

EDITORIAL

The cabinet approved in September 2013 the Youth Employment Action Plan “YEAP” (2014–16), which was prepared in cooperation with the UNDP and ILO. The plan is based on three main themes, viz. providing immediate opportunities for youths via labor-intensive work programs; building youths’ capacities and strengthening the role of promising economic sectors in increasing youth employment; and facilitating young women and men transition to domestic and external labor markets.

SFD contributes to implementing the YEAP in case efforts are mobilized to provide the necessary funding for SFD (\$256 million) to play its role in this context. SFD will provide immediate employment opportunities through expanding the Cash-for-Work Program and conducting awareness programs to develop on-the-job skills as well as building the youth capacity and empowering young women to start their own business. SFD will also provide training and employment to 4,000 and 3,000 young male and female university graduates respectively as well as provide competitive grants to train 2,000 young people to obtain diplomas in pressing professional issues.

Additionally, SFD will seek to finance microfinance programs and institutions to enable at least 40% of young men and women to take advantage of their active loans. Similarly, SFD will expand Wathba Program through supporting 10,000 young men and women to access the labor market and support Fursa and Know About Business training projects. Also, women business owners training will be provided and Business Edge Program (youth management training) and Mubadara Project (educating senior university students on business) developed.

SFD has paid special attention to target the youth by specific programs and projects, and SFD’s contribution to the YEAP comes to reinforce this trend in its overall activity.

World Bank Commits an Additional US\$-50-Million Grant to Improve Access to Basic Services

The World Bank’s Board of Directors approved on 01 August 2014 a grant of \$50 million to support the government of Yemen’s efforts to improve access to basic services for the country’s underserved communities. The International Development Association (IDA) grant, the Bank’s fund for the world’s poorest countries, will supplement an ongoing program that has increased school enrollment, especially for girls, improved access to water, boosted agricultural productivity and incomes, provided better public health services and promoted mobility through rural road improvements.

The additional funds are destined for the Community and Local Development Program (CLDP), a core component of the Social Fund for Development Phase IV Project (SFD IV) covering the years 2011 to 2015. While expanding access to basic services, the program also empowers local communities by putting them in charge of identifying infrastructure projects that address their specific needs. A pipeline of 563 CLDP sub-projects has been prepared, 70 percent of which were selected through community demand.

“Meeting the basic needs of Yemenis is vital for sustaining the country’s political transition,” said Wael Zakout, World Bank Country Manager for Yemen. “The Social Fund for Development has proved to be an effective organization, continuing to function throughout the crisis, and its system of autonomous, regional offices allows it to operate in the entire country – even in remote areas with limited government presence.”

Along with encouraging voice and participation in the selection of sub-projects, the program will support the national priority of decentralization. The CLDP includes an Empowerment for Local Development Program designed to build the capacities of communities and local authorities to implement the sub-projects they identify.

“Several of the activities funded by the program have also been developed to promote inclusion,” said Mira Hong, World Bank Task Team Leader for the project. “The needs of girls and women are a primary focus, for instance, with increased access to schools and reproductive health services. More than half of the health and education professionals that have so far been trained through the program are women.”



SECTOR ACTIVITIES

Education

One project was approved during the quarter worth nearly \$1.2 million, benefiting 8,000 people (50% female) and creating about 8,700 workdays employment. Cumulatively, the total number of the sector's projects reached 5,278 at an estimated cost of approximately \$758.5 million, benefiting more than 2.8 million people (46% female) and generating nearly 25 million workdays. Of these projects, 4,598 have been completed at a cost exceeding \$548.1 million.

Cash for Work for Social Services in Education

This three-year program is supported by a World Bank Grant (within the first additional financing) of \$10 million. The program aims to create employment opportunities for about 1,150 young men and women (aged 18–30) through developing and enhancing their skills

and competencies to work as basic-education and literacy teachers and facilitators as well as by contributing to facilitating access to education services in the target communities. The SFD estimates approximately 750,000 workdays will be created by the program. The SFD will utilize the services of these young people in expanding the Rural Girls' Education Program, providing them with technical support through qualified female and male counselors. The youth will be selected according to clear and transparent criteria agreed-upon with the Ministry of Education.

The activities carried out under this program include the following: The Operation Manual was further improved and the performance indicators revised; a field survey had been conducted in 10 governorates to identify the eligible areas for interventions and then these areas were selected.



SFD-supported school (Arhab & Bani Al-Hareth, Sana'a)

Education Indicators

Result Indicators	Phase IV Target (2011–15)	Cumulative (as of 30 September 2014)
Number of classrooms	Constructed	5,329
	Rehabilitated	2,667
	Total classrooms	9,000
Number of pupils benefiting from space created by newly construct SFD classes disaggregated by	Boys	117,710
	Girls	95,450
	Children with special needs	5,429
Number of formal education teachers trained	Male	189
	Female	218
Number of female informal-education teachers trained by SFD	Female	28
	Female	1,000
Number of female informal-education teachers qualified by SFD	Female	236
	Male	782
Number of educational professionals trained	Female	621
	Female	431

Vocational Literacy Program

The five-year Vocational Literacy Program (VOLIP) for poverty reduction is jointly funded by the Islamic Bank for Development and OPEC Fund for International Development, with a total amount of \$21.4 million. The program's objective is to contribute to reducing rural poverty in Lahj, Al-Hudaidah, and Sana'a Governorates and Al-Mukalla City (Hadhramaut Governorate) through empowering poor rural families with literacy capabilities, market-oriented vocational training, entrepreneurial skills, and access to microfinance and business counseling services.

The activities carried out under this program include the following: The project office was set up and staffed and training was provided in project management and SFD's systems and manuals. Also, agreements were signed with the project partners and meetings were held as well as the VOLIP Annual Work Plan has been followed and customized, with MIS system developed including VOLIP's strategy for a cost-effective, evidence-based approach for M&E of VOLIP activities. Moreover, to identify and select the targeted areas, groups, opportunities, activities and services providers, a survey is being conducted for community needs assessment, service providers identification and assessment as well as market diagnostics.

Health

Three projects were approved during the quarter worth nearly \$5.5 million, with female direct beneficiaries amounting to 26,300 people and employment created reaching about 24,250 workdays. Cumulatively, the total number of the sector's projects reached 1,218 at an estimated cost of approximately \$108.3 million, benefiting more than 8 million people (64% female) and generating nearly 2.3 million workdays. Of these projects, 1,070 have been completed costing more than \$70.3 million.

Maternal & Newborn Voucher Program (MNVP)

The five-year program, supported by a Grant of \$10 million equivalent from the International Development Association (IDA) and \$10 million equivalent from the Health Results Innovation Trust Fund (HRITF), targets Taiz, Al-Hudaidah, Hadhramaut and Sana'a Governorates as well as the Capital City.

The development objective is to increase the utilization of maternal and newborn health services in the target areas; thus, contributing to reducing maternal and child mortality and fulfilling the unmet needs for family planning.

The program focuses on improving access to maternal and newborn health services as well as on results-based monitoring, impact evaluation, quality assurance, verification and project management. The project funding should result in approximately 190,000 pregnant women receiving vouchers for Safe Motherhood (SMH) services including newborn services, 125,000 women receiving vouchers for Family Planning (FP) services and 50 women receiving management and treatment of an obstetric fistula.

So far, the main MNVP activities carried out during the preparatory

phase include setting up of MNVP office, selection and hiring of MNVP staff for the main office and Sana'a and Taiz branches, setting up of the program's management information system. Also, the MNVP's management team and staff received external and in-house training courses, and conducted an exposure visit to Yaman-KfW Voucher Project in Lahj Governorate to sensitize them with similar experience.

In addition, work strategies and plans have been developed and preparatory field activities carried out in the program's two pilot districts of Manakha (Sana'a) and Shamayteen (Taiz).



Integrated Nutritional Interventions- Al-Hudaidah

Health Indicators

Result Indicators	Phase IV Target (2011–15)	Cumulative (as of 30 September 2014)
Number of health facilities constructed or renovated and equipped	100	93
Number of health facilities furnished and equipped	50	62
Number Community midwives trained	2,000	1,828
Number of Community midwives qualified	240	255
Number of Primary Health Care personnel trained	Male	1,125
	Female	750
Number of Primary Health Care personnel qualified	Male	300
	Female	300

Social Protection

SFD's engagement with Special Needs Groups (SNGs) focuses on developing and protecting children with special needs by contributing to the national and international efforts to realize the rights of the child to protection as well as on promoting social integration and equal rights and opportunities for children with disabilities and children who are vulnerable to abuse. These goals are pursued through carrying out interventions in Inclusive Education, Special Education, the CBR, Early Childhood Development, Protection, and Institutional Support.

The cumulative number of the sector's projects amount to 717 worth about \$38 million, generating nearly 860 thousand workdays and are expected to directly benefit approximately 185 thousand people (39% female). Of these projects, 649 have been completed at a cost of almost \$28 million.

Inclusive and Special Education

This program aims to contribute to the integration of children

with special needs in public education as well as the education and rehabilitation of children in special education centers by supporting the efforts of the Ministries of Education and Social Affairs & Labor.

During the period 25–27 August 2014 an awareness workshop was held in Abs District (Hajjah Governorate) in the framework of the project that aims to establish total educational integration program of children with disabilities in public schools. The workshop focused on inclusive-education concepts and awareness of these concepts in schools, parents councils, media, local councils and the district's CBR Committee.

Also, in collaboration with the Ministry of Education's Curriculum and Counseling and Inclusive Education Departments, the investigation and diagnostic tests bag for children with learning difficulties (LD) was finalized. The bag contains LD testing that helps regular-class teachers as well as the application guide, results interpretation, and Wexler LD diagnostic testing, which was adjusted to fit Yemeni conditions.

Groups with Special Needs Indicators

Result Indicators	Phase IV Target (2011–15)	Cumulative (as of 30 September 2014)
Number of Children with special needs	Male	2,500
	Female	2,500
		2673
		2806



Special Needs Groups Rehabilitation Association (Taiz)

Water & Sanitation

Activities include Water and Sanitation Sectors.

Water Sector

No projects were approved during the quarter due to lack of funding. The total cumulative number of water projects (1997–end of September 2014) amounts to 2,298 projects at an estimated cost of about \$430 million, expected to directly benefit approximately 4.1 million people (half of whom are female), and create temporary employment estimated to be 9 million workdays. Of these projects, 1,714 were completed at a

cost of approaching \$127.1 million.

Covered Public Rainwater Harvesting Tanks (RHTs)

Nine projects were completed comprising 17 RHTs, water pipes of 915 meters in length, 9 communal taps, 18 sedimentation basins, and 3 basins for animals watering (with SFD's contribution amounting to \$1.6 million to serve 7,088 people).

Rooftop RHTs (house tanks)

The quarter witnessed the completion of 18 projects containing 2,114

RHTs with a total capacity of 102 thousand cubic meters and at a cost of nearly \$2 million to serve 19,241 people.

Surface water

These projects are based on collecting springs water to closed tanks and pipes to transport water mostly by gravity to beneficiaries. Three projects were completed, containing 4 tanks, a communal tap, and 3,148-meter-long pipes, at a cost of \$237,216 to serve more than 4,600 beneficiaries.

Groundwater

Two projects were completed, containing pipes extending 15 thousand meters in length, and at a cost of \$259 thousand to serve 4,400 beneficiaries.

Water Scarcity Program

During the quarter, 12 projects were completed at a cost of about \$1.65 million to serve 11,000 beneficiaries. These projects contain 7 covered public RHTs and 805 rooftop RHTs (of a total capacity exceeding 52 thousand cubic meters) as well as 5 communal taps. This brings the total number of completed projects in this program to 81 costing \$9.4 million to serve 81 thousand people. The projects include 24 public covered RHTs, 7,205 rooftop RHTs (of a total capacity of 99 thousand cubic meters), 15 karifs (53,368 cubic meters), 22 communal taps, 5 tanks, and distribution network of a total length of approximately 10 thousand meters.

Sanitation Sector

No projects were approved during the quarter due to lack of funding. Cumulatively, the number of the sector's projects reached 399 projects

at an estimated cost of approximately \$45.2 million, expected to benefit more than 3.5 million people (half of whom are female) and create about 1.4 million workdays. Of these, 321 projects were completed at a cost of more than \$23.6 million.

Wastewater Management

One project was completed at a cost of approximately \$881 thousand to serve 17,000 beneficiaries. The project consists of sewers of total length 8,087 meter, 250 communal taps, 129 inspection chambers, and 300 house connections.

Community-led Total Sanitation (CLTS)/hygiene awareness campaigns Within the CLTS approach, 23 awareness campaigns have been conducted, resulting in 1,429 people accessing improved sanitation and 9 communities declared free of open defecation. As such, a total of 937 awareness campaigns had been conducted by the end of September 2014, with 128,436 people accessing improved sanitation and 449 communities declared open-defecation free.

Abyan Post-Conflict Water and Sanitation Program

All the 38 water and 5 sanitation projects funded by the German Development Bank (KfW) grant of €12 million (equivalent to nearly \$15.6 million) are now under implementation, with disbursed amounts exceeding \$5.3 million.

The Project of Infrastructure of the Historic City of Shibam (Hadhramaut)

The cumulative achievement of the project's components (all underground) reached 87.2% as of 30 September 2014.



Al-Naima rainwater harvesting tank (Wadi Magber watershed, Al-Rujum)

Water Indicators

Result Indicators	Phase IV Target (2011–15)	Cumulative (as of 30 September 2014)
Water access: Number of people provided with access to improved water sources	516,000	530,834
Storage capacity for improved water (m ³)	1,790,000	1,873,940
Storage capacity for unimproved water (m ³)	1,510,000	1,545,927

Sanitation Indicators

Result Indicators	Phase IV Target (2011–15)	Cumulative (as of 30 September 2014)
Sanitation access: Number of people with access to improved sanitation facilities	200,000	192,230
Number of open defecation free communities	170	533

Agriculture and Rural Development

In the third quarter, only one project was approved (due to lack of funding) worth about \$2.2 million, with the expected number of direct beneficiaries amounting to approximately 10 thousand people and temporary employment 13 thousand workdays. This brings the total cumulative number of projects to 474 at an estimated cost exceeding \$60 million, expected to directly benefit nearly 487 thousand people (46% of females) and creating more than 1.5 million workdays. SFD has completed the implementation of 300 of these projects, at a cost of about \$16.4 million.

The Rainfed Agriculture Livestock Project (RALP)

This project has been completed at the end of September 2014, achieving all the goals projected. However, SFD continued following up with the rural producing groups (PGs) formed.

Moreover, SFD's Sana'a Branch agriculture officers conducted field visits to 4 districts in Marib and Al-Jawf Governorates to explore potentials of applying RALP in these areas. The visits were concluded with project proposals based on preset criteria and availability of funding. Coordination and preparation meetings were also convened with the Liquefied Natural Gas (LNG) Company and Marib officials to discuss the governorate's plan priority projects and review the report on achieved works in these regions.

Water for Agricultural Development

The quarter witnessed agricultural development activities aimed at the rehabilitation of 3 watersheds in three valleys and supplementary irrigation (SI).

Rehabilitation of Wadi Airim and Wadi Hadbah Al-Olia Watersheds (Al-Qabbaita, Lahj): In Wadi Airim Watershed, work is continuing to complete the final stage of reinforced concrete for roofs of 5 SI tanks, with two such roofs already completed (of a total storage capacity of 2,600 cubic meters). Reclamation of more than 5,000 square meters of agricultural terraces was also carried out, with total employment estimated to be 1,250 workdays. In Wadi Hadabah Al-Olia, reclamation

of agricultural terraces have totally completed, benefitting 10 rural PGs, with total area reclaimed reaching more than 29 thousand square meters. On the other hand, retaining walls built contributed to protecting more than 11 hectares of agricultural terraces, providing total employment approaching 16 thousand workdays.

Rehabilitation of Wadi Al-Qa'amees Watershed (Bani Zaid A'ala, Bani Sa'ad, Al-Mahweet): All works have been almost completed, with a metal roof for 4 supplemental irrigation tanks (with total capacity of 2 thousand cubic meters) and an iron fence for 3 animal-watering cisterns (180 cubic meters) still being built. Also, approximately 23 thousand square meters of agricultural terraces were reclaimed, with employment amounting to 3,500 workdays.

The most important positive effects of these interventions can be summarized in the conservation of agricultural land and terraces and 20–30% increase in productivity (especially for sorghum and millet) as well as improvement of the living conditions of the target beneficiaries.

The pilot project for SI tanks (Al-Maqaterah, Lahj): Al-Seer SI tank was completed to benefit of a small farmer group in Wadi Adeem, with storage capacity of about 600 cubic meters. Two public tanks and 3 rooftop water-harvesting tanks have also been completed. The water stored in these tanks is expected to contribute to improving agricultural productivity conditions.

In RALP's Savings and Credit Program, 220 rural agricultural PGs' leaders have been trained in Sana'a and Al-Mahweet Governorates in how to deal with financial records, forms, members' savings-and-credit sheets and transactions recording. The program's rules and regulations were also simplified and explained to the local communities and stationery delivered to the PGs formed by SFD.

Finally, consultants were assigned follow up with and assess PGs' work, with the results being excellent in terms of all the PGs in 5 districts in Hajjah Governorate (55 in number) continuing production.



Rain-fed Agriculture Indicators

Result Indicators	Phase IV Target (2011–15)	Cumulative (as of 30 September 2014)
Storage capacity of water for agriculture and livestock use (m ³)	3,000,000	2,752,148
Total area of land irrigated by water sources provided (Hectares)	2000	781.8
Total area of rehabilitated agricultural land and terraces (Hectares)	600	140

Training & Organizational Support

Interventions in the two sectors of Training and Organizational Support aim to 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, governmental organizations ... etc. whose activities are linked to SFD goals represented by local development and poverty reduction.

The total cumulative number of the Training sector projects for the period (1997- September 2014) reached 1,067 with the estimate cost exceeding \$29 million, and beneficiaries reaching 202 thousand persons (40% female), generating about 426 thousand workdays. About 886 projects have been completed with the cost exceeding \$14.6 million. In the Organizational Support Sector the cumulative total number of sector projects reached 657 with estimate cost reaching about \$30.4 million. Beneficiaries from these projects expected to be around 686 thousand persons (47% females), with jobs generated reaching around 741 thousand work/day. About 588 projects have been completed costing around \$20.5 million.

Empowerment for Local Development (ELD) Program

First: At the Community Level

During the Quarter implemented activities included the formation of Villages' Cooperative Councils (VCCs), selection of delegates and training them in development topics concerning collective work and providing them with hints on the skills of analyzing the situations of their villages, and also writing a simplified report about their villages reflecting the cooperative and developmental situation. This is in addition to preparing one-year plans for timed future community initiatives (Wisab Al-Safel District, Dhamar Governorate), where the initiation period has been accomplished. Self-help initiatives have also been stimulated, as well as organizing the community in Al-Rujum District (Al-Mahweet).

The number of VCCs in these villages reached 126. The councils could mobilize the inhabitants, with support from the SFD's teams of

consultants, to implement 224 initiatives during the presence of the teams, and with estimated cost exceeding 16 million riyals, while the future initiatives planned would reach 706 in various development fields. The community participation in this period is projected through the active participation of the VCC's and the local councils' members, since all are concerned also in realizing community development emanating from the community through providing them with the know-how and the skills of cooperative voluntary work.

Work at the community level (sub-district/center/uzlah) involved training community development frames (male and female representatives) on analyzing the developmental situation of sub-districts and selection of development committees in the districts of Al-Shamayteen (Taiz), Al-Mighlaf (Al-Hudaidah), Al-Qafir (Ibb) and Tour Al-Baha (Lahj), where training was carried out on the analysis of developmental situations in these sub-districts, and providing a development report, as well as a five-member development committee for each sub-district. This is besides training the frames (male and female delegates and members of Villages' Cooperation Councils) in Raidah (Al-Soodah, Amran), Al-Luhaiyah (Al-Munira, Al-Hudaidah), Al-Mahabisha (Kuaidina, Hajjah), Al-Malajim (Al-Baidha'). Training focused on various development topics viz. conflicts' sensitive development, administrative and community skills, on-site and during work at the community level (villages/sub-districts). Members of local authority participate in field work to gain communication skills and community participation methodology for activating their developmental roles.

Second: Supporting Community Development Initiatives

After the developmental community frames have shown a noticeable developmental interaction through continuing to implement their annual plans of self-help initiatives that activate community partnership between the community frames and the local authority for the purpose of realizing an over-all sustainable development in the district, the SFD supports these frames in accordance with some criteria, mainly training courses as a continuous activity needing support with at least 50% of achievement, the activity should be a result of community effort (village cooperation council or a sub-district committee). SFD

Training and Org. Support Indicators

Result Indicators	Phase IV Target (2011–15)	Cumulative (as of 30 June 2014)
Number of village councils in pilot areas, which are functioning effectively	1,500	3,806
Number of young volunteers trained in different areas, disaggregated by:	Male	777
	Female	681
Number of Local Authority members trained within the Empowerment and Local Development Program	1,500	4,868
Number of individuals consultants trained in community participation skills (engineers, contractors)	3,000	5,920
Number of NGOs supported	90	55
Number of Local authorities supported	90	50
Number of Community-Based Organizations formed	2,500	1,805

contribution does not apply to self-help initiatives that can be 100% implemented by the community with self-owned resources, but only those that cannot be implemented except with resources from outside the community. Implementation also takes place by utilizing the community contracting mechanism approved by the SFD. The percentage of SFD's contribution does not exceed 50% of the total estimated for any community initiative, with the highest range for SFD contribution being YR1.5 million. This also necessitates involving the local authority in all project phases ... etc. Supported initiatives also included training courses in First Aid, with 97 trainees (male/female) targeted in the two districts of Al-Mawaset and Shara'ab Al-Rawna (Taiz), and 137 female trainees in Ibb governorate.

Third: At the Local Authority Level

Activities at the district level included training on the mechanism and methodology of ELD, and methodology of development planning for the local authority, community development frames, and civil society organizations, and so reaching to advanced phases of institutional and community empowerment for realizing the administrative and financial objectives of decentralization. This is in addition to capacity building in administrative skills and the mechanisms of monitoring and training local authorities in districts on the Law of Tendering & Procurement (Al-Soodah, Amran), as well as administrative skills, the skills of computer utilization, and development planning (Taiz). In Al-Luhaiyah District (Al-Hudaidah) 20 persons were trained on development planning for the district and producing a development report and a development plan.

In Al-Jabeen, 18 members of the local council were trained on the ELD field mechanism. In Al-Munira, the Executive Committee members were trained on the district's development plan marketing. About 44/26/22 persons from the local authority, and coordinators of sub-district committees were trained on development planning (development report and development plan for the district) in Abs (Hajjah), Al-Malajem (Al-Baidha') and Al-Dhulai'a (Al-Mukalla) respectively.

At the Governorate Level

A training workshop was carried out at the governorate level concerning the mechanism and techniques of marketing. It targeted 25 persons from among the leading staff, and the administrative committees in

the districts where the ELD had been implemented (Bani Qais, Al-Mahabisha, Haradh, Kuaidina).

During the Quarter also other activities were implemented, focusing on training 217 consultants (68 females) on the field mechanism of ELD and conflicts' sensitive development (Al-Hudaidah, Dhamar, Hajjah, Al-Mukalla BOs), beside training consultants in Ibb Branch Office (BO) on control, community auditing and conflicts' sensitive development.

Integrated Intervention Program

The total cumulative number of the Program's projects reached 325 with estimate cost around USD 32.3 million, and expected beneficiaries reaching 324 thousand persons (51% females), with about 803 thousand work/day generated. About 220 projects have already been achieved with the estimate cost reaching about USD 12.4 million

Activities during the quarter focused on conducting two courses on the Methodology of Values' Chain targeting 28 trainees (including 7 females) from among SFD officers, and 23 trainees (10 females) from among SFD consultants. About 180 persons (90 females) were trained on animal health and nutrition (Karesh, Al-Qabbaitah, Taiz), as well as 487 bee-keepers on basic know-how and skills of bee-keeping and honey production, and providing them with some necessary tools related to bee-keeping, as well as some modern bee-hives. About 35 parents' councils were also formed and trained and their community role in improving the educational process activated. Also 23 classes for community education were opened in Wadia'a (Amran), Al-Matina (Al-Hudaidah), Maifa'a (Al-Mukalla, Hadhramaut). On the other hand, the Community-led Total Sanitation was also implemented in 32 villages within the areas of Al-A'atna (Haradh, Hajjah), Khidham (Raimah), and Bani Mua'anes (Wisab Al-Safel, Dhamar). In Al-Kuhaifa Sub-district the SFD achieved the training of 105 youths in the Industrial & Technical Institute in 4 components (construction electricity, motor-car electricity, refrigeration and air-conditioning, motor-car mechanics) enabling them to obtain permanent job opportunities. Implementation also started for building 203 rooftop rainwater harvesting tanks (siqayat) in Al-Athlouth sub-district (Wisab Al-A'ali, Dhamar), manual road construction rehabilitation and improvement a six-km-long feeder road for Khamees Al-Qaw'a – Ma'aina, Tagammu' Al-Zarm (Al-Athlouth, Wisab Al-A'ali, Dhamar). Finally, the construction and furnishing of a health unit in Al-Madaber (Bani Nashr, Kua'idina, Hajjah) have been completed.



An introductory meeting to form beneficiaries' committees for rooftop rainwater harvesting projects (under IIP) in Arisha villages, Al-Athlouth, Wesab Al-A'li, Dhamar.

Cultural Heritage

The cumulative number of the sector's projects reached 274 at an estimated cost of nearly \$62.4 million, providing employment opportunities amounting to about 2.5 million workdays and directly benefiting 343 thousand persons (48% female).

Restoration of the Great Mosque (Sana'a)

Photogrammetry documentation for some of the southern wing walls continued in preparation for extension works and retrieve plaster layers. Also, television-filming documentation and archiving some of the excavation and archaeological sensors in different areas inside the mosque were carried out, along with cleaning stone, pottery and bones pieces that had been found. Furthermore, the project's activities included finalization of classification, documentation and archiving of work reports and saving them in the computer as well as graphic and architectural documentation for several elements all around the mosque, including restoration and strengthening of decoration and inscriptions on the minarets. Works also continued in restoring and strengthening decorated wooden ceilings, including the big coffers, and preparing the upper wall to replace them. Preparations were also initiated for the restoration of wooden decorated ceilings on the second porch of the southern wing. Moreover, classical-way Qadad works continued for the ceilings in which restoration had been completed as well as the cleaning and recovering of the rock pillars in the westerner porch overlooking the mosque yard. Finally, a number of specialists from GOAM were trained on archaeological excavations.

Restoration of the Great Mosque (Shibam/Kawkaban)

The third quarter witnessed the finalization of revealing and displaying decorations and inscriptions on the mosque's walls as well as continuation of restoring the affected decorations and inscriptions,

along with stabilization of the old gypsum layers and refilling the spaces in eastern porch walls. Work also continued in removing the walls' gypsum layers and replacing them with new layers identical to the original ones in terms of components and traditional standards, including mounting Qamareas. Also, some of the cement walls, scaffolding and empty pipes were removed from the northern porch in order to support some of the mosque's walls with metal pillars to make facilitate the renovation of the damaged wood. Moreover, cleaning of the eastern porch façade from gypsum stains was initiated. Finally, works continued in restoring the decorated woods located inside the project's warehouse, while electrical wires extension on the eastern porch was completed.

Restoration of Al-Asha'er Mosque (Zabid, Al-Hudaidah) / Phase II

Restoration continued in the walls surrounding the damaged rounded windows in the northern façade and in the Mihrab—synchronized with revealing and restoring the affected bases and areas on the southern wall. The quarter also witnessed the completion of supporting works to fortify the walls' bases at the eastern pond area to prevent rainwater from leaking beneath the walls. Supporting walls have also been built around the eastern and southern walls and construction works completed for the northern entrance that leads to the area of the eastern pond, which is used now as a prayer hall. Similarly, work continued on repairing the affected areas on the wooden scaffold, along with preparing the wooden beams and mounting the scaffold after having treated it with pesticides. Finally, restoration of the damaged stairs and finish works of the bathrooms new building walls' plasters have been completed, with pavement continued in the surrounding areas.



A—Thulat Caravansary (Shibam, Kawkaban)

Cultural Heritage Indicators

Result Indicators	Phase IV Target (2011–15)	Cumulative (as of 30 September 2014)
Number of Master builders trained \gained skills	510	631
Number of Professionals trained & gained skills (Architects\ Archaeologists\ Engineers)	190	253
Number of sites and monuments documented, saved /conserved	50	39

Restoration of Al-Ashrafiya Mosque and Madrasa (Taiz) / Phase VI

After the official opening of the Prayer Hall on June 27, final review and inclusive read-through of the central dome was conducted in August. As such, all restoration works have been completed in the Prayer Hall, along with reviewing and adjusting the internal electrical fixtures and locations of loudspeakers. Concurrently, comprehensive restoration continued for the mural paintings and gypsum decorations in the open courtyard and the shrines as well as for the archaeological woods and stones.

Documenting and Rescuing Al-Shadheli Mosque (Al-Makha, Taiz)

This project witnessed the completion of the documentation of the

mosque building and its annexes, along with mounting the scaffolds and the structural and archaeological soundings—followed by assessing the structural condition. In addition, rescue and restoration of the minaret and the walls of the old mosque continued internally and externally.

Preparation of Architectural Heritage Conservation Curriculum (AHCC)

Collecting the AHCC materials in Yemeni universities has been completed, with the content of these materials reviewed and assessed by the international expert—with coordination with ATHAR Regional Conservation Centre in Sharjah, UAE, which is affiliated with the International Centre for the Study of the Preservation and Restoration of Cultural Property (ICCROM).

Labor Intensive Works Program

Cash-for-Work Program

During the quarter, 57 projects were approved at an estimated cost of approximately \$14.1 million. These projects are distributed over diverse interventions, environment, agricultural lands protection and reclamation as well as agricultural terraces construction and rehabilitation. The number of individual beneficiaries approaches 95 thousand people (50% female), and the temporary job opportunities created reach 1.3 million workdays.

Cumulatively, the total number of the projects amounts to 761 worth over \$159 million, directly benefiting nearly 1.2 million people (49% female), while the total temporary job opportunities generated approach 13.74 million workdays. Of these, 498 projects have been completed costing more than \$85 million.

Youth Employment Program

After defining the area's selection criteria for youth-oriented projects funded by WB Additional Grant, the program desk-screened the potential areas and conducted the required verification visits to the eligible ones. Lists of targeted areas were then received and approved, and projects had been developed in the MIS.

Also, the life-skill training package is being prepared to be included in all youth-oriented projects and will be conducted by local NGOs.

Regarding IDB-funded YES projects, the program has completed the projects' studies and designs for 2014 projects and already approved 14 projects at an estimated cost of US\$3.6 million. Besides, beneficiary cards were given to the enrolled households and work-items were handed to projects' consultants.

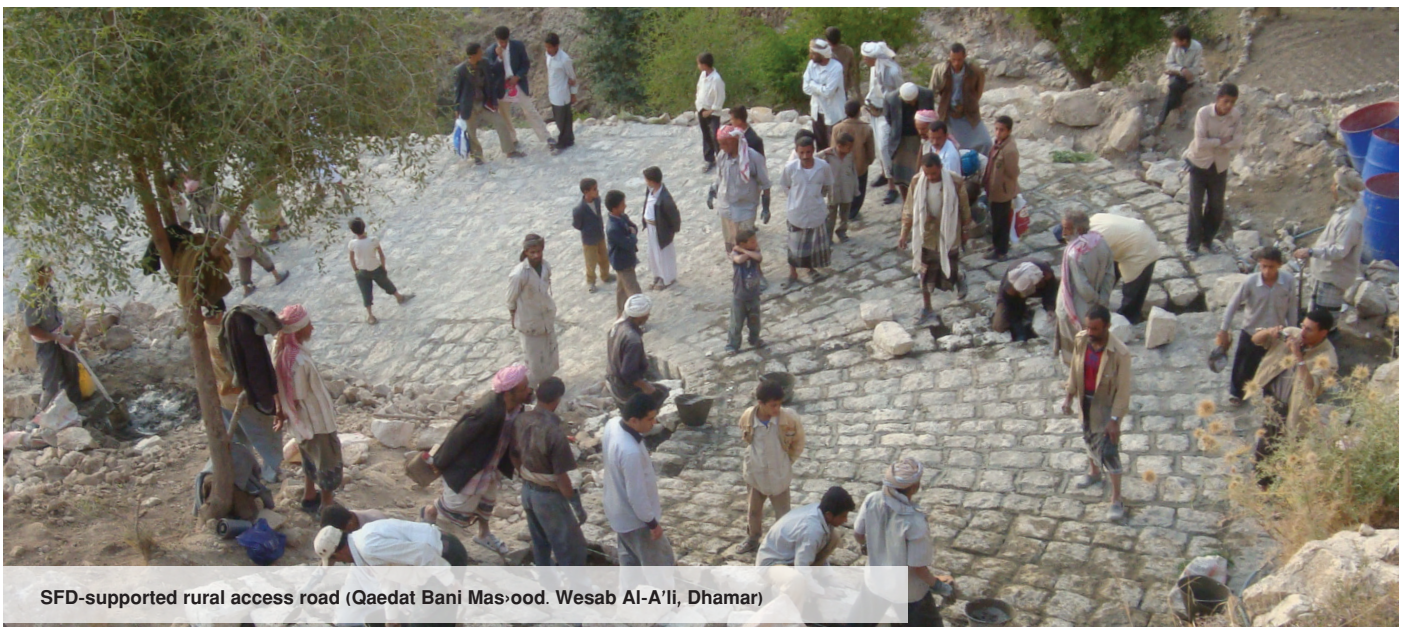
LIWP Multi-Year Rural Interventions (MYRI)

After attending a training workshop in SFD HQ about the use of smart devices to verify target areas' eligibility for program's multi-term interventions, branch project officers (POs) and their technical and social assistants had visited 193 areas out of 252 targeted areas by the end of September 2014 as well.

Workshops and Training Courses

In SFD's Hajjah Branch Office (BO), 16 technicians were trained on program mechanism and technical follow-up/supervision, while in Hajjah and Amran BOs, 28 engineers were trained on how to handle observations occurring during their supervision of projects' implementation. Also, in Hajjah and Amran BOs, 9 male and 4 female consultants were trained on community follow-up.

Similarly, a workshop was held in Amran BO targeting 14 contractors and focusing on program mechanism and contractors' rights and duties. Also, in Amran BO, Community Committees of 5 projects were trained on program mechanism and community committee's role during projects' implementation.



SFD-supported rural access road (Qaedat Bani Mas'ood, Wesab Al-A'li, Dhamar)

In Aden BO, a workshop was held targeting 7 male and 8 female participants from “For All Organizations” on program’s mechanism as well as another workshop targeting 10 male and 10 female consultants on building the capacity of community committees to form projects’ maintenance committee. And in Aden and Amran BOs, 37 engineers were qualified on projects’ implementation through field administration mechanism.

Finally, in Ibb BO, 2 training courses were conducted for 51 engineers

and 39 technicians on program mechanism and criteria.

Roads Sector

The cumulative number of the sector’s projects reached 846 at an estimated cost of \$193.4 million approximately, benefiting directly about 4.4 million people (nearly half of them female) and generating around 9.1 million workdays. Of these, 679 projects have been completed costing \$138.3 million.

Roads Indicators

Result Indicators	Phase IV Target (15–2011)	Cumulative (as of 30 September 2014)
Total length of roads improved/built (km)	1,300	914

Cash for work Indicators

Result Indicators	Phase IV Target (15–2011)	Cumulative (as of 30 September 2014)
Number of people directly benefiting from multi-year workfare assistance in rural areas	90,000	-
Number of people directly benefiting from short-term workfare assistance disaggregated by	Rural	566,892
	Urban	255,570
	Total	822,462
Number of working days employment created under workfare assistance program for multi-year activities in rural areas	2.625m	-
Number of working days employment created under workfare assistance program for short-term activities disaggregated by	Rural	7.8m
	Urban	1.6m
	Total	9.5m
Indirect beneficiaries: Number of people benefiting from community livelihood assets	260,000	205,615
Land: Total area of rehabilitated agricultural lands and terraces (Hectares)	4,980	73%
% of resources paid as wages	60%	

Small and Micro Enterprises Development (SMED)

During the quarter, the SMED Unit developed 7 projects to finance activities in microfinance (MF) and business development services (BDS) with a total commitment of \$5.2 million (equivalent to 1.1 billion Yemeni Riyal “YR”). Of this amount, \$2.1 million (YR451 million) was used to finance two microfinance institutions and programs (MFIs), namely the National MF Foundation and Al-Ittihad MF Program as well as to provide technical assistance and support to the Small and Micro Enterprise Promotion Services (SMEPS) Agency and the Yemen Microfinance Network (YMN). By the end of September 2014, the outstanding loan portfolio in all MFIs reached around \$61 million (YR31 billion), with active borrowers and active savers amounting to 118,194 and 530,442 respectively.

Technical Support for MFIs’ MIS improvement

The SMED Unit continued to provide TA and support to the MFIs in order to develop their management information systems (MIS) including the loan tracking system as well as to improve and update the credit bureau website. As part of this support, the SMED IT team conducted a field visit to Azal MF Program to help them install a central

network with the purpose of unifying the database with all the program branches. The team also conducted another field visit to Al-Ittihad MF Program to solve issues in the program’s internal network. Finally, the team provided Hadhramaut MF Program with support to activate the Accounting and Human Resources Systems.

Additionally, the IT team developed and improved the internal SMED Unit’s MIS in terms of adding partnership loans to the loan system and the generation of financial ratios and charts from the MFIs SEEP statements. This automated process, replacing the manual financial analysis for each single partner MFI, is saving time.

Training and capacity building

As part of SMED’s role in ensuring the quality of MFIs’ loan portfolios, the unit trained new consultants from Taiz, Al-Hudaidah and Aden in field audits. The objective of this activity is to add new consultants to the pool of consultants previously contracted with the SFD/SMED to conduct field audits on MFIs loans.

Micro-insurance workshop

Within SMED Unit’s efforts to provide inclusive financial services to

the poor, the unit along with the World Bank organized a workshop titled Prospects of Micro Insurance in Yemen in August 2014. The workshop discussed the prospects of introducing micro-insurance in Yemen. The workshop also discussed the possible options to introduce high quality insurance products targeted to the low income and micro entrepreneurs to protect them from falling back to extreme poverty and against risks leading to the loss of their businesses and source of income.

The workshop presented the findings of the recently diagnostic study on inclusive micro-insurance in Yemen conducted by a team from the World Bank. The study was led and presented by a senior insurance specialist from the World Bank. To enrich the discussion, representatives from regional MF practitioners were invited to share their expertise in micro-insurance. The Jordanian National Microfinance presented their experience in providing health insurance to their clients.

Another meeting is scheduled before the end of 2014 for the key players and shareholders to discuss the next steps and to form the Steering Committee for micro-insurance in Yemen. The Steering Committee will be responsible for leading the process of introducing Micro-insurance services in Yemen with support from the SFD.

Small and Micro Enterprise Promotion Services (SMEPS) Agency

Yemeni coffee production & marketing development project: During the period 16–28 August 2014, SMEPS carried out 4 training courses in the villages of Bani Baqi Sub-district on the management of coffee crop, targeting 120 farmers. The course aimed to raise the efficiency of farmers in managing coffee growing to increase productivity and improve quality. Following the course, 17 demonstration fields were performed during the period 01–30 September 2014, with farmers trained on the farming processes related to trimming coffee plants following the rainfall season after the farmers had been trained on the same. SMEPS also prepared and printed a poster related to the disease of coffee.

“Fursa” (Opportunity) Project: In Sana’a Governorate, the first networking meeting was held for the Fursa Project leaders and participants, with 28 counselors and leaders attending. This activity comes within follow-up activities to allow to strengthen the project members’ relations and exchange experiences and to present the results of the mid-year evaluation prepared by the work team in Jordan. Similarly, on 28 August 2014 the first networking meeting was held in Aden Governorate, with 39 counselors and leaders attending. In the meeting, an evaluative presentation was carried out by a counselor, in which he presented his experience and extended valuable advices to the participants, including the necessity to think about the next step of their projects and pursue their goals with diligence and persistence.

Youth leadership work (Fursa Project): The program’s partner universities were visited to select the best candidates to prepare for the training of the business leaders. In this context, a meeting was held with the project coordinators in the universities to interview the candidates in each governorate (as the candidates are all from experienced private sector). Five individuals were elected from Al-Tadhamun Bank (one of the program sponsors) as candidates of the banking sector in a way contributing to raising the awareness of the youth on the importance of this sector, and how to get its services. Also, one candidate was elected from each university, with applicable selection criteria considered; as such, 34 counselors and instructors were selected from all governorates.

It is worth mentioning that the mission of the counselors can be summarized in two-month accompanying with the best 50 projects and to extend advice and consultancy in business in order to develop the plans of the youth, and thereafter to accompany the best 10 projects for one year (during in the inception stage of their projects). Furthermore, the role of the academic counselor within the university is to provide guidance to the youth and linking them with the counselors from outside the university during the development of plans and initiation of projects.

Women Business Owners Training: During July, communication was established with the financing institutions in Aden, Taiz, Abyan, Sana’a, Hadhramaut and Al-Hudaidah in order to introduce the second round of the program and to promote the next courses, which shall be provided through the partner training institutes and centers (6 new added, bringing the total to 10 in the mentioned governorates). The program’s promotion campaign started with printing and distributing 15,000 brochures and 15 stands.

Supporting Small Enterprises Conference: A cooperation agreement was signed between SMEPS and the Yemeni Society for Business Development, aiming to support the organization of the Second Conference of Small Enterprises, along with the Production Lines First Exhibition to be held during 2015. SMEPS has coordinated with the Meeting International Company, a specialized company in the organization of international exhibitions, to promote and prepare for the exhibition at the regional level in order to encourage the international companies to participate by displaying their products and services in micro-and-small-enterprise sector industry in Yemen.

Business Edge Project: SMESP—as the project’s supervisory entity—pursues the progress of all activities organized by the partner institutes, with certificates of 1,425 trainees from different courses (marketing, human resources and accounting) reviewed and matched with the control system. The training curriculum was provided for 1,405 individuals planned to be trained during the forthcoming periods.

Gulf Fellowship Project: SMEPS has achieved notable success during the project’s first course, aiming to obtain the Gulf Fellowship Certificate through the completion of the program by 21 chartered accountants, which is considered the highest success percentage in the Gulf and Arab World. Following this success, SMEPS received 284 applications for admission to the program, with 88 accountants interviewed to join the training course that shall be held by the end of 2014. It is worth mentioning that SMEPS implements the program in cooperation with the Accountancy and Auditing Authority of the Gulf Cooperation Council (GCC) countries.

Yemen Microfinance Network (YMN)

SFD financed YMN with YR39.33 million (nearly \$183 thousand) in a grant to enable the network to successfully carry out diverse activities.

Training for developing loan officers: Yemen Microfinance Network (YMN) in cooperation with Global Communities Yemen conducted a training course aimed at qualifying and preparing loan officers. This training is conducted as a part of the MENA YES Program. As loan officers are the frontline of microfinance industry and play a significant role in the success of microfinance industry, this course is being conducted. The targeted trainees were trained on “Principles of Microfinance” as a specialized training course prepared by YMN and funded by USAID and Social Fund for Development (SFD). In addition to “Principles of Microfinance”, the trainees were introduced to some soft skills such as communication skills and negotiation skills. The training course was implemented on 11 August–11 September 2014, targeting 20 participants. YMN is conducting this course as a part of its plan to provide the MF sector in Yemen with qualified staff, especially loan officers.

YMN 4th annual meeting: Under the title of MF New Directions in Yemen, the YMN organized mid-July 2014 the fourth Ramadan microfinance meeting, which discussed the new MF directions in Yemen. Thirty participants from various MFIs attended the meeting, in which the experience of Enda Inter-Arabe, the Tunisian Microfinance Institution, in supporting small enterprises in rural financing and legislation was presented. Also, the experience of the Yemen Economic Opportunities Fund in financing and rural microfinance as well as the IFC in rural financing was presented. The participants discussed in detail the Tunisian experience and the MF sector in Yemen, which is an urgent priority to reduce unemployment and alleviate poverty, especially in rural areas.

Microfinance Programs Supported by SFD as of 30 September 2014

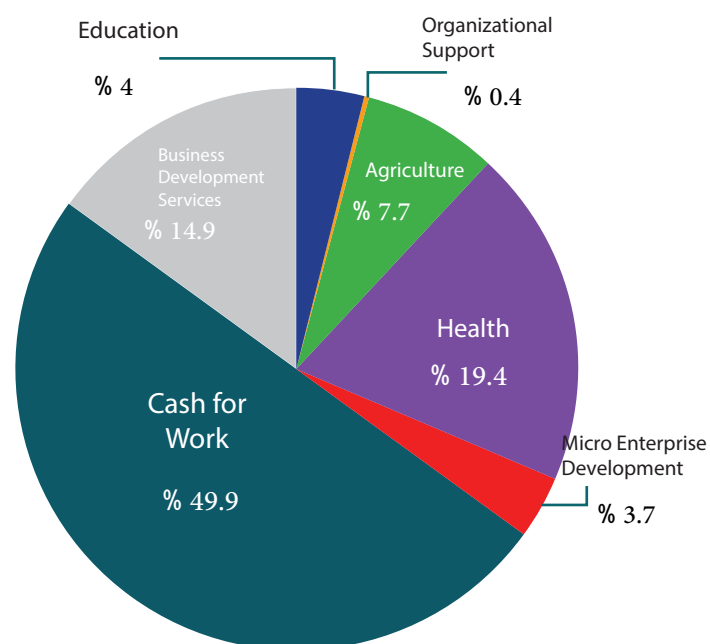
S/N	Program	Active number of clients			Outstanding loan portfolio Million YR	PAR (%)	Cumulative numbers		Number of Personnel	Number of Loan Officers	Area of Operation
		Borrowers	Savers				Number of loans	Loan amounts Million YR			
		Total	Women (%)	Total							
1	Al-Amal Microfinance Bank	38,024	42	82,934	2,493	0.3	105,002	7,694	265	134	Capital City, Taiz, Ibb, Hajjah,
2	National MF Foundation	16,541	87	27,563	698	5.65	128,410	6,407	133	70	Dhamar, Aden, and Al-Hudaidah, Hadhramaut
3	Aden MF Foundation	14,266	92	11,694	973	0	65,678	3,875	79	42	Capital City, Taiz, Ibb, Thamar, Yarim, Hajjah, Lahj, Al-Hudaidah, Aden, Altaawahe, Hadhramaut
4	Altadhamon Bank	10,529	52	3,158	724	2.58	74,149	6,385	115	79	Dar sad, Al-Buraikah, Al-Mukalla, Altaawahe, Khoor Maksar, Kerater, Aden, Lahj, Aldali
5	MF Development Program (Nama')	8,832	31	0	1,449	2.72	36,714	8,290	121	94	Capital City, Taiz, Al-Hudaidah, Aden, Ibb, Hajja, Shabwa, Mukalla, Seyun, Amran
6	Alkuraimi Islamic Microfinance Bank	8,088	4	402,434	2,235	0.6	14,871	6,735	92	74	Capital City, Taiz, Ibb, Aden, and Al-Hudaidah
7	Sana'a MF - Azal	5,643	35	4,124	857	20.44	18,984	1,850	56	20	Capital City, Taiz, Ibb, Aden, Thamar, Al-Hudaidah, Almokala, Seyun, Rada-a, Yarim, Alkaeda, Amran, Aldali, Hajja, Lahj, Hadhramaut
8	Small Enterprise Development Fund (SEDF)	5,372	23	0	2,160	5	23,028	17,286	126	21	Capital City
9	Hadhramaut Microfinance Program	4,472	38	1,693	349	9.09	44,839	2,324	70	30	Capital City, Taiz, Aden, Hadhramaut, Al-Hudaidah, Ibb
10	Aletehad Microfinance Program	3,669	100	0	422	0	46,856	2,178	78	30	Hadhramaut (Seyun - Tarim, Al-Suom), Alkton, Shebam
11	Al-Awa'el MF Company	1,478	82	0	52	16.76	59,578	2,098	34	15	Abyan, Almokala, Alshehr, Aden
12	Social Institution for Sustainable Development (SFSD)	1,446	66	0	180	2.7	17,529	1,723	24	12	Taiz (Al-Camb, Hawdh Al-Ashraf, Al-Rahedah, Sainah, Al-Qada-edah)
13	Other Activities & IGPs						67,495	1,690			Capital City
Total		118,360		533,600	12,592		703,133	68,535	1,193	621	Several areas



Number of Projects and Estimated Cost as of 30.9.2014 by Governorate

Governorate	No. of Projects	Estimated Cost (\$)	Est. SFD Contribution (\$)	Distribution (%)
Ibb	15	3,168,403	3,168,403	11.2
Abyan	7	2,823,920	2,823,920	10.0
Several Governorates	9	8,038,981	8,038,981	28.5
Al-Hudaidah	10	6,118,637	6,118,637	21.7
Taiz	11	4,324,545	4,324,545	15.3
Hajjah	3	577,600	577,600	2.0
Raimah	5	1,194,009	1,194,009	4.2
Shabwah	4	630,666	630,666	2.2
Sa'adah	6	1,366,155	1,366,155	4.8
Total	70	28,242,916	28,242,916	100.0

Percentage of Commitments by Sector



Number of Projects, Beneficiaries, Estimated Cost & Job Opportunities as of 30.9.2014, by Sector

Sector	No. of Projects	Estimated Cost (\$)	Est. SFD Contribution (\$)	Direct Beneficiaries		Temporary Job Opportunities
				Total	Female(%)	
Education	1	1,128,350	1,128,350	8000	50	8,696
Organizational Support	1	125,000	125,000	0		4,200
Agriculture	1	2,182,000	2,182,000	9,800	8	12,500
Health	3	5,476,344	5,476,344	26,277	100	24,240
Micro Enterprises Development	2	1,040,800	1,040,800	6783	96	12,052
Cash for Work	57	14,096,339	14,096,339	94,956	50	1,287,478
Business Development Services	5	4,194,083	4,194,083	3,570	8	194
Total	70	28,242,916	28,242,916	149,386	57	1,349,360

Cumulative Commitments as of 30.9.2014 by

Governorate

Governorate	No. of Projects	Estimated Cost (\$)	Est. SFD Contribution (\$)
Ibb	1,399	200,876,240	167,348,075
Abyan	335	65,981,208	54,104,049
Several Governorates	1,318	110,723,968	108,942,465
Capital City	708	106,333,635	100,884,760
Al-Baidha	310	39,889,281	35,406,637
Al-Jawf	161	19,696,794	18,787,793
Al-Hudaidah	1,250	184,627,428	178,980,800
Al-Dhale	295	49,161,480	42,984,946
Al-Mahweet	442	62,178,116	54,194,664
Al-Maharah	107	8,470,100	7,970,344
Taiz	1,806	279,875,372	206,176,657
Hajjah	1,172	164,614,185	147,177,203
Hadramaut	727	83,256,074	80,393,808
Dhamar	972	129,921,784	102,413,647
Raimah	365	57,281,630	36,126,407
Shabwah	303	32,971,382	31,676,464
Sa'adah	354	56,350,302	55,305,996
Sana'a	539	67,404,183	62,878,463
Aden	325	48,333,060	45,786,804
Amran	920	123,190,008	109,179,189
Lahj	720	116,090,504	86,956,452
Mareb	130	11,891,497	11,234,150
Total	14,658	2,019,118,233	1,744,909,774

Cumulative Completed Projects as of 30.9.2014

by Sector

Sector	No. of Projects	Contracted Amount (\$)
Environment	321	23,619,171
Integrated Intervention	220	12,369,455
Training	886	14,636,118
Education	4,598	548,132,915
Organizational Support	588	20,481,327
Agriculture	300	16,403,564
Health	1,070	70,322,627
Roads	679	138,312,232
Special Needs Groups	649	27,872,111
Micro Enterprises Development	161	25,702,178
Small Enterprise Developmen	32	7,737,656
Cultural Heritage	226	37,153,999
Water	1,714	127,029,560
Cash for Work	498	85,009,684
Business Development Services	52	6,972,026
Total	11,994	1,161,754,621

Cumulative Number of Projects, Commitment, Beneficiaries and Temporary Employment as of 30.9.2014 by sector

Sector	No. of Projects	Estimated Cost (\$)	Contracted Amount (\$)	Direct Beneficiaries		Indirect Beneficiaries		Temporary Job Opportunities
				Male	Female	Male	Female	
Environment	399	45,166,709	37,330,312	1,758,671	1,753,485	208,916	206,121	1,370,560
Integrated Intervention	352	32,258,001	21,929,328	158,017	165,726	111,048	114,156	802,982
Training	1,076	29,129,897	20,969,184	121,166	80,797	430,351	462,592	425,878
Education	5,278	758,459,262	644,933,191	1,524,662	1,285,941	1,918,868	1,630,651	24,744,076
Organizational Support	657	30,360,562	23,714,227	366,614	319,728	323,174	287,559	740,781
Agriculture	474	60,051,459	41,350,077	262,682	224,565	475,410	372,660	1,520,177
Health	1,218	108,298,411	87,732,023	2,873,180	5,144,708	864,802	1,504,510	2,319,300
Roads	846	193,384,354	181,696,800	2,204,890	2,181,148	843,899	834,600	9,096,142
Special Needs Groups	717	37,877,074	31,608,058	112,070	72,549	68,482	52,431	858,662
Micro Enterprises Development	196	46,987,834	38,364,371	82,895	363,070	489,145	1,466,662	173,195
Small Enterprise Developmen	33	8,982,031	7,867,656	18,434	22,101	60,129	44,866	17,828
Cultural Heritage	274	62,446,216	54,671,846	177,654	164,946	64,366	69,413	2,476,878
Water	2,298	429,901,688	211,699,876	2,038,885	2,055,811	159,062	139,723	8,926,407
Cash for Work	761	159,031,215	148,637,488	619,772	603,508	896,777	949,840	13,739,369
Business Development Services	79	16,783,518	15,584,513	66,183	26,417	93,317	68,419	3,478
Total	14,658	2,019,118,233	1,568,088,950					67,215,713

Al-Rahma Rural PG: from a Sole Crop to Diversified Products

Al-Rahma Rural Producer Group (PG) was formed in Akaz & Al-Mahres population settlements (Wakiyah Sub-district, Al-Maghrabah District, Hajjah Governorate), with all members being women. It seemed as if the group took a “serious risk” when they decided to grow potatoes, as vegetable cultivation had been considered a “social blemish “ in that region—let alone selling crop products in the market! That is why vegetables cultivation in the district and neighboring areas did not exist at all.

As such, SFD has focused on this group and similar ones, especially that land and water are available and the group is located nearby a valley where water springs run almost all around the year.

SFD first built the group’s organizational capacities, then provided financial support and technical training. SFD then offered potato tubers, fertilizers, pesticides, and some modern tools needed for crop production.

SFD started providing on-site training on soil plowing and preparation, sowing, and other, while continuing overseeing all these activities by the consultant agricultural engineer. Following this, the valley became covered with colorful plantings, giving it an exquisitely beautiful view. The group then was encouraged to hire nearby lands to expand potato cultivation and dig irrigation channels derived from the valley. This process continued until the first vegetables crop was harvested, and the group sold the crops first in the area, and then vended the excess in a large market in Sana’a, gaining approximately 700 thousand riyals.

Later, it was noted that all farmers and landlords in the valley adopted the group’s experience.

Motivated by the success attained, the group began preparing for the next season—this time not sufficing with growing only potatoes, but also adding tomato production.

Today, the valley looks evergreen, with diversified vegetables covering large areas of the area and other farmers planting and selling various vegetables.

Expansion in such activities is continuing for their economic feasibility and tangible benefits for Al-Rahma Rural PG and all farmers in the region.



SOCIAL FUND FOR DEVELOPMENT

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