SOCIAL FUND FOR DEVELOPMENT

16 pages

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EDITORIAL

Despite the difficult circumstances in the country, SFD still has high accessibility to the areas most affected by the current conflict. This makes its rich portfolio of interventions respond easily to the needs of the target population from different areas. The SFD continues to implement emergency and life-saving projects for those affected by the current conflict, as well as for the displaced, that has made its interventions of exceptional importance for the most affected communities.

This high accessibility to the most difficult areas depends on the strong trust between SFD and the local communities over 20 years based on several work principles. The SFD has been credible as its interventions depend on updated data, information and statistics, and transparent procedures that follow work mechanisms that ensure achievement of its objectives.

In addition, the SFD is keen to respond to the priority needs of local communities. It involves the community to participate in identifying, planning and implementing their needs and this mechanism has strengthened their relation with trust-built relation with SFD. This mechanism has contributed in reviving the communities' self-help initiatives and enabled SFD to mobilize its resources (whenever possible) to implement initiatives that contribute to improving the living conditions of their members.

One of the most important factors that enabled the SFD to reach its target areas is its commitment to basic principles, especially the values of impartiality towards any political influences. Its interventions are directed solely according to the severe need, in addition to its financial and administrative independence and equity in the distribution of projects. Those factors have helped the SFD continue receiving funding despite the unfortunate events that have taken place since 2011, and channeling these resources to protect the most vulnerable and affected groups.

These and other principles have become the source of pride and confidence of both SFD donors and beneficiaries. This has created consensus to make SFD a lifeline to reach the vulnerable in the midst of conflict and has helped keep its response and distribution of resources directed to dire needs away from any other influences.

In this critical period in Yemen, the SFD focuses on cash-for-work projects and conditional cash transfers contributing to alleviating the suffering of large segments of the community.

\$19.5 M TO SUPPORT THE RESUMPTION OF FOOD PRODUCTION FOR THE AFFECTED FARMERS

SFD has received a US\$ 19.5 million grant from the World Bank through the United Nations Food and Agriculture Organization (FAO). The project aims to improve livelihoods and nutrition in the seven governorates most affected by the conflict in Yemen. The grant project helps the small farmers resume food production.

"Yemen's agricultural sector has been hit hard by the ongoing conflict, contributing to the food insecurity felt throughout Yemen," said Dr. Asad Alam, World Bank Country Director for Egypt, Yemen and Djibouti. The project invests in agriculture and livestock production which directly contribute to poverty alleviation, as well as benefit rural communication especially women - one of the most conflict affected groups in addition to the displaced and returnees who had fled their homes due to the conflict.



INTERVENTIONS TO IMPROVE ACCESS TO EDUCATION LAUNCHED

The SFD concluded 69 training sessions on active learning targeting teachers for grades 1-3 and 4-12. The activities aimed at improving the children's reading and writing skills. In addition, social specialists and school principals were trained on psychological and educational social support and dialogue culture during emergency. Some 1,388 teachers and 292 specialists (both sexes) in 13 districts of Sa'adah, Lahj, Al-Baidha, Ibb, Shabwah and Hadhramaut Governorates have benefited from the above activities. The training was based on the training guides accredited by UNICEF and GIZ.

Meanwhile, SFD distributed the recreational bag to 220 schools in order to support the implementation of recreational activities in the school environment under the psychosocial support program during emergency. In addition, 34 funding agreements were signed between the SFD branches and a number of education offices using the cash-for-service methodology, which aims to provide 2,130 temporary jobs in education for young people (males and females) of the age group 18–35.

SECTOR ACTIVITIES

EDUCATION

During the reporting period, 20 projects worth about \$3.4 million were approved and expected to directly benefit over 19,000 people (78% females) and generate about 207,700 workdays. Thus, the total cumulative number of education projects (1997 – Sep. 2017) amounts to 5,022 at an estimated cost of about \$675.9 million and are expected to directly benefit some 2.8 million people (46% females) and generate over 23.1 million workdays. Of these projects, 4,927 were completed at a contractual cost of \$620.7 million.

Girls' education and adult literacy

Some training of 64 trainers on the training manual of vocational skills took place in the governorates of Amran, Shabwa and Dhamar. Another training targeting 75 female teachers of adult literacy focused on nutrition and reproductive health.

Literacy and professional knowledge program

I. Non-formal basic education: The SFD prepared 5,000 school bags for distribution to children learning in the community education classes in several governorates. The bags contained notebooks, pencils, and school books of reading, writing and mathematics. This is to help children increase and continue enrolment. The SFD also developed and corrected three educational guides for trainers, facilitators, and students based on vocal reading that aims to enhance reading, writing and mathematics basics. The guides will be printed and distributed to facilitators and learners in these kinds of classes.

In addition, 1,367 students completed their academic year 2016/2017 in adult literacy in the governorates of Lahj, Al Hodeida and Al-Mukalla after passing the final examinations and moving to grade 2. In this context, 121 contracts have been signed with teachers, facilitators and supervisors from the above mentioned areas.

In Al Hudaidah, 19 contracts were signed with facilitators from Zaidi, Al-Luhaya and Al-Zaydia Districts. Eleven classes were opened in Al-Zaydia and Al-Luhaya supporting 379 students (including 195 females) in the age group 9-15 years. Targeting the same age group of dropouts and the non-enrolled to continue their study in formal education, SFD opened five classes and one community education center in 6 villages in Zabid. In addition, 8 projects were developed and implemented to build, renovate and furnish social and educational services in Zabid, Al Zaydia and Bajil districts, and to build, renovate and furnish 10 classrooms, renovate and furnish 6 classrooms in rural areas of Al Zaydia and Zabid.

In addition, the Al-Maqatera District has been eligible for education interventions after the stability of the security situation there in Lahj governorate. SFD has carried out awareness campaigns in the target areas about the program and the importance of education.

II. Vocational training activities: The SFD team held a one-day vocational training workshop at the SFD headquarters in which 37 specialists from the Ministry of Technical Education and Vocational Training participated to prepare 33 training plans for short-term vocational training programs. The aim of the workshop was to familiarize the specialists with the general objective of unifying the plans for the short term programs, and agreeing on the general context, standards and conditions to be considered by the plans. These plans included the selection process to train 863 beneficiaries of young men and women workers.

III. Lending component: The SFD completed a training for 435 beneficiaries of the unemployed youth and working women on personal skills, entrepreneurship and small enterprises start-up.

Education Indicators

Results Indicator	Achieved (2011− September 2017)	
	Constructed	6,913
# of classrooms	Constructed Rehabilitated Total Boys Girls Total Boys Girls Total Girls Total Males Females Females Females Females Females Total Males Females Total	2,927
	Total	9,840
# of pupils benefiting	Boys	152,157
from space created	Girls	131,079
by newly constructed gender disaggregated classrooms	Total	282,636
# of Children with special	Boys	3,597
needs integrated in Ordi-	Girls	3,943
nary schools	Total	7,540
	Males	774
# of formal education teachers trained	Constructed Rehabilitated Total Boys Girls Girls Total Boys Girls Girls Total Females Females Females Females Females Females Total Males Females Total Total	342
		1,116
	Males	36
# of educational profes- sionals trained	Females	3,224
Sionais traineu	Total	3,260
	Males	1,126
# of educational profes- sionals trained	Females	661
	Total	1,738
# of non-formal education qualified	6,913	



HEALTH

The total cumulative number of the Health Sector projects (1997 – Sep 2017) amounts to 1,189 worth about \$119.6 million, with the projects expected to directly benefit some 7.6 million people (64% females) and generate nearly 2.8 million workdays. Of these projects, 1,159 were completed at a contractual cost of \$81.5 million.

Response to Cholera Epidemic and Acute Watery Diarrhea: The program aims to contribute to combating these epidemics by implementing direct awareness activities and motivating communities to adopt self-initiatives to disseminate awareness and health messages, protect water sources, collect and remove wastes, and coordinate with partners at the central and governorate level.

During the quarter, 50 thousand brochures and 10,000 posters were printed aiming to raise awareness on cholera, how to prevent it, how to prepare the dehydration solution, and water chlorination... The publications were distributed to the governorates' population through SFD branch offices. These awareness-raising activities targeted about 164,780 males and 109,290 females.

Also, relevant staff (195 males and 683 females) have been trained in the same field. These activities resulted in the implementation of 447 community-based self-initiatives aimed at raising public awareness of local communities, enhancing prophylaxis of these epidemics, and thus reducing the morbidity rate among the target 135,300 families.

Enhancement of Reproductive Health Services: This program aims to strengthen maternal and neonatal health services.

Under this program, 4 training courses were conducted for 40 and 120 community midwives from Al-Hasha' District (Al-Dhale' Governorate) and several districts (in the Capital City) respectively in community-based maternal and newborn healthcare.

Primary Healthcare Enhancement: The program aims to improve and strengthen basic healthcare services, provide qualified medical personnel, and facilitate community access to these services.

Three training courses were conducted in Integrated Management of Child Illness: two courses targeted 48 medical staff in 4 districts of Al-Dhale' Governorate and the third targeted 24 health assistants in 3 districts of Al-Mahweet Governorate.

Conditional Cash Transfer (CCT) in Nutrition aims to improve the nutritional status of mothers and children under 5 as well as to mitigate vulnerability of girls (aged 18–35). This is pursued by providing temporary income opportunities to serve as community educators in nutrition, reproductive health and girls' education as well as to motivate targeted families to refer malnourished women and children to therapeutic health facilities. The project also aims to alleviate poverty among pregnant women and mothers of children under five in families benefiting from the Social Welfare Fund (SWF) assistance.

During the quarter, field surveys were conducted for approximately 23 thousand families in Lahj and Al-Dhale' Governorates who had been registered in the SWF, with the aim of enlisting the targeted cases of women and children under five within the services of CCT in nutrition.

Health Indicators						
Results Indicato	Achieved (2011– September 2017)					
# of health facilities constructer renovated and equipped	ed or	113				
# of health facilities furnished	and equipped	85				
Total	198					
# Community midwives trained	2,158					
# of Community midwives qua	alified	280				
# of primary healthcare	Males	1,593				
personnel trained	Females	991				
Total		2,584				
# primary healthcare	Males	301				
personnel qualified	Females	304				
Total	605					



WATER AND SANITATION

The activities of the third quarter 2017 include the following:

Water Sector

37 projects, funded from the World Bank Grant for Emergency Crises Response Project (ECRP) through UNDP, have been approved during the third quarter of 2017. The projects include 34 rooftop rainwater harvesting projects and 3 projects for communal rainwater harvesting cisterns. The main objective of these projects is to achieve the grant's goal i.e. provide cash for work to war-affected families so that they can bridge at least some of the food gap they are suffering from while building household/communal water systems that will provide access to improved water sources. It's worth to mention that the capacity of a rooftop rainwater harvesting cistern (RRH) under this grant ranges between 10–15 m3 calculated to fit the amount allocated for each family in order to avoid falling into debt, but save some cash for food/ possess assets providing sustainable source of income.

Two projects financed by the British grant for Phase IV have also been approved; the first project aims to complete the communal covered cistern in Khaiar village/Bani Soraim/A'mran Governorate, while the second project is dedicated to contribute in combating cholera epidemic in some of SFD's under implementation water projects in Hajjah Governorate.

The number of completed projects during this quarter is 11 projects, bringing the total cumulative number of completed water projects for domestic use (1997 – end September 2017) to 2,099 projects costing nearly \$186 million (SFD's contribution only) serving about 3.56 million persons (approximately half of them are women) and creating 8.86 million workdays.

The following sections show the achievement in each subsector.

1- Rooftop Rainwater Harvesting (RRH) Cisterns

During this quarter, 4 projects were completed containing 639 RRH cisterns with total storage capacity of 23,868 m3 and created 36,807 workdays.

2- Groundwater

One project was completed during this quarter for rehabilitation the water project of the Ahwar District (Abyan Governorate) with funding from the German government grant. The project consists of two distribution tanks, one elevated and the other above ground and a water network with total length of 33,400 meters, with two pumping units and their rooms to serve 10,258 people.

3- Communal Covered Rainwater Harvesting

Two projects were completed during this quarter consisting of 2 covered cisterns of total capacity 1,700 m3, with their necessary accessories that include silt and float materials retention basins, and public communal taps.

4- Labor Intensive -Water

Four rooftop rainwater harvesting projects were completed during this quarter containing 320 RRH eisterns of total capacity 7,525 cubic meters creating 21,872 workdays.

5- Communication with partners

The water & environment unit (WEU) continues participating in the WASH cluster meetings to keep updates on the humanitarian activities and their locations in order to avoid duplication of interventions and look for opportunities of integration. These meetings keep SFD aware of the surveys conducted by different humanitarian organizations which could be a source for future targeting. The WEU provides the coordinator of the WASH cluster with weekly reports about SFD's activities and achievements in WASH sectors.

Water Indicators

Results Indicators	Achieved (2011– September 2017)
*Water access: Number of people provided with access to improved water sources	1,141,220
Storage capacity for improved water (m ³)	3,610,053
Storage capacity for unimproved water (m ³)	1,927,432

Sanitation Sector

During this quarter 5 sanitation projects were approved from the ECRP. The main objective of these projects is to achieve the grant's goal i.e. provide cash for work to war-affected families so that they can fill at least some of the food gap they are suffering from while improving their existing latrines and building new ones.

No projects were developed/approved during this and the previous quarters because of the scarcity of funding. Consequently, no project was completed during the period of this report. Therefore, the cumulative number of completed sanitation projects (1997 – end of third quarter of 2017) stayed at 400 projects costing \$33.5 million serving 3.44 million people, and creating 1.3 million workdays.

Cholera epidemic mitigation activities: A training course was held at the headquarters for 15 water and cash-for-work project officers from the headquarters and Sana'a Branch on the chlorination of water. The training was conducted by an expert from Action Contre la Faim (ACF) organization, and training materials and tools were provided by the General Authority for Rural Water Projects (GARWP).

Environmental & Social Management Framework (ESMF)

According to the water and environment unit (WEU) request, the branch office managers has assigned a project officer to follow up the implementation of ESMF and prepare a periodic report to the branch manager copied to the WEU. The WEU is preparing to conduct an ESMF audit before the end of 2017 for selected projects from all sectors in different project stages. The audit report will be prepared and submitted to the Managing Director for notification and directing the branch offices and units to implement the report's recommendations.

Other activities

The unit held a one-week workshop for its staff at headquarters and branches to discuss the acceleration of the development and implementation of projects financed by the two WB emergency crises response grants. The workshop outcomes resulted in the full unification of the development and implementation procedures for the projects of the unit financed by these two grants. In addition, an Oracle program has been developed for rooftop rainwater harvesting projects which represent 80% of the unit projects financed from the two grants. The labors and their cash amounts are fed into this program and the program calculates the grant indicators automatically according to the disbursement progress. The program also allows the issue of the labor's card with his photograph and the allocated wages for labors and materials of each work item. The program has been installed in all SFD's branches except Aden and Hadhramaut where the unit is planning to cover the two branches during the coming quarter. The other branches, where the program was installed, started using the program since July and the results are encouraging in terms of financial and statistical points of views. The program helped speeding up the implementation of projects while providing good control on the technical and financial aspects and allowing the extraction of the indicators easily.

Sanitation Indicators

Results Indicators	Achieved (2011– September 2017)
Sanitation access: Number of people provided with access to improved sanitation	321,875
*Number of SFD-supported Open defecation free communities	1,044



AGRICULTURE AND RURAL DEVELOPMENT

During the SFD IV (2011 - September 2017), SFD implemented a number of storage water barriers for irrigation, drinking and household uses. The number of completed projects during the phase have amounted to 31 projects with a total capacity of 4,029,518 m3. The agricultural areas benefiting from irrigation were 1,041 hectares supporting 66 thousand persons. As part of this phase, two projects were completed in the construction of storage caravans, including 3 caravans for irrigation and livestock drinking, with a total storage capacity of 44,500 m3, benefiting 3,170 persons.

In the protection of agricultural land field, 6 projects were implemented, benefiting 11,470 individuals in the protection and rehabilitation of 620 hectares of their agricultural land.

During this reporting period, SFD completed the construction of a water barrier between Bani Abu Qahm and Wadi Alqurush in Beni Nushur, Kaidina District-Hajjah. In addition, three payments were paid to the working families in the project of supplementary irrigation reservoirs to encourage the almond producers of Hadad village- Nafish sub-district - Hajja and two other payments were effected for beneficiaries in the production conditions livestock improvement project in more than a village in Abs District- Hajjah.

As part of its agriculture contribution to the implementation of emergency response projects, SFD has implemented cash-for-work projects to enable the beneficiary farmers to receive their wages and meet their families' food needs during the current crisis.

In Sa'ada governorate, a couple of SFD agricultural projects are ongoing. The agricultural lands preservation project has run 30% of the work in the Valley of Wadi Alaf of Sihar District to support 153 households. And the agricultural land preservation activities in Wadi Akwan – Alsafra District has performed 5% of the project to support 147 households.

In Taiz Governorate, the work is under way to establish home gardens targeting 400 families in Alqahera District. During this quarter, the project has distributed contracts to 300 households and created 109 home gardens. It also distributed the guidebook for the establishment of such gardens to 200 households and distributed seeds to 200 households.

In Sana'a Governorate, a project for the protection of agricultural soil was started in the Wadi Marhab, Bani Hussein, Jahana District, benefiting 140 families. The project aims to protect, irrigate and reclaim 34 hectares of agricultural land.

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Agriculture Indicators

Results Indicators	Achieved (2011– September 2017)
Storage capacity of water for agriculture and livestock use (m3)	4,029,518
Total potential area of land to be irrigated by water sources (Ha)	1041.8
Total area of rehabilitated agricultural land and terraces (Ha)	620

TRAINING & ORGANIZATIONAL SUPPORT

Interventions in the two sectors of Training and Organizational Support aim at providing services through training and building institutional and human capacities related to SFD partners whose activities are affiliated to SFD goals represented by local development and poverty reduction.

Training Sector During the 3rd Quarter 2017, eight projects were approved with about 0.64 Million US Dollars as cost estimate ,creating about 8,500 work/days. Accordingly the aggregate cumulative total number of the sector projects (1997- 30 September 2017) will reach 1,009 projects with about 26,86 million US Dollars estimate cost. Direct beneficiaries number is expected to reach 159,126 persons (38% females), yielding about 0.4 million work/days. From the total number of the afore mentioned projects, 1,007 have been achieved at the contractual cost of 19,94 million US Dollars approximately.

Organizational Support: During the 3rd Quarter 2017, Ten projects with the estimate cost of about 1.8 million US Dollars were approved, expected to directly benefit about 141,690 persons (51% females), and creating about 41,600 work/days . The aggregate cumulative total number of sector projects (1997-30 September 2017) will reach 671, with estimate cost reaching 36,49 million US Dollars, directly benefiting about 1.3 million persons (45% females) and creating about 0.93 million work/days. Of these projects 624 were already achieved with the contractual cost exceeding 24,54 million US Dollars.

Empowerment For Local Development Program

ELD projects have varied through the continuation of activities by the community development structures (Villages' Cooperative Councils -Sub-districts' Development Committees) formed in the ELD districts with SFD support. These activities have been effective despite the prevailing circumstances in the country. During the report period the SFD intervened in one individual district, namely Mukeiras in Al-Beidha'a governorate, where 20 VCCs were activated .

The efficiency of the above-mentioned structures is represented by the continuation of their qualitative self-help initiatives without any intervention from the SFD . This proves the effective roles taken by these structures. The initiatives are carried out in three different aspects as follows:

Activities of Self-help Initiatives fully carried out by the Community Structures themselves: Awareness raising, planning, implementing, with top examples being potable water tanks' construction, rain water harvesting, paving main and subsidiary roads, education, by building additional classrooms, or payment of teachers' salaries to ensure the continuity of educational services in government schools. This is in addition to the organization of intensive educational health courses. The total number of the self-help initiatives reached 358 implemented by 285 VCCs, at the estimate cost of 85.4 million Yemeni Riyals.

Initiatives Supported by other Agencies such as Development Organizations & Foundations: The total number of development initiatives supported by international agencies and organizations (WFP, UNICEF, CARE, UNDP) reached 89 initiatives approximately with estimate total cost of 110.6 million Yemeni Riyals. Some of these initiatives include repairing and paving of roads, schools' refurbishment , additional classrooms , drinking water wells, Cholera fighting,

awareness raising and distribution of first aid stuffs.

Training & Organizational Support Indicators

Results Indicators	Achieved (2011– September 2017)	
Number of active village counc	4544	
Number of youth trained	1099	
within RAWFD in various fields disaggregated by gender	Female	878
Local Authority members traine LED program	ed on	5469
Number of SFD consultants tra	ained	6587
Number of NGOs supported		55
Number of local authorities sup	50	
Number of Community–Based Organizations formed and train	1832	



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Integrated Interventions Program:

During the first week of August 2017 the second monitoring visit to 13 villages in Beni Ali sub-district (Malhan –Al-Mhweet) took place for the purpose of monitoring the trainees in the field of animal health care . Coordination also took place with the local authorities in three districts (Beni Alhareth, Ma'ain, Al-Sabe'in) concerning the inventory of families, and carrying out demonstrations for them about the IIP, poverty pockets and how to select areas. This is beside the social and economic assessment study which is one of the project components.

Coordination was also made with Sana'a City Secretariat concerning launching the implementation of the preparatory stage of the project related to the targeting of poverty pockets in the Sana'a City Secretariat.

On the other hand coordination took place with the executive unit for targeting low income areas and start implementing the project as well as the social and economic assessment study. The areas were grouped together and divided into squares (five areas in Sana'a City Secretariat , with the preparation for field visits to make an inventory of families in these areas , beside preparing for the workshop concerning the 95 surveyors (80 surveyors and 15 persons for data entering).

Community Participation:

A number of activities have been undertaken during the Quarter in the Main Office and SFD branches. These activities included contribution in preparing the training materials concerning the training of engineers, community consultants, and accountants within the framework of Cash for Work projects, formation and training of beneficiary committees , voluntary beneficiary committees, project committees , committees preparing community assessment , activation and training of project committees formed by the VCCs within the ELD Program . This is in addition to the implementation of assessment studies to check priority needs.

RAWFD Program

Program activities included training a number of RAWFD youths on the Concepts and Basic Principles of Rural Development + Computer Basics' Training (second phase); 54 University graduates (36 females) from Sa'ada governorate trained in Relief and Development Issues' Advocacy in order to facilitate their joining the labor market. This is beside training 123 youths (66 females) from Hadramout governorate on Human and Development Activities 'Advocacy.

- About 2,200 youths who had already graduated from the Program were contacted , with the following information gathered about them : 5 graduates secured long-term work opportunities (long-term contracts) with a number of local and international organization , including (OXFAM, ADRA, Childhood Protection Organization , SOS International Organization , Social Fund for Development , CARE). On the other hand 8 RAWFD graduates (4 females) obtained short term work opportunities (one week- one month) with NFENTI organization , Child Care Organization , UNICEF, and IOM)

- About 33 RAWFD graduates participated in the implementation of 18 youth self-help initiatives with the estimated cost of 98 thousand Yemeni Riyals in 9 governorates . These included providing services for displaced families , relief programs, providing assistance in war

CULTURAL HERITAGE

affected areas , and conflict areas by facilitating shelter. This is in addition to implementing development initiatives such as awareness campaigns and training , cleaning , planting coffee shrubs , repairing potable water networks , repairing school furniture, teaching in literacy classes , and assisting in teaching in some schools with shortage of teachers ... etc.

- About 78 of RAWFD graduates designed and implemented a number of youth self-help initiatives that contributed in combating Cholera epidemic in 44 districts of 9 governorates with the estimated cost reaching 860 thousand Yemeni Riyals.

Private Sector (Individuals)

25 engineers from Hajja branch were trained in the Mechanism of Cash for Work.

Integrated Intervention Indicators

Results Indicators	Achieved (2011- September 2017)
Education: Number of classrooms	75
Water: Storage capacity (m ³)	43,289
Water: Rehabilitated wells	74
Water network (m)	0
Health units	3
Roads (km)	17
Number of female students in women literacy classes	3,920
Number of individuals trained in agriculture, animal production, health, handicrafts, education, etc)	3,272
Members of committees trained (male/female)	569



During the third quarter 2017, nine projects were approved with an estimated cost reaches \$ 888,260, which is expected to generate around 41,730 working days. Thus, the total cumulative number of the sector projects (1997 - 30 September 2017) is 268, with estimated cost \$ 50.4 million. About 510,180 people (47% female) are expected to directly benefit, and generate more than 2.1 million working days are generated. From these projects, 244 project was completed at a contractual cost \$ 43.8 million.

Restoration Project of Sana'a Great Mosque:

Work in this quarter focused on completing the renovation of the last part (southern) of the western wing. The upper half of Alsawh Canal, which is passing under the western wing was completed, as well as the completion of plaster plastering works for the same part. Areas around columns and walls were also treated for that part to reduce moisture. Work on Alna'la to resist the friction of the lower parts of the columns and walls of that area was also continued. In addition, the restoration



of the wooden links between columns for that part intended. This was preceded by the documentation of the parts of the intervention, and element that will be restored. SFD has also begun to complete the electrical and terrestrial wiring works in the same target areas.

Also, the completion of the required work, such as the completion of the studies in the open excavation in the north-east of the mosque, bury it, prepare to re-pave the floors of the stone-drilling site as they were, and complete the renovation of the internal ceilings of the southern library (carpentry work). Maintenance and restoration work was also carried out for the eastern lighthouse of Al-Manara, which was damaged by the rain that prevailed at the beginning of the quarter before the end of this year.

Restoration Project of Al-Ash'aer Mosque (Zabid / Hodeidah):

Restoration work has been completed on the damaged parts of the roofs in the nearby area of the mosque western entrance, and start restoration work on the parts of the worn ceilings in the southern wing, and service works for finished surfaces. As well as supply and install the wooden bridges to strengthen the roofs in the northern wing of the mosque. In addition, all the building work on the new library has been finished, and started on the service works for the roofs.

Paving the area of Bab al-Qurtub in Zabid (second phase):

To complete the first phase of the project, and according to what has done on the first stage, concrete works were carried out for the canal floor, and retaining walls were built on either sides, with the protection of previous works by paving the canal sides with an area of four thousand square meters.

The work of the project has started with the labor-intensive mechanism to create employment opportunities for more than 120 families from the historical city of Zabid, where the work of cutting, filling and leveling has been carried out to reach the level designed. Also, construct the canal walls, as well as starting the paving works (with an achievement rate of about 26%).

Improve the environmental situation of the historic city of Zabid:

According to the agreement with the UNESCO, the headquarters of

the General Authority for the Conservation of Historic Cities in Zabid, (which was used as the headquarters for the activities and activities of the project) was provided with a solar energy system and a digital camera to document the project activities. As well as restoration materials of the roofs, doors and windows. A cleaning campaign for the streets and squares of the city was also carried out with the participation of the youth of the city, in parallel with a number of environmental and heritage awareness campaigns and cholera control. Students of 12 schools for boys and girls were also made aware of the importance of preserving the environment and cultural heritage of the historic city. Through the implementation of the project, about 6,500 jobs were provided to more than 550 young men and women.

Inventory and assessment of war damage in the historic city of Sana'a:

In the quarter, about 60 young men and women were trained in heritage preservation, goals and methods of collecting, and documenting the damage caused by the war in the historic city of Sana'a (in general) and the areas that were bombed (in particular). In addition, the damaged buildings were documented on the field. Data entry was completed using the GIS program, classification of damaged buildings, prioritization of future rescue intervention, protection, preservation and reconstruction.

Reconstructing the damaged part walls of Al-Qasimi and Broum Meqshama:

The project was completed in old Sana'a district, where more than 1,200 jobs were provided to more than 100 families. The project included the construction of about 100 square meters, the transfer of about 900 cubic meters of waste, and the cleaning of approximately 4,300 cubic meters. There were also a rehabilitating of a water pond with a capacity of 32 cubic meters, and paving more than 150 square meters. As well as improving the infrastructure of the project area, including water and sanitation network, and reinforcement of damaged buildings.

Paving and improvement parts of the street adjacent to the wall of Sa'ada (Phase III):

85% of the work on projects was completed as the following:

Pavement work, paving of mortar belts, and wall tiles.

Other activities: In July 2017, work was launched on the improvement of water channels, and the paving of water harvesting areas in Thula

using the cash-for-work mechanism (direct implementation). The completion rate for the project reached 43% by the end of September.

The project of paving and improving the streets, courtyards and corridors in Shahara city was approved. The financing agreement was signed with the local authority. The work started on the photometric documentation for the main path of the road to be paved. The preparation of final operational quantities and specifications also begun.

SFD has also prepared a law list for the preservation of cities, regions and historical landmarks. The first draft was completed but to be reviewed and audited by legal and technical auditors.

Cultural Heritage Indicators

Results Indicators	Achieved (2011– September 2017)
Master builders trained/gained skills	1535
Professionals trained and gained skills (architects, archaeologists, engineers)	254
No of sites and monuments documented and saved/conserved	53

LABOR INTENSIVE WORKS PROGRAM

LIWP comprises the Cash-for-Work Program and the Roads sector.

Cash-for-Work Program

During the third quarter of 2017, 71 projects have been approved at an estimated cost nearly \$7.6 million, with direct beneficiaries expected to be more than 86.670 persons (50% female) and job opportunities 653.270 workdays.

Thus, the cumulative total number of sector projects (1997 -September 2017) reached 974 at an estimated cost of \$189.4 million and the direct beneficiaries expected to mount to 1.5 Million person approximately (49% female), generating about 15.7 million workdays. Of these projects, 793 have been completed costing around \$145.8 million.

The cumulative number of benefiting households exceeds 219 thousand.

Workshops: During this quarter, it was held six workshops to acquaint CfW program objectives, mechanisms for number of consultants, contractors and local partners, 146 participants from Sana'a, Dhamar, Al-Baidhaa and Ibb BOs.

Coordination with Local Authorities: Meetings were held with members of Local Authorities (LA) in a number of governorates, including Dhamar and Al-Baydha to engage them in the process of targeting and nominating areas that matches SFDs' standards. In Al-Hudaidah Governorate (Gov.) meeting was held with an Emergency Room members in Moor valley to coordinate with them starting implementing of 2 Projects in Al-Lejam and Al-Aedah villages (Mazher District) to maintain the project and make continuous maintenance for the valley watercourse. Also, Al-Hudaidah BO a meeting – attended by 5 local authority (LA)

members – was held with the LA of Hais District to coordinate with them the IDPs project implementation in the District.

Awareness Raising of Occupational Safety: Ibb BO carried out an occupational safety program to 689 male and 327 female participants where made awareness about risks during the work that may threaten their safety, and emphasis also the importance of adhering to safety precautions to avoid such risks.

Health Education and Cholera: Sana'a and Ibb BOs carried out two training workshops for health education and awareness about prevention of cholera epidemic, Qat damages and malnutrition. The first was attended by 112 participants (50% female), and the second by 72 male and 129 female participants, with all participants provided with knowledge and skills to enable them to execute awareness-raising campaigns for the community. All trained participants then conducted an awareness campaign from house to house in The-Sowfal District to change negative behaviors in targeted communities regarding health nutrition and prevention from cholera epidemic. 5,039 male and 4,967 female beneficiaries have benefited from this campaign, as well as other awareness sessions of cholera risks and prevention with 1199 male and 1408 female beneficiaries attended from many Districts in Dhamar Gov.

Also Al-Hudaidah BO held awareness training workshops about Risks of Cholera Epidemic and its symptoms and how to protect, avoid and mitigate from spreading in 13 projects in Sokhna, Bara'a and Mazher, Al-Ddirihimi, Al-Mighlaf, Hais, and Gabal Ras Districts as well as Belad Al-Ta'am District in Raimah Gov. participated in these events 1072 male and 1054 female participants.



Muhsana Mohamed received labor wage for creating her own home garden- Almuzafar- Taiz



Rehabilitating water collecting tanks of Kabina- Hijr - Hadramout

Cash-for-Work (CfW) Program Indicators

Results Indicators	Achieved (2011– September 2017)	
	Rural	762,428
Number of people directly benefiting from short-term workfare assistance disaggregated by rural/urban	Urban	438,239
	Total	1,200,667
	Rural	10,619,269
Number of workdays employment created under workfare assistance program for short- term activities disaggregated by rural/urban	Urban	1,980,447
	Total	12,599,716
Indirect beneficiaries: Number of people benefiting from community livelihood assets	300,166	
Land: Total area of agricultural rehabilitated land and terraces (Hectares)	4,685	
% of resources paid as wages	65	



Road Sector

During this quarter, 28 projects have been approved at an estimated cost of \$5.1 million, with direct beneficiaries expected to be more than 11.7 thousand persons (26% female) generating job opportunities exceed 179 thousand workdays.

Thus, the cumulative total number of sector projects reached 850 projects at an estimated cost of \$182.7 million and the total beneficiaries from the service expected to mount to 4.3 Million person approximately (50% female), generating about 8.5 million workdays. Of these projects, 785 have been completed costing around \$170 million.

During this quarter, a meeting was held in Ibb BO with Office of Public Works and Roads and Local Authority in the Governorate to coordinate implementation a number of projects in the targeted districts. In addition, Ibb BO arranged a training for 27 engineers to acquaint Road sector's objectives, mechanisms and its interventions. Moreover, The BO also carried out an enlightening training course to community committees for partial community contracting mechanism in two projects benefited 11 persons from both genders. The Bo also arranged an awareness session to the contractors for the importance of running employment and strengthening their humanity aspects.

Al-Hudaidah BO carried out a mini induction workshop to highlight the sector mechanism and ways of registering employment of consultant contractors and supervisors. In Taiz BO held two training courses to 12 community consultants (6 female) for mechanism of registering and taking photos of families willing to work as well as educating the community in ways of cholera epidemic combatting.

Roads Indicators

Results Indicators	Achieved (2011− September 2017)
Total length of roads improved/ built (km)	1386



Employing the poor in paving Al Qafla Souq in Amran

SMALL AND MICRO ENTERPRISE DEVELOPMENT (SMED)

I. Small and Small Enterprise Development Unit 1. Funding (loans and grants)

During the third quarter, a financing agreement was signed with Namaa MFI for YR 200 million to enable it to continue the provision of financial services to owners of income-generating activities.

During the quarter, grants amounting to approximately YR 954,373,461 (equivalent to USD 3,817,494) were signed in support of several projects, such as: contributing to the support of clients in Al-Ittihad MF in Abyan affected by the war, supporting the Al-Hayat Al-Karima clients of Nama and Azal MFIs, supporting the risk management unit in Hadhramout MFI, in addition to funding of the Small and Micro Enterprises Promotion (SMEPS) to help it finance and support its projects. In this regard, SMEPS alone has received during the quarter YR 915,282,113 (approximately USD 3,661,128) to cover projects in the agricultural sector, training of midwives on the WBOT approach, activities in the fisheries sector, and help cover the Agency's operational expenses and purchasing of fixed assets.

2. The Loan Guarantee Program (LGP)

The new managing team conducted during the quarter an exploratory visit to Lebanon to gain from the experience of Kafalat Company in Lebanon and reversing it to LGP in Yemen. This project is considered the first of its kind in Yemen.

At the level of internal work systems, the initial version of the MIS has been completed, as well as the final version of the operations manual and its approval by the Social Fund.

On the other hand, discussions were initiated with all MFIs on the guarantee agreements to be signed in the near future, selecting a financial officer for the program, and contacts were carried out with potential donors for funding and technical support, and the headquarters of the program was rented.

3. Compensation of those affected by the war

Within the war-affected compensation scheme implemented by the Social Fund with funding from the World Bank and supervision by the United Nations Development Program an initial batch of 33 MFI clients (males and females) were compensated for the loss of property and business.

4. Auditing activities

A team from the SMED unit conducted field audits on samples of borrowers (men and women) in the branches of Hadramout and Al-Ittihad (Abyan), covering several cities in the governorates of Hadramout and Mahrah, including Al-Shahr, Mukalla and Al-Ghaydah.

5. Software systems

At the level of developing the main computerized systems, the IT team in the SMED unit has updated the mechanism for migrating financial data in Maeen loan tracking portfolio, as well as the mechanism for leaves at the branch level in the HR computerized system.

At the internal level, a mechanism was designed to separate the accounts of the various types of funding (Al-Hayat Al-Kerima and declining partnership) in SMED's internal MIS. The indicators system, which was programmed using APEX language, was also updated. The IT team also made routine updates to the database of the credit bureau. In addition, a consultant was hired to amend and develop SMED's website.

At the level of MFIs, technical support was provided to Al-Ittihad MF in Abyan in the form of reformatting and setting up all the servers in the branches. Also, a communication network was installed between the main office and the branches of Hadhramout MF program, as well as linking the three main MISs (Maeen, HR, and accounting) to each other.

During the quarter, the IT team studied the possibility of introducing a fingerprint based verification system for MFI customers by collecting information and studying what systems and platforms are currently available in the market.

Finally, the data on the beneficiaries approved as part of Al-Takaful project were reviewed. They are to be exempted from repaying the loans due to the damages caused by the war in Yemen.

6. Other activities

A team from SMED has undertaken all the necessary steps to select a new MD for the National MF Institution (announcement, exam, interviews). The new MD is expected to be employed at the beginning of the fourth quarter. The unit also activated the technical support provided by the German consulting firm LFS and funded by KfW. Finally, a new project officer was hired to work in SMED at the branch of Aden.

II. Yemen Microfinance Network (YMN)

During the quarter, the network conducted a number of training and awareness activities aimed at contributing to the technical support provided to the microfinance industry.

1. Training of Trainers in Financial Education (10-13/7/2017): The course lasted for 10 days, and its aim was to provide the trainees with the skills and knowledge provided by financial education programs, the methodology of adaptation and evaluation of MFIs. Additional issues included the identification of the factors that affect the communication process with the target group, and determining the proper forms of communication, and the definition of trainees in the best ways to deal with time and the ability to deliver effectively.

2. Feasibility Study and Market Research (23-27/7/2017): The course was organized in Aden and was attended by a number of employees from Aden and Al-Ittihad (Abyan) MFIs. The aim was to train the participants on how to conduct feasibility studies on the products and services of small and micro entrepreneurs, and how on market research methodology and its importance.

3. Corporate Governance Workshop (25-26/7/2017): The workshop was attended by members of the board of directors of the network, who in turn represent a number of MFIs working in Yemen. The purpose of the workshop was to draw the participants' attention to the importance of governance, the importance of giving it greater importance, and the problems resulting from its neglect.

4. Marketing Strategies in the Microfinance Sector (25-27/7/2017): The aim of the course was to familiarize participants with the general framework of marketing strategies in the microfinance sector, the eight elements of the marketing mix, the best market analysis methods used to increase the effectiveness of their activities, and how to implement their training plans in the realm of microfinance. A number of representatives from MFIs in Sana'a as well as from Al-Ittihad (Abyan) attended the session.

5. Principles of Microfinance (6-15/8/2017): For the first time ever YMN organized this training course in the governorate of Hadhramout. The course dealt with the main topics of microfinance, such as: history and trends of microfinance, institutional culture, and the skills needed by the lending officers, customer service and market study, accounting for non-accountants, and the lending cycle. The training course was part of YMN's plan for 2017, which includes carrying out a number of training programs in different governorates.

Social Fund for Development

6. Evaluation of Institutional Situation and Decision-Making (14-16/8/2017): The course aimed at introducing the participants drawn from MFIs to the problems they face, analyze and compare them, and find possible solutions.

7. Human Resources for Microfinance Institutions (23-25/9/2017): The course aimed at introducing HR officers in MFIs to the process of classifying and evaluating jobs, HR planning, in addition to acquainting the participants to the means of attracting labor force, determining of the process of selecting human resources, and career path planning.

Microfinance Programs Supported by SFD (As of September 2017)

	Active number of clients		Outstanding PA		Cumulative							
				PAR		numbers		500	No. of	No.of	Area of	
Program	Borr	owers	Savers	portfolio Million YR	(%)	Number	Loan amounts	OSS	F55	SS Personnel	Loan Officers	Operation
	Total	Women (%)	Total		-	of loans	Million YR		-	ļ	ļ	ļ
Al–Amal Microfinance Bank	34,551	38	126,709	2,318	93.75	129,382	11,020	185	78	216	102	Capital City, Taiz, Ibb, Hajjah, Dhamar, Aden and Al– Hudaidah,
National MF Foundation	13,129	42	26,307	778	54.42	147,790	7,686	21	18	117	50	Capital City, Taiz, Ibb, Thamar, Yarim, Hajjah, Lahj, Al– Hudaidah, Ade Altawahe, Hadhramaut
Aden MF Foundation	12,191	72	9,450	741	82.45	53,742	4,044	76	47	68	38	Dar sad, Al– Buraikah , Al–Mukalla, Altawahe, Khoo Maksar, Kerate Aden, Lahj,Alda
MF Development Program (Nama')	7,125	45	2,208	434	35.77	83,862	6,589	134	109	92	71	Capital City, Taiz, Ibb, Aden, and Al- Hudaidah
Hadhramaut Microfinance Program	6,878	31	4,788	761	33.64	28,497	3,601	174	147	61	31	Hadhramaut, Seyun, Tarim, Alkton, Al– Suom, Shebarr Sah, Almokala Alshehir, Alham Almahra, Shabwa
Azal Microfinance Program	4,532	54	2,450	363	44.41	49,617	4,168	41	30	80	35	Capital City, Almahweet
Aletehad Microfinance Program	3,420	85	0	311	66.12	48,234	2,587	55	33	75	47	Abyan, Almokala, Alshehr, Aden
Alkuraimi Islamic Microfinance Bank	3,228	4	488,538	991	22.6	20,902	9,866	55	50	65	50	Capital City, Taiz, Ibb, Aden, Thaman , Al-Hudaidah, Almokala, Seyun, Radaxa Yarim, Alkaeda Amran, Alkaeda Amran, Aldali Hajja, Lahj, Hadhramaut
Altadhamon Bank	2,124	33	0	355	29.50	37,814	8,504	27	27	78	30	Capital City, Taiz, Al- Hudaidah, Aden, Ibb,Hajja Shabwa, Mukalla , Seyu , Amran
Al– Awa'el MF Company Rep. Apr.2015	1,546	79	0	93	10.75	65,829	2,578	90	68	41	21	Taiz (Al– Camb, Hawdh Al–Ashraf, Al–Rahedah, Sainah, Al– Qada›edah)
Other Activities & IGPs						109,187	21,391					Several areas
Total	88,724		660,450	7,145		774,856	82,034			893	475	*

Number of projects & estimated costs - Third quarter 2017 (by sector) 5,700							
O rașteri	No. of	Estimated	Est. SFD	Direct b	ene <u>fi</u> ciaries	Temporary Job	
Sector	Projects	Cost (\$) Contribution (\$)		Total	Females %	Opportunities	
Environment	5	726,744	726,744	26,760	47	38,785	
Integrated Intervention	1	11,000	11,000	5,200	50	23	
Training	8	637,463	637,463	1,810	49	8,496	
Education	20	3,372,618	3,372,618	19,046	78	207,702	
Organizational Support	10	1,793,671	1,643,671	141,687	51	41,599	
Agriculture	8	1,232,180	1,232,180	7,041	38	75,603	
Health	3	296,274	296,274	127	27	938	
Roads	28	5,059,282	5,059,282	11693	26	179,070	
Special Needs Groups	1	25,000	25,000	0	0	380	
Micro Enterprises Development	1	2,867,000	2,867,000	0	0	7,650	
Small Enterprise Development	6	3,838,503	3,838,503	500	50	11,318	
Cultural Heritage	9	888,256	888,256	9,139	50	41,729	
Water	39	5,255,376	5,251,376	34,316	50	328,574	
Cash for Work	71	11,388,490	11,388,489	86,670	50	653,267	
Business Development Services	2	9,785,600	9,785,600	5,700	33	615,300	
Total	212	47,177,457	47,023,456	349,689	50	2,210,434	

The total includes 22 project with no funding

Number of completed projects & contractual costs as of the end of third quarter 2017 (by sector)

Main sector	No. of Projects	Contractual cost (USD)
Environment	392	30,856,327
Integrated Intervention	287	18,759,797
Training	1,007	19,936,322
Education	4,927	620,674,521
Organizational Support	624	24,541,190
Agriculture	398	33,063,017
Health	1,159	81,539,930
Roads	783	168,564,176
Special Needs Groups	700	31,692,561
Micro Enterprises Development	198	44,490,585
Small Enterprise Development	32	8,078,344
Cultural Heritage	244	43,773,183
Water	2,081	184,718,000
Cash for Work	793	145,777,548
Business Development Services	78	13,024,127
Total	13,703	1,469,489,627

Number of projects approved and estimated costs - Third quarter 2017 (by governorate)

Governorate	No. of Projects	Estimated Cost (\$) Est. SFD Contribution (\$)		Percentage (٪)	
lbb	16	2,452,107	2,452,107	100	
Abyan	4	685,950	685,950	100	
Socatra	3	221,992	221,992	100	
Capital City	9	2,430,655	2,430,655	100	
Al-Baidha	3	298,999	298,999	100	
Al-Jawf	1	88,400	88,400	100	
Al– Hudaidah	2	233,725	233,725	100	
Al-Dhale	10	1,418,780	1,418,780	100	
Al-Mahweet	8	923,357	923,357	100	
Al-Maharah	5	458,004	458,004	100	
Taiz	25	4,567,016	4,567,016	100	
Hajjah	11	1,234,952	1,084,952	88	
Hadhramaut	20	2,221,943	2,221,943	100	
Dhamar	11	863,938	863,938	100	
Raimah	6	898,773	898,773	100	
Shabwah	11	1,526,850	1,526,850	100	
Sa'adah	7	1,261,065	1,261,065	100	
Sana'a	8	1,340,472	1,340,472	100	
Aden	6	1,355,660	1,355,660	100	
Amran	20	2,548,754	2,544,753	100	
Lahj	12	1,776,146	1,776,146	100	
Mareb	2	156,672	156,672	100	
Several Governorates	12	18,213,247	18,213,247	100	
Total	212	47,177,457	47,023,456	100	

The total includes 22 projects with no funding

Cumulative number of projects and costs as of the end of third quarter 2017 (by governorate).

2017 (by g	joverno	iate).			
Governorate	No. of Projects	Estimated Cost (\$)	Est. SFD Contribution (\$)	Contractual cost (USD)	
lbb	1,393	185,293,453	158,697,753	155,090,519	
Abyan	316	56,301,904	45,625,944	42,950,310	
Socatra	57	6,492,085	6,257,380	6,312,487	
Capital City	712	99,630,597	94,473,214	90,805,678	
Al-Baidha	299	34,126,688	31,099,827	31,143,599	
Al-Jawf	152	15,804,260	15,116,361	14,722,198	
Al-Hudaidah	1,219	191,568,187	187,199,800	170,273,209	
Al-Dhale	287	43,819,999	38,494,879	35,016,166	
Al-Mahweet	410	51,392,520	46,583,089	45,523,380	
Al-Maharah	107	8,169,236	7,683,480	7,283,395	
Taiz	1,756	249,014,176	190,063,958	186,874,080	
Hajjah	1,156	156,329,574	139,818,879	131,377,176	
Hadhramaut	661	72,161,889	69,865,108	64,061,030	
Dhamar	907	105,818,861	88,472,337	93,212,777	
Raimah	379	58,819,761	37,835,210	39,759,667	
Shabwah	307	31,562,008	30,365,190	29,271,283	
Sa'adah	342	49,892,243	48,847,939	46,348,681	
Sana'a	528	59,392,992	55,587,813	54,727,614	
Aden	321	43,455,209	40,908,953	36,771,069	
Amran	953	125,591,320	111,912,592	105,719,718	
Lahj	688	97,942,753	77,267,245	75,928,479	
Mareb	127	11,179,678	10,697,808	10,180,981	
Several Governorates	: 1,279		142,906,516	121,193,723	
Total	14,356	1,898,443,214	1,675,781,275	1,594,547,219	

The total includes 26 projects with no funding

Cumulative number of projects, commitments, beneficiaries and temporary employment as of the end of third quarter 2017 (by sector)

	initia qua	1101/	(by sector	/					
Sector	No. of	No. of Estimated Projects Cost (\$)	Est. SFD Contribution (\$)	Contractual cost (USD)	Expected direct beneficiaries		Expected indirect beneficiaries		Total estimated
	Projects				Total	Females %	Male	Female	employment (workdays)
Environment	403	43,288,923	37,820,134	35,729,943	3,318,872	50	205,476	203,002	1,379,429
Integrated Intervention	292	21,375,483	18,170,008	18,852,333	256,919	51	104,076	106,063	565,339
Training	1,019	26,863,090	26,824,489	20,619,015	159,126	38	445,916	477,663	394,439
Education	5,022	675,867,022	653,166,915	630,295,394	2,760,340	46	1,903,635	1,642,162	23,100,952
Organizational Support	671	36,488,862	34,018,271	29,813,743	1,283,954	45	501,156	458,713	925,065
Agriculture	428	45,794,709	42,338,871	36,315,695	362,720	47	392,956	350,720	1,157,677
Health	1,189	119,597,739	117,249,111	102,290,786	7,577,045	64	904,363	1,754,368	2,796,230
Roads	850	182,720,093	176,868,594	177,819,655	4,255,268	50	940,513	933,175	8,490,256
Special Needs Groups	703	37,197,857	36,443,961	32,608,928	184,257	39	68,522	52,451	842,876
Micro Enterprises Development	206	60,203,327	60,040,225	48,830,114	432,284	79	564,841	1,434,704	184,697
Small Enterprise Development	46	14,125,377	14,124,377	11,950,585	44,035	55	67,629	58,366	32,752
Cultural Heritage	268	50,410,941	49,673,785	47,777,508	510,179	47	138,914	101,835	2,109,240
Water	2,202	363,102,145	188,476,974	200,346,369	3,840,460	50	169,212	150,157	8,391,475
Cash for Work	974	189,378,943	188,536,860	170,502,424	1,451,758	49	1,129,123	1,189,830	15,667,302
Business Development Services	83	32,028,701	32,028,701	30,794,727	107,127	29	116,067	212,519	622,116
Total	14,356	1,898,443,214	1,675,781,275	1,594,547,219					66,659,845

The total includes 26 projects with no funding

Al-Arm household water tanks save lives from the war impact

As dozens of households in the Al-Arm village received their labor wages for building their roof-top water tanks, they have improved a number of harmful coping strategies that they had adopted to cope with the effects of the ongoing war and increasing poverty.

In this remote village in Radfan district (Lahj governorate), the population had suffered from poverty and the nearby wells dried up. They became no longer able to afford buying trucked water because its price had doubled seven times of the price in Sana'a City. Young girls and women were forced to travel for long hours to neighboring villages in order to bring water on their heads and on animals amidst the summer heat. Some women were subjected to abortion and some girls dropped out from the school.

The SFD's focus group interviews with a sample of a total of 170 beneficiary households displayed that several aspects of their living conditions have improved, notably the sustainable availability of life-saving drinking water. This cash-for-work project has provided with hundreds of jobs to families' members, many of whom had returned from the cities because of the war, and they provided their families with water and cash to purchase their necessary needs. This improvement has taken place after the families had curtailed their meals and removed many food items from their menu in the past.

A number of households heads reported that they turned their daughters to school this year, and they gained basic building skills such as stone-shaping, building and plastering. Some households have also been able to buy some productive assets to help them generate income, while in the past some of households had previously taken debts and/or sold their livestock and valuables.

The worker Mohammed Thabit Ahmed passed away in the middle of the project. His wife, Zikra Ahmed, then continued the remaining of his share of working days and took responsibility for supporting her three kids. After the project was completed, she said that the tanks and labor wages have met the family's priorities in its most critical time due to the ongoing war impact and the death of her husband. "Our tank has saved an arduous task of fetching water, so I can devote my time and effort to take care of my children and look for resources to support them," added Zikra.

"Now the water tank is close to my house, and I just get water whenever I need it especially that I suffer limp," said the beneficiary Mrs. Shams Saleh Qasim. "We had been fetching water from the neighboring Allasub and Alsaraya villages in a several-hour foot round-trip." Shams' disability did not prevent her from participating in building her household's tank along with her husband Ali Ahmed Qasim, "We had sweated, worked and built, and brought stones and water. We used the cash the SFD gave us in building and providing healthcare to our children," said Shams.



SOCIAL FUND FOR DEVELOPMENT



