

EDITORIAL

The fact that SFD-supported projects contribute to the social stability has been sensed through field observations and meetings with key informants and community leaders. Indeed, the projects contribute to mitigate rural households' financial pressure through providing job opportunities and access to income and services, which generally leads to less social tension. Different evaluation studies assessing SFD projects have confirmed that, during projects implementation, many community members—especially the youth—are encouraged to stay in their areas and with their families.

Such facts are clearly demonstrated in the outputs of many SFD-implemented initiatives in various sectors and programs across the country. For instance, by the end of June 2013, the SFD had developed 726 projects within the Cash-for-Work Program, benefitting 160,000 households (or 1.1 million people, of whom 50% female), with a total temporary job opportunities exceeding 12 million workdays (including more than 2 million for women). Also, approximately 4.5 million people (half of them female, too) benefit from 852 road projects, which generate about 9.5 million workdays. These projects are distributed mainly over constructed and/or improved/rehabilitated rural-access roads (with total length of 3,600 km) and cities pavement (with a total area of nearly 3 million m²).

Similarly, 2,317 water projects have been developed (for the same period) expected to benefit about 4 million people (50% female), creating 9 million workdays. The projects include 102,000 rooftop rainwater harvesting tanks "RHTs" (with a total capacity of 4.7 million m³), 610 covered cisterns (capacity: more than 910,000 m³), more than 1,000 uncovered cisterns and karifs (3 million m³), 543-thousand-meter-long water networks, 1,444 RHTs, 264 communal taps (CTs), 7,220 household water connections (HWCs). Moreover, the underground-water-source projects include 1.4- million-meter-long water networks, 120 RHTs, 500 CTs and 50,000 HWCs. Obviously, the availability of water supports SFD's efforts to contribute to social stability. Likewise, in the Small and Micro Enterprises Development Program, the outstanding loan portfolio of microfinance programs and institutions approached YR8 billion (\$37 million equivalent), with the number of active borrowers and savers reaching 88,000 (60% female) and 176,000 (mostly women) respectively and the total number of disbursed loans approaching 530,000 worth YR47 billion (\$219 million).

The individual projects implemented by SFD in the targeted areas should not be underestimated, as they accrue to eventually impact the national macroeconomics and the overall social stability—thus, supporting the National Reconciliation Government's efforts to reduce unemployment and provide productive jobs to the youth, especially within the National Youth Employment Plan (2014–16).

KFAED PROVIDES \$50-MILLION GRANT THROUGH SFD TO HELP RECONSTRUCT CONFLICT-AFFECTED AREAS

The Government of the State of Kuwait, through the Kuwait Fund for Arab Economic Development (KFAED) provided the Republic of Yemen with \$50-million grant to be utilized through the Social Fund for Development (SFD) for the reconstruction of conflict-affected areas. The grant financing agreement, signed on 04 April 2013 in Sana'a between Yemen and KFAED, comes as the launch of disbursing allocations committed by the State of Kuwait to Yemen set forth during the Yemen Friends Group fourth meeting held in New York in September 2012.

The SFD will use the grant to support the reconstruction of the areas affected by 2011 events experienced by a number of cities and governorates. This is will be pursued through the establishment and rehabilitation of infrastructure projects, social facilities and administrative buildings in Abyan, Aden, Lahj, Sana'a, Capital City, Sa'adah, Amran, Hajjah, Shabwah and Taiz Governorates. It should be noted that KFAED has been supporting SFD since 2009, providing \$50-million loan, in addition to the Kuwait Amiri Grant of \$6 million endowed by His Highness Sheikh Sabah Al-Ahmed Al-Jaber Al-Sabah, Amir of Kuwait, to SFD through KFAED.



WB PROVIDES YEMEN WITH \$25 MILLION GRANT

The Executive Directors of the World Bank (WB) approved on April 2, 2013 a grant in the amount of CDR16.3 million (US\$25 million equivalent) to Yemen to support the Government's efforts to provide job opportunities for youth and women, and improve access to basic social services in poor communities. The grant, funded by the International Development Association (IDA), aims to expand the Labor Intensive Works Program implemented by the Social Fund for Development (SFD), which is geared since 2008—with support from the World Bank—towards providing temporary job opportunities for poor families, including during food, economic and political crises.

The project will provide about 420 thousand workdays for unemployed young people (aged 18–30 years) in the area of improving public infrastructure and 750 thousand workdays in education and literacy as well as 460 thousand workdays for female health workers involved in nutrition services within local communities. The project also aims to provide education and literacy to about 26 thousand children and 9 thousand young people (70% of whom are women) who will also be enrolled in basic education. Moreover, 75 thousand children suffering from acute malnutrition will be treated and provided with education services. The selected participants will be trained and then recruited for two years to provide nutrition, education and literacy services in local communities and health facilities. This will enable the participants to contribute to developing their communities, improving social services and encouraging the demand for these services. The new project will also provide income resources and work experience.

SECTOR ACTIVITIES

EDUCATION

During the quarter, the SFD approved 191 projects at an estimated cost of approximately \$46.7 million, benefiting directly about 43,500 people (53% female). This brings the total cumulative number of projects to 5,270 worth nearly \$748.8 million, directly benefiting 2.8 million people (45% female).

Literacy and Adult Education (LAE)

During the period April 27–May 2, 2013, four training courses were held for women skills trainers in Hadhramaut Governorate on the application of the handicraft literacy curriculum in sewing, embroidery, home economics, photography, and beautification art. Participants, 33 in number from Seyoun, Al-Mukalla, Al-Shihr, Ghail Bawazeer and Al-Dees Al-Sharqiyah Districts, were introduced to the curriculum and provided with the evaluation and follow-up forms. Within the same context, two training courses were carried out in May

and June 2013 for female adult-education counselors on supervision and follow-up methods applied during the process of piloting the curriculum, targeting 35 counselors from the mentioned districts as well as the Capital City, Taiz, Sana'a, Al-Hudaidah, Lahj, Hajjah, and Aden. Piloting the curriculum also commenced in 18 women training centers in Al-Hudaidah, Taiz, Hajjah, Capital City, Sana'a, Taiz, and Lahj, with the relevant forms compiled and analyzed.

Quality of Education (Gifted students)

A two-day consultation workshop was held in June 2013 on the development of the Ministry of Education's (MoE's) quality-education vision, policy and standards, in which all donors and MoE's various sectors. Also, training was provided to 37 participants from the MoE's Quality Education and School Accreditation General Directorate, education officers and Save the Children on children involvement in education quality vision.



EDUCATION INDICATORS

INDICATOR	TARGETED IN PHASE IV (2011 – 2015)	COMPLETED IN 2011-2013
Number of classrooms constructed or rehabilitated	9,000	4,236
Number of students benefiting from SFD-supported basic schools (M , F)		
Male	201,600	83,503
Female	158,400	72,099
Children with special needs	5,000	3,741
Number of teachers trained (M , F)		
Male	100	62
Female	100	1,116
Number of educational professionals trained		
Male	782	164
Female	600	315

CULTURAL HERITAGE

During the quarter, 5 projects were approved at an estimated cost of approximately \$2.2 million, with temporary employment generated amounting to about 140 thousand workdays. This brings the total number of projects to 283 projects at an estimated cost exceeding \$61.4 million.

Al Ashrafiyah Mosque and School Restoration Project

The fifth stage of the project has been finished, i.e. the direct implementation of the field management mechanism. The sixth and last stage has been started which contains detailed restoration of colored wall paintings, stucco decorations, archaeological woods, and stones. This was after finishing 2 training courses in archaeological woods and stones restoration, and best trained individuals were selected to work for this project. Qadad restoration works for floors, walls, roofs, and domes has been finished. Moreover, mechanical cleaning for epigraphy colored decoration for graves and for the hall has been finished as well and 85% of the chemical cleaning, fixing and strengthening. All of cleaning and fixing is about to finish in most of the central dome's part and walls in praying hall by the local team supervised and supported by the Italian technical team. Restoration of the archaeological wooden items for graves windows and the western gate has been started, as well as the restoration of the stones and stone epigraphy at the southern gate for the building and gates for the two minarets. Specifications for lightings, sound system and electricity generator have been set.

Project of preparation methods to preserve the architectural heritage

A memorandum of understanding has been prepared between the Ministry of Higher Education (as a main party) and the ministry of Culture (as a secondary party) and Social Fund for Development SFD (as a supportive and coordinating party) and ICCROM program. A funding agreement has also been prepared between SFD and ICCROM.

Shibam Kawkaban Great Mosque Restoration Project

It was agreed that ARUP international, which is specialized in the field of seismic studies, will conduct a seismic study for the project area in order to determine the seismic behavior of the region so supportive construction designs will be developed to be appropriate and supportive of the mosque. Documentation work of the current status of the wooden decorated panel ceilings was finished by using photography as the expert of restoration recommended before starting the initial cleaning. Structural restoration work continues for damaged decorated wooden work.

Al Asha'air Mosque Restoration Project Phase II

Work continues on the project in a good rhythm. During the current quarter, restoration works continue in the walls of the eastern corridor as well as the eastern frontispiece and the gate's outer side of the mosque; in addition to the cracked inner and outer southern walls.



REPAIRING AL-ASHRAFIYAH MOSQUE - TAIZ

CULTURAL HERITAGE INDICATORS

INDICATOR	TARGETED IN PHASE IV (2011 – 2015)	COMPLETED IN 2011-2013
Master builders trained \ have gained skills	510	136
Professionals trained & have gained skills (Architects\ Archaeologists\ Engineers)	190	96
Sites and monuments documented, rescued /conserved	50	21

TRAINING & ORGANIZATIONAL SUPPORT

Interventions in Training and Organizational Support sectors aim at training and building the human and institutional capacities of SFD partners and staff. These partners, whose activities are linked to SFD's mandate pursuing poverty reduction and local development, include consultants, community committees, small contractors, technicians, local authorities, NGOs and governmental agencies.

During the quarter, the **Training Sector** developed 54 projects at an estimated amount exceeding \$2.5 million, expected to benefit directly more than 14 thousand persons (46% female). This raises the total accumulative number of the sector's projects (1997–30 June 2013) to 1,087 worth about \$29.8 million, expected to benefit directly more than 200 thousand persons (67% female).

In the **Organizational Support Sector**, eight projects were approved worth more than \$153 thousand and directly benefiting nearly 334 persons (33% female). This brings the total accumulative number of projects to 652 worth about \$28.6 million approximately, directly benefiting about 671 thousand persons (87% female).

Empowerment for Local Development Program (ELD)

During the quarter, the following activities were implemented by SFD BOs (BOs) in the governorates:

At the Community Level: An assessment for the development situation was implemented in a number of sub-districts in the governorates of Sana'a, Lahj, Amran, Taiz, Hajjah, Hadhramaut, Dhamar and Al-Baidha. Also, activities relating to self-help initiatives and formation of villages' cooperative councils were carried out in a number of districts of seven governorates. This is beside carrying out other activities at the community level including training community committees in Al-Tiyal (Sana'a) on negotiation and conflict settlement, preparation of program plans for the district of Bani Qais (Hajjah), training of trainers in Mazhar District (Raimah) and activation of the villages' cooperative councils' roles in the sub-districts of Al-Ja'afariah District (Raimah). The over-all interventions comprised of field visits, training, and assessment studies.

The overall outputs totaled 7,247 persons (including 3,393 females).

Activities at the district/governorate local authority level: These included marketing of development plans in 4 districts of Amran Governorate and one district in Taiz, and training on filed mechanism for ELD (local authority, district team, local council members in Al-Shamayteen in Taiz a training course for preparing the plan in Al-Qatn (Hadhramaut). Likewise, an institutional assessment study was conducted for the local authority in Rodhoum (Shabwah), Al-Dhula'ia (Hadhramaut), Al-Odain and Thi Assofal (Ibb). An informative workshop was also carried out in Al-Malajem (Dhamar) concerning ELD mechanism, besides meeting the local authority in Kusuma (Raimah). The overall outputs totaled 515 persons (including 33 females).

Other activities were also carried out including training and preparing field teams, initiation for the first and second phases of ELD Program in Al-Shamayteen, conducting a training course for consultants on the Program's field mechanism, as well as another course in conflict management and settlement (Al-Mukalla).

The total number of outputs from these activities reached 75 individuals (including 35 females).

In all, the total of outputs in the ELD Program reached 7,837 persons (including 3,461 females).

NGOs

Various activities were implemented by SFD BOs in Hadhramaut, Al-Hudaidah, Hajjah, Aden and Sana'a. These comprised of coiffeur training targeting 15 females from three Women associations in Al-Mukalla and Al-Shehr as well as training in basics of development work for 25 females from Al-Dhamir Charity Foundation in Ainat (Hadhramaut). This is besides the achievement of about 75% of civil works concerning the rehabilitation and furnishing of Yemen Women Federation (Al-Mukalla BO). Similarly, 38 persons were trained in capacity building, management skills and fund raising, of which four associations in Al-Hudaidah benefitted. Also, 18 persons were also trained in evaluating the organizational capacities of local associations. The training targeted 5 associations in Hajjah governorate and 10 females from two associations in Abyan governorate on sewing.



EMPOWERMENT FOR LOCAL DEVELOPMENT -ALMESRAKH - TAIZ

Additionally, 20 females from Child & Woman Development Association (Sana'a) were trained in feasibility study, besides providing sewing machines for five associations in Sana'a City and Mareb Governorate. In Taiz governorate, 90 persons were trained in the basics of development work and management (including 50 females from four urban associations) and training was provided in the same for 89 individuals (including 49 females from 5 rural associations). Moreover, a training course was conducted in documentation and filing for the staff of the General Authority for Books, with 11 persons targeted (including three females) and office furniture and equipment were provided for the Authority. The total number of associations, centers and foundations targeted by the above-mentioned activities reached 31, with 319 persons targeted (including 213 females).

Local Communities

Activities comprised of team field visits for the formation of about 53 community committees (CCs) for education, water and agriculture sectors, and 11 field studies were conducted to a number of villages in Hajjah Governorate.

Also, 68 committees were formed and trained for roads and water projects, with 4 CCs trained on local contracting mechanism (Aden BO), 9 CCs formed and trained for 2012 plan projects (Al-Mukalla BO), 30 CCs formed and trained for 2013 projects, and 8 CCs formed and trained for local contracting projects (Dhamar BO). The aggregate total number of formed and trained committees reached 168 for the four BOs.

TRAINING AND ORG. SUPPORT INDICATORS

RESULTS INDICATOR	TARGETED IN PHASE IV (2011 – 2015)	COMPLETED IN 2011-2013
Number of rural volunteers		
Male	2,500	321
Female	1,500	292
Number of villages councils trained and formed	1,500	1,696
Local Authority members trained	-	2,898
Individuals/consultants/contractors/others trained	1,000	2,244
NGOs supported	90	30
Government Entities supported	40	9
Local authorities offices supported	90	20
Community-Based Organizations formed	2,500	1,059

HEALTH AND SOCIAL PROTECTION

HEALTH

During the quarter, 32 projects were developed at an estimated cost exceeding \$ 3.7 million, benefiting about 372 thousand (78% of whom are female), bringing the total number of cumulative sector projects 1,202 project estimated cost of approximately \$ 98 million, benefiting nearly 5 million people (44% of females).

Strengthening partnership

The SFD continued to strengthen partnership with the Ministry of Public Health and Population (MoPHP) and other partners. In this regard, a meeting was held with the MoPHP's Director General of Human Resources (HR) Development to discuss the implementation of a project supporting the development of the National HR Strategy. The SFD also attended a workshop to support the Strategy with the

Private Sector (Individuals)

Interventions in this sub-sector included qualifying engineers for supervision and quality control, as well as training engineers and accountants on the new mechanism for the sector of water in Dhamar BO. The total number of beneficiaries from training reached 70 persons (including three females). This is besides qualifying 350 newly graduated engineers (including 66 females) by Sana'a BO, and 89 consultants (including 43 females) trained on PRA in Taiz and Hajjah BOs. On the other hand, 60 consultants from Al-Hudaidah BO were trained in the field of procurement as well as training of trainers on capacity building skills. Accordingly, the aggregate total number of individuals targeted through these activities reached 569 persons (including 112 females.)

University Graduates (RAWFD Program)

Training was provided to rural university graduates from Hajjah and Al-Dhale' Governorates and involved 186 graduates (including 83 females) in all, viz. 89 youths from Hajjah, and 97 from Al-Dhale'. This is besides amending the training material related to RAWFD Program as well as the trainer manual. A survey was also conducted to recruit new youths to the Program from the governorates of Al-Baidha and Amran. On the other hand, all that was achieved in RAWFD has been reflected in the Program's website (www.rawfd-sfd.com). Other activities also involved the following up of 15 youth initiatives implemented in a number of districts in the governorates of Hajjah, Dhamar and Al-Hudaidah.

participation of the MoPHP and the World Health Organization in addition to a meeting with the Public Authority for Social Health Insurance to discuss the possibility of supporting the Authority. Also, a meeting was held with the European Union mission that visited some EU-funded projects in Al-Hudaidah Governorate (Health /2) for assessment.

Institutional building

A training project was completed targeting 11 female and male consultants on the evaluation methodology and mechanism accredited by MoPHP, with the trainees distributed to mid-level health-staff qualifying projects to assess the academic aspects of the educational process. The SFD also paid a visit to the Ministry's training center and Aden University's Health Management College to discuss the implementation of a project aiming to train managerial health staff in health administration.

Improving access to primary healthcare facilities

This component aims to increase the coverage of primary healthcare (PHC) services through the rehabilitation of the existing health units and centers (HUs & HCs) and build, equip and furnish permanent facilities instead of the temporary, in addition to the formation and training of health committees.

During the quarter, the SFD continued constructing HUs&Cs in Taiz, Raimah, Al-Hudaidah, Sana'a, Hajjah, Al-Dhale', Lahj and Hadhramaut Governorates as well as refurbishing Al-Waht (Lahj) Hospital and Dar Sa'ad (Aden) health complex in were refurbish. The quarter also witnessed the completion of civil works in 3 HUs 3 and 3 HCs in Ibb, Dhamar and Sa'adah Governorates as well as the completion of 6 HUs and 2 HCs in Ibb, Al-Hudaidah, Al-Mahweet and Sana'a.

Increasing the number of PHC services providers

This component aims to qualify intermediate health staff selected from remote and underserved areas to ensure health services delivery and continuation in these areas.

Tender documents have been distributed for the implementation of mid-level health staff qualification projects (160 male and female students) in medical assistance major and 160 others (of both sexes, too) majoring in technician nursing from Dhamar and Al-Baidha Governorates as well as 45 students from Al-Makha District (Taiz) as medical assistants and 40 students as lab technicians in Mareb governorate. On the other hand, Al-Wahda Medical Sciences Institute has been awarded for the implementation of the qualification project of 20 students majoring as medical assistants of Hajjah Governorate, and works are ongoing concerning a similar project aiming to qualify 40 health workers in nursing (Taiz). Likewise, four other projects are being implemented to qualify 110 students majoring in technician nursing (Amran and Sa'adah) including 30 staff members of Amran Hospital as well as a project to qualify 24 male and 20 female students as lab and nursing technicians (Sa'adah and Shabwah respectively).

Improving the bservices of PHC providers

This component aims to enhance the efficiency of providers of primary healthcare (PHC) services through in-service training.

Integrative Medication for Child Illness (IMCI): Several projects were completed, commenced and developed to provide training for more than 430 health workers from Al-Baidha, Taiz, Raimah, Al-Hudaidah, Hajjah, Al-Mahweet, Sana'a, Al-Jawf, Marib, Hadhramaut and Shabwah Governorates.

Improving health services quality: A ToT course in health services quality, management, infection control and sterilization has been prepared in partnership with the German International Cooperation (GIZ), targeting the health staff from Ibb Governorate Health Offices (HOs).

Health Management: Arrangements have been carried out with the MoPHP's Health Administration Center for the implementation of three training courses in health management for 75 health staff working in the HOs of the districts of Amran and Sa'adah Governorates. Also, the SFD has coordinated with the Health Management College to provide similar training for 25 health workers from Shabwah Governorate.

Health Education and Awareness: Two training courses were held in PHC for 42 health and medical workers in 19 districts of Amran, and preparations are underway to organize a similar course in 6 districts of Sa'adah, targeting 22 health workers

Reproductive Health

This sub-sector aims at reducing maternal and newborn mortality and improving healthcare services provided to mothers and infants.

Reducing maternal and newborn mortality: This component is designed to expand and improve reproductive healthcare services by building and equipping basic and comprehensive EmOCs and maternal and child centers as well as equipping premature and newborn sections. During the quarter, the supply of medical equipment and furniture for the Motherhood and Childhood and basic EmOCs Section as well as needs assessment have been carried out and/or completed for certain hospitals and Maternal and Child Health Centers in Ibb, Sana'a, Hajjah, Amran, Al-Hudaidah, Taiz, Dhamar, Hadhramaut, Shabwah and Lahj Governorates. Also, 6 projects have been developed/implemented to qualify technician and community midwives in Amran and Taiz as well as to qualify female students from Hadhramaut, Hajjah, Ibb and Amran in community midwifery.



HEALTH CENTER AT ALGORFAH - SEYOUN- HADHRAMAUT

HEALTH INDICATORS

INDICATOR	TARGETED IN PHASE IV (2011 – 2015)	COMPLETED IN 2011- 2013
Number of health personnel trained		
Male	1,450	722
Female	1,450	1,642
Number of health facilities constructed, renovated and/or equipped	800	76

Improving maternal and newborn healthcare services: This component focuses on providing training to community midwives before and during service, and aims to improve primary health care for mothers and newborns.

Several training courses targeting more than 500 community midwives in most of the country's governorates have been completed, continued, initiated and/or arranged for.

Mid-level Health Education

This component aims to strengthen the infrastructure of the Health Institutes (HIs) and build the capacity of HIs' health workers. During the quarter, equipping Sa'adah HI laboratory was completed and a project for Abyan HI rehabilitation was developed.

Mental Health (MH)

A project was developed to build a psychological counseling center at the University of Ibb, with the supply of the center's furniture and equipment completed. The SFD has also supported the psychiatric clinic of Al-Thawrah Hospital in Ibb Governorate. Several training courses were held in MH for 180 health workers in Sa'adah, Amran, Hajjah Dhamar and Hadhramaut Governorates, with other training courses in psychiatric healthcare being prepared for a number of health workers and MH staff in Ibb and Al-Hudaidah Governorates.

Finally, 3 projects have been completed to support MH in some schools of Raimah and Al-Hudaidah Governorates and arrangements are underway to support 3 similar projects in the two mentioned governorates and two others in Hajjah and Ibb.

SOCIAL PROTECTION

Sixteen projects were approved during the quarter at an estimated cost of approximately US\$421 thousand, bringing the total cumulative number of projects to 710 at an estimated cost exceeding US\$37 million, benefiting about 185 thousand people (39% female).

Inclusive and Special Education

Six projects were approved in this program. Four of these aimed to support inclusive education (IE), targeting rehabilitation and integration of children (of both sexes) with physical, hearing and visual disabilities and learning difficulties through the training of 230 teachers, specialists and counselors as well as educating 1,180 administrative personnel, local council members, parents and community leaders in Ibb, Amran, Hajjah, Al-Mahweet and Dhamar Governorates. The projects aimed to build, equip and furnish 3 classrooms and build a resources room as well as equip and furnish two other similar rooms and provide them with specialized educational means, in addition to evaluating the education of students with learning difficulties in 10 IE schools. The training sought primarily to raise awareness on IE concepts, integration and its mechanisms, teaching methods, sign language, and tests and measurements as well as diagnosis of learning difficulties and developing appropriate therapeutic program.

The other two projects aimed to strengthen IE services provided by

associations working with people with disabilities (PwDs) and IE centers, with training provided to 32 teachers from two associations involved in rehabilitating and caring for the mentally retarded and other PwDs in Ibb Governorate. The training topics covered disability and integration concepts, education of people with mental disabilities, writing by Braille, sign language and Portage Program (a home-based teaching program for children ages birth to four who have special needs; they are taught new skills and parents/guardians are shown how to stimulate their child's overall development.).

Community-Based Rehabilitation (CBR)

In the course of adopting the CBR Strategy by SFD, two projects have been implemented, aiming to strengthen existing CBR services in the districts of Raidah and Khamer (Amran Governorate), Rada' (Dhamar) and Jahran (Al-Baidha).

Protection

The program aims to improve the correctional and social welfare centers, improve the services provided to the privileged groups as well as the services provided by safe childhood centers and support policies, strategies and programs geared for children in difficult circumstances. Six projects were approved, aiming to establish automated newborn registration services in Al-Dhale' District (Al-Dhale' Governorate) and Amran City and Khamer District (Amran). This is pursued by equipping and furnishing the offices of the Civil Status Authority in these areas and training their staff. The projects also aimed to carry out child support activities and raise awareness on child rights and child protection concepts as well as to provide training for 74 workers and orphans in an Orphanage (Ibb) on alternative care concepts, psychological support, community integration, fund raising and marketing, with the orphanage provided with entertaining games. The projects also provided training to 14 workers and orphans in Hajjah-based orphanage, with training focusing on the concepts of alternative institutional and family care and counteracting child abuse, exploitation and violence as well as vocational guidance programs. Similarly, awareness-raising was conducted, targeting 86 children on Child Rights and training on juvenile rights provided for 30 employees of Human Rights Dialogue Center (Dhamar and Al-Baidha) working with juveniles.

Institutional Support

The program aims to provide institutional support to government institutions and non-governmental organizations (NGOs) to develop their performance to enable them to implement development programs effective and sustainable for people with special needs, as well as to build technical and institutional capacity of the sector's staff.

Two projects have been implemented: The first trained members of 9 NGOs working in disability on communication, fund raising, negotiation and conflict resolution, comprehensive development, networking and advocacy and lobbying. The second project provided training on project management and a relevant software to 23 project officers of SFD's Health and Social Protection Unit.



WATER AND SANITATION

WATER

The sector aims to provide improved and sufficient water for poor communities in accordance with the national definition of water coverage (provision of 30 liters of improved water per day per capita, with water fetching to-and-fro time not exceeding half an hour throughout the year).

During the quarter, 88 projects were approved at an estimated cost of \$32.3 million to serve about 150 thousand people (50% female), creating 560 thousand workdays. These projects include about 7,037 rooftop rainwater harvesting tanks with total capacity of approximately 263 thousand m³, 39 covered rainwater harvesting public tanks of capacity of 60 thousand m³, and 11 projects of groundwater sources including 7 tanks and about 170-thousand-meter-long pipes, 2,910 water house connections, and 9 pumping units.

Cumulatively, the sector has developed 2,317 projects worth \$426.8 million to serve 4.1 million people (50% female), creating more than 8.7 million workdays.

Water Scarcity Addressing Program: Since the beginning of 2011 until the end of the second quarter of 2013, funding was approved for 377 projects at an estimated cost of \$119 million, serving 425 thousand people (75% of them fall within the poverty-indicator fourth category—i.e. the poorest—and 25% in the third). Implementation of 241 projects has already started, with 27 projects completed.

The program's projects include about 33,094 rooftop rainwater harvesting tanks, 163 covered cisterns with a total capacity for improved water approaching 1.6 million m³, 16 karifs (manmade or natural depression in the ground used for rainwater collection) with a total storage capacity exceeding 94,520 m³, and five groundwater-source projects containing pipes with a total length of 46,730 meters as well as 3 tanks, 20 communal taps, 3,650 water house connections and three pumping units.

Emergency interventions in Abyan: On December 19, 2012 the SFD signed €12-million (\$15.6 million) grant agreement with the German Development Bank (KfW) to finance the rehabilitation of water and sanitation facilities in Abyan Governorate, which were damaged during the armed clashes. The number of projects to be funded by this grant is 38 projects in water at an estimated cost of \$13.1 million to serve nearly 221 thousand people, and 5 projects in sanitation at an estimated cost of \$2.5 million to serve about 88.5 thousand people.

It should be noted that the main objective of the grant is to rebound the damaged water and sanitation facilities to their status prior to the confrontations. For this purpose, bilateral agreements have been prepared and signed by the SFD and the local authority in the governorate, specifying the obligations of each party and pinpointing the projects to be rehabilitated from the grant.

Implementation of projects began on 2 February 2013, with clearing the blockages in the sewerage networks of Zinjibar, Ja'ar and Al-Koad towns. During this quarter, one project was approved in the water sector worth \$64,215 to serve 583 beneficiaries.



SMALL WATER DAM - THAMNAN ALDHAFAH - AL-BAIDHA

WATER AND SANITATION INDICATORS

INDICATOR	TARGETED IN PHASE IV (2011 – 2015)	COMPLETED IN 2011-2013
Number of households benefiting from improved water sources	60,000	59,532
volume of improved water stored (m ³)	1,100,000	981,429
volume of unimproved water stored (m ³)	260,000	1,272,907
Number of households using improved sanitation facilities	43,000	11,143
Number of Open-Defecation-Free project communities	261	73
Villages targeted by CTLS	-	514

SANITATION

This sector aims to provide basic sanitation services such as wastewater management and solid waste management for the poorest and neediest communities to these services as well as to integrate with the water sector and other SFD's sectors in order to maximize the impact of SFD's interventions in improving the health, economic, and environmental status of the targeted communities.

During the quarter, 16 projects were approved worth \$0.313 million, targeting more than 134 thousand people (half of them female). Out of the 16 projects,

one project for rehabilitating Hajjah slaughter house, and the remaining projects are for conducting hygiene campaigns using the community-led total sanitation approach (CLTS), advocating CLTS to partners and training some staff of the General Authority of Rural Water Projects (GARWP) on CLTS.

Cumulatively, the sector developed 393 projects worth \$45.34 million to serve more than 3.5 million people (50% female), creating about 1.4 million workdays. The quarter witnessed the completion of 50 awareness campaigns, with 7 villages declared free of open defecation.

In Shibam City/Hadramout infrastructure project, which includes the installation of new services (all underground), the cumulative achievement amounts to 67%.

AGRICULTURE AND RURAL DEVELOPMENT

AGRICULTURE

During the quarter, 34 projects have been developed at an estimated cost of over \$6.5 million, and are expected to benefit about 38,500 people (45% female) and generate temporary employment amounting to almost 166 thousand workdays. Thus, the total cumulative number of the sector's projects reached 474 worth more than \$51 million, benefiting about 811 thousand people (47% female) and generating about 1.2 million workdays.

The quarter's activities included the provision of support and completion of funding for rural producer groups (PGs) as well as following up with the groups' activities in Al-Hudaidah, Lahj, Hajjah, Sana'a and Al-Mahweet governorates. Also, PGs capacity building has been conducted in livestock and plant productivity, small enterprises management, projects operation improvement, marketing, accounting, resources management and cost reduction. Similarly, organizational capacity building was carried out for the administrative bodies' members of rural producers committees in a number of communities. The SFD also paid field visits to supervise and assess the progress PGs' projects, carried out vet immunization campaigns, oversee the implementation of land flood-protection projects and rainwater harvesting tanks for animals watering.

In infrastructure, works continued in watershed integrated management, with 77% (8,300 m²) of the total terraces and 40% of flood barriers (about 2,460 m³) were implemented in Wadi Majber Watershed (Al-Rujum, Al-Mahweet). Also, almost 90% of restoration works of 48 tanks (with average capacity of 5,780 m³) was completed and 8 other tanks (with average capacity of 6,870 m³) were constructed and expanded.

In Wadi Shareem Watershed (Rahbat, Bura', Al-Hudaidah), all terraces works have been completed (8,900 m²) in addition to the implementation of 30,800 m² of other terraces. Moreover, treeing of more than three locations with 9,500 miscellaneous seedlings started and approximately 80 tanks were completed (out of 93 tanks with a total capacity of 3,290 m³).

In soil protection and terraces rehabilitation in Bura', Al-Qabbaitah and Al-Maqaterah, all terraces works (with a total area of 1,221 m²) and flood barriers (1,221 m²) were completed as well as 4 supplementary irrigation tanks (360 m³), the construction of flood protection walls in Wadi Al-Zarraikah (approximately 3,076 m³, and a total length of 788 m) and cleansing & improving the one-kilometer-long Wadi Hajeer (8,400 m³).

WATER FOR AGRICULTURAL DEVELOPMENT

INDICATOR	TARGETED IN PHASE IV (2011 – 2015)	COMPLETED IN 2011-2013
STORAGE CAPACITY OF DAMS (CUBIC METERS)	3,000,000	76,176
AREAS COVERED BY IRRIGATION (HECTARE)	2,000	18

RAIN-FED AGRICULTURE INDICATORS

COMMUNITY LEVEL	NUMBER OF GROUPS FORMED, TRAINED AND ORGANIZED					NUMBER OF GROUPS / PROJECTS FINANCED				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
COMMUNITY	653	1,485	-	-	-	229	633	249	409	274
INTER COMMUNITY	-	-	-	52	-	-	-	-	34	12

INTEGRATED INTERVENTIONS PROGRAM (IIP) INDICATORS

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

In modern irrigation techniques, 3 modern irrigation networks were set in Bilad Al-Rous (Sana'a), Wadi Dhur (Al-Qabbaitah, Lahj) and Al-Hujailah (Al-Hudaidah), with 4 training courses carried out for beneficiaries.

Other various activities were carried out, including contracting with 158 male and female consultants to conduct studies, prepare supplementary irrigation tanks designs for seed PGs, train seed producers' associations and female and male literacy facilitators and carry out animal production workshops. Activities also include the preparation and adoption of a coordination and cooperation memorandum between the SFD and the Agricultural Technical Veterinary Institute to train 23 students (both sexes) from the rainfed agriculture project areas as well as the completion of the contracting procedures with the Yemeni Veterinarians Association for the training of 80 village health workers from those areas. Moreover, two studies have been conducted on the possibility of establishing supplementary irrigation tanks for seed PGs in Al-Hudaidah and Sana'a governorates and 78 training was provided for facilitators of the same areas on the characteristics of adult literacy. Training was also completed for 98 female literacy-class graduates to enable them to teach reading and writing skills and math for rural PGs' members in Deir Dukhna (Al-Luhaiyyah, Al-Hudaidah). Similarly, training on community contracting was provided to seed PGs' members (in Bani Sa'ad, Al-Mahweet), and a workshop was held to discuss the draft law on the livestock organization and protection, with 47 specialists from various governorate animal health offices attending. Finally, data of 381 PGs (at both intra-community and intercommunity levels) were entered in the management information system, so as to continue to document activities of the Rainfed Agriculture and Livestock Project's third component implemented by the SFD.

INTEGRATED INTERVENTION

The Integrated Interventions Program (IIP) implements—through SFD's Branch Offices (BOs) in the governorates—diversified interventions in 145 villages located in 9 sub-districts within nine districts of the nine targeted governorates (Hajjah, Al-Mahawet, Al-Hudaidah, Dhamar, Ibb, Lahj, Taiz, Amran and Hadhramaut). Currently, nine additional sub-districts are being selected to be targeted by the program.

During the quarter, 28 projects were approved at an estimated cost of US\$3.8 million, benefiting 25 thousand people (49% female), and generating 61 thousand temporary job opportunities (TJOs). Thus, the cumulative number of the projects amounts to 337 at a total estimated cost of US\$30.4 million, with direct beneficiaries totaling 934 thousand people (80% female), and TJOs

reaching 146 thousand workdays.

In agricultural and economic activities, a five-week ToT course was carried out in Taiz in handicrafts (knitting and weaving) targeting 12 people from SFD's Aden and Taiz BOs. Training was also initiated for animal health workers in nine targeted sub-districts.

The SFD also trained about 488 female and male beekeepers (including 27 trained as leader beekeepers) on proper beekeeping and honey production in three areas in Taiz, Dhamar and Hajjah. Similarly, 376 people (including 179 women) were provided with capacity building on appropriate methods of raising livestock, application of modern techniques in caring for domestic animals and improving their economic feasibility to improve the living conditions of the beneficiaries. The preliminary reports of the natural and economic resources study conducted in the targeted areas were also received.

In education and literacy, in coordination with the Literacy Department in Al-Qahaifah Sub-district (Taiz), 247 solar-powered lamps were distributed for women attending literacy classes. Two training courses were held by SFD's Hajjah and Dhamar BOs for twenty-two female trainees on raising awareness on the importance of literacy and girls' education. Also, 4 ToT courses were held in Dhamar, Hajjah, Ibb, and Taiz BOs, targeting 44 trainers and focusing on the development of guidelines for social workers in the different areas covered by the program.

In health, a project was approved to train 30 community midwives in a number of target areas. The health and environmental awareness program was also initiated in different areas through the formation of the female and male volunteers' teams implementing the program, which focuses on raising community awareness on a number of issues, including mother and child nutrition, prenatal healthcare, family planning, malaria, diarrhoea, and personal and public hygiene.

In water, 18 wells were rehabilitated in Al-Qahaifah (Taiz), along with constructing walls for protection from floods, and two ferro-cement rainwater tanks were set in addition to approving the establishment of 383 rooftop rainwater harvesting tanks.

In community mobilization, the quarter witnessed the launch of activities aiming to organize and strengthen the role of the community through the formation of community-based structures that will manage the program's various activities (projects, parents' councils, and groups carrying out agricultural and economic activities).



WATERSHED RECLAMATION - LAHEJ

LABOR INTENSIVE WORKS PROGRAM (LIWP)

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

CASH FOR WORK

During the quarter, 95 projects were approved at an estimated cost of approximately \$30 million. These projects are distributed over several sub-sectors including diverse interventions, rainwater harvesting, environment, preliminary studies and reclamation of agricultural lands and terraces. The number of benefiting households exceeded 23,700

(nearly 158,500 individual beneficiaries of whom 49% female) and the temporary job opportunities created about 2.2 million workdays (nearly 450 thousand of them for females).

Implementation is underway in 198 projects benefiting about 43,500 households (86% of the total 50,574 targeted).

This brings the total cumulative number of the projects to 726 projects worth about \$149 million, targeting more than 160 thousand households and directly benefiting nearly 1.1 million people (54% female), while the total temporary employment generated approaches 12.12 million workdays (of which more than 2 million for women).

Workshops and Training Courses: During the quarter, 23 training courses were held on strategic planning, the program projects' overseeing mechanism, the program targeting mechanism and community follow-up as well as action mechanism and projects technical studies preparation and supervision, in addition to the program's financial mechanism. Moreover, two courses were carried out to raise awareness on hazards of malnutrition and qat. These activities targeted project officers (POs) in SFD's branch offices (BOs) in the governorates, technicians, consultants, community consultants, engineers, and accountants (of both sexes).

ROADS

The quarter witnessed the approval of 20 projects worth more than \$7.3 million, benefiting around 66 thousand people (half of them female). The projects are distributed over rural roads (sixteen 100-km-long projects), and city streets pavement (4 projects, with an area of nearly

57 thousand m²).

Thus, the cumulative number of the sector's projects reached 852 at an estimated cost of about \$192 million, benefiting directly 4.5 million people (49.7% female) and generating temporary employment reaching around 9.5 million workdays. These projects are distributed over rural roads (544 projects with a total length of 3,600 km), city streets paving (251 projects, with a total area of about 3 million m²), and training and bridges (54 and 3 projects respectively).

During the quarter, 14 projects were visited to assess implementation quality and targeting. Thus, 351 projects were cumulatively visited.

In capacity building, three training courses and workshops were held in SFD's BOs in Sana'a, Amran and Dhamar targeting roads POs, 50 technicians and 27 consultants to introduce the sector's policies, trends and developments.

CASH-FOR-WORK PROGRAM INDICATORS

INDICATOR	TARGETED IN PHASE IV (2011 – 2015)	COMPLETED IN 2011-2013
People directly benefiting from multi-year workfare assistance	300,000	278,890
Working days employment created under workfare assistance program	24,000,000	3,600,000
Total area of agricultural rehabilitated land and terraces (m ²)	4,980	1,301
Indirect beneficiaries from community livelihood assets	-	334,668

ROADS INDICATORS

INDICATOR	TARGETED IN PHASE IV (2011 – 2015)	COMPLETED IN 2011-2013
Total length of roads improved / built (km)	1,825	515



DAHWAN ROAD - RAZIH - SA'ADAH

SMALL AND MICRO ENTERPRISES DEVELOPMENT (SMED)

Ten projects were approved in micro enterprises and business development services, with commitments amounting to approximately \$4.4 million (YR946 million equivalent) and total disbursements exceeding \$1.5 million (about YR323 million). This support benefits the Small and Micro Enterprises Promotion Services (SMEPS) agency, Hadhramaut Microfinance (MF) Program, the Yemen MF Network, and the Graduation from Poverty of the Beneficiaries of the Social Welfare Fund. The funds were meant to help these MF programs and institutions (MFIs) continue providing financial and non-financial services to the largest number of micro and small entrepreneurs. The MFIs' outstanding loan portfolio reached approximately YR7.85 billion (\$36.5 million) and the number of active borrowers 88,169 and active savers 175,447.

Cumulatively, 579,320 loans have been distributed, with a total amount exceeding YR46 billion (\$214 million).

The quarter's activities included 2 workshops on mobile phone services in cooperation with the Consultative Group to Assist the Poor (CGAP) and US Agency for International Development (USAID). The workshops, aiming at developing financial services legislation through mobile phones, were attended by 30 participants from several parties. The provision of financial services through mobile phones is expected to contribute to spreading of MF services, especially in the rural areas. Also, field auditing of loans was carried out by teams of Aden MF and National MF Foundations' (NMF) branches to verify the clients' loans and disbursement procedures.

The Small and Micro Enterprises Promotion Services (SMEPS) Agency

The Agency implemented 3 courses in Aden Governorate targeting 60 computer graduates and employees working in information and communication technology in response to the local market demand. The first was in computer networks and maintenance; the second on websites programming; and the third on Oracle methodology. Also, in cooperation with the private sector, 6 training courses were held in Aden, Taiz and Lahj on May 28–June 10, 2013 on the **Know About Business (KAB) Program**, targeting 307 graduated youths and senior university students. The courses focused on strengthening awareness among youths on business and private and profit-oriented projects planning.

The Agency also implemented in May 3 refreshing workshops in Sana'a aimed at making 68 male and female trainees (from among those trained in 2008–10) aware of the program's update on greening as well as a workshop in mid-May to qualify the program's supervisors (from technical and vocational institutes "TVIs" from all governorates), aiming to provide them with supervision and M&E skills. Other two workshops were held, targeting 180 public and private TVIs and community colleges' deans and directors, and aiming to acquaint participants with the program and its implementation mechanisms. Finally, on June 4–15, a ToT course on the program was carried out, targeting 53 public and private community colleges' teachers.

Within the **Business Edge Program (BEP)**, SMEPS carried out in April–June 2013 several training courses in Diploma in Small Projects Management adapted from the BEP in cooperation with its partnering private institutes in Sana'a, Al-Hudaidah, Ibb and Taiz. The courses, targeting 304 TVIs graduates, MF clients and project owners, aimed at procuring the trainees with project management skills.

Also, within the efforts to activate the **Yemeni Businesswomen Sector**, and in cooperation with the Yemeni Business Association's Women Unit (YBAWU), SMEPS hosted an Egyptian businesswoman (who owns an enterprise and is experienced in handicrafts) to organize a course for 100 businesswomen. The course aimed at networking among businesswomen, encouraging them to work in handicrafts, acquaint them with the main challenges faced by businesswomen and encouraging them to join the YBAWU. The Agency also organized on May 3 marketing workshops in Aden, Al-Hudaidah and Al-Mukalla as part of the BEP, which is supported by the International Finance Corporation (IFC). The workshops aimed at building the capacities of 63 businesswomen on BEP and develop their marketing skills.

Regarding the **Baskets Export Project** (in coordination with a number of craftsmen) SMEPS exported in April and May 2013 quantities of baskets made of palm trees to wholesale merchants in France and Denmark to increase the income of 200 local baskets producers.

Concerning **Agricultural Inputs Development**, 2 ToT courses were held for 20 agricultural engineers: the first, on modern agricultural techniques use, aimed at qualifying a team of trainers and supervisors for SMEPS in Lahj Governorate to implement and supervise demonstrative fields. The second qualified 11 agriculture-engineering trainers for watermelon and cantaloupes farmers in Al-Hudaidah Governorate, focusing on the theoretical and practical guide for modern techniques in growing the two crops. Similarly, the Agency held 4 training courses for 120 farmers in growing these two crops in Zabid

(Al-Hudaidah) on modern agricultural techniques that increase productivity quantitatively and qualitatively as well as 3 courses in modern techniques use for growing tomatoes, with 65 farmers targeted from 3 areas in Jahran (Dhamar). These courses focused on raising farmers' awareness on the importance of water-use rationalization modern technologies and production cost reduction. SMEPS also implemented 42 demonstration agricultural fields of watermelons, cantaloupes and tomatoes in Bani Al-Harith (Sana'a) and Jahran, and supported the creation of 10 similar fields with the participation of 100 farmers in Zabid (Al-Hudaidah) to enable them to use crop-cultivation modern methods, increase production and improve quality to increase their income. Moreover, the Agency implemented the Days of Agricultural Fields in Tarim, Seyoun and Mayfa'a Districts (Hadhramaut) targeting 220 farmers, engineers and students and aiming to promote the importance of applying modern agricultural techniques in growing different crops.

The Istishary Project witnessed (in cooperation with the American University in Egypt) the continuation of the fourth training course targeting 20 local consultants in small activities management as well as a workshop targeting 100 consultants, aiming at choosing a committee to establish an entity concerned with advancing consultants in Yemen.

Finally, with the **"Greening of Hotels" Project**, SMEPS conducted a workshop in Al-Mukalla in mid-May to introduce the outcomes of the feasibility study of greening small and medium hotels using alternative energy (AE). Examples on energy conservation were also illustrated, which helps reduce investment and running costs in tourism sector by AE use as well as new investment opportunities in this sector. The workshop was attended by 20 owners and representatives of hotels and 3 energy companies.

The Yemen Microfinance Network (YMN)

In response to the increasing demand for Islamic financial products by clients and institutions, YMN conducted in April 2013 (in cooperation with Al-Huda for Islamic Microenterprises and a team of Pakistan Sharia auditors) a study on Islamic MF products in Yemen. During the study, field visits were paid to several governorates, with MFIs, pertinent government parties' representatives and MF clients met. Also, in cooperation with the Netherlands-based Spark Organization, an awareness workshop was held dealing with agricultural production and manufacturing in the Arab World, aiming to develop the private sector. The workshop was attended by 20 participants from Yemen MFIs, representatives of several donors and the Dutch Embassy.

Additionally, the Network organized, in collaboration with the Microfinance Network of Arab Countries (Sanabel), a training course on Financial Product Development for MFIs, which was attended by 22 trainees from these institutions and from Bahrain, Sudan, Saudi Arabia and Lebanon. The course aimed at raising the participants' capacity in developing diversified financial products for MFIs by applying a variety of market research techniques geared at meeting the client's needs, determining the products' cost & pricing and testing them.

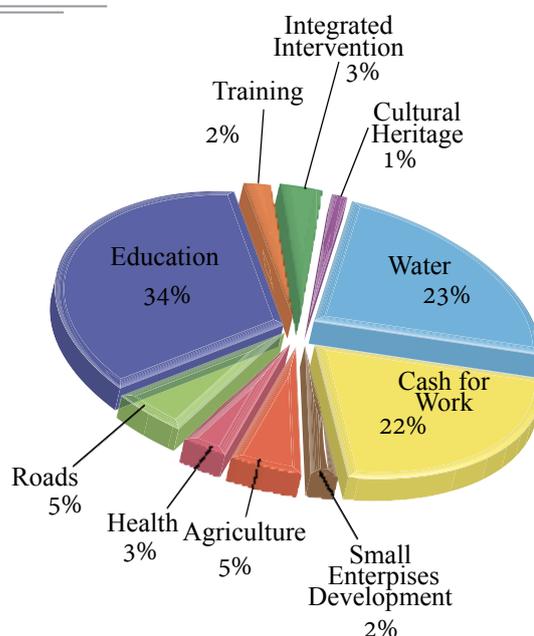
Finally, 3 on-the-job training courses, benefiting 70 trainees, were organized by YMN: Arrears Management (at the NFM Training Center), Customer Service (for Aden MF Foundation staff) and Leadership Skills & Work Ethics (for Al-Kuraimi Islamic MF Bank staff).



SFD-SUPPORTED SMALL & MICROFINANCE PROGRAMS UNTIL END OF JUNE 2013

PROGRAM	ACTIVE NUMBER OF CLIENTS			OUTSTANDING LOAN PORTFOLIO (YR MILLION)	PORTFOLIO AT RISK (%)	CUMULATIVE NUMBERS		NUMBER OF PERSONNEL	NUMBER OF LOAN OFFICERS	AREA OF OPERATION
	BORROWERS		SAVERS			NUMBER OF LOANS	LOAN AMOUNTS (YR MILLION)			
	TOTAL	WOMEN (%)	TOTAL							
1 Al-Amal Microfinance Bank	30,295	51	50,417	1,608	0.66	72,453	4,302	211	105	Capital City, Taiz, Ibb, Hajjah, Dhamar, Aden, and Al-Hudaidah, Almokala
2 National MF Foundation	14,869	93	23,023	614	2.55	109,878	4,962	122	57	Capital City, Taiz, Ibb, Alqaida, Thamar, Yarim, Hajjah, Lahj, Al-Hudaidah, Aldali, Aden, Altawah
3 Aden MF Foundation	8,326	94	10,834	438	0	50,093	2,301	56	26	Dar sad, Al-Buraikah , Al-Mu'alla, Altawahe, Khood Maksar, Kerater, Aden, Lahj, Aldali
4 MF Development Program (Nama')	7,882	43	1,217	485	5.25	58,021	3,609	101	64	Capital City, Taiz, Ibb, Aden, and Al-Hudaidah
5 Altadhamon Bank	7,307	39	0	1,163	1.13	27,288	5,599	51	44	Capital City, Taiz, Al-Hudaidah, Aden, Ibb, Hadhramaut , Amran
6 Sana'a MF – Azal	4,916	57	2,820	343	3.4	39,055	1,562	53	22	Capital City
7 Small Enterprise Development Fund (SEDF)	3,459	27	0	1,600	13	17,999	14,210	114	20	Capital City, Taiz, Aden, Al-Mukalla, Al-Hudaidah, Ibb, Dhamar, Yareem, AlBeda, Radaa, Lahj, Abyan, Aldali, Amran, and Haja
8 Alkuraimi Islamic Microfinance Bank	3,359	4	81,975	1,104	0.7	5,488	2,416	52	44	Capital City, Taiz, Ibb, Aden, Thamar , Al-Hudaidah, Almokala, Seyun
9 Al-Awa'el MF Company	2,793	82	0	91	7.42	58,207	1,968	41	19	Taiz (Al-Camb, Hawdh Al-Ashraf, Al-Rahedah, (Sainah, Al-Qada'edah
10 Hadhramaut Microfinance Program	1,844	49	3,311	139	6.38	12,860	933	33	15	Hadhramaut (Seyun – Tarim, Al-Suom), Alkton, Shebam
11 Aletihad Microfinance Program	1,673	100	1,850	80	0	42,954	1,525	56	24	Almokala, Alshehr
12 Social Institution for Sustainable Development (SFSD)	1,446	66	0	180	2.71	17,529	1,723	24	12	Capital City
13 Other Activities & IGPs						67,495	1,690			Several areas
Total	88,169		175,447	7,845		579,320	46,800	914	452	

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

COMMITMENTS, 2^{ed} QUARTER 2013

CUMULATIVE COMMITMENTS & CONTRACTED AMOUNTS AS OF 31.06.2013

SECTOR	NO. OF PROJECTS	COST	CONTRACTED AMOUNT (\$)
Ibb	1,391	198,205,349	131,741,057
Abyan	322	58,789,196	27,028,070
Capital City	699	101,194,373	87,335,744
Al-Baidha	311	38,250,274	28,531,674
Al-Jawf	159	19,474,218	14,306,074
Al-Hudaidah	1,235	177,781,158	130,239,517
Al-Dhale	298	49,599,400	29,793,951
Al-Mahweet	450	64,672,440	41,156,690
Al-Maharah	109	8,236,475	6,148,545
Taiz	1,771	269,177,331	168,502,356
Hajjah	1,160	161,645,560	108,858,247
Hadhramaut	719	81,978,158	60,714,331
Dhamar	978	128,857,038	83,561,924
Raimah	364	56,892,573	30,607,578
Shabwah	302	30,780,020	23,182,624
Sa'adah	349	54,377,056	39,333,201
Sana'a	536	63,759,723	46,483,043
Aden	331	47,978,655	31,583,993
Amran	915	120,917,542	86,586,470
Lahj	705	111,038,429	63,085,385
Mareb	128	11,693,197	9,833,582
Several Governorates	1,344	91,180,962	70,045,992
Total	14,576	1,946,479,127	1,318,660,049

COMPLETED PROJECTS AS OF 31.06.2013

SECTOR	NO. OF PROJECTS	INVESTMENT (\$)
Environment	249	21,177,721
Integrated Intervention	180	10,045,178
Training	779	12,716,500
Education	4,130	468,330,826
Technical Support	1	82,876
Organizational Support	558	20,260,341
Agriculture	183	9,742,966
Health	976	64,778,389
Roads	595	111,949,946
Special Needs Groups	577	25,598,004
Micro Enterprises Development	156	21,062,416
Small Enterprise Development	32	7,761,562
Cultural Heritage	208	33,291,747
Water	1,544	105,380,177
Cash for Work	302	38,647,955
Business Development Services	28	2,134,195
Total	10,498	952,960,799

CUMULATIVE NUMBER OF PROJECTS, COMMITMENT, CONTRACTED AMOUNTS, BENEFICIARIES AND TEMPORARY EMPLOYMENT AS OF 31.03.2013

SECTOR	NO. OF PROJECTS	COMMITMENTS (\$)	CONTRACTED AMOUNT (\$)	DIRECT BENEFICIARIES		INDIRECT BENEFICIARIES		TEMPORARY JOB OPPORTUNITIES
				MALE	FEMALE	MALE	FEMALE	
Environment	393	45,338,764	33,227,328	1,766,238	1,763,153	210,455	207,706	1,395,873
Integrated Intervention	337	30,402,229	16,935,704	184,902	145,522	93,300	107,338	748,499
Training	1,087	29,798,664	19,520,807	120,241	80,147	418,454	450,733	438,640
Education	5,270	748,794,876	563,472,491	1,528,498	1,269,924	1,953,468	1,686,445	24,920,151
Technical Support	1	85,000	82,876	0	0	0	0	700
Organizational Support	652	28,557,592	23,954,750	359,032	311,682	318,906	283,076	695,121
Agriculture	474	51,132,012	29,235,879	427,976	382,969	401,478	363,905	1,196,111
Health	1,202	97,950,360	77,216,309	2,818,103	5,031,977	2,055,631	2,691,009	2,222,144
Roads	852	191,761,704	159,117,013	2,248,428	2,220,492	844,275	834,700	9,453,212
Special Needs Groups	710	37,232,732	30,382,337	112,094	72,570	68,449	52,411	844,637
Micro Enterprises Development	176	31,127,265	22,950,382	69,057	302,845	785,448	1,133,252	124,064
Small Enterprise Development	32	8,852,031	7,761,562	18,334	22,071	59,529	44,686	17,816
Cultural Heritage	283	61,434,125	49,976,059	175,557	164,457	60,266	68,743	2,445,807
Water	2,317	426,791,312	154,245,441	2,039,579	2,057,313	157,687	137,653	8,726,397
Cash for Work	726	148,571,622	122,049,811	565,427	551,461	805,842	942,184	12,121,278
Business Development Services	64	8,648,838	8,531,300	49,134	21,940	75,717	53,069	2,587
Total	14,576	1,946,479,127	1,318,660,049	-	-	-	-	65,353,037

COMMITMENTS, 2^{ed} QUARTER 2013

GOVERNORATE	NO. OF PROJECTS	COMMITMENTS (\$)	DISTRIBUTION (%)
Ibb	67	20,774,126	14.9
Abyan	12	2,086,447	1.5
Capital City	8	2,877,267	2.1
Al-Baidha	17	3,924,395	2.8
Al-Jawf	4	1,257,600	0.9
Al-Hudaidah	63	12,669,759	9.1
Al-Dhale	16	3,658,734	2.6
Al-Mahweet	27	6,386,175	4.6
Al-Maharah	2	153,029	0.1
Taiz	59	17,484,342	12.5
Hajjah	67	12,714,301	9.1
Hadhramaut	16	3,263,615	2.3
Dhamar	54	12,549,552	9.0
Raimah	9	386,679	0.3
Shabwah	10	1,196,868	0.9
Sa'adah	21	6,256,061	4.5
Sana'a	19	4,255,494	3.1
Aden	5	1,933,930	1.4
Amran	48	11,541,304	8.3
Lahj	26	7,920,124	5.7
Mareb	4	728,346	0.5
Several Governorates	41	5,494,118	3.9
Total	595	139,512,266	100.0

NUMBER OF BENEFICIARIES & JOB OPPORTUNITIES IN 2ND QUARTER, 2013

SECTOR	NO. OF PROJECTS	DIRECT BENEFICIARIES		TEMPORARY JOB OPPORTUNITIES
		TOTAL	FEMALE (%)	
Environment	16	134,100	50	3,848
Integrated Intervention	28	24,523	49	61,200
Training	54	14,144	46	32,073
Education	191	43,469	53	1,124,705
Organizational Support	8	334	33	2,192
Agriculture	34	38,454	45	165,617
Health	32	371,715	78	59,072
Roads	20	65,542	50	273,973
Special Needs Groups	16	0	-	6,995
Micro Enterprises Development	6	6,376	54	46,035
Cultural Heritage	5	2,830	59	139,970
Water	88	149,415	50	559,315
Cash for Work	95	158,490	49	2,197,792
Business Development Services	2	0	-	12
Total / Average	595	1,009,392	60%	4,672,799

SFD Contributes to Helping Abyan Locals to Overcome Their Ordeal

Since the end of 2011, the SFD initiated interventions to contribute to overcoming the repercussions of the confrontations and the destruction of infrastructure and basic services in Abyan Governorate, allocating additional \$18.9 million for the implementation of interventions falling within the framework of SFD's work in water, education and small and microenterprises.

In water and sanitation, an agreement was signed between the Yemeni Government and the German government to provide the SFD with a grant of €12 million (\$15.8 million equivalent) for the rehabilitation of water and sanitation facilities, which were damaged during the armed clashes that took place in Abyan in 2011. The main objective of this grant is to rebound the damaged water and sanitation facilities to their status prior to the confrontations. To this end, 43 projects (38 in water sector and 5 in sanitation) have been implemented worth \$14.8 million. The sewerage network blockages have been already cleared, repaired and rebounded to operating condition.

In education, 28 projects have been financed by the SFD for the restoration of schools in the governorate (distributed in Zinjibar, Khanfar, Lauder and Moodiah Districts) at an estimated cost of more than \$1.6 million. The projects, currently under implementation, are expected to benefit about 19,751 persons, (9,607 female).

In small and micro- enterprises, the SFD started in June 2013 supporting and financing Al-Ittehad Program for Islamic Microfinance (formerly Abyan Credit and Savings Program) to help the program resume providing financial services in the governorate after its cessation since May 2011 due to the clashes. The SFD in April 2013 had assisted Al-Ittehad Program to develop its financial plan for the next five years, which determines the program's needs in funding, training and technical support and the fixed assets necessary to implement the plan. The SFD has financed the program's portfolio with a loan amounting to 200 million riyals (about \$930 thousand) and a grant of 100 million riyals (about \$465 thousand).

This support comes in the framework of SFD's response to microfinance services direly needed by the poor and low-income entrepreneurs in the governorate, who want to resume their works and projects that were damaged during the past years. It should be noted that Al-Ittehad is the only program that provides microfinance services in Abyan, aiming to reach 4,000, 8,500 and 11,500 active clients (at the beginning of 2014, 2015 and 2016 respectively).

GA'ERAH-AL-GABAL RURAL ROAD PROVIDES MULTIPLE BENEFITS FOR THE LOCALS

The Ga'erah-Al-Gabal Rural Road (Bani Ma'anes Sub-district, Wesab Al-Safel District, Dhamar Governorate) extends 7 km. The road was very rugged, with many sections collapsed and the road's width shrunk, which made the passage of cars almost impossible, compelling the drivers to bypass it via another 15-km-long road linking 8 villages and more than 12 localities/settlements.

The SFD has rehabilitated the road, which is considered by the residents of those villages and settlements an important project benefiting the area economically and socially, and that the project is important to them. Mohammad Mohammad Allan from Al-Suradef Village said, "This road is the best project done in the area. Before we used to walk 3 hours across the (previous) road to access Misharafah market; now we spend only an hour and a quarter". He added, "In the past, many women—especially the pregnant—in our village and all nearby localities died during giving the first aids to these women and when they are transferred to the city's clinics and hospitals; but now deaths much decreased in these areas. And with the provision of training to traditional birth attendants and community midwives, the situation became much better. Also, while the cost of transport of a passenger or flour sack from (or to) Musharafah market was previously YR500, it dropped now to YR250 only". This rural-road project, benefitting directly a lot of people in the region, was implemented by community contracting, which helps enhance the socio-economic conditions in the sub-district through announcing a public tender of the project to contractors, and employing local workers, with procurements also carried out within the sub-district itself.

Eight contractors were involved in the project, which was implemented by 25 building laborers and 70 workers—all from the sub-district, too. Among these was Mohammad Ahmed Abdullah, who began his work in the project as a traditional building master. Mohammad says he had acquired the skills of modern construction according to engineering specifications such as handling the construction stones and cornerstones "which makes the building well constructed and stronger".



SOCIAL FUND FOR DEVELOPMENT

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