

Editorial

The Social Fund for Development (SFD) plays an increasingly effective role in the implementation of development and service projects in various areas of the Republic to improve the conditions of these areas and provide job opportunities that help decrease unemployment and contribute to social stability. For this reason, inter alia, the national reconciliation government emphasized in its Transitional Program for Stability and Development (2012–14) the importance of the components of the social safety and protection net. These components contribute to the alleviation of poverty and improvement of income as well as creation of job opportunities to absorb employment and reduce the unemployment gap afflict our country.

The government's program has pledged to focus on the development of these components through supporting labor-intensive projects as they provide temporary jobs for unskilled and semi-skilled laborers in order to improve the living conditions of poor communities, mitigate the negative effects of "seasonal" unemployment, and enhance food security. The program states clearly that the government will increase the capacity of the Social Fund for Development to accommodate more employment in the projects the SFD implements – with an emphasis on poorer areas. An amount of \$1.2 billion has been allocated by the government for SFD's fourth phase of operations (2011–15). Such a decision obviously implies high confidence in SFD and its efforts to pursue the set forth development goals in harmony with the national plans for social and economic development. It also reflects trust in SFD's ability to absorb the government's and donors' funds with proven efficiency and dedication to serve the poorest communities based on clear-cut targeting policy set to prioritize service delivery to the districts, sub-districts and villages with the highest poverty index, which suffer more from lack of these services.

These facts lead to the conclusion that fulfillment of commitments by both external donors and the government and timely provision of the planned and agreed-upon funding to the Social Fund will be crucial in enabling the SFD to implement its projects and programs and achieve the goals it pursues. This would contribute to the national overall comprehensive efforts made to serve people throughout the country, mitigating their sufferings and gradually improving their living conditions.

SFD's Board of Directors holds 2012 second meeting

The Board of Directors (BoD) of the Social Fund for Development (SFD) held its second meeting for the current year on July 4, headed by the Prime Minister, Chairman of the Board, Mohammed Salem Basendwah.

The BoD approved the grant of the Kuwait Fund for Arab Economic Development's Decent Life Resources Department, which is devoted to helping Islamic countries in need, especially in food production and agriculture. The Social Fund for Development will manage the USD-6-million grant allocated to the Republic of Yemen to finance small and micro enterprises in food production and supporting services – including food processing, storage and marketing.

The Board also approved the terms of reference and procedures for the appointment of SFD Managing Director to oversee all operations including planning, financial and human resource management and other functions and responsibilities. The terms of reference—set in consultation with SFD donors—stipulated qualifications and requirements for applicants. In this regard, the BoD adopted a proposal on the formation of a screening committee to be selected from among 10 local and foreign experts nominated according to specific criteria.

The Board also approved SFD's Financial Statement for the fiscal year 2011 and the independent auditor's report and agreed on the appointment of SFD's External Auditor for the current year.

The meeting discussed the funding situation and expectations regarding disbursements on the projects implemented by the SFD in the coming period. These include the projects developed during 2010–mid 2012 and commitments with identified source of funding for the same period as well as the amounts committed by donors for SFD Phase IV of operations (2011–15) and the financing gap.

The BoD had discussed and approved the previous meeting minutes.

SFD signs a cooperation agreement with Al-Amal MF Bank

The SFD signed on August 11, 2012 a cooperation agreement with Al-Amal Microfinance (MF) Bank. The agreement aims to provide financial services by the Bank to the beneficiaries targeted by SFD's programs to contribute to alleviating poverty. According to the agreement, the Bank will transfer wages of participants of the Cash-for-Work Program, which provides jobs for the poor to contribute to developing local infrastructure and individuals' productive assets. The agreement was signed by SFD's Acting Managing Director and Al Amal MF Bank Executive Director. At the signing ceremony, the two officials confirmed the importance of strengthening the partnership between the SFD and the Bank – as important components of the Social Safety Net – to provide comprehensive financial services for the poor.



It is worth mentioning that the SFD is the largest financier of Al-Amal Microfinance Bank's, contributing 45% of the Bank's capital.

On the other hand, the SFD had signed a similar agreement with the General Postal Authority.

Unit News

Education

During the quarter, 65 projects were approved at an estimated cost of approximately \$12.2 million, benefiting about 28 thousand people (57% female). This brings the cumulative total number of projects to 4,938 at an estimated cost exceeding \$686.4 million.

A tender regarding completion of Early Childhood Center construction (Ruslan, Al-Thawrah District, Capital City) was announced. The project consists of 3 training rooms for those working in early childhood, administrative offices and other facilities. A contract was also signed to supply individual school chairs and desks for furnishing 34 classrooms in Abdel Nasser Model Secondary School (Capital City).

Gifted and Talented Program

Training was provided to 204 female and male secondary-school talented graduates in a specialized language institute in the Capital City and Taiz Governorate to enable them to obtain English Language Diploma.

Rural Girls Education and Literacy

Training was provided (in May & July 2012) to 69 trainers from Aisha Women Training and Education Center (Bani Hushaish, Sana'a) in sewing, embroidery, handicrafts and housekeeping in the framework of a project supporting adult literacy centers. A training course was also held (on 1-14 September 2012) for 45 Adult Literacy Offices' General Managers and Women Departments Directors from 22 governorates in Gender-based Planning, Monitoring and Evaluation.



Education Indicators

Results Indicator	Targeted in Phase IV (2011-2015)	Total Completed in (2011-2012)
Number of classrooms constructed or rehabilitated	9,000	2,566
Number of students benefiting from SFD supported basic schools (M, F)	201,600	77,401
	158,400	55,479
Children with special needs	5,000	1,158
Number of teachers trained (sex disaggregated)(M, F)	100	136
	100	562
Number of educational professionals trained (sex disaggregated)(M, F)	782	438
	600	313

Cultural Heritage Indicators

Results Indicator	Targeted in Phase IV (2011-2015)	Total Completed in (2011-2012)
Master builders trained \gained skills	510	116
Professionals trained & gained skills (Architects\ Archaeologists\ Engineers)	190	55
Sites and monuments documented, saved /conserved	50	21

Cultural Heritage

Support documentation and maintenance of Dar al-Makhtotaat (Old Sana'a)

Under the third phase of the project, documented 1,040 manuscripts have been documented manually, 1,600 manuscripts electronically documented, and 478 digitally photographed. The Dar al-Makhtotaat has been also equipped with five additional cameras to increase the output of photographing manuscripts. Implementation of maintenance and improvement works for the electric network started in the Dar al-Makhtotaat including installation of safety and fire fighting network, as well as surveillance network, the works been done by a specialized co

Restoration of al-Ash'aer Mosque and Paving the Historic City of Zabid (Hodeidah)

In the restoration project of al-Ash'aer mosque in Zabid (Phase II), constructing of the new toilet and ablution units continued, as well as the archaeological excavations and documentation, in addition to removing buildings violations around the mosque .. In meanwhile, the selection procedures of contractors for sanitation and plumbing works had been done. In the paving project of the city, installation of the underground electrical cables have been progressed where these works been completed in all the four projects currently being implemented in the three neighborhoods, the percentage of completion of paving work reached up to 70-73% in two neighborhoods and 100% in the third one.

Restoration of al-Ashrafiya Mosqu Madrasa in the city of Taiz (Phase V)

Restoration of the Qadad works had been the southern and northern walls and eastern domes, and the electrical materials had been submitted for the project, therefore, the underground piping has been started (under the supervision of a local electrical engineer and an Italian professional). The mechanical cleaning in the shrines and the open courtyard have been completed, and more than 30% of the chemical cleaning been achieved - in parallel with the continued cleaning and consolidation in the central dome and walls in the prayer hall by the local team. The Italian team resumed restoration work since mid-September.

Restoration Project of the Grand Mosque (Shibam Kawkaban)

Began documenting the current state of wooden coffered architecturally, structurally, and photographed before starting any restoration work, local restorers have been chosen to form the technical team which will restore the colorful ceilings and wood coffered under a supervision and guidance of a competent international expert. It was also communicate with the international experts of the project to discuss their reports to prepare the restoration program in the corridors of the mosque. The restoration work continued for the deteriorated ornamented wood elements which were stored in the warehouse and in the workshop of the project. Some of the archaeological soundings had been completed to determine the real floors levels of the mosque and around the southern water pool, with the completion of the restoration and the *Qadad* works in the water pool. All construction works had been completed including the toilets and electrical works, and installation of doors and windows of the women's mosque. In the Samsarat al-Thuluth, which belongs to the mosque, plastering and flooring works have been continued. And also being further processing carpentry works for all doors and windows of the Samsara.

Restoration Project of the Great Mosque in Sana'a

All preparations had been done to open the east wing of the mosque, the purpose of this step is to provide more space for the more worshipers increasing in numbers and their turn over in the mosque during the days and nights of Ramadan, as well as to show the point of view of the project final output of the entire work as a base to reconnaissance and take the views of worshipers and visitors of the mosque and their impressions as a sort of community participation in decision-making. As well as examine how people behave and use the mosque after its restoration as a proactive step to assess the technical decisions before circulation. Parallel to that step, a permanent exhibition about the project had been opened through which visitors of the mosque will be addressed and aware about its activities to raise awareness of the significance, nature, and specialty of implemented works so far.

Restoration of Dar al-Ezz (Historic City of Jibla- Ibb)

An operational proposal to run the Dar as informative and tourist has been prepared to be discussed with the local council and to be elaborated and approved. As being complete collection and elaborating of scientific data obtained during the project implementation stages of archaeological and engineering information, historical and documentary to be studied and analyzed and to be included in a book about the entire project. Qadad Works continue in roofs and walls of al-Najmia and its annexes.

Training and Organizational Support

Interventions in the two sectors 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: 20 projects were approved at estimated cost of about \$0.9 million, from which about 6 thousand people benefit (45% female). Therefore, the cumulative total number of the sector's projects reached 948 projects worth about \$24 million, with direct beneficiaries reaching more than 169 thousand people (41% females).

Organizational Support Sector: Six projects were approved worth nearly \$0.07 million. Direct beneficiaries are about 234 people (43% females). Accordingly, the cumulative total number of projects reached 620 worth about \$27.6 million, and direct beneficiaries reaching 660 thousand people (48% females).

Local Authority

Among the institutional development activities, training of 65 persons (5 females) in planning, orientation, control and monitoring was provided, targeting some senior staff of Hajr District in Hadhramaut Governorate, the main office of Al-Maharah Governorate and the main office of Hasween District in the same governorate.

Also, two training courses were implemented in institutional assessment: the first for 25 consultants from various governorates who had already gained skills in Information System Analysis, and the second for 16 staff members working in the main office and some other departments of the Ministry of Education. This is in addition to a preliminary workshop for implementing assessment studies for the local authority in four districts of Al-Hudaidah and Raimah Governorates as well as a study in the same field (concerning building the capacity of the staff in the Supreme National Authority for Anti-Corruption). Moreover, meetings were held with the leadership of the Local Administration Ministry and preliminary preparations for implementing a survey targeting local authorities in all districts of the Republic (in coordination with the Ministry) were conducted.

NGOs

On-site training activities were implemented in the components of sewing, woodwork and coiffeur. About 40 female trainees benefited from these activities (within the targeting of associations and centers in Hadhramaut, Al-Maharah, and Shabwah) and training was provided for 23 consultants in SFD's Dhamar Branch Office (BO) to qualify them as NGO's trainers.

Training and Organizational Support Indicators

Results Indicator	Targeted in Phase IV (2011-2015)	Total Completed in (2011-2012)
Number of Young volunteers (Sex disaggregated): (M/F)	2500	334
	1500	299
Local Authority members trained	-	684
Individuals/consultants/contractors/others trained	1000	2,077
NGOs supported	90	38
Government Entities supported	40	10
Local authorities offices supported	90	10
Community-Based Organizations formed	2500	933

Local Communities

Formation and training of beneficiary committees for education, health and water projects in the governorates of Dhamar and Al-Baidha took place, as well as formation of beneficiary committees for local contracting projects. The total number of benefiting committees' members reached about 405 persons (including 90 females). The training of these will be conducted later.

Private Sector (individuals)

In Al-Mukalla and Dhamar BOs, 105 consultants were trained (including 20 females) on coordination methods, report writing and evaluation of organizational capacities as well as SFD's work mechanism and supervision concerning education and roads projects.

Empowerment for Local Development

At the level of local authority in the district/governorate, preparation was conducted for institutional assessment studies in the districts of Rusud (Abyan) and Al-Musaimmer & Al-Muflihi (Lahj) as well as Al-Dhale' Governorate through meeting with the governors and the leaderships of the districts. This is besides gathering data about effective departments in them, naming the counter-part teams, illustrating the program's steps and the institutional assessment study. Seven districts were also identified for this purpose. Implementation of institutional assessment study took place in the two districts of Al-Qabbaitah (Lahj) and Rusud (Abyan), as well as the main offices of Dhamar and Al-Dhale' Governorates, and the districts of Al-Rudhma, Al-Qafr, and Mudhaikhera (Ibb) and Al-Shamayteen (Taiz). In addition, the institutional assessment study was completed for Taiz Governorate. Preparation and updating of the development plan also took place for Thula and Habour Dhulaimah Districts (Amran), besides preparing the development report for the districts of Haifan (Taiz) and Al-Ja'afariah (Raimah). Support was provided and the situation assessment conducted for the local authority in four sub-districts (Hajjah) and the local authority in Al-Sabrah District (Ibb) was supported in participatory planning and provided with equipment. In addition, an empowerment-training course was conducted for the local council's members in Mukairas (Abyan). Total outputs of these activities reached 962 persons (including 219 females).

At the community level, self-help plans were updated for the villages' cooperation councils (VCCs) in Al-Masane' Sub-district and four villages in Bani Al-Abbas (Amran). The SFD also motivated self-help initiatives in four other villages in Bani Qais (Hajjah), motivated, and formed VCCs in Al-Sabrah (Ibb). Outputs totaled 14,358 persons (including 6,324 females).

Training courses and workshops were also conducted, targeting 146 persons (including 33 females) in the empowerment implementation mechanism in Taiz, Hajjah and Al-Hudaidah BOs, besides training trainers for development committees (Al-Mukalla BO) and institutional development (Al-Hudaidah BO).

University Graduates (RAWFD Program)

About 200 rural university graduates from Ibb and Taiz Governorates were trained, and 18 persons (outputs of RAWFD Program) from five governorates attended a training-of-trainers course. This is besides monitoring 10 youth self-help initiatives implemented in a number of districts in three governorates. On the other hand, final editing and printing of RAWFD Program's information brochure was completed. Moreover, data was transferred and processed, and the Program's outputs were integrated in SFD's MIS system in order for them to become consultants. This is besides completing the Program's electronic website design (www.rawfd-sfd.com).

Furthermore, development for the Program is underway by means of studying proposals for networking with Empowerment for Local Development Program in order to carry out youth self-help initiatives within the framework of VCCs. A field visit was conducted to Al-Maharah Governorate for organizing an orientation workshop for 48 persons from among RAWFD program's outputs to prepare them for contributing in the activation and implementation of self-help initiatives.

Health and Social Protection

Health

During the third quarter, 22 projects developed at an estimated cost of \$2.1 mn, of which 14 projects under implementation and 8 approved. The total number of direct beneficiaries is 126,259 individuals (56% females).

Partnership

SFD health sector officers (Head Office and Sana'a, Dhamar and Hajjah SFD Branch Offices) have participated in the planning workshops of the reproductive health and population program (RHPP-2) which targets the governorates of Al-Mahweet, Hajjah and Al-Baidha. Participants included program management team, the population sector at MOH, and health offices representatives of the targeted governorates.

Institutional building

Two projects were developed for training the health teams in district health offices on health management from five districts in Amran and five districts in Sa'adah. The training program aims to strengthen the capacity of health district teams in identifying problems and priorities and comprehensive health planning, including the most cost-effective management of available resources.

Improving access to healthcare facilities

Increasing access to PHC facilities: This component aims to increase the coverage of primary health care services through rehabilitation of the existing health units and centers, establishing permanent health facilities instead of temporary

Health Indicators

Results Indicator	Targeted in Phase IV (2011-2015)	Total Completed in (2011-2012)
Number of health personnel trained (sex disaggregated) (M, F)	1,450	564
	1,450	1,152
Number of health facilities constructed, renovated and/or equipped	800	71

ones, in addition to equipping and furnishing health facilities.

3 projects were developed at an estimated cost of \$192.100. These projects have targeted completion of equipping/ furnishing two health centers in Fare'Al-Oudain and Al-Sobrah Districts (Ibb), and the reconstruction and d equipping/ furnishing of a health unit in Al-Haimah Al-Dakheliah District (Sana'a).

Reducing maternal and neonatal mortality: This component is designed to expand & improve reproductive health services by building & equipping basic and comprehensive EmOC and MCH centers and equipping neonatal sections. 4 projects developed at an estimated cost \$1,302,000, included two projects for building and equipping/ furnishing of MCH centers: one in Mukalla City (Hadhrumout) and the other in Al-Hali District (Al-Hudaidah); in addition to two projects for building and equipping/ furnishing basic EmOC centers in Al-Khokha and Al-Jarahi Districts (Al-Hudaidah), where the latter's projects are within the RHPP-1.

Increasing number of PHC providers

Two projects were developed: one for qualifying 20 female students to medical assistants from several districts in Hajjah, and the other for qualifying 25 female students to technical midwives from Al-Dhale'.

Enhancing healthcare providers skills

Improve the services provided by PHC providers: This component aims to enhance the efficiency of PHC providers through in-service training. Seven projects were developed: four projects aim to train 120 assistant health staff on IMCI from Tour Al-Baha District (Lahj) and several districts in Mareb, Al-Mahweet and Al-Jawf. The two other projects provide train 64 trainees from PHC staff in health education from several districts in Amran and Saada, and one for implementing QIP (quality improving program) in five health centers in Hajjah.

Increasing deliveries under skilled medical supervision: This component focuses on pre- an in-service training of community midwives, and aims to improve primary health care for mothers and newborns. Two projects were developed to train 44 are community-based maternal and neonatal care from several districts in Marib and Al-Jawf.

Mental health

In the context of the integration of mental health in primary health care, two projects developed to train 20 doctors and 20 assistant health workers in mental health from Ibb Governorate.

Social Protection

The SFD approved 25 projects at an estimated cost exceeding \$1.1 million bringing the cumulative number up to 676 approved projects costing approximately \$35.6 million.

Inclusive and special education program

14 projects were approved under this program including 12 projects to support inclusive education that target rehabilitation and integration of 2,753 children with movement, audio, and visual impairment disabilities and with learning difficulties as well as training 487 teachers, specialists, administrative supervisors from Taiz, Ibb, Al-Dhale', Amran, Hajjah, Sa'adah, Dhamar, Al-Baidha and Shabwah Governorates. The objective of this project is to enhance inclusive education and awareness services and its concepts, train teachers, social workers, admin. Specialists and supervisors about the concepts and mechanisms of integration, methods of teaching, diagnosis and evaluation, tests and measurements, diagnosis of learning difficulties, appropriate development of therapeutic program, optical scanning, sign language, speech therapy, operating resources rooms, and individual planning. As well, the project aim

at building, equipping and furnishing 12 classrooms, building 6 learning resources rooms, equipping 10 rooms, building 5 engineering facilities, and constructing 14 toilets for children with disabilities, providing some inclusive schools with the specialized educational aids, and testing for children with disabilities. The two remaining projects aim at enhancing the special education services provided by the relevant associations including equipment and providing with teaching aids. They targeted rehabilitation of 103 children with cerebral palsy and children with visual disabilities in 3 associations from Ibb and Dhamar. It tended to train 45 teachers on methods of teaching on cerebral palsy, tests, measurements, functioning therapy and adult education.

Early Childhood Development

This program aims to support early childhood development programs, national policies and strategies geared for the age group (0-9 years). Four projects were approved. The first one aimed to establish an early disability discovery and intervention program in Lahj. The second project aims to develop specialized directories in health and education early intervention in cooperation with the Ministry of Public Health. And the third and fourth projects tend to train 35 kindergarten teachers on changing behavior of children with excessive activity and on teaching methods in districts of Al-Ghaida and Raida-Gosaiar in Al-Maharah and Hadhrumout Governorates. In the sideline of preparation of the reference manual of the early detection of disability, a training course was conducted for 20 national trainers from the IMCI program at Ministry of Public Health on the use of the Trainer Guide for Early Detection of Disability in order to provide these trainers with skills needed to deal with the manual.

Community-Based Rehabilitation (CBR) Support

As the SFD is adopting this strategy, the SFD approved two projects. The first project aims to enhance the outstanding community-based rehabilitation services in Al-fioush (Lahj), while the second one tends to educate and train assistant.

undersecretaries and the admin staff of the local council and managers of the Hadhrumout coastal districts on disability and overall development

Protection

The program aims to improve services of the juvenile prisons and social welfare centers, improve services for the most privileged groups, developing services centers of safe childhood, supporting policies, strategies and programs for children in difficult circumstances. Four projects were approved to educate relevant officials on rights of the child. The audience targeted 150 members of local councils, heads the local Social Affairs and Work Committee, children and their families, imams and religious leaders, student councils and the elected Children Parliament in schools in Amran Governorate.

The projects also aimed to train 70 social workers and teachers in 11 schools in the capital of Sana'a on the behavior problems of students in addition to training 100 school management, teachers and members of the local council of Al-Hudaidah Governorate on the children rights and the psychological, social and life risks caused by children involvement in conflicts.

In addition, the projects aim to promote community integration for the most privileged groups through educating 60 members of local councils, executive offices, school management and imams about the rights of this community category, forming community communication teams of 30 members and training them in human rights issues, health and environment communication and education

and training 20 parents of children of the most privileged group on personal hygiene and personal-care.

Institutional support program

The program aims to provide institutional support to government and non-government organizations to develop their performance and enable them to implement effective and sustainable development programs for special needs groups. A project was developed to establish a vision-impairment unit for groups with at Al-Baradoni Library in Dhamar Governorate by means of providing it with speaking books, Brail books, electronic speaking visual programs, training library staff in the methods of archiving and using the Brail method for persons with visual impairment and ways to teach the blind Brail method and the use of electronic speaking software.

Water and Environment

The unit activities include Water and Environment Sectors.

The number of projects approved in both sectors during the quarter reached 105 projects at an estimated cost of approximately \$11.3 million. Direct beneficiaries are expected to amount to about 131 thousand people, bringing the cumulative number of projects (since SFD inception in 1997 until 30 September 2012) to 2,414 projects worth about \$255 million, benefiting directly more than 6.5 million people.

Water Sector

The sector aims to provide improved and adequate water for poor communities in accordance with the national definition of water coverage.

During the quarter, 100 projects were approved at an estimated cost of \$11 million to serve 112 thousand people. These projects include 9,087 rooftop rainwater-harvesting tanks "RRHTs" (with a total capacity of 338,020 m³), forty public rainwater harvesting cistern with total capacity 37,250 m³, three Karifs (with capacity of 11,000 m³) and four tanks to collect spring water with capacity 1,730 m³. Similarly, included are seven

distribution tanks, water pipelines to bring the service close to the beneficiaries' houses (with a total length of 51,330 m) and 1,920 house connections. A workshop was also implemented, aiming to connect some empowerment committees and non-governmental organizations (NGOs) with Peak View Global Trust organization, which finance projects focused on rainwater harvesting and solar energy for schools and health units.

A workshop was also implemented, aiming to connect some empowerment committees and non-governmental organizations (NGOs) with Peak View Global Trust organization, which finance projects focused on rainwater harvesting and solar energy for schools and health units. The workshop was attended by 20 representatives of the committees and NGOs.

Water Scarcity Program: Since the beginning of 2011 until the end of the third quarter 2012, the SFD approved the financing of 253 projects at an estimated cost of \$29 million to serve 257 thousand beneficiaries, with 75% of them are under the fourth poverty category (the poorest) and 25% in the third. Implementation began in 140 projects, with seven completed. The projects include 117 rainwater-harvesting-tank (with a total capacity of 141,300 m³, twenty-five karifs (capacity 94,500 -m³), 19,850 RRHTs (with a total capacity of 887,150 m³) and 27,840-meter-long pipes to bring the service closer to the beneficiaries. Of the total contracted amount (\$7.7 million), \$4.8 million has been expended.

Sanitation Sector

This sector aims to solve the pressing environmental problems affecting the poorest communities and to integrate with the water sector and other SFD's sectors in order to achieve a life free of water-related diseases for the targeted communities. During this quarter, 5 projects were approved at a total cost of \$0.4 million targeting more than 18,700 people: two in wastewater management and three for conducting 47 hygienic and environmental awareness campaigns. In this regard, to meet the requirements of the expansion of such campaigns, training was provided to 70 (male and female) consultants in carrying out awareness campaigns using Community Led Total Sanitation approach in SFD's Amran and Taiz branch offices. More than 135 campaigns were also completed and 14 villages in Dhamar, Ibb and Amran have been declared open defecation free.

Infrastructure project for the city of Shibam (Hadhramaut): Achievement during the quarter reached 2.5%, bringing the cumulative completion to 47.5%.

Agriculture and Rural Development

The SFD approved 37 projects at an estimated cost of \$4 million benefiting about 133 thousand people (half of them females). This brings the cumulative total number of projects of this sector up to 405 projects at a cost exceeding \$42 million.

Rainfed Agriculture and Livestock Production

In Sana'a governorate, 17 consultants were trained on forming rural producing groups. Such groups were formed and their capacities were built in districts of Bani Matar and Jahanah. 28 groups were trained in the organizational field in Jahanah. SFD also formed 65 groups at the community level, and financed 6 groups in the districts of Arhab, Hamdan, Khamis Bani Sa'ad and Al-Rujum to enable them to exercise their activities in poultry, beekeeping and marketing of honey.

Water and Environment Indicators

Results Indicator	Targeted in Phase IV (2011-2015)	Total Completed in (2011-2012)
Number of households benefiting from improved water sources	60,000	30,263
volume of improved water stored (m ³)	1,100,000	769,464
volume of unimproved water stored (m ³)	260,000	1,068,879
Number of households using improved sanitation facilities	43,000	5,360
Number of Open-Defecation-Free-project communities	261	50
Villages targeted by CTLS	-	295

also, members of the Rural Producing Committee of Alrujum District were trained on the committee’s functions and following up on groups. The producing groups in Bani Sa’ad district were also trained on project management. Meanwhile 17 consultants held a workshop on developing and evaluating the mechanism of Rain-fed Project. Other several meetings were held with the working teams in communities’ projects in order to solve problems, develop performance and exchange experiences.

Watershed and integrated management of agricultural terraces:

The SFD performed 100% of the Integrated Management for Maintaining Agricultural Terraces Project in Wadi-Adim (Al-Maqaterah, Lahj). Work is underway (36%) in the pilot project to conserve soil and water in Al-Foaha (Jabal Ras, Al-Hudaidah). In the pilot project for complementary irrigation tanks in Almaqaterah, 5 tanks are being executed (50%) at a total storage capacity of 3,500 m³. A special tank and 3 other tanks were built (with a total storage capacity of 600 m³). In the location of Wadi Majbar watershed (Al-Rujum), 45% of terraces (3,738 m²) and 40% of gabions (1,367 m³) were implemented. The sector also began implementing reforestation program for the current season in Al-Rujum, where 110 kgs of seeds were planted at a total area of 6.5 hectares. In Bait Al-Usami Village, the Al-Sharia site was fenced for an overall area of 5 hectares. Aforestation also was provided to Al-Metlal and Jirat Al-Shaikh covering an area of 5 hectares with 1000 various seedlings. There, the sector is also building 48 rainwater harvesting tanks (60%), and completed expansion and construction works of 8 medium-size tanks.

Pilot projects to replace qat trees: The SFD is carrying out two pilot projects to replace qat tree in the districts of Maswar and Al-Sawdah (Amran). The first project is at 95% of performance where 6 tanks are being constructed. About 400 seedlings of coffee and almonds alternative to qat are being provided, in addition to 3qat replacement projects are being carried out in the districts of Melhand (Al-Mahweet), Al-Jabeen (Raimah), and Haraz (Sana’a).

Integrated Intervention Program (IIP)

During the quarter, the SFD approved 20 projects at an estimated cost of \$0.82 million. Cumulatively, the total number of projects rose to 283 projects at an estimated cost of \$21.8 million.

Agricultural and economic activities: IIP organized a coordination workshop between development committees in the target sub-districts and the local authority in its districts with objective to support and strengthen the link between the two sides continue mutual cooperation to support agricultural and economic activities in the future. In the workshop, two studies on these sub-districts identifying priorities in soil and water fields were presented and discussed in the event.

Interventions in education, literacy and capacity building: In the sub-district of Wad’ah Bani Suraim (Amran), a contract was signed to begin.

implementing a school in Bait Abu Fare’ at a current achievement of 12%. The underway school project in Wada’ah Village reached 60%. A training course was also conducted for 11 teachers in SFD’s Amran Branch Office (BO). In Maqbanah (Taiz) 14 classrooms were launched benefiting 980 female adult students. In the sub-district of Al-Mutainah (Al-Tuhaita, Al-Hudaidah), 23 classrooms were launched to benefit nearly 805 female students. The basic course for 13 female nominated literacy teachers/facilitators was also carried out in Al-Athlout (Wisab Al-Ali, Dhamar). The IIP also conducted awareness campaign in literacy and girl education in Wad’ah Sub-district. For the capacity building, the members of the local authority in the district of Wesab Al-Safil (Dhamar) were trained on community contracting mechanism.

Interventions in Roads: IIP rehabilitated and improved 35% of Erzma—Umuq road (Al-Athlouth). It also completed 124% of paving and building retaining walls of Al-Mahalah—Al-Mabrak—Al-Radhem—Al-Suradef road (Bani Mo’anis, Wesab Al-Safil, Dhamar). **Interventions in Water:** Work is underway in building 560 rooftop rainwater harvesting (private) tanks with a total capacity of 22,400 m³ in Al-Quhaifah Sub-district (Maqbanah, Taiz). IIP began preparing the final technical studies of the water project in Al-Masharij (Tour Al-Baha, Lahj) at an estimated cost of \$700,000. In Al-Athlouth, work is underway in building rooftop tanks in the villages of Wa’ie (Uraishah community) and Mawrkah and Hiaj-Alalb and in 9 villages in the community, where the community committee was formed and the project document was signed. About 70% of 103 private tanks was completed for several villages in Wad’ah, as well.

Other activities: A meeting with various sector officers of SFD’s Hajjah BO was organized to introduce the IIP with emphasis on program vision during the current phase, and the officers’ role in the sideline of mutual coordination and cooperation. In this context, and based on IIP vision to strengthen the relationship and consistency with the various SFD programs, the IIP began removing weed trees (in Al-Mutainah) using the cash-for-work mechanism.



Water for Agricultural Development

Results Indicator	Targeted in Phase IV (2011-2015)	Total Completed in (2011-2012)
Storage capacity of dams (Cubic meters)	3,000,000	76,176
Areas covered by irrigation (Hectare)	2,000	18

Rain-fed and Livestock Project (RALP)

Community Level	Number of groups formed, trained and organized				Number of groups / projects financed			
	2009	2010	2011	2012	2009	2010	2011	2012
Community	653	1,485	0	-	229	633	249	309
Intercommunity	-	-	0	52	0	0	0	34
Total	653	1,485	0	52	229	633	249	309

Integrated Interventions Program (IIP)

Indicators	Achieved / Targeted	
Target sub-districts	9	
Population	75,674	
Number of community structures formed and trained (Development committees - community for mations)	82	
Number of trained persons in technical, agriculture, and education -Health - crafts	Male	Female
	504	411

Labor Intensive Works Program (LIWP)

LIWP comprises projects under the Cash-for-Work Program and Roads Sector.

Cash for Work

During the quarter, 31 projects were approved at an estimated cost of approximately \$6.8 million. These projects are distributed over three sub-sectors including diverse interventions, preliminary studies and environment. The number of benefiting households exceeded 7,800 (nearly 84,370 individual beneficiaries) and the temporary job opportunities created about 663,000 workdays (nearly 95,000 of them for females). Implementation is underway in 339 projects benefiting more than 42,870 households (89% of the total 54,315 targeted). This brings the total cumulative number of the projects during the program's first and second phases as well as SFD's Phase IV to 511 projects worth about \$84.7 million, targeting 123,145 households and directly benefiting nearly 0.8 million people, while the total temporary employment generated exceeds 7.5 million workdays (of which about 1.3 million for women).

Workshops and Training Courses: During the quarter, eight workshops were held on the program work mechanism in SFD's Dhamar, Sana'a and Taiz Branch Offices (BOs), targeting 152 community consultants (CCs), accountants, engineers and technicians. Eight training courses were also carried out in Aden, Al-Hudaidah, Taiz and Ibb on the program implementation methods, targeting male & female CCs, resident technicians, engineers and accountants in addition to another training course held in

Al-Mukalla BO and attended by 20 female and male participants in awareness on risks of malnutrition and qat.



Roads

The quarter witnessed the approval of 16 projects worth more than \$4.6 million, distributed over rural roads (71-km-long 12 projects worth \$3.1 mn, benefiting about 24,700 people and creating more than 121,000 temporary job opportunities "TJOs"), city streets pavement (4 projects, with an area of nearly 29,900 m² worth \$1.5 mn, benefiting around 63,000 people and creating 81,350 TJOs).

Thus, the cumulative number of the Road Sector's projects reached 812 at an estimated cost approaching \$175.8 million. These projects benefit directly about 4.4 million people and generate temporary employment reaching around 8.9 million workdays. These projects are distributed over rural roads (517 projects with a total length of 3,433 km, benefiting directly more than 2.3 mn people and generating about 4.4 mn TJOs), city streets paving (238 projects, with a total area of more than 27.6 million m²), training (54 projects) and bridges (3).

During the quarter, 15 projects were visited – distributed over under-implementation projects (to assess implementation quality) and projects from 2012 Annual Work Plan (for assessing targeting and conformity to the established criteria). Thus, 246 projects were cumulatively visited.

In capacity building, the sector's staff was trained in strategic planning to improve performance and efficiency in the forthcoming period.

Small and Micro Enterprises Development (SMED)

During the third quarter of 2012 the SMED unit carried out several activities that focused on capacity building and the provision of the necessary funds for a number of MFIs to enable them to continue providing access to financial services to greater numbers of small and micro entrepreneurs. In this regard, Sana'a Microfinance Program received YR 100 million (approx. USD465,000). The total loan portfolio of the existing MFIs at the end of September 2012 reached approximately YR5 billion (approx. USD 23.1 million), and the number of active client borrowers reached 77,000, while the number of savers reached 117,000.

Roads Indicators

Results Indicator	Targeted in Phase IV (2011-2015)	Total Completed in (2011-2012)
Total length of roads improved / built (km)	1,825	303

Labor Intensive Works Program (LIWP)

Results Indicator	Targeted in Phase IV (2011-2015)	Total Completed in (2011-2012)
People directly benefiting from multi-year workfare assistance	300,000	138,709
Working days employment created under workfare assistance program	24,000,000	2,039,286
Total area of agricultural rehabilitated land and terraces (m ²)	4980	708
Indirect beneficiaries from community livelihood assets	-	166,450

A grant agreement worth USD81,075 was signed to finance the Yemen Microfinance Network (YMN) to effectively organize The Small and Micro Enterprises Days, which was launched on October 13, 2012. The Small and Micro Enterprises Promotion Agency (SMEPS) was funded with USD 273,543 to cover its operating expenses to enable it to implement its projects. Furthermore, SMEPS received funds totaling USD 804,043 to finance a number projects.

The SMED unit organized two workshops each lasting two days during the month of September 2012. The first one focused on developing the Ma'een loan tracking system, and discussed the problems faced by those using the system. Eighteen participants from the MFIs representing MIS users, operation managers, in addition to 7 projects officers from the SMED unit attended the workshop. The workshop recommended the development of Ma'een to keep pace with the expansion and proliferation MFIs are experiencing. The second workshop included SFD's microfinance partners, which came out with recommendations for the projects planned in 2013, and strengthened ties between SFD and its partners. Also a field auditing mission of the microfinance clients in Sana'a MF program (Azal) was carried out by the unit.

Small and Micro Enterprises Promotion Services (SMEPS) Agency

Training for the Small Businesses Management Diploma: In collaboration with its partners, SMEPS implemented during the months of July and August 2012 two training courses targeted at graduates from training institutes, universities, and technical institutes, private entrepreneurs, and microfinance clients in the running small activities. The two courses targeted 125 participants (among them 35 women) from Sana'a and Hodeida.

Orientation workshop for Business Edge ToT: The Agency implemented in coordination with the International Finance Corporation (IFC) in mid September an orientation workshop in Sana'a to acquaint new trainers with the Business Edge curriculum. The workshop was documented.

Training within Relief Project for the Displaced People from Abyan: In collaboration with institutes and training centers in Aden, SMEPS set up several professional short courses in subjects such Business Edge, hairdressing, maintenance of modern mobile phones, management of parties and concerts, making of beverages, and security guarding. The courses targeted, in particular, young people who were displaced from Abyan residing in Aden. The aim of these courses was to provide youths with skills that would enable them to find employment. Also, SMEPS worked in cooperation with a human resources team of consultants from the Project in July, August, and September 2012. Fifty-nine displaced people were hired - among them 34% were women. They received short training courses in various sectors to gain skills that would limit unemployment and poverty among them. Also, during the period for June 30 to July 7, 2012, SMEPS carried out a training course in effective communication involving for school officials who had been displaced to Aden. The course focused on endowing the trainees with skills in effective leadership for groups, and decision making to improve the situation of the displaced people from Abyan.

Training of fishermen: The Agency implemented a training course in using the Geographic Positioning System (GPS) for the fishermen living in the area of Radfan, in the Governorate of Hadramaut. The course aimed at training 20 young fishermen, who benefited in learning how to use these instruments in determining fish reservoirs, fishing positions, and how to determine their positions at sea. Also, SMEPS implemented 8 training courses for fishermen on fish production quality in July 2012, which targeted fishermen and fish workers belonging to fishing cooperatives from Beer Ali in Shabwah, Dees Al-Sharqya, Gosaiar, and Al-Raidh in the coastal areas of the Governorate of Hadramaut. The courses trained traditional fishermen on quality conservation, and the limitation of losses. Fifteen fishermen were trained on continuing the provision of such training to other fishermen in other coastal areas.

Developing modern agricultural inputs to develop grain crops in Tehama: Field visits to watermelon farms in Al-Zaidiah, Al-Dhahi, Sordood and Bajel were conducted. The aim was to monitor the results and indicators in order to make a final and general assessment of the growing season of watermelons in comparison with conventional methods, as well as the impressions of the farmers on the role of agricultural inputs, their importance in increasing watermelon yields and lower production costs. Also, the mission was set to acquire farmers with experience and skills in managing and dealing with modern technologies, and expanding the cultivation of watermelons.

Yemen Microfinance Network (YMN)

In collaboration with the Sheba Center for Strategic Studies, YMN implemented in July 2012 a case study with Abyan MFI to analyze the damage the MFI suffered by the events of 2011, the resulting displacement of all its clients and staff, and the great material losses. The study reached its results and recommendations calling for all international bodies and organizations to speed up their assistance to the program to help it exit from the crisis and return providing financial services to low-income earners, especially women.

YMN also organized a workshop in July a training course in modern market research and marketing strategies. The session targeted 12 participants representing branch managers, researchers, and marketing officers working in MFIs. The course focused on the general framework for marketing strategies in microfinance, the eight marketing elements and the best methods for market analysis.

Finally, YMN – in cooperation with the Pakistan-based Al-Huda Centre for Excellence in Islamic Banking and Economy – organized a training workshop in Islamic finance. The course targeted 15 participants from various small and micro finance banks, institutions, programs, and the SMED unit. The workshop aimed at raising the practical experience of the participants, and acquiring them with the new techniques in Islamic microfinance.

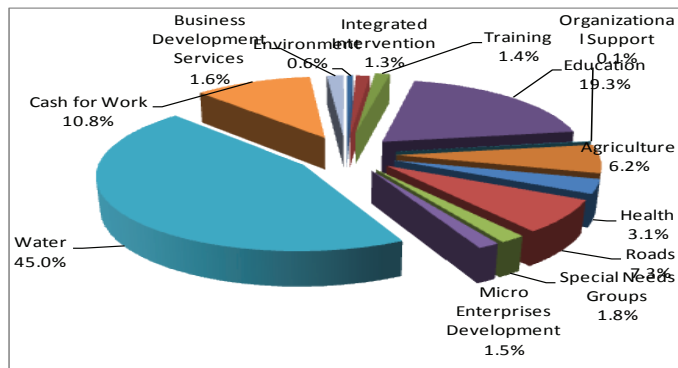


SFD-Supported Microfinance Programs as of End of September 2012

Program	Active number of clients			Outstanding loan portfolio (Million YR)	Portfolio at Risk (%)	Cumulative numbers		No. of personnel	No. of loan officers	Area of Operation
	Borrowers		Savers			NO. of loans	Loan amounts (Million YR)			
	Total	Women (%)								
Al-Amal MF Bank	23,792	53	42,548	793	0.9	50,884	2,608	135	70	Capital City , Taiz, Ibb, Dhamar, Al-Hudaidah, Al-Mu'alla, Aden
National MF Foundation	12,241	94	19,313	439	0.7	97,847	4,114	114	55	Capital City, Taiz, Ibb, Al- Qa'edah, Yarim, Hajjah, Lahej, Dhamar, and Al-Hudaidah
Abyan S & C	7,258	96	7,620	246	76	41,415	1,418	33	23	Dar Sa'ad, Al-Buraikah, Al-Mu'alla, Al-Tawwahi, Crater, Khormaksar, Sheikh Othman, Aden, Lahej
Aden MF Foundation	6,774	97	9,685	249	0	43,300	1,770	46	19	Zingibar, Ahwar (Abyan), Al-Mukalla, Al-Shihr
MF Development Program (Nama')	6,689	41	1,779	341	6.2	53,669	3,040	93	62	Capital City, Taiz, Aden, Hajjah, Al-Hudaidah
Altadhamon Bank	4,990	45	0	681	1.8	20,741	4,008	95	38	Taiz (Al-Camb, Hawdh Al-Ashraf, Al-Rahedah, Sainah, Al-Qa'edah)
Sana'a MF - Azal	4,267	56	2,696	303	2.4	35,550	1,086	46	22	Capital City, Taiz, Al-Hudaidah, Aden, Ibb, Al-Mukalla, Seyoun
Al-Awa'el MF Company	3,561	86	0	75	17.8	50,767	1,685	47	25	Capital City
Small Enterprise Development Fund (SEDF)	2,838	0	0	1,149	31	15,299	12,250	115	21	Capital City, Taiz, Aden, Al-Mukalla, Al-Hudaidah, Ibb, Dhamar
Wadi Hadhramaut	1,559	13	2,917	88	17.6	11,397	763	25	15	Hadhramaut (Seyoun – Tarim, Al-Suom, Shibam, Al-qatn)
Social Institution for Sustainable Development (SfSD)	1,488	72	0	149	3.6	16,250	1,521	26	14	Capital City
Alkuraimi Islamic Micro-finance Bank	1,433	1.6	30,774	464	1.8	2,322	986	49	41	Capital City, Aden, Taiz, Al-Hudaidah, Dhamar, Ibb, Seyoun
Other Activities & IGPs	0	-	0	0	-	67,495	1,690			Several areas
Total	76,890	654.6	117,332	4,977	814.4	506,936	36,939	824	405	-

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

Commitments, third quarter 2012



Number of beneficiaries and job opportunities, Third quarter 2012

Sector	Direct beneficiaries		Temporary job opportunities
	Total	Female (%)	
Environment	18,723	52	25,915
Integrated Intervention	4,891	53	9,792
Training	5,717	45	15,387
Education	27,760	57	361,853
Organizational Support	234	43	1,083
Agriculture	132,858	50	127,353
Health	126,234	56	37,475
Roads	86,642	51	202,578
Special Needs Groups	3,480	42	15,548
Micro Enterprises Development	19,201	95	2
Water	113,532	50	331,729
Cash for Work	48,370	50	662,993
Business Development Services	4,601	24	152
Total	592,243	53	1,791,860

Commitments, third quarter 2012

Governorate	No. of projects	Commitments (\$)	Distribution (%)
Ibb	27	2125458	3.4
Abyan	6	1872863	3.0
Capital City	7	477160	0.8
Al-Baidha	1	80000	0.1
Al-Jawf	5	479824	0.8
Al-Hudaidah	21	2632662	4.2
Al-Dhale'	18	5355537	8.5
Al-Mahweet	22	3521066	5.6
Al-Maharah	3	206776	0.3
Taiz	11	273932	0.4
Hajjah	69	10487884	16.6
Hadhramaut	26	3053629	4.8
Dhamar	17	4136141	6.6
Raimah	4	1014105	1.6
Shabwah	5	1024736	1.6
Sa'adah	8	1290929	2.0
Sana'a	11	1381626	2.2
Aden	2	847820	1.3
Amran	14	2378881	3.8
Lahj	56	17406713	27.6
Mareb	5	313344	0.5
Several Governorates	17	2642988	4.2
Total	355	63004074	100.0

Cumulative number of projects, commitment, contracted amounts, beneficiaries and temporary employment as of 30/09/2012

Sector	No. of projects	Commitments (USD)	Contracted amount(USD)	Direct beneficiaries*		Indirect beneficiaries*		Temporary Job Opportunities
				Male	Female	Male	Female	
Environment	342	41,827,912	28,262,534	1,612,758	1,606,866	201,311	199,064	1,354,019
Integrated Interventions	283	21,772,797	13,082,635	159,150	120,281	80,998	86,236	566,961
Training	948	23,996,062	15,496,212	102,605	66,917	417,423	450,427	357,526
Education	4,938	686,406,715	500,741,382	1,786,818	1,426,587	1,950,382	1,692,389	23,410,766
Organizational Support	620	27,554,138	22,892,743	352,635	306,831	318,674	282,999	681,978
Agriculture	405	42,102,472	20,370,818	288,433	278,998	400,786	359,796	1,045,409
Health	1,143	93,188,743	70,369,427	2,799,692	4,618,439	2,057,630	2,692,987	2,172,740
Rural Roads	812	175,750,500	138,145,492	2,191,990	2,164,906	844,275	834,700	8,860,681
Special Needs Groups	676	35,576,329	28,077,811	110,794	71,541	68,449	52,389	829,184
Micro Enterprises Dev.	163	27,605,178	21,867,564	64,291	287,758	386,288	1,011,227	53,259
Small Enterprise	32	8,852,031	7,787,265	18,334	22,071	59,529	44,686	17,816
Cultural Heritage	269	58,667,804	46,997,123	194,363	169,760	60,261	68,741	2,308,293
Water	2,076	324,034,576	125,562,345	1,757,036	1,771,886	157,079	137,653	7,178,715
Food Price Crisis Response	511	84,675,106	78,527,359	388,762	374,708	802,848	850,074	7,509,673
Business Development	61	7,335,928	7,283,037	49,134	21,940	75,717	53,069	2,568
1,125,463,748	12,909	1,592,307,034	1,090,272,702	-				54,486,290

*The same beneficiaries might repeatedly benefit from more than one sector

Cumulative commitments & contracted amounts as of 30/09/2012

Governorate	No. of projects	Commitments(\$)	Contracted amounts(\$)
Ibb	1,289	168,196,380	108,522,536
Abyan	226	31,283,049	21,822,942
Capital City	686	98,879,681	78,935,588
Al-Baidha	290	33,635,459	25,975,985
Al-Jawf	155	18,279,534	13,015,403
Al-Hudaidah	1,112	147,763,108	112,815,449
Al-Dhale'	258	41,471,614	24,298,875
Al-Mahweet	402	53,023,836	37,434,952
Al-Maharah	102	6,462,993	5,124,110
Taiz	1,640	230,058,535	141,057,019
Hajjah	1,020	136,293,365	83,859,985
Hadhramaut	668	75,027,249	52,241,570
Dhamar	880	101,949,133	69,592,142
Raimah	354	56,168,395	27,571,028
Shabwah	283	28,386,637	21,687,638
Sa'adah	316	45,705,400	31,416,423
Sana'a	509	57,732,760	42,997,242
Aden	286	42,689,643	29,343,499
Amran	812	96,125,280	70,364,648
Lahj	625	94,961,483	54,005,866
Mareb	122	10,894,523	8,720,255
Several Governorates	1,244	84,358,233	64,660,594
Total	13,279	1,659,346,291	1,125,463,748

Cumulative completed projects as of 30/09/2012

Sector	No. of projects	Cost (\$)
Environment	223	24,644,912
Integrated Intervention	167	9,812,643
Training	720	15,290,448
Education	3,945	459,533,855
Organizational Support	516	20,467,198
Agriculture	135	5,615,995
Health	902	68,427,496
Roads	559	106,211,427
Special Needs Groups	533	27,494,146
Micro Enterprises Development	147	21,195,341
Small Enterprises Development	31	8,812,031
Cultural Heritage	197	32,190,625
Water	1,440	151,040,405
Cash for Work	208	24,305,842
Business Development Services	27	2,098,357
Total	9,750	977,140,721

SFD intends to implement USD-one-billion worth poverty-reducing projects until 2015

Yemeni government seeks to reduce poverty and unemployment through expanding the implementation of infrastructure and service projects, oil investment projects and other initiatives. The government estimates indicate that unemployment rate has exceeded 35% and poverty rates 50%, while the World Bank's latest statistics estimate poverty rate in Yemen to reach 47% in rural areas and 34% in urban. In this regard, a statement to the Chinese News Agency Xinhua, Abdullah Al-Dailami, SFD's Acting Managing Director said that poverty is growing in the country, and the SFD intends to implement a package of projects until 2015 to contribute to reducing poverty at an estimated cost of more than one billion dollars. Al-Dailami explained, "These projects focus mainly on rural areas, which suffer from abject poverty and need infrastructure projects." He adds, «Nearly half that cost has been secured, and we will seek to get the rest. If we get the required funding, we will begin the implementation of these projects, in addition to ongoing projects, which currently provides a source of income for tens of thousands of families, and will increase in the future. " In his turn, SFD's LIW Program Manager said in a statement to the Agency, "The program is one of the solutions that have proved successful in creating job opportunities for the unemployed, particularly in rural areas." He adds, "We started implementing the program in 2008 with financing of \$10 million, and we have implemented labor-intensive projects worth more than \$75 million, which provided source of livelihood for more than 72 thousand families in different parts of the country.

Clarifying the program's objectives, he said, "Labor-intensive projects have two goals. The first is developmental through providing basic services and infrastructure for needy communities; and the other provides multiple jobs and secures a source of income for those working in such projects (who are exclusively from the communities of those areas), and in a direct way—yielding better results than those implemented through contractors". He concluded his statement by emphasizing that the program is implementing labor-intensive projects throughout the period from 2011 to 2015 at an estimated cost of \$221 million within SFD's overall plan, for which more than \$1 billion has been allocated. It should be noted that the SFD, supported by international donors, has focused since the middle of last year 70% of its activities on the cash-for-work program within LIWP.

SFD-supported projects in Abyan discussed

A meeting chaired by the Governor of Abyan and attended by the Assistant Deputy Governors and SFD's Aden Branch Office (BO) Manager was held in August 2012. The meeting discussed SFD's contribution in a number of the governorate's urgent projects in water, sanitation, education and health. At the meeting, the governor praised SFD's activities in all major development sectors as a key partner in development. He pointed out that the governorate is in dire need for SFD's interventions to implement several important projects related to the lives of citizens in light of the difficult conditions overwhelming the governorate as all sectors' infrastructure has been destroyed. For his part, SFD's BO Manager expressed SFD's willingness to contribute to urgent interventions and projects implementation in the governorate within the joint coordination with ministries' offices and the local authority, especially in health, education and water. He added that these include the rehabilitation of the Health Institute in Ja'ar and other health units as well as rehabilitating Modiyah Hospital. In addition, the Manager concludes, the SFD will implement a number of water projects and rehabilitate some schools in the governorate's various districts.

On the other hand, a training course was carried out in Aden in women technical training by the Literacy Eradication and Adult Education Center in collaboration with the SFD. The course aims to provide practical skills for 56 literacy centers' female teachers in sewing, embroidery, typing and mobile phones maintenance as well as training on computer-run sewing machines, which have been introduced for the first time at the women literacy-training center. At the end of the course, the center's Director General urged the participants to benefit from the course outputs and practically apply the skills they had learned in providing training to other women from Aden, Lahj and Abyan Governorates on all activities falling under small income-generating projects.

A female villager works and earns in a Cash-for-Work project

Within the implementation of its Cash-for-Work Program, the Social Fund for Development (SFD) has executed a project for rural roads rehabilitation and agricultural lands rehabilitation, improvement and protection in Mothan Village (Bani Shabeeb Sub-district, Hubaish District, Ibb Governorate). SFD's team met with one of the beneficiaries near the project site in the village, Haleemah Hamoud Ahmed Ali Saif (25-year old, married, illiterate), who did not work before at all, and even had never thought about having a job before SFD-supported project saw light in her village due to lack of job opportunities in the area.

She has a small land, not covering enough the costs of her living and her family's – as she said. She adds that her husband had been sending her "expenses" from wherever he found a job. "But now he is unemployed and out of the country and my father-in-law has taken over the responsibility of our livelihood". Haleemah confirms that she – and all the villagers – was in dire need for the project and its works because of the deterioration of living and financial conditions of people in general as a result of the events of the past year. Regarding her involvement in the project, she noted that she worked in fetching water from wells and spraying it on certain concrete segments of the agriculture-land-protection retaining walls (specified for her by the resident technician).

In a detailed response to a question on the project's benefits gained by her and the other beneficiaries, Haleemah clarified that she distributes the income she earns from her work in the project among "house expenses" and buying wheat and cooking oil. She added that she is now eating what she dreamed of before such as chicken, vegetables, sweets and desserts, "retaining the remaining of the income from the project to acquire cooking gas cylinder, which I could not purchase before". She added that SFD's officials in charge of the project used to pay wages promptly and on time, and even "for those who could not go to the payment site, they go to their houses to hand them over their wages". Talking about the overall benefit of the project as a whole, she said, "We benefited very much: we protected our lands; we protected the wells and benefited from the wages in providing livelihood to our families and children. The entire village benefited."

She added that the project's pros lie in the fact that floods had damaged agricultural lands before the implementation of the project. "Now, the project provides protection for agricultural lands and the road has been expanded for more cars to pass through." The beneficiary concludes her impressions, responding simply and spontaneously to a question on whether there were shortcomings in the project, saying, "No, not at all. There are no cons or setbacks. Everything in the project is excellent; everything is improving and great, and work in the project is the best".

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