful apps. Moreover, SFD continues its reporting routine in Activityinfo for the completed WASH activities. And under coordination with NGOs to prevent duplication in intervention, SFD is preparing a list of planned projects for 2020 that is in accordance with available funds in order to share with the cluster to reserve the projects and avoid duplication.

Sanitation and Hygiene Indicators

Indicator	Achieved <small>(2014 - March 2020)</small>
Beneficiaries from access to appropriate sanitation	58,565
No. of latrines created & rehabilitated	8,431
Number of beneficiaries received cholera awareness messages	1,950,312



AGRICULTURE AND RURAL DEVELOPMENT

The quarter witnessed the continuation of implementing projects focusing on protecting lands and agricultural terraces, flood irrigation and improving the productive conditions of livestock.

Projects under WB additional and emergency grant (through the UNDP)

21 projects are still under implementation at a total estimated cost exceeding 1.9\$ million, with the projects' activities focusing on protecting agricultural lands and terraces, flood irrigation and improving livestock production. About 14,600 people (%23 women) are expected to benefit from these projects.

The British Humanitarian Response Grant

A project has been completed in Bani Sawadah sub-district (Wesab Al-Safil District, Dhamar Governorate) at a contractual cost of more than 134,600\$. The project aims at improving livestock production through the establishment of 144 animal sheds consisting of covered and uncovered parts, a forage and watering barn.

Moreover, 16 projects are under implementation at a total estimated cost of more than 1.3\$ million, with some 14,560 people (%25 female) expected to benefit from the projects.

Yemen Smallholder Agricultural Productivity Restoration and Enhancement Project (SAPREP)

The project, funded by the World Bank (through the FAO), aims to enhance agricultural productivity and contribute to improving food security in 21 targeted districts of 7 governorates (Hajjah Al-Hudaidah, Taiz, Lahj, Abyan, Shabwah, Sa'adah).

During the quarter, 9 projects were completed (including 4 projects in agricultural land protection and torrential irrigation, 3 in the rehabilitation of wells and springs, a project in the rehabilitation of agricultural terraces and a project in providing training for beekeepers). Therefore, the total number of cumulative completed projects reached 66 at a contractual cost of approximately 6\$ million, while 64 projects are under implementation at an estimated cost of about 11.2\$ million.

Water for agricultural production

A. Rehabilitation of agricultural terraces: a project was completed during the quarter, while another project is under implementation, with about 9.3 hectares of agricultural terraces rehabilitated; hence, the total area of rehabilitated terraces has cumulatively amounted to 39.3 hectares.

B. Protection of agricultural lands: 4 projects were completed, while work is still ongoing in the rest of the projects to protect and irrigate agricultural lands in the targeted districts, with 259 hectares of agricultural lands rehabilitated and protected, bringing the total cumulative area protected to 1,252 hectares.

C. Water harvesting for supplementary irrigation: projects are under implementation and expected to provide a storage capacity of 7,900 cubic meters.

D. Rooftop rainwater harvesting cisterns (RRHCs): Work is still underway to implement a project expected to build 150 RRHCs; thus, the cumulative number of completed RRHCs is expected to reach 2,236.

E. Wells and springs: During this quarter, 3 projects were completed to rehabilitate 7 wells, bringing the total cumulative number of projects to 116.

F. Caravans: Implementation of 3 projects is ongoing in Shabwah Governorate, with the cumulative number of completed caravans amounting to 11.

Agriculture and Rural Development Indicators

Indicator	Achieved (2016 - March 2020)
Households supported with cash	19,921
Displaced households supported with cash	1,696
Protected, irrigated and reclaimed agricultural land (ha)	5,203
Storage capacity (m3)	44,637
Beneficiaries from the service	98,328
Total area of created & rehabilitated agricultural terraces (ha)	31
Rainwater harvesting storage capacity (cubic meter)	91,723
Workers	44,408
Female workers	6,798
Workdays	962,118
Workdays (female)	125,948



Training & Organizational Support

Interventions under the Training and Institutional Support Unit aims to provide services through training and building human and institutional capacity for SFD's partners, whose activities are related to SFD goals of local development and poverty alleviation.

Tamkeen (ELD) Program

Tamkeen program (Empowerment for Local Development "ELD") aims to strengthening the capacities of local communities Village Cooperative Councils (VCCs) and district local authorities to adopt participatory planning in line with the available local resources. The program works on enhancing community participation and strengthen the relations between local authorities and communities to support local decision-making and increase the benefit of social capital.

During the first quarter of 2020, Tamkeen formed and reactivated 597 VCCs in 42 districts and the VCCs members were elected are 10,638 members they were trained and lead the VCCs planning and mobilised local people for self-help initiatives, also 579 Village Resilience's plans were developed for those VCCs.

Youth Employment in Community Empowerment under Tamkeen Program

Tamkeen Program provides training and short-term employment for youth university graduates who attend the

RUAFD program, they work as community mobilization facilitators to facilities the formation of the VCCs and training and planning for Villages and mobiles people for community self-help some 895 youth %50 are females, were provided with short-term employment, with 18,047 working days. Those youth are from, Ibb, Taiz, Hajjah, Dhamar, Raymah, Lahj, Al-Hudaidah, Abyan, Hadhramaut, Al-Mahweet and Amran Governorates.

Self-help Initiatives by VCCs

Tamkeen programs aim to revitalize the Local self-help initiatives, which have a significant role to play in promoting local and regional development, and in improving the living conditions of the people. Self-help activities can be instrumental in mobilizing available community resources such as talents and skills, leadership, human energy, and capital and material resources. The VCCs and communities implemented 1,669 self-help initiatives during the first quarter of 2020. Those initiatives are community demand driven and are fully implemented and funded by local communities lead by VCCs and the estimated cost of these initiatives amounts to YER 472 Million. There were more than 50 self-help initiatives in health and coronavirus response and awareness activities by VCCs.

Grant-Matching for Community Small-Scale Projects by VCCs

In addition to the self-help initiatives, SFD's Tamkeen provide

in kind support (in the form of supplies and materials) to supported VCCs to implemented community based initiatives for community small scale project the average Tamkeen contributions is %40 and VCCs provide %60 of the cost for those small scale projects. The number of supported small-scaled community initiatives in the first quarter of 2020 were 260 initiatives were implemented with a total cost of approximately YER 590.7 million. These small-scaled initiatives varied among different sectors (education, water, feeder roads, and life skills training).

VCCs Clustering into Sub-district Development Committees

Tamkeen supported the formation of 45 sub-district/centre development committees (SDCs) in 6 districts with 225 SDC's elected members, SDCs, those 45 SDCs are clusters or sub-district development bods of 238 VCCs, in Abs, Hajjah, Az Zahra, Al Hudaydah, Taiz, As Shamayatayn and At Ta'iziyah District, in Taiz, and Al-Musaymir District in Lahj and Khanfir in Abyan. Those 45 District are funded by EU via ERY II project and the SDCs received capacity building activities and supported to develop Sub-districts development plans and were provided with small block grant to implemented social services projects benefiting the sub-district or Centre, those 45 SDCs selected their priorities and most of them were in health sector, that is as a result of the efforts to enhance the resilience of health sector in Yemen and response to coronavirus.

RUAWFD Program

The Rural and Urban Advocates Working for Development (RUAWFD) Program developed 12 new projects in SFD MIS in 7 branch offices and trained 244 youth (106 of whom are female). The training topics include the basic development concepts and principles, basics of using the computer, PRA methodology, formation of community committees. The training program was implemented in 6 SFD projects located in Lahj, Al-Mahweet, Amran, Dhamar, Al-Jawf and Raymah Governorates.

The program also finalized and designed the youth aspiration report for Yemen, a survey conducted to show young people future aspiration in Yemen as well as developed a proposal to employ youth RUAWFD program graduates in the activities to fight coronavirus in Yemen.

Community Participation Activities

There were during the first quarter of 49 ,2020 community assessment studies they were carried out using the Participatory Rapid Appraisal (PRA) methodology for a total of 42,923 beneficiaries (17,931 of whom are females) in different SFD sectors/units including in water (private watering and irrigation channels rehabilitation, expansion of caravans and reservoirs, sanitation and improvement of the

environmental and health status) and agriculture (soil rehabilitation and protection) Land reclamation and agricultural terraces) and roads (improving, rehabilitating and maintaining rural roads in addition to implementing various interventions to support the affected and displaced) ... where studies were carried out and committees were formed for some sectors under the supervision and follow-up of training officers in the branches.

48 Community Committees were formed, with a total number of 288 members (of whom 81 were female).

In addition, 13 training workshop/course were conducted for 324 participants (80 of whom are female) from employees, officers, employee from SFD and consultants.

Integrated Intervention Program

In cooperation between the Training and Institutional Support Unit and SMED Community Savings and Loans Associations program which is being implemented in sub-districts where the integrated intervention Program have previously had interventions. During the first quarter of 2020 SFD implemented 8 training courses in Animal Health and Feeding in communities where the Savings and Loan Associations Program has been formed, with 158 people attending the training in Amran, Dhamar and Ibb governorates. Also SFD conducted another 10 courses for 170 trainees (of both sexes) in the three governorates, with training focusing on cheese processing, handicrafts & accessories and hairdressing. Such activities contribute to improving women's livelihoods and creating sources of income that help them provide the basic requirements for a decent life.

Training & Organizational Support Indicators

Indicator	Achieved (2016 - March 2020)
Community based initiatives supported and implemented	2,757
No. of active VCCs during activities implementation	3,677
Total number of youth trained and secured temporary job opportunity	4,395
Females	2,256



Cultural Heritage

Various activities continued during the first quarter of 2020, with a number of projects started and some completed as follows:

Urban Rehabilitation Project:

Yemen's state of emergency due to the conflict since 2015 severely affected the cultural heritage. The conflict has also greatly affected young people in terms of extremely high unemployment rates, and their restricted access to education and other basic services such as food, health care, and education.

In this context, the SFD is implementing the "Urban Rehabilitation / Cash for Work" project funded by the European Union (via UNESCO). The main objective of the project is to enhance livelihood opportunities for young people in three historical cities registered in the UNESCO World Heritage List, Shibam Hadramout, Sanaa Al-Qadima and Zabid, in addition to the historical area in the city of Aden, through a number of interventions to save, preserve, and restore a number of historical buildings and monuments in these areas.

Various projects:

In the Old City of Sana'a, Rehabilitation of the Al-Qassemi-Old Sanaa Area, with a budget of (\$ 100,000). The emergency work started for the buildings affected by the air bombardment, which was deteriorated by the heavy rains in the recent period, required the start of implementation in the month of Ramadan. 540 working days were provided for 58 beneficiaries. Work has commenced on 11 buildings, 5 of which have been completed. Also the project of Buildings Roofs and Windows Repair in the Old City of Sanaa is being implemented, Studies and bill of quantities have been documented and prepared for 26 buildings and the field team started work on 11 buildings in parallel, 5 of which were completed. At this stage, the project provided 1136 working days for 79 beneficiaries, including 4 women. The targeted houses were chosen in coordination with the General Organization for Preservation of Historic Cities (GOPHCY) and the Local Council.

The SFD is also implementing (in cooperation with the General Organization for Antiquities and Museums (GOAM) the project of Rescue the National Museum- Sanaa, 2nd Phase , which has a budget of about \$ 46,000, where technical studies were prepared with tables of quantities, the technical plan was prepared, and then work began on

the project. 423 working days were created, and the total number of beneficiaries was 38 (of whom 6 were women).

In the context of communication, awareness and documentation of UNESCO projects, it was started to cover the activities of these projects under implementation, technical training courses, health and safety, and the complaints mechanism for project workers, including engineers, technicians, building educators and workers.

In the Aden branch, Preservation of Taweela Water Tanks/ Water reservoirs (First and Second Phase) (GOPHCY – Aden)

was informed to communicate with the local council to find a way to dispose of the large amount of water collected in the tanks (about 35 thousand cubic meters) due to the heavy rains and recent floods in Aden, with work to start after the tanks are unloaded from the water. A project to improve the environmental situation in the Al-Badri neighborhood (Aden) and a project to pave and improve the square adjacent to Al-Hajar Palace in Al-Houta (Lahj governorate) were also completed.

In the city of Shibam Hadramaut, Repair of private Mud houses -Shibam Hadramaut, as the environmental and social plan has been completed and approved. The technical team of the (GOPHCY- Shibam) prepared studies for 40 buildings in the city of Shibam, where the completion rate of studies reached %90.

In the context of the project of paving and protecting some of the internal streets in the city of Broome (Hadramaut), stone walls were built to protect residential homes on the course of torrents, paving the inner streets of the city and alleys between the houses with regular square stone, as well as building small barriers in the waterways to reduce the speed of water flow To the inner streets. And to maintain the pavement levels of the streets when working to ensure that rainwater does not collect in the middle of the streets and in the alleys ... In addition to completing the work in afforestation of the part adjacent to the wall of the Garden of the Two Parts, and raising awareness of the cholera epidemic in the region. The project saved 84 working days.

In the city of Zabid (Al-Hodeidah), Paving the area of Bab Alqrtb (liquid) - 2nd Phase, which is the area that was suffering from congestion of rain water, which threatens the fall of the door of Qurtub, the wall and the archaeological buildings adjacent to it ... it represented interference in paving the area and removing Waste and building the city

wall along the pavement (from the view of re-fencing the historic city of Zabid). The completion rate has reached more than %45, the project budget amounted to about \$ 183,500, and the total number of working days is 1,779, and the beneficiaries are 773 (of whom 380 are female).

In the project to complete the work of the second phase of repair and documentation of school (Femelle) -zabed-alhodidah, which is one of the projects that follow the mechanism of "Community Development Sector - Field

Administration", intervention was completed by completing the restoration and preparation work for the school, and the completion rate exceeded %52, and the project budget amounted to more than \$ 70,000, and a number of working days are around 2,300, and 253 recipients (122 of them are female).

Cultural Heritage Indicators Achieved 2016 - March 2020

Households supported with cash	Host households supported with cash	Displaced households supported with cash	Storage capacity for water (m3)
8,984	7,363	729	-

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 by the on-going war. These communities aim to have a double benefit once from the income generated of participating 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 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 373 thousand.

Roads 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, 920 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 this quarter, several awareness workshops were held in most of SFD branches to clarify the concepts, standards and mechanism of CfW attended the workshops 20 male 16 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 35 male and 60 female consultants.

Coordination with local communities

Meetings were held with local communities in targeted districts attended 107 members with the aim of involving them in the targeting process and to facilitate implementation of projects.

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, 754 workers were trained during implementation of CfW and roads projects.

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, 2,500 male and 1,600 female beneficiaries trained from the cash-for-work projects.

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, 4,461 male and 3,163 female beneficiaries were aware during the implementation of the projects.

Occupational safety awareness

All branches held awareness sessions for 5,099 male and 2,858 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 88 labor administrators in most SFD branches to clarify the concepts, standards and implementation mechanism of the program. Recently, SFD management has decided to cancel working by this mechanism.

CFW Indicators (INCLUDING WASH, CH, ROADS, LIWP & AGRICULTURE)

Indicator	Achieved (2016 - March 2020)
Total number of direct beneficiaries of wage employment	234,713
Female (%30)	64,766
IDPs/Returnees (%20)	46,571
Youth (%35)	144,289
Number of working days created	6,878,625
Households benefitting from cash-for-work activities	155,744
No. of household members benefitting from the services	1,902,879
Area of agriculture land & terraces rehabilitated,protected and irrigated (ha)	5,896
Irrigation channels constructed/rehabilitated (m)	10,364
Cubic meters of water schemes constructed /rehabilitated	217,565
Length of roads improved (km)	478
Square meters of stone paved areas	741,745
Number of latrines constructed or rehabilitated	14,958
Number of IDPs houses and shelters protected, improved or rehabilitated	3,829
Number of home food gardens	4,365
Beneficiaries from access to appropriate sanitation	148,408

Small and Micro Enterprises Development

I - Financing activities:

1. Loan activities:

During the quarter, SFD has granted loans to the National Microfinance Foundation (NMF) (YR 1.709 billions), Azal Islamic MF Program (YR 1.159 billions), Hadramout MF Program (YR 579 millions), and Namaa MF Foundation (YR 574 millions). Accordingly, the total loan financing during the quarter amounted to YR 4.021 billions, enabling those entities to continue financing the income generating activities of their clients, and help them and their families improve their standard of living. The total volume of active loan portfolios in the various microfinance programs and institutions at the end of the first quarter 2020 amounted to approximately YR 24.5 billions, while the number of active borrowers reached 88,778 people.

2. Grant activities:

During the quarter, SFD has continued to provide grants to the Small and Micro Enterprises Development Agency (SMEPS), Nama MF Foundation, the National MF Foundation, and Themar Microfinance Foundation

(recently established) with a total amount of approximately YR 1.2 billions. The grants were meant to enable the SMEPS to continue implementing its multiple activities in providing non-financial services, support and expansion of financial services in areas of integrated intervention, and to support the formation and training of the rural savings and finance groups (VSLAs) program. The grants were also meant at supporting the establishment of Themar MF Foundation, and the development of governance in microfinance programs and institutions.

II – Internal activities of the SMED Unit

1. Annual meeting of SFDs microfinance partners:

The Social Fund for Development organized during the period 2020/2/12-11 the semi- annual meeting of its microfinance partners under the general title "Partial Funding of SFD to its Partners in the Field of Microfinance". More than 39 people representing 14 MF institutions, programs and banks in Yemen participated in the meeting. During the meeting, attends exchanged views, opinions and experiences on issues of common concern.

2. Supporting War-Affected Clients (Phase 2):

During the quarter, 229 clients (70 of them women) were compensated, amounting to YR 41,299,150. Thus, the cumulative number of beneficiaries reached 4,661 beneficiaries (%48 women), who were compensated with approximately USD 1.88 millions. The compensation aims at reducing the damages and effects of the war on owners of small and micro activities by reducing the financial burden on them. They are provided financial assistance to resume or continue their income-generating businesses affected by the war.

3. Village Savings and Loans Groups (VSLAs):

Work continued in the VSLA Program, which operates in various regions of the country. During the quarter, 15 new groups have been established, including 9 female and 6 male groups, which included 298 members. This brings the total number of groups in the program to 98 with 2,226 active members (%45 of them females). The accumulated savings up to the end of the period amounted to approximately YR 56 millions. Funding for member projects also continued, with a total amount of approximately YR 14.5 millions disbursed to 92 members (males and females). In the same period, 814 members were trained in a number of technical fields, including: leadership, group organization and internal work, husbandry, entrepreneurship, and carrying out the feasibility study for small projects.

4. Field audits of clients:

During the quarter, a number of consultants working for the SMED Unit in field authentication of microfinance clients were trained and qualified in Aden Governorate. The aim was to add them to the pool of those with experience in field validation. Fifteen participants (males and females) participated in the training course, which was held in February. The SMED audit team also carried out a financial and administrative audit of the operations of the Loan Guarantee Program to verify the integrity of its internal control procedures, and give reasonable assurance of its financial operations during 2019.

5. Governance development for programs and institutions:

During the first quarter, the unit's activity continued to improve the governance of its MF programs and institutions. Several meetings were held with the Boards of Directors in those institutions and programs, during which the consultant's reports and recommendations were discussed, and it was agreed to address their weaknesses in governance. Those organizations included the Nama Foundation, the Ittihad Program, the National MF Foundation, and Hadramout MF Program.

6. The Yemen Loan Guarantee Program (YLG):

The number of guarantees issued to SME owners during the quarter reached 269 guarantees equivalent to a value of 420.2 million riyals. As such, the value of existing guarantees

has exceeded one billion YR. Since its establishment, the program has issued cumulatively 1,262 guarantees, amounting to about YR 1.6 billions.

7. Information technology and automated software systems:

During the quarter, the information technology team in the SMED Unit has carried out several activities that contributed to the advancement of the microfinance sector. These activities included making the necessary updates to the unit's website by, for instance, updating data and displaying news, publications, reports and indicators on microfinance. Customer data in the credit query was also updated routinely. The fingerprint-desktop application was tested and installed in all MFIs. The function of the system is to register customers and verify their identity in order to facilitate registration and verification, and avoid any possible errors when financing them. SFD also trained the finance specialists working in NMF, Ittihad MF, and Hadramout MF on the two mobile applications designed to study agricultural and commercial financing. The purpose of the two applications is to accurately assess the client's activity in the field and the economic viability of the loan, in order to avoid errors, improve work speed, and raise productivity.

III - The Yemen Microfinance Network (YMN)

During the first quarter of 2020, the network has established a number of activities that contribute to the development of the technical and knowledge capacity of the microfinance sector in Yemen, including the following:

1. Training courses: YMN implemented a Training of Trainers (ToT) course in mid-January, targeting executives, directors, and training officers in microfinance institutions and programs. The course touched several issues, including modern methodologies in training and adult education, as well as an analysis of training needs, impact assessment and basic trainer skills.

Also, a training course in Islamic Finance was implemented in mid-February, targeting all administrative levels of MFIs. The course covered the obstacles and risks related to Islamic finance, its various forms and how they are designed, the role of Islamic finance in microfinance, as well as a review of the suspicions revolving around it.

At the end of February 2020, a training course in Credit Feasibility was implemented, targeting operations officers, loan officers, and branch managers of MFIs. The course touched on several areas, the most important of which was to get acquainted with the tool for evaluating projects and small activities according to the model of the German consulting company "LFS". Work included developing the

operational mechanisms of microcredit, how to evaluate the activity and analyze it financially, in addition to the practical application of the evaluation tool.

The network also involved Namaa Microfinance Foundation at the end of February in the implementation of two training courses. The first was on Fundamentals of Microfinance, and the second (on the job) on Enhancing Integrity and Combating Corruption in MFIs, which was dedicated to members of the Board of Directors and the senior leadership of the institution, as well as the Foundation's partners in the middle of February.

2. Plan additional remote courses: In light of the spread of the Corona virus, the network prepared an emergency plan to provide 9 remote training courses that would cover various fields of microfinance, and bridge the training gap resulting from the spread of the virus. The courses will be offered during 2020 within the network's emergency plan, in addition to the original training plan that included 21 courses, for a total of 30 training sessions.

3. Activation of the risk committee: YMN has reactivated the risk management committee that it had established at the outbreak of the War in 2015. The committee's tasks are to propose plans to deal with the Corona virus outbreak crisis, and provide urgent consultations for existing MFIs according to best practices and on the basis of experiences in other countries that have experienced the pandemic.

4. Financial Analysis According to the SEEP Framework: In mid-March, YMN held a training course in Financial Analysis using the SEEP Framework with the participation of operations officers, loan officers and branch managers of a number of MFIs. The course covered all the standard financial statements, how to reconstruct and amend them according to the SEEP Framework, and how to extract all analytical ratios.



Loan portfolio indicators for microfinance programs and institutions until the end of March 2020

Ser. No.	Program	No. of disbursed loans	Active number of clients			Outstanding loan portfolio (Million YB)	Amount of Disbursed loans (Million YB)	PAR (%)	Cumulative numbers		OSS	FSS	No. of Personnel	No. of loan officers	No. of Branch Offices	Area of operation
			Borrowers		Savers				Number of loans	Loan amounts (Million YB)						
			Total	Women (%)												
1	Al-Amal Microfinance Bank	862	35,301	34	189,753	3,483	262	59	137,152	14,071	527	258	220	48	16	Capital City, Ibb, Taiz, Dhamar, Almkala, Al-Hudaidah, Aden, Hajjah, Abis
2	Al-Kuraimi Islamic Microfinance Bank	722	6,108	10	1,141,780	7,805	1,278	1	35,068	28,218	95	86	99	70	65	Capital City, Taiz, Ibb, Aden, Hudaidah, Thamar, Al-Hudaidah, Altorba, Diem, Shebarn, Bajil, Aden, Mareb
3	Nama Microfinance Foundation	598	6,350	24	130	1,589	424	8	94,928	10,865	98	81	123	63	12	Capital City, Taiz, Hudaidah, Ibb
4	National MF Foundation	467	12,575	25	26,088	4,700	537	11	160,046	17,464	89	48	194	94	20	Capital City, Taiz, Ibb, Alkaeda, Thamar, Yarim, Hajjah, Lahj, Al-Hudaidah, Altorba, Diem, Shebarn, Bajil, Aden, Mareb
5	Azal Microfinance Program	348	3,704	28	4,371	1,662	359	6	55,465	8,048	86	56	93	39	8	Capital City, Almahweet, Amran, Dhamar, Yarim, Hudaidah
6	Hadhramout Microfinance Program	266	6,672	30	5,753	1,093	122	15	39,255	6,299	116	128	115	37	8	Hadhramout (Seyun, Tarim, Al-Suam, Sah, Aikfon, Shebarn, Almkala, Alshehr, Alhami, Almahra, Shabwa, Gaeel Bawazir)
7	Al-Tadamon Microfinance Program	255	4,938	25	0	2,189	301	3	44,421	13,439	156	156	71	34	22	Capital City, Taiz, Al-Hudaidah, Aden, Ibb, Hadhramout, Lahj, Shabwa, Hajjah, Amran, Mareb
8	Al-Ithhad Microfinance Program	108	3,261	71	0	617	59	17	52,838	3,954	53	38	96	41	8	Abyan (Zanjibar, Hanfar, Ahwar), Almkala, Alshehr, Aden, Lahj, Almahra
9	Yemen Kuwait Bank	33	96	47	0	1,173	101	0	99	1,333	N.A	N.A	19	11	11	Capital City, Ad-dhamar-Hudaidah-Amran-Taiz-Ibb-Aden-Hadhramout
10	Aden MF Foundation	0	9,802	66	7,065	666	0	77	54,019	4,376	68	43	65	34	5	Aden, Al-Buraikah, Alshehr, Lahj, Aldal
11	Other Activities & IGP's	-	-	-	-	-	-	-	169,411	23,168	-	-	-	-	-	Several areas
Total		3,659	88,807	-	1,374,940	24,977	3,443	-	842,702	131,235	-	-	1,095	471	175	

Number of under-implementation projects and estimated cost - first quarter 2020 , by governorate

Governorate	No. of Projects	Estimated Cost (%)	Percentage (%)
Ibb	5	816,550	2.4
Abyan	5	1,052,268	3.1
Capital City	11	1,131,719	3.3
Al- Baidha	3	2,098,188	6.1
Al-jawf	3	270,974	0.8
Al- Hudaidah	5	807,734	2.3
Al- Dhale	2	426,478	1.2
Al- Mahweet	8	3,947,000	11.5
Al-mahrah	1	120,000	0.3
Taiz	1	262,981	0.8
Hajjah	15	3,332,018	9.7
Hadrmout	7	1,934,640	5.6
Dhamar	3	377,000	1.1
Shabwah	6	636,459	1.8
Sa'adah	3	213,411	0.
Sana'a	4	180,818	0.5
Aden	3	346,339	1.0
Amran	1	265,997	0.8
Lahjj	11	1,670,281	4.9
Mareb	3	593,236	1.7
Several Governorates	19	13,931,861	40.5
Total	119	34,415,952	100 %

Number of under-implementation projects, - first quarter 2020, by sector

Sector	No. of Projects	Estimated Cost (%)	Direct Beneficiaries		Temporary Job Opportunities
			Total	Females %	
Environment	6	1,056,982	16,473	50%	38,978
Training	2	235,033	310	50%	951
Education	27	3,318,976	14,202	65%	75,805
Orgnizational Support	10	1,740,246	107,658	50%	14,248
Agriculture	2	61,760	468	46%	3,225
Health	7	9,356,825	317,448	53%	259,175
Roads	8	938,908	26,866	50%	33,883
Special Needs Groups	1	41,800	0	#DIV/0!	177
Micro Enterprises Development	14	10,133,231	9,230	38%	5,935
Cultural Heritage	10	914,136	913	17%	41,665
Water	11	1,422,221	25,591	50%	71,572
Cash for Work	19	1,954,530	15,536	47%	111,481
Business Development Services	2	3,241,304	1,010	59%	47,080
Total	119	34,415,952	535,705	52%	704,175

Number of under-implementation and completed projects, for the period 2016 - first quarter 2020, by governorate

Governorate	No. of Projects	Estimated Cost (%)	Est. SFD Contribution (\$)	Contractual Cost (USD)
Ibb	146	25,499,276	24,159,233	21,084,249
Abyan	86	11,926,212	11,926,212	9,824,157
Socatra	30	2,540,440	2,540,440	2,234,436
Capital City	66	13,682,908	13,299,697	10,766,298
Al- Baidha	80	12,681,500	12,681,500	8,460,589
Al-jawf	48	6,570,046	6,570,046	5,341,623
Al- Hudaidah	190	47,979,245	47,962,345	42,630,332
Al- Dhale	47	9,222,985	9,222,985	7,774,135
Al- Mahweet	74	9,951,878	9,951,878	5,175,320
Al-mahrah	39	3,865,002	3,865,002	3,246,538
Taiz	212	35,114,073	35,052,873	31,247,719
Hajjah	287	33,958,042	33,805,042	27,712,296
Hadrmout	95	11,799,322	11,799,322	8,207,989
Dhamar	138	23,186,531	22,831,982	20,755,460
Raimah	60	7,056,245	7,054,968	6,070,257
Shabwah	121	12,387,838	12,385,213	10,590,035
Sa'adah	113	15,809,765	15,809,765	14,259,257
Sana'a	89	10,980,368	10,980,368	9,675,496
Aden	75	11,903,982	11,903,982	10,218,478
Amran	119	16,021,445	15,937,444	13,809,600
Lahjj	145	25,168,046	25,168,046	20,819,392
Mareb	48	8,599,348	8,099,348	5,504,915
Several Governorates	109	82,308,442	82,308,442	76,459,664
Total	2,417	438,212,939	435,316,133	371,868,236

completed projects, for the period 2016 - first quarter 2020, by sector

Sector	No. of Projects	Contractual Cost (USD)
Environment	84	8,450,418
Integrated Intervention	4	143,179
Training	25	1,288,821
Education	99	7,152,562
Orgnizational Support	52	8,221,517
Agriculture	105	11,697,912
Health	126	52,113,247
Roads	108	16,272,331
Special Needs Groups	5	291,566
Micro Enterprise Development	35	19,857,125
Cultural Heirtage	34	2,960,650
Water	368	35,568,322
Cash for Work	507	67,832,778
Business Development Survices	7	17,309,779
Total	1,559	249,160,207

The total includes 827 projects completed during the Emergency Period (2016 - 2019), while funded before

Number of under-implementation and completed projects , for the period 2016 - first quarter 2020, by sector

Sector	No. of Projects	Estimated Cost (%)	Est. SFD Contribution (\$)	Contractual Cost (USD)	Direct Beneficiaries		Expected Indirect Beneficiaries		Total Estimated Temporary Job Opportunities
					Total	Females	Males	Females	
Environment	120	17,585,694	17,085,694	13,152,491	384,594	50%	13,432	13,708	942,116
Integrated Intervention	4	189,642	189,642	143,179	5,661	54%	200	993	4,000
Training	43	3,404,109	3,404,109	2,572,680	6,155	47%	3,470	3,468	53,579
Education	231	29,121,385	29,121,385	18,735,052	188,448	51%	95,383	102,860	1,930,960
Organizational Support	121	21,366,076	21,078,076	16,765,729	1,027,024	50%	269,620	265,050	452,352
Agriculture	212	28,408,318	28,408,318	26,250,653	221,179	45%	6,423	4,384	1,592,117
Health	164	72,885,057	72,497,569	62,995,408	1,000,728	66%	303,087	3,483,098	1,934,103
Roads	183	27,943,869	27,934,169	23,351,239	578,916	50%	0	0	1,148,210
Special Needs Groups	13	734,116	734,116	640,351	0	0%	0	0	16,570
Micro Enterprise Development	67	38,503,808	38,503,808	36,687,025	88,086	45%	268,843	228,688	110,714
Cultural Heiritage	55	6,359,731	6,359,731	5,616,458	33,958	52%	57,968	37,840	300,682
Water	510	63,979,922	62,268,305	49,247,010	896,005	50%	3,353	3,873	4,114,244
Cash for Work	680	94,707,019	94,707,018	84,070,388	748,020	50%	252,814	262,483	6,730,243
Business Development Survices	14	33,024,191	33,024,191	31,640,572	27,171	39%	59,016	412,326	749,990
Total	2,417	438,212,939	435,316,133	371,868,236	5,205,945	53%	1,333,609	4,818,771	20,079,880

The total includes 827 projects completed during the Emergency Period (2016 - 2019), while funded before

VOLIP builds capacity, brings about a sustainable job opportunity and food security

The Yemeni youths face many difficulties and obstacles preventing them to reach their ambitions and assert themselves at various levels. Among them is Saleh Al-Moazib, who suffered challenges but approached the VOLIP Program as a window of hope that provided him and his peer youths with an opportunity to obtain specialized training in entrepreneurship that strengthened the capabilities and skills of youth and enabled them to assert themselves and engage in the labor market.

Through entrepreneurship training, this opportunity linked Saleh to the realization of his dream by a practical step; developing a business plan and a feasibility study related to his personal ambition to create a greenhouse to grow vegetables. Then Saleh joined another VOLIP's professional training course in growing vegetables in greenhouses. Through entrepreneurship and vocational training, Saleh succeeded in getting a profit-free loan from his local community to fulfill his dream, and he bought a small piece of land and established a greenhouse to grow vegetables in one of the areas in Manakhah District, Sana'a.

"After I had finished my entrepreneurial and professional training, I asked for a profit-free loan from the villagers to start my project", Saleh said.

"I then bought the land, the greenhouse, the irrigation dripping network and seeds. Now, praise be to God, my land has been producing good tomato crops and I managed to repay half of my debts. The greenhouse has become a source of income for my family. My intention is to keep working, buy an extra greenhouse, and produce crops other than tomatoes. I'm also providing 2 seasonal job opportunities", he added.

