

EDITORIAL

Since its inception in 1997, the Social Fund for Development (SFD) has been working in a volatile environment impacted by global and national events that have shaped its activities.

SFD has evolved from a social protection mechanism focusing on basic social infrastructure delivery to a major development player advancing Yemen priority needs.

SFD has been the national program to address national challenges and continued to expand and scale up its activities to respond to the development priorities starting from delivering basic services in rural and remote areas through which SFD continued to support institutional and individual capacity building; enhancing the democratization process through encouraging people participation and supporting the decentralization process. In 2008 and in response to the food price increase and volatility, SFD launched its Community Based Labor-intensive Works activities to establish a productive safety net program to assist poor and vulnerable during the difficult times.

During the 2011 events, SFD continued to work in 310 out of the country 333 districts. Community support, relevant interventions to people's needs, and other factors facilitate SFD's adaptation with those conditions.

The SFD would not have achieved good performance had it not been for its neutrality, previous good record, funding flexibility and dedicated staff.

DONORS GRANT THE HIGHEST RATING FOR SFD'S PERFORMANCE AND ACHIEVEMENTS

The World Bank (WB) recently released a detailed Implementation and Completion Report (ICR) on the third phase of operations of the Social Fund for Development "SFD" (2004–10). The report evaluates various aspects of SFD's work and performance during Phase III in different fields and sectors of interventions.

The WB, one of SFD main donors, has rated SFD's overall performance as Highly Satisfactory, which is the highest rating granted by the World Bank when assessing the outcomes of any country or institution it supports. This performance and outputs highest rating includes – as per the WB's definition – that there were no shortcomings in the operation's achievement of objectives, in efficiency, or in relevance.

The report summary also emphasizes that "SFD is recognized by donors as innovative, effective and efficient in delivering well-targeted basic services" in addition to having "a pro-poor distribution of resources, and is deemed a model of good practice in terms of transparency, efficiency and effort to be poverty focused".

The summary adds that "without exception, all government – both central and governorate – and NGOs consider that SFD is an action-oriented organization, working on a national basis, providing support to all districts throughout the country widely targeting remote areas. SFD's capacity building initiatives support governorates and districts implementing the decentralization policy." The ICR concludes that "SFD is an example of good governance, in particular, through its appropriate and transparent administrative, management, financial and procedures systems that have influenced other government agencies to adjust their procedures."



KfW SUPPORTS SMALL AND MICRO-ENTERPRISES

The Social Fund for Development (SFD) signed on November 11th, 2012 a six-million Euro grant agreement with the German Development Bank KfW, of which Euro 4.5 millions have been allocated for financing and Euro 1.5 million for technical assistance to support the SFD-funded small and micro enterprises sector in Yemen. The agreement will broaden the SMEs sector, promote SME initiatives, and generate income and increase employment opportunities, as well as strengthening microfinance best practices among microfinance programs funded by SFD. This agreement is a component of the main agreement signed last week between the Ministry of Planning and International Cooperation and KfW that totaled USD 8.9 millions to support the SME sector in Yemen, and finance a sanitation project in Aden.

The agreement was signed by SFD's Acting Managing Director Eng. Abdullah Al-Dailami and the Director of KfW's office in Sana'a Mr. Bernd Schoenewald.

SECTOR ACTIVITIES

EDUCATION

The number of approved projects during the quarter reached 112 at an estimated cost of approximately \$7.8 million, benefiting about 83 thousand (51% female). This brings the total cumulative number of projects (during the period 1997 – end of 2012) to 5,032 worth nearly \$690.3 million, benefiting 2.8 million people (45% female).

Literacy and adult education

The quarter witnessed the completion of the preparation of the literacy training manual (for both trainers and trainees), with a 12-day training course held to discuss and enrich the manual by 16 participants from Al-Hudaidah, Ibb, Capital City and Sana'a Governorates. Two other

training courses were carried out in first aid and prevention of contagious diseases, targeting 46 female literacy teachers and secondary students of Aisha Center for Women Education and Training in Bani Hushaish District (Sana'a). Moreover, two 6-day hygienic and environmental campaigns were implemented in two sub-districts of Bani Hushaish and attended by 119 female participants, covering topics such as healthcare, prevention of infectious diseases, malnutrition, hygiene and cleanliness as well as proper disposal of household wastes and converting them to fertilizers. Finally, the tender was announced and awarded for completing the construction works of the Early Childhood Development Center in Al-Thawrah District (Capital City).



AL-BELAD SCHOOL - AL-BELAD VILLAGE - SAH - HADHRAMOUT

EDUCATION INDICATORS

INDICATOR	TARGETED IN PHASE IV (2011 – 2015)	COMPLETED IN 2011 – 12
Number of classrooms constructed or rehabilitated	9,000	2,721
Number of students benefiting from SFD supported basic schools		
Male	201,600	83,440
Female	158,400	64,900
Children with special needs	5,000	1,824
Number of teachers trained		
Male	100	180
Female	100	590
Number of educational professionals trained		
Male	782	438
Female	600	313

CULTURAL HERITAGE

4 projects were approved at an estimated cost exceeding \$ 2.4 million, generating temporary employment of 74,500 working days. This brings the cumulative number of projects (1997 - the end of 2012) to 269 projects at an estimated cost of more than \$ 58.8 million, and is expected to result in 2.3 million working days.

Restoration Project of Al-Ashrafiya Mosque & Madrasa, Taiz

During quarter four, the work continued in all components of the project, where the restoration works of the Qadad was completed at the southern and northern walls, the eastern domes and at the basement. Moreover, chemical cleaning of the mural paintings and gypsum decorations at the shrines and the open court yard have reached more than 50% along with the mechanical cleaning and consolidation at the central dome and the wall of the Prayer Hall which reached 65%. Installations of all electrical wiring at all parts of the premises have been completed, except for the Prayer Hall. 13 technicians have been trained for two weeks on documentation and restoration of gypsum motifs and inscriptions by a local trainer who has a good experience in this field. The project has been presented as a case study for rescue and restoration interventions and rehabilitation, with community participation in all different phases of the project, within the Third International Architectural Conservation Conference and Exhibition - Dubai (17 – 19 December 2012).

Restoration project of the Grand Mosque of the City of Shibam Kawkaban

All works on the women Prayer Hall attached to the mosque have been completed, and finishing works at the al-Thuluth caravanserai are still going on, as well as the structural restoration of the wooden offered which been stored at the warehouse of the Project.

Restoration project of Dar al-Ezz in the City of Jibla

The proposal submitted by the consultant of the project and been

approved by the local authority has been reviewed for the next phase for securing the site and the safety of visitors and begin the establishment and operation of Dar al- Ezz building as a shrine for the city and the region. And being final scientific review of what had been collected (antique - engineering - historical – documentary) of materials during the life of the project with an analytical study and characterization of it prior to its final adoption to be compiled in a book. As Qadad works continue at the roofs and the walls of al-Najmea mosque annexed to the palace with continuation of restoration of the Qadad of the water pool and the old ablution unit.

Restoration Project of Al-Ash'aer Mosque in Zabid

Works on archaeological soundings and excavations, and documentation at the northern and southern of the mosque were completed, with the completion of the of the storm water drainage ducts to the public sewer at the excavation site on the southern and the northern sides to avoid damage to the foundations of the mosque.

Project of Supporting the Documentation of Manuscripts at Dar Al-Makhtotat

During this quarter, the project for documentation of manuscripts has been completed, where 16,087 manuscripts have been documented manually and 14,224 manuscript electronically documented, as well as documenting 10,116 manuscripts photographically in addition to initial maintenance for 11,000 manuscripts and documenting 5,000 watermarks.

Safeguarding Project of Some Palaces in the City of Tarim

The works at the project for strengthen and supporting five palaces in the historic city of Tarim have been fully completed, where interventions included consolidation works and repairing the structural cracks and make some necessary restoration works and removing the dangers that threaten the structures in order to save those palaces from collapse.



REPAIRING ANNAJMIYAH MOSQUE - JIBLAH

CULTURAL HERITAGE INDICATORS

INDICATOR	TARGETED IN PHASE IV (2011 – 2015)	COMPLETED IN 2011 – 12
Master builders trained \gained skills	510	124
Professionals trained & gained skills (Architects\ Archaeologists\ Engineers)	190	66
Sites and monuments documented, rescued /conserved	50	21

TRAINING & ORGANIZATIONAL SUPPORT

Interventions in the two sectors of Training and Organizational Support aim at providing services through training and building the human and institutional capacities of SFD partners, namely consultants , community committees (beneficiary committees) , small contractors, technicians ,local authorities , NGOs , and governmental organs , as well as SFD staff .

Training Sector: 8 projects were approved with estimate cost of more than \$333,191 from which about 1,992 people benefit (45% females). So the accumulative total number of the sector's projects is reaching 945 with the estimate cost exceeding \$23.6 million and with direct beneficiaries reaching more than 168 thousand people (44% females).

Organizational Support Sector: 7 projects were approved costing about \$321,151. Direct beneficiaries exceed 5,696 people (76 % females). Accordingly the accumulative total number of the sector's projects reached 627 with the estimate cost of \$27.9 million, and direct beneficiaries reaching 666 thousand persons (58% females).

NGOs

Training: 150 trainers from civil society organizations were trained in the capacity development of local associations and organizations. Training was conducted by SFD branches of Hajja, Ta'iz, Mukalla, Amran , Dhamar, and Aden. Also trainees from 15 associations and development centers were trained in the components of management, marketing , book-keeping , reports' writing , funding requests, strategic planning , sewing , wood carving , and coiffeur. Training of trainers also took place in Ibb governorate where 26 trainers were trained in preparation of studies for associations in accordance with the associations' institutional classification manual . This is beside implementing 5 studies for associations, and qualifying 26 trainers in awareness campaigns. Aden branch trained 51 coordinators for workshops and training courses, while the three branches of Ta'i , Amran and Sa'ada implemented training courses in the component of assessing the capacity of local non- governmental organizations , as well as practical training with about 170 beneficiaries targeted from various organizations. In addition 106 members from 4 associations in the governorates o Amran , Sa'ada and Hajja were trained in the training package topics.

Organizational Support : Equipment and furniture were supplied to 11 associations and organizations including Al-Hayat Female Association (Taiz), Yemen Labor Union branch (Sa'ada), Association of Cleaners and Environment Protection Friends , and Saba'a Social Female Association (Ibb) , Togan Charitable Association in Al-Kabbeita,

and Abna'a Al-Malah association (Lahj) , as well as Yemen Female Union branches (Dhale'e & Lahj) , and Munira and Kunouz Al-ganna associations (Hodeida).

Local Communities

About 214 activities were implemented including assessment and evaluating studies related to the identification of participatory community needs for the year 2013 projects in the branches of Dhamar, Ibb, Mukalla, Ta'iz , Amran, Sana'a and Hajja. This is beside the formation and training of 295 beneficiary committees for projects of roads, water, health , and education from SFD plan for the year 2012.

Local Authority

About 30 staff members from Hajr district of Hadramout governorate were trained , beside implementing a workshop to prepare for the implementation of the institutional assessment study in a number of Hodeida and Reima districts . A training course was conducted for consultants prior to their implementation of a first phase field survey related to Public Expenditure Management by the Local Authority in 299 districts of 19 governorates. This was followed by the actual implementation of the above-mentioned survey . The SFD also completed the arrangement of supplying equipments and furniture to the main offices of the two districts of Bilad Al-Ta'am and Kusma in Reima governorate , as well as the main office of Sa'ada governorate.

Private Sector (Individuals)

SFD trained consultants, trainers, technicians , and contractors from the branches of Dhamar, Hodeida , Amran, Mukalla, Ta'iz , Hajja , and San'aa. Consultants were also trained in simplified accounts' system for associations , as well as supervising projects related to roads , education , community participation, PRA, formation and training of beneficiary committees , community contracting including training of trainers , contracting and implementation methods, and cash for work .The total number of beneficiaries targeted by the training mentioned above reached 572 individuals

Empowerment for Local Development

As concerns activities at the community level 33 on site training courses were implemented in the components of community control and accountability. About 510 members of development committees in the two districts of Shara'ab Al-Rawna and Al-Mawaset in Taiz governorate benefited (including 153 females). On site training and empowerment

TRAINING AND ORG. SUPPORT INDICATORS

RESULTS INDICATOR	TARGETED IN PHASE IV (2011 – 2015)	COMPLETED IN 2011 – 12
Number of rural volunteers		
Male	2500	344
Female	1500	311
Number of villages councils trained and formed	-	1,065
Community-Based Organizations formed	2,500	1,022
Local Authority members trained	1000	2,400
Local authorities offices supported	90	17
Government Entities supported	40	15
NGOs supported	90	39

was also conducted for 13 development committees in Al-Sabra district and 8 committees in Al-She'er district (Ibb), as well as 15 development committees in Al-Ga'afria district (Reima). The total number of trainees targeted reached 607 including (270 females)

In the component of stimulating self-help initiatives in villages, an activity was conducted in Manakha district of Sana'a governorate. The total number of targeted reached 1420 persons including (701 females). The development committee members were also qualified in the same respect in Ghail Beit Al-Qadi and Wadi E'ial Ali in Maswar (Amran). The total number of targeted reached 14 members including (7 females). Preparing for community individuals' contribution started with supporting self-help initiatives of the effective frameworks in Thula (Amran). The total number of village councils' members targeted reached 112 beneficiaries including (56 females). So the over-all total number targeted in activities at the (community level) reached 2663 individuals (including 1187 females).

At the level of local authority, training courses were conducted benefiting 112 members of the local councils in the districts of Al-Mawaset & Shara'ab Al-Rawna (Ta'iz), Thula & Habour Dhulaima (Amran), Malhan (Al-Mahweet), and Al-Maqatira (Lahj). This is in addition to training 78 local councils' members including (5 females) in the mechanisms of ELD, and preparation of the development report for the districts of Al-She'er & Al-Sabra (Ibb) and Mazhar (Reima). Other training courses targeted the districts' teams in Al-Maqatira (Lahj) & Same'e (Ta'iz), with 31 individuals (including 3 females) trained to prepare the development report for Tuban district (Lahj), Al-Sawda (Amran), and Haifan (Ta'iz). Another course in ELD coupled with field work was conducted for the team members of Mukairas district (Al-Beidha'a), together with showing and discussing the outputs of the assessment analysis for the district. The total number of targeted reached 47 persons (including 2 females).

SFD also implemented institutional assessment for the local authority in the districts of Rusud (Abyan), Al-Kabeita & Al-Museimier (Lahj), and Al-Dhale'e. Beneficiaries reached 15 persons. This is in addition to the main office of Ta'iz governorate, districts of Al-shammaitien, Haradh (Hajja) targeting 92 persons, Hajr (Hadramout) and Hasween (Al-Mahra), targeting 70 persons.

Other activities were also implemented including training courses for consultants within the ELD program in the components of capacity reinforcement (branches of Ta'iz, Aden, Hajja), community participation, basics of community research, and P.R.A. methodology (branches of Amran and Dhamar), training committees' trainers, and ELD implementation mechanisms (Ta'iz branch). The total number of consultants targeted reached 184 including (77 females)

University Graduates (RAWFD Program)

Main activities included training 25 trainers (including 10 females) from among RAWFD outputs. About 438 persons from the Program's outputs from 7 governorates were also communicated for the purpose of evaluating the extent of the benefit they had gained after attending the Program's training courses. Promotional information about 20 Program graduates was also provided to some development agencies working in the country together with database details concerning them. That was for the purpose of allowing these agencies to make use of their efforts and know-how. About 30 self-help initiatives by youth were also followed up. These initiatives had been implemented in a number of districts in Hadramout, Ta'iz, Hajja, and Ibb. This is in addition to initiating targeting through drawing up a list of about 300 new advocates (male/female) from the governorates of Lahj, Abyan, and Dhale'e. The electronic website www.rawfd-sfd.com was also launched



IBB LOCAL AUTHORITY MEMBERS EMPOWERED FOR DEVELOPMENT

HEALTH AND SOCIAL PROTECTION

3 projects were approved in both sectors at an estimated cost of approximately \$ 0.41 million, benefiting about 169 thousand people (88% females) – bringing the total cumulative number of the health sector projects to 1.143 (an estimated cost of approximately \$ 93.7 million), benefiting about 7.6 million people (63% females). In social protection, the number of cumulative projects is 675 projects at an estimated cost exceeding \$ 35.9 million, benefiting about 183 thousand people - the proportion of females was 39%.

HEALTH

Partnership Enhancement

Under the SFD efforts to strengthen partnership with the Ministry of Public Health and Population (MoPHP) and other partners in order to achieve the Millennium Development Goals in the health sector, the SFD participated in consultative and planning workshops related to the health cards programs for the safe motherhood and



DIAGNOSIS OF LOW VISION AND BLINDNESS IN AL-KHAZNAH VILLAGE - ABS - HAJJAH

integrated food intervention, as well as the conditional cash transfers to be financed by the World Bank and implemented by the SFD in partnership with the MoPHP. The SFD representatives also participated in the consultative and planning workshop to enhance outcomes and accountability in the aspect of mothers and children health. The SFD completed plans of its component related to the Reproductive Health and Population Program (RHPP2) which targets governorates of Al-Mahwit, Hajjah, and Al-Baidha in coordination with the RHPP offices and health offices in the relevant governorates.

Improve access to health care facilities

Reduce maternal and newborn deaths

The SFD developed a \$351 thousand-project to strengthen comprehensive obstetric and neonatal emergency for Amran General Hospital - Amran governorate.

Middle Health Education Program

Under this program, and in partnership with the MoPHP and health institutes, the SFD reviewed and developed job descriptions and curriculum for community midwives three years with technical support and financial support from the Social Fund for Development, where will be the decision of the Ministry of Health to start its application in rehabilitation programs midwives society starting from the in 2013.

SOCIAL PROTECTION

Comprehensive education and special education program Under this program, the SFD implemented a training course for 25 teachers from comprehensive education school teachers on the preparation of teaching aids for people with hearing disabilities in the district of Amran over the period 10-14.11.2012.

Early Childhood Development

This program aims at supporting early childhood development programs and the national policies and strategies geared for the age group (0-9 years). In this regard the SFD implemented two training courses targeting CBR

workers in the town of Thula (Amran) on "PORTAGE" program and child developmental delays during 10 thru 15.11/2012 and 2 thru 8.10.2012.

Protection

The program aims to improve the prison correctional services and social welfare centers, improve services for the most privileged groups, develop services of safe childhood centers and support policies, strategies and programs for children in difficult circumstances. The SFD approved two projects targeting the implementation of the following interventions: post care, the SFD trained 20 orphan girls on craft skills and the small business management in Taiz, trained 30 social specialists and supervisors at the Taiz-based Safe Childhood Centre on effective educational supervision and programs of attracting street children, and provided the center with some furniture and computers. It also carried out a field survey on street children in the districts of Salah, Al-Qaherah and Al-Muzaffar where students, their parents and mosque imams were educated on street children. In the Taiz-based Safe Childhood Center, 47 children (14 - 16 years) were trained on life skills and child rights. Three awareness campaigns were also implemented targeting members of local councils, heads of the Social Affairs and Labor committees, children, families, the imams of mosques, student councils and the Children's Parliament elected in schools on Amran governorate on the rights of child.

Community-based Rehabilitation (CBR)

This program aims to reach a larger number of children with disabilities, to enable them to access services and opportunities, to become active members in their community, and motivate the community to facilitate the obstacles that prevent their participation. In this regard, the SFD developed a project to conduct 20 assessment studies for the existing institutions and services of disability in the districts of Jiblah, Al-Zihar, Al-Mashanah (Ibb). During the period 24-29/11 / 2012, a training course was carried out for managers, specialists and teachers of two schools and the CBR committee in Al-Haymah Aldakheliyah (Sana'a) on approaches of integration and disability.

HEALTH INDICATORS

RESULTS INDICATOR	TARGETED IN PHASE IV (2011 – 2015)	COMPLETED IN 2011 – 12
Number of health personnel trained (sex disaggregated)		
Male	1,450	569
Female	1,450	1,326
Number of health facilities constructed, renovated and/or equipped	800	73

WATER AND SANITATION

The SFD approved 34 projects in these two sectors during the quarter at an estimated cost of \$11.7 million expectedly to benefit about 266 thousand people. This brings the cumulative number of projects (as of December 2012) to 2,439 projects at a cost of about \$371 million benefiting more than 6.8 million people.

WATER SECTOR

The Water Sector aims to provide improved and adequate water for the poor communities in accordance with the national definition of water coverage. During the quarter, 100 projects were approved at a total cost of \$5.8 million serving 29.4 thousand people. They include 1660 roof-top harvesting projects with a total capacity of 67,292 m³, 11 public roofed tanks to harvest rainwater with a capacity of 16,438 m³, 5 caravans with a capacity of 15,500 m³, 5 reservoirs to collect and distribute the spring waters, and pipelines to bring the service closer to the beneficiary community at a total length of 23,941 m long and 300 household connections.

Under the Water Scarcity Program (2011 – 2012), the SFD approved 264 projects at an estimated cost of \$31 million to serve 267 thousand persons 75% of them located in the poverty category 4 and 25% in category 3. Actual implementation of the program began in 179 projects of which 9 projects were completed while 77 others are approved. The program projects include 127 rainwater harvesting reservoirs of a total capacity of 154,500 m³, 25 careefs at a total capacity 94,500 m³, 20,422 private

rooftop tanks with a total capacity of 913,860 m³, and a pipeline of a total length of 30,240 m long to bring the service closer to the beneficiaries. Since the beginning of the program, the SFD started contracting worth \$9.1 million of which \$5.6 million was spent as of end of 2012.

ENVIRONMENTAL SANITATION

The sector aims to provide with basic sanitation services such as sanitation and solid waste management for the poorest and neediest communities who need these services. This sector also aims to integration with the water sector and other SFD sectors in order to maximize the impact of SFD interventions and improve the health, environmental and economic status for target communities. During the quarter, 5 projects were approved in the wastewater management at a total cost of \$2.1 million targeting 61.6 thousand people. To meet the expansion requirements of the implementation of health and environmental awareness campaigns, the SFD trained and rehabilitated 30 consultants from Sa'ada governorate in order to carry out awareness campaigns on the Community-led Total Sanitation approach. It also conducted 130 awareness campaigns including 89 campaigns by the Dhamar branch office, as well as 37 villages were announced open defecation-free in the governorates of Dhamar, Sana'a and Lahej. In relation to the Shibam Hadramout infrastructure Project, the completion rate during the quarter reached to 8.54%, bringing the cumulative percentage of completion of the project up to 56.04%.



AGRICULTURE AND RURAL DEVELOPMENT

13 projects were approved at an estimated cost of approximately a million dollars, which will benefit more than 9 thousand people (36% female). This brings the cumulative number of projects (since the Social Fund was established in 1997 until the end of 2012) to 414 projects at an estimated cost of approximately \$ 42.9 million, and is expected to benefit about 7.6 million people (49% female).

RAIN-FED AGRICULTURE

Using international expertise, two training courses were set up on improving the productivity of Yemeni coffee. The courses involved 30 participants, including 4 project officers, 4 farmers and 22 consultants. In the same context, the SFD hired an international

expert in the field of rural lending and small and micro enterprises financing, and it completed a concept document and work methodology on activating rural lending services in the sector targeted areas. Through contracting and training of 47 consultants, the SFD trained 40 members of the rural producers groups, including 25 women from 3 sub-districts in Almaraw'ah district (Al-Hudaidah) in the areas of veterinary and dairy products.

In co-ordination with the Seeds and Veterinary Component, all seeds groups members (63 groups) in the five targeted governorates were trained. And the preparation and executive procedures were geared up to establish 3 seeds associations in the governorates of Hajjah, Al-Mahwit and Sana'a.



COFFEE INTERNATIONAL EXPERT IN HANDS-ON TRAINING - AL-MAHWIT

Irrigation, soil and water

The SFD rehabilitated 15,000 m² of agricultural terraces, built 2858 m³ of anti-torrent gabions and built 8857 m³ of soil protecting walls from floods in Wadi Adeem - Almqath - Lahej. It is building 4 participatory tanks and 4 private root-top tanks for supplemental irrigation at a performance rate of 40%. In the Wadi Shuraim watershed in Bor'a (Al-Hudaidah), about 25000 m² of terraces were rehabilitated, and 86 water harvesting tanks for supplemental irrigation were constructed at a storage capacity of 12500 m³, the process is underway to supply and plant 7500 economic and forestry seedlings there.

The SFD completed nearly 85% of the watershed project in Wadi Majber in Alrujum district (Almahwit) where it planted more than 12,000 seeds of coffee and 5,000 seeds of cactus and other types of forestry trees. 110 kgs of seeds were scattered. In Wadi Majber (Al-Mahwit) 4 new water reservoirs were constructed in the watershed at storage capacity of 6600 m³. The total storage capacity of the new tanks and rehabilitated reservoirs 12540 m³ and 5000 m³ respectively. The watershed in Wadi Alseher (in Al-Qabaitah (Lahej) is being constructed while about 18,000 m² of agricultural terraces are

being rehabilitated, 5000 m³ area of the wadi was leveled, and 2400 m³ of soil protecting walls were to be erected by the wadi's banks. In the governorate of Hajjah the SFD constructed 1400 m² anti-torrent walls in the watershed in Al-Maghrabah district, 1100 m³ walls in the watershed of Wadi Bani Amer in Aslam district and 13,000 m² walls in the watershed of Almasan'1 - Wadi Al-Ghail in Aslam district. In Al-Hudaidah governorate, 10 spate irrigation canals were rehabilitated out of the planned 58 canals.

Water for Agricultural Development

For agricultural purposes, the SFD constructed 3 water barriers in the governorates of Al-Jawf and Amran at a total storage capacity of 408,570 m³ and a total cost of \$794 thousand. The SFD Sana'a branch office trained 30 consultants on the design and supervision of water soil barriers, while the Al-Hudaidah branch office organized trainings for 24 producers groups for the districts of alluhaiyah, Al-Mansuriyah, Jabal Ras, and Al-Hujailah. Among those, 4 groups were in the second level (inter - community) in the areas of project management, especially the organizational, administrative and accounting aspects.

RAIN-FED AGRICULTURE INDICATORS

COMMUNITY LEVEL	NUMBER OF GROUPS FORMED, TRAINED AND ORGANIZED				NUMBER OF GROUPS / PROJECTS FINANCED			
	2012	2011	2010	2009	2012	2011	2010	2009
COMMUNITY	-	-	1,485	653	484	249	633	229
INTER COMMUNITY	52	-	-	-	36	-	-	-
TOTAL	52	-	1,485	653	520	249	633	229

INTEGRATED INTERVENTIONS PROGRAM (IIP) INDICATORS

INDICATORS	ACHIEVED / TARGETED
TARGET SUB-DISTRICTS	17
TARGET VILLAGES	246
NUMBER OF COMMUNITY STRUCTURES FORMED AND TRAINED (DEVELOPMENT COMMITTEES - COMMUNITY FOR MATIONS)	91
NUMBER OF TRAINED PERSONS IN TECHNICAL, AGRICULTURE, AND EDUCATION -HEALTH - CRAFTS	
MALE	508
FEMALE	415

INTEGRATED INTERVENTION PROGRAM (IIP)

The agricultural and economic activities included the implementation of two workshops to study the local natural and economic resources. One of the workshops focused on studying all IIP target areas at the branch level. This 12-day event was attended by 12 participants. The other workshop studied the same for the sub-districts of Bani Nashar K'oidinah (Hajjah) and Bani Ali of Malhan district (AL-Mahwit). Education and literacy interventions included the implementation of seven training sessions for SFD consultants in Sana'a, Aden, Ibb, Amran and Dhamar branch offices on the directory of awareness campaigns on literacy and education of girls. Two workshops addressed the concepts, methods and teaching aids in literacy targeting 20 female participants in Taiz and Hadhramaut. Meanwhile, 13 classrooms for literacy were opened

for 390 female students in the four sub-district of Al-Athlooth (Dhamar).

Capacity-building activities included the first coordination workshop for IIP project officers. The event involved field visits to the IIP areas and other programs within the exchange of experiences in the SFD branches. Another training addressed project managements on community contracting mechanism.

As Water represents a priority for the community, more than 1189 water harvesting roof-top tanks are being built to store 47,560 m³ of rain water in the various target areas. Meantime, a household water network project was approved to extend a 3500 m long pipe for 650 families. And 64 drinking water wells were rehabilitated.

LABOR INTENSIVE WORKS PROGRAM

CASH FOR WORK

The SFD approved 3 projects of preliminary studies, at a total cost of \$650,570 benefiting 1,285 people generating 11,000 working days, including 94,778 working days for women. There are 331 under-implementation projects expected to benefit 55,527 households who make up (76%) of the total target households. This brings the cumulative number of program projects since 2005 up to 515 projects at a total estimated cost of \$8.5 targeting 123,609 households and benefiting about 766,375 people. They generated temporary jobs of 7.5 million workdays including 1.3 million workdays for women.

Workshops and training courses

Two training courses were carried out on following up the cash-for-work projects. The first training targeted 19 engineers and the second targeted 20 accountants. The courses aimed at monitoring the projects technically and financially in the SFD branch offices. Another training course for carrying out an economic study for the program target areas hosted 6 female consultants and 16 male ones. In the branches, the Sana'a and Hajjah branch offices set up 6 courses on the mechanism of the program targeting 122 engineers and 118 community specialists, including 50 females. In the meantime, two courses in Taiz educated 9 engineers and 20 community specialists on the watershed management mechanism and the program mechanism. The branch offices of Amran, Taiz and Dhamar set up 3 workshops for project engineers to assess the project status and address the weaknesses.

ROADS

During this quarter, the SFD approved 4 projects, including 3 rural road projects of 16 km long at an estimated cost of \$746 thousand expected to benefit 5,517 people and generating about 34,633 temporary jobs. Those projects also include paving in urban areas at a total area of 5000 m² at an estimated cost of \$335,000 benefiting 3,512 people and generating approximately 15,250 temporary jobs.

Thus the cumulative performance of the aforesaid four sub-sectors reached 816 projects at an estimated cost exceeding \$177 million benefiting 4.4 million people and generating 8.9 million jobs. This achievement is distributed cumulatively as follows: at the rural roads level, the number of projects were 520 projects costing approximately \$95 million, and a total length of 3,441 km benefiting about 2.3 million people, and generating about 4.4 million jobs. In urban paving, the cumulative achievement reached 239 projects at a cost of \$81 million and a total area of approximately 27.6m² million and benefiting 2 million people generating nearly 4.5 million jobs. In training, 54 courses and workshop were approved at an estimated cost of \$778 thousand benefiting about 5,349 people and generating more than 11,406 jobs. In bridges, 3 projects were approved costing \$43 thousand, which will benefit 32,300 people and generate more than 10,820 jobs.





SMALL AND MICRO ENTERPRISES DEVELOPMENT (SMED)

SFD continued its efforts to develop and finance small and micro enterprises. SMED funded the Annual Enterprises Days, held in Sana'a during the period from October 13th to 19th, 2012.

Funding agreements were also signed, totaling YR 554 millions (equivalent to USD 2,576,745), as follows:

The National Microfinance Foundation (NMF) – YR 204 millions (approx. USD 948,837), Sana'a Credit Program (Azal) – YR 150 millions (approx. USD 697,744), and Nama MF Program – YR 200 millions (approx. USD 930,233).

The aim of financing the aforementioned institutions was to enable them to continue to provide financial services to ever larger numbers of micro and small entrepreneurs.

On the other hand, SFD financed the Yemen Microfinance Network with YR 16.3 millions to enable it to cover its expenses during the last quarter, as the SFD has become its only financier.

During the quarter, SFD carried out a field audit of clients of NMF's branches in Sana'a, as well as of those of all Nama's branches. These audits aimed at verifying the existence of customers and the integrity of the loan balances in the financial statements of those MFIs.

The aggregated outstanding loan portfolio of all MFIs reached at the end of 2012 YR 5.846 billion (approx. US\$25.5 million). The total number of active borrowers reached 82,206 while the total number of outstanding active savers reached 1000.

CASH-FOR-WORK PROGRAM INDICATORS

INDICATOR	TARGETED IN PHASE IV (2011 – 2015)	COMPLETED IN 2011 – 12
People directly benefiting from multi-year workfare assistance	300,000	166,448
Working days employment created under workfare assistance program	24,000,000	2,322,173
Total area of agricultural rehabilitated land and terraces (m ²)	4,980	821
Indirect beneficiaries from community livelihood assets	-	199,738

RURAL ROADS INDICATORS

INDICATOR	TARGETED IN PHASE IV (2011 – 2015)	COMPLETED IN 2011 – 12
Total length of roads improved / built (km)	1,825	323

SMALL AND MICRO ENTERPRISES PROMOTION SERVICES AGENCY (SMEPS)

Training of fishermen from Associations of Fishermen in the Governorate of Hodeidah

The Agency implemented a field training course lasting 5 days during the period November 25th-30th 2012, in which 40 members coming from various fishermen associations in the Governorate of Hodeidah were trained on the fish detector device. Forty detection devices were distributed to the trainees, and SMEPS covered 60% of their cost. The agency organized a similar workshop lasting one day targeted at fishermen from other associations.

The Installation and Operation of the Talouk Female Association Coffee Plant – Al-Misrakh Area – Taiz

The Agency brought a foreign expert in the field of factories for the preparation and packing of coffee. The foreign expert worked with a local expert in assessing, installing, and operating the factory. The factory (which serves 165 members of the association) aims at producing Yemeni coffee with high specifications. In addition, it provides permanent jobs for more than 10 people who will run the plant.

Development of Agricultural Inputs in the Tihama Region – Governorate of Hodeidah

SMEPS implemented a training course lasting 5 days that targeted 13 agro-engineers, and focused on the theoretical and practical aspects of raising the efficiency of agro-engineers in the use of modern techniques for vegetable nurseries, cost reduction, and production increase.

Preparing a Marketing Feasibility Study According to the CRM Methodology for Businesswomen

The Agency implemented 3 training workshops lasting 11 days with 3 local trainers specialized in marketing to prepare a marketing feasibility study. The workshops targeted 68 businesswomen who own diverse businesses (services, education, medical, etc.). Trainees acquired various skills in the field of information gathering, market feasibility study, and gained experience in the field of thinking, creativity, innovation, networking, and start up of new projects. The workshops aimed at raising awareness among business women on the importance of training and its impact in making their businesses successful. SMEPS participated with SEEDS, SOUL, BINA, and IMPACT in organizing 60 guidance sessions, and 20 follow-up workshops for businesswomen on the WBOT program. Five-hundred microentrepreneur women were targeted. The follow-up workshops were held in each of the Governorates of (Sana'a, Aden, Hadramout, Dhamar, Abyan, Hodeidah), and focused on helping business owners in knowing the difficulties and problems facing their businesses, and in working on how to resolve them, in providing them with the skills to deal with these problems, and in developing their businesses to improve their income.

Business Edge Project

The Agency, in coordination with the International Finance Corporation (IFC), organized two training workshops in Sana'a - the first targeted at those in charge of evaluating the performance of new trainers in order to enable them to raise their competence in assessment and analysis. The second workshop continued for 5 days, and targeted the managers of the partner institutions working on the Business Edge Program, and the accredited trainers of the curriculum in order to adapt their skills in the areas of sales and training needs analysis.

The Relief Project of the Displaced People from the Governorate of Abyan

The Agency organized a closing ceremony in Aden for the team of communication and effective linkage that had been working with the displaced people from Abyan. The event lasted a day and was held on December 5th, 2012. The intention was to showcase the most important achievements of the project and its great contribution in easing linkages of displaced people with relief organizations and the private sector. The event was attended by a number of international organizations and the private sector. The Agency also organized in coordination with the HR team in the Abyan Relief Project a ceremony in Aden to reward the displaced employees, the private and training sectors working in the project. Two-hundred-and-eighty-two employees were rewarded as

well as 50 institutes representing the training sector.

Know About Business (KAB)

In coordination with the International Labor Organization (ILO) and the Ministry of Technical Education and Vocational Training SMEPS held a training course lasting 6 days to qualify 6 national facilitators for the program. The trainees will rehabilitate cadres of instructors at the level of vocational and technical institutes to achieve self-sufficiency in Yemeni KAB experts. The Agency also carried out a workshop lasting 3 days, during which modifications to the Yemeni version of the KAB program were discussed. These modifications will be refined and edited beginning in 2013.

The Use of Alternative Energy Sources in Hotels

It was the title and introductory workshop organized by SMEPS in Aden in which 25 people among hoteliers, sellers of energy-saving electrical equipment, the General Authority for Investment, and the Tourism Bureau. The purpose of the workshop was to prepare a comparative study among hotel establishments in the use of alternative energy sources and conservation methods.

YEMEN MICROFINANCE NETWORK

The Network carried out during the period October 13th-19th, 2012 which was financed by the Social Fund for Development and held in the Al-Sabeen Park in Sana'a. The event was attended by all the MFIs working in Yemen, as well as a number of small and micro entrepreneurs. The event was accompanied by a distinct media coverage through advertisements, brochures, and TV and radio channels. The opening ceremony was attended by the Minister of Social Affairs and Labor, Capital's Mayor, the Acting Managing Director of the Social Fund for Development, in addition to a number of organizations and representatives of the diplomatic corp, as well as public and private entities.

The Network organized two training courses at its headquarters in Sana'a, the first lasted 4 days and focused on the techniques and methods of customer service that would help in proliferation and expansion. The session was attended by 19 participants from 5 microfinance institutions and programs. The second session focused on strategic planning for microfinance institutions and programs, which would enable MFIs to reach a larger number of clients, achieve methodic expansion, financial sustainability, and sustainable provision of financial services in an effective manner. The course lasted 4 days and was attended by 8 participants.

The Network carried out during the period from October until December, 2012, six on-the-job training courses, which targeted 111 participants from YMN's participant institutions. The courses focused on raising the skills of the participants in management, market research, and feasibility studies, training of trainers, customer service, auditing, and evaluation.



DISPLACED PEOPLE FROM ABYAN GET EMPLOYMENT AND TRAINING

ACHIEVEMENTS SUMMARY IN 2012

The SFD's total investments in 2012 reached about \$246.2 million distributed over the different sectors. Projects approved during the year amount to 1,465 projects, with 673 projects completed at a cost exceeding \$92.5 million.

COMPLETED PROJECTS IN 2012, BY SECTOR

SECTOR	NO. OF PROJECTS	COST (\$)
Environment	21	2,216,007
Integrated Intervention	10	477,312
Training	44	781,377
Education	186	35,990,563
Organizational Support	28	1,826,040
Agriculture	37	2,891,552
Health	53	3,907,182
Roads	29	9,645,212
Special Needs Groups	38	1,443,895
Micro Enterprises Development	18	7,425,155
Small Enterprise Development	1	996,044
Cultural Heritage	15	1,255,056
Water	87	7,477,701
Cash for Work	103	15,975,701
Business Development Services	3	225,164
Total	673	92,533,960

NUMBER OF BENEFICIARIES & JOB OPPORTUNITIES IN 2012, BY SECTOR

SECTOR	NO. OF PROJECTS	DIRECT BENEFICIARIES		TEMPORARY JOB OPPORTUNITIES
		TOTAL	FEMALE	
Environment	56	431,414	52	122,974
Integrated Intervention	56	27,842	49	101,850
Training	141	35,365	41	69,487
Education	373	191,742	52	1,693,800
Organizational Support	39	14,583	44	13,315
Agriculture	86	174,521	48	210,272
Health	98	513,539	73	123,197
Roads	65	243,192	50	730,730
Special Needs Groups	48	5,541	42	23,974
Micro Enterprises Development	12	50,776	77	21,368
Cultural Heritage	11	0	0	164,720
Water	293	437,231	50	1,077,932
Cash for Work	177	228,393	47	3,192,032
Business Development Services	10	5,461	24	403
Total	1465	2,359,600	56	7,546,054

COMMITMENTS IN 2012, BY GOVERNORATE

GOVERNORATE	NO. OF PROJECTS	COMMITMENTS (\$)	DISTRIBUTION (%)
Ibb	139	31,383,019	12.7
Abyan	47	8,888,153	3.6
Capital City	47	5,124,175	2.1
Al-Baidha	15	1,389,265	0.6
Al-Jawf	7	1,199,824	0.5
Al-Hudaidah	103	16,286,994	6.6
Al-Dhale	31	7,779,067	3.2
Al-Mahweet	51	8,447,479	3.4
Al-Marah	14	774,390	0.3
Mareb	180	34,581,339	14.0
Taiz	143	21,386,454	8.7
Hajjah	62	8,240,444	3.3
Hadhramaut	100	19,265,008	7.8
Dhamar	46	7,375,241	3.0
Raimah	18	2,466,698	1.0
Shabwah	57	10,883,868	4.4
Sa'adah	40	5,693,019	2.3
Sana'a	46	6,285,266	2.6
Aden	80	14,052,186	5.7
Amran	125	21,957,443	8.9
Lahj	8	634,520	0.3
Several Governorates	106	12,094,392	4.9
Total	1,465	246,188,244	100.0

NUMBER OF PROJECTS & COMMITMENTS IN 2012, BY SECTOR

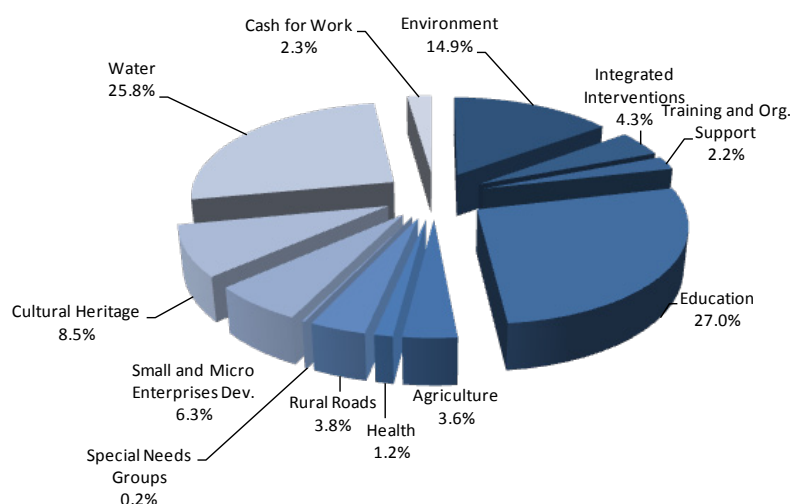
SECTOR	NO. OF PROJECTS	INVESTMENT (\$)
Environment	56	5,512,069
Integrated Intervention	56	5,381,503
Training	141	4,818,010
Education	373	59,021,466
Organizational Support	39	952,188
Agriculture	86	8,280,620
Health	98	6,401,338
Roads	65	19,226,907
Special Needs Groups	48	1,740,214
Micro Enterprises Development	12	6,874,525
Cultural Heritage	11	4,204,450
Water	293	87,635,161
Cash for Work	177	34,712,618
Business Development Services	10	1,427,175
Total	1,465	246,188,244

SFD-SUPPORTED SMALL & MICROFINANCE PROGRAMS AS OF END OF DECEMBER 2012

PROGRAM	ACTIVE NUMBER OF CLIENTS			OUTSTANDING LOAN PORTFOLIO (YR MILLION)	PORTFOLIO AT RISK (%)	CUMULATIVE NUMBERS		NUMBER OF PERSONNAL	NUMBER OF LOAN OFFICERS	AREA OF OPERATION
	BORROWERS		SAVERS			NUMBER OF LOANS	LOAN AMOUNTS (YR MILLION)			
	TOTAL	WOMEN (%)								
1 Al-Amal MF Bank	26,154	59.8	44,336	956	0.75	58,060	3,057	135	70	Capital City, Taiz, Ibb, Dhamar, Al-Hudaidah, Al-Mu'alla, Aden
2 National MF Foundation	12,791	91	20,239	471	1.4	101,456	4,363	119	58	Capital City, Taiz, Ibb, Al- Qa'edah, Yarim, Hajjah, Lahej, Dhamar, and Al-Hudaidah, Aldali
3 Abyan S & C	7,926	96	8,000	252	76	41,867	1,447	52	23	Zingibar, Ahwar (Abyan), Al-Mukalla, Al-Shahr
4 MF Development Program (Nama')	7,160	35	1,682	363	4	55,110	3,169	95	68	Capital City, Taiz, Aden, Hajjah, Al-Hudaidah
5 Aden MF Foundation	6,666	96	9,577	299	0	45,217	1,923	50	22	Dar Sa'ad, Al-Buraikah, Al-Mu'alla, Al-Tawwahi, Crater, Khormaksar, Sheikh Othman, Aden, Lahej
6 Altadhamon Bank	5,437	44	0	732	1.59	22,235	4,373	54	44	Capital City, Taiz, Al-Hudaidah, Aden, Ibb, Al-Mukalla, Seyun
7 Sana'a MF – Azal	4,927	55	2,718	344	2.45	36,660	1,266	48	23	Capital City
8 Al-Awa'el MF Company	3,224	85	0	91	10.73	51,534	1,718	47	25	Taiz (Al-Camb, Hawdh Al-Ashraf, Al-Rahedah, Sainah, Al-Qada'edah)
9 Small Enterprise Development Fund (SEDF)	3,002	19	0	1,520	26	15,971	12,784	115	21	Capital City, Taiz, Aden, Al-Mukalla, Al-Hudaidah, Ibb, Dhamar
10 Alkuraimi Islamic Microfinance Bank	1,829	2	39,794	559	1.2	2,971	1,283	48	40	Capital City, Aden, Taiz, Al-Hudaidah, Dhamar, Ibb, Seyun
11 Wadi Hadhramaut	1,618	32	3,118	93	13.5	11,810	803	25	15	Hadhramaut (Seyun – Tarim, Al-Suom), Alkton, Shebam
12 Social Institution for Sustainable Development (SFSD)	1,472	87	0	166	3.3	16,621	1,597	25	13	Capital City
13 Other Activities & IGPs	0		0	0		67,495	1,690			Several areas
Total	82,206		129,464	5,846		527,007	39,473	813	422	

N.A= Not available/Not applicable, MC = Micro Credit, S&C = saving and Credit, MF= Micro-finance, IGPs =Income generating projects.

COMMITMENTS, FOURTH QUARTER 2012



CUMULATIVE COMMITMENTS & CONTRACTED AMOUNTS AS OF 2012 BY GOVERNORATE

SECTOR	NO. OF PROJECTS	COST	CONTRACTED AMOUNT (\$)
Ibb	1,298	170,180,976	118,052,771
Abyan	263	38,047,106	22,278,815
Capital City	683	98,437,815	81,239,554
Al-Baidha	288	33,119,124	27,166,062
Al-Jawf	156	18,699,534	13,511,239
Al-Hudaidah	1,118	151,200,810	119,970,428
Al-Dhale	262	42,311,664	26,254,468
Al-Mahweet	407	54,053,615	38,542,181
Al-Maharah	104	6,808,413	5,179,944
Taiz	1,645	231,037,828	148,518,953
Hajjah	1,025	137,209,217	87,837,447
Hadhramaut	678	73,964,173	55,206,189
Dhamar	878	102,032,779	72,445,758
Raimah	354	56,646,625	28,873,935
Shabwah	287	28,533,757	22,065,040
Sa'adah	318	46,470,848	33,270,960
Sana'a	516	59,143,105	45,594,202
Aden	319	44,162,462	29,612,809
Amran	818	97,390,547	74,064,066
Lahj	658	95,875,747	55,963,065
Mareb	122	10,895,424	8,767,954
Several Governorates	1,251	83,875,002	66,894,338
Total	13,448	1,680,096,573	1,181,310,181

COMPLETED PROJECTS AS OF 31.12.2012

SECTOR	NO. OF PROJECTS	INVESTMENT (\$)
Environment	232	20,824,529
Integrated Intervention	171	9,556,715
Training	733	11,809,290
Education	3,988	440,587,018
Organizational Support	523	18,046,107
Agriculture	148	6,149,633
Health	915	62,061,030
Roads	563	104,533,278
Special Needs Groups	545	25,102,484
Micro Enterprises Development	155	20,136,419
Small Enterprise Developmen	31	7,748,963
Cultural Heritage	200	31,128,827
Water	1,478	98,389,827
Cash for Work	233	27,962,388
Business Development Services	28	2,185,944
Total	9,943	886,222,451

CUMULATIVE NUMBER OF PROJECTS, COMMITMENT, CONTRACTED AMOUNTS, BENEFICIARIES AND TEMPORARY EMPLOYMENT AS OF 31.12.2012

SECTOR	NO. OF PROJECTS	COMMITMENTS (\$)	CONTRACTED AMOUNT (\$)	DIRECT BENEFICIARIES		INDIRECT BENEFICIARIES		TEMPORARY JOB OPPORTUNITIES
				MALE	FEMALE	MALE	FEMALE	
Environment	347	44,599,083	29,408,095	1,678,156	1,675,482	201,311	199,064	1,396,450
Integrated Intervention	293	23,230,634	14,113,108	166,191	127,002	92,740	98,533	602,767
Training	960	24,502,863	16,937,963	104,682	68,383	417,598	450,497	363,835
Education	5,032	690,278,369	524,795,189	1,505,209	1,251,542	1,975,045	1,703,895	23,610,852
Organizational Support	628	27,959,926	23,347,192	358,058	311,219	318,906	283,076	686,001
Agriculture	414	42,899,063	23,663,798	293,875	281,692	408,870	365,178	1,040,330
Health	1,143	93,658,724	73,866,531	2,819,386	4,767,289	2,057,630	2,692,987	2,164,495
Roads	816	177,089,477	146,669,512	2,194,357	2,167,332	845,967	836,328	8,908,955
Special Needs Groups	675	35,907,102	28,509,082	111,240	71,775	68,449	52,389	826,643
Micro Enterprises Development	167	29,400,628	23,626,044	133,215	327,077	799,692	1,284,516	65,326
Small Enterprise Developmen	32	8,852,031	7,786,198	18,334	22,071	59,529	44,686	17,816
Cultural Heritage	269	58,806,247	47,901,602	193,297	168,661	60,261	68,741	2,254,915
Water	2,096	330,043,958	132,166,352	1,806,672	1,821,237	157,079	137,653	7,256,667
Cash for Work	515	85,532,539	81,223,804	390,421	375,923	802,848	850,074	7,545,076
Business Development Services	61	7,335,928	7,295,711	49,134	21,940	75,717	53,069	2,568
Total	13,448	1,680,096,573	1,181,310,181					56,742,696

COMMITMENTS, FOURTH QUARTER 2012, BY GOVERNORATE

GOVERNORATE	NO. OF PROJECTS	COMMITMENTS (\$)	DISTRIBUTION (%)
Ibb	11	2,205,569	7.7
Abyan	37	6,760,320	23.5
Capital City	2	776,000	2.7
Al-Baidha	1	156,000	0.5
Al-Jawf	1	420,000	1.5
Al-Hudaidah	7	3,206,897	11.2
Al-Dhale	3	658,050	2.3
Al-Mahweet	3	487,546	1.7
Al-Maharah	2	343,000	1.2
Taiz	8	1,622,705	5.6
Hajjah	6	1,095,100	3.8
Hadhramaut	9	600,951	2.1
Dhamar	3	1,333,639	4.6
Raimah	1	445,305	1.6
Shabwah	3	124,500	0.4
Sa'adah	2	441,700	1.5
Sana'a	9	1,441,440	5.0
Aden	34	2,007,819	7.0
Amran	8	1,721,207	6.0
Lahj	33	911,800	3.2
Several Governorates	17	1,964,837	6.8
Total	200	28,724,385	100.0

NUMBER OF BENEFICIARIES & JOB OPPORTUNITIES IN 4TH QUARTER, 2012

SECTOR	NO. OF PROJECTS	DIRECT BENEFICIARIES		TEMPORARY JOB OPPORTUNITIES
		TOTAL	FEMALE (%)	
Environment	9	148,489	50	84,773
Integrated Intervention	8	12,953	50	32,176
Training	8	2,301	42	4,345
Education	112	82,964	51	270,166
Organizational Support	7	9,696	45	3,524
Agriculture	13	9,015	36	4,325
Health	1	168,539	88	60
Roads	4	9,029	50	49,883
Special Needs Groups	2	0	0	175
Micro Enterprises Development	4	8,243	52	12,066
Cultural Heritage	4	0	0	74,500
Water	25	117,049	50	113,818
Cash for Work	3	1,285	34	11,027
Total	200	569,563	61	660,838

SMALL AND MICRO-ENTERPRISE WEEK EVENT LAUNCHED

Under the slogan “This is how they changed their lives,” October 13, 2012, activities of the event of “Small and Micro-Enterprise Week” were organized in Sana’a on 13 – 19 October 2012 by the Yemen Microfinance Network and funded by the Social Fund for Development (SFD).

The event, aims to support the National Microfinance Strategy and promote the wider financial and non-financial services presented by the microfinance programs and institutions (MFIs), which are mostly funded and supervised by the SFD. The event is also an open opportunity for the clients of MFIs to display and sell their products and highlight the success stories of their projects. During the event documentaries were displayed about SFD’s role in supporting the microfinance sector and the success of MFIs in targeting poverty and increasing employment opportunities for youth and women as sustainable sources of income generation. It is worth noting that the total loans the SFD-supported MFIs provided to their clients amounted to more than 500 thousand loans exceeding YR35 billion as of the end of August 2012.



DISABILITY AND CHALLENGE WEAVES WILLINGNESS AND CHANGE

In several local communities, individual produce actions and reactions implying sympathy when they deal with persons with disability, who are suffering from unemployment rights and, therefore, from bad living and health situations. This has made that category feel disrespected in the community. Nevertheless, several relevant cases has not given up to those surrounding challenges and become dependent on their capacities to build their independent personalities and lives proudly.

Um M’otaz Al-Haimi (31) and her friend, Sabah Al-Haimi have been friends since disability and willingness unified them to defeat poverty and to improve their lives when they went to the National Microfinance Foundation (NMF).

Um M’otaz is suffering from a half paralysis after an accident when she was four. Poverty pushed her to work three years later in weaving wool in her village. She enrolled in the internal residence in the Disability Al-Tahaddi Association in Sana’a and held a strong friendship with Sabah crossing the secondary and high school, involved in training together on 10 revenue-generating skills such as making dolls, drawing on glass, embroidery ...etc. She was married to Sabah’s brother, a simple laborer, so as to start together one battle towards change and better life.

Depending on their skills, both friends opened a small shop in Sana’a and their ambition, drove them to open a spices shop in an important area. This field was like much of the night for us; “A friend advised us to get loans from the NMF. We took 3 loans of YR300 thousand,” said Um M’otaz. The couple used the loans to develop the spices shop that they dreamed about upgrading it to be a full supermarket. While work in g for their end, they received a call from the NMF and offered no objection to participate in displaying

their products in the Small enterprises fair held in the Capital City along with other microfinance and MFIs.

“I have enrolled my only son in a private kindergarten and to invest in his education since he is the family’s hope of today and supporter of future,” said Um M’otaz about part of her investment.” She and her brother are supporting the living of their sisters and paying for their training on use of computer and English. As they managed to find a job for one of them as a trainer of computer in a private school, they are looking for jobs for the others.



SOCIAL FUND FOR DEVELOPMENT

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