



Editorial

The Social Fund for Development (SFD) has designed its emergency response plan within the context of the conflict in the country and the communities' emerging needs.

Within this context, too, SFD has linked its emergency response to development to protect the eroding human capital, despite the huge challenges imposed by the current conflict.

As such, SFD continues to use the same effective mechanisms such as conditional cash and interventions of various benefits and with more sustainable impact, targeting the health and wellbeing of children, adolescents and youth as well as the development of their innovation talents as a major investment in human capital.

It is worth mentioning that SFD—since its inception in 1997—has been addressing human development needs throughout the country.

This newsletter outlines some aspects of SFD's efforts to protect human capital and contribute to the Yemen's overall economic recovery in the coming years.

SFD Emergency Response (2015 - March 2019)

Projects developed	2,156
Est. cost (\$)	376,160,919
Exp. direct beneficiaries	4,336,080 (Female %51)
Est. workdays	17,419,099

Projects completed	2,009
Contractual cost (\$)	305,543,434
Actual direct beneficiaries	3,703,095 (Female %54)
Actual workdays	15,263,356

SFD participates in global development events

The Social Fund for Development (SFD) participated in the meetings held by the International for Food Policy Research Institute (IFPRI), which presented and discussed the results of the evaluation of the performance of the Cash Transfer Program in Nutrition in the presence of a number of international organizations and individuals interested in the field. SFD presented a summary of its policy in this program and the main results of the program evaluation.

During the event, a number of nutrition experts at the World Bank spoke, noting that this program is among the rarest nutrition interventions in the world, stressing the need for this program to become an inspiring experience for organizations working in this field in Yemen and the world. SFD also participated in the Berlin Forum (Germany) on the water crisis in the Middle East conflict-stricken countries. The discussions during the forum addressed the water crisis in countries ravaged by conflict and instability in the Middle East and ways to alleviate the suffering of people in these countries, who suffer from scarcity of water.

The event, organized by the German Government/KfW, witnessed the presentation of a documentary film followed by an extensive discussion on the SFD efficiency in responding to the population's need for water using different work patterns depending on the nature of rural/urban workplace.

SECTOR ACTIVITIES



Education

During the 3rd quarter 2019, SFD continued the implementation of different components of the Vocational and Literacy Program for Poverty Alleviation (VOLIP) in four targeted areas (Al-Hudaidah, Sana'a and Lahj Governorates, and Al-Mukalla District in Hadhramaut).

Access to non-formal basic education services

The quarter witnessed the enrollment of 1,488 boys/girls in community education classes for the 2020/2019 academic year in the targeted areas, with 49 new classrooms opened (for males, females and mixed). The SFD also contracted 189 facilitators (of both sexes) for the period extending until the end of April 2020.

Moreover, the second edition of "The Phonetic Method for Teaching Reading and Writing Skills and Numeracy Principles" Manual (the learner's book) was printed and distributed to community-education students, along with providing some stationery to schools in the relevant areas.

Training of unemployed youth and working women

Eighty unemployed young men and women and working women (60 female) benefitted from training in raising and caring for cattle (cows, sheep, goats) in the targeted districts of Al-Hudaidah Governorate. The one-month training – implemented by the Agricultural Technical Institute in the governorate – included practical application and theoretical lectures.

Capacity building for service providers and partners

Pre-service training was provided to 39 facilitators and supervisors from the districts of Al-Maqaterah (Lahj) and Al-Mukalla (Hadhramaut), with training focusing on the verbal method to learn reading and writing skills and numeracy.

Education Indicators

Indicator	Achieved (July - September 2019)
Receptients of new jobs in social services	2096
Teachers and facilitators trained (Females %54)	-
Students benefiting from cash for social services (Female %81)	-
Beneficiary schools (girls schools %12)	196



HEALTH AND SOCIAL PROTECTION

The SFD has carried out several activities in these two sectors during the 3rd quarter 2019.

Cash for nutrition

The Program of Conditional Cash Transfers (CCT) in Nutrition is designed to meet the urgent needs of the poorest families affected by the ongoing conflict in Yemen since March 2015 and promote demand for nutritional therapeutic services and maternal and child health services to improve the nutritional status of malnourished children and women in

targeted areas. The program consists of four main components: cash transfers, stimulating demand for multi-level nutrition services and facilitating access to nutritional therapeutic centers and health education as well as providing training and employment opportunities for -35—18year-old young women to work as community educators and provide the mentioned service package.

The program has been implemented in two waves as follows:

The First Wave (2016—third quarter 2019): The program targeted 21 districts from 6 governorates, with more than 88 thousand pregnant women and mothers (cumulatively) benefiting from cash transfers and nutrition services and 296 thousand women and children benefiting from various nutrition services (including referral, cash transfers, awareness raising, counselling, examination and screening).

Also, more than 178,305 women and children were diagnosed as malnourished and referred to the relevant health facilities for treatment, in addition to providing treatment for more than 115 thousand women and children. And training was provided to 3,700 young community teachers who also received wage transfers for providing nutrition services. Finally, 3,770 young women were employed and more than 1 million workdays were generated from the program activities.

The Second Wave (fourth quarter 2019—to date): The eligible beneficiaries to join the program are registered in the "new" targeted areas (14 districts distributed over 10 governorates).

Infrastructure

Under the European grant to enhance community resilience, 22 projects aimed at rehabilitating, furnishing and equipping 22 health facilities (HFs) were completed and the civil works of 23 HFs have been completed and handed over to the district health offices.

These projects provided 31,936 workdays to 464 workers, including 70 youth and 20 IDPs, while the number of beneficiaries of the completed projects reached 40,841 individuals (of whom 10,010 men, 10,371 women, 10,250 boys, 10,210 girls).

Psychological support and response enhancement

Training of educational personnel

The training of educational staff on the educational psychological support manual approved by the Ministry of Education has been completed. The manual aims to raise the capacities of teachers and social workers in providing psychological support to students who suffer from the impact of crisis-related psychological trauma. The number of trainees from the targeted governorates (Al-Hudaidah, Hajjah, Taiz, Shabwah and Abyan) totaled 3,918 persons (of whom 1,274 female).

School activities

Schools were provided with recreational bags approved by the Ministry of Education, which aim to provide psychosocial support and conflict settlement within the school environment. In this regard, 170 recreational bags were provided to 140 schools in Mabyan, Al-Mahabeshah and Nagrah Districts (Hajjah).

Youth training

Community youth were contracted following screening and training, with the total number of male youth reaching 342 and female 531 in 9 districts of Abyan, Shabwah and Taiz Governorates.

Recreational activities and community sessions have been completed with the aid of these community youth, as a kind of community response to relieve individuals from the impact of mental disorders caused by the war as well as to create friendly spaces for games, free drawing and other activities. Such activities essentially target children and women as the most vulnerable in the targeted communities.

Some 31,428 paid workdays have been created for these community youth, with a budget of approximately 262\$ thousand, while the total number of beneficiaries of community sessions and recreational activities amounted to 76,713 (including 42,899 children, 15,604 adults and 18,210 youth).

Groups with special needs

During the quarter, 8 projects were developed at an estimated cost of about 480 thousand dollars. These projects aim to building capacity in different fields.

In this regard, training was provided to 1,154 doctors, nurses and physician assistants working in primary healthcare (PHC) centers (Marib, Taiz, Hajjah and Al-Hudaidah). The training focused on early detection of disability according to the Disability Early Detection Guide, which was prepared by the sector with assistance of relevant specialists and incorporated in the national PHC programs. The guide seeks to prepare 15 trainers working in the Integrated Management of Childhood Illness (IMCI) in the mentioned field.

The SFD also trained 120 judicial staff (judges, prosecutors and social workers) in several governorates on the criminal justice of juvenile children in order to promote new directions in dealing with juveniles.

Also, 238 inclusive-education teachers and administrators

were trained on learning disabilities, educating people with disabilities, sign language and Braille reading.

The SFD has incorporated the concepts of early childhood development and child protection in its nutrition training programs, aiming to integrate these concepts in the training programs of community educators and prepare training packages in the two fields as well as prepare 50 SFD's consultants working with people with special needs as trainers in 8 governorates.

Water, Sanitation and Hygiene

The number of completed subprojects during the 3rd quarter 2019 has reached 31 subproject for an amount of US\$3 million, out of which 21 subprojects are in the Water Sector for an amount of US\$1.9 million and 10 subproject are in the Sanitation and Hygiene Sector for an amount of US\$1.1 million.

The activities in the quarter included the following:

Water Sector

The activities achieved:

1- Twelve subprojects financed by Yemen Emergency Crisis Response Project II- WB/UNDP for total amount of 899,859 US\$.

2- Five subproject financed by the German government through KfW for SFD WASH Programme at a cost of 544,571 US\$.

3- Two subprojects finance by the Department for International Development (DFID) for SFD Social Protection Programme at a cost of 189,209 US\$.

4- Two subprojects financed by the Embassy of the Kingdom of the Netherlands (EKN) for SFD WASH program in communities with High AWD/Cholera Attack Rate for an amount of 258,199 US\$.

Below are the detailed achievements in each subsector:

Rooftop Rainwater Harvesting Cisterns:

During this quarter, 8 subprojects were completed for constructing 890 cisterns with total storage capacity 25,236 m³. These subprojects created 67,298 workdays and provided water service to 6,533 people.

Groundwater Based Water Systems:

Two subprojects were completed in Al-Hudaidah Governorate consisting of water networks with a total length of 14.4 km and 524 house connections to serve 2,944 people and created 6,988 workdays.

Health Indicators

Indicator	Achieved <small>(July - September 2019)</small>
Health facilities constructed/rehabilitated and equipped	17
People benefited from access to health services	397,007
Number of trainees in identification of severe stress and trauma for psychosocial needs	-
Youth recruited and received wages of working on nutrition services (Females %100)	-
Pregnant women and mothers who benefited from the nutrition services	22,695
Community female mobilizer	722
Children who benefited from the nutrition services	21,052

Labor Intensive Water Interventions:

The following were completed:

- Six subprojects, under the sector "Rooftop Rainwater Harvesting" containing 627 cisterns with total storage capacity 11,572 m³.
- Rainwater harvesting tanks for health facilities that provide treatment services for cases of AWD and diarrhea in Koshar District, they were built in 3 health centers and 10 health units.
- One project for rehabilitating 3 small water dams for Hiba village - Jordan – Shabwah.
- One project for rehabilitating karifs and building a tank for Dhada area - Al Talh – Shabwah.
- One project for building a distribution tank for Al-Sofal village – Al-Sa'eed – Shabwah.

All the above-mentioned subprojects cost 732,691 US\$ to provide water service for 6,447 people while creating 53,817 workdays.

Water Indicators

Indicator	Achieved <small>(July - September 2019)</small>
Number of people provided with access to improved water sources	165,717
Storage capacity for improved water (m ³)	678,962
Storage capacity for unimproved water (m ³)	-



Sanitation and Hygiene Sector

During this quarter, 11 subprojects were completed costing US1.2\$ million providing sanitation service for 17,937 people and created 55,694 workdays.

The following are the details of completed subproject per donor:

1- Ten subprojects funded by Yemen Emergency Crisis Response Project-WB/UNDP for a total amount of 1,116,911US\$ provided sanitation service to 17,577 people and created temporary jobs 50,724 workdays.

2- One subproject funded by the German government through KFW for SFD's WASH Programme for total amount of 40,003 US\$ providing sanitation service to 360 people and created temporary jobs 4,970 workdays.

Below are the detailed achievements in each subsector:

Onsite Sanitation:

One subproject was completed containing 48 new latrines and improving 17 existing latrines, all to provide sanitation service to 360 people while creating temporary jobs 4,970 workdays.

Labor Intensive Water Interventions

The following projects were completed:

- Ten subprojects under the subsector "Onsite Sanitation" containing 1,197 new latrines and improving 39 existing latrines.
- One project under the sector "Wastewater Management" for improving the sanitation of the rear passages in some neighborhoods of Al-Mualla District (Aden). This project consists of sewer lines with total length of 1300 m, 300 manholes and 420 house connections.
- One project has improved the school environment of 8 schools in the district of Mifa'at Anas - Dhamar.

The cost of all these projects amounted to 1,116,911\$, creating 50,724 workdays for 2,946 workers and benefiting 17,577 people.

Participation in WASH Cluster

Coordination with the WASH cluster is very important for SFD to avoid repetition in addition to providing information to allocate funds and direct them to the neediest areas.

Therefore, SFD is an active participant in the WASH cluster meetings and its technical groups. During the quarter, SFD participated in three meetings, all focused on discussing new emergency allocations and targeting indicators. The Office for the Coordination of Humanitarian Affairs (UNOCHA) also presented the Integrated Program for Reducing the Starvation Risks (IFRR) and the importance of considering it when preparing funding proposals aimed at meeting the humanitarian needs in Yemen. In addition, the latest developments in cholera cases statistics and response were reviewed, as well as the districts that should be given priority in response. The working groups, the Technical Group, the Cash4WASH Group, and the Sewerage Group also reviewed the latest developments of their activities.

SFD is also part of the Sanitation Technical Working Group (STWG) and has been an active member in all its activities. The group is currently preparing for a workshop to exchange experiences, where SFD will present its experience in the field of sanitation in rural and urban areas.

The WASH cluster coordinator was provided with a list of the projects that are planned to be implemented by SFD where funds are secured. In turn, the coordinator has sent the list to all local and international organizations.

Sanitation and Hygiene Indicators

Indicator	Achieved (July - September 2019)
Beneficiaries from access to appropriate sanitation	26,702
No. of latrine created	5,445
Number of people benefiting from cholera 239,426 preventive measures support	37,779



AGRICULTURE AND RURAL DEVELOPMENT

SFD focused during the quarter on continuing the implementation of the Smallholder Agricultural Productivity Restoration Enhancement Project (SAPREP) Funded by the World Bank (via FAO). The project aims to support farmers to increase their productivity and enhance agriculture practices, which increase productivity and enhance nutrition.

Cumulatively (2016 – Sep 2019), SFD supported more than 12

thousand HHs through rehabilitating agricultural land, providing water for agriculture infrastructure, rehabilitating 31 Ha of agricultural terraces and 109 shallow wells and constructing/rehabilitating 759 Ha as well as training 700 beekeepers, enhancing their skills and providing them with the relevant equipment.

Agriculture and Rural Development Indicators

Indicator	Achieved (July - September 2019)
Households supported with cash	10,097
Host households supported with cash	6,599
Displaced households supported with cash	1,435
Protected, irrigated and reclaimed agricultural land (ha)	1,811
Storage capacity (m3)	37,239
Beneficiaries from the service	36,832
Total area of rehabilitated agricultural terraces (ha)	4
Rainwater harvesting cisters	16,960
Workers	18,648
Female workers	3,812
Workdays	417,266
Workdays (female)	74,984



Training & Organizational Support

During the 3rd quarter of 2019, SFD implemented a number of activities under the different projects and programs related to the two sectors of Training & Organizational Support as well as the Integrated Interventions Program.

Empowerment for Local Development (ELD) Program

During the quarter, the ELD activities included the continuation of work undertaken by the Villages' Cooperation Councils (VCCs) formed in various districts. The VCCs have been effective within the framework of the considerable and increasing interventions of the ELD Program, with support from SFD.

These activities focused on the formation of 272 VCCs, and preparation of development plans for such councils. This is beside the self-help initiatives undertaken by the VCCs through the overall adoption of awareness raising and initiatives' planning, followed by relevant implementation. The main examples for such initiatives included (the construction of water tanks, rehabilitation of school classes , gathering donations for local citizens who showed their readiness to undertake teaching services in view of the suspension of the disbursement of government salaries , as well as repair and maintaining of rural roads (for pedestrians and vehicles) and sanitation projects , etc. The total number of self-help initiatives reached 562 with total estimate cost exceeding 28.5 million Yemeni Riyals. Activities of the ELD Program also consisted of the implementation of 316 self-help initiatives supported by SFD.

RAWFD Program

"RAWFD" Program achieved a distinctive and remarkable success through securing the Bronze Reward in the competition concerned with Youth Entrepreneurship for the

year 2019 within the framework of UNESCO organization (The Youth Citizen Entrepreneurship Competition).

The Program's activities during the quarter included training of 404 youths (173 females) from the governorates of Aden, Lahj, Al-Dhale', Abyan, Al-Baidha', Hajjah and Taiz in Development Concepts and Basic Principles, Basics of Computer Utilization , PRA, and the Formation of Community Committees. On the other hand, a survey projecting youth opinions and ambitions was designed and developed. It was circulated in all electronic websites and pages of SFD within the social media elements (Facebook, Twitter, etc.). Some 4 thousand youths filled the survey (%28 females). A "dash board" screen was also developed summing up the survey results. This was followed by preparing the relevant report.

The Program's social media Pages' development continued on various website and social media platforms (Facebook, Twitter, and Official E-Mail) as means of interactive-communication with country youth within SFD's internal and external scope. The application of the new strategy targeting youth was also initiated. This strategy has been prepared by the T&OSU and is concerned with the improvement of SFD's plans, strategies and policies that contribute in realizing the ambitions and aspirations of youth.

On the other hand, about 404 program's new graduates implemented 20 youth self-help initiatives in 11 governorates, with activities including the provision of relief programs and services to displaced families in the areas affected by war and conflicts as well as helping them with

their shelters. This is in addition to services provided to the elderly care homes, helping the poor, providing support to some people suffering from cancer and kidney diseases, undertaking trainings, awareness and cleaning campaigns, planting trees in cities and towns' streets. Activities also included furnishing & repairing a number of schools, teaching in literacy classes, bridging the teaching gap of some subjects in schools with shortage in formal teachers, maintaining rainwater-harvesting cisterns and rural roads repair and maintenance.

Community Participation

About 65 community studies and assessments were implemented using the rural Participatory Rapid Appraisal (PRA) method for about 96,670 beneficiaries (13,925 females) targeting most SFD sectors, e.g. water (private water tanks, water harvesting, rehabilitation of irrigation canals , deepening of water ponds) sanitation , environment , soil rehabilitation and protection , and reclamation of agricultural lands . In this respect, assessment studies were undertaken, and committees formed by some sectors under the supervision and monitoring of training officers in SFD branch offices. About 62 community and voluntary committees were also formed, with their membership reaching 371 persons (112 females).

As for training, seven practical courses were conducted targeting 195 SFD officers and consultants (58 females) from the branch offices of Al-Mukalla, Aden, and Dhamar.

Training subjects included principles of community accountability, complaints mechanism, and PRA methodology.

Integrated Interventions Program

The Program's activities consisted of construction completion of Al-Zahra' Elementary & Secondary School for Girls (Al-Qasem Village, Wa'adia'h Sub-district, Bani Suraim District, Amran Governorate) where achievement rate reached %100 in civil works. In this respect, 9 classrooms were constructed together with their annexes.

This is beside the participation together with the Program's officers in Sana'a branch in the coordination meeting related to the Pockets of Poverty in Urban Areas of Sana'a City Secretariat Project. Representatives of a number of organizations and funding agencies were invited to attend the meeting for getting acquainted with the possibility of their participation in the development projects that emerged as a result of the assessment study concerning poverty projects in urban areas, which had been conducted by Sana'a branch office within the framework of the program.

Training & Organizational Support Indicators

Indicator	Achieved (July - September 2019)
Community-based initiatives supported and 65 implemented	1,200
No. of active VCCs during activities implementation	1,898
Total number of youth trained and secured temporary job opportunity (Female: %50)	349



Cultural Heritage

During the 3rd quarter of 2019, SFD continued to implement various activities and projects during the third quarter of 2019, and a number of projects have been completed.

Improving the environmental situation in the vicinity of Al-Shohada' Square in Zinjibar (Abyan Governorate "Gov.")

The Al-Shohada' Square in Zinjibar was considered a recreational place for the city's citizens and visitors. However, due to neglect, it changed to ruins with harmful trees abound, and many parts of the square's roads and paths were destroyed, and the site became a fertile environment for the proliferation of vermin and harmful insects. All activities of the project have been completed.

Completion of the second phase project for the restoration of Al-Fawz School for Girls (Zabid, Hodeidah)

Students of Al-Fawz Girls School suffer from moving from one school to another due to the restoration work of the school implemented by the SFD, and they sometimes have to work in the afternoon due to the lack of completion of the restoration work due to the ongoing war in the country. Therefore, SFD decided to intervene. Funding and restoration work has been stalled since 2015 despite the fact that the completion rate in the project has reached %80, with only the remaining woodwork (doors and windows) in the project and finishing work, etc. ... Knowing that the

restoration in the project had Beginning in early 2009, the intervention was completed by completing the restoration and equipment of the school. The site was handed over and implementation started.

Paving and protecting some internal streets project in the city of Broom (Hadhramaut)

The city of Broom (Broom Maifa'a, Hadhramaut) is located on the banks of the valley, and is affected by the monsoon rains that cause damage in its internal streets, especially the houses on the stream, where there are water streams that flow into the inner streets of the city, leaving piles of dust and garbage. In addition, rainwater damages the foundations of buildings.

After fielding the target area, the most important interventions agreed with the people and the local authority were to carry out protection, paving work in the inner streets of the city, building stalls to protect residential homes located on the course of torrents. Moreover, the city's inner streets and the alleys between the houses have been paved with regular square stone with concrete mortar.

In addition, small barriers were built in the waterways to reduce the speed of water flow into the internal streets, and maintaining pavement levels for the streets when working so that rainwater does not collect in the middle of the streets and in the alleys. Awareness of cholera was also carried out in the region. The number of skilled workers in the project reached 35, and the number of unskilled workers 114.

Finally, the project to enlist assess the damages affecting the cities of Shibam/Hadhramaut, Zabid and Aden has been completed, while and SFD is currently implementing the final stages of the project of paving and improving the square adjacent to Al-Hajar Palace in Al-Houta (Lahj Gov.) as well as the project to improve the environment in Al-Badri neighborhood (Aden).



Labor Intensive Works Program

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

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

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

CfW sector

During fourth quarter of 95 ,2017 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 364 thousand.

CFW Indicators

Indicator	Achieved <small>(July - September 2019)</small>
Total number of direct beneficiaries of wage employment (number of workers)	144,985
Female (%30)	41,049
IDPs/Returnees (%18)	29,018
Youth (%64)	84,633
Number of working days created	4,554,565
Households benefitting from cash-for-work activities	89,197
No. of household members benefitting from the services	1,265,757
Area of agriculture land & terraces rehabilitated and protected	91
Irrigation channels constructed/rehabilitated	-
Cubic meters of water schemes constructed /rehabilitated	-
Length of roads improved (km)	144
Square meters of stone paved areas	432,721
Number of latrines constructed or rehabilitated	12,223
Number of IDPs houses and shelters protected, improved or rehabilitated	3,293
Number of home food gardens	2,785

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, 893 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 78 male 41 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 114 male and 40 female consultants.

Coordination with local communities

Meetings were held with local communities in targeted districts attended 132 members with the aim of involving them in the targeting process and to facilitate implementation of projects.

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, 777 male & 166 female 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, 1,640 male and 1,795 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, 4,875 male and 5,164 female beneficiaries were aware during the implementation of the projects.

Occupational safety awareness

All branches held awareness sessions for 3,489 male and 2,553 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 205 labor administrators in most SFD branches to clarify the concepts, standards and implementation mechanism of the program.

Rural Roads indicators

Indicator	Achieved (July - September 2019)
Total number of people benefiting from cash transfers (# of wage beneficiaries of Safety Net & Community and Local Development programs)	22,059
Female (%30)	1,491
IDPs/Returnees	2,243
Youth: age "16-35"	15,458
Total number of people provided with access to key services (from all 1,338,552 interventions)	249,752
Number of workdays created	508,673



Small and Micro Enterprises Development Unit

I. Financing activities (loans and grants)

In the third quarter of 2019, the SFD signed several financing agreements with MF programs and institutions (MFIs) totaling YR1.1 billion. The National MF Foundation (NMF) received YR300 million, and Azal and Hadhramaut MF Programs YR605.5 million and YR200 million respectively. The funds were meant to enable those entities to continue financing the projects of their clients in the various governorates of Yemen. The total active loan portfolios in MFIs until the end of the quarter amount to more than YR16 billion, while the number of clients reached approximately 86 thousand men and women.

Similarly, support grants were provided to Nama'a MF Foundation, Hadhramaut MF Program, NMF and Azal MF Program. Activities funded included governance, development of new Islamic financing products and supporting the expansion in rural areas. The grants provided for these activities amounted to more than YR74.4 million. Also, YR19.4 million were provided in support of several other projects and activities such as the Support and Expansion of Financial Services in Integrated Intervention Areas, the training of rural savings and financing groups (VSLAs), establishment of Themar Foundation, field validation of MF clients and supporting war-affected MF clients.

II. SMED internal activities

SFD workshop of microfinance partners: The SFD organized an extended two-day workshop in Aug 2019 with its microfinance partners. During the workshop—which was attended by 29 people representing 13 MFIs—performance indicators, achievements and challenges during the first half of 2019 were discussed.

Supporting war-affected clients (Phase 2): During the quarter, 234 MF clients (37 female) have received compensation amounting to nearly YR51 million, with debts of 184 MF clients in distress amounting to 23,726\$ cancelled. Thus, the cumulative number of beneficiaries reached 4,262, receiving compensations of 1.7\$ million approximately.

Rural Savings and Finance Groups (VSLAs): The SMED Unit has conducted field visits to follow up on and evaluate the activities of the 83 groups comprising some 1,947 members (%45 females). Savings have reached YR25.5 million at the end of the quarter, in addition to YR1.1 million in balance kept at the groups' emergency funds. A number of consultants and project officers have been trained in

entrepreneurship and carrying out feasibility studies for income generating activities, thus enabling the trainees to train the groups' members.

Financial services via mobile phone: The number of beneficiaries who opened electronic accounts at Al-Amal Bank reached 1,103 (including 136 females) and the number of beneficiaries using the PES service provided by the bank amounts to 375 beneficiaries (including 59 females).

Auditing activities and field certification of clients: Field approvals were made on samples of clients of Nama'a and NMF in Taiz Governorate to ensure the validity and integrity of the portfolios and the extent of their use. The financial and administrative performance of the branches of Nama'a in Sana'a was also evaluated and an intensive training course was implemented in Al-Mukalla City, aiming to expand the base of qualified consultants in implementing field certifications on the MF clients present in the eastern regions of the country.

Developing governance in MFIs: A corporate governance evaluation was completed for 6 MFIs operating in the sector, with the Governance Manual and the Board's Evaluation Tool for MFIs completed. These activities aim to develop corporate governance within the partner agencies and support the MF sector.

The Yemen Loan Guarantee Program (YLG): YLG provides guarantees for micro loans to clients whose guarantees are not sufficient to request financing from MFIs or who are unable to provide them. During the quarter, YLG has issued 124 guarantees equivalent to more than YR144.4 million, bringing the total value of the existing guarantees to YR403.7 million and the cumulative value of the collaterals issued since the establishment of YLG to more than YR649.4 million for 673 guarantees. The YLG has also adopted the human resources guide, activated social networking sites and its official website and activated its new web-based MIS.

Development of automated and software systems: Work continued on developing the website of the SMED during the quarter, as new graphic indicators were added and the geographic map of microfinance clients was updated.

Also, experimental work on **introducing the fingerprint technology** in the sector has continued within Azal MFI. The system facilitates registration and verification of new clients and their identity as well as avoidance of possible errors when financing.

Moreover, **mobile application for the feasibility study of agricultural loans** is still in the experimental phase in Azal MFI. The objective of the application is to evaluate client activities in the field and assess the economic viability of the loan so that accuracy improves and work speed and productivity increase. Similarly, **mobile application to study small loans (trade)** was initiated, which would improve the ability to evaluate clients and their activities more precisely.

And within the **Credit Bureau (CB)**, the IT team at SMED has updated and completed the database of all MFIs' clients, with new data related to the activity, region, balance and loan expected completion date added. These additions should increase the ability to evaluate a customer upon inquiry.

Technical support for the **automated systems for human resources, loan tracking and accounting** was continued during the quarter in the MFIs, with the accounting-system user guide completed.

III - The Yemen Microfinance Network (YMN)

The fundamentals of microfinance: YMN implemented the training course in Aden Governorate, with the participation of a number of member institutions from Aden, Seyoun and Abyan. The course included a number of topics including sustainability; social performance; mechanisms for implementing market studies; arrears management; risk control; effective organizational building; supervision and management; and planning and reporting.

Economic empowerment of women entrepreneurs: In partnership with its members MFIs, a round table on promoting the economic empowerment of women entrepreneurs was organized. The event came as part of "Economic Empowerment of Women"

being implemented by the All Girls Foundation. The meeting discussed the role of MFIs in supporting women entrepreneurs, in addition to a number of working papers that dealt with challenges faced by this category. Proposals were also put forward to create opportunities for women entrepreneurs, and a number of recommendations were finalized.

Writing project proposals for donors: The course was held with the participation of a number of MFIs from several governorates. Participants were trained in formulating project proposals for donors, develop the budget, in addition to writing relevant technical reports, ways and means to evaluate the project during implementation and after completion, and how to submit proposals to donors.

Risk management training course: The session was attended by a number of staff from the MFIs. Several issues related to risk management in the entities operating in the sector were addressed, including practice on a number of risks and problems that may be encountered. A number of issues were also reviewed, such as frauds that may face operators in the sector.

Rural finance training course: The course targeted a number of staff in MFIs, and aimed at introducing participants to agricultural financing and its types, and in improving their capacity to distinguish related challenges and risks. The course also aimed at developing the skills of trainees in the initial examination of loan requests, improving their skills in studying agricultural activities, and preparing financial statements according to the particular nature of the agricultural product.

Training meeting for communication officers: Participants from MFIs received training on how to document and publish customer success stories, the rules of journalistic editorial, and social media management for MFIs, as social media promotion has become an important means of e-marketing for the microfinance sector in Yemen.

Loan portfolio indicators for microfinance programs and institutions until the end of September 2019

Ser. No.	Program	No. of disbursed loans	Active number of clients			Outstanding loan portfolio (Million YR)	Amount of Disbursed loans (Million YR)	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 YR)						
			Total	Women (%)												
1	Al-Kuraimi Islamic Microfinance Bank	484	4,836	10	983,071	4,379	830	2.00	31,203	21,101	92	84	100	74	65	Capital City, Taiz, Ibb, Aden, Hudaidah, Dhamar, Al-Mukalla, Seyoun
2	Nama Microfinance Foundation	361	5,697	25	130	1,118	168	10.98	92,272	9,402	99	77	123	63	12	Capital City, Taiz, Hudaidah, Ibb
3	Hadhramaut Microfinance Program	334	6,969	31	5,679	991	109	18	37,720	5,698	119	109	72	37	7	Hadhramaut (Seyoun, Tarim, Al-Suqim, Sati, Al-Qulm, Shibam, Al-Mukalla, Al-Shehir, Al-Hami, Al-Maharah, Shabwah)
4	National MF Foundation	247	3,301	34	4,414	862	198	10.61	53,781	6,434	87	63	91	39	7	Capital City, Al-Mahweet, Amran, Dhamar
5	Azal Microfinance Program	238	12,088	26	25,799	2,487	178	19.83	157,272	13,637	93	60	167	71	19	Capital City, Taiz, Ibb, Al-Kaada, Dhamar, Yarim, Hajjah, Lahj, Al-Hudaidah, Al-Tarba, Damt, Shibam, Bajil, Aden, Mareb
6	Al-Tadamon Microfinance Program	209	4,701	25	0	1,748	147	4.62	43,177	12,244	126	126	62	30	15	Capital City, Taiz, Al-Hudaidah, Aden, Ibb, Hadhramaut, Lahj, Shabwah, hajjah, Amran Mareb
7	Al-Hithad Microfinance Program	171	3,582	77	-	552	58	19	52,143	3,583	55	38	90	41	7	Abyan (Janjibar, Khanfar, Atwarj), Al-Mukalla, Al-Shehir, Aden, Lahj, Al-mahrah
8	Al-Amal Microfinance Bank	152	33,827	38	176,190	3,380	66	61.56	132,701	13,115	236	144	214	50	15	Capital City, Ibb, Taiz, Dhamar, Al-Mukalla, Al-Hudaidah, Aden, Hajjah, Adss
9	Aden MF Foundation	0	9,802	66	7,065	666	0	77.13	54,019	4,376	68	43	65	34	5	Aden, Al-Buraikah, Al-Sheikh Othman, Lahj, Al-Dhale
10	Al-Awael MF Company	0	1,291	78	0	46	0	100.0	60,224	1,777	0	0	6	4	2	Taiz (Al-Camp, Hawdh Al-Ashraf, Al-Rahedah, Sainah, Al-Kaada)
11	Other Activities & IGP	-	-	-	-	-	-	-	109,187	21,391	-	-	-	-	-	Several areas
Total		2,196	86,094	-	1,202,348	16,229	1,754	-	823,699	112,758	-	-	990	443	154	

Number of projects approved and estimated costs - third quarter, 2019 (by governorate)

Governorate	No. of Projects	Estimated Cost (%)	Est. SFD Contribution (\$)	Percentage (%)
IBB	9	998,033	998,033	3
Abyan	11	1,393,109	1,393,109	4
Socatra	7	792,500	792,500	2
Capital City	2	418,024	418,024	1
Al- Baidha	6	407,816	407,816	1
Al-jawf	8	829,223	829,223	2
Al- Hudaidah	22	2,868,810	2,868,810	8
Al- Dhale	4	518,611	518,611	2
Al- Mahweet	7	1,023,018	1,023,018	3
Al-mahrah	6	360,300	360,300	1
Taiz	26	3,350,747	3,350,747	10
Hajjah	33	3,221,466	3,221,466	9
Hadrmut	15	871,823	871,823	3
Dhamar	14	1,676,493	1,676,493	5
Raimah	8	1,193,585	1,193,585	3
Shabwah	15	1,350,040	1,350,040	4
Sa'adah	12	1,768,858	1,768,858	5
Sana'a	6	766,390	766,390	2
Aden	12	2,034,939	2,034,939	6
Amran	16	2,029,493	2,029,493	6
Lahjj	18	2,219,231	2,219,231	6
Mareb	9	1,354,087	1,354,087	4
Several Governorates	4	3,035,400	3,035,400	9
Total	270	34,481,996	34,481,996	100 %

Number of projects under implementation, estimated costs, expected beneficiares and job apportounities - third quarter, 2019 (by sector)

Sector	No. of Projects	Estimated Cost (%)	Est. SFD Contribution (\$)	Direct Beneficiaries		Temporary Job Opportunities
				Total	Females %	
Environment	3	637,024	637,024	4,783	50	25,634
Education	48	5,917,422	5,917,422	48,512	47	562,871
Orgnizational Support	37	5,738,969	5,738,969	273,418	51	64,747
Agriculture	18	3,524,717	3,524,717	16,247	45	178,761
Health	2	380,351	380,351	15	0	4,310
Roads	24	2,834,098	2,834,098	61,952	50	124,401
Special Needs Groups	4	278,184	278,184	0	0	3,684
Micro Enterprises Development	2	935,000	935,000	2,035	36	38
Cultural Heritage	3	290,798	290,798	2,932	55	18,020
Water	44	5,309,856	5,309,856	161,796	50	235,516
Cash for Work	85	8,635,577	8,635,577	63,444	50	614,814
Total	270	34,481,996	34,481,996	635,134	50%	1,832,796

Number of projects under implementation, approved, estimated cost, and SFD contribution for the period (2016 - third quarter 2019) ,by governorate

Governorate	No. of Projects	Estimated Cost (%)	Est. SFD Contribution (\$)	Contractual Cost (USD)
IBB	131	23,305,205	21,965,162	19,952,635
Abyan	74	10,429,927	10,429,927	8,727,974
Socatra	30	2,715,542	2,715,542	2,443,585
Capital City	48	11,155,285	10,772,074	10,203,621
Al- Baidha	71	6,850,899	6,850,899	5,777,446
Al-jawf	38	5,372,594	5,372,594	4,923,269
Al- Hudaidah	174	46,405,789	46,388,889	41,855,304
Al- Dhale	44	8,135,353	8,135,353	7,580,438
Al- Mahweet	59	5,089,279	5,089,279	4,438,696
Al-mahrah	32	3,138,296	3,138,296	2,663,990
Taiz	201	33,512,011	33,450,811	30,602,598
Hajjah	259	29,338,317	29,185,317	26,343,990
Hadrmout	89	9,814,338	9,814,338	8,428,330
Dhamar	133	22,654,722	22,300,173	20,353,247
Raimah	57	6,882,515	6,882,515	5,768,532
Shabwah	110	11,384,579	11,381,954	10,148,449
Sa'adah	105	14,786,394	14,786,394	13,844,611
Sana'a	80	10,141,691	10,141,691	9,430,674
Aden	72	11,655,187	11,655,187	10,012,929
Amran	109	15,067,780	14,983,779	13,327,227
Lahjj	122	22,176,000	22,176,000	19,436,964
Mareb	33	6,499,465	5,999,465	4,791,876
Several Governorates	85	59,649,752	59,649,752	54,443,290
Total	2,156	376,160,919	373,265,390	335,499,674

Number of projects completed and contractual cost for the period (2016 - third quarter 2019) ,by sector

Sector	No. of Projects	Contractual Cost (USD)
Environment	84	12,266,060
Integrated Intervention	43	1,831,352
Training	85	3,806,660
Education	214	33,644,891
Orgnizational Support	66	7,070,982
Agriculture	106	13,051,826
Health	112	18,884,625
Roads	129	24,216,631
Special Needs Groups	20	884,698
Micro Enterprise Development	34	19,447,947
Small Enterprise Developmen	14	5,400,434
Cultural Heitage	33	4,056,362
Water	462	54,243,090
Cash for Work	585	85,784,533
Business Development Survices	22	20,953,342
Total	2,009	305,543,434

Completed, under implementation, approved projects, estimated and contractual cost, SFD contribution, estimated beneficiaries, temporary employment for the period (2016 - third quarter 2019), 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	104	14,883,766	14,383,766	12,507,554	332,427	50	13,432	13,708	830,982
Integrated Intervention	4	189,642	189,642	145,488	5,661	54	200	993	4,000
Training	33	2,421,395	2,421,395	1,811,473	4,770	46	3,395	3,393	41,486
Education	183	22,926,209	22,926,209	15,711,629	158,109	53	76,294	84,707	1,451,995
Organizational Support	111	19,862,350	19,574,350	16,088,083	902,949	50	269,620	265,050	447,404
Agriculture	183	25,234,673	25,234,673	22,702,805	195,470	44	6,041	3,838	1,425,848
Health	158	63,474,057	63,087,846	60,863,747	591,794	59	300,242	3,480,452	1,681,443
Roads	152	24,195,533	24,185,833	22,681,870	486,893	50	0	0	997,947
Special Needs Groups	7	455,524	455,524	422,266	0	0			9,884
Micro Enterprise Development	34	21,469,748	21,469,748	20,402,961	70,643	47	206,448	188,272	87,053
Small Enterprise Development	17	5,936,370	5,936,370	5,428,276	7,792	45	25,530	21,216	22,102
Cultural Heiritage	45	4,913,937	4,913,937	4,758,378	33,800	52	53,685	36,916	248,763
Water	484	57,417,258	55,705,641	47,320,586	809,879	50	1,053	1,123	3,038,749
Cash for Work	631	90,147,571	90,147,570	82,872,701	712,844	50	249,588	259,321	6,448,085
Business Development Services	10	22,632,887	22,632,887	21,781,855	23,049	37	47,630	402,980	683,358
Total	2,156	376,160,919	373,265,390	335,499,674	4,336,080	51%	1,253,158	4,761,969	17,419,099

Work provides income and improves health of a traumatized IDP

Salim Saeed, a displaced teacher and father of six, sustained psychological trauma and related depression after he realized that his life was feet away of death. He lost his source of income because of the conflict going on in his area, Al-Waze'iyah (Taiz) so, he sought to have income, but got traumatized as he was approaching a landmine!

Salim, living now with his family in a camp in Al-Sha'ab town of Aden Governorate, spent around YR300 thousand (800\$) on medication once his condition developed to insomnia. "I quit the medicine because I felt my health has improved after the SFD team understood my situation and urged me to work in the YECRP intervention in building a sanitation system in our IDPs' camp" Salim described the progress of his health and social life.

"My health situation has changed by nearly 70 per cent; I used to stay at home alone and not to mingle with others, and the workers' undertaker insisted that I work in this project. I feel now I can work in construction outside the camp," added Salim.

This integrated sanitation intervention includes creating 8 latrines in addition to the available 4 latrines serving over 50 families. Salim's wife said that the additional latrines will considerably contribute to address significant sanitary, hygiene and health problems especially with regard to women's privacy in this crowded facility.

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