

## EDITORIAL

Yemen is delving into the fifth year of chronic war, while most of the basic services are still inoperable and humanitarian needs are on the rise. At the same time, relief aid with huge budgets does not contribute in reducing the number of needs of millions of households as the needs are renewed as soon as the households' members consume the aid.

In the context of this chronic crisis, transient assistance is infeasible, and the evaluations of SFD's operations have proven that the best solution is the "conditional cash" mechanism, which achieves four goals per project; work wages to working family members to purchase their most diverse needs, basic infrastructure services to the community, employment and production skills and the labor wages and purchases of construction materials' contribution to revive the local markets activities generating foreign currency in the market instead of buying aid items from abroad.

Cash-for-work is one of the most sophisticated and complex humanitarian mechanisms as it meets both short-term humanitarian needs with cash and long-term development needs with services and work skills. Any such project is expected to spend 65% of the total value of the project on wages and the rest is the cost of building materials.

Other SFD programs and mechanism are also important to revive the Yemeni economy during the most difficult periods of economic recession, unemployment and collapse of the multi-sized trade businesses. The SFD has strengthened the continuity of microenterprises through new programs created the SFD's finance arms have set up such as the Loan Guarantee Program (LGP) and the Compensation Project for Small War-Affected Enterprises.

The clearest evidence of the effectiveness of all these mechanisms is the increasing funding by donors to implement interventions using such effective mechanisms. There have been many lessons that peaked in this development institution (SFD) throughout these years at a time the Yemeni people are in dire need more than ever before.

This mechanism has no supply in the humanitarian action because of its difficulty, but very few international organizations implement it. A large national institution, SFD, has been implementing most of its activities using these mechanisms for 12 years with substantial funding from different donors.

## SFD'S ACHIEVEMENTS

### 2018

608	Completed projects
84,034,381	Cost (USD)
748	Developed projects
108,645,439	Estimated cost (USD)
6,433,101	Expected beneficiaries
52	Female beneficiaries' percentage (%)
5,480,758	Estimated employment (workdays)

### Cumulatively (1997 – 2018)

14,450	Completed projects
1,569,783,714	Cost (USD)
58,517,124	Employment created (workdays)
15,412	Developed projects
2,101,691,606	Estimated cost (USD)
74,996,910	Estimated employment (workdays)

## YEMEN RANKS FIRST ON THE WORLD FOOD CRISIS IN 2018

The humanitarian crisis in Yemen remains the worst in the world. Nearly four years of conflict and severe economic deterioration remain the main driving force of food insecurity, displacement and community vulnerability. The economic crisis and ensued high food prices, disrupted livelihoods and high levels of unemployment also affects those not in conflict areas - the cost of the minimum survival food basket is 150% higher than pre-conflict. A large number of households in most districts across the country continued to engage in negative coping strategies, including reducing the number of meals or size of food portions, consuming less preferred foods and prioritizing children's consumption. In addition, households have also resorted to practices that will undermine their longer-term food security, such as selling animals and household items.

Being the world's largest humanitarian crisis, Yemen has ranked the first in the world's food crisis map. Nearly 80% of the population in Yemen— 24 million people – require some form of humanitarian or protection assistance, including 14.3 million who are in acute need. Severity of needs is deepening, with the number of people in acute need a staggering 27% higher than last year. The escalation of the conflict has dramatically aggravated the protection crisis in which millions face risks to their safety and basic rights, according to OCHA.

The humanitarian situation in Yemen reached a critical point owing to the ongoing conflict, and it further exacerbated when the local currency depreciated sharply in September and October 2018. The gravity of the situation alerted regional and international stakeholders to the importance of taking prompt actions to mitigate the crisis. Also, International organizations paid significant attention. However, despite the importance of the implemented interventions to alleviate the currency crisis, including the application of a

preferential exchange rate for importing basic food commodities, the precarious living conditions in the country persist especially against the backdrop of non-payment of salaries to a sizeable number of public employees for more than two years.

In addition, the ongoing conflict forced about 4.93 million people to flee their homes. 1.28 million of those IDPs returned to their homes while 3.65 million were still in displacement until November 2018(9). With respect to the period of displacement, over 80% of IDPs have been forced to live away from their homes for more than a year, and about 190,352 people fled outside the country until October 2017(10). IDPs face many difficulties and challenges; including loss of livelihoods and lack of basic social services; and are more vulnerable to epidemics, food insecurity and malnutrition.



## SECTOR ACTIVITIES

### EDUCATION

The cumulative total number of the sector's projects (1997 – end of 2018) reached 5,059 at an estimated cost of \$696.3 million, expected to directly benefit 2.8 million person approximately (46% female), and to generate some 23.2 million workdays. Of these projects, 5,006 have been completed costing nearly \$630.2 million, with actual direct beneficiaries exceeding 2.7 million person (46% female) and actual temporary employment amounting to more than 16 million workdays.

#### Vocational Literacy Program for Poverty Alleviation (VOLIP)

##### First: Accessibility to non-formal basic education

The number of open community education classrooms (CECs) this year reached 63 in the program's targeted areas (Sana'a, Al-Hudaidah & Lahj Governorates "Govs.", and Al-Mukalla in Hadhramaut Gov.). Also, 6 CECs have been initially delivered in Tuban and Al-Houta Districts (Lahj Gov.). Moreover, 2,060 children (9-15 years old) resumed their schooling in CECs for the 2018/2019 academic year, according to the school calendar approved by the Ministry of Education and the Literacy and Adult Education (LAE) Organization. And 106 children (68 of whom are girls) have been enrolled in the formal basic education.

On the other hand, 4,426 young men and women (16–30 years) and women workers have resumed their attendance in LAE classrooms to enable them to acquire reading and numerical competence prior to be integrated in vocational training, entrepreneurship and the labor market.

Similarly, by the beginning of the mentioned school year, contracts were renewed for male and female 63 facilitators and 35 supervisors, with 173 teachers contracted in LAE to educate illiterate unemployed youth and women workers in the four target areas.

The quarter also witnessed 8 community events held in Sana'a Gov. that included honoring children who have completed their first school year,

raising awareness, alternative teaching aids fairs and cultural competitions as well as a school bazaar to showcase the teaching aids and activities used by facilitators and literacy-classroom attendants in CECs.

##### Second: Training of unemployed youth and working women

An agreement was signed with Al-Amal Foundation for Training and Entrepreneurship to implement the third phase of youth and women workers training, with 2,100 trainees (1,729 female) attending. Another third phase of providing training to 504 trainees in Sana'a and Aden Governorates in entrepreneurship was launched. And a training-of-trainers course in the same field was conducted for 18 trainers (of both sexes) to join the foundation's team of entrepreneurship and vocational guidance trainers.

##### Third: Access to MF services

To facilitate financing of successful projects to achieve the program's objectives and reach the specified indicators, an agreement was signed with Al-Amal Microfinance Bank to provide microfinance (MF) services to beneficiaries in the program's four targeted areas. This is pursued through the Loan Guarantee Program implementing the lending component, along with the other participating lenders (Al-Tadhamon Islamic Bank, Al-Ettihad Program and the National Microfinance Foundation).

In this context, 193 small projects were funded, benefiting 193 clients of youth and women workers (132 female) who had completed vocational training, entrepreneurship and lending procedures in the targeted areas. Guidance and technical support services were also provided to 221 loan beneficiaries (of both sexes) in loan management and repayment mechanisms. Currently, financing procedures for 262 similar projects are being finalized.

##### Fourth: Capacity Building

A training workshop was held for 3 accountants of the program, in addition to a refresher workshop for 10 central superintendents at the Ministry of Technical Education and Vocational Training as the program's partners as well as a training course for 30 local vocational inspectors.



### HEALTH

During fourth quarter of 2018, 30 projects have been approved at an estimated cost of nearly \$7 million, with direct beneficiaries expected to be more than 1.4 million persons (59% female) and job opportunities 0.2 million workdays. Thus, the cumulative total number of the sector's projects (1997 – end of 2018) reached 1,312 at an estimated cost of \$160

million and the direct beneficiaries are expected to amount to 12.8 million person approximately (59% female, too), generating more than 3.8 million workdays. Of these projects, 1,197 have been completed at a contractual amount exceeding \$88 million, benefitting directly some 7.2 million person (63% female) and creating about 1.7 million workdays.

During the quarter, activities focused on training, with 36 assistant health staff trained in preterm and neonatal care at Al-Thawra Hospital in Al-Hudaidah Governorate and 48 physician assistants trained in internal medicine diagnostic skills. In addition, two training courses were held for 72 medical staff in several districts of the governorate and 48 staff in Hajjah Governorate in Integrated Management of Childhood Illness (IMCI). Also in Hajjah, 101 laboratory technicians were trained on comprehensive quality standards in several health facilities and 24 midwives and health workers were trained in the community healthcare program. Similarly, 160 health workers were trained in neonatal recovery in several facilities in Sana'a Governorate, with the training program approved by the Ministry of Health.

Additionally, within the framework of the Social Protection and Enhancing Community Resilience Project, the SFD trained 850 social workers (SWs) and educational staff from the districts of Al-Marawe'ah, Al-Zaydiyah and Al-Sukhna in Al-Hudaidah Governorate. The training addressed the Psycho-educational Support (PS) Manual that aims to enhance the skills of the SWs and first grades' teachers in providing PS through the application of several skills and recreational activities. Also, training has been completed for 233 principals and school deputies in the three mentioned districts, aiming to familiarize the targeted school administrations with the importance of the social workers' roles in PS and the implementation of recreational activities that enhance the mental health of students.

Finally, 75 health staff from the three districts and 47 medical staff and assistant medics from Mubeen, Al-Mahabeshah, and Najrah Districts in Hajjah Governorate were trained on the Psychiatry Comprehensive Guide and skills in managing disorders and providing psychosocial support.

## Health Indicators

Indicators	2018	Emergency period (2016-2018)
Health facilities constructed/ rehabilitated		1
Health facilities furnished and equipped	12	13
Total	12	14
Community midwives qualified		
Community midwives trained	16	198
Primary healthcare personnel qualified	Males	
	Females	
	Total	
Primary healthcare personnel trained	Males	
	Females	
	Total	710



Practical training exercise for nurses on premature infants and newborns healthcare – Al-Hudaidah

## WATER AND SANITATION

The activities in the fourth quarter of 2018 include the following:

### Water Sector

During the quarter, 52 subprojects were approved at an estimated cost of US\$6.7 million aimed at facilitating access to water service and thus alleviating the suffering of women in fetching water while creating temporary jobs for families affected by the war still going on in the country.

The number of completed subprojects during the quarter is 50 subprojects, costing nearly US\$5.2 million. This brings the total cumulative completed

water subprojects for domestic use (since 1997 to end of 2018) to 2,288 subprojects costing nearly US\$211.7 million (SFD's contribution only) serving about 3.95 million persons (approximately half of them are women) and creating 10.3 million workdays.

Below are the detailed achievements in each subsector:

#### Rooftop Rainwater Harvesting Cisterns

During this quarter, 4 subprojects were completed for constructing 845 cisterns with total storage capacity 24,370 cubic meters. These subprojects created 11,160 workdays and provided water service to 7,452 people.

### Public Covered Rainwater Harvesting Cisterns

One subproject was completed for constructing a covered cistern of storage capacity 1,100 m<sup>3</sup> with all necessary components needed to collect and improve water quality such as collecting channels, sedimentation basins and communal taps. The cistern serves 352 people in Marah Assamn -A'dae'd-Ashaghaderah-Hajjah, and created 800 workdays.

### Labor Intensive Water Interventions

Forty-three subprojects were completed containing several water storage structures at an estimated cost of US\$4.5 million creating 283,225 workdays and provided water service to 36,086 people.

### Groundwater

During the quarter, two projects were completed to provide water for domestic use from groundwater at an estimated cost of 301,896, resulting in creating 2,412 workdays of job opportunities and benefiting 8,050 people.

### Water Indicators

Indicators	2018	Emergency period (2016-2018)
Number of people provided with access to improved water sources	214,644	256,240
Storage capacity for improved water (m <sup>3</sup> )	552,393	619,373
Storage capacity for unimproved water (m <sup>3</sup> )	15,315	21,248



Completion of rainwater harvesting tank rehabilitation – Zingibar, Abyan

### Sanitation Sector

During this quarter, 18 subprojects were approved at an estimated cost US\$2.0 million mostly targeting communities hit by cholera and acute watery diarrhea through building and improving latrines and eliminating the phenomenon of open defecation and wastewater disposal to the open.

The number of completed subprojects during the quarter is 11 subprojects, costing nearly US\$4.8 million aiming to provide sanitation service and improve the environment to 18,496 people in rural and urban areas. Accordingly, the cumulative number of completed sanitation subprojects reached to 418 subprojects at a cost of more than US\$ 36.6 million to serve more than 3.48 million people and creating 1.6 workdays.

### Participation in WASH Cluster

The Water and Environment Unit continues participating in the meetings of the WASH cluster to ensure update on the activities and locations of humanitarian organizations to avoid duplication as well as to see the latest developments resulting from surveys carried out by humanitarian organizations. SFD is an active member of the sanitation technical group formed by the WASH cluster to develop guidelines for sanitation and solid waste management in both emergency and development scenarios.

### Cholera Epidemic Mitigation Activities

During this quarter, awareness messages reached to 188,369 households in

4,280 rural and urban communities. Number of volunteers trained reached 2,934 (1,425 females). They were trained to raise awareness in their communities and as a result, 1,893 initiatives related to cholera prevention were implemented by the targeted communities without any subsidy.

### Capacity building and exchange of experience

The Unit held a workshop to build the capacity of all SFD's project officers working in the water and sanitation sectors. The issues and discussions included the results of the environmental and social audit of 2017, WASH grants and their conditions and requirements, inclusion of women and people with special needs and technical mistakes and their corrections. All branch offices got the chance to present their experience and lessons learned. It's worth to mention that even project officers from education and labor intensive programs were among the participants, simply because they are managing WASH subprojects.

### Sanitation Indicators

Indicators	2018	Emergency period (2016-2018)
Beneficiaries from access to appropriate sanitation	38712	56977

## AGRICULTURE AND RURAL DEVELOPMENT

During the last quarter of 2018, 38 projects were approved at an estimated cost of 3.8 million USD, which are expected to generate temporary job opportunities exceeding 227,000 workdays. The cumulative total number of projects (1997 - December 2018) reached 543 at an estimated cost of 61.3 million USD, expected to directly benefit about 479 thousand people (47% females) and generate more than two million workdays. 420 of these projects were accomplished at a contractual cost of more than 35.7 million USD, directly benefiting more than 351.5 thousand people (48% females), resulting more than one million work days.

### First: Additional WB Emergency Response Grant Projects Through UNDP

During this quarter, eight projects were accomplished with a contractual

cost of about one million USD, aimed at providing job opportunities for host and displaced families affected by the current crisis through the implementation of multiple agricultural activities, such as, the protection of agricultural lands, rehabilitation of entrances to spate irrigation canals and improving the production conditions of livestock. These projects have effectively contributed to alleviating the suffering of families and improving income, as well as increasing agricultural productivity.

**In Ibb Governorate:** Two projects were accomplished to rehabilitate multiple components within the waterfalls in the villages of Maqoula and Al-Khayal in Hazm Al-Udain district at a contractual cost of 134,800 USD, in which the number of families benefiting from the cash were 184 families, the number of workers were 414 and the number of workdays reached

12,829. About 64.5 hectares of agricultural land were reclaimed, protected and irrigated, in addition to the completion of 54 home gardens.

**In Hajjah Governorate:** A project to improve the entrance of Al-Dahab canal (Wadi al-Salb, Abs) was accomplished at a contractual cost of 76,750 USD. The number of families benefiting from cash reached 157 and the number of workdays created was 1,696. The canal is diverting flood water to irrigate 170 hectares of farmland.

**In Amran Governorate:** Two projects were accomplished, one was in the sub-district of Qilab in Maswar district at a contractual cost of about 157,670 USD. A number of water facilities was rehabilitated and improved, a construction of water storage tanks with a storage capacity of 2694 cubic meters using the cash-for-work mechanism was implemented through the affected families. The number of households benefiting from cash was 326, the number of workers was 639, and the number of workdays reached 11,972. The other project was implemented in Al-Wasea and Al-Koula villages at Al-Asha district, the project aims at improving and developing the productive conditions of livestock through improving and establishing shelters (sheds), where 275 animal sheds have been accomplished. The number of households benefiting from the cash was 275 families, the number of workers was 624 and the number of workdays reached 16,439.

**In Sa'adah Governorate:** A project for the protection of agricultural lands in Wadi Akwan in Al-Safra area was accomplished at a contractual cost of approximately 102,200 USD. The total area of protected land was 12 hectares, the number of families benefiting from cash was 312, the number of workers 331 and the number of workdays reached 5,147.

**In Lahj Governorate:** A project for the protection of agricultural lands in Wadi Adim in Al-Maqatera (Zariqat Al-Yemen, Taiz) was accomplished at a contractual cost of 167,537 USD, where 160 hectares of agricultural land was protected, 170 families benefiting from cash, the number of workers was 566 and the workdays reached 6,960.

**In Abyan Governorate:** A project to rehabilitate spate irrigation canals and protect soil from erosion was accomplished in Al-Mahfad district at a contractual cost of more than 165,800 USD. A total area of 150 hectares of agricultural land was reclaimed, protected and irrigated. The number of families benefiting from the cash was 175, the number of workers 175, and the number of workdays reached 7,917.

## Second: Smallholder Agricultural Productivity Restoration and Enhancement Project (SAPREP)

### 1- Water component for agricultural production

**A - Rehabilitation of agricultural terraces:** During this quarter, a project for rehabilitation and maintenance of agricultural terraces was accomplished in more than village in al-Nusairi sub-district (Wadra district, Hajjah). The total area of terraces that rehabilitated reached 7.35 hectares, benefiting 974 people and the number of families benefiting from cash was 176. Work is ongoing in 4 projects in the districts of Wadra, Maafir and Khadir. The total area of terraces that have been rehabilitated in all projects were about 31 hectares.



Various agricultural activities – Maqbanah, Taiz

**B - Protection and rehabilitation of agricultural lands:** Work is underway on 36 projects in 7 governorates, in the field of agricultural land protection and rehabilitation of spate irrigation canals at an estimated cost of approximately 6.5 million USD.

The total area of agricultural land that has been rehabilitated is 641.5 hectares of which 408 hectares benefiting from the rehabilitation of irrigation canals.

**C - Rainwater harvesting for animal watering and supplementary irrigation:** Work is underway to implement 5 projects at 4 districts in the governorates of Abyan, Taiz, Shabwah and Lahj, at an estimated cost of 647,100 USD. These projects are expected to provide storage capacity of 8,460 cubic meters.

### 2- Water component for family and community utilization

**A - Rooftops water harvesting:** The project was accomplished in Bani Mufreh village (sub-district of Bani Mufreh, Wadra District, Taiz) at a contractual cost exceeding 10,000 USD. The total rooftops accomplished was 99, and eighteen projects are still under implementation. The total accomplished rooftops in all projects were 878.

**B - Wells and springs:** Work is underway on 5 projects in the field of rehabilitation of wells and springs at a contractual cost of 428,435 USD. 20 wells and springs have been rehabilitated and accomplished in the districts of Khadir, Maafir and Al-Sokhna.

**C - Excavation of ponds (Caravans):** The implementation of this type of projects is limited to Shabwah Governorate, where two projects are still underway, one in Al-Rawdha district and the other in Mayfa'a at a total contract cost of more than 196,000 USD, nine caravans are expected to be accomplished within these projects.

The following table shows the cumulative achievement in all projects (completed and under implementation):

Area of protected lands (ha)	233.50
Area of irrigated agricultural land (ha)	408
Area of agricultural land for rehabilitated terraces (ha)	30.66
Rehabilitation of wells and springs (number)	20
Number of roof-top harvesting facilities	878
Total number of households benefiting from cash	3,389
Number of workers	9,100
Number of workers / female	1,673
Number of workdays	105,247
Number of workdays / female	23,539
Number of beneficiaries form service	11,828.58

### Agriculture and Rural Development Indicators

Indicators	2018	Emergency period (2016-2018)
Storage capacity of water for agriculture and livestock use (m3)	888	8,770
Total potential area of land to be irrigated by water sources (Ha)	18	18
Total area of rehabilitated agricultural land and terraces (Ha)	728	982

## TRAINING & ORGANIZATIONAL SUPPORT

This unit comprises the Training and Organizational Support sectors as well as the Integrated Interventions Program.

### Training Sector :

The total cumulative number of the sector's projects (1997 – end of 2018) reached 1,038 at an estimated cost of \$28.4 million approximately, with the direct beneficiaries expected to amount to more than 161,500 persons (38% female) and employment generated approaching 426 thousand workdays. Of these projects, 1,022 have been completed costing about \$20.7 million, directly benefitting 158,500 persons (38% also female) and generating more than 827 thousand workdays.

### Organizational Support Sector:

The total cumulative number of the sector's projects reached 689 at an

### Training & Organizational Support Indicators

Indicators	2018	Emergency period (2016-2018)
Village Councils formed/activated	768	768
Total number of youth trained and secured temporary job opportunity	Male	
	Female	
Local authority members trained on Tamkeen (ELD) Program		
Number of SFD consultants trained		
Number of NGOs supported		
Number of local authorities supported		
No. of beneficiary formed and trained		
No. of beneficiary committees formed and trained	675	675
Community-based initiatives supported and implemented	560	560
Targeted villages – Integrated intervention		
Members of development committees created and trained – Integrated intervention		
Individuals trained in technical, agricultural and educational fields		

## CULTURAL HERITAGE

The cumulative total number of projects in the sector reached 289 projects at an estimated cost \$ 54.1 million, which is expected to directly benefit more than 421,700 people (47% of them females), generating approximately 2.3 million daily jobs. Of these projects, 257 projects were implemented at a contractual cost \$ 44.8 million, directly benefited more than 397,000 people (47% female), and actually resulted in 1.6 million working days.

During the fourth quarter 2018, the project of Pavement and improvement of parts of the street adjacent to the wall of Saa'da (Phase III), and the project of improvement water channels and pavement of water harvesting in Thul'a (Amran) were completed.

A number of activities were also completed in the project of Pavement and improvement of streets in the city of Shahara - Shahara – Amran.

### • Paving and improving some of Shibam streets- Shibam Kokban – Mahweet and Old Sana'a:

After the final draft of the project proposal (funded by UNESCO for \$ 80,000) was sent to complete the inventory and assessment of the damage

estimated cost of \$41 million and the direct beneficiaries are expected to amount to 1.4 million persons approximately (46% female), with generated employment expected to exceed 1.1 million workdays. Of these projects, 640 have been completed costing around \$26.4 million, benefitting directly some 875,400 persons (48% female) and creating 749 thousand workdays.

Activities for the fourth quarter of 2018 focused on youth employment projects in community mobilization, formation and training of village cooperation councils, strengthening community cohesion as well as projects to strengthen resilience of local communities (under the Empowerment for Local Development and Social Protection Programs). The projects also provided training to community engineers, technicians, and accountants on the mechanisms of the SFD's programs.

in the historic cities of Shibam (Hadramawt) and Zabaid (Hodeidah), and a number of historical sites and monuments in the city of Aden. As well as an assessment of the infrastructure of water, electricity, and the historic city of Sana'a. As well as an assessment of the state of the National Museum in Sana'a and the implementation of rescue interventions for the building.

A training course was held for 24 member of the GOAM of the three targeted cities of the project (Zabid, Shibam / Hadramout and Aden), on how to carry out inventory work and evaluation of damages.

### • Preparation of the bylaw of the Law for Preservation of Historic Cities:

The second training course was organized to qualify the members working in preserving the cultural heritage of the historic city of Sana'a (traditional architecture and the head of the lanes) on 7-9 October 2018. More than 250 person of all traditional construction attended the course. The main objective of the session was to create an effective partnership between the official, popular and professional parties concerned with the preservation of the historic city.

### • The project of preparing methods of preserving the architectural heritage of the Yemeni universities:

Communication with the Deanship of the Faculty of Engineering and the Department of Architecture at Sana'a University continued to complete the project. It was agreed to hold a workshop to approve the syllabus of the syllabus and then the course will be completed in the nearest possible semester for the academic year 2018/2019.

### • Paving Sana' walking road - Sanhan - Baneeh Behlol:

The work in the final phase of the project was concentrated in several places, the most important of which were the paving works in Bab al-Douar and Bab al-Farah, as well as the paving and construction works in the village of Al-'Aliyya, the implementation of the stairs in Bab al-Gjara, as well as final finishes in more than one place.

### • Rehabilitation and improvement of Gail Alushash cistern/ channels - Alsabaeen:

During the quarter, the rehabilitation of the pond was completed in terms of lifting the waste and carrying out the work of the floors, walls and paving works around the pool. As well as the completion of the training of 4 workers on the work of Alqadad. 1,044 jobs were provided (22 of them female).

### • Paving and improving some of Shibam streets- Shibam Kokban – Mahweet:

During the quarter, the completion of the project was completed. 3,670 square meters of stone paving, and 7,803 work opportunities were provided (823 for females).

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

During the quarter, settlement works (more than 2,800 square meters) were completed, drilling, lifting and transporting 1,761 cubic meters of waste and building works (60 meters long). In addition, 3,272 job opportunities were provided (269 for females).

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

Alshouhada Square in Zonjobar was an outlet for citizens in the city of Zonjobar (Abyan governorate) and around it and for those visiting from other governorates. However, because of neglect, it became ruins and many trees are harmful. Many of the roads and corridors were destroyed. From the fall of missiles during the wars in the region, and the site is a breeding environment for the breeding of harmful insects and insects, the intervention through the liquidation and removal of harmful trees and restoration of damaged parts of roads and internal corridors to reduce environmental damage As a result of the situation they were in. Three of the seven activities in the arena have been implemented, the first of which is the removal of harmful trees that have spread in the square, and other activities are ongoing.

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

This project is aimed at the surroundings of Dar al-Hajar Palace in the city of alhawtah (Lahj governorate). The site, which was once known as the

Andalusia Park, became a place for collecting construction waste, rubbish and dust, and this leads to the occurrence of many epidemics and diseases. Moreover, unpleasant odors that cause inconvenience to citizens living near or near the palace. The intervention was approved by arranging the site, rehabilitating Al-Andalus Park, and paving it ... In addition to arranging and paving the internal roads leading to the park and near the palace to reduce the environmental damage on the site and provide a good atmosphere for visitors and visitors to the park. Six activities have been undertaken, all of which are operating at varying rates.

### • Project paving and improving the environmental situation of the internal roads of the city of Dhal'e:

The project aims to intervene in three locations in the city:

- National Museum site: The National Museum is located in the city of Dhal'e, in an average location close to the main market of Dhal'e. The site surrounding the museum is a dirt road that collects rainwater in rain seasons, which may cause diseases to spread among pedestrians and residents near the site, and in times of drought cause the dust to volatilize. These sites have been paved with stones and the work of the tendencies necessary to avoid stagnation of water at the site and reduce the dust. Two activities have been completed on this site, which have been fully completed.

- Al-Arashi: This site is the side road that leads to the site of the historic al-Arashi Mosque, passing between a group of houses and was causing problems for citizens when the rains. This road has been intervened to minimize damage caused by rain and dust. The work on this site contained two completed activities.

- Dar Al-Haid: This site is adjacent to the famous historic palace of Dar Al-Haid and near the historical fortress prison. Others paved the road leading to it, but the last part of it was left without paving, and remained a dirt road where stagnant rainwater gathered. The pavement has been completed in this part to minimize damage caused by stagnant water collection and to improve the environmental situation at the site. Work has been done through an activity on this site that has been completed.

### • Improvement of the Environmental situation in Albadri neighborhood - Kritar - Seera – Aden:

Al-Badri district in the city of Kritar (Directorate of Seera, Aden governorate) is one of the mountainous neighborhoods in the area known as al-Badri. It is one of the neighborhoods where the random construction has spread and has become overcrowded, and there is an ancient archaeological tank in this neighborhood, but neglected until it became a site for collecting dust and construction waste. For garbage. This situation may cause environmental damage, especially when rainfall is collected in this tank with waste and garbage, leading to the spread of diseases and odors, in addition to the damage caused by an important archaeological landmark of the city. The intervention was carried out through the liquidation of the tank, which accumulated waste and garbage, and the site will be fenced to maintain it, in addition to paving the passages in the surrounding residential area to improve the condition and reduce the dust resulting from the passage of citizens. The project was divided into nine activities initially, five of which were taken down, four were completed, and the fifth was still under implementation. In addition, the overall achievement rate reached about 61% of the work as a whole.

## LABOR INTENSIVE WORKS PROGRAM

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



An IDP building a shelter for his family by Cash-for-Work mechanism – Al-Zuhrah, Al-Hudaidah

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

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

### CfW sector

During fourth quarter of 2018, 57 projects have been approved at an estimated cost of nearly \$8.3 million, with job opportunities expected to be 599 thousand workdays. Thus, the cumulative total number of CfW sector projects (1997 – end of 2018) reached 1,268 at an estimated cost of \$230.5 million and the direct beneficiaries expected to amount to 1.8 million person approximately (50% female) and employment generated to about 18.7 million workdays. Of these projects, 1,050 have been completed at a contractual amount exceeding \$178 million, benefitting directly some 1.5 million person (49% female) and creating 18 million workdays approximately.

The cumulative number of benefiting households exceeds 332 thousand.

### Cash-for-Work (CfW) Program Indicators

Indicators	2018	Emergency period (2016-2018)
Area of agriculture land rehabilitated	1022	1640
Area of agriculture land protected	1723	1866
Area of agriculture land terraces	942	1645
Pastures rehabilitated	112	184
Number of home food gardens	1854	2139
Improved and protected roads (km)	141	182
Amount of available drinking water (m3)	543623	610603
Number of wells protected/rehabilitated	413	535
Number of houses protected from flood	1521	2297
Length of irrigation channels	20061	31285
Number of latrines constructed or rehabilitated	6403	8293

### Roads sector

During this quarter, 11 projects have been approved at an estimated cost of \$2.1 million, expected to generate job opportunities exceeding 98 thousand workdays. Thus, the cumulative total number of the sector's projects reached 921 projects at an estimated cost of \$198.6 million, with the direct beneficiaries expected to amount to 4.7 million person approximately (50% female) and employment generated to more than 9 million workdays. Of these projects, 834 have been completed costing \$177 million, benefitting

directly 4.4 million person (50% female) and creating more than 5.7 million workdays.

### Rural Roads indicators

Indicators	Emergency period (2016-2018)
Total length of roads improved/constructed (km)	1,638
Total area of streets paved (m2)	62,840

### Street Pavement

During phase IV, 850 thousand temporary workdays have been cumulatively generated from completed and ongoing projects of street pavement.

### Main events and activities of Labor Intensive Works Program

During this quarter, several awareness workshops were held in most of SFD branches to clarify the concepts, standards and mechanism of CfW attended the workshops 462 male 99 female participants from different governorates. Moreover, all branches have conducted trainings for community, technical and accounting consultants on the mechanism of community, technical and accounting studies for CfW and roads projects' execution mechanism, attended the trainings 253 male and 91 female consultants.

### Coordination with local communities

Meetings were held with local communities in targeted districts attended by 86 members with the aim of involving them in the targeting process and projects implementation facilitation.

### Training

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

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

**On-the-job training:** This kind of training focuses on qualifying unskilled and semi-skilled laborers to be skilled labor, trainings were in different skills such as building, stone cutting and paving, cement plastering, etc., in addition to operate and make maintenance of produced assets. During this quarter, 867 male & 220 female workers were trained during implementation of CfW and roads projects.

**Life skills:** This kind of training builds the capacity of the person, make him/her able to live with confident and understand himself as well as others. During this quarter, 4,761 male and 3,615 female beneficiaries trained from the cash-for-work projects.

### Health education and cholera

All SFD's branch offices carried out awareness workshops on prevention of cholera epidemic, widespread diseases, qat damage, and improving health and environmental conditions that provide healthy environment with a high level of health education. During this quarter, 66,048 male and 51,912 female beneficiaries were aware during the implementation of the projects.



Huaiz—Al-Marqab rural-access road – Outmah, Dhamar



## Occupational safety awareness

All branches held awareness sessions for 2,148 male and 1,509 female beneficiaries in targeted projects, raising awareness of the risks that could threaten their health and explaining prevention ways to avoid such risks, including the commitment to wear occupational safety tools at the workplace during the implementation of the projects.

## Awareness workshops for labor administrators

Several awareness workshops were held for 235 labor administrators in most SFD branches to clarify the concepts, standards and implementation mechanism of the program.

# SMALL AND MICRO ENTERPRISE DEVELOPMENT (SMED)

## I. Internal Activities of Small and Microenterprise Development Unit

### 1. Funding and Grant Activities

SMED has continued to support its programs and institutions during the fourth quarter of 2018 through a number of new and previous projects. Loans have been disbursed to Namaa MF Foundation for YR 200 millions, as well as YR 100 millions to Azal MF program, and another YR 100 million to NMF. Thus, the total amount of loans disbursed to MFIs and programs has amounted to YR 400 millions during the fourth quarter. The total number of active borrowers in microfinance institutions and programs (MFIs) during the fourth quarter has reached 83,490, while the active loan portfolio has amounted to YR 943,830,000. SFD also has provided grants to SMEPS, Yemen Microfinance Network, the National Foundation, Alithad Program, and Loan Guarantee Program (LGP). SFD has been the main supporter of these institutions, especially in light of the current crisis in Yemen that has been lasting for more than four years. The support was meant to enable these MFIs to continue to provide its services to the owners of income-generating activities. It has amounted to a total of YR 913,305,319 during the quarter.

### 2. Support for War-Affected Clients (Phase II)

The project aims at compensating 4,000 war-affected microfinance clients to recover their activities lost or damaged by the war. During the quarter, nearly 945 customers have been compensated for more than USD 586,000, from the original project budget of approximately USD 3.7 millions.

### 3. “Gharsa” Project

The project aims at expanding the provision of microfinance services in rural areas, training and qualifying cadres working in the agricultural and rural sector, as well as covering operating expenses and purchasing fixed assets to open new branches. In this regard, the branch of the National MF Foundation in Marib was opened in the fourth quarter at a cost of USD 30,000 covered by SFD.

### 4. Support for the Expansion of Financial and Non-Financial Services in Integrated Intervention Areas

The project aims at forming Village Loan and Saving Associations (VLSAs) in a number of integrated intervention areas. This qualitative project is being implemented in partnership between the Training and Institutional Support Unit at SFD and the Small and Micro Enterprises Development Agency (SMEPS). The project has started during the quarter by mobilizing local communities in intervention areas and established rural savings and finance groups in several districts. During the period, SMEPS has carried out a field survey to identify economic needs and local resources in the intervention areas.

## 5 - Development of Automated Systems and Software and Others

### a) The SMED website

Over the course of the quarter, work has continued on the development of the unit's website by the addition of industry-wide indicators. In addition, the data analysis of microfinance institutions and programs has been developed by creating the possibility to generate graphs and compare results.

### b) Introduction of fingerprint technology

Efforts have been continued to introduce such technology into programs and institutions in a pilot manner so that the client can be registered and verified to avoid any imbalances that may occur.

### c) The mobile application to evaluate agricultural loans

Following the SMED excel-based Evaluation Tool, a new Android-based

mobile application has been developed in the last quarter of 2018. The loan officer in the field will be able to evaluate the activities of the client who wishes to obtain an agricultural loan, and assess the feasibility of the loan using a mobile phone. This application is expected to improve accuracy, speed of work, and increase productivity.

### d) The credit bureau (CB)

The SMED IT team has worked during the fourth quarter on developing the mechanism for searching for customer names in order to obtain better search results. The team has also continued updating the bureau's database.

### e) Introducing geographic mapping technology for client concentration

A software mechanism has been developed during the quarter that would allow users to find out the concentration of microfinance clients on geographic maps in cities and rural areas, and add this new quality feature to the unit's website so that any user can view the geographic distribution of microfinance clients in Yemen.

### f) Human Resources Automated System

Routine technical support has been provided to microfinance programs and institutions solving problems and using this system designed by SMED.

### g) Technical support for the loan tracking system Maeen

During the quarter, a number of technical aspects have been developed in the system, in addition to linking it to the mobile application for evaluating agricultural loans. Furthermore, routine technical support for the system has been provided to the MFIs during the quarter.

### h) The MFIs Evaluation Tool

A team of the SMED unit has completed the development and adoption of a tool to evaluate MFIs during a workshop held in Amman (Jordan) in early November. Technical in accomplishing the task was provided by the German consulting firm LFS. The tool has been designed using Excel, and allows a comprehensive evaluation of MFIs (programs, institutions, and banks) operating in the sector according to the mechanism used by rating agencies. The tool is expected to be used starting from 2019.

## 6- Training of microfinance staff

During the quarter, several small and micro-finance organizations have participated in a training session on how to conduct the feasibility study of small and agricultural activities. The training provided was technical support by the German consulting firm LFS and funded by the German Development Bank (KfW), where several general or particular refresher courses were conducted according to individual needs. During these sessions, the difficulties faced by these entities in the field have been examined and amendments were made to the feasibility study system according to each case. The training involved staff from 15 programs and institutions, as well as 13 trainees on the microfinance product. These, in turn, have trained many of their colleagues after returning from their training mission.

## II. The Loans Guarantee Program (LGP)

LGP provides guarantees for small and micro-entrepreneurs in Yemen who do not have enough collateral to obtain funding for their economic activities from programs and institutions. The number of guarantees issued since the beginning of 2018 has reached 300, totaling YR 127,523,000. The fourth quarter has witnessed an increase in the issuance rate, with 142 guarantees issued totaling YR 71,848,000. In order to expand, LGP has begun in the fourth quarter to cover those new branches of microfinance programs and institutions that have opened in less than two years, in addition to guaranteeing micro loans less than one million Riyals. The program also

has focused on developing the skills of its staff and enhancing their skills and capabilities. Staff from LGP has attended a financial analysis training course organized by the Yemen Microfinance Network (YMN) in October.

### III. Yemen Microfinance Network

In order to play a positive and effective role in promoting the microfinance industry in Yemen, the network has implemented many activities during 2018, the most important of which are the following:

**1- The study of credit benefit:** The training course was conducted in Aden in November, as YMN Yemen Network is keen to organize training courses in other governorates in order to facilitate and enable the participation of local MFIs and pass the benefit. The course has brought together practical

and theoretical experiences that benefit staff in the sector in line with reality.

**2- The integration of 10 graduates of the program Sawlf:** In November, an agreement was signed with Mercy Corp (the funding agency) to qualify 10 trainees who have graduated from this program with several functional and life skills.

**3- Training of microfinance employees (Pragma):** With funding from "Pragma", YMN implemented in November a training project called "Training of Microfinance Personnel", which aims at training temporary employees in the microfinance sector, as well as candidates for employment. The project included 4 training courses: Microfinance Principles, Feasibility Study, Arrears Management, and Marketing of Microfinance Products. The implementation of the project lasted for a total period of 22 days.

### Loan portfolio indicators for microfinance programs and institutions until the end of December 2018

Program	No. of Disbursed loans	Active number of clients			Outstanding loan portfolio Billion YR	Outstanding loan portfolio Million YR	PAR (%)	Cumulative numbers		OSS	FSS	No. of Personnel	No. of Loan Officers	No. of Branches	Area of Operation
		Borrowers		Savers				Number of loans	Loan amounts Million YR						
		Total	Women (%)												
National MF Foundation	479	12,600	34	26,380	1,507	370	33.59	153,506	10,648	65	45	155	60	19	Capital City, Taiz, Ibb, Alkaeda, Thamar, Yarim, Hajjah, Lahj, Al-Hudaidah, Altorba, Demt, Shebam, Bajil, Aden
Alkuraimi Islamic Microfinance Bank	403	3,755	7	770,447	2,388	491	5.70	27,092	15,562	77	70	80	56	62	Capital City, Taiz, Ibb, Aden, Hudaidah, Thamar, Al- Almokala, Seyun
Al-Amal Microfinance Bank	352	33,502	38	129,801	2,601	175	80.97	130,585	11,712	267	166	187	38	15	Capital City, Ibb, Taiz, Dhamar, Almokala, Al-Hudaidah, Aden, Hajjah, Abss
MF Development Program (Nama')	353	5,677	31	238	668	140	25.85	88,828	7,901	101	81	121	58	12	Capital City, Taiz, Hudaidah, Ibb
Hadhramaut Microfinance Program	318	6,522	31	5,394	761	86	25.46	34,518	4,843	146	132	61	37	7	Hadhramaut ( Seyun, Tarim, Al-Suom, Sah, Alkton, Shebam, Almokala, Alshehir, Alhami, Almahra, Shabwa)
Altadhamon Bank	216	3,618	28	0	1,167	171	4.82	41,096	10,645	104	104	58	24	15	Capital City, Taiz, Al-Hudaidah, Aden, Ibb, Hadhramaut
Aletehad Microfinance Program	144	3,644	80	0	391	39	11.00	50,660	3,101	122	84	88	38	7	Abyan ( Zanjabar, Hantfar, Ahwar ), Almokala, Alshehr, Aden, Lahj
Azal Microfinance Program	107	3,079	41	4,505	472	55	21.96	51,830	5,071	92	71	84	31	7	Capital City, Almahweet, Amran, Dhamar
Aden MF Foundation	0	9,802	66	7,065	666	0	77.13	54,529	4,376	68	43	65	34	5	Aden, Al-Buraikah, Alshekh, Lahj, Aldali
Al-Awa'el MF Company	0	1,291	78	0	46	0	100	60,224	1,777	0	0	6	4	2	Taiz (Al-Camb, Hawdh Al-Ashraf, Al-Rahedah, Sainah, Al-Qada'edah)
Other Activities & IGPs	-	-	-	-	-	-	-	109,187	21,391	-	-	-	-	-	Several areas
<b>Total</b>	<b>2,372</b>	<b>83,490</b>		<b>943,830</b>	<b>10,667</b>	<b>1,527</b>		<b>802,055</b>	<b>97,027.1</b>			<b>905</b>	<b>380</b>	<b>151</b>	

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

Sector	No. of Projects	Estimated Cost (\$)	Est. SFD Contribution (\$)	Direct Beneficiaries		Temporary Job Opportunities
				Total	Females %	
Environment	18	2,039,555	2,039,555	116,570	50	137,734
Integrated Intervention	1	140,000	140,000	275	100	2,500
Training	14	926,323	926,323	1,460	50	22,863
Education	2	1,123,440	1,123,440	3,987	77	47,310
Organizational Support	6	1,293,351	1,213,351	43,457	50	42,330
Agriculture	38	3,829,709	3,829,709	34,572	45	227,146
Health	30	6,984,670	6,601,459	1,419,886	59	208,468
Roads	11	2,139,297	2,139,297	55,492	51	98,463
Micro Enterprises Development	1	225,000	225,000	667	44	3,371
Small Enterprise Development	2	111,468	111,468	0		3,215
Cultural Heritage	4	744,700	744,700	3,225	65	59,921
Water	52	6,672,905	6,671,530	168,685	50	325,141
Cash for Work	57	8,329,786	8,329,786	69,001	50	599,450
Business Development Services	3	5,400,000	5,400,000	6,110	51	62,670
<b>Total</b>	<b>239</b>	<b>39,960,204</b>	<b>39,495,618</b>	<b>1,923,387</b>	<b>57%</b>	<b>1,840,582</b>

The total includes 24 projects with no funding

### Number of completed projects & contractual costs during 2018 (by sector)

Main sector	No. of Projects	Contractual cost (USD)
Environment	17	5,206,367
Integrated Intervention	5	127,806
Training	14	715,630
Education	57	6,864,300
Organizational Support	15	1,862,599
Agriculture	19	2,192,782
Health	26	6,214,761
Roads	37	6,234,945
Special Needs Groups	2	107,564
Micro Enterprises Development	4	3,130,113
Small Enterprise Development	3	2,205,771
Cultural Heritage	10	994,065
Water	181	17,870,523
Cash for Work	216	27,230,295
Business Development Services	2	3,076,860
<b>Total</b>	<b>608</b>	<b>84,034,381</b>

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

Governorate	No. of Projects	Estimated Cost (\$)	Est. SFD Contribution (\$)	Percentage (%)
Ibb	17	2,162,101	2,162,101	100
Abyan	4	603,180	603,180	100
Socatra	6	638,458	638,458	100
Capital City	2	635,794	252,583	40
Al-Baidha	4	487,006	487,006	100
Al-Jawf	3	559,500	559,500	100
Al-Hudaidah	18	4,040,310	4,038,935	100
Al-Dhale	4	275,596	275,596	100
Al-Mahweet	3	192,850	192,850	100
Al-Maharah	4	441,603	441,603	100
Taiz	19	2,883,230	2,883,230	100
Hajjah	28	3,288,376	3,288,376	100
Hadhramaut	9	1,392,740	1,392,740	100
Dhamar	12	1,327,440	1,327,440	100
Raimah	7	586,237	586,237	100
Shabwah	21	1,780,498	1,780,498	100
Sa'adah	24	4,101,900	4,101,900	100
Sana'a	12	1,311,048	1,311,048	100
Aden	11	1,749,291	1,749,291	100
Amran	7	1,337,966	1,257,966	94
Lahj	11	2,129,266	2,129,266	100
Mareb	4	755,906	755,906	100
Several Governorates	9	7,279,908	7,279,908	100
<b>Total</b>	<b>239</b>	<b>39,960,204</b>	<b>39,495,618</b>	<b>99%</b>

The total includes 24 projects with no funding

### Number of projects & estimated costs during 2018 (by sector)

Main sector	No. of Projects	Estimated Cost (\$)	Est. SFD Contribution (\$)
Environment	59	9,079,043	8,579,043
Integrated Intervention	1	140,000	140,000
Training	15	986,323	986,323
Education	8	1,267,532	1,267,532
Organizational Support	13	2,718,885	2,638,885
Agriculture	110	13,670,756	13,670,756
Health	109	14,920,416	14,537,205
Roads	41	6,721,425	6,721,425
Micro Enterprises Development	6	2,209,497	2,209,497
Small Enterprise Development	4	781,468	781,468
Cultural Heritage	11	1,553,780	1,553,780
Water	168	20,476,795	20,472,420
Cash for Work	199	28,219,519	28,219,519
Business Development Services	4	5,900,000	5,900,000
<b>Total</b>	<b>748</b>	<b>108,645,439</b>	<b>107,677,854</b>

The total includes 34 projects with no funding

### Number of projects & estimated costs during 2018 (by governorate)

Governorate	No. of Projects	Estimated Cost (\$)	Est. SFD Contribution (\$)
Ibb	35	4,788,183	4,785,183
Abyan	35	4,760,092	4,760,092
Socatra	16	1,516,288	1,516,288
Capital City	17	4,544,166	4,160,955
Al-Baidha	18	1,666,073	1,666,073
Al-Jawf	13	2,328,831	2,328,831
Al-Hudaidah	69	10,816,324	10,814,949
Al-Dhale	15	1,601,528	1,601,528
Al-Mahweet	19	1,683,275	1,683,275
Al-Maharah	15	1,428,548	1,428,548
Taiz	79	11,703,287	11,703,287
Hajjah	93	10,172,185	10,172,185
Hadhramaut	18	2,664,339	2,664,339
Dhamar	33	3,414,135	3,414,135
Raimah	14	1,380,690	1,380,690
Shabwah	56	5,408,690	5,408,690
Sa'adah	52	7,393,956	7,393,956
Sana'a	35	4,227,320	4,227,320
Aden	24	4,190,459	4,190,459
Amran	25	3,678,428	3,598,428
Lahj	31	4,942,685	4,942,685
Mareb	16	3,756,552	3,256,552
Several Governorates	20	10,579,406	10,579,406
<b>Total</b>	<b>748</b>	<b>108,645,439</b>	<b>107,677,854</b>

The total includes 34 projects with no funding

### The total number of projects, commitments, beneficiaries and temporary employment during 2018 (by sector)

Main sector	No. of Projects	Estimated Cost (\$)	Est. SFD Contribution (\$)	Contractual cost (USD)	Expected direct beneficiaries	Female %	Total estimated employment (workdays)
Environment	59	9,079,043	8,579,043	5,184,320	201,754	50	491,745
Integrated Intervention	1	140,000	140,000	4,304	275	100	2,500
Training	15	986,323	986,323	593,506	1,900	41	23,363
Education	8	1,267,532	1,267,532	970,282	6,212	53	48,978
Organizational Support	13	2,718,885	2,638,885	1,699,110	75,843	51	81,948
Agriculture	110	13,670,756	13,670,756	12,570,135	112,198	46	832,934
Health	109	14,920,416	14,537,205	7,791,550	5,155,512	53	410,900
Roads	41	6,721,425	6,721,425	3,961,751	117,687	50	304,219
Micro Enterprises Development	6	2,209,497	2,209,497	2,062,194	8,067	33	9,987
Small Enterprise Development	4	781,468	781,468	563,773	4,292	30	4,020
Cultural Heritage	11	1,553,780	1,553,780	1,220,543	8,706	54	91,696
Water	168	20,476,795	20,472,420	12,593,337	498,854	50	1,093,732
Cash for Work	199	28,219,519	28,219,519	24,282,862	233,291	50	2,021,766
Business Development Services	4	5,900,000	5,900,000	4,559,994	8,510	51	62,970
<b>Total</b>	<b>748</b>	<b>108,645,439</b>	<b>107,677,854</b>	<b>78,057,659</b>	<b>6,433,101</b>	<b>52%</b>	<b>5,480,758</b>

The total includes 34 projects with no funding

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

Governorate	No. of Projects	Estimated Cost (\$)	Est. SFD Contribution (\$)	Contractual cost (USD)
Ibb	1,453	200,838,795	174,219,845	166,160,925
Abyan	360	63,222,032	52,531,646	48,393,631
Socatra	74	8,176,491	7,941,786	7,438,701
Capital City	735	107,703,806	102,253,212	96,056,032
Al-Baidha	336	38,536,895	35,494,373	34,754,556
Al-Jawf	166	19,257,390	18,569,491	16,776,141
Al-Hudaidah	1,311	206,272,498	201,859,786	188,996,939
Al-Dhale	310	49,704,926	44,355,081	39,928,449
Al-Mahweet	438	54,777,826	49,968,395	47,692,165
Al-Maharah	126	10,261,607	9,775,851	9,182,829
Taiz	1,856	269,478,796	210,086,347	203,372,834
Hajjah	1,275	169,784,458	153,415,641	142,616,728
Hadhramaut	692	77,429,402	75,120,121	68,054,947
Dhamar	975	125,744,461	108,128,268	110,399,472
Raimah	399	62,459,169	41,436,718	42,160,805
Shabwah	370	39,263,592	38,102,774	34,725,866
Sa'adah	411	61,661,895	60,617,591	55,058,796
Sana'a	564	65,260,461	61,455,281	58,697,172
Aden	371	52,653,256	50,107,000	43,881,560
Amran	990	132,747,543	118,952,987	110,722,937
Lahj	754	114,617,213	93,608,505	87,026,976
Mareb	143	15,392,747	14,410,877	12,562,123
Several Governorates	1,303	156,446,350	154,669,047	137,573,649
<b>Total</b>	<b>15,412</b>	<b>2,101,691,606</b>	<b>1,877,080,620</b>	<b>1,762,234,232</b>

The total includes 52 projects with no funding

### Cumulative number of completed projects and contractual costs as of the end of 2018 (by governorate)

Governorate	No. of Projects	Contractual cost (USD)	Direct beneficiaries	Female %	Employments
Ibb	1,412	157,655,356	2,024,150	50%	7,204,236
Abyan	306	38,784,860	586,378	55%	1,235,185
Socatra	61	6,598,379	107,163	49%	192,059
Capital City	700	85,361,316	2,401,348	49%	2,277,209
Al-Baidha	315	32,877,599	428,903	53%	896,106
Al-Jawf	149	14,732,228	175,432	49%	330,622
Al-Hudaidah	1,239	158,721,753	2,285,762	53%	6,620,124
Al-Dhale	284	34,484,714	577,347	62%	1,230,054
Al-Mahweet	408	45,033,942	647,431	51%	2,331,827
Al-Maharah	107	7,404,689	120,211	52%	251,035
Taiz	1,749	186,433,083	3,666,874	52%	7,615,354
Hajjah	1,197	134,927,563	1,761,679	51%	6,120,496
Hadhramaut	656	63,489,705	1,439,482	57%	2,002,045
Dhamar	928	94,999,271	1,651,907	57%	3,746,286
Raimah	381	40,350,097	597,444	50%	2,237,706
Shabwah	307	29,428,965	477,870	46%	766,232
Sa'adah	365	50,082,687	359,039	47%	1,570,701
Sana'a	519	53,842,275	694,063	50%	1,916,366
Aden	322	36,898,365	1,485,015	58%	817,376
Amran	967	108,072,486	1,536,451	55%	4,574,906
Lahj	693	75,459,598	1,470,964	56%	3,520,467
Mareb	122	9,868,852	155,365	49%	263,994
Several Governorates	1,263	104,275,932	1,168,186	62%	796,738
<b>Total</b>	<b>14,450</b>	<b>1,569,783,714</b>	<b>25,818,464</b>	<b>53%</b>	<b>58,517,124</b>

### Cumulative number of completed projects and contractual costs as of the end of 2018 (by sector)

Main sector	No. of Projects	Contractual cost (USD)	Direct beneficiaries	Female %	Employments
Environment	415	36,545,702	3,329,289	50%	925,260
Integrated Intervention	292	18,846,758	256,919	51%	669,360
Training	1,022	20,686,228	158,501	38%	827,197
Education	5,006	630,150,834	2,758,118	46%	16,023,166
Organizational Support	640	26,379,994	875,391	48%	749,158
Agriculture	420	35,745,598	351,522	48%	1,022,201
Health	1,197	88,088,118	7,187,987	63%	1,706,582
Roads	834	177,028,311	4,397,957	50%	5,734,364
Special Needs Groups	701	31,688,871	184,257	39%	993,803
Micro Enterprises Development	204	48,726,357	437,420	78%	130,951
Small Enterprise Development	38	10,590,328	41,035	54%	45,120
Cultural Heritage	257	44,826,320	397,332	47%	1,623,218
Water	2,294	206,371,845	3,855,174	50%	10,087,402
Cash for Work	1,050	178,049,292	1,489,765	49%	17,972,237
Business Development Services	80	16,059,157	97,797	29%	7,105
<b>Total</b>	<b>14,450</b>	<b>1,569,783,714</b>	<b>25,818,464</b>	<b>53%</b>	<b>58,517,124</b>

### Cumulative number of projects and costs as of the end of 2018 (by sector)

Sector	No. of Projects	Estimated Cost (\$)	Est. SFD Contribution (\$)	Contractual cost (USD)	Expected direct beneficiaries	Female %	Expected indirect beneficiaries		Total estimated employment (workdays)
							Male	Female	
Environment	484	55,648,067	49,769,278	43,461,085	3,581,810	50	212,359	210,339	2,044,262
Integrated Intervention	295	23,359,800	20,134,344	19,011,789	262,826	51	104,276	106,063	612,238
Training	1,038	28,368,651	28,330,050	21,352,645	161,506	38	449,311	481,056	426,272
Education	5,059	696,258,758	673,317,727	638,949,353	2,788,599	46	1,887,216	1,630,359	23,178,098
Organizational Support	689	41,137,827	38,738,213	34,872,824	1,410,670	46	501,156	458,713	1,046,125
Agriculture	543	61,270,443	57,839,404	50,633,805	478,986	47	397,220	353,872	2,036,889
Health	1,312	160,035,741	157,303,902	141,985,638	12,840,137	59	1,054,926	5,087,149	3,815,387
Roads	921	198,609,570	192,720,067	189,718,840	4,645,546	50	843,899	834,600	9,090,349
Special Needs Groups	702	38,602,766	37,848,870	32,721,451	184,257	39	68,522	52,451	842,121
Micro Enterprises Development	213	61,492,387	61,329,285	54,816,089	440,886	78	599,677	1,451,480	199,761
Small Enterprise Development	49	14,917,999	14,916,999	13,323,043	48,327	53	85,659	66,082	36,732
Cultural Heritage	289	55,228,305	54,491,149	50,337,119	421,696	47	151,791	120,109	2,316,941
Water	2,462	397,268,000	221,690,122	223,354,331	4,465,277	50	186,394	169,395	9,981,144
Cash for Work	1,268	230,519,210	229,677,127	210,748,433	1,799,177	50	1,152,430	1,214,656	18,683,645
Business Development Services	88	38,974,084	38,974,084	36,947,787	115,976	30	141,147	471,599	686,946
<b>Total</b>	<b>15,412</b>	<b>2,101,691,606</b>	<b>1,877,080,620</b>	<b>1,762,234,232</b>	<b>33,645,676</b>	<b>53%</b>	<b>7,835,983</b>	<b>12,707,923</b>	<b>74,996,910</b>

The total includes 52 projects with no funding

## Female IDPs making their way to CfW contracting

“I have become the first female contractor during the SFD emergency operations that started in 2015”, Ms. Hafidha Al-Mansoob (25 years), a displaced educated woman, said proudly. She has been awarded a small tender after eight women had competed over painting a 300-meter long pedestrian pavement in a public educational facility in Ibb City.

A few weeks later, Ms. Elham Ghalib, inspired by Hafidha’s success, took the same risk with male competitors and was accepted as the second female contractor but under a larger contract of stone paving

That has been a significant leap for both women since they regarded this opportunity as a wide window of hope for generating income and enhancing women’s dignity and independence

especially that they and their impoverished families have been leading a miserable life after they fled severe fighting in their city of Taiz three years ago.

The SFD had actually prepared these women by providing earlier capacity building for these specifically female IDPs of good education and work experience; “We were engaged in cash-for-work projects such as plastering, pavement painting...etc., and trained on economic life skills”, Elham explains. Hafidha’s project has provided 11 displaced women who worked with her with a total of nearly 530 workdays. She was happy that she gained about \$150 in profit of this small project with determination to compete in larger tenders to come.



## SOCIAL FUND FOR DEVELOPMENT

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