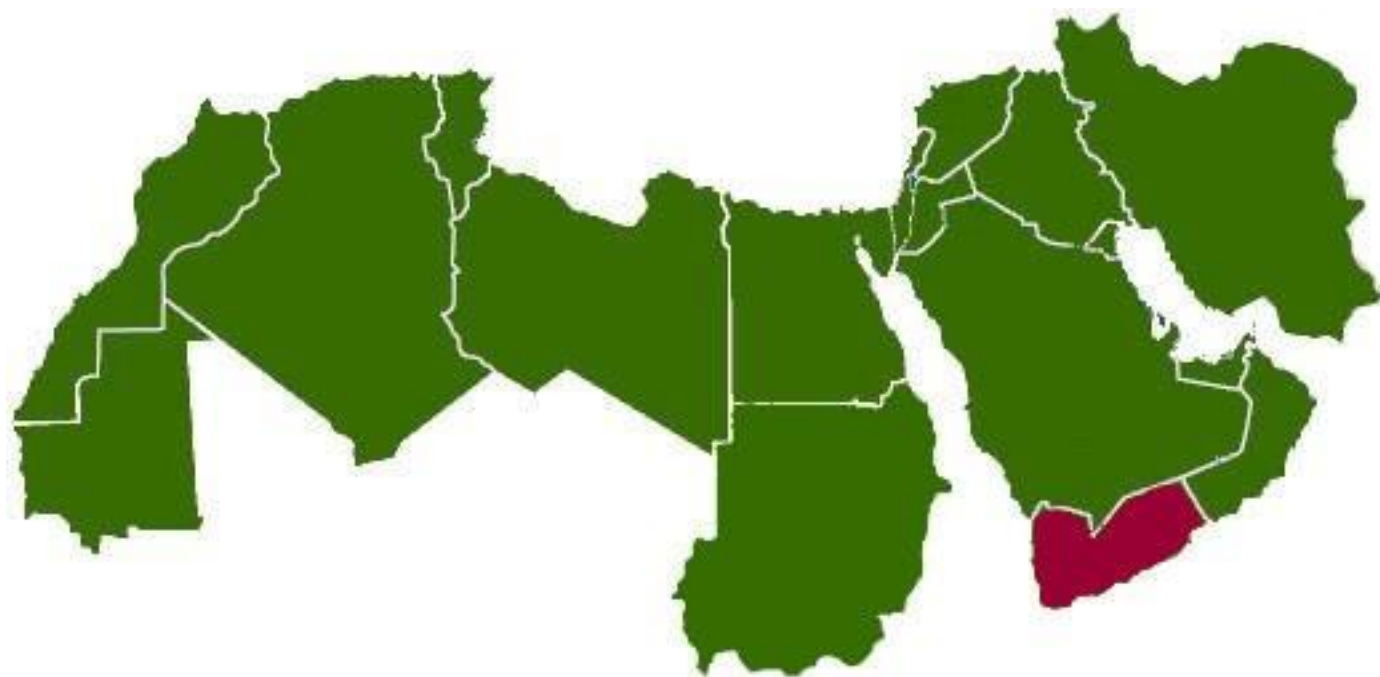


Social Protection and Safety Nets in Yemen

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This report is one output from a regional study of social protection and safety nets in the Middle East and North Africa, commissioned by the World Food Programme (WFP) from the Centre for Social Protection at IDS.

The project includes an overview research report (see: <http://www.ids.ac.uk/publication/social-protection-and-safety-nets-in-the-middle-east-and-north-africa>) and nine country reports: Egypt, Iran, Iraq, Jordan, Lebanon, Palestine, Sudan, Tunisia, Yemen.

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ACRONYMS

ADRA	Adventist Development and Relief Agency
AFPPF	Agriculture and Fisheries Production Promotion Fund
AGFUND	Arab Gulf Program for United Nations Development Organizations
CSF	Civil Service Fund
CLD	Community and Local Development
CSO	civil society organisation
CSP	Centre for Social Protection
DFID	Department for International Development
EFARP	Economic, Financial and Administrative and Reform Program
EOF	Economic Opportunity Fund
EU	European Union
GoY	Government of Yemen
IDA	International Development Association
IDP	internally displaced person
IDS	Institute of Development Studies
IFAD	International Fund for Agricultural Development
INGO	international non-governmental organisation
JICA	Japan International Cooperation Agency
KII	key informant interview
LIWP	Labour-Intensive Works Program
M&E	monitoring and evaluation
MAI	Ministry of Agriculture and Irrigation
MFIs	Microfinance Institutions
MIS	Management Information System
NFI	Non Food Items
NGO	non-governmental organisation
NRC	Norwegian Refugee Council
NSPMS	National Social Protection Monitoring Survey
NSS	National Safety Net
OCHA	Office for the Coordination of Humanitarian Affairs
PMT	Proxy Means Test
PWP	Public Works Project
RALP	Rain-Fed Agriculture and Livestock Project
SMED	Small and Micro Enterprises Development
SSN	Social Safety Net
SWF	Social Welfare Fund
USAID	United States Agency for International Development
WB	World Bank
WFP	World Food Programme

Chapter 1. Introduction

The Cairo Regional Bureau of the World Food Programme (WFP) and the Centre for Social Protection at the Institute of Development Studies (IDS) at the University of Sussex are conducting a scoping study of social protection programmes in the Middle East and North Africa region. This scoping exercise is expected to contribute to the development of WFP's regional social protection strategy. This report on Yemen is one in a series of in-depth country case studies generated for this project.

1.1. Objectives

This review provides an overview of social protection policies and safety nets programmes that aim to address poverty, vulnerability and hunger in Yemen, through both government ministries or agencies and non-government organisations. The objectives of this scoping study are to describe and analyse:

- social protection (particularly safety nets) in Yemen from the perspective of food security and livelihoods and nutrition outcomes;
- social protection in Yemen for refugees, displaced people, as well as host communities;
- informal safety nets and their importance in combating hunger and food insecurity in Yemen.

1.2. Methodology

The methodology used in the study was primarily qualitative and participatory, with some quantitative data obtained from secondary sources. It used a combination of desk-based research – a review of programme documents available as hard copies or online – and interviews.

Key informant interviews (KIIs) were carried out using semi-structured guides, with government authorities, international non-governmental organisations (INGOs), representatives of clusters, and community leaders (see Annex 1 for a complete list of interviewees). A number of in-depth interviews (IDIs) were also conducted with programme beneficiaries, also drawing on semi-structured guides, to capture in-depth, individual-level experiences and perceptions.

Unfortunately, the complete data collection schedule developed at the beginning could not be implemented as planned, mainly due to restricted access to fieldwork sites because of security concerns. Consequently, the number of respondents interviewed and fieldwork visits were reduced. Nonetheless, more than 30 individuals were interviewed for this research study.

1.3. Report structure

This report is structured as follows: a description of the national context is followed by discussions of social protection policies and institutional arrangements in Yemen, social protection programmes and safety nets, programmes targeting refugees and displaced people, and finally conclusions and some recommendations for improvements.

Chapter 2. National context

2.1. History and politics

The Republic of Yemen is in the southwest corner of the Arabian Peninsula, with Saudi Arabia to the north, the Arabian Sea and Gulf of Aden in the south, the Sultanate of Oman in the east and the Red Sea in the west. Before the unification of Yemen in 1990, the Yemen Arab Republic and the People's Democratic Republic of Yemen each had different priorities and there were no clear social protection policies.

After unification, improving the economic and social conditions of the Yemeni people became the major challenge for the government, which was further complicated by the return to Yemen of a million migrants returning from the Gulf States after the first Gulf War. So the Yemeni Government started focusing on social services and social protection in the period 1990–95, and addressing other issues such as more support for education, health and unemployed people.¹

When the government started implementing the Economic, Financial and Administrative Reform Program (EFARP) in 1995, negative social consequences resulted, such as an increase in the poverty rate. To address these issues, and in response to the government's participation in the Social Development Conference, held in Copenhagen in 1995, the government started to adopt a number of social protection policies.

The economic reforms included removing subsidies on food commodities (wheat, flour, oil etc.), which were having a negative effect on incomes, especially of the poor, and starting the Social Safety Net (SSN). This comprises a set of national programmes and funds, in particular the Social Welfare Fund, Social Fund for Development, Agricultural and Fishery Promotion Fund, Public Works Program, Family Productive Program and the Small and Medium Enterprises Fund. While the Social Welfare Fund and the Public Works Program contribute to enhancing development in rural areas and to providing temporary jobs, the government has also increased spending on education and health.

The Government of Yemen (GoY) has an 'open door' policy; it grants shelter to all Somali refugees and allows them to stay with refugee status (UNHCR, 2011). The Yemeni people are struggling with this policy because they live in poverty themselves, and the increasing number of refugees adds to the intensity of the situation. Thus the refugees are considered as an extra burden on the country. The country hosts approximately 246,000 registered refugees, 95% of whom are Somalis (UNHCR 2015). As of September 2014, it was estimated that there were 334,600 internally displaced people in Yemen, most of them located in the north (Internal Displacement Monitoring Centre 2014).

1 Interview with Ministry of Planning and International Cooperation Studies Department, Mr Nabil.

2.2. Economy

Yemen is considered to be one of the poorest countries in the region, with a per capita GDP of US\$ 1,209 (World Bank 2014), and ranking 160th out of the 187 countries listed in the 2014 Human Development Index (UNDP 2013). According to recent indicators, the poverty ratio is 54.5% (Central Statistical Organization 2013, xxvi) and child malnutrition is 47% (World Food Program 2012: 33), and consequently, the government recognizes that it will not be able to achieve the Millennium Development Goals. The large-scale exclusion of women from social, economic and political processes means that Yemen ranks highest in the Gender Inequality Index (World Food Program 2012: 12). The economy is dependent on oil exports and hence vulnerable to changes in production levels and international prices. Depletion of oil reserves and attacks on production facilities are causing a huge fiscal deficit. During 2011 the economy contracted by 10.5%. It grew by 2.7% in 2012 following the peace initiative brokered by the Gulf Cooperation Council, but is expected to fall to 2.1% in 2014/15 (Economist Intelligence Unit 2012).

In addition, the latest available data according to the new government program shows that the unemployment rate among young people aged 15–24 reached 33.7% in 2014, due to the current security and economic situation.

The majority of Yemenis live in rural areas, and mainly work in agriculture. On average during the period 2001–13, agriculture accounted for 14.77% of GDP (current prices) (Central Statistical Organization 2013). Farmers use primitive methods and depend on seasonal rains, and are therefore vulnerable to droughts and floods. The scarcity of water resources, weak capabilities and lack of resources are among the challenges facing the agricultural sector.

2.3. Demographics

The population is mainly rural, with 29% living in urban areas and 71% in rural areas, within a total area of approximately 460,000 km² (see Table 1). In rural Yemen people live in scattered settlements, which makes access to necessary services difficult. There is an imbalance in the population distribution between south and north governorates, as well as between rural and urban areas, putting a strain on available resources.

Table 1. Population growth

Item	2005	2010	2011	2012	2013
Total resident population ('000)	19,983	23,154	23,833	24,527	25,235
Resident population by urban status					
Urban	5,724	6,674	6,876	7,076	7,280
%	28.65%	28.82%	28.85%	28.85%	28.85%
Rural	14,259	16,480	16,957	17,451	17,955
%	71.35%	71.18%	71.15%	71.15%	71.15%

Source: Adapted from Central Statistical Organisation, Annual Census Book 2013

The proportion of people in the age group 0–24 years was about 67.2% of the total population in 2013, representing a burden for the provision of social services as well as increased pressure on the labour market. The annual population growth is high, at 3.6%, whereas the population growth in the Middle East and North Africa (MENA) region is only 2% (WB 2011). The high rates of total dependency in the Yemeni household, as a result of a decline in income levels, poor savings and investment rates, have translated into weak economic growth rates.

Internal migration is also a major problem: high population growth in the main cities is leading to more pressure on basic services and increasing rates of poverty and unemployment, and is creating a potential environment for violence and terrorism (Central Statistical Organization 2013).

2.4. Politics

The unification of North and South Yemen in 1990 was not built on solid ground, and as a result both parties went into a war in 1994. The General People’s Congress and allies took over the country, and centralisation and the political structure became the major impediments to any reforms or implementation of any economic development programmes based on production and investment.

The lack of priority for economic production meant that natural resources were inefficiently managed, resulting in a lack of finance for basic services. In 2011, the Yemeni Uprising took place, as part of the ‘Arab Spring’ that started at the end of 2010. The Gulf States brokered an initiative to put an end to the conflict by forming a national unity government and conducting a National Dialogue Conference. Various factors, including the low standard of living, political instability, sectarian wars and Al-Qaeda activities contributed to increasing the economic and social challenges, and Yemenis experienced soaring poverty and unemployment rates.

Over the past five years, the average spending on the fuel subsidy (the government sells fuel to the public at less than the international market price) has been 26% of the total fiscal budget spent on salaries and wages. In 2013, spending on the fuel subsidy accounted for more than US \$3 billion and was expected to grow at 7.4% annually. The growing spending on fuel subsidy comes at the expense of major sectors such as public investment and social protection. According to the World Bank (WB), the share of the total spending on the petroleum subsidy that really goes to the poor does not exceed 22.93%, while 77.07% goes to the non-poor.

In mid-2014, the Yemeni government, as part of its agreement with the International Monetary Fund (IMF) declared a commitment to implement numerous fiscal and monetary reforms to control the deficit in the public budget by regulating expenditure and improving public revenues. Fuel subsidy removal was at the top of the list, and in early August 2014 the local prices of fuel derivatives increased in the range of 60–100%. According to the GoY-IMF programme and President Abdu Rabbuh Mansur Hadi’s speech on 3 August 2014, the subsidy phase-out was accompanied by a number of measures to mitigate the impact on vulnerable groups. One of these measures was a 50% increase in the cash transfer for the Social Welfare Fund (SWF). However, after more than a month of public demonstrations in Sana’a and other cities, the subsidy phase measure was put on hold in September 2014, pending a three-month study by an economic committee starting in October 2014. If the phase-out is implemented, which is likely to be the case, it will be accompanied by a social protection cash transfer increase.

Chapter 3. Social protection policies and institutional arrangements

Yemen started implementing the Economic, Financial and Administrative Reform Program (EFARP) in 1995, followed by the first five-year development plan (2006–2000). The country participated in various international conferences, such as the Copenhagen Conference on Social Development of March 1995. Many commitments from such conferences and conventions have been reflected in Yemen's social development protection policies, including the Yemen Vision 2025.

Since EFARP started, the country has introduced strategies and policies focused on key issues such as the linkages between social and economic factors, with the aim of reducing poverty and achieving sustainable development. Looking at the latest five-year plan (2006–10), it is clear that government decision makers have started to realise the importance of supporting social protection institutions, such as cooperatives, trade unions and professional associations, and have expanded the range of options available to the poor, providing employment opportunities and access to basic education and health, and a variety of social protection programmes. This change has created the pillars of all social policies, including social development policies. As a result, a change has occurred in the conceptualisation and implementation of social development policies and human development in general in Yemen.

This chapter will provide information about the country's social protection policies. It will give a snapshot of these policies, the key stakeholders involved in developing and implementing the plans, and the coordination between all the agencies. The chapter includes:

- Policies and strategies for social protection;
- Recommendations to improve social protection policies and institutional arrangements.

3.1. Policies and strategies

The social protection policies in Yemen came about as a result of the nature of the problems faced by the country and especially the challenges of poverty, human development and building civil society institutions. Thus the development plans over the past years aimed at integrating poverty reduction issues within the economic and social development plans, with a focus on the issue of the safety net, social protection and the social development of partnerships with civil society organisations in cooperation and coordination with international donors.

The legal framework of social protection in Yemen depends on constitutional arrangements in the Constitution Article 24: 'The State shall guarantee equal opportunities for all citizens politically, economically, socially and culturally,' and emphasised by Article 25, which states 'the Yemeni society [is] based on social solidarity, based on justice and freedom and equality'.

The framework therefore focused on social protection objectives and a set of integrated tools that seek through the activities of the organisation to achieve the principle of equal opportunities and maximise the life chances of members of the community, and at a minimum, to provide the

satisfaction of basic needs. Laws were passed in various fields, including insurance and pension law no. 25 of 1991 and the Social Welfare Law no. 31 of 1996, in addition to the components of the Social Safety Net.

Some of the policy documents referred to by interviewees for this study include the following.

3.1.1. Yemen Strategic Vision 2025

The Strategic Vision of Yemen 2025 is an integrated approach to development and poverty reduction with the interventions detailed in each sector. According to some government officials, the vision was coordinated and developed by the Ministry of Planning and International Cooperation in consultation with key ministries, such as the Ministry of Industry and Trade and the Ministry of Agriculture. The five-year plans were the tools to turn the vision into more action. Poverty reduction was the key goal to be implemented through cooperation and partnership with the international community. The vision identified the strategic goal of achieving prosperity for the middle-income category by 2025. To achieve this ambitious goal, which necessitates a growth in GDP of about 8.6% annually, the government introduced some important reforms to improve the business and investment environment, in collaboration with development partners.

3.1.2. Yemen's five-year plans

Both the Second Five-Year Socio-Economic Development Plan (2001–2005) and the Third Five-Year Development Plan for poverty reduction (DPPR), (2006–2010) focused on improving the living standard of individuals, especially those with low incomes. The programmes addressed finding a mechanism to provide social protection for the poor, as well as addressing the causes of poverty and ways to mitigate its effects by strengthening the social safety net to cope with the negative consequences of the implementation of the economic, financial and administrative reform programmes.

In general, the development plans adopted set of policies and programmes that aimed to achieve development and poverty reduction through the establishment of a network of social protection:

- The expansion of the social safety net and the targeting mechanisms to ensure that the resources required – including private resources such as Zakat – are mobilized;
- Empowering the poor economically by encouraging small businesses and expanding programs and increasing funding for small and medium projects, in addition to delivering capacity building for the poor through training programmes and guidance to improve their abilities and skills;
- Expanding social insurance and pension coverage to include all employees in all the public units of the government, public-private and private-sector institutions, and the creation of effective systems that are able to provide social protection for the insured and their families, and to ensure a decent standard of living at retirement or after an incapacitating injury at work, as well as providing health services;
- Giving priority to labour-intensive investments in all economic sectors, especially agriculture, with a focus on rural areas;

- The preparation of national strategies in various areas of social protection and food security;
- The availability of loans for the poor in rural areas, especially for women.

3.1.3. Transitional Program for Stability and Development 2012–14

In 2011, like several other Arab countries, Yemen experienced a popular uprising. This was accompanied by a dramatic deterioration in political stability and security, and partial destruction of the infrastructure. The economic and humanitarian situation and the living conditions of the population deteriorated sharply. In order to overcome the challenges and deal positively with the aspirations of the citizens, a phased programme for stability and development was developed for a transitional period (2012–14), aimed at restoring political and economic stability and security, and promoting the building of the state. It also considered the importance of social protection services in the agricultural sector: the programme aimed to improve food security levels based on local agricultural food production and to support efforts to mitigate poverty in the rural community.

- **Social protection**

The programme aimed to expand the umbrella of social protection to all the governorates to reduce the negative impacts of poverty and unemployment.

- **Financial industries and small enterprises**

The programme aimed to stimulate banks and financial institutions to provide microfinance and Islamic micro-loans, and encourage financial institutions to increase their outreach to the rural areas, to encourage and support the micro-lending programmes to the beneficiaries of the Social Welfare Fund, and develop new loans products to promote agricultural production through lending, especially to small farmers.

- **Job creation**

The programme aimed to improve the performance of employment offices; establish an Employment National Committee; develop a database of the labour market; expand the Labour Intensive Programs projects through the Social Fund for Development and Public Works Project; establish the Jobs Yemenisation Program; and set a minimum wage in the private sector.

3.1.4. Other national strategies related to social protection

In addition to the country vision, the three five-year plans and the Transitional Program for Stability and Development 2012–2014, there are some specific sector strategies that deal with social protection. Yemen's food supply is mainly provided by imports, making the country highly vulnerable to international market price volatilities transmitting down to the local level, as witnessed in 2007–08 with wheat price increases of 88% (The World Food Program 2010). The high food prices are one of the determining factors of household food insecurity in Yemen. Although food prices have decreased since their peak in 2008, they remain at pre-crisis levels based on the World Food Programme (WFP) 2012.

In addition to the increase in international food prices and the hardship Yemen faces, the government had to develop social safety net and social protection programs. Some of these included:

- The National Strategy for Food Security in 2010 to achieve food security and self-sufficiency in key crops and reduce the food gap;
- The National Strategy for the Agriculture Sector (2012–2016) to strengthen the role of agriculture in social protection and food security;
- The National Strategy for Nutrition in 2008. This was developed by the Ministry of Health and Population with support from the World Health Organization, UNICEF, the World Bank and the Japan International Cooperation Agency (JICA). The overall goal of the strategy is to improve the health status of the Yemeni people by 2020 by strengthening nutritional intervention. It targets serious nutritional problems: malnutrition/under-nutrition, including anaemia, vitamin A deficiency, iodine deficiency, rickets and zinc deficiency, as well as household food insecurity (The World Health Organization 2014);
- The implementation of a public works emergency programme (Cash For Work programme) funded by the state budget and a grant from World Bank and the Department for International Development (DFID) to address the global food crisis. This programme, implemented by the Social Fund for Development, focuses on reaching poor families in communities affected by the food crisis and provides temporary work opportunities according to special criteria. The work projects include the construction of the basic infrastructure needed to enhance food production, such as irrigation, rainwater harvesting, soil protection, terracing, maintenance and improvement of the roads leading to the villages, and the paving of the streets.
- The Yemeni Government has taken action to expand coverage and increase the benefits provided by the Social Welfare Fund. Moreover, in 2009 the government started a reform programme to improve the targeting mechanism of the Social Welfare Fund. It used the income test method to measure actual income through a national survey to identify the poor via the participation of local communities, and institutional capacity building to increase the number of beneficiaries from 1 million to 1.5 million households, to include all those who were below the national poverty line.
- The development of rain-fed and agricultural projects through coordination between the Social Fund for Development and the Ministry of Agriculture in order to facilitate and address poor people's needs in rural areas.

3.2. Recommendations to improve social protection policies

Though there have been many sector strategies, Yemen lacks a comprehensive national strategy for social protection that combines economic and social sectors. The policies and strategies that exist do not take advantage of the complementarity between them and they usually duplicate each other's efforts.

According to Ministry of Planning staff, in 2006, the Yemeni Government requested the technical assistance of the World Bank to develop a strategy of social protection to improve the coordination between different actors, including government and non-governmental bodies. An attempt was made to develop a strategy for social protection in Yemen, but it has not been approved by the Council of Ministers. The main components of that strategy, which was supported by the WB, were increasing

the support to the micro-projects, increasing the social safety net and developing a monitoring and evaluation (M & E) system for social protection.

Recently, Yemen has been addressing the safety net programmes. The National Dialogue Conference (NDC) of 2013–14 was one of the highest-level political and policy discussions in the country; the conference made many decisions in the field of social development and its various components. It advocated the improvement of social protection through the adoption of strategies, policies and legislation, and the implementation of social justice in order to achieve an equal distribution of national revenue, leading to the dissolution of class differences and the removal of social distinctions. One of the most prominent outcomes is to strengthen the social role of the state and the rule of law.

Two main areas of the national dialogue include:

1. Social insurance and social welfare

- Ensuring the procedures and the necessary legislation to provide adequate care in cases of old age, disability and death through the safety net and providing mandatory pension insurance for workers in various sectors, according to their wage;
- The state should take care of the families of the nation's martyrs and care for the wounded and victims of all conflicts and violence;
- There should be mandatory insurance for work-related injuries and deaths at work, and injuries caused by hazardous work. Workers and their family members should have mandatory health insurance by law;
- The state should support and properly fund all social safety net programmes and contribute to helping orphans, single mothers and others in need, alongside civil society organisations;
- The state should create unemployment insurance for those who have lost their jobs, offering appropriate compensation.

2. Food security and social protection from poverty

The government should:

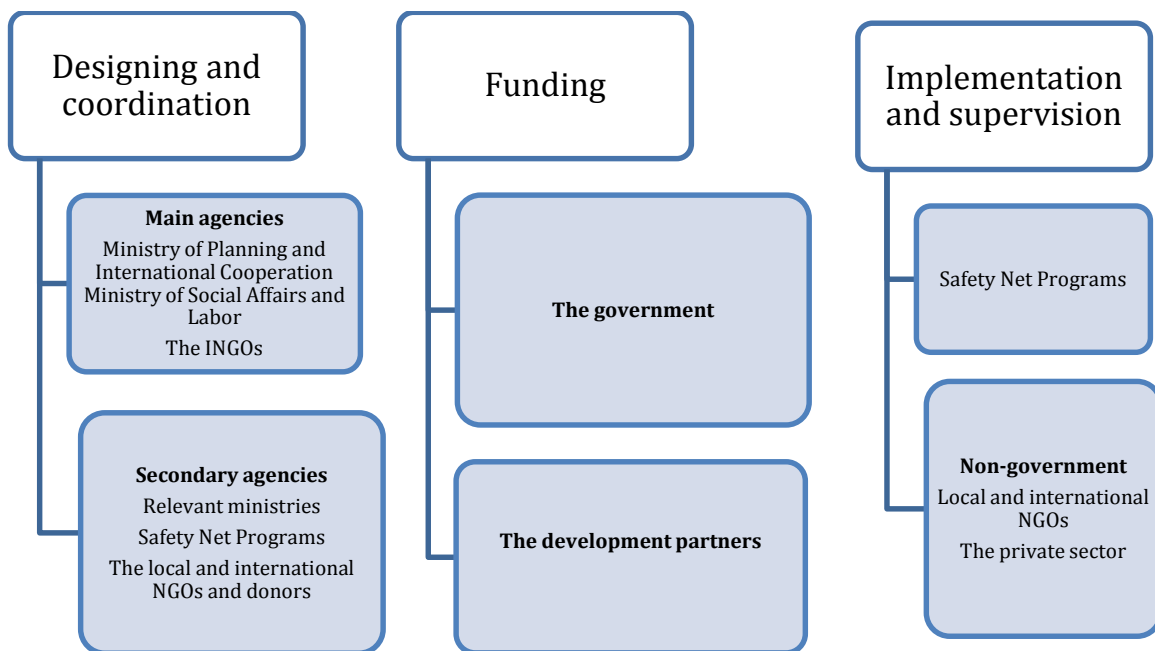
- Develop a clear national policy for food security and fighting malnutrition through coordination with the private sector and civil society organisations;
- Encourage and support investment in grain production and raise the efficiency of the existing institutions;
- Address the causes of poverty, and adopt the correct policies and strategies to fight poverty, achieving a balance in the distribution of society's resources and increasing spending on social services within the public budget;
- Work to increase the role and the efficiency of the Social Welfare Fund and the Fund for the Care and Rehabilitation of the Disabled, by formulating special criteria for providing assistance (food for education, for example), and increasing budget allocations for these institutions;
- Make a commitment to securing food in cases of disaster and war or the inability of the market economy to do so;

- Make a commitment to providing and ensuring the necessary means to save, store and display food commodities such as agricultural markets, central refrigerators, silos and grain mills;
- Increase the capital for the bank of the poor (Al-Amal Microfinance Bank);
- Develop the role of the Social Fund for Development and Public Works Project and fund small-scale industries and increase their resources so that they can expand labour-intensive projects to provide more opportunities for the unemployed and contribute to mitigating unemployment;
- Reallocate 20% of the allocations for state enterprises to finance small and medium enterprises;
- Increase the volume and value of the assistance provided to the poor.

3.3. Institutional arrangements

The delivery of social protection services in Yemen can be divided into two parts: the first consists of the government agencies through the ministries, government funds and the safety net, while the second section is formed of the non-state actors: local civil society organisations and the private sector.

Figure 1. Institutional arrangements for social protection in Yemen



Source: Ali Al-Azaki, Mohammed Hasan and Nabil Al-Tairi

3.3.1. Government

The government institutional framework for social protection programmes in Yemen is developed at a high level in the state, through a prime ministerial office and many of the key ministries (see Annexes 4 and 5). All relevant ministries, funds and programmes have responsibility for the implementation of

social protection programmes. The Ministry of Planning and International Cooperation (MoPIC) undertakes monitoring and coordination.

3.3.1.1. Safety-net network in Yemen

The Social Protection and Safety Net in Yemen was established to help the most vulnerable households to cope with the effects of the 1995 government economic reform that removed subsidies from basic services, food products and fuel. The Social Protection and Safety Net can be divided into two groups. One consists of the programmes that maintain the social cohesion of the community and try to create social balance between its members through social insurance and pensions, which include the following:

- General Authority for Insurance and Pensions (Pension Fund of the public sector);
- General Organization for Social Insurance (Pension Fund of the private sector);
- Ministry of the Interior (Pension Fund of the security sector);
- Ministry of Defence (Pension Fund of the military sector);
- Civil Service Fund.

The other group is formed of the programmes that were created to help the government to face the challenges that resulted from the economic reforms of recent years. There was an attempt to replace the subsidies with less costly social programmes that targeted the poor or people most in need and it includes:

- Social Welfare Fund;
- Social Fund for Development;
- Public Works Project;
- Fund for the Care and Rehabilitation of the Disabled;
- Agriculture and Fisheries Production Promotion Fund;
- Civil Service Fund;
- National Program for Productive Families;
- The Executive Unit to manage camps for the displaced.

The safety-net programmes in Yemen aim at reducing poverty and creating social care, and providing opportunities, as well as offering services such as loans or cash transfers. They focus on the following:

- Providing cash assistance for poor households that meet specific criteria;
- Implementing projects that aim to create job opportunities, lead to ownership of assets or provide the basic social services;
- Providing social protection for military and non-military employees during old age and sickness;
- Supporting productive activities in agriculture or fisheries.

On the one hand, the social safety net in Yemen is seen to be very limited and weak and is not achieving the intended changes. On the other hand, there are some good programmes that are seen

to be effective and efficient. The Social Fund for Development and Social Welfare Fund are the key implementers for many social protection programmes. The Social Fund for Development and Public Works Project are funded by donors; they operate some cash for work projects and deliver services that target vulnerable households. The Social Welfare Fund depends on public funding and delivers unconditional small cash grants to the most vulnerable households meeting specific criteria. The National Program for Productive Families and Fund for the Care and Rehabilitation of the Disabled are not spending much and seem very ineffective at reaching the most vulnerable households. Overall, public spending on the Social Protection and Safety Net is still very low, constituting just 0.06–1% of GDP.

3.3.2. Non-government

In addition to the governmental efforts, non-governmental actors are very active in delivering various programmes of social protection in the country. Yemen has heavily relied on local and international non-governmental organisations (NGOs) to deliver many nutrition, food security and livelihood programmes during emergencies around the country. The NGOs are playing an important role in the area of social protection. Among the most important of these organisations are the Yemeni Women's Union, the General Federation of Trade Unions, and the Chambers of Commerce and Industry.

3.3.2.1. Regional and international efforts in the field of social protection

In recent years, the INGOs, with various donors, have directed a lot of their funds in Yemen towards the areas of social protection, food security and nutrition, and improving living conditions, particularly for the vulnerable during emergencies. The INGOs' efforts have also been directed towards the improvement of health and education and increased participation in the production process through training and rehabilitation and the promotion of opportunities. INGOs supported projects individually and jointly and through cooperation among themselves. The donors to the INGOs include DFID, the U.S. Agency for International Development (USAID), EuropeAid, the European Union (EU), the Embassy of the Netherlands, the Canadian International Development Agency (CIDA), Swedish International Development Cooperation Agency (SIDA), UN agencies such as the Food and Agriculture Organization (FAO), WFP, UNICEF and the World Bank.

According to the feedback obtained from the Food Security and Agriculture cluster as well as the Nutrition cluster, nutrition, food security and livelihood protection are implemented by different local and INGOs. Some of the INGOs include CARE International, Oxfam, Save the Children International, Global Community, Norwegian Refugee Council, Action against Hunger, Mercy Corps and ADRA. There are a number of local NGOs; one of them is The Charitable Society for Social Welfare. While each of the INGOs has its own approach to social protection, the study has found that most of their programmes concern food security, resilience and nutrition. Despite the efforts made, the interventions remain emergency based, and the impact of social protection remains limited.

Despite international efforts made in the field of social protection and food security in Yemen, some key government staff interviewed say that the progress achieved in this area is still modest compared to the requirements of the population. Many INGO staff interviewed confirm these findings. Most of them explained that owing to limited funds and operational areas, they cannot reach everyone in need. These INGO staff have noted that most of their beneficiaries are satisfied with their modalities

(cash for work or livelihood and skills training) but that only a small group of people in need benefit from them.

3.3.3. Coordination

According to the results of interviews with officials in government agencies, including the social safety nets and NGOs, there is a weakness in the government coordination of the implementation of the social protection system as a whole and also in the distribution of tasks between different ministries. Not all social protection players are working to complement each other to achieve the same goal.

However, there is some coordination between the Social Welfare Fund and the Social Fund for Development and the Public Works Project. They work in harmony with each other and in coordination with many organisations and government agencies.

For the INGOs working in the country, there is some coordination, especially within the relevant NGOs and also with the relevant key ministries at both the country and governorate levels. This coordination extends to the issues of nutrition and livelihoods through the implementation of programme support for the poor. Most of the INGO staff interviewed mentioned that they attend both a cluster and sub-cluster meeting. The cluster seems to be functioning well, especially with the intervention map produced monthly and the regular meetings. Some of the main clusters focus on the following:

- Food security and agriculture;
- Emergency and early recovery;
- Water and Sanitation (WASH);
- Nutrition;
- Cash working group.

The clusters' coordination mechanism helped to achieve results. Also, there has been a new unit established under the Ministry of Planning to help to coordinate the food security interventions in the country.

Chapter 4. Social protection programmes and safety nets

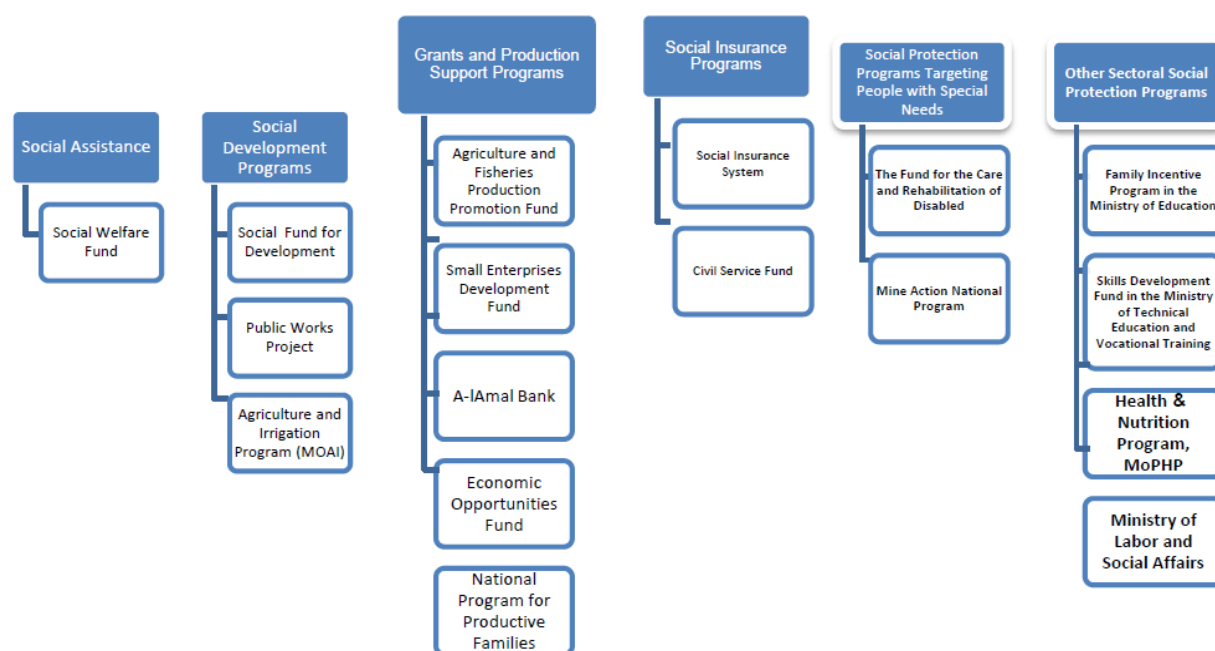
Generally, Yemen does not currently have a social protection strategy. Since the application of the administrative and financial reform programme in 1995, which included gradual reductions in the subsidies on basic consumable goods such as wheat, flour and oil, the government has established the Social Safety Net approach as the main poverty reduction tool. The SSN was developed to replace the social support programmes for the whole population (in the form of subsidies to health, electricity and education), and the subsidy for basic commodities. One of the most effective tools of such lower-cost programmes is the Social Welfare Fund. This fund, along with other programmes, has the following goals:

- To establish an equilibrium between accomplishing economic goals and social goals with development as a main concern;
- To encourage operational programmes and to nurture job-generating activities;
- To support productive activities in agriculture, fisheries and livestock;
- To assist the poorest and most vulnerable and to combat poverty.

The SSN also includes institutional programmes and mechanisms that provide the main safety net services, and improve food security and nutrition, under the umbrella of the following bodies: Social Fund for Development, Public Works Project, Small and Micro Enterprises Development Program, National Program for Productive Families, and Agriculture and Fisheries Production Promotion Fund.

There is no clear identification of the components of the national social protection programmes but the following scheme divides these programmes into six sections based on their goals and services:

Figure 2. The social protection system in Yemen



Source: Ali Al-Azaki, Mohammed Hasan and Nabil Al-Tairi

4.1. The social assistance program

This is the only public SSN that provides cash transfers to the poorest group: the elderly, orphans, women with no caretakers (divorced and widowed) and those who are unable to work under the Social Welfare Law.

4.1.1. Social Welfare Fund

The SWF is a financially and administratively independent organisation supervised by the Minister of Social Affairs and Labor, Chairman of the Board. The Social Welfare Fund structure includes 11 public administrations at the main centre. Despite low levels of operational expenditure that do not exceed 15 million Yemeni rials a month, there are 23 branches spread over the Yemeni governorates and 335 offices at district level, with 1,907 employees, of whom 405 are female (SWF 2014: 5).

Table 2. A brief description of the SWF

Establishment and Institutional Status	Goals	Geographical Coverage and Beneficiaries	Targeting Mechanisms	Type of Support
1996 Board of Directors supervised by Ministry of Social Affairs	To secure welfare and protection for families and individuals through social assistance	All governorates 1.5 million family beneficiaries 7.3 million individual beneficiaries	Proxy mean testing formula is used to identify beneficiaries. All beneficiaries are categorised into groups A, B, C and D with A representing social categories (elderly, widows, etc.) and other groups representing economic criteria developed by World Bank	Cash US \$9–18 per month/person

Source: SWF 2014

There are two aspects here:

Social: Including people who are totally or partially disabled permanently or temporarily, orphans and the elderly.

Economic: Including women with no caretakers and the unemployed. (This category can graduate after rehabilitation and find job opportunities.)

4.1.1.1. The SWF action mechanism

Social assistance case identification

The eligible cases for social assistance are distributed between the governorates and provinces, according to the poverty index of the Central Statistics Organization. Poverty is always the main selection criterion, and in 2012 there were 1.5 million eligible households, including 7.6 million individuals.

Targeting and selection

With the help of the World Bank, potential poor beneficiaries are categorised into groups A, B, C and D. Further data obtained from different governorates and provinces, according to the findings of the Social Baseline 2008 (SWF 2008)², and through tailored surveys, are conducted to help to identify and target the poorest.

Social Assistance payment

Of the SWF beneficiaries, 95.3% receive the Social Assistance payment through the General Postal Authority, 1.8% through The Cooperative and Agricultural Credit Bank, and 1.3% through Al-Amal Bank. As the rural population live far away from these organisations, about 1.6% of all cash transfers are paid through the SWF cashiers, since they could not be reached by other means.

Assistance provided by the Fund

The national budget funds 97% of the SWF. Table 3 gives the expenditure for the period 2009–12.

Table 3. SWF expenditure 2009–12

Year	2009		2010		2011		2012	
	US\$ m	%	US\$ m	%	US\$ m	%	US\$ m	%
Wages	3.3	1.6%	3.8	1.9%	4.7	1.1%	5.1	1.4%
Maintenance	4.1	1.9%	4.1	2.0%	0.79	0.2%	1.5	0.4%
Social Assistance	185.8	87.8%	185.3	89.9%	215	48.1%	365.7	97.5%
Capital Expenditure	18.3	8.7%	12.8	6.2%	226.3	50.6%	2.9	0.8%
Total	211.6	100%	206.1	100%	446.8	100%	375.2	100%

Source: Adapted from Ministry of Finance, Final Accounts 2009–12

Cash transfers range between 2000–4000 YR (US \$9–18) per month. This amount – which is far below the minimum wage for an employee of US \$87.33 – is considered to be inadequate to cope with the negative impact of the many crises affecting Yemen, especially after the government’s recent attempt to slash fuel subsidies, which resulted in inflation and caused erosion of the relative value of the transfers. Several studies indicate that Yemeni households’ living conditions have sharply deteriorated. Thus for Yemeni households to lead a decent life, it is important to design more effective social protection mechanisms.

According to the 2014 budget, the SWF is proving social assistance for 1,505,694 households, helping 7,910,696 beneficiaries. Females account for 45% and males 55% of the US \$287.6 million total (see tables 4 and 5 for more details).

2 SWF conducted a baseline survey in 2008 targeted at more than 1.6 million households, including 1 million household current SWF beneficiaries’ and 0.6 million potential beneficiaries.

Table 4. Social Assistance per household

Household /Person	1997–98		1998–2008		2008–14	
	YR	USD	YR	USD	YR	USD
1	500	3.68	1000	5.01	2000	9.34
2	700	5.15	1400	7.01	2400	11.21
3	900	6.62	1800	9.01	2800	13.08
4	1100	8.10	2200	11.01	3200	14.94
5	1300	9.57	2600	13.01	3600	16.81
>5	1500	11.04	3000	15.02	4000	18.68

Summary data from the SWF, August 2014

Table 5. Social Assistance per governorate as per the SWF budget for 2014

Governorate	No. of Households	Total Amount in 000 YRs	Total Amount in US \$ 000
IBB	139,842	5,807,976	27,028
Abyan	50,215	1,817,338	8,457
Capital Secretariat	69,170	2,683,219	12,486
Bhaida	59,795	2,570,309	11,961
Taiz	190,055	7,849,800	36,529
Al-Gwaf	52,488	2,375,122	11,053
Hajjah	141,179	6,406,930	29,815
Hodiedah	143,678	5,610,302	26,108
Al-Mukhala	42,524	1,533,710	7,137
Dhamar	70,288	2,754,883	12,820
Shabwah	60,515	2,556,984	11,899
Sadah	37,951	1,645,536	7,658
Sana'a	58,778	2,429,035	11,304
Aden	41,025	1,527,336	7,108
Lahj	82,221	3,303,149	15,371
Mareb	24,840	1,021,474	4,753
Al-Mahweet	37,399	1,563,038	7,274
Al-Mahrah	12,951	484,219	2,253

Amran	80,029	3,295,550	15,336
Dhalea	44,922	1,945,795	9,055
Raymah	35,441	1,521,182	7,079
Sayon	30,388	1,115,405	5,191
Total	1,505,694	61,818,293	287,674

Summary data from the SWF, August 2014

4.1.1.2. Social Assistance contribution to social protection

Beneficiaries and coverage

The SWF expanded from 100,000 beneficiaries at its start and in 2014 covered about 7.9 million. Women beneficiaries represent 45% of the group served (Khaleel and Salah 2014).³

Coverage rates

The SWF's social safety efforts focused on offering Social Assistance through welfare programmes and care for vulnerable groups, including people with special needs, for example, physical and mental disabilities, to help to cater for their basic living requirements. The results of the National Social Protection Monitoring Survey in 2012 conducted by UNICEF revealed that 35.4% of all families have a minimum of one household that benefits from the SWF services. The percentage is 32.6% in urban areas and goes up to 36.2% in rural areas. It is highest in Taiz (47%), Shabwah (46.7%) and Amran (43.9%).

Contribution to a better life

Starting from 2007, the SWF provided beneficiaries with support for livelihoods activities to help improve poor families' living standards. The SWF approved 9,000 interest-free loans in 20 different governorates. The average loan was US \$250 (50,000 YRs). In addition, handicraft skills training targeted 31,000 poor families.

A study of enhancing cash transfer and beneficiaries' perceptions of the SWF

The main focus of the study was to enhance the SWF's general performance in Yemen by reflecting on the beneficiaries' and local communities' perceptions of policies and programmes. This field study was conducted in Al-Qahirah District, Taiz, and Zabid District, Hodeidah.

Study results

1. The SWF's impact is very limited due to the small financial assistance provided;

3 Mr Kasim Khaleel, Deputy Managing Director (Interviewed in Aug 2014) and Mr Abdulkarim Salah, Policy Director General (Interviewed in Aug 2014).

2. Only half of the poor families in the targeted areas were targeted, so more financial resources and political commitment are needed to be able to achieve tangible results and expand in the future;
3. It is important that poverty is the main criterion for selecting the beneficiary households to ensure coverage reaches deserving poor families;
4. The cash transfers were not paid on schedule; this was the main issue highlighted by the beneficiaries (Bagash 2012).

The expenditure structure of the Fund shows that its main activity is to support large households, using poverty as the main eligibility criterion.

4.1.1.3. Coordination and networking

The SWF promotes community participation in its activities at the main office, governorate, district and village levels. This is done firstly by involving businessmen in the membership of the Board of Directors and secondly by partnering with civil society organisations to identify severely poverty-stricken areas and to monitor the Fund's field workers in the process of search and transmission. The Fund also coordinates with various other social protection programmes such as the Social Fund for Development and microfinance programmes supported by the donors' community.

4.1.1.4. SWF major international projects

The World Bank is administering an SWF-funded institutional support reform project with US \$10 million, which was approved in 2010. The Yemeni Government has authorised a programme of fundamental reforms to the SWF to improve targeting of the poor, strengthening service delivery capacity, and implementing a new legal and policy framework by endorsing an amendment to the SWF Law No. 39 of 2008.⁴

Emergency Crises Recovery Project

This project is funded by the World Bank, with US \$100 million in cash assistance going to about 400,000 households listed in the SWF beneficiaries in 2011, using a targeting strategy based on the Proxy Means Test (PMT). In the first phase of the project, 400,000 households out of 500,000 identified by a baseline survey received cash assistance. (The project ended on 30 June 2014 and the final report is currently being written.) The other component of the project provides monitoring and evaluation advisory service.⁵

Department for International Development (DFID) and Dutch support

This project lent support to humanitarian emergencies by giving cash transfers to alleviate food poverty. In the first stage of the project, cash transfers were given directly from 1 November 2010 to

4 Interview with Mr Abdulkarim Salah, SWF Policy Director General, 20 August 2014.

5 This project tried to support the state budget regarding the new cases currently funded by the Ministry of Finance.

31 December 2011 to 30,000 cases selected from the SWF waiting list for Categories A and B (see The SWF action mechanism: Targeting and selection) or those below the food poverty line (this is the monetary cost of acquiring a certain number of calories). The project was funded by the government of the Netherlands through its embassy in Sana'a in partnership with DIFD in Yemen. The total budget of the project was about 1.9 billion YR, of which only 40% was transferred to the SWF due to the 2011 crisis; the donors did not transfer the rest of the allocated fund due to the situation in the country during that time. The value of these cash transfers was the same value of the cash transfers paid by the government to the beneficiaries of the SWF, namely, a maximum of 4,000 YR (US \$18) per month. That is, for each family with five beneficiaries, the average amount was 3,500 YR (US \$16) for each household.

The cash transfers were given by the SWF between May 2012 and December 2012 through post offices in the targeted offices. The project ended in June 2012.

4.1.1.5. SWF monitoring and evaluation

According to the SWF, the Fund has always tried to involve various monitoring authorities when endorsing cases or paying cash, especially during the first payment, when a tripartite committee is formed from the Central Organization for Control and Auditing (COCA), the Ministry of Finance and the Social Welfare Fund. These committees pay some field visits at the governorate, district or village level to verify the eligibility and identity of beneficiaries, and the civil society organisations are also involved. Among the key tasks is verifying the fact that the beneficiary is below the poverty line, and does not have another source of income such as a pension.

If they find a complaint to be valid, they forward it to the tripartite committee to take it further. There were 272 cases discovered on a 2008 field visit, and the SWF will take action once security and stability have been restored.

4.1.1.6. SWF decentralised institutional development

Some of the accomplishments of the Fund include creating a new decentralised organisational structure, installing more computers and a Virtual Private Network, and upgrading the database with better features in all offices. The Fund was able to improve beneficiary capacity building in partnership with civil society organisations, the private sector and other partners. The SWF has also been able to improve its financial and management systems, strengthen M&E, enhance accountability and reporting to donors, and update its automated system to ensure a better targeting and selection process in all branch offices.

In an attempt to expand its services, the Fund makes use of poverty surveys, the Household Budget Survey conducted by the Central Organization for Statistics and Social Surveys, and other surveys such as the social protection monitoring survey by UNICEF and others conducted by the World Food Program in partnership with UNICEF, and surveys conducted by Oxfam. All these surveys assisted the Fund to define the poverty indicators and focus on the poorest areas.

4.1.1.7. Limitations and challenges

The financial crisis had a negative impact on the budget, which resulted in delaying the quarterly cash transfers, shaking the Fund's and the government's credibility in the eyes of beneficiaries. For

example, the cash that was intended to be paid in the first quarter of 2014 was transmitted in the third quarter. There has always been an increasing demand to expand the coverage of the SWF. This was evident among all those who were interviewed. The long waiting list was another indicator of the popular demand. The limitations of the SWF are as follows:

- Operational cost is small, which limits its activities;
- The deteriorating security situation means the SWF is unable to remove non-poor names found in the survey of 2008, which have reached 272,000;
- Lack of facilities in district offices;
- Lack of funding resources in poor graduation programmes;
- Inadequate cash transfers given to the poor;
- Fund's inability to periodically track the cases due to a lack of funding.

4.2. Social development programmes

Regarding social development, social protection programmes include:

- Social Fund for Development;
- Ministry of Agriculture and Irrigation projects and programmes;
- Public Works Project.

These projects aim to provide basic social and economic services in various fields, including offering temporary or permanent job opportunities to alleviate poverty and reduce unemployment.

4.2.1. The Social Fund for Development

The SFD was established in 1997 as an SSN mechanism to implement the social and economic development goals and programme plans to alleviate poverty. The Fund focuses on developing the local community to tackle problems, make changes, coordinate social services, and to help the community understand its social needs.

Funding resources and administration

Sixteen bodies, including multilateral and regional donors, support the Fund. It was able to expand its intervention projects and programmes to US \$1.2 billion from its inauguration until the third phase in 2010.

Table 6. Donors' funding for SFD – first, second and third phases (US\$ '000)

Phase/Donor	Phase I 1997–99	Phase II 2000–03	Phase III 2004–09	Total
World Bank	28,079	75,317	96,966	200,362
Yemen Government	1,165	3,467	175,000	179,632
Arab Fund for Development	19,067	50,181	52,631	121,878
Saudi Government	-	-	120,000	120,000
UK Government	-	2,886	109,600	112,486
Kuwaiti Fund	-	-	50,000	50,000
OPEC Fund	5,845	-	29,000	34,845
US Government	13,676	4,890	8,582	27,147
German Government	-	-	67,584	67,584
International Fund for Agricultural Development (IFAD)	-	-	16,400	16,400
Islamic Bank	-	6,300	10,000	16,300
Omani Government	-	-	5,000	5,000
Other Entities	-	199	4,163	4,362
Total	95,094	169,159	929,459	1,193,713

Source: Adapted from the General Plan of the 4th Phase of SFD, 2011–15

4.2.1.1. SFD's Social Protection components

The SFD has four social protection components:

1. Community and Local Development (CLD) programme: The objective of this component is to improve access to basic services such as education, health, water supplies and farmers' capacity building to increase their productivity in poor areas.
2. Capacity-building programmes: This component focuses on capacity building of local entities, including local and central government bodies, NGOs and communities.
3. Labour-Intensive Works Program (LIWP): The objective of this component is to provide a cash for work safety net to target households to bridge their consumption gap during shocks and stagnation of agricultural seasons.
4. Small and Micro Enterprises Development (SMED) Program: The objective of this programme is to strengthen and build capacity of local microfinance providers to offer small loans that poor people cannot secure from commercial banks. These loans help the poor to continue their productive activities and lead a better life.

Some of the most important programmes and projects related directly to food security and nutrition are: Agriculture and Rural Development, Labour-Intensive Works Program, Cash for Work Program, Rain-Fed Agriculture and Livestock Project, and Small and Micro Enterprises Development.⁶

4.2.1.2. Targeting and resource allocation

Table 7. Finished and unfinished projects according to targeting method, 2013

Targeting method	Projects		Cost	
	No.	(%)	Million \$	(%)
Geographic	717	52	238	72
Sectoral	701	45	91	27
Social	48	3	2	1
Total	1,483	100	331	100

Source: Adapted from SFD Annual Report, 2013

The SFD operations target poor communities through implementing different programs to ensure optimal resource allocations. During 2013, the SFD approved 1,438 projects worth an estimated US \$330.1 million, including beneficiaries' contribution.

The interventions of the SFD are based on targeting the poor in various sectors to cover the poorest and most vulnerable. Various methods are used to ensure the services are accessible to the poorest using three main ways of targeting:

Geographic targeting identifies the poorest governorates and districts, then pinpoints the areas with higher poverty.

Sectoral: by targeting the poorest areas through its interventions in various sectors including health, education, water, the environment, rural roads, agriculture, integrated interventions, LIWP projects and the Water Scarcity Program.

Social targeting addresses people with special needs to tackle their priority development needs and advocate their rights.

4.2.1.3. Coordination and networking

The SFD follows technical standards used in governmental bodies that provide social services. The Fund has participated in coordinating efforts to develop some national strategies such as the National Strategy for Poverty Reduction, the National Strategy for Local Administration, SMED Strategy, the National Strategy for Primary Education, the National Strategy for Youth and Children, the National Strategy for Water and the National Strategy for Psychological Health. At the same time, the SFD operates according to the national development plans. At the level of operations, the SFD and its

⁶ Interview with Ms Lamees Abas Al-Eryani, Head of Monitoring and Evaluation Unit, SFD on 8 August 2014.

branches in the governorates exchange information and proposals with the relevant stakeholders, and agreements are signed for each project.

4.2.1.4. The SFD's contribution to social protection development

The Fund works hard to alleviate poverty, reduce unemployment, offer job opportunities, increase basic services and improve access to these services, especially in rural areas. The number of projects developed by the Fund from 1997 to 2013 cumulatively in all sectors and intervention programmes reached 14,794 projects at a total cost of US \$1,446 million. It is believed that 27 million people (54% female) have directly benefited from these projects with more than 67 million working days generated through temporary job opportunities.

Table 8. Cumulative number of projects, commitment, beneficiaries and temporary employment as of 31 December 2013

Program and Sector	1997–213 Cumulative		Direct Beneficiaries		Temporary Employment
	No. of projects	Cost (US\$ million)	Males	Females	
Cash for Work Program	748	141.5	589,671	574,338	12,637,501
Integrated Intervention	354	18.4	158,070	166,545	810,404
Environment	393	35.0	1,741,478	1,738,394	1,393,075
Agricultural	506	39.2	447,695	397,083	1,611,498
Water	2,324	175.5	2,045,529	2,062,293	8,972,700
Roads	861	167.4	2,257,924	2,230,605	9,638,937
Micro Enterprise	186	29.8	76,254	345,809	158,768
Small Enterprise	32	7.7	18,334	22,071	17,816
Education	5,313	605.7	1,533,808	1,287,187	25,108,932
Health	1,228	79.7	2,861,349	5,109,607	2,271,042
People with Special Needs	727	38.2	112,120	72,579	868,237
Cultural Heritage	284	53.8	177,970	167,441	2,480,055
Institutional Support and Training	1,838	54.5	551,714	427,764	1,158,076
Total	14,794	1,446	12,571,916	14,601,716	67,127,041

Source: Adapted from SFD Newsletter – Edition No. 64, October–December 2013

4.2.1.5. The SFD's contribution to food security and living standard improvement

The SFD has implemented various social protection programmes related to food security, such as the Agriculture and Rural Development Program, Cash for Work Program, and the Small and Micro Enterprises Development Program.

SFD monitoring and evaluation system and Management Information System (MIS)

The Social Fund for Development instituted a Monitoring and Evaluation Unit. It collects data related to the community, locations, targeted beneficiaries, and how to access services. The nature of the evaluation varies according to the nature of the sector being evaluated. By comparing indicators of different projects, the Unit can determine an appropriate methodology and a plan of action, find out which of these projects failed, and the reasons behind any failures or poor results.⁷

Limitations and challenges

There are a number of challenges the Fund faces in the field of social protection:

- The increase in population growth rate represents a fundamental challenge to the development process in general and a main obstacle to the work of the Fund and other development institutions. It makes it difficult to expand access to basic services in particular.
- The population is scattered in small settlements; there are more than 128,000 settlements in over 40,000 urban and rural areas.
- Lack of awareness or knowledge of the nature of the Fund's operations among local communities and the targeted social segments makes it difficult to make an impact on poverty.
- Both local and international funding of the Fund's activities is limited.

4.2.2. Public Works Project

The Yemeni Government established the Public Works Project (PWP) in cooperation with the International Development Association (IDA) in July 1996 through Law No. 36, following the ratification of the project development loan agreement signed between Yemen and the IDA (World Bank). The PWP is a main component of the social security net in Yemen. It aims to address the negative impacts resulting from the economic, administrative and financial reform programme adopted by the government in 1995.

Coordination and networking

Coordination depends on implementing various projects in all governorates according to principles and controls adopted and approved by the PWP Steering Committee in conjunction with the ministries concerned and their offices and any other entities implementing similar projects, to avoid duplication of projects such as the Social Fund for Development. It also involves coordination with local councils in governorates and districts. The PWP depends largely on community participation to ensure the implementation, operation and maintenance of projects. It also coordinates with the donors such as the World Bank, the EU and USAID.

7 Ms Lamees Aleryani, Head of Monitoring and Evaluation Unit, SFD. An interview on 22 August 2014.

PWP targeting policy

When implementing the development projects in different sectors, PWP policy is centred on the following principles:

- Studying the needs of the remote and needy areas for projects, based on applications submitted to the PWP management, and verified by field visits.
- Focus on the poorest rural areas.

Project selection and approval criteria

- Labour costs should not be less than 30% of the overall cost of the project.
- The project should fit with the areas of interest of the PWP.
- The cost should not be more than US \$250,000.
- The project's sustainability and maintenance should be guaranteed.
- The project should improve the social and economic conditions of the beneficiaries.
- Beneficiaries should participate in all phases of the project.⁸

Project funding

The following table shows funding resources received by the PWP.

Table 9. Sources funding PWP (US\$ million)

	Phase I 1996–99	Phase II 2000–04	Phase III 2004–12
International Development Authority loans	23.14	50	74.8
American Support	-	19.7	25.3
OPEC loans	-	8.22	11
Italian grant	-	0.6	1.95
French grant	-	1.68	0.8
Dutch loans	2	22	1.4
EU grants			5.3
International Fund for Agricultural Development (IFAD)			4.95
WB grant for fast-track projects			11.6
WB loans for health projects			10.0
Arab Fund for Development			50.4
Saudi Fund grant			75.0

⁸ Engineer Ibtihal Fuad, Investment Strategist, PWP. Interviewed 31 August 2014.

Oman grant			5.0
Development Partners for Secondary Education			28.12
Fisheries			12.50
Government contribution	2.8	7.23	72.5
Beneficiaries contribution	2.4	6.66	9.4
Total	30.34	116.09	400.0

Source: Adapted from PWP, Phase IV Doc

Role of PWP in social protection

Beneficiaries

The PWP completed 201 projects during the period January–December 2013, with a total cost of US \$32.2 million and providing 71,223 job opportunities (person/month). The cumulative number of projects was 2,393 from the beginning of the third stage until the end of December 2013, with a total cost of US \$92,480,593, benefiting about 7.7 million people and creating 590,000 job opportunities (person/month).⁹

The Public Works Project reached about 77,223 beneficiaries in 2013, distributed in 21 governorates. The average number of beneficiaries per project was 6,868.

Table 10. PWP indicators

Sector	January to December 2013		Cumulative 1996–2013	
	No. Projects	Amount US \$ million	No. Projects	Amount US \$ million
Health	15	1.9	398	40.6
Education	75	12	2336	209.1
Water	7	1	383	32.54
Sanitation	1	0.2	96	14
Roads	21	5.7	344	61.4
Agriculture	71	9.9	950	104.16
Social Affairs	6	1	75	12.87
Fisheries	5	0.5	17	6.9
Total	201	32.2	4599	481.57

Source: Adapted from PWP Report, 2013

9 PWP, a number of annual reports and data.

For the 201 projects implemented in 2013, community participation came in two forms: US \$1.6 million in-kind contribution and US \$560,000 in the form of cash.

Monitoring, evaluation and MIS

The MIS was designed in-house and the system is being updated on regular basis reflecting the projects' life cycle. The system monitors all small and medium-sized projects, starting with the projects' registration, followed by approval, tender announcement, tender analysis and choice of contractors, signing of contracts, implementation and then taking over the projects from the contractors. The PWP publishes the number of projects and their specifications regularly. It also receives and analyses bi-weekly supervision reports on these projects, recommends any action needed and develops quarterly and annual plans.

4.2.3. Ministry of Agriculture and Irrigation, MAI's social protection programmes

Agricultural programmes targeting the improvement of livelihoods and food security

The MAI, with the help of its donors, has conducted 19 programmes¹⁰ targeting the improvement of livelihoods and strengthening food security through supporting small famers in rural areas.

Table 11. Agricultural programmes targeting the improvement of livelihoods and food security

Programme	Duration	Supported by US \$ million	Targeted Locations
Agricultural and Fisheries Development Program	2008–14	3.5 (Arab Agricultural Development Fund)	Mukhalla and Hadarmout Coast Provinces
Rain-fed Agriculture and Livestock Program	2007–12	12.9 (WB)	Hodiedah, Hajjah, Mahweet, Sana'a, Lahj
Bio-diversity and Climate Adaptation Program	2010–14	4.4 (WB)	Taiz, Mahweet, Sana'a, Ibb
Community Resource Management – Dhalea	2007–14	29.8 (IFAD loan)	Dhalea Governorate
Rural Development Program	2000–12	18.8 (IFAD loan)	Dhamar
Rural Development Program – Dhamar	2011–13	7.6 (IFAD grant)	Dhamar
Agricultural Development Program, Abyan	2010–13	12.8 (Islamic Development Bank)	Abyan

Source: Adapted from MAI, various reports

The donors' role in agricultural development

The donors support building water harvests and training women in remote and poor villages, but the programmes are being implemented in just a few specific areas, so the impact is limited.

10. Interview with Mr Ali Al-Junaid, MAI, 25 August 2014.

Limitations and challenges

- Limited contribution of the agricultural sector to food security;
- Climate change, which results in a decrease in the level of rainfall;
- The weak government role; sometimes, the government is unable to pay its share of the funding obligations for some projects.

The MAI and livelihoods

The National Agriculture Strategy 2012–16, supports multi-sectoral initiatives as a response to food security needs and climate change and to mitigate poverty. The National Strategy for Food Security aims at decreasing the number experiencing food insecurity by one-third by 2015 and ensuring that 90% of Yemenis are food secure by 2020.

4.3. Grants and production support programs

These are programmes and banks that were created to help the poor and needy to improve their livelihoods and maximise their activities and production. They involve the Agriculture and Fisheries Production Promotion Fund, Small Enterprises Development Fund, Al-Amal Microfinance Bank, Economic Opportunity Fund and the National Program for Productive Families.

4.3.1. Agriculture and Fisheries Production Promotion Fund

Established in 1993, the Agriculture and Fisheries Production Promotion Fund (AFPPF) provides support to help farmers and fishermen maximise their production and ultimately to provide the local market with the necessary food commodities.

Table 12. AFPPF indicators

Main Activities	Data 2006–12		
	No. of Projects	Cost in million YRs	No. of Beneficiaries
Irrigation and water facilities	402	18,319	3,924,279
Agriculture (livestock and plantations)	154	4,688	436,549
Fisheries	23	1586	152,935
Institutional support	12	671	60,133
Total	591	25,264	4,573,896

Sources: Adapted from MoPIC, the draft of the Fourth Development Plan 2011–15; MoF, Final State Account 2012; AFPPF

Social protection programmes provided by the AFPPF

The AFPPF is working in four areas of irrigation and water facilities, agriculture (plantations and livestock), fisheries and institutional support. During the period 2006–12, there were 4.5 million beneficiaries, and the total cost of these projects amounted to US \$1.2 billion.

The Fund aims to support production efforts, which in turn helps to increase the beneficiaries' income and mitigate poverty. The Fund is not part of the NSS; it targets the poor, especially in rural areas, through the relevant programmes mentioned above, to discourage them from moving to urban areas.

Limitations and challenges

1. The lack of clear targeting criteria based on poverty indicators;
2. The lack of feasibility and technical studies for agricultural and fishery programmes;
3. The beneficiaries' institutions involved in the Fund programs are weak;
4. The Fund has a weak governance structure;
5. The Fund requires more autonomy and qualified cadre.

The AFPPF and livelihoods

To effectively play a role in improving livelihoods, the Fund needs to coordinate its programmes to ensure it does not overlap with similar initiatives. This could be achieved by:

- Developing an appropriate organisational structure that takes into consideration the requirements for social protection and the improvement of livelihoods;
- Amending the AFPPF Law to respond to the current development requirements and needs on the ground;
- Applying MIS and M & E.

4.3.2. Small Enterprises Development Fund's response to social protection and improving livelihoods

The Small Enterprises Development Fund (SEDF) was established with the help of the donor community to provide a channel for financing Small and Micro Enterprises. This will increase productivity and contribute to the national economy, as well as improving livelihoods for the beneficiaries by creating employment opportunities and helping to develop rural areas. In the period 2001–13, there were 88,067 job opportunities created at a cost of YR 2,992,800 (US \$ 13,920) – see Table 13.

Despite these achievements, the SEDF still requires more funding owing to its high operational costs. The government needs to allocate more resources to enable the Fund to expand its activities. SEDF currently operates in 10 out of the 21 governorates in Yemen and needs to expand its operations in rural areas to target the poor.

Table 13. SEDF Loans up to 2013

Year	No. of loans	Cost year	Cost US \$	Job opportunities
2001	266	211,000,000	981,395.35	1,330
2002	299	241,000,000	1,120,930.23	1,495
2003	349	280,000,000	1,302,325.58	1,780
2004	549	408,000,000	1,897,674.42	2,745
2005	1,142	589,000,000	2,739,534.88	5,710
2006	1,326	665,000,000	3,093,023.26	6,630
2007	1,421	1,182,000,000	5,497,674.42	7,136
2008	1,381	1,251,000,000	5,818,604.65	6,905
2009	1,514	1,543,000,000	7,176,744.19	7,570
2010	2,550	2,350,000,000	10,930,232.56	12,805
2011	1,381	1,397,000,000	6,497,674.42	6,905
2012	2,446	1,971,000,000	9,167,441.86	12,283
2013	2,942	1,832,000,000	8,520,930.23	14,773
Total	17,566	13,920,000,000	64,744,186.05	88,067

Source: Adapted from <http://sedfyemen.com/index.php?subj=10&&page=3>

4.3.3. Al-Amal Microfinance Bank: targeting and the Social Protection programmes

Al-Amal Bank uses the Islamic method to provide credit to the poor segment of society with appropriate guarantees that the poor can afford. The bank encourages the poor to save by offering them saving accounts, and encouraging them to start up micro-projects.

The bank offers various amounts of credit from US \$46 to US \$46,511 (including group and individual loans, Social Welfare Beneficiaries loans and youth start-up loans). The bank disbursed 26,175 loans in 2013, totalling US \$11.2 million, with an average loan of US \$426.

Al Amal Bank's role in social protection

The bank has accomplished the following:

- Created 65,000 job opportunities in 84,500 projects, supporting 500,000 beneficiaries;
- Introduced the Poor Graduation Program with the Social Welfare Fund, by which the SWF beneficiaries were offered training and credit to start their own business – there are 138,500 beneficiaries of this programme, with 20,400 jobs created;
- Targeted the ultra-poor – the segment of the population that cannot obtain credit from the regular banks (Al-Amal Microfinance Annual Report 2013).

Table 14. Al-Amal bank loans and beneficiaries from the SWF

		2009	2010	2011	2012	2013
No. of loans disbursed		717	5124	4830	8076	9071
Loan	YRs	40,999,840	294,736,050	269,431,000	484,700,000	565,845,000
	US \$	204,999	1,383,737	1,264,934	2,265,210	2,631,837
Average Loan	YRs	57,182	57,521	55,783	60,017	62,380
	US \$	286	270	262	280	290
Beneficiaries		3,585	25,620	24,150	52,494	58,962
Job Opportunities		410	2,947	2,694	5,437	6,316

Source: Adapted from AMB Annual Reports, 2009–13

Networking and coordination

In coordination with its donors and the private sector, the bank offers products tailored to the requirements of poor people. For example, it targets those who receive quarterly cash benefits from the SWF. The bank works with the Yemen Microfinance Network, CGAP, and draws on local as well as regional experiences of how best to serve the poor.

Al-Amal and livelihoods

The bank's role in improving livelihoods consists of the following:

- Developing a range of inclusive financial services that meet the poor's needs;
- Introducing new loan products relevant to social protection and insurance needs;
- Targeting the rural areas through its branches and partners' access points.

4.3.4. Economic Opportunity Fund

The Economic Opportunity Fund (EOF) runs three programmes: the Economic Opportunity Program, Rural Employment Program and Fisheries Investment Program. Its aims are to:

- Improve and develop the agricultural and non-agricultural value chains;
- Empower and build the capacity of the workforce in the value chain through its representative associations;
- Promote compliance with national and international standards in quality and food safety in order to improve competitiveness;
- Support the selected value chains for the rural agricultural and non- agricultural activities;
- Support the MFIs' outreach to rural areas;
- Support the development of tailored financial services to meet the needs of the beneficiaries of the value chain and micro-entrepreneurs.

Networking and coordination

A Board of Directors with IFAD supervision runs the programme. The programme coordinates its activities with the relevant ministries and microfinance institutions.

The EOF role in social protection

The EOF, which was established in 2010, is still in the early stages. Some infrastructure sites have been implemented in the form of water harvests, and currently there is an evaluation mission from the donors (IFAD) to assess progress and suggest improvements to the management and the way the Fund operates.

4.3.5. National Program for Productive Families

The National Program for Productive Families (NPPF) was established in 1987 to mitigate poverty and malnutrition. It supports poor households receiving the SWF Social Assistance, giving priority to poor women, who are trained in income-generating activities. As of August 2014, there were 72 centres offering the NPPF all over Yemen, and there were 72,476 beneficiaries.¹¹

The programme contributes to social protection by strengthening and enhancing the capacity of the poor to cope with poverty by providing income-generating activities to improve the standard of living of their household.

Limitations and challenges

- Weak institutional capacity of some centres;
- Limited financial resources;
- Weak networking and coordination with other stakeholders;
- The lack of M&E.

NPPF's role in improving livelihoods and social protection

NPPF's role in improving livelihood and social protection could be enhanced by allocating more resources to the programme and providing the necessary capacity and institution building to the centres. Its outreach work also needs to reach more provinces, and the outcomes of the centres should be linked to market needs.

4.4. The social insurance programmes

The social security programmes include the social insurance system (Pension Fund) and the Civil Service Fund.

¹¹ Interview with Ms Haifa Mohamed, Deputy Manager for the National Program for Productive Families, 25 August 2014.

Social insurance system

Government policies provide social insurance for all eligible employees and their family members against risks, which lead to job security and social stability. The insurance resources are invested in economic activities and the money generated is utilised to support the social protection systems and mitigate the effects of inflation. The social insurance system includes the General Authority for Insurance and Pensions, which provides insurance for public workers in the public and public-private sectors; the General Organization for Social Insurance, which covers the private sector; the Military Retirement Department; and the Public Administration for Retirement, which provides insurance for public security workers.

4.4.1. Social Insurance Fund

The social protection role of the Social Insurance Fund comes in the insurance provided for workers in the public, public-private, military and security sector. The Fund provides benefits in return for a monthly fee deducted from the salaries of public-sector employees and 6% of their salaries contributed by the government¹²

The General Organization for Social Insurance, established in 1990, provides social insurance for workers in the private sector. It enjoys financial and administrative autonomy and is chaired by the Minister of Civil Service and Insurance. The General Retirement and Social Security Department, run by the Ministry of the Interior, is a social insurance fund for the security forces (public security, political security and national security). Its legal framework is still to be completed.

The Pensions and Social Security Department, under the Ministry of Defence, was established in 1992. It is responsible for the salaries and bonuses of the armed and security forces.

The Social Insurance Fund and social security

The Funds are financed by a monthly-deducted fee from employees' salaries in addition to 6% of salaries paid by the government. The social insurance laws state that income in the event of the following is insured: ageing, disability, death and injury of workers. In normal cases, the employee is entitled to a pension when he or she has served for 30 years or reached the age of 60 years.

It is worth noting Yemen did not commit to Convention No. 102, issued by the General Conference of the International Labor Organization in 1952, which suggested that states should include the following social-security guarantees as a minimum: health care, compensation for illness, unemployment, ageing, emergency work, maternity, disability and death.

Additional pension benefits

According to Yemeni insurance laws, there are some additional benefits.

¹² Interview with Dr Mohamed Ahmed, Investment Manager in the General Authority for Insurance and Pensions, 27 August 2014

Table 15. Additional insurance benefits

		Insurance Authority	Insurance Organisation	Ministry of Interior Fund	MoD Fund
Funeral requirements	Retired	Two salaries	One salary	Two salaries	Four salaries
	Insured Staff	Two salaries from the institution s/he works in	One salary	Four salaries from the institution s/he works in	Four salaries from the institution s/he works in
Minimum salary		US\$ 100	US\$ 50	US\$ 100	US\$ 100

Source: Adapted from Effective Yemeni Social Insurance Law

Social insurance and social protection

Social insurance is an element of social protection against risks and it is provided over the long term. The average pension provided by the General Organization for Social Insurance per month is around US \$186 for the private sector, around US \$102 for Ministry of the Interior staff, and around US \$136 for Ministry of Defence personnel. Retired workers living on an average pension experience economic and social hardship; their income is close to the poverty line and they face the additional difficulties of escalating prices and the low purchasing power of the Yemeni Rial. It is also worth noting that average family size in Yemen is 7.5 (Al-Awadi 2007: 40). In Yemen, social insurance is a mandatory legal requirement; despite this, 70% of employees in the formal private sector are not insured.

Limitations and challenges

- Low level of awareness among business owners and staff, especially among SMEs;
- The average pension is not enough to live on;
- Insurance institutions lack qualified cadre.

Networking and coordination

Limited coordination exists between the General Authority for Insurance (public sector) and the General Organization for Social Insurance (private sector)¹³.

4.4.2. Civil Service Fund

The Civil Service Fund (CSF) was established in 1999 and the law was modified in 2004 to address the problems of the labour surplus¹⁴ and labour inflation¹⁵.

¹³. Interview with Dr Mohamed Ahmed as above.

¹⁴ Surplus labour are the staff who are surplus to the requirements of administrative agencies and public projects and cannot be utilised in any job as per Law No. 1 of 2004 on the establishment of the Civil Service Fund.

¹⁵ Labour inflation is having a larger staff than is necessary for the functioning of the organizational structure of a public project as per Law No. 1 of 2004 on the establishment of the Civil Service Fund. The surplus staff are repositioned in another job, dismissed with appropriate compensation or trained to fill the vacancies available.

The CSF is financed from the public budget and loans and subsidies from donors. The Fund is managed through a Board of Directors chaired by the Minister for the Civil Service.

The CSF role in social protection

The CSF helps in mitigating the effects of administrative and economic reform on the labour surplus. CSF provides a protection mechanism for redundant staff by helping them in the form of early retirement, training and repositioning in another job or assistance to start their own projects. To enhance the livelihoods of redundant staff, a study is to be conducted on how best the benefit and financial compensation can be utilised in coordination with the relevant authorities in the Social Fund for Development and the donors.

4.5. Social protection programmes targeting people with special needs

These programmes include the Fund for the Care and Rehabilitation of the Disabled and Mine Action National Program.

4.5.1. The Fund for the Care and Rehabilitation of the Disabled

Established in 2002, this fund aims to provide support to people with disabilities. It coordinates with the established social safety net funds to accommodate the requirements of people with special needs. The Fund is financed by the government.

The Fund's role in social protection

The Fund provides cash assistance and materials for people with disabilities through support for the disabled centres and associations.

Monitoring and evaluation and MIS

The Fund uses financial and accounting systems as per the Ministry of Finance's instructions.

Networking and coordination

The Fund coordinates with the Ministry of Labor and Social Affairs and the Ministry of Civil Service. Coordination with the Ministry of Civil Service resulted in providing jobs for 750 people with disabilities in 2013. The Fund management intends to target more disabled people and provide additional services.

4.5.2. Mine Action National Program (MANP)

Yemen suffers from the problem of mines and unexploded ordnance, which have left Yemenis with permanent disabilities and prevented some areas from being reconstructed or included in agricultural and industrial development plans. Many of those affected live with permanent disability, requiring special care that Yemen cannot provide. In addition, the victims experience a deterioration of their living standards as a result of being unable to work.

MANP and social protection

Social protection includes the issue of demining because of its direct impact on the lives and livelihoods of about 1 million Yemenis across the country. All areas of the country are affected by the risk of mines, with the exception of the Capital Secretariat and Mahweet governorate. The estimated number of people affected directly and indirectly by mines is about 828,000. As of August 2014, 7,539 victims, mostly women and children, were affected directly by mines (MoPIC 2016–10).

Funding sources of MANP

The Government of Yemen and international donors provide the funding for the programme.

Coordination and networking

The programme is under the Presidency of the Council of Ministers and coordinates with all the relevant ministries and the international donors.

The programme and livelihoods

To improve the livelihood of the people living in mined areas, the programme needs to clear all mines, provide medical treatment and rehabilitation for the affected people and implement an awareness campaign to all populations living in areas with mines.

4.6. Other sectoral social protection programmes

Many of the ministries implement social protection programmes, for example:

- Family Incentive Program in the Ministry of Education;
- Skills Development Fund in the Ministry of Technical Education and Vocational Training;
- Healthy Nutrition Program, in the Ministry of Public Health and Population;
- Comprehensive Welfare Program in the Ministry of Social Affairs and Labour.

4.6.1. Family Incentive Program in the Ministry of Education

The Family Incentive Programme in the Ministry of Education was established to support the achievement of the objectives of the National Strategy for Basic Education and the National Strategy for Children and Youth 2006–15 to increase enrolment rates in basic education. This Incentive Program consisted of providing basic commodities to families as an incentive to enrol their children in school and came as a response to the fast track to achieve the Millennium Development Goals in the field of education through the adoption of incentive programmes in the poorest areas.

Beneficiaries

According to the annual reports on the level of implementation of the National Strategy for Public Education for 2009–12, the number of students benefiting from the Family Incentive Program increased from 71,881 in 2009 to 197,492 in 2012. The programme reaches a very limited number compared to the potential number of beneficiaries all over the country.

Monitoring and evaluation

The programme is evaluated as part of the progress reports on the implementation of the National Strategy for Public Education and the Education Survey that are conducted annually by the Ministry of Education.

4.6.2. Skills Development Fund in the Ministry of Technical Education and Vocational Training

This Fund aims at developing the skills of the workforce in the technical and vocational fields. As part of its efforts towards social responsibility, the private sector contributes to the Fund's operation and oversees the management by being on the Board, and it is provided with training programmes for its staff. Unemployed youth, even those who are illiterate, can also apply for specialized courses.

Role in social protection

The Fund provides professional technical training for young people free of charge to enable them to meet labour-market requirements. According to the Ministry of Technical Education and Vocational Training, there were 18,543 beneficiaries of its programmes in 2012. The Fund coordinates with the relevant ministries and the private sector on a regular basis.

Chapter 5. Programmes targeting refugees and displaced people

Yemen has witnessed many internal conflicts. As a result, the number of internally displaced persons (IDPs) has dramatically increased in the last five years. According to UNHCR, the number of people internally displaced in Yemen fell by 20 per cent in 2013, mainly due to mass returns to Abyan Governorate in southern Yemen, but the numbers increased significantly again in 2014 as a result of ongoing conflicts in the north. As of July 2014, more than 334,000 people were registered as internally displaced (UNHCR 2014).

According to UNHCR, Yemen is mainly a transit country, crossed by a combination of asylum seekers, migrants and hosts. Volatility in the Horn of Africa continues to add to Yemen's complex humanitarian crisis. In mid-2013, over 240,000 refugees came to Yemen, the overwhelming majority of whom are Somalis. Many refugees arrive with the expectation of passing through Yemen to the neighbouring oil-rich states.

The main groups of concern in Yemen include Somali refugees, who are granted prima facie status by the Government of Yemen and represent the majority of refugees in the country; Ethiopians, who accounted for 84% of registered asylum-seekers by mid-2013, and the majority of whom continue to use Yemen as a transit route to other countries in the region; asylum-seekers from the Syrian Arab Republic (Syria); and IDPs in the northern governorates of Yemen – fighting in and around Sa'ada Governorate since 2004, and also in Amran and Hajjah, has caused repeated and protracted large-scale displacements.

5.1. Governmental and non-governmental social protection for IDPs and refugees

It is not possible to discuss social protection services for the increased number of IDPs and refugees without referring to the overall situation in the country.

According to Norwegian Refugee Council Fact Sheet updates in August 2014, an estimated 14.7 million people, 58% of the population of Yemen, are affected by the humanitarian crisis and are in need of some form of humanitarian assistance.

The Office for the Coordination of Humanitarian Affairs (OCHA) humanitarian bulletin for June 2014 identifies 10.5 million people as food insecure, 13.1 million having no access to safe water and sanitation, and 8.6 million lacking access to adequate health care, while over 1 million children under the age of five are acutely malnourished. Long-standing underdevelopment, poor governance, environmental stress, demographic pressure and continued political instability have exacerbated the population's vulnerability.

Yemen faces a continuing humanitarian crisis following internal conflict and political instability, a breakdown of social services, the impact of high food and fuel prices, and rising poverty. This results in difficulties in meeting the overall needs for social protection.

Yemen is one of the countries that signed the 1951 Refugee Convention and its 1967 Protocol. The country has established a government body that deals initially with refugees and IDPs: the National Committee for Refugees, which is part of the Ministry of Foreign Affairs.

For IDPs, the Executive Unit for IDPs was established with four branches in different areas of conflict – Sana’a, Amran, Hajjah and Aden. The Executive Unit of IDPs is a unit of government established through Council of Ministers decree No. 545 in 2009. It provides a link between the government and international organisations with regard to support and assistance targeting the displaced people, handling the process of registering and verifying the IDPs and conducting needs assessments, and ensuring coordination of food aid and the delivery of other assistance.

The research found that the National Social Safety Net does not include refugees but usually some of the IDPs are included in these programmes, as they were part of the safety net in their original residence. People interviewed from the refugee communities do not think there is any clear government social protection project that targets refugees. For IDPs, the Executive Unit simply provides some coordination efforts between donors and the NGOs that support the IDPs. There is no dedicated mechanism to address the needs of the refugees or IDPs in the country. In the interview, members of the Executive Unit were keen to highlight the issue of funding shortages for IDPs; they don’t feel they are carrying out social protection activities.

5.2. Role of non-state actors

The INGOs and NGOs are the main non-state actors that work with refugees and IDPs. The government depends heavily on INGOs’ support when there is a large number of IDPs and refugees. UNHCR is the key player dealing with refugees. Its work includes health support and the integration of refugees with the local people, reallocating them to a third country or helping them to return voluntarily to their original country.

In addition, UNHCR offers some protection to refugees, including the distribution of food and shelter, basic skills training and cash transfer for elderly people. UNHCR’s main governmental partners include:

- Ministry of Foreign Affairs;
- The National Committee for Refugee Affairs;
- The Bureau of Refugee Affairs and the Executive Unit for IDPs.

At least for the last three years, the UNHCR, in coordination with other UN agencies and a number of local and international implementing partners, has provided social protection projects for refugees.

The Adventist Development and Relief Agency International (ADRA) works with both refugees and the host community. It runs a variety of activities for refugees at two camps in Yemen, including skills development training. ADRA also provides education programmes and language classes for refugees.

Some other NGOs that have provided humanitarian protection for refugees include:

- INTERSOS;
- Danish Refugee Council (DRC);

- Save the Children;
- Norwegian Refugee Council (NRC);
- Local NGOs include the Society for Humanitarian Solidarity (SHS) and the Charitable Society for Social Welfare (CSSW).

INGOs are very active in working with IDPs, including NRC, Save the Children, OXFAM and ADRA. Most of these INGOs provide short-term social protection to both IDPs and host communities. The support may include:

- Water and sanitation;
- Provision of Non Food Items (NFIs);
- Education;
- Food security and livelihoods support.

Many of the social protection activities also target the host community. Save the Children staff explained that there are many cases where they cannot support the IDPs and ignore the host communities. In many areas in Yemen, IDPs go to their relatives, creating a huge need for food. Therefore, Save the Children also sometimes offers cash or food transfers to the host community. When NGOs support education for IDPs, they provide the support through the schools available in the host community.

5.3. Limitations and challenges in reaching IDPs and refugees

Working in Yemen, where there are a lot of difficulties, many stakeholders have mentioned the following challenges:

- Funding of the programme;
- Accessibility in working with IDPs, when IDPs settle in many scattered places;
- Refugees leaving school at an early stage;
- Weak system of IDP registration;
- Some IDPs prefer to live with their relatives rather than in IDP camps;
- A huge number of refugees and IDPs flow to the camps, more than their capacity;
- Security challenges.

5.4. Solutions and suggestions

To summarise the feedback from the respondents to this part, there was almost general agreement on the need to improve the design of social protection programs. The registration process for IDPs needs to be improved. This can be done through more capacity-building programmes in the IDPs Executive Unit. Long-term social protection services can be implemented through long-term partnership between governments and INGOs in a participatory way with refugees themselves; encouraging the better design of programs to target the local host community will ultimately improve acceptance of the INGOs and reduce the security risks.

Chapter 6. Informal and semi-formal safety nets

These include all the physical means according to Islam for Takaful – solidarity and social protection as a responsibility of the individual. The religious means and methods to achieve Takaful:

1. Mandatory individual commitment:
 - Zakat: The fee paid each year by a Muslim who has reached puberty and is sane, on profits or harvests above the minimum required amount of wealth (*nisab*). It requires giving a calculated amount (usually 2.5%) to the poor and needy. It also includes the fee paid on wealth and Zakat al-Fitr ‘which is a fee paid after Ramadan fasting’, and all is supposed to be spent by the government on the poor and needy;
 - Relatives’ expenses: the wife, children, parents, brothers and other relatives who are in need;
2. Atonement: expiation for a broken oath, such as deliberately breaking fast without an acceptable excuse during Ramadan; as a result the person pays a certain amount to feed the poor and needy;
3. Blood money: money obtained at the cost of a life, which is a huge amount – almost US \$3,000 – to make sure that the act of taking life will not be repeated in the community.
4. Optional individual commitment:
 - Zakat for social protection;
 - Endowments for social protection;
 - Remittances for social protection;
 - Local civil society organizations’ and international organizations’ role in social protection;
 - Other mechanisms and the people’s charitable efforts in social protection.

Here is an overview of optional individual commitments.

6.1. Zakat’s role in social protection

Zakat Law No. 2, 1999, Article 25 states that Yemen should spend Zakat on eight groups including the poor; those who do not have support income; Zakat workers; new converts; charities and homeless people. Individuals may choose how 25% of the Zakat that they give is spent.

The local councils are responsible for levying Zakat, and it accounted for an average of 3.2% of their revenue for 2009–12. They mostly used it for financing infrastructure projects.¹⁶

Table 16 shows the low contribution of Zakat to the state revenues, which contributed on average US \$55.5 million to the state revenues and an average of 18% to GDP during the period 2009–12.

16 Interview with Mr Ali Mohamed, Local Council Member, 30 August 2014.

Table 16. Zakat-generated funds

	2009	2010	2011	2012
Zakat revenues US \$ million	50.8	56.1	53.8	61.4
% of GDP	0.19	0.18	0.17	0.19
% of total national revenues	0.81	0.65	0.66	0.53
% increase	10.9	10.4	-3.9	13.9
% of local council revenues	3.31	3.63	3.11	2.94

Source: Adapted from Ministry of Finance, Financial Release No. 54 Q4, 2013

Table 17 shows that private-sector Zakat is the major contributor with an average 37.6%, followed by the public and mixed sectors' Zakat with 19%, then the Individual Zakat with 14.8% then Qat with 8.6% in the period 2009–12. It is worth noting that Zakat is not collected from all eligible contributors, and it is also difficult to find out how much exactly Zakat is supposed to generate and how it is disbursed.

Table 17. Zakat revenues (US \$000) and % of total, 2009–12

		2009	%	2010	%	2011	%	2012	%
1	Zakat	50,826	100	56,106	100	53,899	100	61,406	100
2	Grain Zakat	1,913	3.76	2,170	3.87	1,850	3.43	1,656	2.70
3	Qat Zakat	5,930	11.67	6,624	11.81	3,894	7.22	5,274	8.59
4	Fruit/Vegetable Zakat	1,597	3.14	1,715	3.06	1,089	2.02	1,348	2.20
5	Livestock Zakat	250	0.49	250	0.45	158	0.29	183	0.30
6	Public and Mixed Companies' Zakat	10,549	20.76	10,326	18.40	9,942	18.45	11,759	19.15
7	Private Sector Zakat	13,509	26.58	15,666	27.92	22,719	42.15	23,080	37.58
8	Individual Zakat	8,228	16.19	9,354	16.67	6,531	12.12	8,740	14.23
9	Zakat al-Fitr	5,263	10.35	5,649	10.07	4,900	9.09	5,679	9.25
10	Other Zakat	3,587	7.06	4,352	7.76	2,815	5.22	3,688	6.01

Source: Adapted from Ministry of Finance, State Final Accounts 2009–2011

Previous studies on Zakat highlighted the weak levying mechanism, which results in a less than expected amount. Also, most of the Zakat is being spent by individuals owing to the lack of a clear strategy for using Zakat for social protection (Al-Afandi 2000: 27–9).

In particular, increasing the amount of Zakat on Qat and the private sector is possible in the near future but this depends on the government's intentions and resources.

Yemen intends to establish an independent authority to manage Zakat and the Social Welfare Fund, which will aim to ensure that Zakat is used for mitigating poverty. According to the anticipated law, the beneficiaries will be orphans below the age of 15 years, women who have no bread makers, and people with disabilities.

The project law is still being discussed by the Council of Ministers and has not yet been approved. Currently, the Zakat fund is being administered by the Ministry of Local Administration and is facing difficulties owing to the lack of clear legislative rules and disbursement mechanisms. Therefore, this fund has had little impact.

In the meantime, work could be focused on how best Zakat from individuals and charitable organizations could be directed towards social protection services.

6.2. The role of endowments in social protection

An endowment is a kind of charity and an act of goodness in Islam, and the rationale is to create a sustainable financial resource that can be utilised by society to meet the educational, economic, health, security and food needs of the poor and orphans. The endowment serves to strengthen and consolidate the values of social solidarity within the society.

From 2000–12, the endowment:

- Contributed to solving the housing problem for youth and low-income people by constructing 120 housing units in Aden governorate;
- Supported youth marriage in different governorates;
- Supported youth educational programmes;
- Supported IDPs in Saa'da governorate.

6.3. The role of remittances in social protection

Average remittances reached US \$2.4 billion during 2010–13, based on the Central Bank of Yemen's figures, equivalent to an average of 10% of Yemen's GDP for the same period (Central Bank of Yemen 2014: 35). The remittances have a positive impact on the economy and the lives of the poor in rural areas in particular.

6.4. The role of local civil society organisations and international organisations in social protection

The number of local civil society organisations (CSOs) rose from 3,552 in 2005 to 9,246 by the end of 2013. The CSOs' objectives in the field of social protection are:

- To contribute to the mitigation of poverty;
- To promote and support sustainable development project in rural development, empowering young people, women and children;
- To contribute to improving health in the community;
- To promote the spirit of solidarity and culture of voluntary work in the community;
- To help in times of disaster.

The international organisations account for 0.6% of the total NGOs in Yemen, and their interventions are in economic empowerment, food security, improving livelihoods, early recovery, capacity building and youth leadership, awareness and advocacy, education, health, water, conflict resolution and emergency response.

6.5. Other mechanisms: social solidarity practices in Yemen

- Initiative (Community Development Initiative);
- Fine (when someone commits a crime and is unable to pay the fine, his community pays it);
- Pledge (long-term or short-term form of financial support) – payment of expenses for poor families, students, prisoners, orphans, etc. by an individual or institution;
- Ongoing charity (especially for community facilities);
- Endowment;
- Zakat: a charity, especially one that does not pass through government channels;
- Loan – interest-free loan;
- Remittal of a debt;
- Barter – accepting alternatives to payment such as goods and crops;
- Application for support – helping poor and needy people and certain patients with discounted or free government programmes;
- Cost-sharing grocery shops sell at discounted prices or shares some of the costs of a commodity or service offered to poor people.
- Contribution – Normally businessmen or wealthy people contribute cash to serve the community, for example, building a clinic, resurfacing a road, helping poor people or any project that the community leaders think it could be used for;
- Campaigns to raise funds for charity.

Chapter 7. Conclusion

7.1. Summary

Through the previous chapters that discuss policies and institutional arrangements for social protection in Yemen, it is clear that great efforts have been made by the previous governments, especially in developing social policies and programmes. Overall, the country has goals and objectives for its various development plans.

Various offices and institutions have responsibilities for achieving the development plans. However, coordination between the government institutions in charge of implementing these policies is very weak or non-existent. There is a need for an integrated approach that ensures better delivery of the social protection and safety net services. Coordination among the INGOs is better but coordination with the relevant government agencies needs to be improved as well.

The disaster risk-reduction policies are not in place. An early warning committee has been established under the cabinet but it is functioning on paper only. Activating such a committee and appointing contacts at local level will be necessary to predict risks and future shocks. Building local capacity and providing some assistance to improve livelihoods assistances are on the agendas of many INGOs.

7.2. Analysis of gaps

The proportion of the population in need of assistance is very high and increasing. Regardless of what the plans state, what matters is their implementation on the ground. From the data collected and interviews conducted, it is clear that there is a gap at the implementation phase. There is no coordination between the different government institutions in charge of the safety net. The roles of most of these institutions are limited to routine implementation without clear plans for improvements or changes according to the circumstances. The routine work of the Ministry of Agriculture is not flexible enough to deal with the recent trends of food insecurity. The ministry doesn't have any contingency plans or early warning system to announce alerts. Besides, there is no single government institution that can address food security at a time of drought or crisis.

The government has started some conditional cash transfers, but these are very limited to some areas in some governorates. The funding of these projects comes from donors' agencies. The impact is limited to the area where projects are implemented, and the results can save lives but not necessarily sustain them.

There is no clear philosophy among the different strategies on what social protection is and how to improve it. The survey did not find an overall common definition of the country's social protection and safety net. Results of interviews with government agencies and NGOs showed in general that the policies of social protection are incomplete and even if they are found in the framework of five-year plans, they are not implemented or enforced. Yemen does not have any comprehensive safety net strategy or a national strategy for social protection.

7.3. Key lessons

The key lessons learned in managing food security-related social protection and safety nets in Yemen, in terms of both practical outcomes and policy reform options are:

- Discussing food security, which is related to social protection and the safety net, should not be separated from solving the political conflict on the ground;
- Food security cannot be addressed without better institutional arrangements;
- No food security programme can work effectively without proper funding;
- Sustainable assistance should be considered when developing a proposal by the INGOs for a food security-related social protection and safety net.

7.4. Recommendations

In terms of potential entry points and opportunities for engagement in social protection programmes and safety nets in Yemen, the research suggests that WFP should consider these recommendations:

- To design social protection programmes based on the needs of the particular community, taking into account the potential assets, traditional and cultural aspects, and long-standing livelihoods;
- To plan for more sustainable interventions through the involvement of local authorities and local NGOs, and transform from partnership in planning to partnership in implementation, by setting up committees for better coordination and management;
- Involve the government authorities and local NGOs in all phases of any project from project design to evaluation in order to empower and build the capacity of local partners;
- While there has been some debate about where to draw the boundaries between social protection and wider development policies, there is a consensus on the need to advocate that the government establish a broad-based social protection system with a proper early warning system to forecast crises, compensate for market failures and deal with the insecurities generated by globalisation. Such a system should be designed not only to ensure the ability of poor people to deal with shocks and stresses but also to build their capacity to benefit from the processes of growth and hence promote greater social justice.
- Building a government strategy with the donors' support to ensure the sustainability of the social transfer programmes by supporting additional income-generating activities for the beneficiaries. There is strong evidence that the size of the transfers is important in determining the extent to which households invest in productive assets and activities.
- With reference to graduation, a key recommendation is to stimulate a review of the extent to which social protection can and does result in graduation, for whom and under what

conditions, and whether the two objectives, of social protection and graduation, should be delinked in the social protection discourse. This is based on a concern that the desire for simultaneous poverty reduction and graduation may be based more on an ideological distaste for 'dependency' and fiscal concerns, than on the fact that the two objectives may be addressed through a single instrument.

On food security-related social protection and safety nets, the WFP should advocate with donors and INGOs/government for the following:

- Registration of vulnerable cases should be fair, transparent and as per the selection criteria, discussed by all stakeholders and approved by the local authority; donors should retain their focus on social transfers directed to the extreme poor.
- The conditional transfer could be connected to more income-generation activities or training. The social transfer programmes need to promote labour-force participation through a number of different routes.
- A joint initiative between related clusters and government provides an appropriate basis from which to explore the different needs of poor people and the types of social protection that will be most appropriate for them and, simultaneously, maximise impacts on rural development and food security.
- INGOs need to encourage a more participatory approach to encourage feedback from local people and government, while governments should take a more holistic and integrated approach to social protection. They should design sustainable activities that involve capacity building and skills training, in addition to the emergency food or cash transfer programmes.
- To better programme for social protection through food security, the country and development partners should consider an integrated approach of health, nutrition and food security programmes.

In addition, considering the feedback from government officials interviewed and from the INGOs, there are some other recommendations that should be considered to improve the social safety net in Yemen. Some of these include:

- The government needs to review the objectives of social protection policies, taking into account the current and future difficulties, the budget allocation and fundraising;
- Reflect the outputs of the national dialogue in the field of social protection as a prerequisite for the effectiveness of any future efforts;
- Adopt comprehensive social protection policies and make a plan to achieve the objectives of these policies, including who will implement what;
- Formulate or activate effective strategies for sustainable food security;
- Design programmes to provide job opportunities for unemployed young people and job seekers to open up new areas of work that fit in with the needs of the labour market;

- Coordinate with all INGOs and local NGOs in terms of programme design and areas of implementation to avoid duplication of efforts;
- Strengthen the existing institutional mechanisms to support safety-net programmes and social protection and provide adequate flexibility and responsiveness to meet the growing need. This needs to happen after reviewing all the existing systems in an open and fair process with all development partners;
- Strengthen the areas of partnership and cooperation between government institutions and civil society organisations;
- Integrate refugees and IDPs within the existing national safety net;
- Encourage the use of better monitoring and evaluation systems in a participatory manner;
- Apply an integrated approach that ensures better delivery of the services with quality assurance.

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Annex 1. List of people interviewed

	Name	Signatory	Entity
1	Mr Abdo Al-Hakimi	First Deputy Minister	Ministry of Labor and Social Affairs
2	Mr Nabil Al-Sohaibi	Deputy Minister for Labor Affairs	
3	Mr Ameen Al-Ali	Deputy Manager for Social Support	
4	Mr Ahmed Hajjar	Assistant Deputy Minister for Planning	Ministry of Finance
5	Ms Eman AlHamami	General Manager for Women's Affairs and Social Protection	Ministry of Planning
6	Mr Ameen Al-Maqtari	Deputy Minister for Planning and Local Budgeting	Ministry of Local Administration
7	Mr Ali Junaid	General Manager for Planning and Monitoring	Ministry of Agriculture and Irrigation
8	Dr Abdulhakim Al-Kohalni	General Manager for Disease Control and Surveillance	Ministry of Public Health and Population
9	Ms Eshraq Al-Hakimi	Deputy Minister for Girls' Education	Ministry of Education
10	Mr Kasim Khaleel	Deputy Managing Director	Social Welfare Fund
11	Mr Abdulkarim Salah	Policy Director General	Social Fund for Development
12	Ms Lamees Abas Al-Eryani	Head of the M & E Unit	
13	Mr Abdul Jaleel Alshamiri	Cash For Work Program Manager	
14	Eng. Ibtihal Fuad	Investment Strategist	Public Works Project
15	Abdulah Al-Attab	Planning Administration Manager	Agriculture and Fisheries Production Promotion Fund
16	Jamal Al-Muraqib	Assistant Manager for Training	Skills Development Fund
17	Ms Haifa Mohamed	Deputy Program Manager	National Program for Productive Families
18	Abdulah Al-Hamdani	Managing Director	The Fund for the Care and Rehabilitation of Disabled
19	Abdulmalik Jalil	General Manager for Technical Affairs	Civil Service Fund
20	Dr Mohamed Ahmed	Investment Manager	General Authority for Insurance and Pensions
21	Mr Ali Qadri	General Manager	Mine Action National Program
22	Mr Mohamed Harmal	Assistant Head of the Unit	The Executive Unit to manage camps for the displaced
23	Mr Essam Awad	Emergency Coordinator	Charitable Society for Social Welfare

24	Ms Fawzia Ghamis	Acting Director	Yemeni Women Union
25	Mr Fhadl Al-Aqel	Assistant Secretary General	Yemen Labor Union
26	Mr Refat Hamoud	Secretary General	Labour, Banks and Insurance Syndicate
27	Dr Aidrus Barahmah	Executive Director	Al-Najat Society for Qat Control
28	Mr Anas Al-Mikhlaifi	Public Relation Manager	Tawasul For Human Development
29	Mr Fahmi Sarari	Public Relation Manager	Yemen Development Network, Nama
30	Ms Rosemary Al-Sanea	Head of the Conflict Unit	UNDP
31	Ms Federica Dispenza	Early Recovery Coordination Officer	
32	Mr Marco Valentini	Food and Agriculture Cluster Coordinator	FAO
33	Mr Anteneh Dobamo	Nutrition Cluster Coordinator	UNICEF
34	Mr Ali Mohamed	Local Council	Member

Annex 2. A matrix of social protection and safety nets in Yemen

Programme/ Date	Supervising Body	Main Objectives	Target Governorates	Social Protection and Livelihoods Mechanism	Source of Fund	M & E System and Indicators	Livelihood Support
1. SWF, 1996	Ministry of Labor and Social Affairs	Providing social support and protection to individuals and families	All Yemeni governorates	Cash US \$9 –18 per month	Government	<ul style="list-style-type: none"> • Supervised by Central Organization for Control and Auditing (COCA) • Poverty Indicators • Household Survey 	<ul style="list-style-type: none"> • Increasing the Cash Transfers • Developing Livelihood programmes • Institutionalising a poverty graduation programmes in the medium term
2. SFD, 1997	Council of Ministers	Providing basic social and economic services in various fields	All Yemeni governorates	<ul style="list-style-type: none"> • Various social and development interventions • Cash for Work • Rain-Fed Agriculture and Livestock Project • The Small and Micro-Enterprise Development Program (SMED) 	<ul style="list-style-type: none"> • Foreign (loans-grants) 80% • Government 15 % • Beneficiaries 5% 	<ul style="list-style-type: none"> • Internal M & E System • Poverty Indicators • Household Survey 	<ul style="list-style-type: none"> • Increasing the amount of funding for the SFD • Increasing outreach • More focus on livelihood programmes
PWP, 1996	Ministry of Planning and International Cooperation	Providing job opportunities, basic services for the groups negatively affected by the economic, administrative and financial reforms	All Yemeni Governorates	Development, Social and Basic Services Provision programmes	<ul style="list-style-type: none"> • Foreign (loans-grants) 82% • Government 15 % • Beneficiaries 3% 	<ul style="list-style-type: none"> • Internal M & E System • Poverty Indicators • Household Survey 	<ul style="list-style-type: none"> • Increasing the financing amount • Increasing the outreach • More focus on livelihood programmes

Programme/ Date	Supervising Body	Main Objectives	Target Governorates	Social Protection and Livelihoods Mechanism	Source of Fund	M & E System and Indicators	Livelihood Support
4. Ministry of Agriculture and Irrigation Programmes	Ministry of Agriculture and Irrigation	<ul style="list-style-type: none"> Improving the livelihood of the poor families and farmers Improving rural families' income Increasing the food secure rate in Yemen 	Selected governorates	Agricultural projects	<ul style="list-style-type: none"> Foreign (loans-grants) 80% Government 15 % Beneficiaries 5% 	Project-based M & E	<ul style="list-style-type: none"> Increasing the programmes' outreach Implementing the National Agriculture Strategy Implementing the National Food Security Strategy
5. Agriculture and Fisheries Production Promotion Fund, 1993	Ministry of Agriculture and Irrigation and Ministry of Fisheries	Providing support to the agriculture and fisheries sectors for improving food security and exports	Selected governorates	Agricultural (including livestock), and fisheries projects	Government	N/A	<ul style="list-style-type: none"> Institutional Development to the FUND Revising the FUND law according to the current needs More focus on Social Protection and Livelihood programmes Establishing M & E system
6. Small Enterprises Development Fund, 2002	Steering Committee Led by Ministry of Industry and Trade	Supporting Small Enterprises to expand their activities	7 governorates	Providing credit and Technical Assistance	Government and foreign (loans-grants)		<ul style="list-style-type: none"> Increasing the outreach to all governorates

Programme/ Date	Supervising Body	Main Objectives	Target Governorates	Social Protection and Livelihoods Mechanism	Source of Fund	M & E System and Indicators	Livelihood Support
7. Al-Amal Microfinance Bank, 2009	Board of Directors	Providing credit to the poor segment	9 governorates	Providing credit for start-up and existing businesses for the poor segment with appropriate guarantees that they can afford	Government/ AGFUND/ private sector provided the capital	Central Bank of Yemen	<ul style="list-style-type: none"> • Developing more inclusive financial services that meet the needs of poor people • Introducing new social protection and insurance offerings • More focus on the rural areas
8. Economic Opportunity Fund, 2010	Board of Directors headed by the Prime Minister	Improving the economic status of the poor in the rural and coastal areas through creation of sustainable economic activities	12 governorates	<ul style="list-style-type: none"> • The Economic Opportunity Program • The Fisheries Investment Program • Rural Employment Program 	<ul style="list-style-type: none"> • Foreign (Loan-Grants) 80% • Government 20% 	<ul style="list-style-type: none"> • Internal M & E System • IFAD evaluation missions 	Supporting the EOF programmes' implementation, and overcoming obstacles that may arise
9. National Program for Productive Families, 1987	Ministry of Labor and Social Affairs	Strengthening the capacity of the poor families to cope with poverty and malnutrition	All the governorates	Providing necessary capacity and institutional building to the centres. The rural areas will be reached through additional mobile production units and the outcomes of all shall be linked to the market needs.	Government	N/A It targets the SWF's beneficiaries.	<ul style="list-style-type: none"> • Increasing the funding for the programme and the outreach • Including more beneficiaries, especially women other than those of the SWF

Programme/ Date	Supervising Body	Main Objectives	Target Governorates	Social Protection and Livelihoods Mechanism	Source of Fund	M & E System and Indicators	Livelihood Support
10. Social Insurance System, 1990	The Ministry of Civil Service, Ministry of Defence and Ministry of the Interior	Providing social insurance for all eligible employees and their family members and insurance against risks, which leads to job and social stability	All governorates	Pension as the source of income if the insured are affected by insured risks (ageing, disability and work injury)	Fee deducted monthly fee from public employees' salaries in addition to 6% of salary given by the government	N/A Retirement Law followed.	<ul style="list-style-type: none"> • Improving social insurance by providing health insurance • Increasing pensions to meet the decent living standards requirements • Creating a National Social Insurance System for all Yemenis
11. Civil Service Fund, 2004	The Ministry of Civil Service	Providing insurance for workers in the public, public-private, military and security sectors	All governorates.	<ul style="list-style-type: none"> • Early retirement (receive US \$18,600 one-time compensation payment) • Monthly US \$186 pension 	Government	As per the effective Civil Service Law	Coordinating with the local and international donors to support the beneficiaries with the relevant capacity building to utilise the compensation
12. The Fund for the Care and Rehabilitation of the Disabled, 2002	The Ministry of Civil Service	Providing support to people with special needs, and coordinates with the established Funds in the Social Safety Net areas to accommodate Special Needs requirements	All governorates	Providing support in the areas of health and education (providing relevant equipment and medical grants)	Government	<ul style="list-style-type: none"> • Medical reports • Effective relevant laws and regulations • Final accounts are revised by Central Organization for Control and Auditing (COCA) 	Increasing the outreach to all governorates.
13. Mine Action National Program, 1997	Presidency of the Council of Ministers	Demining and mitigating the impact of mines on the lives and livelihoods of Yemenis	19 governorates	<ul style="list-style-type: none"> • Providing rehabilitation and support for survivors • Economic inclusion 	<ul style="list-style-type: none"> • Government 50% • Foreign 50%. 	<ul style="list-style-type: none"> • Relevant baseline Surveys 	<ul style="list-style-type: none"> • Increase the outreach and the services provided • Implement an awareness campaign to all the population

Programme/ Date	Supervising Body	Main Objectives	Target Governorates	Social Protection and Livelihoods Mechanism	Source of Fund	M & E System and Indicators	Livelihood Support
				programmes for survivors			living in potential mine-risk areas
14. Family Incentive Program, 2006	Ministry of Education	Supporting the achievement of the objectives of the National Strategy for Basic Education and the National Strategy for Children and Youth 2006–215 to increase enrolment rates in basic education	Poor families in all governorate	<ul style="list-style-type: none"> • Exemption from education fees and provision of free education kit • Financial and food support 	<ul style="list-style-type: none"> • Foreign 80% • Government 20% 	<ul style="list-style-type: none"> • Progress Reports • Annual Education Baseline Survey by the Ministry of Education 	<ul style="list-style-type: none"> • Increasing the outreach to all the rural areas • Encouraging the private Sector and the NGOs to contribute to the programme
15. Skills Development Fund, 1995	Ministry of Technical Education and Vocational Training and the private sector	Enabling youth to meet the labour-market requirements	Technical and vocational training for students, the public and private employees	<ul style="list-style-type: none"> • Free tailored training courses 	Government and the private sector	<ul style="list-style-type: none"> • The Annual Reports of the Ministry of Technical Education and Vocational Training • Final accounts are revised by Central Organization for Control and Auditing (COCA) 	<ul style="list-style-type: none"> • Maximising the benefits of the programme through increasing awareness, effective planning and targeting • Providing the equipment needed for the training.

Annex 3. Institutional and policy mapping of social protection and safety nets in Yemen

