

# Graduation Out of Poverty in Yemen: Impact of the Political Crisis on the Extreme Poor

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CGAP-Ford Foundation Graduation Pilot

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## Executive Summary

In 2006, CGAP and Ford Foundation launched the CGAP-Ford Foundation Graduation Program, a global effort to understand how safety nets, livelihoods and microfinance can be sequenced to create pathways for the poorest out of extreme poverty, adapting a methodology developed by BRAC in Bangladesh. The Ford Foundation and CGAP partnered with local organizations to implement ten Graduation Pilots in eight countries including Ethiopia, Ghana, Haiti, Honduras, India, Pakistan, Peru, and Yemen.

In 2009, the Social Welfare Fund and Social Fund for Development launched the Graduation pilot in Yemen, with the aim to generate sustainable livelihoods for extreme poor households. The project was implemented in three sites, namely Aden, Lahj, and Taiz. While the program was launched in a stable environment, the political crisis of 2011<sup>1</sup> posed new challenges to the participants in the form of rising food prices, fuel shortage, and a lack of security leading to limited mobility. In 2013, the BRAC Development Institute conducted a qualitative study to determine the impact of the political crisis on project implementation and the participants. The objectives of this report are twofold: 1) to identify the challenges and successes of SWF's program design and implementation, and 2) to identify the challenges and successes of the state implementing the Graduation program at a time of political and civil unrest.

Our research reveals that the pilot faced critical challenges both due to the constraints in targeting the most vulnerable households and to the civil unrest. Since the pilot participants were selected from an existing unconditional cash transfer program, the targeting pool was limited. We found a majority of our respondents had strong existing networks and remittances to draw upon during the crisis. In other words, they were poor, but not necessarily the poorest.

The program was nevertheless very successful in improving awareness on social and health issues and empowering participants. The weekly visits not only improved participant awareness, but also enhanced their self-confidence during a period of uncertainty. Field officers went beyond their designated roles to ensure that participants did not fall into a trap of hopelessness as they struggled to sustain their livelihoods. Although many participants failed to experience significant economic changes, they were able to develop confidence and financial discipline on receiving guidance from the field officers.

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<sup>1</sup> From January 2011 – January 2012, civil unrest gripped the country as the public demanded the ousting of their President, Ali Abdallah Saleh on grounds on corruption and poor governance. For more information please go to: <http://www.bbc.co.uk/news/world-middle-east-14704951>

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## Introduction

Yemen's current socio-economic conditions are in stark contrast to its rich history.<sup>2</sup> Today, it is one of the poorest nations in the Middle East and faces extreme challenges with civil unrest, chronic food insecurity, and a harsh climate. While Yemenis continue to be resilient in the face of adversity, a 2.9% population growth rate is expected to rapidly exhaust the country's limited water supply, health and education services, and employment opportunities by 2040.<sup>3</sup> Since the unification of the north and south in 1990, the country has made little progress, only to be set back by the political crisis in 2011, during which frustration with the ruling government reached its peak and mass protests swept the country. While the political instability exacerbated the food crisis and created a sense of insecurity among the entire population, the impact was felt most by the extreme poor. This segment of the population earns under \$1.25 PPP per day and constitutes 17.5% of the population in Yemen.<sup>4</sup> To provide impoverished households with greater access to resources, the Government of Yemen (GoY) established a cash transfer program called the Social Welfare Fund (SWF) in 1996. The fund provides stipends to orphans, the disabled, and families of prisoners. Although this form of regular social assistance is intended for those with limited or no income, it is unable to address the factors perpetuating the cycle of poverty.

To provide extreme-poor households the opportunity to develop sustainable livelihoods and thereby gain relatively steady sources of income, the Social Fund for Development (SFD), SWF, and the Consultative Group to Assist the Poor (CGAP), launched a pilot project in 2010 as part of the global CGAP-Ford Foundation Graduation Program. The program combines social safety nets, skills training, social and health messaging, livelihood strategies and access to financial services with the aim to "graduate" households out of extreme poverty. The program is modeled after BRAC's Challenging the Frontiers of Poverty: Targeting the Ultra Poor (CFPR:TUP), which focuses on rural households in Bangladesh that do not qualify for microfinance. The Graduation Program, like TUP, recognizes that "promotional" programs such as microfinance alone do not reach the extreme poor and are unable to alter their economic conditions.<sup>5</sup> At the same time, some argue that "protective" measures such as simple cash transfers or food aid programs are not sustainable solutions to poverty.<sup>6</sup> The Yemen Graduation pilot integrates safety nets and access to financial services in a holistic model that supports the extreme poor, while engaging them in income-generating activities in three sites: Aden, Lahj, and Taiz.

This paper presents our findings through an in-depth qualitative analysis of the overall challenges the program faced during the initial stages, and how these were magnified with political instability. We observed that a number of participants in the project were poor, but not the most vulnerable, which highlights one of the challenges of integrating a targeted Graduation approach into an existing government social protection strategy.

Section 1 of this report provides a brief background of the 2011 political crisis in Yemen. Section 2 describes the Graduation approach and the components in the Yemen pilot. Section 3 outlines the research strategy, discusses challenges at each stage of the pilot, and offers recommendations. Lastly, Section 4 discusses the key lessons learned from the program.

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<sup>2</sup> Further reading: Tharoor, Ishan, "A Brief History of Yemen: Rich Past, Impoverished Present," Time World, 2010. <http://content.time.com/time/world/article/0,8599,2028740,00.html>

<sup>3</sup> "Yemen Country Profile," UNDP Reports, 2011. <http://www.undp.org/ye/y-profile.php#b>.

<sup>4</sup> "International Human Development Indicators: Yemen," UNDP, 2012.

<sup>5</sup> Huda, Karishma, "Mid-term SKS Ultra Poor Process Evaluation," MasterCard Foundation, 2008.

<sup>6</sup> Sengupta, Anasuya and Karishma Huda, "Widening The Exit Doors: Lessons from Fonkoze," BDI, 2010.

## 1. Overview of Country Context

### 1.1 The Nature of Extreme Poverty in Yemen

Yemen's poverty alleviation efforts have been constantly thwarted by political unrest and natural disasters, resulting in a significant number of extreme poor households without the means of accumulating wealth. In addition to having limited or no regular sources of income, the extreme poor are socially marginalized, have very little access to state services such as education and healthcare, and are chronically food insecure.<sup>7</sup>

Yemen is largely dependent on food imports and the increase in global food prices, combined with recent drought and flooding, and civil unrest, exacerbated the food crisis.<sup>8</sup> From 2006 and 2010, there was a 30% increase in food insecurity across the country.<sup>9</sup> The most food insecure households were those with low education, a large number of children under twelve, and no livestock ownership.<sup>10</sup> Incidentally, these are the same characteristics that define the extreme poor in Yemen.

Those who face the greatest marginalization include the Yemenis of African descent (who are called "Al Muhamasheen" or "the marginalized ones"), women, and youth. While the GoY officially grants equal rights to the Muhamasheen, they are viewed as outsiders by society due to their African heritage, and thus, have limited access to education and high-paying jobs.<sup>11</sup> There are over 1.5 million Muhamasheen in Yemen, most of whom are unable to enroll in welfare programs due to social discrimination, making them one of the poorest and most neglected segments of the Yemeni population.

Women are also marginalized in the socially conservative Yemeni society, and play a minimal role in the political and social realm. While the Graduation pilot intended to provide women with greater access to income, it was particularly difficult to reach those who were single and widowed due to their limited mobility without a male partner. As a result, they were more likely to not have SWF cards, which are essential for receiving cash assistance. Similarly, with high levels of unemployment, the youth face social exclusion and are perceived as being at an increased risk of engaging in militant activities in a conflict environment.<sup>12</sup> Engaging the youth through the pilot was not a primary objective, but was a consequence of targeting all extreme poor households with physically active heads between the ages of 18-60.

### 1.2 2011 Political Crisis

The political crisis in 2011 exposed the fragility of Yemen's deeply divided society. Peace has been a distant cry for the country ever since it reunified in the 1990s under the rule of the northern leader, President Ali Abdallah Saleh. The northern and southern parts of Yemen fought over the nation's oil resources, primarily concentrated in the south. The conflict between the two persists as many southerners feel marginalized by the government and accuse the north of exploiting its oil wealth.

In the wake of anti-government protests in Tunisia and Egypt, mass demonstrations against President Saleh's regime began across the country in January 2011. Despite their differences, the north and south

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<sup>7</sup> "Common Country Assessment: Yemen," UNDP, 2011.

<sup>8</sup> Förch, Wiebke and Fouad Fakhoury, "YEMEN: Secondary Data Analysis on Food Security and Vulnerability," World Food Programme, 2009, Pg. 9.

<sup>9</sup> "Common Country Assessment: Yemen," UNDP, 2011.

<sup>10</sup> Ibid.

<sup>11</sup> Farhat, Jomana, "The Untouchables of Yemen," Al-Akhbar, 2012. <http://english.al-akhbar.com/node/14260>

<sup>12</sup> "Common Country Assessment: Yemen," UNDP, 2011.

were unified in their protest against the regime's poor governance and corruption. Due to increasing lawlessness and limited mobility on the streets, Yemenis experienced a severe fuel shortage and drastic hikes in food prices during the crisis. Organizations such as Oxfam, Islamic Relief and the World Food Programme pledged millions to food aid, but widespread chaos prevented timely delivery of aid.<sup>13</sup> When President Saleh stepped down in November 2011, the protests gradually decreased and the country moved to a slow recovery.

As the political future remains undecided, the extreme poor continue to suffer the most.

*"The extreme poor in urban areas are generally involved in petty trade, which is vulnerable to changes in political stability. The precarious conditions of human insecurity during the crisis limited mobility and led to a decrease in customers, causing income to drop for individual businesses. At the same time, the rising food costs added to the burden of these extreme poor households"* - Field Officer, Aden.

## **2. Graduation Out of Extreme Poverty - The Yemen Experience**

### **2.1 Key Players**

The SWF has over one million cash stipend recipients, which provided an ideal selection pool of extreme poor participants for the Graduation program. According to an SFD manager, however, SWF's program has faced challenges with bureaucracy over the years, making it difficult to remove participants from the beneficiary list even if their economic conditions have considerably improved, *"As a result of these challenges, the current pool of SWF beneficiaries in the Graduation program includes those who are not in the extreme poor category"*. SWF's responsibilities in the Graduation program included providing the consumption stipend to participants, organizing livelihood training for selected participants, and bearing the cost of local staff.

The SFD is a semi-autonomous government agency launched in 1997 to protect the poor who were adversely affected by financial reforms implemented by the GoY. The SFD supports microfinance institutions (MFIs) and currently has over 88,000 borrowers in the microfinance network.<sup>14</sup> The SFD was responsible for hiring the management team and field supervisors, conducting workshops, weekly visits, and providing office space to field officers.<sup>15</sup>

The rise in food insecurity in recent years prompted the GoY to implement the Graduation program to provide sustainable livelihoods to SWF beneficiaries and transition them towards economic independence. With the success of the Graduation pilots in other countries, the government wanted to test the approach and determine its impact in the Yemeni context. At the same time, SFD was exploring ways to expand microfinance coverage by linking it to safety net programs for the extreme poor. The objective was to launch a program that not only removed households from extreme poverty, but also provide access to financial services and prepare them for microfinance after a 24 month period.

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<sup>13</sup> "Yemen food crisis: people left without aid as funding fails to arrive," Oxfam International, 2012. <http://www.oxfam.org/en/pressroom/pressrelease/2012-07-19/yemen-food-crisis-people-left-without-aid-funding-fails-arrive>

<sup>14</sup>Indu, Sagarika, "Yemen Visit Report," BRAC Monitoring Report.

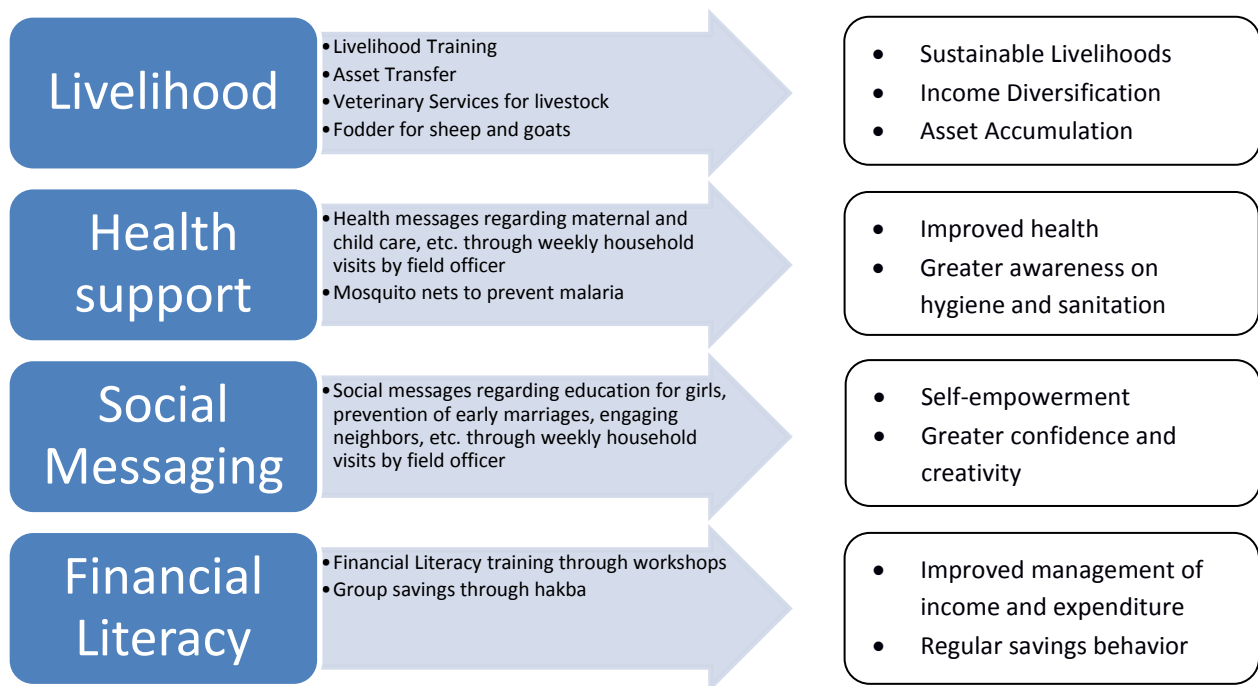
<sup>15</sup> Yemen Memorandum of Understanding, SFD-SWF.

## 2.2 The Graduation Model

The Yemen pilot was one of the last in the series of ten CGAP-Ford Foundation Graduation pilots implemented in eight countries. In 2010, the pilot was launched simultaneously in Aden (urban) and Lahj (peri-urban) in the south and Taiz (rural) in the north. The objective of the pilot program was to:<sup>16</sup>

- Address extreme poverty by engaging households in productive activities that allow them to secure consistent income, and eventually graduate from SWF's cash transfer program
- Provide livelihood skills to participants and encourage them to develop self-confidence
- Promote awareness on pertinent social and health issues such as early marriages for girls, importance of education, prevention of malaria, etc.

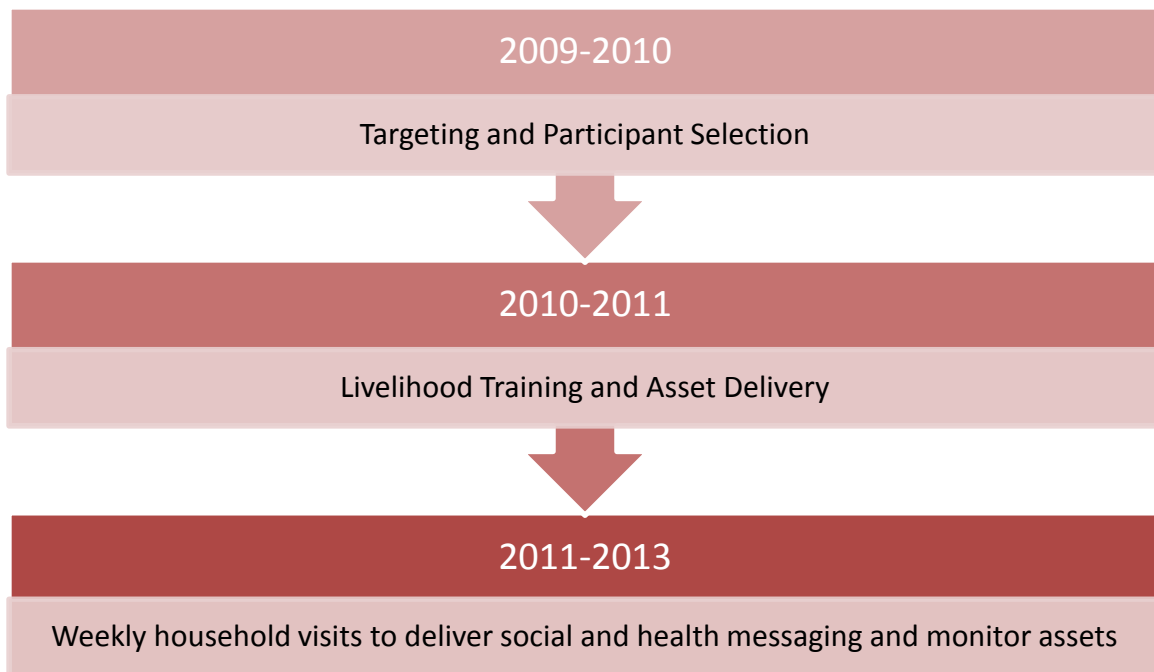
Similar to BRAC's TUP program that has reached over 800,000 households since 2002,<sup>17</sup> the Yemen pilot adopted an integrated approach to achieve the socio-economic transformation and social empowerment of extreme poor households. The key components of the project are illustrated in Figure 1.



**Figure 1: Inputs and Objectives of Project Components**

<sup>16</sup> "Graduation Out of Poverty Yemen, Project Team Implementation Guide," SFD.

<sup>17</sup> "About CGAP-Ford Foundation Graduation Program," CGAP-Ford Foundation, <http://graduation.cgap.org/about/>



**Figure 2: Timeline of the Graduation Pilot in Yemen**

## 2.3 Project Components

### Participant Selection:

Targeting and the first round of skills training took place between 2009 and 2010, before the crisis began. The final round of targeting was completed in 2010, and the total number of participants in all three sites was 453, of which there were 284 females and 169 males. As mentioned earlier, the selection pool consisted of all the SWF cash transfer recipients. The initial target group was intended to include approximately 1,000 extreme poor participants who are willing to work and generate income.

The extreme poor are concentrated primarily in rural areas in Sana'a, Taiz, Ibb, Hodeida, Dhamar and Hadhramout.<sup>18</sup> The site selection criteria included proximity to a large city to minimize transportation costs, prevalence of SWF beneficiaries, and existence of microfinance institutions in the area. Of the six rural areas, Taiz was picked as an implementation site because of its high poverty level. The other two sites were Aden and Lahj. Aden is the base for the SFD office, making it easier for the management team to closely supervise the project and maximize learning at the pilot stage. Lahj was chosen due to its close proximity to Aden and its peri-urban nature. The Yemen pilot is the only one in the CGAP-Ford Foundation Graduation Program that has been implemented in a rural, urban, and peri-urban site. Since each location had a large number of SWF beneficiaries, the implementation team enforced selection criteria to include only the poorest from the SWF list.

<sup>18</sup> "Common Country Assessment: Yemen," UNDP, 2011.



Inclusion Criteria	Exclusion Criteria
<b>SWF Beneficiary</b>	Government Employee
<b>Between the ages of 18-60</b>	Physically disabled and unable to work
<b>No consistent source of income for the family</b>	Owens more than 15 decimals of land
<b>Able and willing to work</b>	Has a formal loan history

**Table 1: Selection Criteria for the CGAP-Ford Foundation Graduation Program in Yemen**

The selection process entailed ranking those who met the above criteria using the Progress Out of Poverty Index (PPI) designed by the Grameen Foundation.<sup>19</sup> The PPI measures poverty based on ten commonly perceived indicators of poverty such as housing, school attendance of children, roof construction material, whether children go to school, etc. Field officers visited each household to determine conditions and took into account factors such as number of rooms in the house. The households were scored and ranked along the national poverty line of \$1.25/day. After completion of the PPI survey, field officers visited households to confirm living conditions of those who scored the lowest on the survey. For the final round of verification, officers asked local leaders to identify the poorest households in the village to confirm the accuracy of their selection.

Re-verification by external technical experts exposed serious shortfalls in the targeting process. SWF and SFD was, however, quick to respond to cases of mis-targeting, especially with regard to participants outside the 18-60 age range, who were found to be in the selection pool. The project was put on hold in 2010 to allow the selection process to be repeated. After the last round of selection, the number of participants was cut down to 453.

### **Skills Training and Asset Delivery:**

Asset transfer was done in stages and coincided with the crisis in 2011. CGAP and The Ford Foundation were concerned about the security of staff and speculated on the feasibility of implementing the pilot in the context of new political challenges, but SFD and SWF were persistent that the program be allowed to continue, so as to not abandon the extreme poor. The project was expected to end in January 2013 at the end of 24 months but it was extended to June 2013, to allow time for an end line evaluation by Innovations for Poverty Action (IPA).

With the end of the targeting process and selection of final participants in 2010, field officers approached each household for livelihood consultations. Facilitators offered a menu of asset choices depending on participants' interest and capacity. The livelihood choices varied between locations, with livestock being the predominant choice in Taiz and Lahj, and small trade in Aden. Options included sheep, goats, petty trade (sale of clothes on credit), tailoring, weaving, canteen shop, sale of gas cylinders, hairdressing and beauty care, potato/ice cream stand, farming, others (selling fish, tea, henna, etc). Participants were allowed to choose from these options with guidance from field officers.

<sup>19</sup> "The Progress out of Poverty Index (PPI) is a poverty measurement tool for organizations and businesses with a mission to serve the poor. The PPI is statistically-sound, yet simple to use: the answers to 10 questions about a household's characteristics and asset ownership are scored to compute the likelihood that the household is living below the poverty line – or above by only a narrow margin." [www.progressoutofpoverty.org](http://www.progressoutofpoverty.org)

Enterprise selection was dependent on several factors such as family size, previous business experience, and age. Larger families were given enterprises that generate income rapidly so that they can meet their healthcare and household needs. Smaller families, on the other hand, have fewer needs and can thus engage in enterprises that have a slower turnover but are more sustainable in the long run, such as livestock.

Skills training was intended to familiarize participants with their chosen enterprise and provide them with the necessary management skills. Three to four day classroom-training sessions were held in groups, which were followed by continued reinforcement of key messages during weekly household visits. Participants received a travel allowance to attend classroom trainings held between July and October 2010. The livestock training sessions taught participants about disease prevention, insemination, and vaccinations. The petty trade trainings taught participants how to manage profits, maintain working capital, re-invest profits, and negotiate with customers. Weekly field visits were instrumental in allowing participants to address real time challenges that they faced with asset management. This was followed by class-based refresher training sessions in early 2012.

### **Consumption Stipend:**

All participants were recipients of SWF's unconditional cash transfer program. The stipend ranges from 6,000 YER to 12,000 YER (approximately 27-55 USD) per quarter, depending on the size of the family. The government distributes the stipend through local post office accounts, which belong to the SWF beneficiaries. Only those who are registered and hold SWF cards are eligible for a stipend. The stipend is intended to help smoothen consumption of families with limited or no income. However, as mentioned earlier, the most marginalized (e.g. the Muhamasheen) often fall outside this safety net due to social marginalization.

### **Savings:**

Savings is an essential component aimed at cushioning families against emergencies. A predominant characteristic of extreme poor households is the dependence on loans from family and friends during medical emergencies. Without a strong family network, it becomes extremely difficult to pay for health-related costs and essential household needs. By providing income-generating livelihoods, the pilot aimed to increase household income and give participants a chance to save so that they are better protected against future economic shocks. The savings component is not mandatory but is highly encouraged by field officers.

The three avenues for saving include Hakbas, individual savings, and official channels such as post offices or banks. Hakba is a traditional form of group saving, in which individuals pool their savings and have it regulated by a local community group. While the initial program design intended to have participants deposit a weekly amount of 50 YER (0.23 USD) in savings, varying participant experiences prevented field officers from enforcing the savings component on a strict basis. For example, participants who owned businesses in Aden and experienced bankruptcy during the crisis no longer had a steady flow of income to save from. Thus, saving was encouraged but not made mandatory. Those who managed to save from the livelihood asset or any other income sources were required to maintain weekly records of their savings, which were monitored by field officers during their visits.

### **Weekly Visits:**

Each field worker is assigned to about 20-25 households and is responsible for visiting each of them for 30-45 minutes per week. The field officers in all three locations developed close relations with participants and were seen as a source of support and encouragement.

The objectives of the weekly household visits at the start of the program were:

- Motivate participants to be confident and self-reliant
- Monitor asset management
- Deliver social and health messages (e.g. importance of education for girls and prevention of malaria)
- Record income and expenses to allow participants to better manage their accounts

The implementation team recognized that healthcare costs take up a significant portion of expenses for the extreme poor. However, due to budgetary constraints, the program was unable to provide health services to the poor. During their weekly visits, field officers deliver health messages to promote healthy living habits and better hygiene practices. These include raising awareness on maternal health, vaccinations, diarrhea, malaria, tuberculosis, AIDS, smoking, and safe drinking water. Each participant received a mosquito net from the project as part of an effort to prevent malaria, which is fairly prevalent in the north. The field officer customizes health messages according to the characteristics of the individual participant and their household, e.g., emphasizing maternal health if the participant is a pregnant woman. In addition to health messages, the field officers also raise awareness on social issues such as female education, early marriage, domestic abuse, and the harmful effects of smoking qat.<sup>20</sup>

### **Financial Literacy:**

The financial education component entails teaching participants how to manage their income and expenses, and maintain financial discipline. This component is particularly important since extremely poor households depend on inconsistent wages and can easily fall into debt. The financial education component contains four modules that touch upon issues such as tracking household income and expenditure, budgeting, setting economic goals, and managing funds. Field officers encourage participants to record their daily income and expenditure, and monitor their accounts every week to ensure that the income-expenditure gap is at a minimum. By doing so, participants are more cognizant of their spending habits and are more likely to have savings available.

## **3. Research Strategy and Findings**

### **3.1 Objectives and Strategy**

In 2010, BDI began to document the pilot through a process evaluation study. However, due to the breakdown of political stability in the country, all research activities were indefinitely suspended. In March 2013, research was resumed and BDI conducted a final field visit to all three sites to determine the impact of the 2011 political crisis on project implementation.

Since the project implementation coincided with the 2011 political crisis, participants had an experience that was very different from pilots in other countries. The report takes into account the unique circumstances that the management and participants were in throughout the duration of the project. The objectives of the study are as follows:

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<sup>20</sup> "Effects of qat include sleeplessness leading to lower productivity during the day, increased heart rate and blood pressure, lower birth-weight among pregnant women, etc. Around 90% of the men in Yemen chew qat at least three to four times a day." - World Health Organization

- Evaluate the implementation process in the Graduation pilot
- Determine the impact of the 2011 political crisis on participants and project implementation

The qualitative information was compiled from:

- 28 detailed case studies of project participants covering a cross-section of main livelihood choices
- 7 Focus Group Discussions based on different livelihoods (livestock versus trade)
- 3 Staff Meetings
- Existing program material including previous evaluations, case studies, and household surveys
- Reports and notes from field visits conducted by BDI researchers in 2010
- Monthly monitoring reports maintained by BDI and CGAP

In addition to the qualitative sources above, quantitative data was drawn from the Client Monitoring Systems Reports by SFD and BDI.

### **3.2 Interaction between Program Implementation and the Political Crisis**

On a management level, the crisis slowed down the adaptation of the project to local conditions due to an inability to organize staff meetings. At the start of the program, SFD would hold monthly meetings where teams from all three sites discuss challenges and how to resolve them. These meetings were suspended from February 2011 to August 2011 due to the security situation. While the staff remained in contact over the phone, there were not enough avenues for them to adequately respond to project challenges due to limited discussion and strategizing.

The overall impact of the crisis varied depending on the project site. However, respondents in all areas stopped receiving the SWF stipend for 5-6 months during the crisis due to government inactivity. Only 2 out of 28 respondents received the stipend because they were on the SWF list from the very beginning and were thus priority recipients. The other project components were not significantly affected.

Here, we present a discussion on the challenges of program design and implementation that were compounded by the sudden onset of the crisis, drawing on case studies. We observed that the fundamental drawback of the program is the participant targeting process. Interestingly, 13 out of 28 respondents were privy to strong family networks that protected them against economic shocks. In other words, they were poor but not the poorest. We further provide recommendations, assuming conditions of a stable macro-economic environment.

#### **Participant Selection:**

The presence of a strong family network set the participants' experiences apart during the crisis and emphasized the targeting errors during participant selection. The following two case studies illustrate the importance of strong family networks for poor households, especially during times of crisis.

### Case Study 1: Participant with strong family network

Afrah Abdullah Qayed is a 34-year old female widow from Lahj and a mother of three children. After the death of her husband ten years ago, Afrah was forced to venture out of her role as a homemaker and become the sole breadwinner of the family. As a Graduation pilot participant, she received a more efficient sewing machine than the one she initially owned and was trained to be a tailor. With her newly found skills, she started her own tailoring business and generated 7000 YER (32 USD) per month and managed to save 5000 YER (23 USD) per month in a hakba. In addition, Afrah learned how to prevent diseases such as malaria and AIDS from the social and health messaging component of the program.

During the 2011 crisis, Afrah's income dropped as the security situation limited mobility. At the same time, food prices went up, putting a strain on her family. The SWF stipend was suspended due to a disruption in all government activity. Afrah would have found it very difficult to manage through the crisis, had it not been for her husband's brother, who was in a better financial condition and continued to give her 17,000 YER (79 USD) per month.

Afrah continues to run her tailoring business and has managed to diversify her income, and sell other products after the crisis. She fared the crisis well primarily due to the support she received from her husband's family. Subsequently she did not have to resort to selling her livelihood asset from the pilot.

### Case Study 2: Participant without a strong family network

Saleh Muhammad is a 47 year old father of seven children who lives in a small house on a hill that is in stark contrast to the developed downtown Aden just a few feet away. Throughout the 1980s, Saleh worked as a government officer in Saudi Arabia with a steady income. But, with the Gulf War in the early 1990s, Saleh had to return to Aden and enrolled in the SWF program on the grounds that he did not have a steady income. The Graduation program provided him with banner-making equipment so that he could start his own business.

The success of Saleh's banner-making business was short-lived and took a major hit during the political crisis. With lower sales, Saleh could no longer pay the rent to sustain his business and had to close down. This was an especially difficult time for him given that the SWF stipend was also suspended. The crisis took a toll on his entire family. His daughter developed mental trauma after being exposed to the sounds of bomb explosions. In addition, his wife's surgery was delayed after the death of her doctor during the riots. She eventually found a hospital that was willing to operate for free.

The field officer continued his weekly visits during the crisis and encouraged Saleh to stay hopeful. He encouraged him to diversify his income. As a result, Saleh and his wife started to sell bread and empty cartons to generate income. Although they continue to struggle, Saleh's economic condition is slowly improving through bread sales. Without a strong family network to tap into, the participant struggled during the crisis and did not experience an economic transformation as the project had intended.

While Afrah and Saleh's experiences might have differed due to their selected enterprises, the presence/absence of a family network was key in determining their economic condition during the crisis. Like Saleh, those participants who chose livestock and had no family or friends to rely on, were left with no option but to sell a few of their goats or sheep. In such cases, officers advised them to sell the newborns instead of adults. With fewer livestock left after the crisis, participants without family support were at a disadvantage compared to those with family support. Although participants such as Afrah benefitted from the program and was less dependent on her brother-in-law as a result, her financial condition was not as dire as the other participants prior to the program. Like Afrah, those with sources of regular income (in the form of financial support from relatives) indicate that they were adequately cushioned from the effects of the crisis.

In addition to participants with strong networks, there were several who had illnesses or were over the age of 60, even after several rounds of re-verification in the targeting process. The staff from Taiz explained that because this was their first attempt at the Graduation program, errors in targeting and selection were common. From the start of the project, the SFD and SWF had clear inclusion and exclusion criteria to identify the extreme poor. However, a limiting factor was that many of the poorer, marginalized households did not have SWF cards, making them ineligible for the project. As a result, there was no guarantee that the targeting process managed to capture those who were the poorest in all three sites. In addition, the SWF beneficiaries included many who were not in need of any assistance but continued to receive stipends because of the bureaucracy involved in expelling households whose economic circumstances have altered. According to a local staff member in Aden, roughly over half of the SWF beneficiaries are in good financial standing and should not be receiving any assistance. A recent study by the Overseas Development Institute reinforces this point and outlines the inconsistencies in the poverty targeting method used by SWF.<sup>21</sup> Furthermore, local political leaders in Taiz had a strong influence on the targeting process and often used bribery to determine the candidates, i.e. those who had strong political connections were more likely to be a SWF beneficiary than those who were not, regardless of their economic condition.<sup>22</sup> As observed in our research, many of the participants were not the poorest and most vulnerable, but were the worst off among SWF beneficiaries.

In Aden errors in targeting were prevalent, as many people did not fully disclose their income out of fear that the stipend would be discontinued. A field officer insisted the lack of trust between some participants and officers prevented the extent to which they could help the participants. In addition to having participants who had multiple sources of income, there were several who were above 60 years of age. Out of the 28 individual interviews, four respondents were over the age of 60. It should be noted that their performance was not affected by their age. In fact, Khalid Ali, a 65 year old participant from Taiz was successful in diversifying his income by selling some of his sheep and starting a weaving business. Prior to the project, he was a daily laborer and barely made enough to support his family of seven. While the project was instrumental in transforming his economic condition and providing him with a steady income, the fact that he was included in the project reflects the subjective, non-standardized nature of the targeting process.

Targeting errors also arose from a lack of harmonization in poverty measures across all sites. This is primarily because of a lack of consistent documentation on how income measures were collected. In certain areas, the income data was derived from individual interviews, while in others they were from PPI

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<sup>21</sup> Bagash, Thabet, Paola Perezniето and Khalid Dubai,

"Transforming cash transfers: beneficiary and community perspectives on the social welfare fund in Yemen," Overseas Development Institute, December 2012.

<sup>22</sup> Ibid. Pg. 4.

surveys. For example, in Lahj, field officers did not think that the number of rooms (a component of the PPI) was an accurate measure of poverty.

One officer said, *"Here, people with two rooms and a small verandah get a high score, but they are the poorest. For example, I had a beneficiary with a score of 58 because her family is small and consists of just her daughter. But, her situation is so bad – she has no income, she depends on the remittances that she sometimes receives from her married sons. So, I decided to target her."* This indicates that field officers used their own judgment to select participants in some cases, even if it were not in line with the PPI ranking.

#### Recommendations:

**Use community wealth ranking instead of PPI:** Field officers had indicated early on that PPI was not an accurate measure of poverty in Yemen, especially in Aden.

*"The criteria for targeting the poorest are those with no proper housing, no furniture and no electricity, but it is very difficult to find people like that in Aden. In urban areas, we have had to compromise the criteria."* – Field Worker, Aden.

Given that the nature of poverty varies across locations, it is ineffective to use the same criteria in all sites. BRAC uses a community wealth ranking system, followed by household surveys and visits for its TUP program in Bangladesh, which would be beneficial in Yemen's context. The targeting process in TUP includes four stages: rapport building, Participatory Rapid Appraisal (PRA) meeting, survey and preliminary selection, and final selection.<sup>23</sup> The PRA meeting entails creating a wealth ranking system and allowing community members to categorize each household based on factors such as amount of land owned, living conditions, number of individuals in the household, ownership of livestock, etc. Those in the bottom two categories are considered potential targets for the TUP project and participate in a survey which captures relevant poverty indicators. Field officers verify survey responses through a series of household visits and interviews with neighbors to ensure that the targeting pool includes those who are the poorest in the community.

The wealth ranking system is effective in engaging community members and making use of their existing knowledge of the area. In addition, it serves as an initial platform for interaction between field officers and TUP participants, which remains crucial throughout the duration of the project. It is important to note that the targeting system does lead to biased results as individuals exaggerate their level of poverty and rank their households as low as possible, so that they are eligible for NGO support. This often leads to conflicts at the PRA meeting, which the field officers have to resolve. Thus, it is essential that the field officers establish a good relationship with the community early on and encourage cooperation.

#### **Skills Training and Asset Delivery:**

The crisis came to a head in March 2011, when the pilot was in the asset transfer phase. Since asset delivery was done in stages between October 2010 and July 2011, it coincided with the political crisis and was affected in Taiz, where roads were blocked. Goats and sheep were bought from a local supplier who was responsible for delivery. Due to the security situation, the livestock had to be rerouted several times,

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<sup>23</sup> Rahman, Hasanur and Tariq Ali, "Stories of Targeting: Process Documentation of Selecting the Ultra Poor for CFPR/TUP Programme," Working Paper No. 1, BRAC, April 2004.

causing some loss of livestock. In addition, the rise in fuel costs during the crisis made delivery an expensive process. However, suppliers covered the cost of fuel and replaced the dead livestock, leaving the project budget unaffected.

In Lahj, asset delivery was affected not by the crisis but by poor planning. An under-estimation of the livestock led to a shortage, which resulted in suppliers getting additional sheep from Hodeida. The overall process led to a delay, causing some participants to receive their livestock an entire year after they had received asset management training. Moreover, the project was not able to provide refresher training due to budget constraints. Instead, field officers helped participants on an individual basis during the weekly visits.

Several participants who received sheep from Hodeida lost their livestock early on due to adaptation challenges. The difference in climate in Hodeida made it difficult for the sheep to survive in Lahj. Since the project did not have the budget to replace these assets, the field officers took the initiative to coordinate with other NGOs and replace the lost livestock for two households. One of the participants, Fatima, had her livestock replaced but the other did not due to limited NGO resources. Yet, field officers continued with weekly visits to promote social and health messages for the latter participant, Ayesha, so as to not abandon her. Even though Ayesha did not experience any economic benefits from the project, she opined that the social messages given during weekly visits are very beneficial.

Field officers prioritized asset monitoring during the crisis since participants were likely to sell their assets to cover rising costs. When field officers saw that participants had no choice but to sell some of their assets, they would advise them to sell the newborn goat/sheep instead of the adults. In both Taiz and Lahj, where agricultural projects were prevalent, the hike in diesel prices made it more expensive to run farming equipment such as tractors, leading to lower yields during this time. In addition, rising fuel costs and road blockages made it difficult for some field workers to reach participants in remote areas, forcing them to resort to phone calls in lieu of weekly visits.

The impact of the crisis was most prominent in Aden, where majority of the participants were engaged in petty trade. Participants had started to use their working capital to cover their expenses, despite warnings from field officers not to.

*"In ideal circumstances, project participants are strongly encouraged to retain their working capital to ensure that any income they earn can be used to re-invest and expand their business. But, during the crisis, with no income from their business, several participants were forced to use their working capital to cover basic expenses. We tried our best to discourage them from doing so, but in times of emergency, these people had no choice."* – Field Officer, Aden.

Without working capital, participants were left without an enterprise once the worst of the crisis had passed. Those involved in petty trade were more affected than those with livestock due to the demand-driven nature of their business.

Sara Dawood, a 41 year old female resident of Aden, is one such participant whose business was affected by the crisis. She chose to sell ice cream as her livelihood and received a freezer and other equipment from the project. She sold ice cream in front of a local school and generated significant profits at first, allowing her to purchase household appliances such as an air conditioner, which is considered a necessity in Yemen, especially during the intense summer months. With the start of the crisis and the consequent closing of schools, the number of customers Sara had dropped drastically. She reported this loss of income to her field officer during his weekly visit. Based on his advice, she decided to diversify by selling henna and perfumes to women in her neighborhood. As a consequence, her income improved and allowed



her to cover household expenses during the crisis. Income diversification was key for Sara as her husband earns an inconsistent wage and her family is dependent on her. With the passing of the crisis and schools re-opening, Sara was able to resume her ice cream business and earn profits as she did prior to the crisis.

### Recommendations:

**Planning for early asset loss:** The pilot should create a contingency fund to support those participants who lose their assets in the early stages, for reasons other than personal negligence. Although, field officers continue with their weekly visits to these households to promote social and health messaging, the purpose of the project to engage them in income-generating activities no longer applies, making them ineligible for graduation.

**Revise asset choices offered to participants:** The pilot should provide more asset choices instead of livestock in urban areas. In Aden, livestock was not an appropriate livelihood due to limited space and expensive fodder. As a result, those participants who chose livestock in Aden did not experience any significant changes in their economic conditions. A market analysis should be carried out to ensure that viable asset choices are offered based on their demand.

In addition to providing more livelihood options, the pilot should ensure that participants are matched with the right enterprise based on their existing skills. For example, being a petty trader entails being risk-averse and more outgoing than being a livestock trader. As a result, the project staff should encourage participants who have large social networks and are confident to select petty trade.

In the Graduation program implemented by SKS in India, the field officers outlined the skills required for each asset option and analyzed its benefits and risks. For example, those who had previous experience with rearing goats were given goats, and were required to have access to a grazing area and physical strength. Risks associated with goat-rearing include high vulnerability to disease and frequent abortions. By educating participants on the costs and benefits of each asset option, field officers can help them make informed decisions.

### **Consumption Stipend:**

The consumption stipend was suspended for 5-6 months due to a stop in government activity. This left participants pressed for money, forcing majority of them to seek loans from family and friends or sell part of their assets from the project.

Stipend use varied from household to household. 23 of the respondents said they use the stipend for food and to repay loans from family and friends. One respondent uses it for electricity bills, while two use the stipend to pay off their micro-loans from Al Amal Bank. Those with strong family networks had the option of covering their expenses through loans during the crisis. As a result, they fared better compared to those with no family support.

Out of the 28 respondents, only six had resorted to selling their livestock to cover their expenses. 20 respondents borrowed from family and friends or took loans from the grocery shop and two depended on their spouse's income during the crisis.

## **Savings:**

The savings component was directly affected by the suspension of the consumption stipend. With no stipend and a decline in overall business activity, participants experienced a significant decrease in income. This forced them to use their savings to cover household expenses. Of all the respondents, only one participant had savings during the crisis. However, her savings came from remittances that her brother sent and not from her chosen livelihood.

Some of the respondents in Aden indicated that they were hesitant to save in the post office or in a postal savings account during the crisis because of the uncertainty surrounding government-owned institutions. Since then, as conditions have stabilized in Yemen, more people have started to save in the post office. However, individual savings and hakbas still remain the most popular channel of saving due to the ease of access. The number of total participants who save have gone up from 79 in October 2011 to 104 in March 2012.<sup>24</sup> 86 participants save at home or in hakbas while 18 save with the post office.<sup>25</sup>

## Recommendations:

**Encourage individual savers to use official channels of saving:** Saving at home was more common in Taiz than Aden, where hakbas were prevalent. Most participants chose to save at home so that they have easier access and also because there was a general lack of trust for group savings.

*"I like to keep my savings to myself because I don't want my neighbors to know how much I make. If they see that I have savings to depend on, it would make them jealous and create ill feelings towards me."* – Khalid, livestock owner in Taiz.

For such cases, field workers should encourage participants to divide their savings and save a larger portion with the post office, where it would be more secure, and keep smaller amounts at home for emergencies. Field officers can also facilitate dialogue between community members to build trust between them. In addition, community level meetings can be conducted to foster greater transparency and clarity regarding savings groups.

## **Weekly Visits:**

*"During the crisis, it was difficult to reach some of the participants due to violence on the streets. But, we tried our best to visit them regularly because we felt it was our duty to ensure that they were not abandoned during a time of uncertainty. Even though we were not able to help them with their financial problems, we tried to encourage them to stay hopeful. In certain cases, when road blocks prevented us from conducting weekly visits for 2-3 weeks at a time, we contacted participants via phones."* – Field officer, Lahj.

The management team made several changes to accommodate field officers during the crisis. Officers were allowed to work flexible work hours if there was a security threat. In addition, they were given a higher travel allowance to mitigate the impact of surging fuel prices.

Most of the respondents, particularly in Lahj and Taiz, found weekly visits to be a source of comfort and encouragement. The respect for field officers was particularly evident when participants were asked about the weekly visits:

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<sup>24</sup> 2012 Client Monitoring System Report, SFD-BDI.

<sup>25</sup> Ibid.

*“I really appreciate the field officers coming to my house every week, especially during the crisis when it was risky for them. It made me feel like I had support during a very difficult time.”* – Mahmood, livestock owner in Taiz.

*“Because the field workers trusted my abilities and invested so much in me, I wanted to make sure that I did not disappoint them. I know I would feel ashamed if I didn’t succeed with all the opportunities they have given me.”* – Tariq, gas cylinder trader in Taiz.

In Aden, weekly visits were not as popular as they were in the rural areas. Complaints about weekly visits being time-consuming and an unwelcome intervention were prevalent in Aden. However, majority of the interviewees shared a good rapport with the field workers.

At the start of the project, male field officers found it difficult to convey messages on culturally sensitive topics such as HIV/AIDS and pregnancy to female participants. Despite attempts to hire female field officers, there was little interest due to the long work hours and extensive travel involved. In Aden, the husband of a respondent was furious that the male field officer came to the house in his absence. Even though the field officer had met with the husband separately and assured him that his intention was only to check on his wife’s incense business and deliver social and health messages, the husband was very suspicious and prohibited his wife from seeing the field officer. The neighbors who were not in the project made matters worse by spreading rumors about the weekly visits in the absence of a male member in the house. The field officer dealt with this case by continuing all correspondence via phone.

Almost all the respondents claimed that their confidence level had gone up as a result of the program. Confidence building was an objective of the weekly visits and the field officers were instrumental in this regard. Only two respondents said they did not experience any change in their level of confidence. In both cases, their responses were reflective of the poor performance of their assets.

Khadijah was one such respondent in Taiz who manages livestock for her granddaughter, a SWF beneficiary. She received goats from the program but her overall condition remained the same. Some of the factors that contributed to her poor performance include the remoteness of her village (no access to markets even if she wanted to engage in a business), no family network to rely on, and her granddaughter’s rare blood disorder which is expensive to treat.

Those with a more positive experience praised the field workers for making them develop a sense of identity and independence. Salma from Aden claims that the project helped her improve her social relations, *“The field officers helped build my confidence and encouraged better interaction with my neighbors. I find that I am now on friendly terms with them.”*

As the weekly visits continued during the crisis, so did the social and health messaging. Overall, participants benefitted from these messages, particularly in issues related to early marriage for girls.

*“Through the program, I learned that early marriages can have harmful social and physical consequences for girls. I prevented a young girl from being married off in our community by telling her parents about the ill effects of an early marriage. Had I not learned about this from the field worker, I would never have been able to stop her from getting married so early.”* – Samina, petty trader in Aden.

Even though the project did not provide health services, several respondents felt that their health improved as a result of the messaging they received from field officers. Rashed, a respondent from Taiz, said his children are healthier and did not contract malaria in the past year because of the health messages and the mosquito net they received from the project. During the crisis, no changes were made to the social

and health messages delivered to participants. However, officers were more encouraging and tried to keep participants optimistic.

There was a noticeable difference in the impact of social and health messaging in rural areas versus urban areas. In rural areas, field officers tried to raise awareness on the negative impact of early marriages, a phenomenon that is very common in Taiz. In Aden, however, girls get married at a later age and the social message regarding early marriage is not as relevant. In addition, due to the better flow of information through television and radio in urban areas, participants in Aden have greater awareness in comparison to participants in Taiz.

#### Recommendations:

**Encourage peer-to-peer learning:** The most valuable resources within the community are the participants themselves. Several of them are very active about spreading their knowledge on social and health issues to their neighbors. As in the Graduation pilot in Ethiopia, those who are more dynamic should be encouraged to share their experiences with participants that are struggling on a common platform such as monthly meetings. It would be beneficial to involve such members more since they are already well-known in their communities and can set a good example for the rest.

**Appoint female health workers:** As experienced in most Graduation pilots, it is necessary to recruit and train female health workers for delivering the health messaging component. Female participants, due to deep – seeded cultural norms, are normally reluctant to talk freely about their personal health to anyone, and even more so with male counterparts. Moreover, sensitive topics such as maternal and child care and HIV/AIDS need to be broached with care in order to engage participants in fruitful discussions. In Yemen, the recruitment of female health workers poses a bigger challenge than in most other pilot sites. However, SWF/SFD may seek to recruit young female graduates (for eg. 2 health workers for a designated area) and provide them with basic healthcare training. Female health workers have been known to have a significant impact, as they often act as role models for participants and their daughters.

#### **Financial Literacy:**

Compared to other components, participants shared mixed feelings about financial literacy. 20 out of 28 participants understood the benefits of recording their income and expenses on a regular basis and found it to be a useful way to manage their spending habits. Of the remaining eight, half of them kept track of their expenses but did not understand the benefits while the other half did not keep records at all. Even though field officers repeatedly encouraged them to do so, participants felt that it was unnecessary since they already keep mental records of how much they spend and do not need to resort to tedious record-keeping.

During the crisis, participants expressed frustration with the financial literacy component.

*"I was embarrassed to report my low income during this time and did not think it was appropriate of officers to inquire about my financial health when it was obvious that I was struggling."* Ghanim, livestock owner in Taiz.

While most continued to maintain records, several of them admitted that they thought it was insensitive of field officers to ask about their expenses during a difficult time. Field officers addressed these complaints by framing their questions such that they relate to the general welfare of the participants, instead of specific details related to their financial situation.

#### **4. Conclusion: Lessons Learned**

Our research sheds light on problems that arise from having a poverty program integrated into an existing highly bureaucratic government program. While the goal of the program was initially to graduate households out of extreme poverty, there was also a macro-level aim to reduce the number of people dependent on unconditional cash stipends for an indeterminate period of time. Due to the two-pronged objective, the impact of mis-targeting on the outcome is ambiguous. If the underlying objective is to only reduce the number of SWF beneficiaries, re-targeting is not an essential requirement. However, given that the Graduation pilot is designed to engage the extreme poor in income-generating activities, restricting the targeting process to a pool of existing SWF beneficiaries led to high exclusion errors, prompting a reassessment of the program.

It should be noted, however, that despite the problematic targeting process, field officers did an exemplary job of ensuring that the participants succeeded especially during the crisis. The weekly visits were the most successful component of the program and indicate that handholding and guidance are instrumental in helping the poor graduate out of poverty. The importance of the weekly visits was further magnified by the political crisis, when other components of the project such as the stipend were suspended. During this time, field officers maintained their weekly interactions with households and ensured that they stay motivated. Therefore, even though, many participants did not fare well during the crisis, they continued to benefit from the assurance from field officers, and the social and health messages.

By building personal relationships with the participants, the field officers continued to assist participants, often going beyond their stated duties, to help those who were disabled, involved in a domestic dispute or faced difficulty in overcoming poverty. Despite the harsh circumstances surrounding the crisis, field officers prioritized participants and often used their personal connections and time to link them with temporary jobs to cover household expenses in the absence of the SWF stipend.

The negative impact of the crisis on participants, particularly petty traders in Aden, indicates that the program is difficult to implement in a conflict setting. Civil unrest and the lack of a sound macroeconomic environment pushes participants into deeper poverty by decreasing their income, and adversely affecting their mindset. Unless the project has the capacity to provide emergency relief services to participants during the crisis, any success they might experience at the start of the program quickly diminishes. More importantly, smooth implementation of the Graduation approach becomes challenging and a high cost affair, often without the success to match at the end. In the Yemen pilot, project components were affected by the crisis primarily because the implementers were affiliated with the government, which was at the center of the conflict.

In order to further determine whether the project is feasible in a conflict setting, a cost-benefit analysis is highly recommended. While this qualitative assessment highlights the challenges faced during the crisis, it cannot accurately weigh the costs versus the benefits of implementing a poverty project in an unstable environment.

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