

Republic of Yemen

**Social Fund for Development**

Annual Report  
2014



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In the Name of Allah, the Most Beneficent, the Most Merciful

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## Social Fund for Development

2014 Annual Report

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## The Social Fund for Development at a Glance

The Social Fund for Development (SFD) was established by the Government in 1997 as a major component of the country's social safety net. SFD's mission is to contribute to the effective implementation of the State's social development plans with emphasis on poverty reduction. SFD seeks to increase access of the poor to basic services, enhance community resilience to crises, boost economic opportunities and reduce the vulnerability of Yemenis.

SFD achieves its goals through four main programs: Community and Local Development, Labor-intensive Works Program, Capacity Building, and Small and Micro Enterprises Development.

SFD has become an actively independent development institution with projects investing in 13 main sectors and programs throughout the country, all responding to the pressing priorities of the poorest communities.

By the end of 2014, SFD had completed the fourth year of its Phase IV (2011–15), with 4,000 projects completed during the period 2011–14. These projects created 28 million workdays approximately. SFD has developed policies to adapt to the funding shortfall and insecurity to continue its support to the poor during this period.

SFD is a key player in the government's National Strategies and Programs including the National Strategy for Water, the National Strategy for Food Security and the National Strategy of Microfinance.

## Board of Directors

SFD's Board of Directors (BoD) consists of the below 14 members: the Prime Minister (Chairman of the Board); Minister of Social Affairs and Labor (Vice Chairman of the Board); Ministers of Planning and International Cooperation, Local Administration, Finance, Education, and Technical Education and Vocational Training; two NGO representatives; two private sector representatives; an expert representative; a banking sector representative; and SFD's Managing Director (Rapporteur of the Board).

### Meetings of the Board of Directors

During 2014, BoD held 4 meetings on March 18, June 16 and December 02 & 29. Two of these meetings were chaired by the Prime Minister and Chairman of BoD, H.E. Mohammed Salem Basendwah, and the two other meetings were chaired by his successor H.E. Khaled Mahfoudh Bahah, Prime Minister and Chairman of BoD. In these meetings, the BoD discussed and approved the 2014 Annual Work Plan and the 2015 draft budget, in addition to SFD's 2013 Financial Statements, the financing status of Phase Four (2011–15) and efforts needed to bridge the funding gap. The outlines of the planned Phase Five (2016–20) were also discussed.

## Statement of the Managing Director

The political events during 2014 shed a dark shadow on the already deteriorating living conditions of the poor in all the governorates of the country. At this difficult time, the Social Fund for Development (SFD) has achieved a record for the second year in a row in terms of expenditures disbursed on SFD-supported projects—exceeding \$200 million, and creating more than 8 million workdays of temporary job opportunities\*.

However, SFD—at the same time—experienced an unprecedented decline in funding of new projects as a result of the continuing gap in financing the fourth phase of SFD's operations (2011–15). This gap, amounting to about \$370 million has adversely impacted poor communities, which struggle in difficult conditions to secure their basic needs.

The clear diversity in SFD's interventions—especially in the «software» aspects—along with their outputs apparently opens horizons to address unemployment, and to improve the living conditions of the poor more sustainably; thus, contributing to bridge the huge gaps in the needs for services and human resources qualified in various aspects. This fact can be traced in the concise indicators outlined in the Executive Summary of this report, and in the details of the sectoral parts.

Also, the partnership—through carrying out different sectors' activities, especially through the Empowerment for Local Development Program—lays solid basis for local social and economic development based on the vitality of local communities, and their legacy of cooperation and self-initiative, which enhance the impact and sustainability of any support provided or development plans set. Indeed, thousands of community initiatives, funded mostly completely by the targeted communities, provide explicit evidence of the importance of the role of local communities, structures and authorities.

And the local institutionalized development, integrated with the community's culture and efforts, the indispensable for any serious development strategies. It is noteworthy to indicate that SFD—by the end of this year—had received strong moral support and high tribute for performance from the Board of Directors in harmony with the overall favourable impression, both internally and externally. It can be affirmed that every staff member in SFD's main office and branch offices have undoubtedly contributed to this credit in one way or another.

Nevertheless, SFD is likely going to face a new wave of challenges and difficulties in its work environment, which entails another round of adjustment, resilience and risks confrontation—a situation necessitating the cooperation, support and assistance of all SFD's development partners.

**Abdullah Ali Al-Dailami**  
SFD Managing Director

\*On average, each \$26 disbursed creates one job opportunity (workday)



*The social capital and the spirit of self-initiative are essential factors in the development.*

## Executive Summary

In 2014, SFD developed 243 new projects worth approximately \$81 million (including \$4 million as beneficiaries' contribution) serving expected direct beneficiaries of about 477 thousand people (50% female) and creating temporary employment exceeding 3.2 million workdays. During the year, 1,251 projects were completed (mostly developed in the previous years) at a cost of \$194.2 million. Disbursements during the year exceeded \$210 million. The completed projects have created more than 8 million job opportunities.

Cumulatively (1997–2014), SFD has developed 14,739 projects, of which 12,296 projects have been completed at a cost equivalent to \$1.21 billion\*

During the first four years (2011–14) of SFD's Phase Four, the total number of projects financed by SFD in all sectors has amounted to 4,290 projects at a cost exceeding \$748 million, with 28 million workdays generated by these projects. The disbursements had exceeded the commitment due to the carry-over of funds from the previous phase.

During that period, 8,322 classrooms have been built or refurbished (including 5,622 new classrooms). Also, 1,361 km long of rural roads have been constructed or rehabilitated, an additional total capacity of 2.2 million cubic meters of improved water was created and 3.5 million cubic meters of irrigation water have been provided for agriculture and drinking. Moreover, the number of direct beneficiaries from the Cash-for-Work Program approached 885 thousand persons, and 726 thousand loans were distributed.

SFD has suffered during 2014 from a severe shortage of funding as the Yemeni government provided only 25% of its share of annual budget for SFD as well as the lack of committed financing as agreed with a number of international donors. This shortage has negatively affected the SFD's ability to meet its commitments and implement various projects throughout the governorates of the country. Indeed, of the \$1.126 billion projected for Phase Four, the external donors and the Yemeni government committed only \$653.8 million, in addition to \$143.3 million allocated for special programs.

**\* Not including the beneficiaries' contributions, overhead costs, studies and M&E activities**

## Summary of Sectors

Education, as the principal basis for comprehensive development as well as for creating local job opportunities, continued to account for a large share (15%) of SFD project investments during the year. In the education sector, SFD focused on the provision of equal educational opportunities for males and females as well as across urban and rural areas. During the year, SFD started preparations to implement two programs: The first is the Cash-for-work for Education Services Program, which aims to create employment opportunities for educated young women and men—while facilitating access to education services in poor communities. The second one is the Vocational and Literacy Project (VOLIP) aiming to alleviate poverty, especially among women and rural populations, through providing skills and appropriate funds necessary to enable them to achieve self-development. The focus on VOLIP was given to improving reading and writing skills as well as professional skills geared towards the needs of the labor market, and then facilitating the trainees' access to financial services.

In the Water and Sanitation sectors, SFD continued to emphasize traditional rainwater harvesting projects, with a focus on raising hygienic and environmental awareness. Projects under the two sectors accounted for 6% of SFD investments.

SFD also continued its support for the Labor Intensive Works Program (LIWP), designed to target the poorest communities and individuals affected by the difficult economic conditions. In 2014, LIWP continued preparations to implement initiatives that will benefit poor local communities for 3–5 years, with the long-term engagement expected to induce medium- to long-term change in the lives of communities through building more sustainable livelihoods. This program also targeted groups such as secondary and university graduates through the Cash for Social Services Program, as well as other programs targeting young people through providing them with skills in education and health, and on-the-job skills. SFD's commitments to the LIWP (35% of total investments) are distributed across the Cash-for-Work Program (34%) and the Roads Sector (1%).

Health projects accounted for 8% of SFD investments. These projects focused on improving access to primary healthcare services, supporting reproductive health through providing training for rural health workers (particularly females) and improving education in health institutes. SFD also started preparations for the implementation of nutrition programs targeting the districts most affected by lack of food security as well as the provision of quality healthcare services for women during pregnancy and after delivery.

SFD also continued to support groups with special needs, accounting for 0.5% of investments in 2014. By targeting the groups themselves as well as NGOs working with groups with special needs, these projects have helped to integrate special needs groups into mainstream society. SFD also paid

particular attention to these groups in rural areas by implementing community-based rehabilitation programs.

SFD continued to support rural development through the Rain-fed Agriculture and Livestock Development Project "RALP" (3% of 2014 investments). The RALP continued capacity building and financing of rural female and male producing groups and rehabilitating watersheds in rural areas.

SFD also continued to support efforts to enhance the human and institutional capacities of NGOs and community-based organizations through training and organizational support (TOS), as well as through other programs targeting the enhancement of their participation in development programs and projects, in addition to the Integrated Interventions Program (IIP). The TOS sector accounts for 8% of SFD investments in 2014. During the year, the SFD focus was given to forming and supporting local structures and motivating them to contribute to the development of their communities through the Rural Advocates Working for Development Program and Empowerment for Local Development Program. The IIP, whose allocation was 0.5% of the year's commitments, continued to implement multi-sector developmental interventions targeting the poorest rural areas, operating through SFD's branch offices in different governorates across the country.

In addition, SFD continued to support efforts towards the conservation and restoration of historical monuments and archaeological sites of significant cultural value, and to build national and local capabilities in this field. The Cultural Heritage sector received 3% of SFD investments.

SFD allocated 21% of its 2014 investments to support small and microfinance programs and business development services. The investments are expected to enable these programs to expand and improve the financial and non-financial services they provide to promote the creation and continuation of jobs, and to increase employability, particularly among youth and women.



## Program and Sector Investments

The Social Fund for Development is a demand-driven organization that has taken an active role in targeting vulnerable groups and poor communities, particularly those located in remote rural areas. SFD targeting policies rely on poverty-related indicators provided by the 2004 Census and 2005-06 Household Budget Survey as well as on qualitative tools that further identify the most impoverished areas and most needy communities.

SFD programs are executed by seven sectoral implementation units in addition to the Labor Intensive Works Program (LIWP), which includes the Cash-for-Work Program and Roads Sector. The sectors comprise Education, Water, Sanitation, Health, Special Needs Groups, Agriculture, Training, Organizational Support, Cultural Heritage, and Small and Micro Enterprise Development as well as the Integrated Intervention Program

During the period 2011–14 of Phase Four (2011–15), SFD financed 4,290 projects worth an estimated \$687 million including beneficiaries' contribution (Table 1). Direct beneficiaries are expected to reach 6.4 million persons (55% female) and created job opportunities 28 million person/day.

### Targeting and Distribution of Allocations during Phase IV

The SFD uses three key strategies for targeting and allocating resources: geographic, program and social.

### Geographic Targeting

A portion of the SFD Phase IV resources has been allocated based on need at the governorate and district levels. Needy areas have been identified based on the number of poor residents as well as the availability of services and quality of living conditions in the areas. During the period 2011–14, roughly 2,228 projects were committed under this type of targeting, worth approximately \$470 million, or 68% of total investments (Table 1).

### Program Targeting

The SFD targets its efforts to help reach remote and poor communities with additional resources to its districts' allocation specified under the geographical targeting, with several programs developed including the IIP and LIWP. Other sectoral programs have been developed to bridge gaps in girls' enrollment in basic education in areas with low female enrollment, to introduce technology in schools and to encourage rainwater harvesting in areas suffering from scarce water. Programs and interventions in cultural heritage, small and microfinance and capacity building are also included in this type of targeting. During the aforementioned period, the SFD developed 1,903 projects worth about \$212 million (31% of total investments).

### Social Targeting

The SFD plays a proactive role in targeting vulnerable groups. This includes groups with special needs, such as persons with disabilities and at-risk women and children; and the most underprivileged groups, including the socially marginalized people and male and female prisoners. The SFD has committed about 159 projects through social targeting, at an estimated cost of \$6 million during the first four years of Phase Four.

Targeting	Projects		Commitments	
	No.	Percentage (%)	Amount (million USD)	Percentage (%)
Geographic	2,228	52	470	68
Program	1,903	44	212	31
Social	159	4	6	1
<b>Total</b>	<b>4,290</b>	<b>100%</b>	<b>687</b>	<b>100%</b>

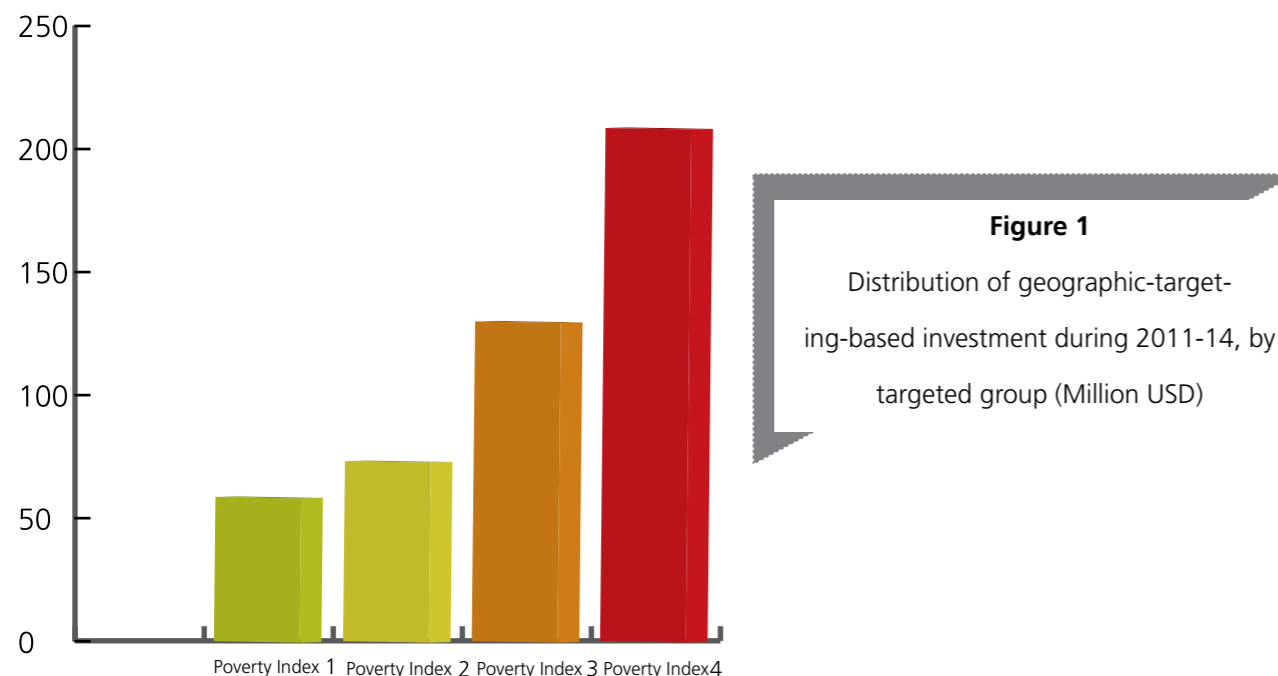
**Table 1**  
Projects and commitments in 2011–14,  
by targeting type

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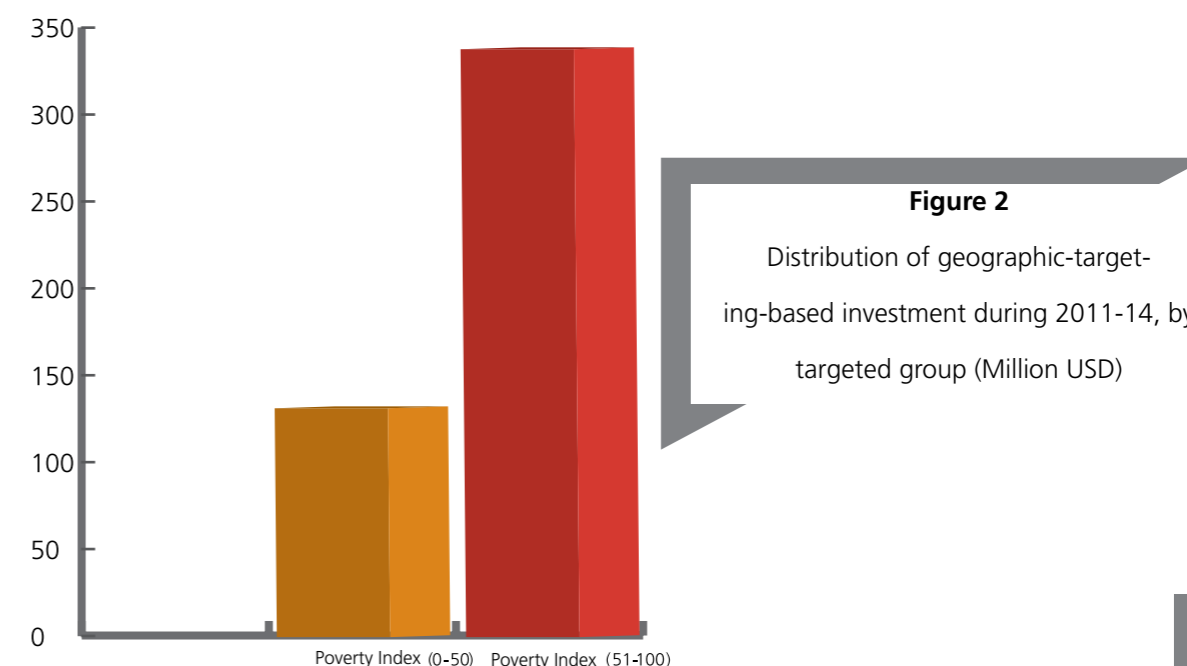
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# Education

SFD's vision for the education sector is to assist and support the Ministry of Education (MoE) in implementing the National Basic and Secondary Education Development Strategy, the Literacy Strategy, the Millennium Development Goals and the declared global goals focusing on providing good education for all.

## Progress indicators in 2011–14 within SFD Phase IV (2011–15)

According to SFD IV indicators, SFD has planned to construct and rehabilitate 9,000 classrooms to increase access to the learning process in the targeted areas, and to train 1,400 teachers and facilitators and 1,382 educational and administrative staff.

During 2011–14, SFD developed 1,718 projects worth \$379 million. Of these, 1,113 projects have been completed with a total cost of \$188.7 million. These projects aim to improve access to pre-school, basic, secondary and literacy education through improving the Ministry of Education (MoE) infrastructure, rehabilitating the educational personnel in the targeted areas, advocating and supporting rural girl's education, and developing curriculum and directories of life skills and vocational development for supervisors of the adult literacy education.

For the improvement of education infrastructure, SFD developed 1,449 projects with a cost of \$349 million to build and rehabilitate 12,486 classrooms including 9,384 new classrooms, 3,102 repaired ones to benefit 375,360 students (46 female), build, equip and furnish 21 kindergartens in Hadhramaut, Aden, Lahj, Al-Maharah, Hajjah and Taiz Governorates and to improve infrastructure of 6 kindergartens in Al-Hudaida, Ibb, Al-Baida and Dhamar Governorates.

In the field of decentralization of educational services and improvement of the MoE's office infrastructure, SFD has developed 79 projects costing \$1.7 million to build, equip and furnish 74 education offices, repair and equip 5 offices which have been affected by the armed clashes or population displacement in the targeted districts of Ibb, Abyan, Capital City, Al-Bayda, Al-Jawf, Al-Hhudaida, Al-Dhal'e, Al-Mahweet, Al-Maharah, Taiz, Hajjah, Hadhramaut, Dhamar, Sa'ada, Raymah, Shabwah, Sana'a, Lahj, Amran and Marib Governorates.

During the period, SFD has completed 999 projects with a total contractual cost of \$191 million. The projects included building and equipping 12 kindergartens, adding facilities and improving spaces for other 6 kindergartens, completing construction of 5,622 classrooms and repairing 2,700 others. 4,164 classrooms are still under-construction including 436 classrooms unfunded.

Some 57 education offices were built and equipped and 5 others (damaged by armed clashes or population displacement) repaired and equipped in Ibb, Abyan, Capital City, Al-Bayda, Al-Jawf, Al-Hodeida, Al-Mahwit, Taiz, Hajjah, Hadhramaut, Dhamar, Sa'ada, Shabwah, Lahj and Amran Governorates. The related construction works provided 3,694,824 working days.



Sumayia School, Al-Maharah Governorate

In capacity building, SFD has developed 130 projects costing \$2.47 million including 90 completed and 40 under-construction projects. These projects aim to train 7,638 basic-education teachers, literacy facilitators, educational professionals, students' groups, parents' councils, and community leaders in the girl education projects.

The below table outlines the cumulative progress of the sector

Indicator		2011–14	Phase IV target
Number of completed classrooms (constructed or rehabilitated)	new	5,622	
	repaired	2,700	
	Total	8,322	9,000
Beneficiary students	Boys	119,186	201,600
	Girls	105,694	158,400
Formal-education teachers trained	Males	189	100
	Females	218	100
Informal-education teachers trained	Males	29	1,000
	Females	1,967	
Informal female teachers trained	Females	236	200
Administrative & educational staff trained	Males	621	782
	Females	431	600

### Progress in 2014

During the year, SFD completed 342 projects at a cost of nearly \$63 million (Table 1). The projects cover pre-school kindergartens, basic and secondary education, girl education, adult literacy and institutional building sectors.

The SFD's educational interventions in 2014 reflected the SFD's trends geared towards

Indicator	2014	2011–14
Approved projects	10	1,718
Commitments (USD)	5,976,743	379,000,000
Completed projects	342	1,113
Contractual cost of the completed projects (USD)	62,964,981	188,676,493
Disbursements (USD)	63,136,000	217,381,000
Direct beneficiaries from completed projects	154,833	492,715
Female beneficiaries (%)	46	48
Temporary employment created (workdays)	1,190,845	3,908,230

**Table 2**  
Indicators for Education Sector

achieving SFD Phase IV planned indicators through providing equal opportunities for male and female students to access pre-school education, basic and secondary education, narrowing gender enrollment gap in rural areas. Also, the interventions contribute to supporting decentralization of educational services and education office development in district levels, expanding the informal education and supporting activities of adult literacy especially for females.

### Infrastructure

Some 1,745 new classrooms were constructed and other 1,403 were repaired in Ibb, Abyan, Capital City, Al-Bayda, Al-Jawf, Al-Hodeida, Al-Dhale'a, Al-Mahwit, Al-Maharah, Taiz, Hajjah, Hadhramaut, Dhamar, Raymah, Sa'ada, Shabwah, Sana'a, Aden, Lahj, Marib and Amran Governorates.

SFD built and equipped a kindergarten in Al-Ghayl District of Hadramaut, early childhood development, improved infrastructure and spaces of 6 kindergartens in Hadramaut, Ibb and Al Hodeidah Governorates, and equipped two kindergartens in Ghayl Bawazir and Addis Asharqiyah Districts in Hadramaut Governorate.

building, furnishing and equipping 11 educational offices in 11 districts in Hajjah, Al-Mahwit, Dhamar, Sa'ada, Sana'a and Hadramout, as well as renovating and equipping an



Al-Wahda School, Abs - Hajjah

Content

education office in Taiz city, which was affected by the events of 2011 and another one affected by displacement in Al-Hawtah town in Lahj Governorate.

Repairing the headoffice of Adult Literacy Office in Ja'ar town in Abyan Governorate and the Literacy and women training center in Al-Tawahi of Aden Governorate.

repairing the Rural Girls Development Center in Mqubnah district of Taiz Governorate.

### Capacity building

training 65 supervisors of adult literacy education, including 20 females, on the trainer and trainee's directory related to literacy supervision.

training 23 administrative staff members of adult literacy in the governorates of Taiz on modern management skills.

training 42 teachers from the collective classroom teachers in Al-Jawf, Marib and Sana'a Governorates on multi-grade classroom management.

training 40 kindergarten female teachers in Aden city on how to deal with children in the age group (4-6 years), learning by playing using a puppet theater.

training 629 female facilitators of adult literacy classes on adult teaching skills, making teaching aids, sewing and making crafts using life skills guide.

rehabilitating 60 female trainers in domestic skills in modern sewing, crafts and house-keeping.

training 40 members of the parents councils in the girl education targeted districts in Al- Hodeidah and Al-Dhale'.

training 84 SFD consultants on communication and community-based awareness and advocacy for girl education in the targeted areas and in using the Life Skills Directory.

Curricula and manuals developed

1. Five books on life skills curriculum for the female students in the adult literacy centers: sewing, handicrafts and embroidery, cosmetic art, photography and home economics.
2. The Professional Development Guide for Supervisors of Literacy and Adult Education targeting trainers and trainees.
3. The Family Guide in Nutrition and Reproductive Health.
4. Toolkit for school laboratories-Part II.

## Special programs

### Vocational and Literacy Project (VOLIP)

The project aims to alleviate poverty, especially among youth and women in the targeted rural areas and seeks to provide these groups with the appropriate skills and funds to enable them to develop their skills on their own. The project focuses on bringing children, who had dropped out, back to school, increase enrollment, improve mastery of reading and writing and provide beneficiaries with market-needed professional skills. Then, they will gain access to financial services in order to help them involve in economic and social development at the local and national level.

### Achieved activities

1. established the project office, recruited staff and developed manuals and regulations for project activities
2. signed a Memorandum of Understanding with partners, and held meetings with them to coordinate and consult over the activities
3. modernized and developed the annual plan for the project activities
4. developed and set up the Management Information System, and updated it regularly as soon as needed
5. developed the project's monitoring and evaluation plan to monitor progress in achieving the indicators
6. conducted studies to select target communities and assess educational needs and job opportunities and the numbers of those who need them. A survey on labor market in the target governorates provided data of 12,000 unemployed young men and wom-

en, and another study evaluated the quality of service providers and vocational training centers.

### Cash-for-Social Services in Education Project

This program aims to create temporary jobs for about 1,150 young university or high school graduates. It develops and enhances their skills to work as teachers and facilitators for basic education and adult literacy, and to facilitate access to education services in the targeted communities.

SFD will recruit these young people in expanding Girls' Education Program in rural areas, and will provide them with technical support through qualified mentors throughout their contractual assignments. The selection process is based on clear and transparent criteria to be agreed upon with the MoE.

### Completed activities

- 1 – A field survey agreed upon with the MoE was carried out in 35 districts in ten Governorates. The survey results showed that the rate of girls enrollment in basic education is 60% mainly in 78 sub-districts within 19 districts.
- 2 – Consultative meetings were held with education offices at the targeted governorates to discuss with them the results of the survey.
- 3 – Job opportunities were announced for young people in Lahj and Al-Dhale' governorates, admission exams conducted, young applicants interviewed and the qualified ones selected.

**Box 1**

Thanks to SFD intervention Al-Wahda School in Abs:

**Girls' education enrollment increased and illiteracy reduced**

Al-Wahda School in Abs District, Hajjah Governorate, had been inappropriate to receive students and lacking basic facilities, with no girls-only classrooms. This led to the parents being discouraged to enroll their sons and daughters (particularly the latter) to join the educational process, or sending them to schools far away from their homes. Before SFD's intervention in the school, there were not enough classrooms, while there was a large number of students experiencing overcrowding. The students—mostly boys—had been taught sitting on the ground of the school's outdoor yard, with no seats or desks, or even a ceiling protecting them from the heat of the sun. This situation resulted in a decrease in the number of enrolled students (especially girls, and particularly in the higher grades).

However, following SFD's intervention in reconstructing and expanding the school building, new classrooms and necessary service facilities were added; thus, providing an appropriate learning environment and reducing students' over-crowdedness. The new situation has encouraged girls in particular to enroll, and remarkably decreased dropout, with the educational process and learning level improved.

The school headmaster, Ahmed Darman, summarized the impact of changes in the school, which took place after SFD's intervention, saying, "In this academic year, enrollment to the school has notably increased. SFD intervention has solved the problem of overcrowding and girls-boys mixing. The number of students increased from 420 to 538 students).

The impact of SFD's intervention has not been restricted only to accommodate all students of both genders, but also resulted in reducing dropout and raising awareness on the importance of education (particularly girls). The district has witnessed a decline in the rate of illiteracy, as well, after opening literacy classes on request of the locals.





# Health

SFD's vision for the health sector focuses on supporting the efforts of the Ministry of Public Health and Population (MoPHP) to expand coverage of basic health services to enhance the performance of the health system, and to improve human resources management—thus contributing to achieving MDGs health indicators by 2015.

In 2014, SFD continued targeting the poor and disadvantaged areas and groups deprived of access to basic services.

The indicators of the SFD IV(2011–15) aimed to build, renovate, furnish and equip 100 health facilities for increased access to primary health care and maternal and neonatal services in the targeted areas, furnish and equip 50 health facilities, train 3,875 health workers and qualify 840 community midwives and health staff in the targeted areas.

### Progress indicators in 2011–14 within SFD Phase IV

In order to achieve the aforementioned objectives, the SFD (during 2011–14) has developed 466 projects at an estimated cost of \$56 million. Of those projects, 352 were completed at a cost of \$25.5 million. These projects aimed to build, repair, furnish and equip 49 health units, 15 health centers, 10 motherhood and childhood centers, 31 basic obstetric emergency centers, 19 comprehensive obstetric emergency centers across the Yemeni governorates, and furnish and equip 75 health facilities with equipment and necessary furniture to operate these facilities and improve its services. In addition, the projects aim to train 2,655 community midwives from the target areas as well as 3,406 health workers, physicians and their assistants from primary health care facilities.

The below table shows the progress made during the mentioned period.

Indicator		2011–14	Phase IV target
Health facilities built/rehabilitated		93	100
Health facilities furnished/equipped		62	50
Community midwives qualified		2,036	2,000
Community midwives trained in IMCI		255	240
Health staff qualified	Males	206	300
	Females	168	300
Health staff trained in IMCI	Males	1,356	1,125
	Females	811	750

### Progress in 2014

SFD has completed 82 projects in 2014 at a cost of \$6.1 million covering diverse activities in six sub-sectors, namely primary and secondary health care, reproductive health, neonatal health, health education, institutional-building and mental health (Table 3).

These projects have reflected the trends to achieve the SFD IV planned indicators by improving and expanding coverage of health care services, supporting maternal and neonatal health services, improving the average of health education, improving access to mental health care services, and providing institutional support to the Ministry of Public Health and Population (MoPHP) and its offices in the governorates.



CBR Program enhancement, Al-Qaedah – Ibb

Indicator	2014	2011–14
Approved projects	6	466
Commitments (USD)	6,382,883	55,993,529
Completed projects	82	352
Contractual cost of the completed projects (USD)	6,123,258	25,480,579
Disbursements (USD)	6,754,000	24,536,000
Direct beneficiaries from completed projects	271,391	1,732,382
Female beneficiaries (%)	67	64
Temporary employment created (workdays)	96,327	413,414

**Table 3**  
Indicators for Health Sector

## Infrastructure

SFD completed 37 projects to improve the infrastructure of primary healthcare facilities and maternity and childhood services, at a cost of \$4.7 million. They are expected to benefit 269,119 people in the targeted areas (67% female). The projects included the following interventions:

- built, furnished and equipped a health center in Al-Jabin District of Raimah Governorate, and 10 health units in the governorates of Sana'a, Ibb, Hajjah, Hadhramaut, Hajjah, and Al-Dale' Governorates.
- rehabilitated, equipped and furnished Al-Waht Hospital -Tuban district – Lahj.
- renovated, expanded and completed equipped the Comprehensive Emergency of Ibn Khaldun Center Hospital Al-Hota district – Lahj.
- rebuilt, completed and refurnished 4 motherhood and childhood centers in Al-Hotah district - Lahj.
- built, equipped and furnished Motherhood and Childhood Center of Sayhut Hospital in Sayhut district, Al-Maharah.
- built, equipped and furnished themotherhood and children centers in Sayun Hospital – Sayun district, Hadhramaut, and in Fara'a Al-Udain district, Ibb.
- built, furnished and equipped the training center, and developed skills for the staff of Health Office of Lahj.

- built, furnished and equipped the National Center for Midwives and Nurses Training – Al-Mualla district- Aden.
- constructed and equipped a workshop for the maintenance of equipment and medical devices in the Health Office of Lahj Governorate.
- built, equipped and furnished a reproductive health storehouse in the Health Office of Lahj Governorate and built the pharmaceutical supplies building in Taiz Governorate.
- restored and equipped the pharmaceutical supplies building of the Health Office, Taiz
- furnished and equipped 8 health centers in several districts in Taiz Governorate, the second floor of the Primary Healthcare Department of the Health Office, Taiz
- fenced a health unit in Maqbanah district, Taiz.
- furnished and equipped the Martyr Mohammed Abdul Malik Health Center - Sharhab Al-Rawnah district, Taiz.
- furnished and equipped the training center of Khalifa General Hospital in Al-Turbah district, Taiz.
- equipped and furnished the maternal and neonatal department and basic obstetric emergency in Al-Wazirah sub-district, Fara'a Al-Udayn district, Ibb.
- furnished and equipped the health center of Bani Mohamed – Al-Shamayateen district, Taiz.
- furnished and equipped 5 health units in Taiz Governorate.
- furnished and equipped health-reinforcing schools in Maeen district, Sana'a City and in Ibb City.
- Provided with 4 four-wheel drive vehicles equipped with mobile clinics for reproductive health targeting Lahj, Taiz and Al-Hudaidah.

Note: interventions focus on Taiz and Lahj due to the fact that the European Union grant was allocated to support the health sector in these two governorates.

## Capacity Building

SFD completed 42 projects at a cost of about \$1 million aimed to increase the number of primary healthcare providers and enhance their abilities and knowledge, increase deliveries under medical supervision. The projects included the following activities: upgraded 20 three-year diploma students to professional nurses in the comprehensive obstetric emergencies at Al-Salam Hospital in Khamer district, Amran qualified 24 students as laboratory technicians and 30 students to work as nurses to meet the health needs in several districts in the governorate of Sa'ada.

qualified 20 high school students as technical midwives in several districts, Amran trained 18 doctors and medical assistants in the field of premature infants and newborns –Al-Baydha and Dhamar Governorates

Trained 332 doctors and medical assistants (200 males and 132 females) on integrated care of child health targeting Al-Hodeidah, Taiz, Hajjah, Hadramaut, Rayma, Shabwah, Sa'ada, Sana'a, and Lahj Governorates

trained 67 primary healthcare workers from Hajjah and Sa'ada in the field of health education

trained 65 doctors and medical assistants on mental health (diagnosis, management of disease and symptoms, and counseling and treatment) targeting Al-Hodeida and Taiz.

trained 414 community midwives on home care for the mother and newborn targeting

Ibb, Socotra, Abyan, Sana'a City, Al-Baydha, Al-Hodeidah, Taiz, Hadramout, Dhamar, Sa'ada, Sana'a, and Aden Governorates

trained 20 trainers from Shabwah and Hadramaut on quality health services consistent with the GIZ training packages

trained 80 social workers in Sana'a, Ibb on the role of psychologists in schools and activation of psychological counseling in childhood and adolescence ages, the promotion of mental and school health and raising related awareness.

Finally, within the activities related to curricula and manuals, SFD developed a project to revise and update the community midwives manual and prepare the reference guidebook.



Amin Nasher Higher Health Institute, Aden

**Box 2**

In a training course held by SFD in Al-Maharah Governorate:

**Qualifying midwives to serve the community**

The rates of postpartum maternal and child mortality in Yemen is amongst the highest in the world. Although Yemen in recent years has made reasonable progress in reducing those rates, the current security events in the country have been threatening such progress. Like many other governorates, Al-Maharah Governorate has suffered from lack of specialized midwifery services. Most communities rely on (female) traditional birth attendants (TBAs) in assisting delivery. The TBAs are known as incapable of applying proper medical practices and sterilization as well as dealing with emergency cases, with emergency obstetric centers/wards widely lacking in the governorate.

In response to such a lack and pressing need for maternal and neonatal healthcare services, SFD carried out a training course to qualify educated midwives from within the same remote areas urgently needing highly qualified community midwives (CMWs). In a visit to the training site, the supervisor explained the importance of this course in meeting the extreme need for skilled and competent CMWs in those areas. She urged the trainees to gain maximum benefit from this training so that they could serve their communities and learn the proper practices that would help avoid maternal and neonatal deaths and delivery complications. ((Midwifery is an important health profession that helps save mothers and newborns' lives if practiced righteously)), the supervisor added.

She also expressed her hope that the outcomes of this training will be represented by trainee midwives acquiring theoretical and practical knowledge that would enable them to play an active role in obstetrics, counseling and prevention of diseases, complications and deaths.

The supervisor highly appreciated SFD's efforts and role in upgrading the skills of midwives so as to be familiar with the practice of sterilization and the health status of delivering women and newborns as well as with referral of sick, pregnant and newborns' mothers to a specialized hospital, and first aid action that might save the lives of such cases.

In addition to the fact that training will provide job opportunities for these trainees within their own communities, a trainee midwife expressed enthusiasm towards another perspective: the humanitarian goal and role that she could play after graduating from the course. She said, ((My goal is to contribute to the provision of reproductive healthcare for mothers and children as well as family planning services. As the area in which I live is suffering from a huge shortage in these services, I've strived to be one of the individuals who serve this society)).



# Groups with Special Needs

SFD's engagement with Special Needs Groups (SNGs) focuses on promoting social integration and equal rights and opportunities for children with disabilities and children who are vulnerable to abuse.

Activities in 2014 focused on infrastructure to support and improve the quality of education and health services provided to people with special needs, and support and develop participatory policies and strategies based on human rights approach as well as to build capacities of service providers to expand in the establishment of educational services provided to the vision impaired, autistic children, and children with learning difficulties. The activities also aimed to support birth registration programs, build the capacity of providers of early detection services and intervention methods, and support the establishment of community-based rehabilitation services.

In 2014, the sector completed 51 projects at a cost of nearly \$2.3 million.

### Progress indicators in 2011–14 within SFD Phase IV (2011–15)

During the period 2011–14, SFD developed 271 projects worth more than \$15.5 million and completed 214 projects costing nearly \$8.5 million, directly benefiting approximately 19,200 people (43% female) and creating temporary jobs approaching 315 thousand workdays

Indicator	2014	2011–14
Approved projects	0	271
Commitments (USD)	0	15,545,011
Completed projects	51	214
Contractual cost of the completed projects (USD)	2,267,611	8,455,455
Disbursements (USD)	1,450,000	7,522,000
Direct beneficiaries from completed projects	2,117	19,196
Female beneficiaries (%)	48	43
Temporary employment created (workdays)	65,893	314,946

**Table 4**  
Indicators for Groups with Special Needs

### Inclusive and Special Education

This sector contributes to the integration of children with special needs in public education, and support the education and rehabilitation of children in the special education centers. It supports the ministries of education and social affairs and labor in strengthening the comprehensive and special education through

the provision of institutional support to comprehensive education departments and NGOs working in disability and in special education centers in several governorates. In addition to staff training, the sector supports the establishment of classrooms and rehabilitation, furnishing and equipping of the inclusive schools and the educational resources rooms, and providing these schools, centers and NGOs with educational tools.

During 2014, SFD developed 16 projects to support activities of the program, of which 9 projects to support inclusive education and 7 projects to support special education. 4,323 people (41% females) are expected to benefit from these projects. 1,881 chil-



Special Needs Group Center, Aden

dren are expected to be integrated in 36 public schools in several Governorates. The interventions supported infrastructure, training and awareness. They built, furnished and equipped 3 classrooms and 4 bathrooms suitable for use by children with disabilities, and 4 special lanes and ramps for people with disabilities, built 3 learning resources rooms, equipped and furnished 23 other rooms, furnished and equipped 6 pre-school education classrooms and provided with educational aids and tools to 7 related associations and special education centers.

For training, the sector built capacities of 1,811 mentors, teachers, administrators and specialists in various fields, including methods of teaching, understanding signs of persons with disabilities, behavior modification and integration.

For awareness activities, 5 awareness campaigns were launched targeting 1,180 persons with disability over concepts, types of integration and inclusive education.

### **Early Childhood Development**

The SFD interventions put emphasis on early childhood because of its importance in a child's multi-directional development and growth and in the growth of his character through a number of diverse activities that consider early childhood from multiple service angles (educational, health, and psychology).

The SFD approved 8 projects during 2014 to benefit 398 persons (including 227 children). The projects aimed to provide advanced training to 30 national specialists in the inclusive and integrative early childhood approach, to train 12 teachers in early interventions to behavior modification, early detection, prevention methods and making of teaching aids. The sector also trained 78 workers in special education centers and early intervention and associations of disability in the Sana'a City, Aden, Amran, Ibb Governorates on natural and functional therapy, family counseling, life skills, and relevant methods of education. It also provided a specialized center in Amran Governorate with administrative equipment and trained 21 people from two associations and a special education center in Aden City on several skills. In addition, the sector established early intervention services (therapy, prevention and rehabilitation) in health centers, public hospitals and four associations in Amran Governorate by providing health centers with equipment and early detection aids, provided the as-

sociations with computers and trained 42 doctors, health workers, teachers and specialists in early detection and education and health interventions, and record-keeping and statistical analysis. Awareness campaigns were also launched targeting schools, associations and the local society on the importance of early detection of disability. In addition, the SFD furnished and equipped two intervention sections; one in the Right to Life Association for the children of cerebral palsy, and the other one in Yemen Autism Center (both in the Capital City).

### **Community-Based Rehabilitation**

The Community-Based Rehabilitation (CBR) program aims to reach additional children with disabilities and to empower them to access services and opportunities so that they may become active community members, as well as to motivate the local community to assist these children.

The sector continued during 2013 to support the activities of community-based rehabilitation through implementing seven projects targeting 5,011 people. Four projects aimed to improve and strengthen community-based rehabilitation services covering Abs town (Hajjah), Al-Shamayatin district (Taiz), Raidah and Khamir districts (Amran) and Rada'a and Jahran (Dhamar) and Al-Baydha. The other three projects established a community-based rehabilitation services in Al-Baydha city, and districts of Qa'atabah district (Al-Dhale'a) and Mawasit and Qadas districts (Taiz) through medical diagnostic screening and examinations for children with disabilities, rehabilitation of 298 families of children with disabilities, educating 2,156 persons on disability, rehabilitation of 2,775 children and training 80 rehabilitation and community-based committees workers. SFD provided with special chairs to children affected by cerebral palsy, and vision and auditory aid, and furnished and fully equipped the community-based rehabilitation rooms to provide physical therapy and rehabilitation programs to children with disability.

### **Institutional Support**

This component aims to provide institutional support to government institutions and non-governmental organizations (NGOs) to improve their performance and provide better services for people with special needs. It does so by certifying these institutions and expanding their institutional and technical capacities.

During 2014, SFD developed two projects: the first one aimed to educate 30 mem-



bers of local councils, governmental and non-governmental institutions on the rights of persons with disability in international law, domestic legislations and Islamic law in Dhamar Governorate, while the other one aimed to train 27 workers in 9 associations in Ibb Governorate on disability, communication and funding mobilization.

### Child Protection

This program aims to contribute to improving the quality of life of children exposed to abuse (orphans, juvenile, street children, working children, displaced children in camps, and trafficked children) and vulnerable population groups (such as elderly persons and marginalized groups) through improving the infrastructure of the centers that provide services to these groups and by supporting their programs.

Eight projects were developed targeting 303 people and focusing on infrastructure support, training, and awareness. This included the training of 14 workers of the Orphan House of Hajjah City (Hajjah Governorate) in child protection, as well as educating 86 children on child rights. An institutional and technical evaluation and analysis was also conducted for the alternative and subsequent care program, with 18 people trained in this field. In addition, automated registration services for newborn children were established in Al-Dhale', with relevant equipment and furniture provided. Training was also provided to the staff of an orphan-care house in Al-Qa'edah City (Ibb) and to 75 workers of the social welfare centers in Taiz and Legal Dialogue Center in Taiz, Dhamar, and Al-Baidha on the rights of the child, problem identification, and child behavioral disorders. Finally, psychological support activities were carried out targeting 40 boys and girls.



Educating dumb children, Amran

**Box 3****«The resources room has helped me continue education»**

Saiyeda Ahmed is a student in the seventh grade in Somaiya School and one of the beneficiaries of the school's resources room, which was built and equipped by the SFD project of integration of blind and low-vision females in public schools (in the Capital City).

Saiyeda and her colleagues with disability benefited from the resources room and the support provided by resources teachers who received training on teaching students with disability.

She can read and write Braille, as she was trained in Al-Aman Association. Since Saiyeda has enrolled in the school, the teachers have helped her understand this special kind of curriculum and education. The resources teachers have printed the examination questions to the Braille code, and then decode Saiyeda's answers to Arabic for the attention of other teachers.

Now Saiyeda is one of the top students in her class.

Saiyeda says, «My enrollment in this school equipped with the resources room, has enabled me to overcome the difficulties that had previously hindered me of continuing education. The new potential of the school has encouraged me to return to schooling and saved a lot of burden for me and my family. Now I can go to school on foot on a daily basis.»



# Water and Sanitation

SFD interventions in the water sector contribute to increasing water service coverage in needy communities through supporting projects that rely on renewable water sources such as rainwater, springs, and surface water as the first option; if not available or not applicable, then groundwater is considered as the second option.

In the sanitation sector, SFD's interventions focus on conducting hygiene campaigns to deliver three messages: sanitation (proper disposal of feces), hand washing, and water treatment at the point of use.

**SFD water and sanitation activities in 2014 focused on:**

1. providing the population with improved water to help achieve the national goals.
2. increasing sanitation coverage by educating the rural population on the importance of sanitation.

SFD also continued to rehabilitate and re-operate water and sanitation facilities in the affected areas of Abyan Governorate in order to encourage the return of the displaced locals, using Germany/KfW grant provided for this purpose.

During the period 2011–14, SFD completed 690 and 163 projects in water & sanitation sectors respectively, directly benefitting more than 812,570 and 1.1 million people and creating nearly 3.7 million and 121,141 workdays respectively (Table 5).

**Water**

The water sector focuses on implementing low-cost projects to provide water services to the poor, complying with the national water coverage definition that has been agreed upon by all actors in the sector. SFD pays attention to community participation and utilization of local materials, knowledge and traditional expertise.

The projects are distributed among 6 sub-sectors: Rooftop rainwater harvesting cisterns, public covered rainwater harvesting cisterns, public uncovered rainwater harvesting cisterns, groundwater systems, surface water systems, and training and awareness.

Indicator	Water		Sanitation	
	2014	2011–14	2014	2011–14
Approved projects	10	1,124	21	225
Commitments (USD)	5,144,060	328,236,994	552,801	27,120,127
Completed projects	153	589	46	138
Contractual cost of the completed projects (USD)	22,421,157	58,827,324	2,070,002	7,387,478
Disbursements (USD)	37,854,000	93,541,000	3,616,000	15,066,000
Direct beneficiaries from completed projects	197,694	676,150	344,878	941,084
Female beneficiaries (%)	50	50	52	51
Temporary employment created (workdays)	1,083,741	2,969,611	28,175	109,854

**Table 5**  
Indicators of Water and Sanitation Sectors

**Progress indicators in 2011–14 within SFD Phase IV (2011–15)****Water Sector**

The below table shows progress achieved during the first four years of phase IV in the water sector, with the three indicators exceeding their targets by 13%, 22% and 21% respectively.

Indicator	2014	Phase IV Target
Number of people provided with access to improved water	581,385	516,000
Storage capacity for improved water (m <sup>3</sup> )	2,192,465	1,790,000
Storage capacity for unimproved water (m <sup>3</sup> )	1,825,847	1,510,000

### Water provision technique favored among local communities

By analyzing a number of projects that provide improved water, the rooftop rainwater harvesting collecting cisterns seemed to be the preferred technology among rural communities, accounting for 63% of the total completed projects despite the high community contribution to the cost of implementing such cisterns, which can reach 50%. This preference can be attributed to the high sense of water security and ownership as well as to reduction in trips to fetch water. And this technique responds to the needs of the conservative Yemeni population. The remaining techniques in which community contribution does not exceed 25% represented 21%, 9% and 7% of the completed projects in public covered rainwater cisterns, groundwater-based and spring-water-based projects, respectively.

### Water Scarcity Response Program

This program started its activities in 2011 with the launch of SFD IV. The program uses the top-to-bottom targeting approach based on indicators from the 2004 Census using three criteria: (1) 100% of houses are not supplied with water; (2) the poverty indicator is greater than or equal to 50% and (3) the population is greater than or equal to 50%. These indicators have been set carefully in a manner that ensures the program would cover all governorates. The number of villages complying with these criteria is 4,424 villages, a 1/3 of which has been selected for the SFD IV support at a cost of \$100 mil-

lion. During 2014, 9 water projects were approved, while other 68 projects worth \$18.2 million are on hold pending funding.

As of 2014, SFD completed 102 projects including 31 public rainwater cisterns and 10,676 rooftop rainwater cisterns with a total capacity of 543,833 m<sup>3</sup> and water networks at total length of 13,181 meters costing about \$12.9 million serving 111, 840 people (per capita cost of \$115). It is worth mentioning that these figures are within the overall water-sector outputs and indicators.

### Abyan Post-conflict Water and Sanitation Program- KfW Grant

A grant agreement was signed between the governments of Yemen and Germany providing SFD with funding up to EURO12 million (USD15.8 million) to rehabilitate water and sanitation facilities affected by the military clashes with Al-Qaeda in Abyan Governorate in 2011. The grant financed 43 projects, including 38 water and 5 sanitation projects to be completed by end of 2015.

This program has significantly encouraged the return of displaced persons to their homes, and created temporary jobs at a time when they were in a dire need of a source of income to provide for their food needs. All employees used in these projects are locals from the target areas.



An SFD-supported rainwater harvesting tank, Amran

## Sanitation

Interventions in the sanitation sector focus on solving acute pollution problems that affect poorer communities. Solutions to these pollution problems are usually simple, low cost, sustainable, and affordable. For sanitation options suitable to the water scarcity in the country, SFD opts for the improved traditional dry toilets to deal with the human feces and small diameter gravity sewers for collecting and transporting wastewater. For wastewater treatment, natural treatments such as stabilization ponds and anaerobic technologies are adopted by SFD, with machines kept to a minimum.

The most cost effective interventions in this sector are the hygiene campaigns, which normally accompany every water project. Community-Led Total Sanitation (CLTS) is used to conduct these campaigns. As a result of these campaigns, the average sanitation coverage has risen from 19% up to 45%, with an average cost of \$1,000 per community.

The below table outlines the number of individuals having access to sanitation and local communities (in villages and sub-villages) that were inspected and found open-defecation free and open-wastewater-disposal free (ODF & OWDF).

### Impact of awareness campaigns using CLTS approach

Indicator	2011–14	Phase IV target
People supported with access to sanitation	196,938	200,000
ODF & OWDF communities	1,036	170

The average sanitation coverage in rural areas is 20%, which means that 80% of the total rural population do not have latrines and practice open defecation, or they have latrines, but the discharge goes to open ditches or to the surface. Due to ignorance, sanitation is not a priority for the rural communities. They do not realize the link between the diseases from which they suffer and poor sanitation. Most population tend to avoid talking about sanitation and their daily practice because it causes embarrassment and shame to them. SFD has adopted an approach that focuses on this embarrassment and shame feelings, stressing on them to an extent the community is convinced to take action to improve its sanitation. This approach is called Community-led Total Sanitation (CLTS); it uses strong and persuasive tools that strongly convince targeted communities to stop open defe-

cation and open wastewater disposal and to try to solve their problem using their own locally available resources and without any financial support from outside. After triggering CLTS, the community members started self-help initiatives and cooperate with each other in constructing latrines, digging and covering leaching pits in order to speed up freeing their community from open defecation and open wastewater disposal. In triggering and following up CLTS, SFD creates competition among groups of communities who became aware that the ceremony for announcing ODF & OWDF communities will be held in the first community achieving this goal. After three months of SFD's regular follow-up, the groups of communities are inspected for ODF & OWDF status by a committee composed of a selected member from each community, and SFD's consultants, who together agree on the names of ODF & OWDF communities. The announced communities are honored in a ceremony attended by community leaders, local authority officials and SFD's representatives and consultants.

Analyzing the results of SFD awareness campaigns using CLTS approach, the percentage of houses without toilets have dropped from 25% to 16%, houses with open wastewater disposal have dropped from 50% to 36% and houses with appropriate latrines have risen from 24% to 48%. The sanitation coverage also increased from 20% to 50%.



A school awareness-raising campaign, Taiz

**Box 4****A water barrier saves lives and addresses drought in the desert of Al-Jawf**

Three out of every four Yemenis suffer from water scarcity with the continued practices of wasting ground water for irrigation and domestic uses. Therefore, Yemen has ranked the seventh in the world in water poverty.

This key problem has encouraged the SFD since its early phases to focus most of its projects to maintain sustainable ways to preserve groundwater for the future generations by exploiting and collecting rainwater in several ways. Those methods aimed to continue providing with water for the benefit of the remotest communities rather than losing it out to desert such as the torrential rains that had been running through "Jiwar" villages in Barat Alanan district of Al-Jawf governorate, ending in Al-Jawf desert without making use of it.

The community of Jiwar group of settlements suffered for a long time from water scarcity and from falling levels of waters of wells that exposed women and children to various dangers during their long trips to fetch drinking water for the population (4,000 people) and livestock of about 732 goats.

Due to the critical situation, the SFD quickly responded to address this problem and save lives by building a water barrier. The project managed to save the inhabitants of these settlements from drought and displacement, which had already begun.

Saeed Ghurabah, a resident of Jiwar pointed out that the SFD built a water barrier with wide participation by the community because of severity of their need for water. He affirmed that the barrier alone has caused significant change and restored life to various sectors of development. The barrier attracted the families that began to displace to return after its appropriate capacity (114,000 m<sup>3</sup>) provided the village with drinking water throughout the year and ended the risks and hardships of women and children's travels in search of water. It helped boys and girls to attend classes in their school, and yet it attracted women from neighboring villages to fetch drinking water.

In addition, the barrier has yielded in multiple economic returns that the population had not imagined. The farmer Hadban Man'a counts those returns saying, «each creatures living in Jiwar have benefited from the water barrier; livestock have proliferated and 1.5 km<sup>2</sup> varied vegetation grew by the base of the barrier and was exploited for grazing sheep and beekeeping.»

Hadban pointed out that some sheep died before the barrier was constructed, but the average family possession of sheep rose from 5 to 20 goats today. The improvement of economic situation has reflected in the development of agricultural environment; the water barrier fed groundwater for the future and provided irrigation water that encouraged farmers to reclaim new agricultural land and expanded the cultivation of new kinds of profitable fruits and vegetables such as potatoes, corn, barley, pomegranate and clover to feed the sheep the matter which increased income and food security for the local people.

Saeed mentions that the villagers took advantage of the water barrier and established a project to organize the water distribution, prevent dispute and stop wasting it. It also set up a committee to mobilize the community to continuously maintain it and ensure that everyone benefits from it. The project management collected financial contributions from lands owners to buy pipes and valves. The project established a piped network and irrigated farms of the subscribers equitably.



# Agriculture and Rural Development

The activities of the Agriculture and Rural Development (ARD) Unit include the Agriculture Sector (comprised of the Rainfed Agriculture Livestock Project «RALP» and Water for Agricultural Development «WfAD»).

The ARD activities—in general—aim to promote proper techniques to increase productivity and improve its quality as well as to rationalize water consumption for irrigation and strengthen capacities and access of local rural communities to livestock services, improve income of farmers and related workers. ARD activities also aim to coordinate and cooperate with the local and relevant authorities and to promote gender mainstreaming in development.



During the period 2011–14, SFD completed 256 projects at a contractual cost of more than \$17.8 million, directly benefiting more than 182 thousand people (48% female) (Table 6).

Indicator	2014	2011–14
Approved projects	2	141
Commitments (USD)	2,187,104	23,348,655
Completed projects	25	256
Contractual cost of the completed projects (USD)	3,728,060	17,817,043
Disbursements (USD)	11,828,000	33,566,000
Direct beneficiaries from completed projects	33,967	182,191
Female beneficiaries (%)	50	48
Temporary employment created (workdays)	66,617	262,695

**Table 6**

Indicators for Agriculture and Rural Development

### The Rain-fed Agriculture and Livestock Project (RALP)

SFD is implementing RALP in 23 districts across 5 governorates (Al-Mahweet, Lahj, Hajjah, Al-Hudaidah and Sana'a). The districts were selected based on poverty indicators and the extent of the population's reliance on rainfed agriculture. The project, expected to benefit 100 thousand families, enables farmers in the target areas to develop, diversify and market their products.

The project was funded by the World Bank (IDA) and the International Fund for Agricultural Development (IFAD) with a total funding of about SDR1.8 million (equivalent to USD27.4 million).

The project was closed on 30 September 2014 after all its planned activities had been completed and the above planned objectives achieved.

### ARLP activities focused on the following:

Rural producing groups formation and capacity building

The first and second levels of group formation and capacity building was completed satisfactorily. The project achieved high rates of performance consistent with the planned indicators, and their members' capacities were built. The total number of the producing groups across all target governorates amounts to 80 groups that include 2,264 producing sub-groups at the local level. RALP provided members of those groups with technical and financial support according to their productive activities.



SFD's RALP has also coordinated and cooperated with the Ministry of Agriculture and Irrigation (Rain-fed and Livestock Project Dept.), the General Corporation for Seeds proliferation, the universities of Sana'a and Aden and the Public Authority for Agricultural Research. Under this cooperation, RALP took part in building capacities of 425 members of seed producers groups in 20 districts within the five targeted governorates. Capacity building was also provided to 5 seed producers associations working in (Al-Qabbaitah, Al-Rujum, Bani Matar, Al-Mansouria and Abs) in administrative and technical areas.

RALP provided those associations with tractors (including mobile machines to clean and select proper seeds and a large thresher machine), plants sailing covers, seeds bags, wooden bases, pesticides, etc.) In addition, RALP with office furniture for the administration, which completed the construction of its building and warehouses.

Within the coordination and cooperation activities with the Ministry of Agriculture (General Department of Animal Health and Veterinary Quarantine) and the Veterinarians Association, RALP took part in training 192 rural animal-health workers and qualified 33 veterinary technicians, along with providing them with veterinary kits and drugs in order to enable them to start their activities and provide veterinary services to their communities. The project benefited more than 51,320 livestock breeders.

### Watershed Integrated Management within RALP

SFD implemented a number of irrigation and soil and water conservation projects during 2014 under the Watershed Integrated Management Program. Some 19 water-harvesting tanks were built in the targeted rain-fed agriculture areas in Hajjah Governorate with a total storage capacity of 10,696 m<sup>3</sup>—all used for supplemental irrigation and livestock watering. Other 3 reservoirs were established for supplemental irrigation for the seeds producing groups in Al-Mahweet Governorate with a total storage capacity of 654m<sup>3</sup> and work is underway to complete building the remaining 14 tanks. In Al-Qabbaitah District (Lahj), SFD completed 6 tanks for supplemental irrigation with a total storage capacity of 1,400 m<sup>3</sup> under the rehabilitation of the watershed in Aireem Valley. Other 3 irrigation tanks were established in Bani Sa'ad District (Al-Mahaweet) within the project of the rehabilitation of Al-Qa'amis Valley with a total storage capacity of 1,200 m<sup>3</sup>.

In the field of rehabilitation of natural pastures, SFD implemented 11,450 meters long of stone chains to rehabilitate natural pastures in Al-Hijailah District (Al-Hudaidah). And in the field of protection of agricultural land and rehabilitation of agricultural terraces, ARD provided 41,388 m<sup>3</sup> of agricultural terraces with watersheds in Aireem and Al-Qa'amis valleys. In addition, the program implemented 3,010 m<sup>3</sup> of protection walls in Al-Madharebah and Mamir valleys in Tor Al-Baha District (Lahj) protecting an agricultural area of 278 hectares. Entrances of spate irrigation canals were rehabilitated in Ma'aden and Al-Rija' valleys in Tor Al-Bahah, with 19 flood-irrigation canals established.

### RALP projects outputs (infrastructure)

Indicator	Unit	2014	2011–2014
Flood protection walls	m <sup>3</sup>	15881	56099
Agricultural terraces rehabilitation	m <sup>2</sup>	118283	262443
Small flood-protecting dams	m <sup>3</sup>	684	7069
Lands protection	hectare	1606	1606
Supplementary irrigation tanks	Number	88	295
Irrigation tanks storage capacity	m <sup>3</sup>	27762	59747
Irrigation channels	Number	24	115
Irrigated area	hectare	2013	2430
Palm seedlings	Number	0	300
Various seedlings (coffee, mango, guava, etc.)	Number	3000	13460
Coffee seedlings	Number	3000	15000
Rehabilitation of existing cisterns	Number	0	10
Animal watering cisterns	Number	2	17
Forestry treeing area (hectare)	hectare	2.5	11
Valleys rehabilitation	m <sup>3</sup>	6100	21540

## Water for Agricultural Development

In 2014, SFD has completed 12 small dams distributed over Sana'a, Al-Jawf, Amran, Ibb, Al-Dhale' and Al-Baidha Governorates, with a total storage capacity of more than 2 million m<sup>3</sup>, irrigating 355 hectares of agricultural land.

During the period 2011–14, 31 small dams have been completed, with a storage capacity of nearly 3.5 million m<sup>3</sup>, irrigating 890 hectares of agricultural land.

Finally, and in coordination and cooperation with all parties involved in interventions in dams and water barriers, SFD has also implemented the national Dams Map Project in order to assist the Irrigation Sector of the Ministry of Agriculture.

## Progress of Water for Agriculture Development

Indicator	2014	2011 – 14	Phase IV Target
Storage capacity of water for agriculture and livestock use (m <sup>3</sup> )	2,024,949	3,454,718	3,000,000
Total area of land irrigated by water sources provided (Hectares)	355	890	2,000
Total area of rehabilitated agricultural land and terraces (Hectares)	55	140	600



Setting up, maintaining and operating irrigation systems under SFD's Rainfed Agriculture Project, Al-Hujailah – Al-Hudaidah

## BOX 5

**Friends of Development make knowledge and earn income in Khairan Al Muhraq**

SFD's RALP seeks to increase and improve rural production in the drought-affected agricultural areas and to link them to markets and provide them with marketing skills. In order to ensure sustainability and development of their activities, SFD gathers the target beneficiaries in groups, with the SFD helping in their formation and training on the above activities.

The Friends of Development Group has been one of those groups that its 22 members have been supported by SFD for two years in Khairan Al Muhraq District of Hajjah Governorate.

The group's members found the SFD's intervention a good chance to develop their traditional profession and benefit from the recent experiences of other nations in order to develop beekeeping, collecting honey and manufacturing and selling modern, productive beehives and other requirements of this lucrative profession.

«(We've shifted) from the primitive traditional practices and tools in beekeeping and honey production to modern and productive methods and materials.» Thus summarizes Ibrahim Mohamed the story of his interaction and benefits from the SFD support. «Our challenges as traditional beekeepers were to deal with the old beehives when cleaning, responding to a specific disease or collecting honey ..., etc.» he continues

«The SFD trained us on the modern methods of beekeeping and explained its benefits and feasibility and ways to overcome the problems which we had suffered through our traditional practices. To add to that SFD provided us with modern tools of beehives,» Ibrahim explained.

The Friends of Development Group have made 230 modern and productive beehives and used them in beekeeping and honey collecting and selling. The group also invested by opening a unique shop that manufactures and sells tool kits related to this profession in a market in Khairan Al Muharaq District. The members working in the shop also provide knowledge and demonstrate to customers the way of its work and its feasible productivity.

The group member and a vendor at the shop, Mohamed Hassan says "Khairan Al Muharaq is a remote area and beekeepers here had been going to the city of Al-Hudaidah and sometimes to Sana'a City to buy some bee equipment (such as beehives - wax - traps ... etc.). SFD has provided us with the necessary manufacturing beehives and practical training and equipment to make beehives ourselves. Now we cover the market needs of these tools. And beekeepers from this district and the neighboring districts of Mustaba and Bakil Al-Mir now come to our shop to buy them."

The Friends of Development Group has now succeeded in achieving good financial profits from the sale of these supplies and honey production, as well as from the dissemination of the new knowledge to traditional beekeepers in the neighboring districts.



# Training and Organizational Support

The objectives of the Training and Organizational Support (TOS) interventions focus on building the capabilities of SFD partners, including local communities, local authorities, government organizations, and civil society organizations, among others, whose activities are closely linked to poverty mitigation and local development. This will be achieved by continuing to enhance accumulated experiences and reciprocal learning, as well as by skills sharing and exchange, especially in the fields of poverty alleviation. This will also be achieved by supporting efforts leading to good governance, reinforcing decentralization, and activating local development within the framework of the national strategy for local government.

During the period 2011–14, SFD completed 302 and 152 projects in training and organizational support respectively, directly benefitting nearly 58,600 and more than 66 thousand people, and creating more than 160 thousand and 104 thousand workdays respectively (Table 7).

### Progress in building the capacities

The objectives of phase IV of operations focus on building the capacities of SFD partners through continuing to reinforce the gained experience, exchange of learning and experience related to poverty reduction, support of good governance efforts, reinforcement of decentralization and encouragement of local development.

About 685 projects were developed (during 2011-14) with estimate cost of about \$40.8 million. At present, there are 375 ongoing projects and about 308 completed projects.

Indicator	Training		Organizational Support	
	2014	2011–14	2014	2011–14
Approved projects	-	441	27	219
Commitments (USD)	-	16,005,120	12,364,682	24,524,177
Completed projects	95	302	29	152
Contractual cost of the completed projects (USD)	2,745,930	6,990,548	1,004,336	8,084,462
Disbursements (USD)	2,059,000	10,173,000	1,006,000	5,128,000
Direct beneficiaries from completed projects	22,681	58,587	2,511	66,121
Female beneficiaries (%)	44	39	14	30
Temporary employment created (workdays)	33,041	160,013	9,927	104,049

**Table 7**  
Indicators for Training and Organizational Support Sectors

Indicator	2011–2014	phase IV Target
Villages Cooperative Councils supported	3973	1500
Youth volunteers trained	<b>Males</b>	2500
	<b>Females</b>	1500
Local authority members trained by ELD program	4868	1500
Individual consultants and contractors trained	6242	3000
NGOs supported	55	90
Local authorities supported	50	90
Local communities supported	1805	2500



### ELD Program

The Empowerment for Local Development (ELD) Program aims to help communities to achieve sustainable development through facilitation and increase of cooperation among local communities, within the levels of sub-districts, districts, and governorates. ELD has become a main component during SFD IV, due to the effectiveness and importance of the Program. The Program also works towards enabling local development structures to draft development plans with community participation, according to the locally available resources, and the national trends and indicators, in addition to its consistency with the needs and priorities of local communities

ELD also strengthens relations between local authorities and their communities , and provides assistance for cooperative work to help maximize benefit from social capital.

ELD achievements during the period 2011 – 14 include the following:

#### At Community Level (investing social capital as a value added to development)

The SFD, a democratic method, has facilitated the formation of 3,973 Villages’ Co-operative Councils with a total 28,853 male members and 26,827 female members who were all trained on the tools of community participation, resources’ planning, planning and implementation of self-help initiatives and cooperative work. These local structures lead community mobilization in development activities related to the needs of their communities. Some results in this respect include about 12,842 self-help initiatives (all financed and implemented by the communities) were implemented in 50 districts in 13 governorates, with estimated total cost of 1.55 billion Yemeni riyals (\$7 million).

The following table shows some details on the community initiatives:

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The following table shows some details on the community initiatives

Governorate	Districts covered by the program	implemented initiatives	Cost (YR)	Examples of the implemented initiatives
Ibb	6	2050	328,838,020	■ Rural-access roads paving, leveling & maintenance.
Al-Hudaidah	4	1262	136,627,700	
Raimah	2	594	74,830,200	■ Construction of rainwater harvesting tanks & maintenance of drinking-water sources.
Hadramaut	3	583	35,475,000	
Al-Maharah	1	10	270,000	■ Establishing adult-literacy centers
Taiz	6	2071	198,046,000	
Hajjah	5	1764	183,905,400	■ Campaigns for cleaning villages & schools.
Sana'a	2	963	176,937,200	
Al-Mahweet	5	1286	144,358,100	■ Different awareness activities.
Dhamar	1	637	66,156,570	
Al-Baidha	2	280	13,101,300	■ Fencing cemeteries
Lahj	7	362	41,320,000	
Amran	6	980	154,192,350	■ Training sessions on life skills
Amran	6	980	154,192,350	
<b>TOTAL</b>	<b>50</b>	<b>12,842</b>	<b>1,554,057,840 (more than \$7million)</b>	■ Construction of toilets & cesspits (sanitation)

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### At the Local Authority Level

The ELD program covers 76 districts in 15 governorates. In 53 of these districts, the Program is implementing activities in empowerment. Development reports and participatory plans have been produced. Projects' committees in these same districts have also implemented community initiatives.

Since January 2011 till 31 December 2014, about 410 participatory projects were approved by the SFD branches with an estimate total budget reaching about \$99 million (\$66.4 million allocated for 256 under-implementation and completed projects. In addition, \$6.4 million were allocated for 15 approved projects., and \$26.2 million were allocated for 139 projects under preparation ).

In an advanced step of ELD program activities , 20 districts started to organize training courses in tendering, with participation from SFD branches , and 20 projects were identified to be financed by SFD and fully implemented by the local authorities at nearly \$3.6 million ( These projects are still awaiting financing).

### Government Organizations

Activities of this sub-sector focused on ongoing projects only due to funding shortfall I. Organizational support targeted Ministry of Local Administration , National Program for Productive Families ( main office and branches) , Ministry of Labor and Social Affairs, Labor Arbitration Committees in the Ministry of Labor and Social Affairs , Books General Authority , Ministry of General Works and Roads , and the Ministry of technical and vocational education .



One of RAWFD Program graduates' initiatives, Socotra Archipelago

Content

The support focused mainly on the improvement of performance of the targeted organizations, for providing better qualitative services to the public.

### Non-Governmental Organizations (NGOs)

This sub-sector had also been greatly affected as a main result of financing shortfall, since almost all activities stopped- except a few activities that continued in order to close some projects. No projects were developed for the same reason also.

### Civil Society Organizations' Support Program

Funded by the World Bank, implementation of this program started in November 2014.



One component of this four-year program aims to build the capacities of 300 CSOs across Yemen in community accountability and other essential training topics.

The competition-based training component will support 85 CSOs with small grants conditional to including these topics in their activities.

The second program component supports the Ministry of Social Affairs and Labor, and its branch offices in the governorates through setting up a database and a system for decentralized registration. In addition, the program will produce a communication strategy between the government and the CSOs' sector.

### **Training consultants, contactors, and technicians in community participation**

The number of trainees in this sub-sector is increasing due to the increasing need for this field. The aggregate total number trainees in various projects reached 5,928 (1,124 females) including consultants (engineers) working in SFD projects, small contractors, accountants, technicians and others specialists in social work.

All these trainees are considered as SFD's arms in projects' implementation. This is beside their being an indispensable asset to the local social capital, not only to the SFD, but also to the whole country; they are trained to become capable to help any development agencies in Yemen to achieve their objectives.

About 1,805 community committees have been formed and trained (including beneficiary committees and social contracting committees). The trained beneficiary committees lead the community participation operation and help represent their communities, while the social contracting committees perform an additional work concerned with projects implementation.

### **RAWFD Program**

The Program of Rural Advocates Working for Development (RAWFD), qualifies university graduates from rural areas to become advocates for local development in their areas. It implements a lot of activities, some of which concerned with ways of accessing work opportunities. These activities built the capacities of recently graduated rural youths.

Many of these rural trainees have obtained temporary job opportunities through SFD consultative contracts to undertake social studies and consultant activities in the dif-

ferent SFD programs. They also benefited from intensive training of trainers programs. The SFD continues to promote rural advocates and their activities by means of establishing their RAWFD website in order to strengthen better intercommunication, as well as upgrading the database containing data concerning these advocates. This is in addition to electronic documents, and indicators about the activities performed by these trainees in their original areas.

During phase IV period, different activities in this sub-sector included providing institutional support and training for the advocates' organizations that were established as outputs of the program's activities.

Cumulative outputs resulting from various RAWFD program included the training of 4,130 rural youths (1,785 females) across 19 governorates, providing short-term and long-term work opportunities for RAWFD graduates in the SFD projects or with other local and international organizations working in Yemen. 8,193 graduates (3,434 female) joined the short term job opportunities, while other 157 graduates (72 females) joined the long term opportunities.

### **Initiatives of RAWFD graduates (voluntary and field work)**

About 270 male and female RAWFD volunteers participated in 120 self-help initiatives. These initiatives included literacy educational activities that aim at decreasing the number of dropouts from schools, supporting some governmental offices in repairing some furniture, purchasing some equipment for health centers in rural areas, rehabilitating rural roads, planting trees, training other youths, clean up campaigns and health awareness campaigns, establishing new youth associations, cash donations, blood donation and assisting the poor.

## BOX 6

**SFD Helps Improve Health and Environment for Villagers**

Al-Gharby Village is one of the villages of Bani Sawi Sub-district (Al-Qafr district, Ibb Governorate). It is difficult to access as it is engulfed by mountains. The village is populated by 160 families comprising 900 individuals. The village has suffered long history of negative hygiene practices due to the spread of sewage, animal waste and solid waste all over the village. This has led to water communicable diseases, including diarrhea.

With the high volume of diseases, the SFD responded through strengthening the social empowerment to bring about a great effect to combat the diseases. The village representatives as well as the SFD-supported Village Cooperative Council launched a number of social awareness sessions after meeting the mosque preacher and explaining to him the role of keeping environment and water streams clean in stopping the spread of diseases.

They also met with the school administration and the teaching staff. This was followed by meeting with the pupils and providing them with necessary awareness. The same awareness was provided to all villagers.

As a result of these activities, the Village Cooperative Council started to encourage the villagers to build sewage pits attached to their household toilets.

The villagers all helped each other dig 41 covered pits and keep their places and houses clean. This has noticeably helped control diseases and keep the beautiful appearance of the village.

The estimate average cost of digging one sewage pit is about YER 80,000 (\$370) with a total cost of digging and cover

ing sewage pits reaching about YER3.3 million.

The results of this initiative has inspired the neighboring Al-Madhabi Village to follow the example of the Al Gharby Village with a similar initiative, which led villagers to dig 19 sewage pits with an estimate cost of over YER 1.5 million (\$7,000).

### Integrated Intervention Program (IIP)

The SFD designed this Program in 2002 to respond to the dire needs of the severely poor communities in Yemen. IIP carries out various interventions in a target community to meet its urgent needs. . The program has presence in 364 villages in 26 sub-districts of 9 governorates. It aims at contributing to the improvement of living conditions of the poor through increasing access to the basic services, organizing and empowering the local communities to contribute in achieving self-development, as well as reinforcing the local authorities’ role in the target communities.

During Phase IV, the cumulative number of beneficiaries from IIP completed projects approached 79,600 persons (51% female). Despite the difficulties related to financing, IIP implemented projects already approved in 2013, while one project only was approved in 2014 (Table 8).

On the other hand, IIP conducted a study that identified the needs of poverty pockets in the urban areas, and 5 poverty pockets areas were accordingly selected for a development project.

Indicator	2014	2011-14
Approved projects	1	228
Commitments (USD)	67,072	24,355,212
Completed projects	29	115
Contractual cost of the completed projects (USD)	2,312,087	5,534,927
Disbursements (USD)	3,318,000	9,298,000
Direct beneficiaries from completed projects	12,427	79,598
Female beneficiaries (%)	49	51
Temporary employment created (workdays)	67,529	138,185

**Table 8**  
Indicators for the Integrated Interventions Program

### Community Organization and Capacity Building

SFD contributed in building social capital through the formation of community structures in 26 sub-districts. IIP trained 196 females and 317 males members in 3 community-based committees, which had been developed to development associations (in Al-Atanah, Haradh, Hajjah, Al-Quhaifa, Taiz). These associations have played an active role in the management of development activities in their respective areas. IIP also provided training for 102 community committees in various areas (including school parents’ councils, farming producing groups, economic groups and health committees) as

well as an economic training program in the Value Chain Development attended by 54 project officers and 23 consultants.

### Interventions in Education

SFD has built and furnished 51 completed classrooms and constructed 50 under-implementation classrooms and built the capacities of 20 literacy female teachers in Meifa’a (Hadhramaut) in coordination with the Education Office in the governorate.

SFD also trained 310 teachers in active learning and modern teaching methods and formed and trained 45 school parents’ councils to reinforce their role in the community for improving the educational process.

#### Interventions in Literacy and Community Education

The IIP graduated 1,908 females in a number of the areas covered by the program, and continued to establish 180 literacy classes where more than 3,600 persons benefit from literacy lessons. Training was also provided to 118 teachers in adult literacy methods in the same areas to enable them to manage classes and implement the literacy program, as well as created 23 classes in Wadi’a (Amran), Al-Muteina, (Al-Hudaidah) and Meifa’a ( Hadhramaut)

### Interventions in Water

SFD constructed 2,228 roof-top water harvesting cisterns with a total storage capacity of 89,560 m<sup>3</sup>, built another two cisterns benefiting about 1,550 families, rehabilitated 74 surface wells to provide drinking water, and built 4 others in schools in Al-Quheifa (Taiz).

### Intervention in Agricultural and Economic Fields

Raised the awareness of 691 animal breeders in good practices and methods of improving animal production

Trained 487 beekeepers in the know-how and basic skills of bee-keeping and honey production, and provided some needed tools for their profession as well as some modern bee-hives.

Trained 59 animal health workers in 7 targeted areas for providing veterinary services in rural areas, and supported animal health workers in Al-Quheifa Sub-district (Taiz) by providing them with animal hayracks together with medicaments and health tools to enable those workers to improve their veterinary services.

Trained 325 male and female farmers in the know-how and farming skills, and the introduction of lucrative agricultural products and varied food products.

Trained 105 youths from Al-Quheifa in civil works, electrical and mechanical works, and refrigeration.

Trained 42 females in modern methods of cheese processing and provided them with some necessary tools to improve the product quality. A group was also formed from among them and trained on marketing, as this is the most important phase in the process.

### Interventions in Health and Special Needs Groups

Under IIP, SFD trained 60 community midwives, implemented a health and environmental awareness project focusing on mother and child healthcare in all IIP areas. Training was also provided to local volunteers and midwives in Al-Atana (Haradh, Hajjah) in community-led disability early discovery and modern treatment in the villages of Wadi'a, Hashid (Amran), Al-Muteitna and Al-Tuheita (Al-Hudaidah). Finally, SFD reinforced school health.

### Interventions in Urban Poverty Pockets

SFD began the implementation of the preliminary phase of the project by the participation of the executive unit of the Capital City to qualify the low-income people in Sana'a City. The program selected the target areas, implemented a social and economic survey, trained the Executive Unit team, and prepared the program supporting teams. The expected main outputs included the development of guidelines for local development in urban areas, with SFD playing a leading role for all local partners. The first workshop was held for 26 male and female consultants for the leading phase.

### Interventions in Rural Roads

The IIP rehabilitated and improved rural roads of about 29 km long in Karesh (Lahj), Bani Asa'ad (Ibb), Al-Athlouth (Wisab, Dhamar) and Malhan (Al-Mahweet)

Indicator	Achieved	
Targeted Sub-districts	26	
Targeted Villages	364	
Development Committees' Members Formed and Trained	male	female
	317	196
Aggregate Total no. of Beneficiary Development Committees	513	

**Table 9**  
Indicators of Integrated Interventions Program as of 2014



A sewing training course, Al-Maharah

**Box 7****Al-Athlooth... A Successful example of social capital activation**

Al-Athlooth Sub-district (Wesab Al-Aali District, Dhamar Governorate) is one of the poorest and neediest areas with high poverty indicators. Its geographical terrain is characterized by its ruggedness and high steep mountains. Population (nearly 9 thousand people,) is largely dispersed; they suffer from lack of basic services. SFD has targeted the sub-district through the Integrated Interventions Program (IIP).

First, with the local community participation, the area was divided into 4 development groups (Al-Gadhan, Al-Zerm and Thlooth, Areeshah and Omq), based on the geographical closeness between villages.

Later, a socio-economic study was conducted and a local development committee (representing various local groups) formed.

After the community-development plan had been set, with the local authority (LA) participation, the IIP began to carry out a number of development activities, including motivation and activation of the community, which—in turn—»established» a series of Development Days. During these days, the local people (men, women and children) meet to carry out self-initiatives, including roads construction, rainwater tanks building. They also review their achievements in projects implementation—attained with the participation of LA and SFD.



# Cultural Heritage

Projects in the cultural heritage sector contribute to rescuing and restoring the country's rich and diverse endangered cultural heritage, preserving both tangible and intangible assets of historic and aesthetic value. Projects in this sector also help build national capacities in this regard.

During the period 2011–14, SFD has completed 66 projects at a contractual cost of nearly \$13 million, generating temporary employment of about 548,300 workdays (Table 10).

Indicator	2014	2011–14
Approved projects	15	121
Commitments (USD)	2,876,000	38,197,587
Completed projects	15	66
Contractual cost of the completed projects (USD)	2,945,913	13,002,811
Disbursements (USD)	3,814,000	16,639,000
Employment created (work-days)	92,662	548,320

**Table 10**  
Indicators of the  
Cultural Heritage

### Progress in Phase IV indicators

During 2011–14 of phase IV, the completed projects have achieved the following results:

Indicator	2011–2014	Phase IV Targets
Master builders trained \gained skills	631	510
Professionals trained & gained skills (Architects\ Archaeologists\ Engineers)	253	190
Number of sites and monuments documented, saved /conserved	39	50

developed skills of 631 skilled and semiskilled workers/master builders in the field of traditional building and restoration techniques.

provided new knowledge and skills to 253 professionals / consultants in the field of conservation and restoration of various aspects of CH.

Documented, rescued and/or conserved 39 sites and monuments.

The above progress makes up 123%, 133% and 78% respectively out of the targets set in the Phase IV plan.

Although the implications of the 2011 and 2014 events have negatively impacted the funding of CH projects, the said progress is considered satisfactory.



An activity under Al-Ashrafiya Mosque and Madrasah Renovation Project, Taiz City – Taiz

## Projects Impact

Most of CH projects if not all have much more effect beyond just preservation as these projects raise awareness about the importance and sensitivity of CH assets; moreover, they generate income, and develop new skills and knowledge and on-site training. They could be considered as contributing to SFD's efforts towards development and poverty alleviation.

During 2014, the Cultural Heritage Unit completed a number of projects aimed at preserving historical heritage in different parts of Yemen. SFD completed phase six of the restoration works of Al Ashrafiyah Mosque and School in Taiz city. This site is considered one of the masterpieces of architecture and decorative arts in the Rasolite era that lasted during the years 1229-1442. Taiz City became the capital city of that era. On January 22, 2015, the project was handed over to the Taiz local council, and the building was opened to the public in an official and popular celebration.

The project has trained and qualified a local technical team in order to manage the architectural restoration projects and restoration of wall colored drawings, gypsum decorations, and archaeological stones and timber. The training targeted over 66 restoration specialists who carried out restoration works under the supervision of international expertise. The project implementation lasted for about 10 years in which SFD provided about 136,000 working days per person per day.

SFD also completed protecting and restoring the Mansuriya School in Juban district of Al-Dhale' Governorate, one of the most historic architectural features of the Tahirid state founded by King Abdul-Wahab Al-Mansour Bin Dawod M'awdhah during the period 1462-1489.

As well, SFD completed protection of the National Museum in Taiz, which is a historical and cultural milestone because of the political and national significance carried by the building since its foundation. SFD also protected Al Muqri School –Al Ahmadiyah School based in Zabid in Al Hudaydah as a religious school or institute replacing the Al-Asha'er Mosque during the ottoman era, and which was used for religious sciences, the Arabic and called it Al Maktab. During the Imamate period when the king Imam (Ahmad Bin Yahya bin Humaid Adin) and the Crown Prince rebuilt it in the Hijri year 1357 in cooperation between GIZ, SFD and the Archaeology office in Hajjah.

Historic landmarks of Zabid City continue to deteriorate. Illegal concrete buildings spread and threaten the historical, aesthetic, urban and architectural value of the city,

and they threaten the city to opt out of the World Heritage List. Among those landmarks is the Siham gate (north gate), that witnessed the restoration of the gate. As well, the restoration contributed in preserving the landmarks of this ancient city of Zabid, which is regarded as one of the Yemeni architecture models which are characterized by diversity of models according to the diversity of climatic regions in Yemen. A group of the city's youth were trained to maintain traditional methods of traditional preservation, in addition to providing employment opportunities during the project period.

Phases I and II have completed the restoration of the Great Mosque of Hays, one of the oldest Rasolite remains in the Tihama area in Al-Hudaidah Governorate. Credits for the survival of most of the architectural elements is referred to the original architectural, structural and technical creativity in addition to the style and method of construction used in the city of Tehama during the Rasolite state period, which was characterized by the use of architectural elements such as domes and arches that worked as a structural solution in lieu of the wooden ceilings.

The intervention process – during the restoration phases I and II – contributed in developing treatments, preventing most of the construction risks to the mosque, and documenting the historical periods of the mosque and style of architectural on a scientific basis. The project also trained a group of local youths on the historical restoration of old buildings. The project provided daily job opportunities for over 26,618 people during the two phases.

SFD also funded translation and printing of the Ancient Yemeni Islamic Coins Catalog due to shortfall of any Arabic speaking reference on ancient Islamic Yemeni currencies and coins the matter which had hindered researchers and students of knowledge in this area. The other aspect of the project was documenting the Islamic coins that were traded in Sana'a from the 1st to the 16th century.

In order to create income generating activities in support to the poor families, and to preserve the cultural and historical value of the traditional meals industry, SFD worked to empower the economically poor women to have linked their home-made products to the market through a range of interventions and activities by means of training.





Historical Shibam City Infrastructure Project, Hadhramaut

The project trained those women through other NGOs to produce quality and healthy popular cuisine, and to find a market for poor women are unable to work and connect them with the consumer market, and to provide them job opportunities. Also, the project activated their commercial sense of the trainees by establishing their own businesses.

SFD printed the Socotra Dialect book. Socotra Island is one of the Yemen islands locating in the Indian Ocean. In 2014, it was announced as a governorate, and it has a population of almost 80 thousand people who used their very unique dialect. The Socotran, Maharian and mountain-based dialects are some of the forms of the ancient Arabic language, but they are spoken dialects that have introverted itself and thereby preserved its syntactic, morphological and lexical characteristics till today despite the influence of the classical Arabic. The importance of this book lies in the definition of one of the authentic spoken dialects in this rarely endangered Yemeni Socotra island.

### A sample of ongoing projects

SFD is continuing implementation of the restoration and maintenance of the Sana'a Great Mosque, which is being restored under a grant from the Arab Fund for Economic and Social Development. The restoration activities of this project is in progress with care due to the importance of this religious and architectural edifice being one of the oldest Islamic buildings, as well as to the magnitude of the archaeological, historical, artistic and architectural values which are rare in other parts of Yemen. To add to its importance the items discovered and excavated, during restoration activities, in terms of manuscripts and decorations that emphasize on magnitude of this landmark on the national, Islamic and global level. And all this necessitate careful preservation works to ensure its sustainable operation and survival.

According to the project's decided vision and methodology, which emphasize on consistency of its privacy and its continued function, the work is going on in accordance with the international standards. SFD is reaching cooperation agreements with highly experienced international institutes and contracting with international and local experts in parallel with developing capacities of local specialists through theoretical and practical training programs, which have reached a level of confidence to have continued several works when international experiences were forced to leave the country as a result of insecurity that prevailed the country. Several local people were employed in the restoration of the wooden ceilings that are covering the corridors of the prayer hall. This is the largest and oldest wooden ceiling decorated with sculpture and drawings across the Islamic world in terms of the rich art. Laying the 'Alqadad' material on the mosque's roofs has revived the traditional construction professions based on the use of traditional materials, and the wall preservation works which date back to pre-Islamic times.

The restoration works also continued in the Great Mosque of Shibam Kawkaban in Al-Mahweet Governorate, in addition to the street paving works in the historic Zabid City in Al-Hudaidah Governorate, and also the restoration of Al Ashair mosque in this city.

## BOX 8

**Theoretical and practical qualification of national specialists supports maintenance and restoration of national monuments**

According to the action plan in the Sana'a Great Mosque and in line with the SFD objectives to qualify the Yemen specialists to carry out repair and maintenance and to reinforce their training, a training course was organized for 30 graduates of the Faculty of Archaeology, Architecture and Fine Arts from January to May 2014. Four carpenters were trained on additional technical carpentry related to the restoration work by being involved in the work under the supervision of Italian carpenters and restorers.

During 2014, SFD sent 5 participants in the wooden casing restorations (who were trained in 2007) to Italy, in cooperation with Veneto Institute. The participants attended advanced and specialized courses in restoration techniques. In the same year, the project trained 8 staff members, who were newly graduated and employed by the General Authority of Archaeology, over 6 months.

The SFD team is developing skills of the local team who were admitted to work in theoretical and practical courses that the project held.

The project set up public awareness on activities of the project through:

- equipping a special exhibition on the project activities to be permanently open for the purpose of raising the level of awareness about the nature of the work being done inside the mosque.
- organizing and receiving many visitors from different institutions who visit the project. The audience includes officials, students of universities and schools and interested residents, diplomats and others.
- conducting investigative journalism activities.
  - facilitating the provision of information to interested researchers.
  - organizing casual exhibitions for the outputs of the project.



## Labor-Intensive Works Program

The Labor-Intensive Works Program (LIWP) targets poor communities with two sets of benefits: immediate labor wage to protect beneficiary families against economic impact of shocks, and public and private services that would generate future benefits.

## Cash-for-Work Program

The Cash-for-Work (CFW) projects target very poor communities in rural areas and unskilled labor in the urban ones. It provides temporary job opportunities for the poor in areas affected by economic shocks, including those induced by climate change (such as drought), food price inflation, and unemployment. CFW works directly with the beneficiary communities to prioritize the projects' activities according to their own needs. Such projects are usually multiple, labor-intensive, and technically simple to implement with at least 60% of their total cost being labor wages.

This program has been functioning since 2008 in the poorest rural areas, enhancing SFD's role as a component of the national Social Safety Net, which has been contributing to filling the consumption gap of poor households and communities during shocks, climate change, seasons of droughts and political instability. LIWP-CFW also seeks to increase the productive assets of the target communities as a safeguard against future shocks.

The program has a variety of interventions such as the creation and rehabilitation of agricultural terraces, protection and rehabilitation of agricultural land, watershed management, improvement of feeder road, protection and rehabilitation of irrigation canals, increasing vegetation, construction of rainwater harvesting tanks, protection of drinking water, drilling of shallow wells, establishment of home food gardens, improvement of health and environmental conditions, etc.

The target group varies to include households in the poorest communities. SFD has designed interventions targeting male and female youth in urban and semi-urban areas, providing with job opportunities that develop their skills through on-site and life-skill training and facilitate their access to the labor market.

During the period 2011–14, SFD completed 484 CfW projects at a contractual cost of nearly \$90.7 million, benefiting directly 884,684 people, half of them females, and creating 9.8 million workdays (Table 12).

Indicator	2014	2011–14
Approved projects	120	538
Commitments (USD)	26,719,717	131,594,293
Completed projects	191	484
Contractual cost of the completed projects (USD)	45,543,263	90,653,539
Disbursements (USD)	21,390,000	120,263,000
Direct beneficiaries from completed projects	361,515	884,684
Female beneficiaries (%)	50	50
Temporary employment created (workdays)	4,963,790	9,766,754

**Table 11**  
CfW Program  
Indicators

**The CFW program has targeted 11% of the Yemeni population suffering from food insecurity (nearly 10 million people).**

**CFW Program Cumulative Outputs**

Type of Intervention	2008-2014
Area of protected and rehabilitated agricultural land (hectare)	7,816
Capacity of constructed rainwater harvesting tanks (m3)	322,786
Length of feeder road supported (km)	363
Protected or rehabilitated wells	1,041
Houses protected from floods	3,116
Constructed toilets	14,861
Length of constructed irrigation canals (m)	22,940

**Training and Workshops in 2014**

Many training courses and workshops were conducted by SFD's branch offices (BOs) on various topics related to CFW Program, such as the program's mechanism, technical supervision and follow-up, filling in accounting forms, targeting mechanism, social follow-up, preparation studies, PRA, usage of smart devices during verification visits, criteria of selecting youth-employment projects funded by WB and Islamic Development Bank, basics of photography, awareness of risks of malnutrition and qat consumption, animals health and livestock production, food processing, etc. Participants in these courses, both men and women, included BO project officers, engineers, consultants, accountants, social consultants, and trainees.

Several other workshops were also held with local authority's leaders, secretaries, and members in some governorates to introduce CFW objectives, criteria, standards, and mechanism of selecting target areas. Workshops also targeted contractors and com-

munity teams/committees in some projects to introduce CFW mechanism and responsibilities, rights, duties, and roles of each party. Other workshops aimed at building the capacity of local NGOs, particularly on life skills during the implementation of youth employment projects that have been recently launched in many governorates. Besides, SFD and UNDP held a workshop in Aden to enhance partnership between the two programs and introduce each program's concepts, mechanism, and criteria.



Youth Employment Project, Haradh – Hajjah

## BOX 9

## Youth Employment Project in Harad:

**Women's Matchless Rush and Enthusiasm**

Day after day, poverty rate increases in Yemen and living conditions significantly deteriorate due to the fragile economic situation and the ongoing political crisis since 2011. Consequently, the percentage of people under poverty rate is escalating.

Haradh District, located within Hajjah Governorate, has been always one of the most affected areas by the political events. One key reason for this was that many people fled to Harad, from Sa'adah Governorate and Mustaba and Kushar Districts, which doubled the suffering of locals of Harad in particular and of Hajjah in general. It resulted in a heavy pressure on the limited services and infrastructure, increased rates of unemployment, especially among women, worsened the standard of living and expanded the poverty circle.

Therefore, Harad was on the priority list of SFD's Labor-Intensive Works Program (LIWP), which targeted the district with the Youth Employment Project.

Amazingly, many women rushed to enroll in the project once announced. They were eager to acquire skills and experience in order to get job-opportunities or establish their own small businesses to cope with deteriorating living conditions. Of 447 young beneficiaries, 46 were young women between the ages of 18-30 years.

The project consisted of two key-components:

a six-day paid training package on lifeskills which helped them explore their own capabilities, improve their skills, and acquired new ones. As a result, their chances to join the labor-market increased.

implementation of civil work activities, such as painting street medians and afforesting pavements.

Women were not only very enthusiastic to join the training sessions, but also to work on the field and carry out such a type of activity that has been usually limited to men, i.e. painting. Once completed the on-job-training on painting, women worked and proved to be as skillful and capable as men were. That further demonstrated how keen those women were to earn their living independently as they felt capable to improve the living conditions of their households by using their wages to buy food, and acquiring new work skills.

One of the women articulated this as follows:

«We had been staying at home, but SFD registered us in the training for a week. We learnt how to communicate with others, how to work to earn our living and how to depend on ourselves.»

She added, «Praise be to God! After training, we worked in painting. They SFD gave us money for attending the course and during work too, so that we could provide food to our families.»

Zainab, another beneficiary young woman, reported how useful the project was for her:

«We learnt many things during the training: self-confidence. We were jobless before. We never thought we would go out and work in the street, or on the road, or clean, but with training, we learnt how to be self-confident, and we worked... We used the wages to improve the households' income and buy food and we improved the countryside (village).

## Road Sector

Due to the geographic dispersion of the population in Yemen, where the population is distributed in more than 130,000 settlements and 3,426 urban areas, the rural roads play a vital role in linking these communities, especially the remote ones, with the urban areas. Rural roads facilitate access to basic services, such as health, education, and basic food commodities, break the barrier of isolation and poverty in these areas, and support the economy by facilitating the transportation of agricultural products, which consequently reduces the transportation's cost.

By adopting street-pavement interventions in the main cities and towns, where poverty buckets are and population intensity is mostly high, Road Sector aims to provide temporary job opportunities for unskilled and semi-skilled labor. It also aims to address the bad environmental conditions caused by rainwater drainage problems and resulting into epidemiological overflowing still water ponds and swamps threatening people's lives. Thus, it is important to intervene in such areas and turn them into paved and clean places, which facilitates people's movement and improves their livelihoods.

The Road Sector's key trends are to (i) link villages with markets and social services; (ii) increase the operational content (employment rate) of the projects; (iii) create temporary job-opportunities by minimizing as possible the use of equipment during projects' implementation and relying on manual labor; (iv) improve the quality of targeting by focusing on poor rural areas, the most needy, and pockets of poverty in rural areas; and (v) capacity building of project officers and consultants and improve performance, technically and administratively.

Given the shortage of SFD funding resources in 2014, the sector had only 3 projects approved at an estimated cost of US\$0.56 million, while during the period 2011–14, SFD completed 242 projects at a contractual cost of nearly \$68.8 million, with direct beneficiaries exceeding 958,880 (50% female) and job opportunities approaching 2.1 million workdays (Table 12).

Indicator	2014	2011–14
Approved projects	3	379
Commitments (USD)	562,300	113,052,049
Completed projects	83	242
Contractual cost of the completed projects (USD)	25,926,185	68,731,677
Disbursements (USD)	18,081,000	71,053,000
Direct beneficiaries from completed projects	328,408	958,883
Female beneficiaries (%)	50	50
Temporary employment created (workdays)	825,039	2,109,055

**Table 12**  
**Indicators of the**  
**Road Sector**

**Roads Cumulative Indicators**

Results Indicator	2011-14	Phase IV Target
Total length of roads improved/built (km)	998	1,300

**Training Courses and Workshops**

Two workshops were held in 2014; one was on the methods of project field management and included all sector’s officers, and the other one discussed the quality of projects’ implementation in the field and included 18 consultants from SFD branch office in Hajjah.







# Small and Micro Enterprise Development

This program seeks to develop small and micro-enterprises by establishing and supporting financial institutions, banks, and other programs that finance small and microfinance enterprises, as well as by facilitating the provision of non-financial services to entrepreneurs to help them increase their incomes and provide new job opportunities.

During 2014, SFD approved 25 projects at an estimated cost exceeding \$17 million. The projects are expected to benefit directly 40,743 people (62% female).

The outstanding loan portfolio reached nearly YR12 billion (equivalent to \$57 million approximately).

Cumulatively, SFD reached 120,839 active borrowers in microfinance programs and institutions (MFIs) and 622,114 active male and female savers as of December 2014. (Table 13).

	Program	Active number of clients			Outstanding loan portfolio Million YR	PAR (%)	Cumulative numbers		OSS	FSS	No. of Personnel	No. of Loan Officers	Area of Operation
		Borrowers	Savers				Number of loans	Loan amounts Million YR					
		Total	Women (%)	Total									
1	Al-Amal Microfinance Bank	40,819	43	93,053	2,765	0.33	113,487	8,639	171	102	276	136	Capital City, Taiz, Ibb, Hajjah,
2	National MF Foundation	18,242	84	29,062	806	3.78	133,707	6,824	120	86	144	77	Dhamar, Aden, and Al-Hudaidah, Hadhramaut
3	Aden MF Foundation	14,757	92	12,025	980	0	68,005	4,164	192	125	85	45	Capital City, Taiz, Ibb, Thamar, Yarim, Hajjah, Lahj, Al-Hudaidah, Aden, Altawahe, Hadhramaut
4	MF Development Program (Nama')	9,964	55	3,018	667	2.67	76,508	6,676	112	91	114	76	Dar sad, Al-Buraikah, Al-Mukalla, Altawahe, Khor Maksar, Kerater, Aden, Lahj, Aldali
5	Altadhamon Bank	7,886	29	0	1,272	2.66	37,613	8,576	112	101	118	89	Capital City, Taiz, Ibb, Aden, and Al-Hudaidah
6	Alkuraimi Islamic Microfinance Bank	7,750	4	478,016	2,047	0.5	16,130	7,369	96	89	102	81	Capital City, Taiz, Al-Hudaidah, Aden, Ibb, Hajja, Shabwa, Mukalla, Seyun, Amran
7	Hadhramaut Microfinance Program	6,215	40	4,064	745	7.83	20,156	2,065	144	125	56	20	Capital City, Taiz, Ibb, Aden, Thamar, Al-Hudaidah, Almokala, Seyun, Rada'a, Yarim, Alkaeda, Amran, Aldali, Hajja, Lahj, Hadhramaut
8	Small Enterprise Development Fund (SEDF)	5,206	25	0	2,123	3	22,617	17,055	179	177	126	21	Hadhramaut (Seyun – Tarim, Al-Suom), Alkton, Shebam, Almahra, Shabwa
9	Azal Microfinance Program	4,500	65	2,876	356	7.82	45,843	2,473	93	69	82	35	Capital City, Taiz, Aden, Hadhramaut, Al-Hudaidah, Ibb
10	Aletehad Microfinance Program	4,036	100	0	413	0	47,324	2,263	92	68	82	30	Capital City, Almahweet
11	Al-Awa'el MF Company	1,464	81	0	52	14.18	59,831	2,133	97	65	39	19	Abyan, Almokala, Alshehr, Aden
12	Other Activities & IGPs						85,024	3,413					Taiz (Al-Camb, Hawdh Al-Ashraf, Al-Rahedah, Sainah, Al-Qada'edah)
Total		120,839		622,114	12,226		726,245	71,650			1,224	629	Several areas

MC = Micro Credit, S&C = Savings and Credit, MF= Micro-finance, IGPs =Income generating projects

**Table 13**  
Microfinance programs supported by SFD  
(as of 31 December 2014)

### Financing, cash grants, and technical support for MFIs and other partners

SFD has continued financing the portfolios of several MFIs (Hadhramaut MF program, Nama program, Aden MF Foundation, the National MF Foundation, and Al-Ittihad MF program) to enable the continuous provision of financial services to their target group, who is made up of men and women that own income-generating activities. These funds have totaled nearly YR2 billions (equivalent to about USD9 millions) during 2014. This was the result of their continuously expanding lending services meant at meeting the ever-increasing demand for small and micro financial services by small and micro entrepreneurs to continue their activities. In addition, SFD has provided funds to finance technical support for the Small and Micro Enterprises Promotion Agency (SMEPS), the Yemen Microfinance Network (YMN), Al-Amal Microfinance Bank, and to finance the Central Statistics Organization in support of the small and microfinance part of the Labor Survey.

All this technical support and grants have cost YR 713 millions (USD 3.3 millions). This has included the SFD support for the development of automated systems for MFIs programs, which aim at strengthening their institutional capacity, the exchange of experiences and information in order to improve the performance and raise the efficiency, capabilities, and skills of the staff in MFIs. Also, the Credit Bureau has been developed further, and the process of interlinking the three MISs (Loan Tracking, HR, and Accounting) has been completed after visiting Aden, Azal, Al-Ittihad, and Hadhramaut MFIs. Finally, technical assistance has been provided to Al-Awael MF Company by setting up the servers in all of its branches, and helping select its IT manager. As part of the ongoing cooperation between SFD and the German Government/the German Reconstruction Bank (KfW), the latter hired a consultant from a specialized company to develop the computerized systems being used by the MFIs and keep them at pace with the expansion of these MFIs' services provided to the increas-



ing number of small and micro entrepreneur clients. His mission included several field visits to a number of MFIs to collect information, data, and suggestions. Also, the SMED internal Loan Tracking Management Information System (MIS) was developed. A meeting with IT experts from the company was held in Amman (Jordan) to discuss ways and means to update the MIS of MFIs, in addition to the technical assistance provided to SMED. Furthermore, the data in the Credit Bureau System's website were updated along with 15 reports as well as 5 screens for MFIs related to their loan portfolio.

SFD provided technical assistance to Azal MF Program in Sana'a to develop the mechanism for gold mortgage through the MIS, the setting up of the MFIs central network in order to unify its database with its branches. It also provided technical assistance to Al-Ittihad MF program in Abyan to develop its MIS by adding three new screens to its MIS to assist its Operations Department. Finally, the Computerized Accounting System and the Computerized HR System in Hadhramaut MF Program were activated.

In cooperation with Foras Company of Morocco, SFD organized a workshop on the subject of Economic Empowerment through Islamic Microfinance with participation of 23 representatives of 14 MFIs, in addition to the World Bank and SMED. The workshop emphasized the Islamic microfinance in the economic empowerment of micro entrepreneurs leading to the improvement of their standard of living and development of their activities. SFD has organized, in collaboration with the World Bank, a workshop entitled "Prospects for Micro-Insurance in Yemen," which discussed the prospects for the introduction of micro-insurance in Yemen, and the possible options available to provide secure and high-quality products that would protect low-income people and small entrepreneurs from the risk of extreme poverty and the loss of their jobs. During the workshop, a presentation on the concept of micro-insurance was made by an expert

from the World Bank, who also reviewed the experiences of different countries in the field of micro-insurance, and the lessons learned from introducing micro insurance. The workshop included a presentation by the National Microfinance Bank of Jordan on its experience with the Arab Orient Insurance Company in the area of micro health insurance. The workshop was attended by 70 participants representing stakeholders from governmental institutions, microfinance institutions and programs, as well as representatives from insurance companies, cooperatives, in addition to a number of development organizations, including SFD.

Field auditing of the portfolios of a number of MFIs. SFD conducted a number of field audits on samples of the loan and savings portfolios for each of Azal MF Program in Sana'a and its branches, Al-Awael MF Company in Taiz (which included all of its branches in the Governorate of Taiz). The audits were conducted by experienced and trained field teams, and were aimed at ensuring that the loans were with the borrowers, as well as making sure that lending and disbursement procedures were correct, and the borrowers used the loans properly.

Qualification and training of consultants in field auditing of MFIs portfolios. In accordance with SFD's pioneering role in developing the personal skills of consultants, SMED selected potential candidates. Personal interviews were carried out with a group of consultants in the branches of Al-Hudaidah, Aden, and Taiz in order to select a group of field auditors that would be trained and qualified in carrying out the field auditing of the loan and saving portfolios of MFIs. An intensive five-day training course in Taiz was held, in which 13 female consultants participated. The trainees were then added to the database of SFD for future missions.

### **Non-financial services (business services for SMEs)**

#### **Small and Micro Enterprises Promotion Services (SMEPS) Agency**

##### **The SFD financed the below business service activities and projects:**

Developing Yemeni coffee productivity and marketing: SMEPS continued supporting the activities related to growing coffee, developing its quality and increasing its productivity in Bor'a District (Al-Hudaidah). Also, SMEPS supported Al-Talooq Women Coffee Association (Al-Talooq, Al-Misrakh, Taiz) on Business-Edge programs. The Agency also provided 18 illustrating fields in coffee growing for farmers. SMEPS also completed and distributed the Coffee Management Directory based on the best global practices as the first of its kind in Arabic.

Developing handmade baskets: SMEPS has arranged for exporting 15 thousand handmade baskets to foreign markets. This will employ 200 vocational workers from various areas. SMEPS provided capacity building for 110 female vocational workers

focusing on quality.

**Capacity building of Fisheries Associations and Fishermen in Shabwah Coast:** With funding provided by YLNG, SMEPS has trained 6 engineers in fixing engines problems and 3 others in fixing boats problems. The trainees will be contracted to offer maintenance services for fishermen in those areas.

Introductory workshops in fisheries guidance to save and develop the marine environment: SMEPS organized 4 workshops targeting 80 traditional fishermen who used to deal with marine environment. The workshops aimed to raise the awareness and fisheries guidance to save the marine environment and quality in several areas like western Raidah, Qaaiser, western Aldees, Al-Mukalla, Alshihir and Alhamy. The outputs of the workshops will help produce fish, food and organic manure used by farmers in agriculture, and produced for local use and export.

**Business Edge program:** SMEPS continued to monitor, operate and assess Business Edge training program in cooperation with IFC, with follow-up conducted for 789 trainees in Sana'a, Al-Hudaidah, Aden and Hadhramaut in addition to evaluating 80 trainees to figure out the impact of training on improving their enterprises and businesses.

Study on market needs of employment in information technology: Three training courses were held in information technology (networks) and databases. One of these courses was in Oracle, and the second in programming, with 47 male and female graduates of the Systems and Information Technology Department participating. The training aimed to provide the market with qualified staff in the use of databases and networks.

**Agricultural Inputs Project:** Several training courses were implemented in this area targeting 372 farmers and agricultural engineers. SMEPS distributed 6 greenhouses for farmers from the Dhamar, Hadhramaut and Sana'a governorates, as well as irrigation systems for these houses, and 7,200 tomato seedlings (Marlja class) and 7,000 hybrid cucumber seeds.

**Localizing modern agricultural inputs for vegetables growing development:** 50 farmers in Jahran District (Dhamar) were trained on installing greenhouses. 4 demonstration fields were set up (seedlings, irrigation systems, and agricultural mulch and gauze) in Belad Alrus district (Sana'a) for four farmers to promote the modern technologies culture in the area. SMEPS also organized the Field Day for 38 farmers in Sayoun and Trim districts (Hadhramaut) to showcase the application of modern technicalities in increasing productivity with reduced cost in the greenhouses.

**The second agricultural festival:** SMEPS participated in three projects in this festival, which was held at the Faculty of Agriculture of the Sana'a University. The projects focused on the themes of modern agricultural inputs for the development of



vegetable cultivation, the development of coffee production and marketing, and the development and export of hand-made baskets.

**Gulf Fellowship Program:** The Fellowship of this program is regarded as one of the most important accounting certification at the regional level that qualifies its member to work in any GCC country. The project aims to qualify local chartered accountants. In the same context, SMEPS has coordinated with Seeds Institute, the Yemen Accounting and Auditing Authority's partner, and held four training courses in financial accounting, management accounting, auditing, and laws and regulations to 100 accountants. 65 chartered accountants entered the exam (including 5 females) and 6 applicants were awarded the certificate.

**The Mubadara Entrepreneurship Education Program:** SMEPS implemented a four-day refresher workshop for teachers of the program, where 25 teachers of the program from 8 universities in Al-Hudaidah, Taiz, Aden, Hadhramaut and Sana'a and representatives of two banks participated. Another workshop was held for 28 inspec-

tors of the program on several fields. During the workshops, trainers reviewed the curriculum with trainees for updates, as the curriculum is designed to provide the advisors by method, tools and the necessary accompanying skills to Secure quality assistance to entrepreneurs

SMEPS has also carried out other projects and programs, including Fursah project, networking and raising youth awareness on the importance of relevant businesses.

### **Yemen Microfinance Network (YMN)**

The SFD supports and funds most activities and projects of Yemen Microfinance Network (YMN) in training and development of financial products. The supports includes the following activities:

**The 3rd Annual Microfinance Meeting:** This meeting was held under the motto "Agricultural Finance Development in Yemen" with support of SFD and partnership of Spark and Mercy Corps. The meeting was attended by members of all MTN and rep-

representatives of international organizations, funding agencies, CSOs and others. The meeting included several presentations on the development of sesame value added chain as a cash crop and product as well as the value added agricultural products at large.

“Financial Analysis “ in Sana’a (in collaboration with the Sanabel Network): This one of the key courses required by practitioners. 23 people from various MFIs participated in the event.

**The 1st training session of the new YMN training program (microfinance principles):** The session targeted new loan officers after YMN had prepared and developed the program. It was attended by 16 participants representing most of the MFIs. YMN also carried out a training course on “Accounting for Non Accountants” attended by 14 MFIs’ representatives.

**Youth Idikhar (Saving) Initiative:** YMN held two festivals for this saving promoting initiative targeting youths aged 16-30 years. The initiative, targeting 20,000 young men and women, aimed to strengthen their financial education and to encourage them to open savings accounts. Prizes were awarded to the 144 winners of savers across the country.

The new microfinance trends in Yemen: YMN organized the 4th Ramadan microfinance meeting attended by 30 people from various MFIs. The meeting showed the experiences of “Anda Arab World” foundation to support micro-enterprises in Tunisia in the field of rural finance and legislation, and the interventions by the Economic Opportunities Fund in Yemen in rural microfinance, and the IFC interventions in rural financing. The event aimed at exchanging experiences among all participants.

The first introductory workshop on employment opportunities increase project: YMN held a workshop in Aden in partnership with Mercy Corps, targeting 40 employees working in microfinance in Lahj and Aden, Al-Hudaidah, Taiz and Abyan MFIs.

Survey study on VOLIP: YMN (with funding from SFD) conducted a study on the Vocational and Literacy Project (VOLIP), which targets four governorates (Sana’a, Hadhramaut, Lahj and Al-Hudaidah). The study included 12,000 search forms and 100 focus group discussions.

Introductory microfinance workshops: YMN organized a workshop with the SFD support, aiming to introduce workers in the media and Yemeni journalists to microfinance, relevant terminology and its importance, objectives and ways to provide its services. Attendees included 30 journalists representing the different local media. Another introductory workshop on microfinance was organized, targeting commercial and Islamic banking sector, which was attended by representatives of a number of commercial and Islamic banks. It aimed at informing banks of the microfinance services and its support in Yemen since it began inviting the banking sector to contribute to the development of the national economy and support the poor.

Other activities: The network – in cooperation with the Global Communities Yemen – held a one-month training course for 20 credit and finance officers, which included microfinance principles. The trainees gained personal skills in effective communication and negotiation.

YMN set up a workshop in Beirut - Lebanon in partnership with GIZ in a series of meetings between YMN and the agency, which aims to develop a new strategy for the network during 2015–17 plan, and to clarify the common denominators between the network trends and directions of the agency. YMN and the Central Bank of Yemen will be strategic partners for GIZ in Yemen.

Finally, YMN issued its first quarterly magazine, which aims to promote the microfinance message and provide information to the different players in the sector.



Graduating the ultra-poor from extreme poverty, Taiz

## BOX 10

**Yemen: Taking a small leap forward in business development and jobs for young people**

Yemen is not usually associated with business start-ups and, until recently, the concept of interns was relatively unknown. But, despite its current state of insecurity, Yemen has seen glimpses of progress in the modernization of businesses and placement through internships of some young college and vocational graduates in jobs.

The Enterprises Revitalization & Employment Pilot Project (EREP) for Yemen aims to improve the individual employability of young graduates and the business skills of enterprises. Branded 'Wathba' ('leap')—the project gives grants to Small and Micro Enterprises (SMEs) and helps place interns in Yemeni firms.

applied to take part in a pilot project on business adapt to new circumstances, however difficult en that most Yemenis were unfamiliar with the when the government-backed Small and Micro develop the capacity of businesses in Yemen—

Wathba. It used social and traditional media to universities in Sana'a and Aden. (The current 'enabling environment' development econo-

young graduates. More than 4,000 young peo- much stronger interest than anticipated. This ever difficult. About 200 firms were selected for graduates for internships.

gram and more than US\$2 million for SMEs. As ness practices. About 190 firms from the first

group of applicants bought financial management systems, conducted market research, and pursued product development initiatives and/or conducted promotional and marketing campaigns. They reported more productivity and improvements in the quality and competitiveness of their goods, as well as increases in their market share, exports and profitability. Some went to international trade fairs in the hope of expanding into new markets.

The Wathba project has made an effort to bridge the distance between interns and SMEs by introducing "learning while earning". Young people were placed in six-month internships in Sana'a and Aden and exposed to skills in leadership and interpersonal communication, technology and teamwork. The final goal was not of training being an end in itself but to secure interns jobs.

Of 96 interns, 60 managed to turn their internships into jobs after six months—the high rate reflecting the fact that their initial placements were based on skills the firms needed, which in turn made interns more likely to be able to keep their jobs. Business owners who took interns on described them as committed and hard-working, saying the experience had altered their views toward being more open to recruiting 'fresh' graduates.

Wathba's success to date is considered promising—a viable approach to improving young livelihoods, one suggesting that more such initiatives could help the young and ambitious lead even conflict-affected communities out of poverty. The pilot project's example should also help develop Yemen's local capacity for replication, learning and development.



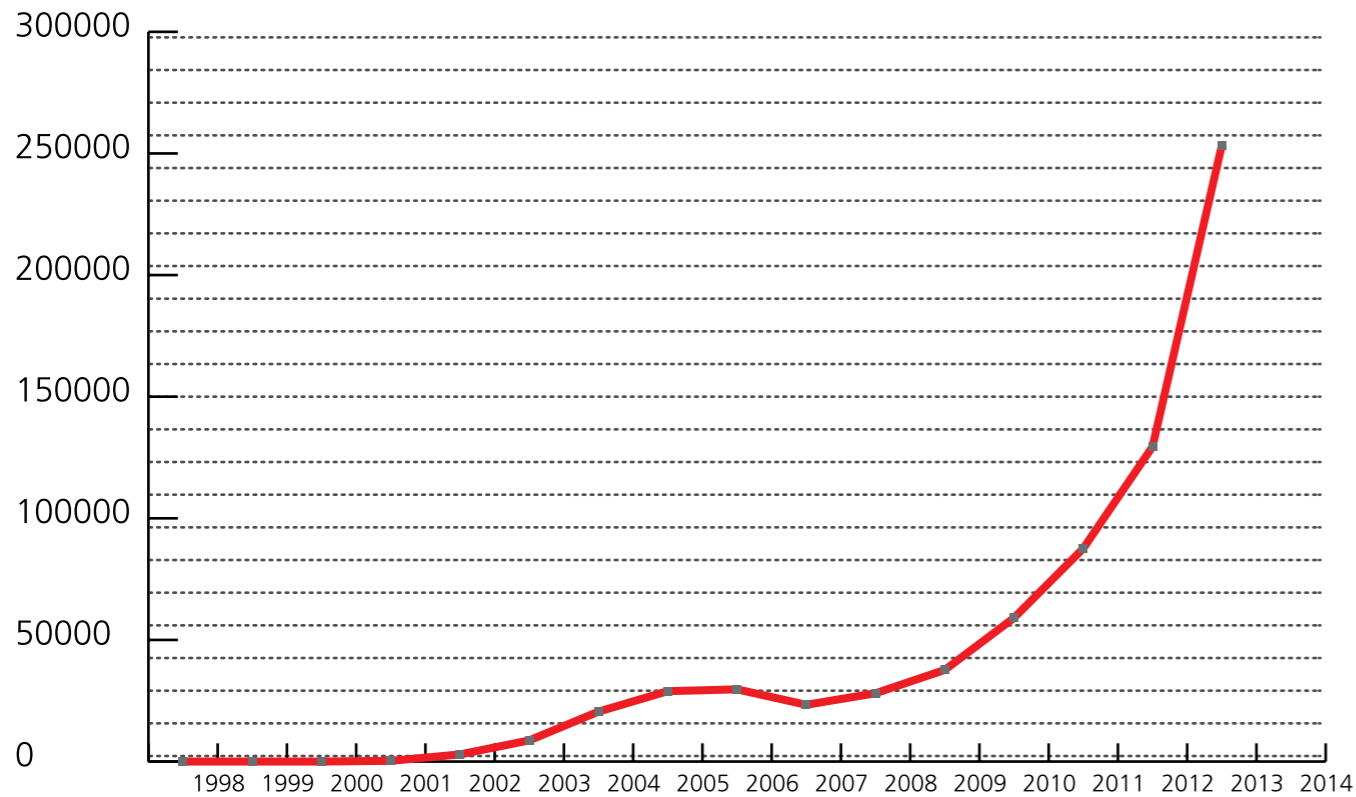
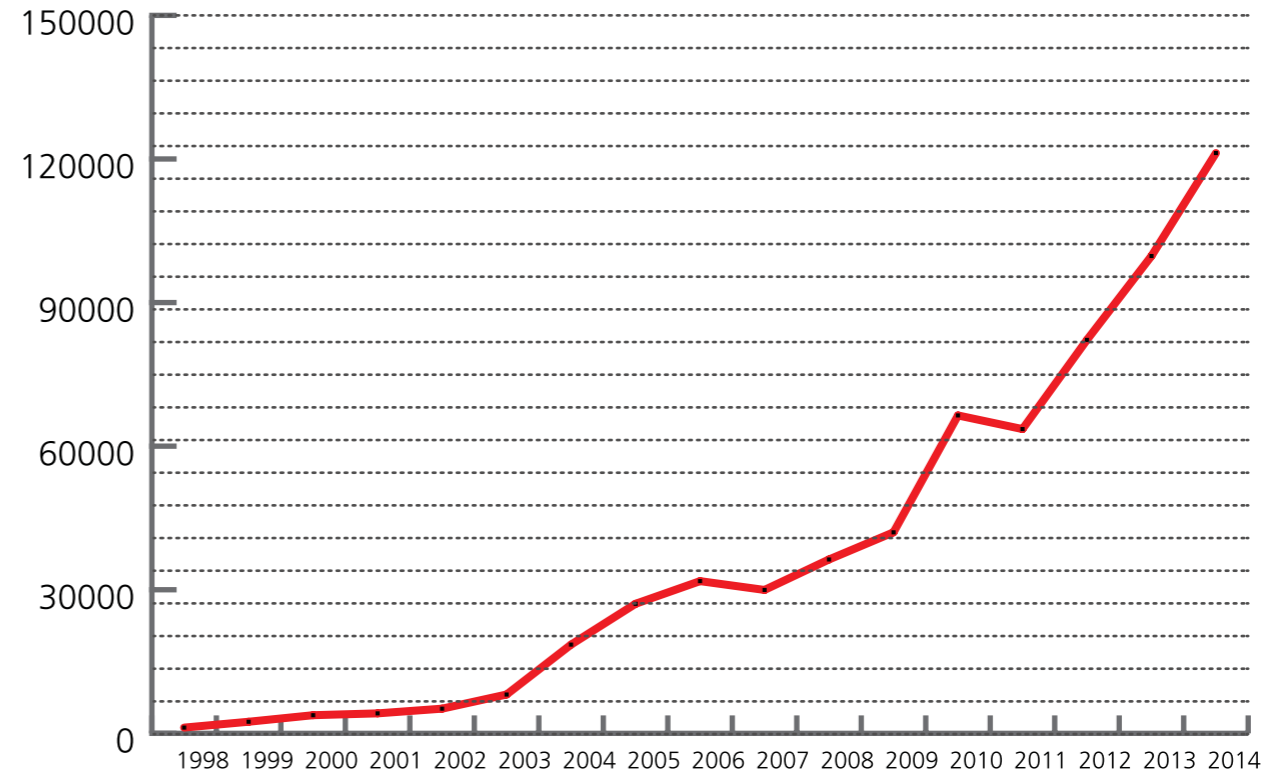
**Aseel Alhetari, a graduate of the internship program, now works at the Saba Medical Center in Sana'a.**

More than 4,000 young people and more than 800 firms initially development and employment, reflecting people's ability to So far, the project's progress has been good, especially giv-idea of internships and Business Development Services (BDS) Enterprise Promotion Service (SMEPS)—a body established to launched the project in August 2013.

As a result, SMEPS had to put a lot of work into promoting publicize it, held workshops and visited hundreds of firms and political upheaval means Yemen is also still far from having the mists often require before they launch initiatives.)

The outcome has been to attract large numbers of SMEs and ple, and more than 800 firms, initially applied to take part—reflects Yemenis' ability to adapt to new circumstances, how-business development services and the same number of Nearly US\$1 million has been allocated for the internship pro-a result, most SMEs have adopted new management and busi-

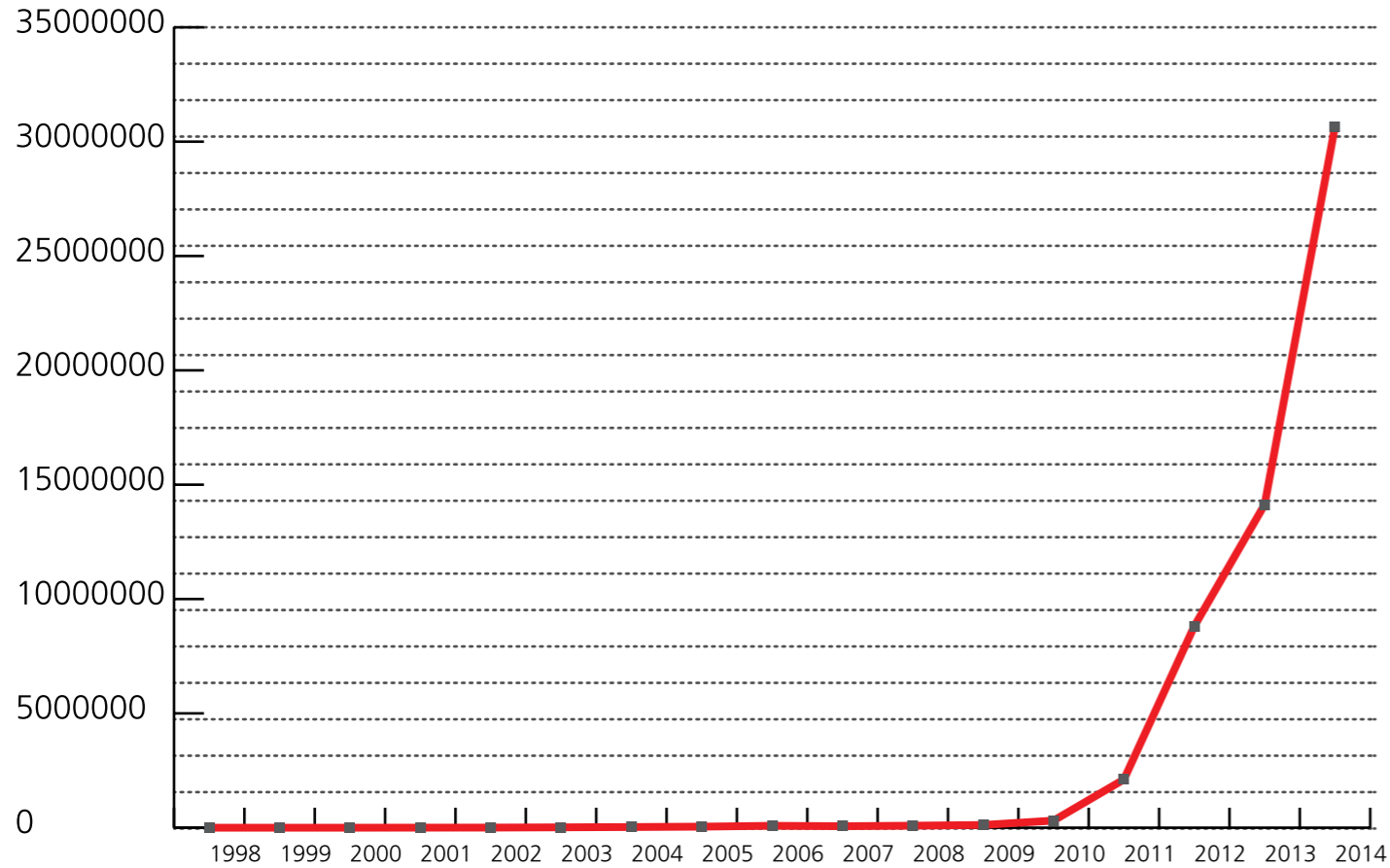
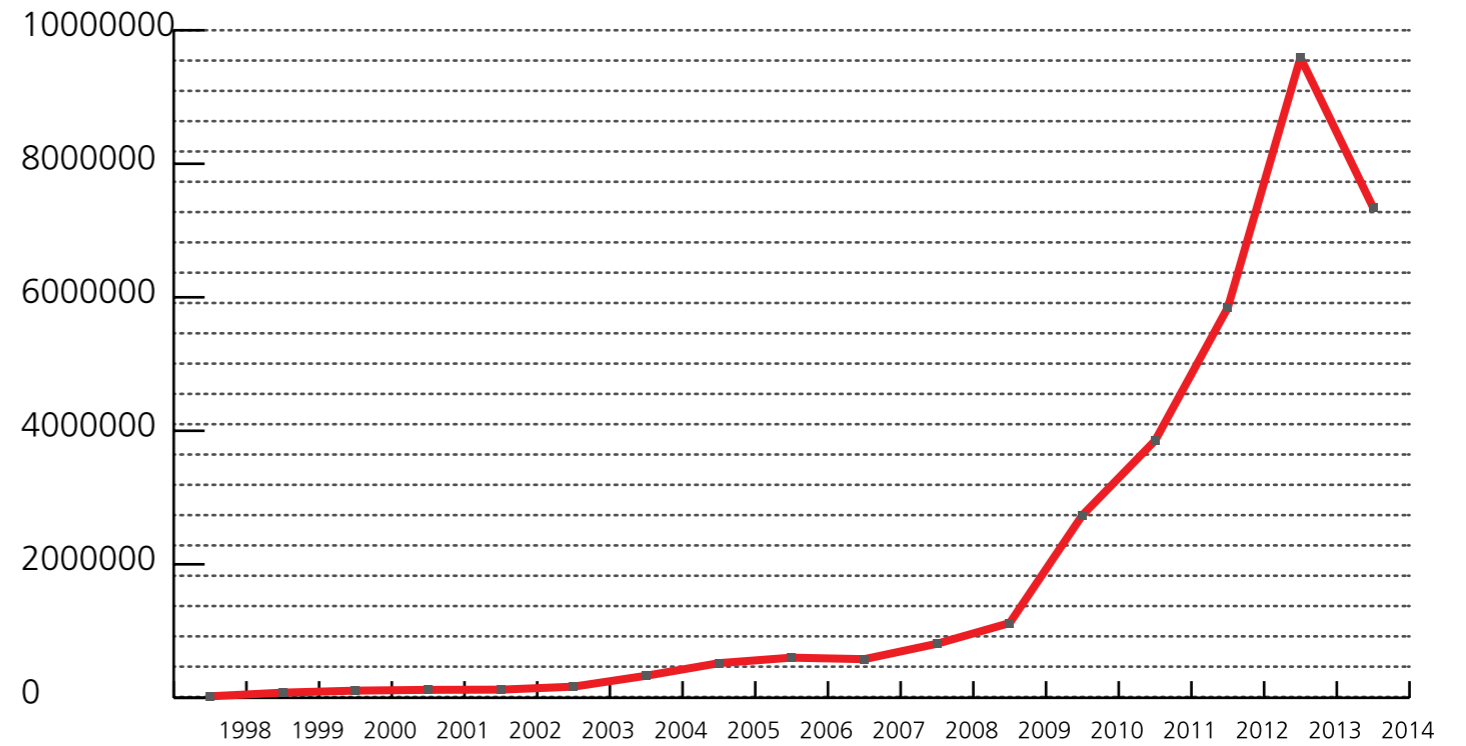
**Figure (3)**  
Active Savers (1998–2014)



**Figure (4)**  
Active Borrowers (1998–2014)



**Figure 5**  
Outstanding Loan Portfolio (1998–2014)



**Figure 6**  
Savings Amounts (1998–2014)



## SFD Institutional Development

During 2104, SFD conducted several institutional development activities.

### Geographic Information System

During the year, the Geographic Information System (GIS) has been further developed to enable SFD to easily access data and information and help target areas most in need of services and development projects.

During 2014, several donors and relevant ministries, experts and researchers were provided with data and indicators, maps and poverty indicators, in addition to providing technical advice for professionals in the use of GIS and GPS.

Also, 7 linked applications have been developed for the purpose of classification and tabulation of data so as to facilitate the user's browsing. Moreover, visits were conducted to SFD's branch offices (BOs) in governorate to provide training for project officers on the use of the GIS application, with training manuals developed and handed over to them. Similarly, follow-up was carried out for the precise entering of coordinates of the project sites by project officers in the branch offices. Finally, SFD has also verified and updated data and prepared and provided relevant maps to SFD's units (water, health, cultural heritage, M&E, agriculture).

### Technical support and quality control

The SFD Quality Department carries out control functions in various projects across all sectors in order to ensure high-quality projects. The projects are targeted at different stages of the project life cycle.



SFD Quality teams conducted field visits to 391 projects distributed on education, health, roads, agriculture and water sectors as well as the cash-for-work program. The results of these visits have shown 3 levels related to the quality of implementation, very good (42% of the projects visited), good (31%) and acceptable (27%).

The Technical Unit (Quality Department) has reconsidered the school buildings technical

designs, and developed the most economical alternatives to suit the conditions and environment of different areas—while maintaining the quality, efficiency and effectiveness of the projects. The new schemes have resulted in a reduction in the cost ranging between 27% and 35%. The unit is currently studying similar design alternatives for the rest of SFD-supported sectors.

### Ensuring Cost Effectiveness

SFD pays particular attention to monitoring the costs of its projects—not compromising the quality of the projects.

In 2014, the average construction cost per square meter decreased slightly, by 1.01% compared to the previous year (2013). This trivial change is probably due to the large competition among contractors for SFD-supported projects, which—in turn—may be due to the suspension of public projects as a result of the current conditions in the country (Tables 14 and 15).

Type of structure	2011	2012	2013	2014
One-story building	364.32	349.46	378.94	380.21
Two-story building	293.18	316.61	322.17	324.84
Three-story building	268.00	286.75	312.59	298.76
Four-story building	237.35	—	285.95	273.13
Average cost	284.47	307.68	322.00	318.75

**Table 14**  
Average construction costs for education projects by type of structure, 2011–14 (U.S. Dollars per square meter)

Area	Number of projects	Average cost
Urban	12	290.21
Semi-urban	75	308.66
Mid-level remote	56	333.57
Remote and rugged	30	348.14
Extremely remote and rugged	4	359.92
Total/average	177	318.75

**Table 15**  
Average construction costs for education projects by area, 2014 (U.S. Dollars per square meter)

Source: SFD Procurement Unit

## Monitoring and Evaluation

Monitoring and Evaluation (M&E) activities at SFD aim at providing SFD's management, the Yemeni government, and SFD's donors with information on the status of SFD's effectiveness and efficiency. SFD's monitoring and evaluation relies on various sources of data including SFD's Management Information System (MIS), field visits, project records, and external data collected by the Central Statistical Organization and other government offices. SFD's monitoring and evaluation system provides real time data on its operations and allows systematic review for the performance and implementation of projects and programs. Periodically, impact evaluations are carried out to assess the outcomes and efficiency and impact of SFD's projects and programs on the target groups. SFD disseminates evaluation findings and encourages discussion and learning to enhance operations.

SFD is subject to periodic internal assessment, as well as the independent external evaluation of the effectiveness and impact of its projects and programs on the target groups, and publish the results of the evaluation, and discuss, and learn from them, and thus strengthen and improve its interventions.

M&E Unit, during 2014, carried out a number of activities in monitoring and evaluation, communication and management of SFD financial resources.

### Monitoring and evaluation activities

During 2014, M&E carried out a number of activities and events to develop the monitoring and evaluation process. The activities included the development of project completion screen, updating the follow-up screen, a survey on the SFD IV projects using smart phones (ODK), evaluation of SFD interventions in nutrition and rain-fed agriculture by collecting data using ODK, preparing reports on progress of the performance and production of evaluation reports that show impact of the SFD interventions.

### The development of project completion screen for actual data entry

During 2014, M&E completed the development of a screen to enter data and indicators of the completed projects including infrastructure, civil works and training, organizational support and capacity building projects. Data of most completed projects since 2011 were entered and facilitated the production of relevant reports with SFD IV indicators. However, the unit still needs to revise some screens related to training activities under the education sector and the training and organizational support activities. As for retrieval

of the cash-for-work projects, a relevant sub-system has been developed, and indicators are obtained directly from the unit.

This screen provides actual data through the final reports by the SFD consultants and handover minutes after the project has been completed. The data include the number of labor, components of intervention and the beneficiary villages. A table showing all contracts that include shortage of data which should be provided so that the contract be amended through this screen instead of looking for the contract in piles of contracts.

### Update of follow-up screen

M&E is continuously updating the system in order to be more convenient and responsive to developments. It developed the follow-up screen through programming the justifications of delay or cancellation of projects according to the project's life cycle. The contractual period for each stage has been re-calculated based on the data of actual data of achieved projects as of 2013. And a field was added to clarify the procedure/s proposed by the officer.

After M&E had set up the project follow-up and completion screens, it organized field visits to the branches according to specific time plan and trained the project officers on ways to use the screens, explore their comments and reflect the modifications (if necessary). The team then visited a number of branch offices and reviewed the actual data entered in the system and reviewed them referring to the actual data in the project files in order to verify the accuracy of data and of data entered.

### Survey of operational status of projects using ODK

The SFD aims to introduce smart devices and information technology as an auxiliary aid to data collection, archiving and analysis and to facilitate the data collection process and make data more accurate and less costly and time-consuming. The way to collect data using a paper-based system requires data entry to the computer system, and this takes a lot of time and effort since the data in the paper-based system is entered twice (to paper questionnaires, and then to the computer) . These are the most important reasons that have driven the SFD to adopt and develop the automated system for data collection .

M&E Unit has been working to program and develop technology using smart devices supported by Android and geographical positioning system applications in order to collect data of projects in the targeted areas to be transferred through internet to the SFD network server. The SFD data collectors were trained to use the automated system of smart devices to replace the paperwork system with a more effective system for data collection containing visual, video, audio, map and other effective tools to send and edit, save and review data collected as well as more effective tools to display and disseminate the data collected.

The survey aims to assess the operational status of achieved infrastructure projects by collecting data on the status of development projects completed during the SFD IV through smart phones (Open Data Kit ODK) in the SFD Branches of Sana'a and Al-Mukalla. The SFD consultants in the branch offices have been trained and qualified to check the effectiveness of projects after initial achievement and its ability to provide the expected services for the community as well as to document success stories for the achieved projects.

### Data collection using smart phones

M & E Unit carried out (in late August 2014) a training course on data collection using ODK and smart phones during the implementation of such a survey in order to

transfer the theoretical and practical knowledge in these areas and use these surveys to collect data efficiently.

The training course targeted a number of firms specialized in data collection in order to qualify them to use smart devices in the statistical data collection. Such a course is the second of its kind in Yemen after the SFD last year had trained experts from the Road Maintenance Fund, the Office of "Interaction for Development" , the Central Statistics Organization (CSO) and the Small and Micro Enterprise and Promotion Service Agency (SMEPS).

### Quarterly reports

The M&E Unit is preparing quarterly reports (newsletters) to the SFD management, units, and



branches. The reports include constant updates on the latest developments on SFD activities and operations, the progress of work against its objectives and operational challenges and constraints. They monitor the progress of project implementation, the ways the SFD invested its resources on district level - with carrying out evaluation of targeting for each program separately -, monitoring the volume and effectiveness of SFD performance and monitoring the status of projects (being prepared, developed, or implemented), with the aim to inform the management and units so they can take appropriate measures accordingly. The reports also inform them of the field status of projects on quarterly basis and of any field cases to be reported to management. In addition, the M&E conducted constant follow-up to understand the progress of the delayed under-implementation projects and follow up on project officers to enter data at the time.

Moreover, M&E disseminates reports on the executive summary of the most important issues monitored and solved during the quarter - to the management, units and branch offices.

Evaluation of cash transfers related to Nutrition Services Program

Conditional Cash Transfers and Nutrition Services Integrated Intervention

The SFD began in 2014 to implement the Conditional cash transfers and Nutrition Services Integrated Intervention in Al-Hodeida Governorate, which include activities carried out in the presence of qualified mother (pregnant or mother of children under five years), awareness campaigns on nutrition and follow-up examinations of children nutrition levels. The M&E Unit contracted with an expert to design the assessment methodology, and the unit's team participated in the audit and review of survey instruments, selecting the survey sample and developing terms of reference for the implementation of the baseline survey. SFD invited a group of known firms implementing surveys and contracted with the selected one. SFD coordinated with that firm in the related training course, writing the field work manual, preparing for the baseline survey on the village sample in the districts where the Nutrition Services Integrated program has been implemented (Alluhaiyah, Al-Zuhrah, and Al-Qanawis), and districts where both programs have been implemented (Zabid, Al-Marawah, and Beit Al-Faqih). The survey included a sample of 2,000 households spread over 102 villages in Alluhaiyah and Al-Zuhrah districts (intervention sample) and Al-Qanawis (control sample), as well as another sample of 2,000 households spread over 200 villages (intervention and control) in the last three districts. The data collection process began mid-December 2014.

### Evaluation activities on RALP projects

The M&E Unit carried out a number of activities evaluating the efficiency and effectiveness of the Rain-fed Agriculture and Livestock Projects (RALP), in order to conduct rapid field assessment on the infrastructure component, analyze the status of the producing groups, and write a final evaluation report on RALP including results of RALP evaluation during the years 2008–10.

### Rapid field assessment for infrastructure (rehabilitation of watersheds)

In order to assess and review the efficiency, effectiveness and sustainability of watershed projects, a field survey on four watershed areas in the districts of Boa'a (Al-Hodeida), Al-Rujum Al-(Mahawit), Al-Qbaiatah (Lahj) and Khairan Al-Muharraq (Hajjah), where data were collected from almost 378 households in 27 villages, including 18 villages equally benefiting from three watershed projects, and 9 villages in Al-Sahr watershed in Al-Qubaitah. The sample of one watershed was distributed at the top, middle and bottom of the watershed area with two samples at each site to ensure different representation of the different types of interventions. The ODK was used to collect data directly from respondents in the field and identify coordinates of sites implemented in the watershed components.

The study included two main factors: (1) a survey to gauge impact of the rehabilitation of watershed infrastructure on the key aspects such as water and soil conservation and provision of water for different purposes, (2) a technical study to gauge quality of implemented installations and specifications with the planned standards. The first factor focused on level of satisfaction of the respondent samples about the implemented and qualified components in their communities in terms of quality of implementation, location selection and extent of utilization and its impact on various production activities and their compatibility with the priorities of the local community. The first factor of the study also focused on the local community willingness and contribution to cover the cost of periodic maintenance. The below summary shows the results of this factor:

1. The proportion of respondents who said that the intervention led to a positive impact on plant production ranges between 18% and 79% at an average of 52%. The respondents' estimate of the rate of increase ranges between 40% and 26% at an average of 32%.
2. The percentage of increase in the production of fodder in the four watersheds ranges between 9% - 34%, on average 22%

3. Despite the study coincided with the religious Eid Al-Adha vacation, a livestock sale season, there is a positive change of the increase in the number of sheep in the watersheds ranging between 38% - 2%, on average 15%.
4. The increase in the amount of collected water ranges between (33% - 43% at an overall average of 35%, which is a positive sign explaining increase in plant production rates and improved bees pastures.
5. Utilization of households that bring water from the outside in all watersheds exceeded 60% at an average of 62% with the exception of the first watershed that the percentage reached 29%. 2% of the respondents to the survey reported that there was a positive impact in reducing water fetching time which reflected a positive impact of SFD interventions.
6. increase in the number of livestock (12% for cattle, 15% for sheep 0.5% for goats)
7. the impression between positive and positive to a large extent in terms of the impact of groups on activities of individuals
8. proportion of respondents who said that their land reclaimed by SFD reached 61%, and 78% of respondents reported that there was a positive impact of SFD interventions to reduce the erosion of agricultural land.
9. Some 87% of the respondents expressed satisfaction with the SFD watershed management projects, as they said the project implementation was positive for the region. The previous results are "very satisfactory" given that the project targets rain-fed agriculture areas (seasonal rains) and the small agricultural holdings in those areas.

### **Analysis of the situation of agricultural producing groups**

M&E teams reviewed data of the producing groups in RALP (available in Oracle-based system of the ARD Unit), summarized and classified results of the groups financing and of the follow-up visits paid by the unit's consultant in order to assess the level of sustainability of the producing groups, provide indicators on the efficiency and effectiveness of performance of the groups in production activities and relevant supportive actions. The review results say that the total number of agricultural groups is 1,823 including about 10,150 members with overall financing of \$3.18 million (about Yemeni Riyals 683.6 million). The percentage of the existing groups (for sheep, goats and beehives) is about 70%, including groups that its members distributed livestock and beehives after two production cycles.

### **Preparation of assessment of LIWP (long-term intervention)**

In order to select areas for the implementation of the program according to the objec-

tive selection criteria and to make sure of the group of areas selected according to the desk selection based on the national surveys, the M&E Unit trained a number of staff members of the LIWP Unit on programming electronic forms through the ODK system. As well, the LIWP IT team members were trained on ways to conduct the survey using smart phones. The Unit also shared data, images, reports and materials with several local authorities including university students, researchers and various newspapers, in addition to the SFD staff in the different units.

The unit assisted by an external expert completed the initial design of the assessment study on the cash-for-work program, which was expected to continue in the target community for three to five years in order to increase their capacity to respond to crises. In addition to cash-for-work activities, the program includes other activities such as promoting savings, establishing capital and investment and launching nutrition awareness targeting children and women. However, this program has not begun because of the current political crisis which blanketed the country in late 2014 and the consequent impact in terms of shortfall of financial resources to SFD.

### **Targeting assessment and review**

The M&E Unit, during 2012–14, continued to study, review and document the efficiency of SFD targeting, targeting indicators, analysis of consistency of these indicators with the SFD different interventions. The multiple mechanisms of SFD IV and its various emergency and development activities against poverty (such as labor-intensive works program, and rain-fed agriculture) have driven the SFD and donors to pay increasing attention to targeting and to develop suitable models and indicators for targeting process.

In 2014, and in coordination and cooperation with the World Bank, the SFD reviewed the assessment of the targeting performance using the method of "differential evaluation". The SFD helped an expert analyze data of targeting and write a report on the SFD targeting performance.

The M&E and Programming units also participated in a regional workshop that discussed the use of differential evaluation method and issues related to the preliminary results of the review, measurement methods and SFD indicators used for project targeting and evaluation. The M&E Unit also prepared a special presentation showing results of this workshop that indicated to the preliminary results of the study at district level.

The resources percentage allocated for poor families (according to the definition of the poor family as mentioned by the WB's poverty maps' report) at district level for the ge-



ographical allocations in SFD III and IV are 87% and 83% respectively (as for projects that are still at the beginning of implementation or under implementation, the targeting ratio increases to reach the planned allocations of up to 92% and 91%), while the total investments of community development and cash-for-work programs reached 71% and 84% respectively.

The M&E Unit reviewed the targeting for communities benefiting of projects implemented during 1 January 2011 till 30 September 2014 on the basis of targeting-for-outcome index (60% of resources go to 50% of the most disadvantaged villages) and comparing the percentage of deprivation of services in villages where SFD has intervened to the broker denial rate for all Yemen villages, weighed with the population size in the village (61%). The review included three scenarios covering the aforesaid period: (1) projects approved; (2) completed projects; and (3) projects approved and completed. Percentage of allocations obtained by poor families, and the results for the three scenarios showed that 68% of the resources go to the villages of the poorest for the projects which are still at the beginning of implementation and 64% of the projects that have been completed and 72% - in a row (the first scenario is consistent, and therefore the SFD at the end of this phase will achieve the targeted index with the preparation of the planned targeting index in the framework of outcomes.

In 2014, and in coordination and cooperation with the World Bank, the SFD reviewed and assessed the targeting performance using the method of "differential evaluation." The M&E Unit monitors the use of resources in targeting the impoverished groups and communities.

The findings of the analysis show that the resources allocated in SFD IV for poor families at district level in Community and Local Development and Cash for Work Programs amounts to 84% compared to 71% in SFD III. These findings indicate that the SFD increases its interventions that target poor areas.

Similarly, an analysis of SFD's funds distribution was conducted to assess the share of investments that go to poorer villages. The analysis has concluded that these funds, in SFD Phase IV, benefitted 68% of poor households. Therefore, it can be confirmed that SFD has fulfilled the projected goal of this phase, i.e. allocating 60% of the investments to benefit the highest deprived 50% villages.

## Preparation of SFD V

In early 2014, the SFD began to prepare for its vision for phase five (2016-2020) based on developments at the national level including the key outcomes of the National Dialogue and development challenges building on the SFD advantages and potential. The SFD held a number of consultative meetings with partners and hired an international consultant in governance and local development to facilitate the preparation of the SFD V plan (2016-2020). The meetings developed the aspects of local development and building the capacities of local authorities, and the local consultant helped produce the preliminary draft of the plan in various sectors. The M&E Unit helped organize interviews with the local authorities (such as the ministries of planning, finance and local administration) and international bodies (DFID, World Bank, European Union and United Nations), as well as with the heads of SFD units and the SFD Managing Director.

## Communication

SFD continues to increase awareness on efforts geared toward alleviating poverty and targeting poor and needy areas as well as to mobilize community participation in development. In this context, SFD prepares case studies on the impact of SFD-supported development projects on improving the living conditions of the beneficiaries in the targeted areas. SFD also contributes to enhancing mutual learning among communities and delivers messages to government decision makers and donors. Moreover, SFD issued Press Releases and continued to develop, publish and distribute interactive communication products including publications. The design of SFD's website was also completed and regularly updated.



## Funding Management

During 2014, the use of SFD resources has been organized, and controlled. SFD also followed up on the funding sources and funding status. The funding information system has also continued to support the process. Donors reporting: quarterly, semi-annual and the ad-hoc reports.

### Reporting to the government and donors

The SFD Monitoring and Evaluation Unit prepares and circulates ad-hoc and regular reports (quarterly, and semi-annual) to the government, donors and other stakeholders. The reports brief them on the latest developments on the work progress in general, projects' implementation and operation status.

### Donors' joint review missions and performance progress reports

During the reporting year, two donors' joint review missions were held: the first teleconference meeting took place during 2 - 3 June 2014. This meeting aimed to review the progress of implementation of SFD IV (2011-2015), the operation's financing gap at this stage and the most important difficulties facing the operations.

The second meeting held during 8 – 11 December 2014 discussed the operations' progress of SFD IV (2011-2015), and vision of SFD V.

During 2014, SFD prepared two reports in end of March and end of September clarifying the extent of progress of SFD IV and outputs.

### Coordination and preparation for donors' visits

SFD continued over the reporting year to receive donors' missions to discuss the operations' progress and the opportunities and challenges facing grants and funding

or funding to be provided. In addition, SFD coordinated field visits to donors' representatives to some SFD-supported projects.

### Phase IV funding

The estimated budget for plan of SFD IV (2011-2015), as approved by the Board of Directors, is US\$1.126 billion, including the government's contribution (10% of the total).

Since the beginning of SFD Phase IV in 2011, some 37 agreements were signed with donors and financiers with a total amount of US\$797.1 million. These included 28 sub-agreements worth US\$653.8 million funding SFD IV and 9 agreements worth US\$143.3 million funding special programs that had taken place after the 2011 events (such as employing young people through "cash-for-services", the literacy and vocational literacy program, nutrition programs, and the provision of health services to the mother and newborn). In addition, since the beginning of phase IV in 2011 till end of 2014, the government has provided about US\$ 72 million (of the total due commitment of US\$ 101 million).

However, there is still a funding gap of the SFD IV activities of US\$371.1 million by end of December 2014 assuming that the government will provide all of its above mentioned commitment (US\$ 101 million).

Moreover, the above-mentioned total amount of US\$653.8 million includes US\$25 million provided by OPEC Fund for International Development, which is still pending the Parliament's approval in order to enter into force.

Status of the Agreement	Agreement No.	Value (\$)	Disbursement (\$)
Agreements in effect	28	628,846,874	331,514,569
Agreements sign, not in effect	1	25,000,000	
Agreements for special programs	9	143,280,000	32,749,896
Total external resources	37	797,126,874	364,264,465
Government commitment *		101,000,000	72,000,000
<b>Total</b>	<b>37</b>	<b>898,126,874</b>	<b>436,264,465</b>

**Table (1)**  
Agreements signed during Phase IV

\*Government commitment is annually approved based on the budget provided by SFD, and it could be more or less according to the government's funding capacity.

From the programs that have been negatively affected by funding gap was the Community and Local Development program (funding gap exceeding \$232 million), and the Capacity Building and Labor-intensive Works programs suffer from a funding gap of \$83 million and \$31 million - respectively (Table 1 shows the funding status in detail).

### Conditions of effective external funding sources

#### Progress in the use of resources

As mentioned above, as of end of December, the sources signed, which support SFD IV and special programs, reached 37 agreements worth about US\$797 million, of which 36 agreements worth \$772 million have become effective, and disbursement from those 37 agreements reached \$364 million, in addition to \$72 million, the Yemeni Government's contribution. There are a number of grants that became effective in 2014, and there are suspended agreements due to the current situation.



**Follow-up of funding sources**

During the year, SFD followed up 14 agreements to be activated and to enter into force, and 12 of them were activated and entered into force. And two agreements remained suspended; OPEC credit to support SFD IV (which is pending parliament approval) and the OPEC credit agreement supporting the Vocational Training and Skills Development Project (the first payment request is still on hold). During the year, 8 agreements worth \$200 million were signed with Saudi Arabia, World Bank, German government/KfW, Dutch government and Arab Fund for Economic and Social Development (AFESD) as follows:

**Table (2): Agreements signed in 2014**

Donor	Agreement	Sign. Date	Date of effect	First payment effected date	Value of modified agreement (\$)	Agreement status
Islamic Development Bank (IDB)	IDB Credit to employ the youth	07/03/2013	15/04/2014	04/06/2014	25,000,000	In effect
	IDB Credit to Agricultural Development Project- Abyan	03/06/2009	24/03/2010	27/03/2014	1,500,000	In effect
World Bank	WB Grant for Mother and Newborn Health	22/02/2014	22/02/2014	18/12/2014	20,000,000	In effect
	Second Additional Fund to support SFD	31/08/2014	16/10/2014	04/12/2014	50,000,000	In effect
	WB Grant to support Civil Societies Organisations	11/04/2014	05/08/2014	03/12/2014	8,000,000	In effect
German Government	KfW Grant to the Labour-Intensive Program, No.:279 65 2013	20/05/2014	20/05/2014	12/08/2014	13,400,000	In effect
Dutch Government	Dutch Grant to Water & Env. Projects in 9 Governorates	13/11/2014	13/11/2014	13/11/2014	3,640,000	In effect
	Dutch Grant to Support Girl education and Literacy No.: 26489/SAA0118554	28/05/2014	28/05/2014	29/05/2014	3,947,368	In effect
Kingdom of Saudi Arabia (KSA)	SDF Grant to Support SFD IV	02/01/2014	02/01/2014	27/02/2014	100,000,000	In effect
Arab Fund for Econ. and Social Development	AFESD Grant to Repair and Rehab. the Grand Mosque of Sana'a – Phase 4	20/04/2014	15/05/2014	02/07/2014	1,770,000	In effect
OPEC	OPEC Credit no. :133 to support Vocational Training and Skills Development	01/06/2010	27/04/2013		9,100,000	Ongoing process to request 1st payment for activation
	OPEC Credit to Support SFD IV	11/04/2014			25,000,000	Awaiting Parliament approval
<b>Total</b>					261,357,368	

**\* Yemeni Government commitment to SFD IV for the period (2011-2014) reached YER 16,236,450,625**

## Agreements closed in 2014

During the year, the below grants and credits were closed:

- Grant of Preparation of the Mother and Newborn Health Voucher Project.
- KfW Emergency Grant for the rehabilitation of conflict affected schools (No. 201 165. 471).
  - World Bank Credit for SFD – RALP (4220-YEM).
  - IFAD Credit for SFD – RALP

Table (3): Funding during (2011 – 2014)

Donor	Agreement	Signing date	Date of effect	Date of completion	Date of 1st payment effected	Amount	Currency	Value in US\$	Disbursement in donor account currency (\$)	Disbursement from funding resources (\$)
World Bank	Second Additional Fund to support SFD	31/08/2014	16/10/2014	31/12/2016	04/12/2014	32,400,000	SDR	50,000,000	5,000,000	5,000,000
	WB Grant to Support SFD IV	28/06/2010	07/10/2010	31/12/2015	10/02/2011	38,700,000	SDR	60,000,000	58,900,062	58,900,062
	WB Grant to support Civil Societies Organisations	11/04/2014	05/08/2014	31/12/2018	03/12/2014	5,200,000	SDR	8,000,000	500,000	500,000
Netherland Government	Grant No. 22011 for SMED – SFD IV	25/11/2010	25/11/2010	31/12/2012	25/11/2010	2,430,000	USD	2,430,000	2,429,716	2,429,716
	Grant No. 23740 for Intensive Program, -SFD IV	25/11/2010	25/11/2010	31/03/2013	25/11/2010	6,000,000	USD	6,000,000	6,000,000	6,000,000
	Grant to support Girl Education and Literacy No. 26489/SAA0118554	28/05/2014	28/05/2014	30/04/2016	29/05/2014	3,947,368	USD	3,947,368	1,527,595	1,527,595
	Dutch Grant to Water & Env. Projects in 9 Governorates	13/11/2014	13/11/2014	31/12/2016	13/11/2014	3,640,000	USD	3,640,000	936,842	936,842
	Grant No. 24731 for water projects	25/11/2012	25/11/2012	31/12/2014	25/11/2012	3,639,484	USD	3,639,484	3,457,460	3,457,460
Islamic Bank for Development	IBD Credit to employ the youth	07/03/2013	15/04/2014	01/05/2018	04/06/2014	25,000,000	USD	25,000,000	2,000,000	2,000,000
	IBD Credit to Support Agricultural Development Project- Abyan	03/06/2009	24/03/2010	31/12/2013	27/03/2014	1,000,000	Islamic Dinar	1,500,000	1,500,000	1,500,000
	IBD Grant to Institutional Support project of the Agricultural Development Project- Abyan	03/06/2009	31/12/2009	31/12/2013	17/06/2013	192,000	Islamic Dinar	288,000	288,000	288,000
United Arab Emirates	Abu Dhabi Fund's Grant	16/12/2009	16/12/2009	31/12/2015	07/11/2012	33,000,000	USD	33,000,000	28,542,923	28,542,923
OPEC Fund	OPEC Credit No. 1234P	03/02/2009	01/04/2011	31/12/2014	07/01/2012	18,000,000	USD	18,000,000	15,422,940	15,422,940
	OPEC Credit for SFD IV	11/04/2014						25,000,000		
KSA	Saudi Development Fund to support SFD IV	02/01/2014	02/01/2014	31/12/2018	27/02/2014	375,000,000	Saudi Rial	100,000,000	10,000,000	10,000,000
Arab Fund for Econ. and Social Development	AFESD Credit to support SFD IV	19/10/2010	06/03/2012	31/12/2015	03/10/2012	30,000,000	KWD	100,000,000	71,672,891	71,672,891
	AFESD Grant to Rehab. Grand Mosque of Sana'a – Phase 4	20/04/2014	15/05/2014	30/06/2017	02/07/2014	500,000	KWD	1,770,000	354,396	354,396
	AFESD Grant to Rehab. Grand Mosque of Sana'a – Phase3	06/03/2011	06/03/2011	30/06/2017	07/08/2011	500,000	KWD	1,800,000	1,773,208	1,773,208
EU	EU Grant No. 212-019 / 2007	08/12/2008	06/07/2011	05/07/2013	30/07/2011	10,802,000	EURO	14,100,000	15,081,106	10,802,000
	EU Grant to Support Health Sector (2)	31/12/2009	31/12/2009	22/01/2015	05/03/2011	2,785,000	EURO	3,500,000	2,239,224	1,641,780
Germany	Grant to support SFD LIWP No. 279 65 2013	20/05/2014	20/05/2014	20/04/2016	12/08/2014	10,000,000	EURO	13,000,000	2,545,218	2,000,000
	Grant to SFD - SMED programs No. 067 66 2005	11/11/2012	11/11/2012	31/12/2015	12/03/2013	4,500,000	EURO	5,850,000	5,067,067	3,815,607
	Grant 2012-66-691 for SFD - LIWP	12/09/2012	10/04/2013	30/09/2015	27/04/2013	7,439,496	EURO	9,400,000	9,926,726	7,439,496
UK	British Grant to SFD IV	19/01/2011	19/01/2011	31/12/2015	20/01/2011	100,000,000	GBP	155,000,000	138,766,800	86,800,000
Kuwait Fund for Arab Econ. Development	Kuwait Fund for Arab Econ. Development Grant from the resources of Dignified Life Fund	17/04/2012	17/04/2012	31/12/2016	18/11/2012	6,000,000	USD	6,000,000	6,000,000	6,000,000
USA	CLP Grant as funded by USAID to Support Water Sector	25/04/2012	25/04/2012	24/10/2012	25/06/2012	87,022	USD	87,022	82,324	82,324
	CLP Grant as funded by USAID for SFD – LIWP	03/01/2012	03/01/2012	30/04/2012	27/12/2011	1,295,983	USD	1,295,000	1,295,983	1,295,983
	USA Embassy Grant to Support Marib Museum and Water Projects in Sana'a City and Taiz Governorate	17/09/2000	17/09/2000	31/12/2012		1,600,000	USD	1,600,000	1,685,743	1,685,743
<b>Total</b>										331,868,965

\*Value of agreement in US\$ is estimated upon signing the agreement and may increase or decrease due to currency fluctuations

Table (4): Funding during 2011-2014 for Special Programs

Donor	Agreement	Signing date	Date of effect	Date of completion	Date of 1st payment effected	Amount	Currency	Value in US\$	Disbursement in donor account currency (\$)	Disbursement from funding resources (\$)
World Bank	Grant to prepare for Mother and Newborn health using vouchers	03/09/2013	03/09/2013	30/06/2014	11/12/2013	400,000	USD	400,000	400,000	400,000
	Japan Grant to support Nutrition thru WB	12/10/2012	24/03/2013	14/04/2017	19/12/2013	2,730,000	USD	2,730,000	500,000	500,000
	WB Grant for Mother and Child Health	22/02/2014	22/02/2014	31/12/2019	18/12/2014	20,000,000	USD	20,000,000	250,000	250,000
	WB additional Grant for SFD IV	04/05/2013	19/06/2013	31/12/2016	11/12/2013	16,300,000	SDR	25,000,000	3,900,000	3,900,000
Kuwaiti Fund for Development	Kwua it Grant to fund the Reconstruction Program	28/05/2013	28/05/2013	31/12/2016	09/07/2013	50,000,000	USD	50,000,000	10,000,000	10,000,000
Germany	German Grant No. 2012 67 327 for Water Program in Abyan	19/12/2012	19/12/2012	31/12/2017	26/05/2013	12,000,000	EURO	15,600,000	10,436,596	8,000,000
	German Government/ KfW Emergency Grant to Qualify Conflict-Affected Schools No. 2011 65 471	21/05/2012	21/05/2012	31/12/2014	23/07/2012	7,000,000	EURO	9,190,000	9,117,098	7,000,000
OPEC Fund	OPEC Credit No. 133 for Vocational training & Skills Development	01/06/2010	27/04/2013	31/05/2015		9,100,000	USD	9,100,000		
Islamic Development Fund	IBD Credit&Grant to Support Literacy and Vocational Literacy Project to Reduce Poverty	04/05/2010	06/05/2013	30/06/2015	09/07/2013	7,031,000	Islamic Dinar	11,260,000	2,345,500	2,345,500
<b>Total</b>								143,280,000		

\*Agreement in USD is estimated upon signing the agreement and may increase or decrease due to currency fluctuations

**Table (5):** Agreements carried over from phase three (2004-2010) and disbursement extended to Phase four (2011-2015)

Agreement	Signing date	Date of effect	Date of completion	Amount	Currency	Disbursement with donor account currency	Disbursement in donor account currency (\$)	Disbursement from funding resources (\$)
WB Credit for SFD - RALP	11/09/2006	06/08/2007	30/09/2014	7,400,000	SDR	10,999,784	10,805,804	10,999,784
Italy – Swap credit (Cultural Heritage projects)	30/07/2007	30/07/2007	31/12/2013	800,000,000	YER	800,000,000	4,000,000	3,907,661
KfW Grant No 2009 65 038	03/10/2009	03/10/2009	31/12/2013	8,000,000	EURO	8,000,000	10,672,000	10,519,976
KfW Grant No. 2009 67 414	17/12/2009	18/05/2010	31/12/2013	5,000,000	EURO	5,000,000	7,100,000	6,583,921
KfW Grant No. 2008 65 899	19/12/2008	10/06/2009	31/12/2013	17,500,000	EURO	17,500,000	24,325,000	23,416,227
IFAD Credit to SFD - LIWP	21/01/2008	03/02/2009	30/09/2014	10,850,000	SDR	16,228,179	16,400,000	16,228,179
Saudi Development Fund Grant	02/04/2008	02/04/2008	30/09/2013	375,000,000	SR	100,000,000	100,000,000	100,000,000
Kuwaiti Development Fund Credit	22/02/2009	26/01/2010	31/12/2013	14,000,000	KWD	49,825,344	49,825,344	49,825,344
<b>Total</b>							223,128,148	221,481,093

**Agreement in USD is estimated upon signing the agreement and may increase or decrease due to currency value fluctuations**



## Annexes: Additional Data

### Commitments by Program (Millions of U.S. Dollars)

Program	2014	During the period 2011–14	Cumulative (1997–2014)
Community and Local Development	17.1	975.0	1,659.70
Labor Intensive Works Program	34.8	151.6	190.10
Capacity Building	11.7	81.4	163.00
Small and Micro Enterprises Development	17.2	54.2	75.20
<b>Total**</b>	<b>80.8</b>	<b>1,262.3</b>	<b>2,088.00</b>

### Disbursements by Program (Millions of U.S. Dollars)\*

Program	2014	During the period 2011–14	Cumulative (1997–2014)
Community and Local Development	153.53	549.4	1,252.53
Labor Intensive Works Program	24.86	107.1	132.26
Capacity Building *	18.25	48.0	178.25
Small and Micro Enterprises Development	13.50	43.7	63.70
<b>Total</b>	<b>**210.14</b>	<b>748.3</b>	<b>1,626.74</b>

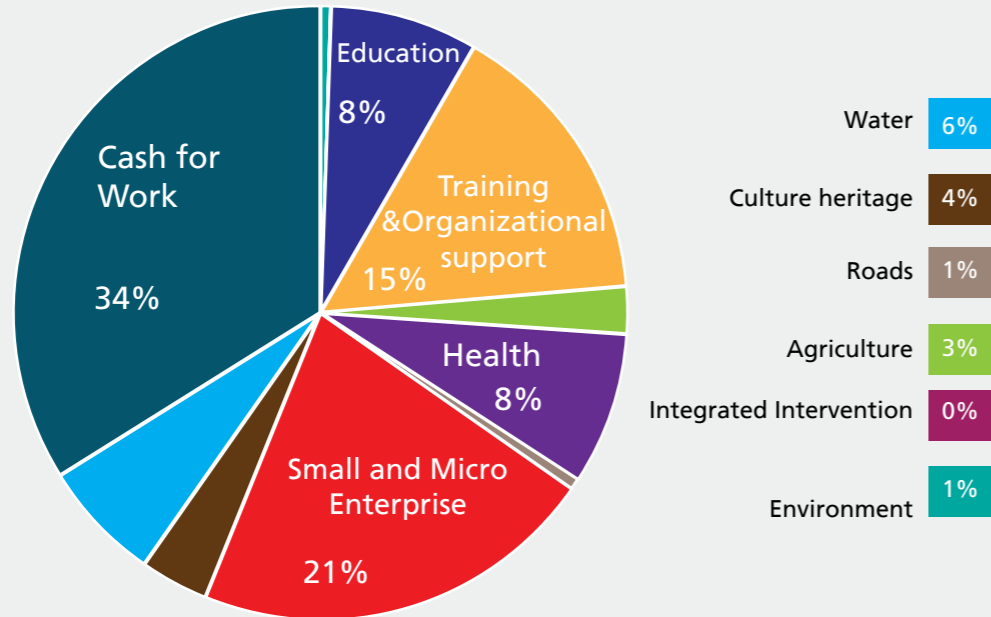
**Note:** Amounts are estimated based on annually approved projects as well as operating and fixed assets costs. Commitments may fall by 5–7% due to cancellation of some approved projects.

\*The referred to period of Phase IV includes the projects completed from Jan 2011 until 31 Dec 2014.

\*\*Includes estimated beneficiaries' contributions

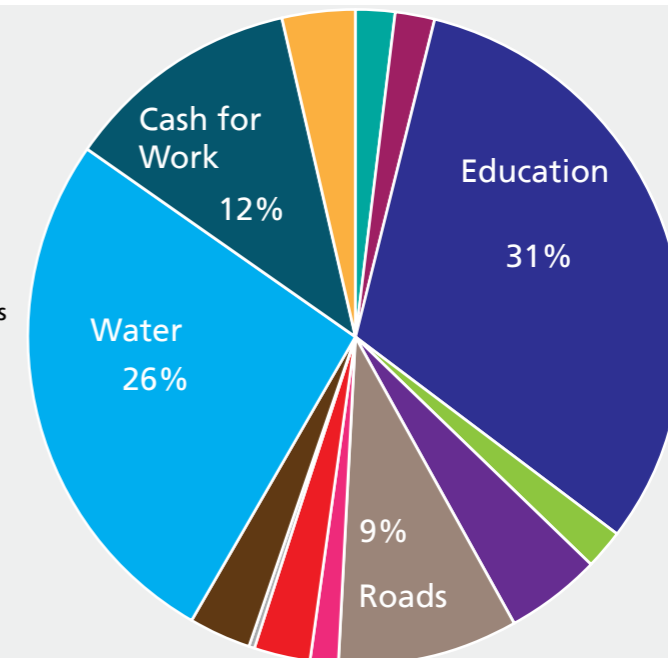
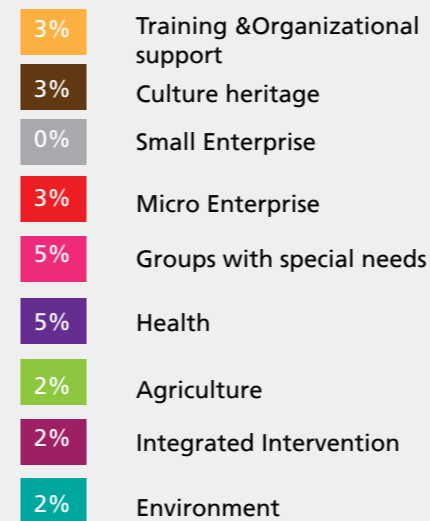
\*Includes operating expenses and fixed assets costs as well as projects' disbursements that may not appear in the projects' commitments

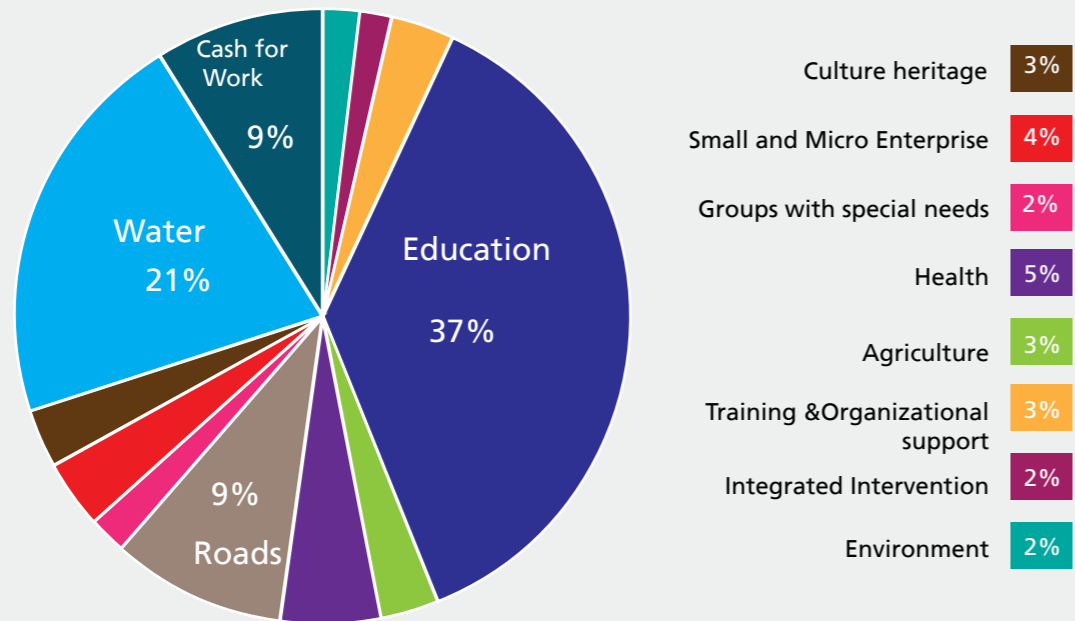
\*\*The amounts include disbursements for 2014 projects as well as for projects commenced in previous years



**Figure A1**  
Distribution of Commitments by Sector, 2014

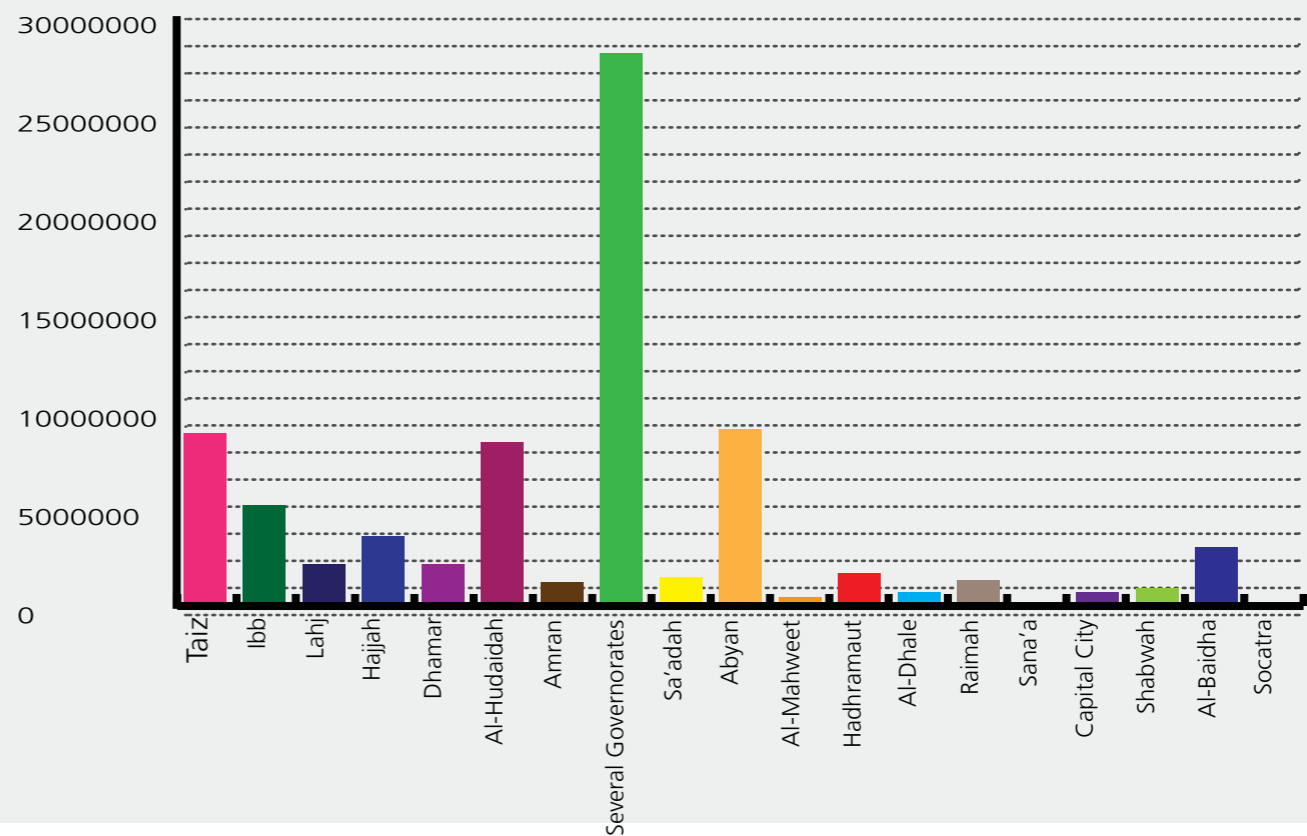
**Figure A2**  
Distribution of Phase IV Cumulative Commitments by Sector, 2011–14

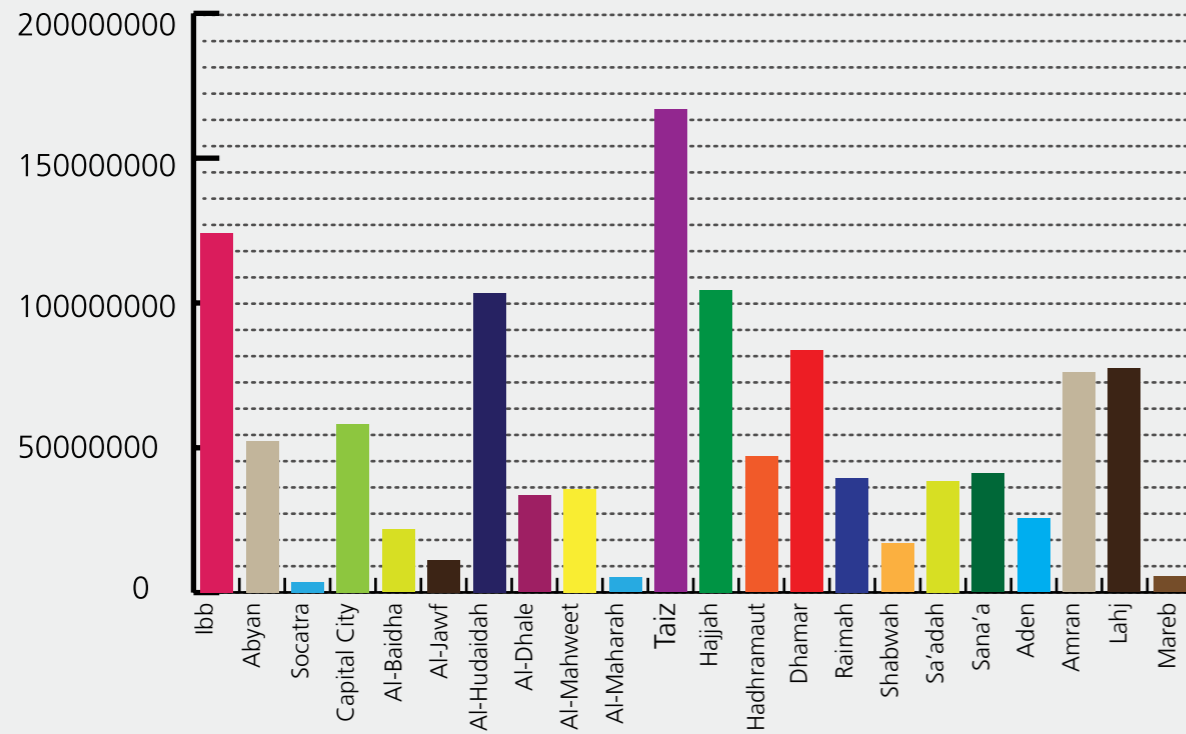




**Figure A3**  
Distribution of Cumulative Commitments by Sector, 1997–2014

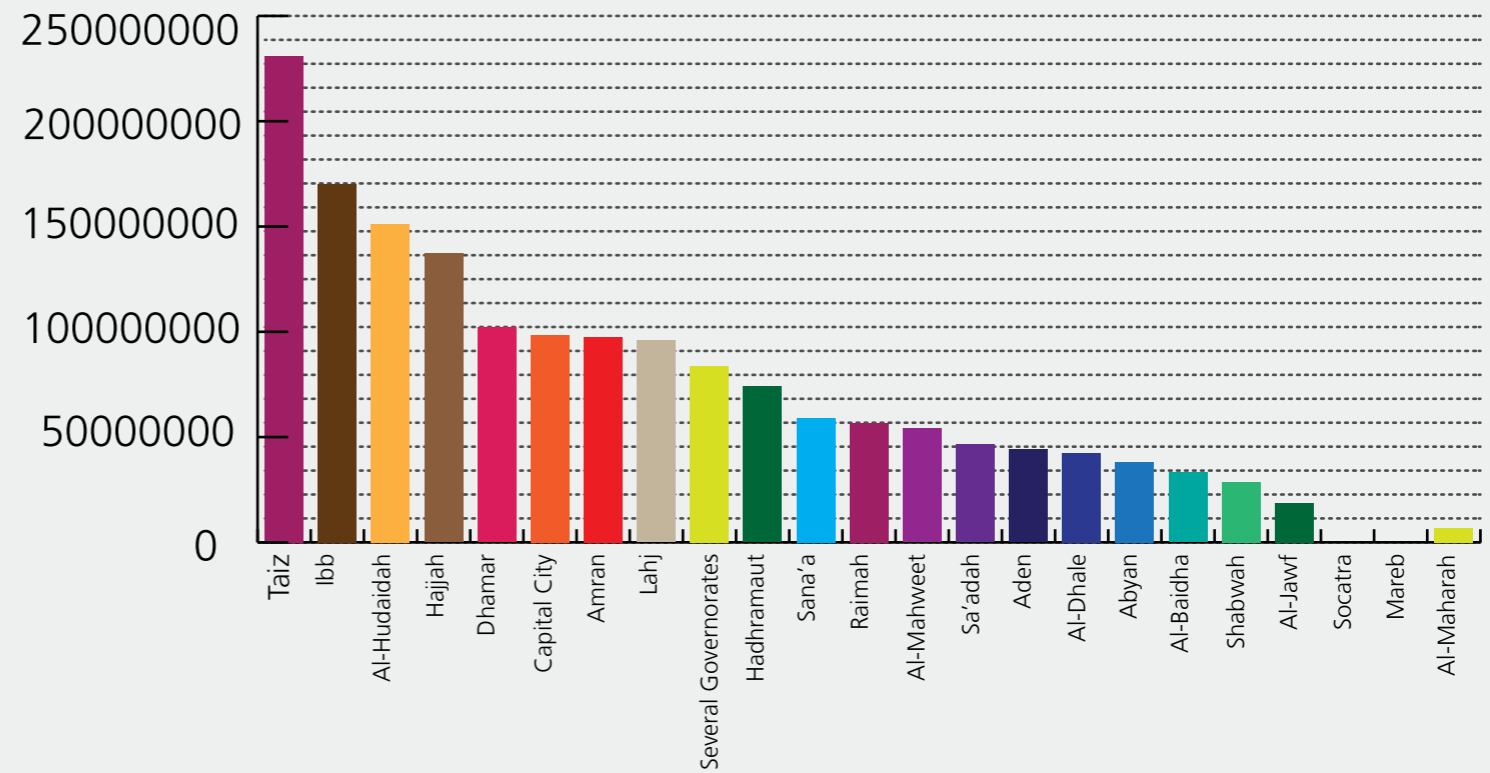
**Figure A4**  
Distribution of Commitments by Governorate, 2014  
(Millions of U.S. Dollars)

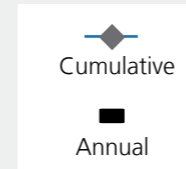
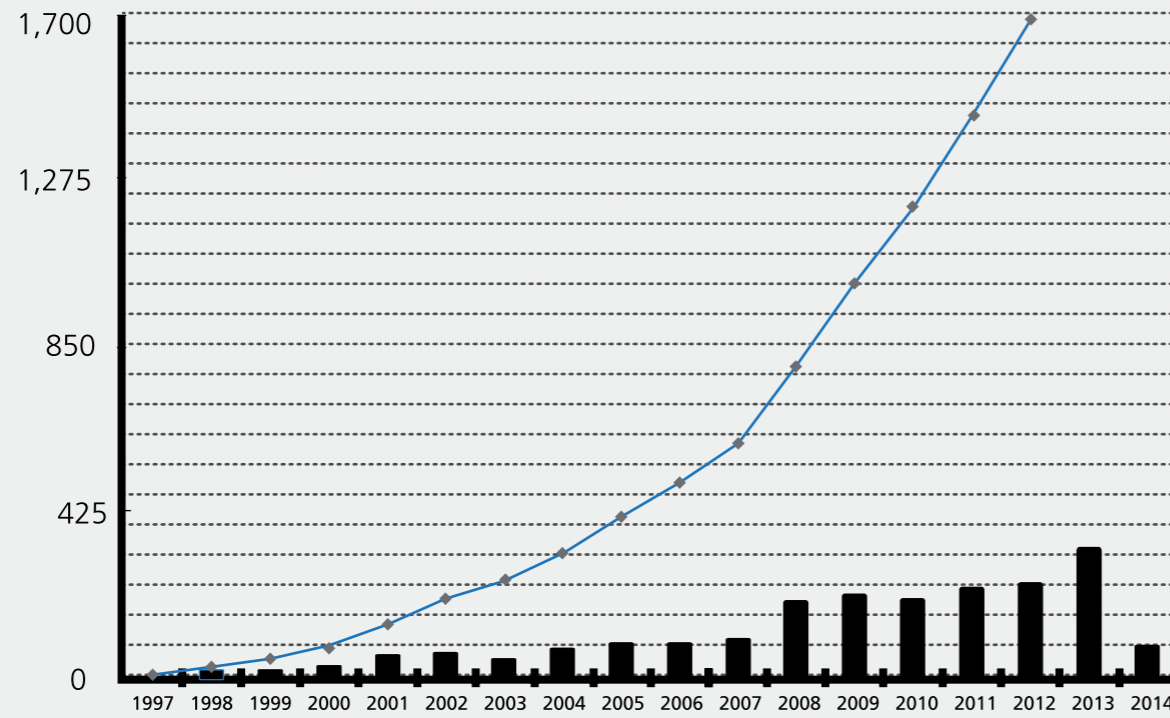




**Figure A5**  
Distribution of Phase IV Cumulative Commitments by Governorate, 2011-14 (Millions of U.S. Dollars)

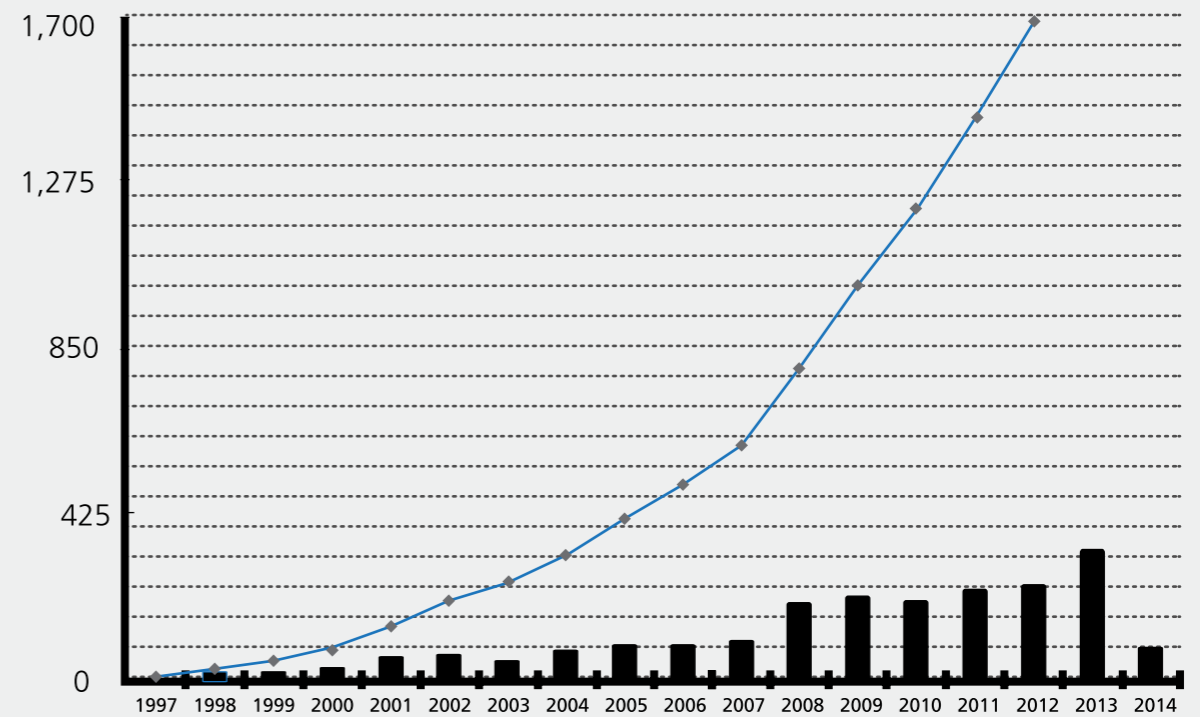
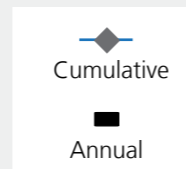
**Figure A6**  
Distribution of Cumulative Commitments by Governorate, 1997-2014 (Millions of U.S. Dollars)



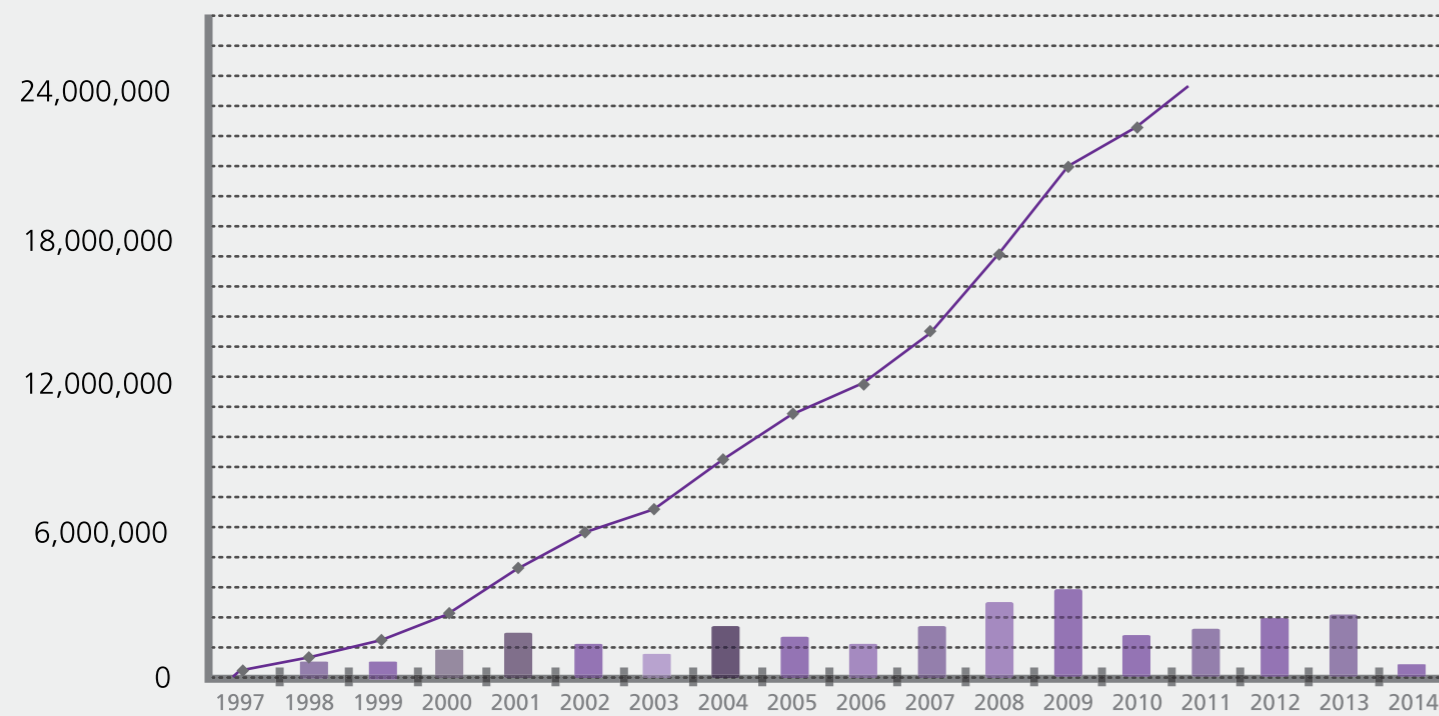
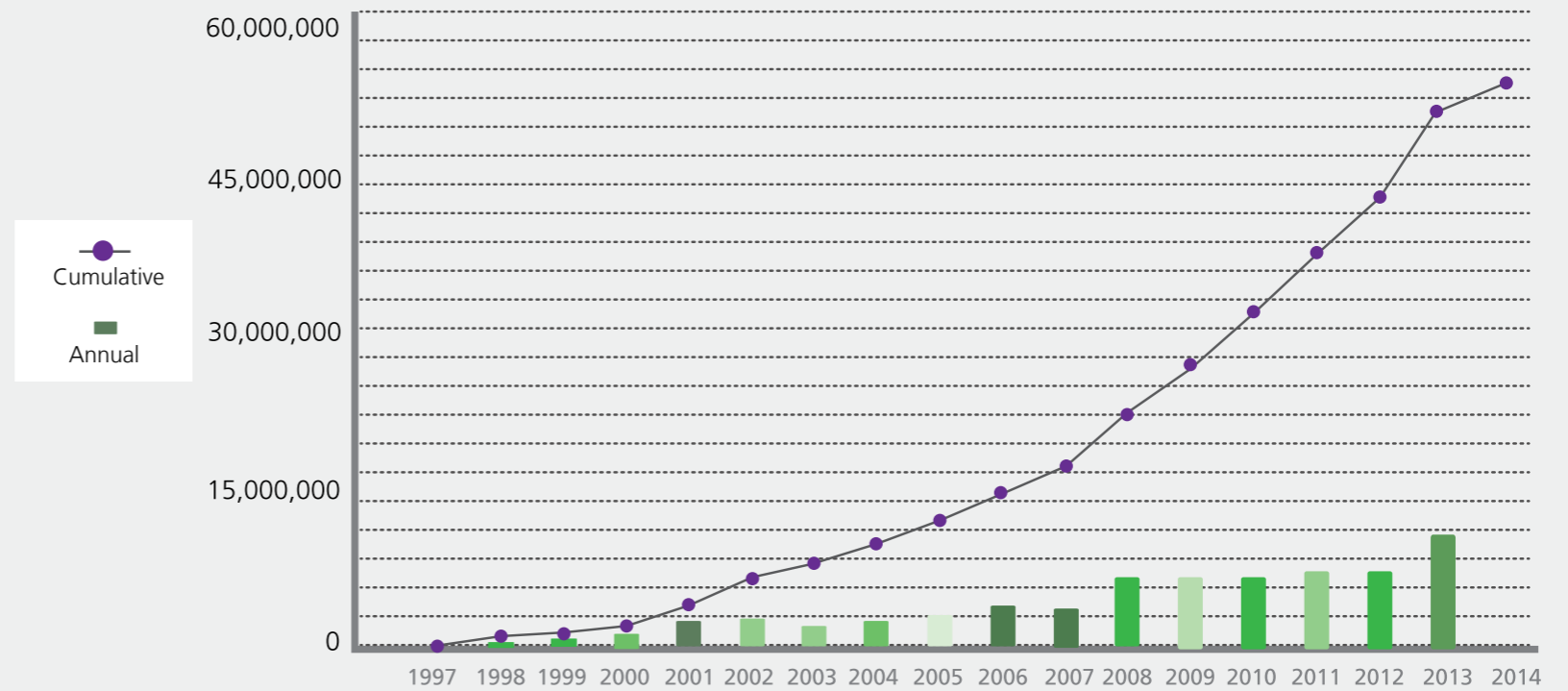


**Figure A7**  
Commitments, 2011–14  
(Millions of U.S. Dollars)

**Figure A8**  
Disbursements, 2011–14  
(Millions of U.S. Dollars)

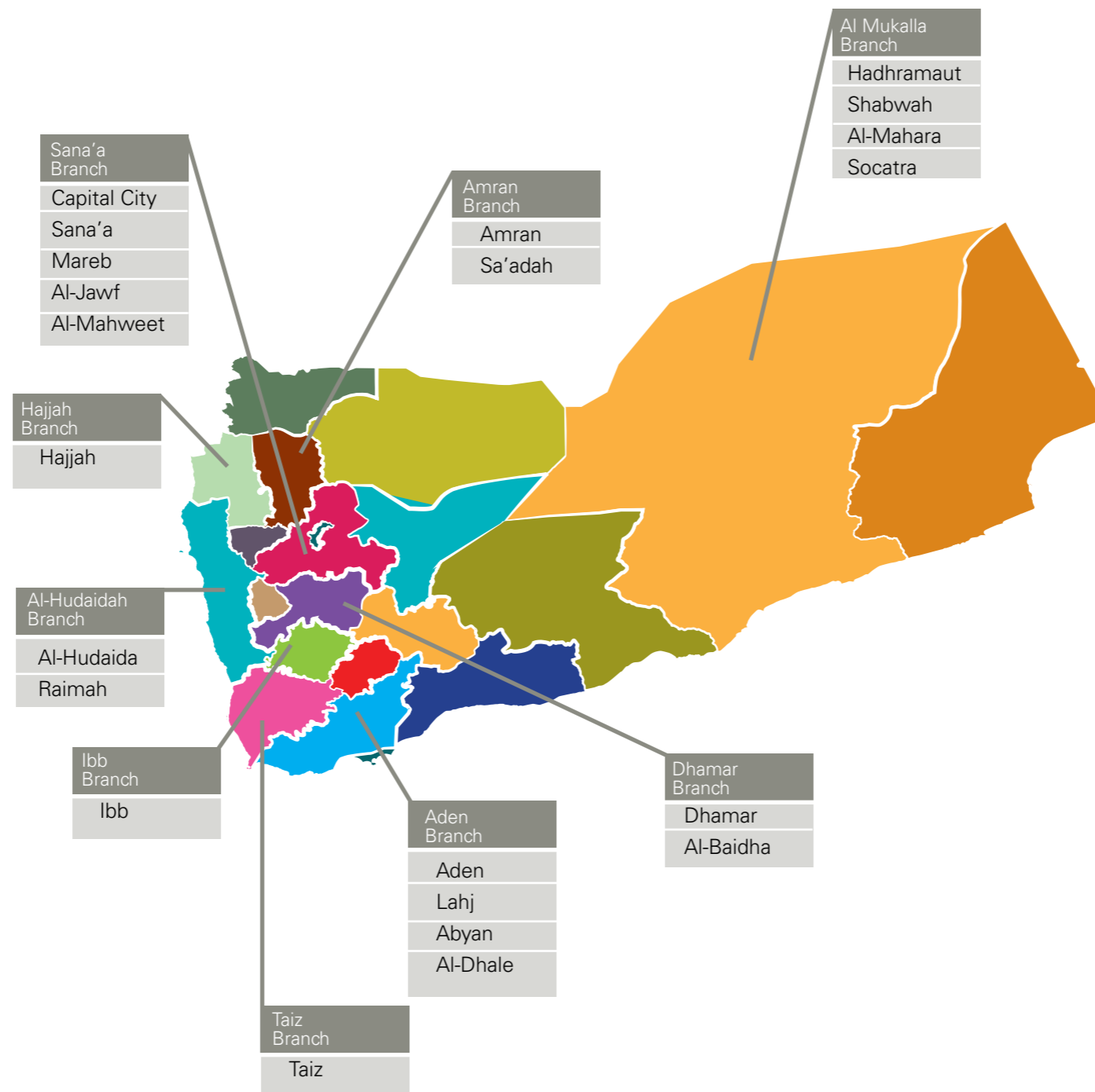


**Figure A9**  
Employment Created  
by SFD-Supported Projects,  
2011–14 (Millions of days)

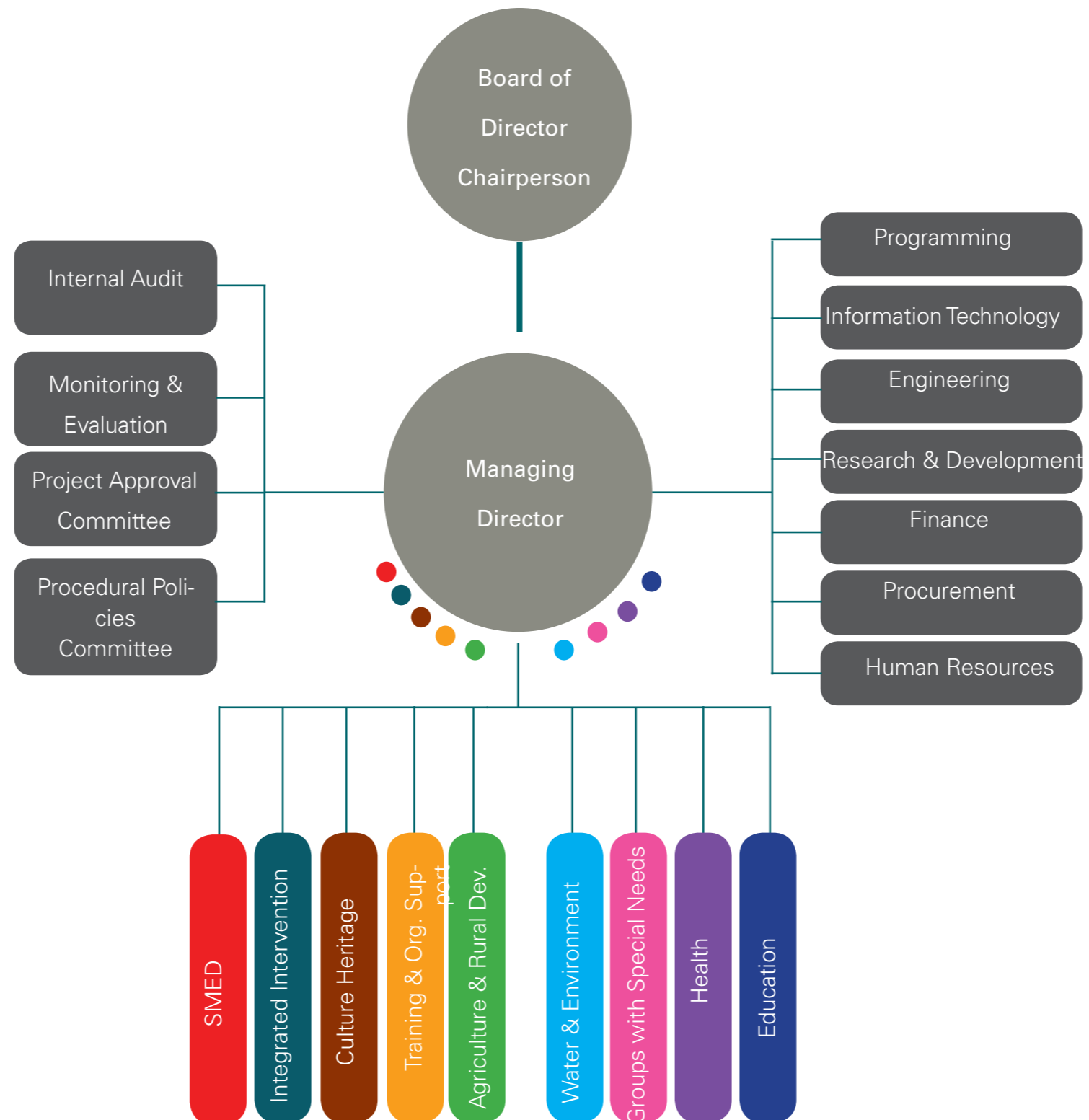


**Figure A11**  
Number of Direct Beneficiaries of  
SFD-Supported Projects, 2011–14  
(Millions)

## SFD Branch Offices and Governorates Coverd



## SFD Organizational Structure





Poor-density distribution and SFD Projects (1997- 2015 )

