



The Small and Micro Enterprise Promotion Service Annual Report 2020 Sustainable Smiles





We are proud to be a subsidiary of the Social Fund for Development, Yemen. We share a common vision of creating resilient, stronger and better communities with access to basic services and equal opportunities through bringing sustainable development.









This report is filled with **#SustainableSmiles** that were created in very uncertain and difficult times this year. Behind them, is the trust and support of our wonderful donors and partners who helped us reach thousands of households to have better livelihoods in different economic sectors, and in different parts of the country! Our gratitude goes to all our donors and partners for making 2020 a year filled with hope to all the households and communities that we reached.



Foreign, Commonwealth & Development Office WORLD BANK GROUP



🇱 GlobalGiving



We hope you enjoy reading the pages of the report and we welcome your thoughts, ideas or even a simple hello by reaching us through our website at:

www.smeps.org.ye

or send us an email through:

communication@smeps.org.ye

@SMEPSYEMEN

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2020, A One-of-a-Kind Year!

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The Smiles of 2020

Our Highlights









Be clear about your goal, but be flexible about the process of achieving it.

Brian Tracy

The reality of a Yemen that we hope to live in seems clear to us. It is a Yemen where every Yemeni, has a decent life – a life with opportunities to employment, stable sources of income and access to quality basic services. We know that this can only be achieved when every Yemeni is given an equal opportunity to be productive and to fully exploit the available economic resources around them; and this can only be possible if there is a collective effort to narrow the existing development gaps such as literacy and gender gaps, access to food, health, shelter and education. Our mission in SMEPS continues to work to close such existing gaps in development using creative approaches. Since the onset of the conflict, we have worked to bridge the humanitarian-development nexus by being innovative in our approaches and by being flexible in the implementation of our programs.

This made our most challenging year of 2020 become the most successful one since our establishment in 2005. And even as the global COVID-19 pandemic impacted the whole world in various ways, we quickly looked for ways to adapt our programs to reach the most vulnerable households with the needed aid on time. 2020 was also a year that we internally underwent through drastic changes in our executive management. We went through a transition period of our senior management, both in our Sana'a main office and in our Aden branch, appointing new leadership in both offices.

Our quick thinking, teamwork and flexible approaches helped us to overcome this year's obstacles and to successfully implement 10 projects, supporting more than 8,000 smallholder producers and creating 16,000 permanent and temporary work opportunities. We continued being a ray of hope to the many communities we serve even during tough times of fear and anxiety, working to bring about positive changes and improve the livelihoods of thousands of Yemeni households. All our projects this year adapted to follow COVID-19 precautionary measures and worked to raise awareness on proper hygiene and nutrition to all our served communities.

This annual report highlights our achievements for 2020. You will find in it, figures reflecting our impact, lessons learnt and drawn experiences. You will also find the created sustainable smiles that helped us overcome all challenges this year, and that continue to inspire our work.

For you to enjoy our report, we advise you to search in between the lines for the #SustainableSmiles and the impact of our development work across all sectors of the economy that we work in, and for you to collect hope as much as you can!



* The Joy of Work

Sustainable Livelihoods Support

It is often a human nature to smile when hearing good news, or when receiving a wished gift. A smile, as many put it, is the beautiful curve on the face that receives warmth in a good word or in a good deed.

In these pages, you will come across smiles from the rural fields of Yemen, created and harvested through hard and consistent work from the micro producers in their communities. They are strong and sustainable smiles that have endured all challenges and continue to strive to have better livelihoods for their households and communities.

Here, we speak about the smiles you see on a farmer's face during the harvesting period, and on the livestock breeder's face when she sells her quality products in the markets at fair prices. That smile on the beekeeper's face when harvesting high-quality honey, and the smile on a fisher's face after returning safely from the waters with more catch than usual and in half of the time.

Our support since 2017 to micro producers in rural areas targets those vulnerable and affected household's dependent on these vital economic sectors for their livelihoods. We support smallholders in horticulture farming, livestock breeding, fisheries and honey to have sustainable livelihoods through overcoming the economic challenges imposed by the conflict to increase their production, productivity, incomes and have access to basic services like health & education. Our response supports them to increase their assets, build their skills, technical capacities, adopt modern technologies, access markets and financial services.



So far: 22,529

Micro producers received technical support since 2017, 20% of which are females & 1,924 are IDPs.

9 7

97

15

8,624

Micro producers received financial grants to increase their incomes and productivity.

115,927

Permanent/temporary work

opportunities created

Smiles on the Dining Table

Supporting Livestock Breeders

The smiles in this part are unique, warm, modest, motherly and kind ...

"I love them as if they are my children," says Zara'a, a livestock breeder while carrying two of her lambs. Like most of the breeders, Zara cares for her livestock as if they were her own children. For these breeders, their livestock are wealth, and breeding them to increase their numbers means better livelihoods for their households.

Our support to breeders in rural areas includes financial grants to increase the number of livestock owned, which increases their economic empowerment and expands their micro enterprises. Many of these breeders move from partnerships with neighbors and family members to having their own livestock. Breeders are supported to build proper animal barns, learn proper animal feeding and hygiene practices; protecting them from contacting diseases from the livestock. Furthermore, breeders are taught proper fattening methods, helping them to multiply their livestock numbers in shorter period of time. They are also provided with trainings on producing quality dairy products such as yoghurt and cheese, improving their household consumption and marketing of their products at fair prices based on the quality.

Some of the most impactful end line figures have been recorded in this sector where incomes for this category doubled within a year of support, enabling supported breeders to procure necessary food needs for their households and access other services such as education and health.

Zara'a, for example, started with a base of seven animals to having 55 heads within a year of support. Since then, she has become a role model for her neighbors who now learn from her, replicating her practices and skills in hope of achieving similar results. So far, SMEPS has supported 2,154 female breeders in different geographical areas helping them to improve the livelihoods for their households. One of the impacts include the smiles created around their dining tables as they diversify their food intake to include other types of food including cheese, yoghurt, fruits, vegetables and eggs, which were previously not part of their daily diet. 117%

Increase in productive assets

145%



Increase in productivity





Increase in incomes





Increase in vegetable intake

79%



Increase in fruit intake





Increase in eggs intake



Increase in dairy products

73% 🧧

Decrease in selling of their assets





Decrease in taking debts

56%



Increase in selling prices of livestock

C

90%



of breeders use new feeding and fattening practices.

Smiles on the Dining Table

Supporting Farmers

This year, agricultural fields were filled with happy farmers who were not only celebrating their usual harvest, but their smiles reflected the joy of seeing the tangible results of their season harvests after adopting modern practices to reduce their costs and increase better quality and production.

Our support to farmers follows a different approach. We work to narrow the humanitarian-development nexus through supporting those affected farmers of nutritious products in rural areas to increase their production capacity, with the goal of improving their household livelihoods and also increasing community food production. We ensure that farmers enhance their agricultural skills and knowledge through linking them with field agronomists who accompany them through the planting and harvesting period. These agronomists provide them with the needed skills to adopt better farming methods, including pest control and prevention, and different forms of training on best farming techniques. In addition, farmers receive the needed financial support to procure agricultural assets and inputs that help in cost reduction such as drip irrigation pipes, better seeds and seedlings, as well as a strengthened access to markets and financial services.

To attract replication and crowding in, we usually arrange for field days. These field days are harvest days where supported farmers get to showcase their production. On such days, we bring in market players such as micro finance institutes, input supply shops and other farmers around the harvest, where we witness an atmosphere of hope and positive change. Check some of the major impacts we have measured to the left.

Furthermore, our COVID-19 response helped us to reach 8,619 previously supported farmers with conditional cash transfers to increase the food production, adapt proper hygiene practices and precautionary measures for themselves and their households. We were also able to collect impact data for these farmers after two years of the project where we found out that 73% of supported farmers continue to use modern technologies provided, 26% of them had expanded their farms and 49% replicants around the supported farmers who moved to using the same farming techniques.





Supporting Farmers 2017 - 2020





Increase in productivity

135%

Increase in incomes

95%



Farmers shifted to using the modern farming echniques

45%

Increase in production in first harvesting season

64%



Decrease in water consumption

41%



Decrease in oil consumption



Short term job opportunities for young agronomists

A Happy Trip

Supporting Fishermen

And such is the daily fishing trip of a fisher, a happy trip as they call it - one with minimal risks and a good day's catch. Our support to fishers does just that!

So far, we have worked to support 840 fishers during the period of 2017-2020, providing them with the necessary skills and assets to procure needed assets. Our support includes technical skills and financial grants to improve their knowledge and skills and to procure the necessary assets. Assets procured by fishers include boats, boat engines, GPS, fish finders and other equipment as per their needs.

Additionally, the technical support provides them with the needed basic knowledge on engine maintenance to support them in handling any engine failures or difficulties during their trip. All these contribute to reduction of fishers' costs, where so far, we have recorded a reduction of 34% in the costs and an increase in productivity by 52%.



840 **Fishermen supported 62%** Increase in incomes 53% **Increase in production** 40% **Decrease in fuel consumption**





Paving the Way Towards Brighter Smiles

Cash for Work

This year, we partnered with the World Food Programme (WFP) to have creative approaches in integrating our livelihoods projects to have better impacts in vital value chains and focusing on food security. This included providing short-term employment opportunities to rural youth and women to rehabilitate agricultural, livestock and fisheries community assets and to support access to markets for targeted communities. The work opportunities were provided for a period of 6 months to more than 1,500 individuals to help in building and rehabilitating community assets such as roads, water reservoirs and agricultural lands in various areas. These projects helped to provide local communities in rural and remote areas with access to water sources, health services and markets at lower costs.

1651 💼

Temporary work opportunities (6 months) Reduced transportation costs







103,925.46 m²

Roads surfaced and rehabilitated

10,281.50 m²

Roads rehabilitated by stone paving

8,630 m²

Water resources rehabilitated

409,225,20 m³

Agricultural terraces rehabilitated, restored, and built







A Sweet Joy in Process

Supporting Beekeepers

Have you ever wondered if bees felt happy when they make honey? Some experiments indicate this while others mention that bees do feel positive when making honey, which makes them more active when collecting flower nectar at certain intervals in time. While these are facts that cannot be confirmed, we certainly know about the happiness around a beekeeper as he/ she harvests good quality and quantity honey. And we certainly know about the sweetness of eating honey and the positive economic value of honey which also includes its medical and nutrition value!

Hence, our targeted support to the honey sector where this year, we reached 800 beekeepers, providing them with the needed technical and financial support to help them in increasing their honey production and to improve the quality of the produced honey. In addition, SMEPS supported two honey associations to improve their production capacity, institutional systems and to help small producers access local markets. These associations were also supported to have proper packaging lines to help in the marketing of honey, linking





them to several small producers to guarantee good markets for them. The project targeted beekeepers in Hadramout, Hodeida and Abyan governorates.











Micro, small and medium enterprises (MSMEs), are the main drivers of any developing economy. Their resilience and growth mean employment opportunities, improved guality and a sustained demand of goods and services, and a real development of local markets. Therefore, SMEPS mandate since its establishment has been to support the prosperity and growth of MSMEs across Yemen. Our work on MSMEs development did not stop in the conflict, despite the huge challenges impacting the sector where there was a loss of 55% of the work force. SMEPS looked into the available opportunities to support the resilience of MSMEs in vital sectors and was creative in finding unique systemic approaches. Through such tailored support, we witnessed the growth in many of the supported MSMEs including job creation, sustaining of existing jobs and improved guality of services and goods specifically in the health and food sectors.

Our support to the private sector enterprises couples financial support to strengthen access to finance through matching grants and loans used to procure capital assets to increase the production capacity of these enterprises, with tailored technical support to the business owners through the provision of business advisory and consultancy services, training on business continuity, risk management and proper institutional systems.

Main outcomes since 2017:

5,644
Enterprises received technical support
1,183
Interprises received financial support in the form of matching grants)
73% female owned.
61
Lead firms

1,122 SMEs

150 **Firms accessed financial** loans

47,928 **The second seco**





A Smile to Welcome Life

Supporting Rural Midwives

She used to move from one house to another with a simple midwifery bag. Today, she runs her own small clinic, which generates income, creates jobs and provides integrated health care for mothers, newborns, children and emergency cases. She is a life saver in her community, a refuge and a trusted ear to many.

This scenario also applies for the 230 community midwives that were supported by SMEPS this year in our health interventions and in more than 12 governorates. Our projects targeting community midwives were designed to be unique and impactful in strengthening the humanitarian-development nexus by tailoring the activities to include both entrepreneurial and emergency heath aspects. We designed the interventions to technically support midwives with two basic trainings: 1) Business training under Women Business Owners Training (WBOT) curriculum

2) Integrated emergency health & nutrition training under the second line emergency response.

These trainings were meant to empower the midwives and to help them to improve the quality of health ser-30 vices provided, improve their working conditions by obtaining professional & accredited licenses from the relevant authorities, acquire clinic management skills, help to organize patient records and financial records and strengthen their access to market providers of medical equipment and financial service providers.

The impact of these health projects was huge where there was a big reduction in neonatal mortality by 43% within only one year of support and provided access to health care to more than 645,840 patients! The role of these midwives was also huge in raising awareness on COVID-19 and its precautionary measures, providing emergency care and information on isolation procedures for infected people in their homes.

Increase in number of received cases

80%

100%

Increase in the readiness to receive emergency cases

148%

Increase in the clinic's income level

40% Increase in working hours

43%

Decrease in neonatal mortality

In her village, she is considered as a doctor, not a midwife, and her community depends on her on everything.

Radhya Abu Shawareb – A midwife from Ammran

Your Bravery Creates Smiles

Support to Women Entrepreneurs



BRAVE 1 & 2 Projects:

Within our BRAVE program, SMEPS this year directed most of its attention to supporting local manufacturers and producers of health products to double their production in response to the urgent needs imposed by COVID-19. We were able to support additional 9 lead firms – local manufacturers, in the PPE, medicine and sanitizer production to increase their production capacity and help to cover the local market needs of such products.

This was also the closure year for the first two phases of the program where we were able to measure the impact of the project which has supported more than 284 enterprises, including 51 lead firms in vital economic sectors such as health, agriculture, fish, food & clothing. The impact was incredible. These supported enterprises have not only contributed to raising the quality of products and services, but within three years, created 2,469 new jobs! In addition, the enterprises leveraged more than half of the project's investment, where BRAVE project grants totaled \$6.3 million, while the firms' investments reached a mind blowing \$15.3 million!

BRAVE Women Project

As a build up on the success of the first two phases of the BRAVE program, this year we launched the BRAVE Women project, only targeting women led/owned businesses. The project was designed to help women business owners to strengthen their leadership & management skills, strengthening their access to the labor market & finance, and activate their role in economic resilience & growth, having witnessed a growth in women entrepreneurs over the past four years. BRAVE women project has so far trained 916 women owned/led MSMEs on business continuity management and risk management. Businesses varied in sectors from schools, small factories, clinics, and food producers. The project has helped to catalyze the role of the banking sector to support more businesses, and to have products tailored for women business owners through partnering with several partner banks including Tadhamon Bank, Saba Islamic Bank, AlKuraimi Microfinance Islamic Bank. Furthermore, we provided matching grants to more than 236 enterprises to procure productive assets and implement developed and approved continuity plans that involve expansion, improved quality of goods and services, and job creation.

You can scan this code to read more about the BRAVE program in the BRAVE Closure Report:



Through **BRAVE Woman** project

90%



Improvement in the performance of women in business administration

64%

Increase in the number of customers receiving goods/services The project was implemented in: Sana'a, Ibb, Taiz, Aden, and Hadramout

Smiles on the Road to Recovery

The Private Sector Cluster

Within the bringing back business (BBB) initiative of the World Bank, which initiated the formulation of the Yemen Private Sector Cluster in 2019, SMEPS continues its supervision of the activities of cluster under its policy memo that aims at involving the private sector in humanitarian, development and recovery decision-making. Since the launching of the Cluster, the members have collectively advocated for the most pressing economic issues to lessen the burden of operations in the country.

This year, the sector successfully established a partnership with World Bank and was involved in formulating of the WB strategic program of action in Yemen for the year 2020-2021. In addition, the cluster joined a partnership with the Office of the Special Envoy to serve as an advisory body of the SE on the Economic File.

Furthermore, the cluster was able to coordinate the efforts of the private sector in Yemen, having the emergency activities coordinated and contributing more than \$20 million in emergency efforts to support families affected by the flooding and to combat COVID-19. The cluster also advocated for the launch of the largest private sector led initiative in combating the spread of COVID-19 by importing and providing 43 tons of medical equipment.

Scan this code to follow the news of the private sector cluster through their official website:



It is important for everyone to realize the importance of neutralizing the private sector from conflicting parties because it serves the entire country!

Ahmed Bazara'a - A cluster member

It is the duty of the private sector to unite and have one voice in order to stand with the nation and serve the citizens
A Glimpse of the Business Climate

Business Climate Survey 2020

In 2020, SMEPS with the support of the Foreign Commonwealth & Development Office (FCDO), conducted the second Business Climate Survey since the conflict in 2015. The survey is meant to inform international, national and donor communities on the current business environment in the country and to help in designing programs/policies that can tackle the main economic issues impacting the country's economy.

The survey findings touch on the impact of the conflict on the business environment, strategies undertaken by the Private Sector during the conflict to sustain their operations and production, and a future outlook of the business environment and the private sector.

Scan the code for the full Business Climate survey report



A Scent of Happiness from the Past

Promoting Livelihood Opportunities for Urban Youth in Yemen

Yemen is known for its rich culture and heritage. Within that sector, many youth find their passion through their talents. However, in the past few years, civil society organizations (CSOs), working with youth in these sectors have also been impacted by the conflict facing significant lack of funding and support. Young poets, visual artists, filmmakers, manuscript experts and wood crafters find their talents buried because of this and they end up looking for alternative livelihood sources, and abounding their creative cultural works.

To protect this industry and provide jobs for urban youth in the creative industries, SMEPS partnered with UNESCO to implement a project aimed at supporting the restoration of livelihoods for urban youth through cash for work opportunities and institutional support to the CSOs working in these sectors. The project that was funded by the European Union (EU), had a main goal of promoting both social engagement and a wider understanding of the key role that Yemen's diverse cultural heritage can play as a valuable contributor to economic growth; hence stimulate sectors like tourism for post conflict and create jobs.

The support targeted youth working/being supported by 8 Civil Society Organizations CSOs, in Sana'a, Aden, Shibam, Hadramout and Zabeed, through cash for work modality to enhance their skills and produce several artworks including songs, poems, wood crafts, restored manuscripts, visual arts and documentary films.

Additionally, these 8 CSOs were technically and financially supported through institutional capacity targeted support, in the form of trainings and advisory services, to strengthen their capacities, ensure sustainability and qualify them to become social enterprises.

Male and female trainees, in various creative industries.

62 Temporary jobs created



SMEPS's projects targeting the private sector from 2017 to 2020 have helped to create more than 47,928 jobs of which 36% 2 are women.

You can scan the code to have a look of the impact on such support!



Feel free to share your opinion and feedback with us on the stories that made you smile!







#SustainableSmiles Campaign

Our campaign this year was meant to spread positivity and joy! We launched the **#SustainableSmiles** campaign to help us spread that message through showing the reality of what hope & resilience look like from the eyes of the communities we served.

We saw a great interaction from our followers, partners, stakeholders, staff, consultants and communities as they jumped on board of this challenge! We received many photos sharing beautiful smiles from across the country.







Facing the Pandemic

The Emergency Response to COVID-19 Pandemic

The COVID-19 pandemic came to the world as a surprise, shocking everyone with the unknown nature and effects of the virus. It was very difficult to imagine what negative effects the virus would have on a society already suffering from war, famine and a deteriorating economy.

Our initial thought was to act fast and to start implementing precautionary measures even before the first case was announced in the country. We trained our field consultants on the precautionary measures and started deploying them to the rural households we serve to raise awareness on precautionary measures and to teach them on actions to undertake if one has symptoms of the virus. We developed internal materials tailored to the simple micro producers in the targeted areas, including livestock breeders, farmers and fishers. We also reached the midwives we had previously supported with needed awareness through health experts, PPEs and hygiene materials to support in raising the needed awareness in their communities and to help them with the needed know how on handling suspected cases and reporting to the ministry of health emergency task force teams.

Furthermore, these awareness campaigns and the emergency response came within a business continuity plan developed by SMEPS for all its branches and projects, which helped to follow up on the implementation of project activities in the field while proposing more flexible work mechanisms that adapted to precautionary measures. Other project activities included distributing conditional cash transfers to micro food producers to increase food production, reaching 17,131 direct and indirect beneficiaries. In addition, we were able to support nine lead firms, local manufactures of PPE, face- masks, sanitizers and oxygen manufacturers to increase their production capacity and support in covering the most pressing needs.

SMEPSers were among the first to wear face-masks and encourage our served communities to do the same, but these uncertain times did not stop us from sharing our smiles and hope! We made sure that our awareness messages remained positive, and that our publications showed optimism. Our COVID-19 awareness materials



was disseminated on a large media platform to reach the largest number of audiences, including, videos on TV stations and social media platforms, radio flashes, leaflets and posters that were displayed in public places within the communities.

To learn more about SMEPS's emergency response to COVID-19 pandemic, please scan the code to read our 2020 Newsletter



Training on diagnosing and dealing with suspected cases for:



💗 Health care workers in

83 Hospitals 📕

in Sana'a, Aden, Al Dhale'e and Hadhramout

302 Midwives 👤

and community health volunteers

700 🕶 💶

PPE were distributed to central laboratories and isolation centers

34,554

Smallholders, consultants, and service providers received awareness on the precautionary measures

19 Schools 📲

received training on online schooling

9 Local manufacturers received

matching grants to increase production of PPE & hygiene materials



Protecting the Smiles

Twinning Health Collaboration

The prolonged conflict already posed so much difficulties and challenges on the health sector, with only 51% of health facilities all over the country fully or partially functioning. To support the capacities of these facilities cope with the pandemic, we reached out to leading health practitioners in the world to help in sharing information and passing on to Yemeni health staff the needed information and best practices on dealing with the pandemic. We therefore, partnered with Massachusetts General Hospital and Harvard Medical School for a twinning health collaboration.

The idea behind the twinning collaboration was to help the health staff in Yemen share their experiences with very limited resources in dealing with the pandemic, and learn more on what practices worked best. This was meant to help them overcome the fear of dealing with the virus and to have a better outlook and confidence in dealing with the cases all over the country. The programme was attended by more than 250 health staff from different hospitals and health facilities in Yemen, and with experts from the Mass General hospital and other health research centers working with the MGH and the Harvard medical school.

Topics discussed varied from discussions on epidemiological evidence about COVID-19, treatment of COV-ID-19 including home care, hospitalization and oxygen management, critical care triage when resources are limited, preparations of the second wave and vaccine management.







Bigger Echo

A Bigger Reach!

We have always been keen to share our news, hope and to spread positivity to thousands of Yemenis, both inside the country and outside, on our different social media accounts to reach as many people as we can. Our goal is to help people see the possibilities in Yemen and to promote sustainable solutions to the crisis including better access to food, health and education. This year we reached over 20K followers on twitter, a number ranked as the highest local organization in twitter in Yemen according to Yemen's Icon (Yemen on the Internet 2020 report). We could not have done so without the interaction of the field consultants working with us, our staff and the communities we serve. We believe in the real communications for development, which means empowering the communities and households benefiting from our programs to raise their own voices through accessing social media and other communication channels and speaking their minds on

what works best for them.

20K	20,562				
15K					
10K					
5K		2,479	1,713	1,415	1.166
0K -	SMEPS	SPD	Renard Dates	SOFVENEN	Recentil)

New look!

SMEPS Renewed Website

We conclude this year with the launch of SMEPS's new website, which was designed to be more user friendly, easy to access and modern, where you can learn more about our development projects in the different areas of intervention and their impacts. You can also easily get in touch with us, share your opinions, complains, suggestions and feedback through our grievance system. Our website also gives you a window to meet with our incredible team and staff - the people behind our work and behind the thousands of created smiles this year!

Check our website www.smeps.org.ye

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The Financial Statement for the Year Ended 12 - 31 - 2020 and the Independent Auditor's Report on it.

	2020	2019	Cumulative until 31-12-2020
	Yemeni Riyals	Yemeni Riyals	Yemeni Riyals
Resources	(6,220,288,015.00)	(5,083,075,160.00)	(21,775,277,908.00)
Contributions Returned to Suppliers	303,294,801.00	42,291,743.00	732,542,379.00
Total	(5,916,993,214.00)	(5,040,783,417.00)	(21,042,735,529.00)
Refundable Expenses	-	-	(13,520,815.00)
Other Resources	(6,409,136.00)	(427,322.00)	(70,238,142.00)
Total Resources	(5,923,402,350.00)	(5,041,210,739.00)	(21,126,494,486.00)
Total Uses	6,993,201,221.00	4,026,349,131.00	20,908,110,073.00





Join us as we continue to reach thousands of Yemeni households to have positive and hopeful outlook to a better future, despite all odds and despite all challenges, by following SMEPS on social media

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