



# YEMEN'S ECONOMIC LIFELINE:

Analyzing World Bank Loans through SQL

Choosing to focus on Yemen using data from the **International Development Association (IDA) of the World Bank** provides a unique opportunity to delve into one of the most pressing **humanitarian crises** of our time. Yemen's multifaceted challenges, including **ongoing conflict, widespread poverty, food insecurity, and inadequate healthcare**, underscore the urgency of understanding and addressing the country's needs. By **analyzing IDA data**, researchers can gain valuable insights into the **allocation and utilization of financial resources** aimed at mitigating these challenges. This analysis can illuminate patterns of aid distribution, **identify areas of critical need**, assess the effectiveness of interventions, and highlight gaps in assistance. Furthermore, exploring the nuances of aid flows to Yemen **can shed light on broader issues of global development finance**, international cooperation, and the complexities of **providing assistance in conflict-affected settings**. **Through rigorous data analysis and thoughtful interpretation**, this project has the potential to inform policymaking, support advocacy efforts, and ultimately **contribute to improving the lives of millions of Yemenis** who are grappling with the consequences of protracted crisis and deprivation.



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IN ANALYZING YEMEN'S WORLD BANK IDA DATA, SEVERAL TRENDS EMERGE REGARDING THE TYPES OF PROJECTS FUNDED, BORROWING ENTITIES, AND CREDIT STATUSES OF LOANS. HERE'S A BREAKDOWN:

**1. Types of Projects Funded:**

- Infrastructure Development
- Healthcare Initiatives
- Education Programs
- Agricultural Development

**2. Borrowing State Department:**

- Minister of Planning & Intl Co-operation
- H.E. Dr. Mohammed Saed Al-Sadi
- Ministry of Agriculture & Fisheries
- Tresorier Payeur General

**3. Credit Status of the Loan:**

- Cancelled
- Disbursed
- Fully Cancelled
- Fully Repaid
- Repaid
- Repaying

The IDA is a part of the **World Bank Group** that **focuses on providing concessional loans and grants** to the **world's poorest countries**. The **data** typically includes details about the **projects funded, sectors targeted** (e.g., education, healthcare, infrastructure, agriculture), **loan amounts, terms of financing** (service charge rates, first payment date), and the **countries receiving assistance**. Analyzing this data helps policymakers, researchers, and development practitioners **understand the allocation of resources**, assess the **impact of projects**, and **track progress towards development goals** in recipient countries like Yemen.

I'll be using the **IDA data from November 2022**. The data table is **30 columns by 1,109,994 rows** and it can be found here: <https://finances.worldbank.org/> . I'll be using **SQL to analyze** this data and will be **using functions to focus** only on those **loans that have cancelled**. One thing to note here is that the **loans are made in two different currencies: USD** (U.S. Dollars) & **XDR** (Special Drawing Rights) which is a currency made up of currencies from five different countries and has an **exchange rate** of about **.75 to \$1 U.S.**

Some examples of **the table columns** that I will be using **to analyze this data** are: Region, Country, Borrower, Project Name, Cancelled Amount, Currency of Commitment, and Credit Status.

First, I wanted to filter down to just **Yemen data**. I did this by writing a **SQL query** to filter out all other countries. This yielded a total of **25,572 rows of data** pertaining to **just Yemen**. Below is a **sample of that query**.



```
SELECT COUNT (*) FROM banking_data  
WHERE "Country" = 'Yemen, Republic of'
```

Of particular interest is the **number of loans** that have been **cancelled (9,237)**, the **MAX amount cancelled (133,540,000 XDR)** and the **Average amount cancelled (3,245,781.35 XDR)**. This is important because the **IDA can financially help poorer countries** like Yemen with **loan credits** that **save these countries** from **crippling debt** and allow them the **opportunity to rebuild**.

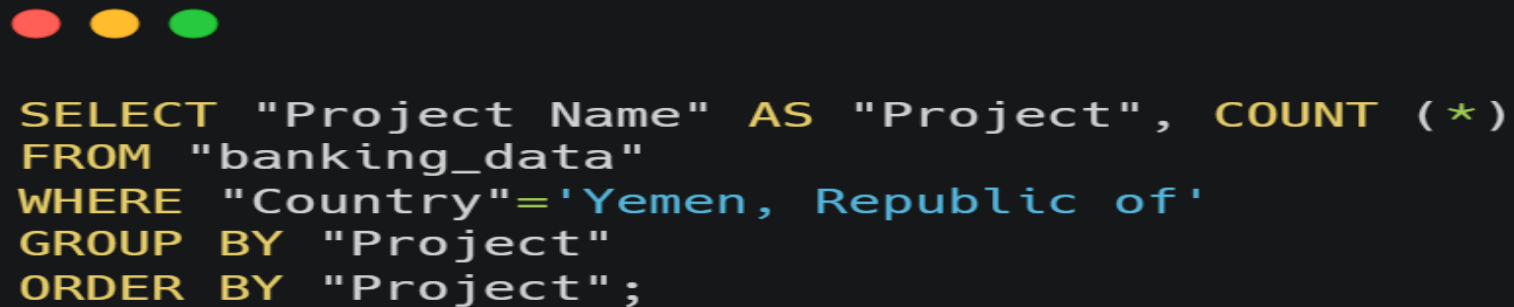
```
SELECT COUNT (*)  
FROM banking_data  
WHERE "Country" = 'Yemen, Republic of'  
AND "Credit Status" = 'Cancelled'  
OR "Credit Status" = 'Fully Cancelled';
```

```
SELECT MAX ("Cancelled Amount") FROM banking_data  
WHERE "Country" = 'Yemen, Republic of';
```

```
SELECT AVG ("Cancelled Amount") FROM banking_data  
WHERE "Country" = 'Yemen, Republic of';
```



I was able to use a **SQL query** to find out the **types of projects** that the **IDA** has **funded** in Yemen. To my astonishment there are **196 different categories of projects** that have been funded. These cover **vital programs** to enrich **education, healthcare, infrastructure** (roads, highway and water access) and **agriculture**. The **amount of loans** ranged from **1 for YUISEP II** (improves critical urban services) to **417 loans** to help with **groundwater and soil conservation**.



```
SELECT "Project Name" AS "Project", COUNT (*)  
FROM "banking_data"  
WHERE "Country"='Yemen, Republic of'  
GROUP BY "Project"  
ORDER BY "Project";
```

**Lastly**, I wanted to use SQL to discover which **State Departments** within the Republic of Yemen were **borrowing the money for these projects**. I was able to determine that **20 different departments or individuals borrowed** the money for Yemeni projects. The **largest borrower** was the **Minister of Planning & Intl Co-operation** with **19,704 loans** and the **smallest borrower** was the **World Food Programme** with only **41 loans**. This would be an area that I would want to dive into deeper to see if the **money is being properly used** and what projects each of these **department's fund**.

```
SELECT "Borrower", COUNT (*)
FROM "banking_data"
WHERE "Country"='Yemen, Republic of'
GROUP BY "Borrower"
ORDER BY "Borrower";
```



Upon scrutinizing Yemen's World Bank **IDA data**, notable **trends surface** regarding **project types**, **borrowing entities**, and **loan statuses**. **Infrastructure** development, **healthcare** initiatives, **educational programs**, and **agricultural** advancements represent **key areas of investment**. Borrowing entities include the **Minister of Planning & International Cooperation**, **H.E. Dr. Mohammed Saed Al-Sadi**, **Ministry of Agriculture & Fisheries**, and **Tresorier Payeur General**, each contributing to **Yemen's developmental agenda**. **Loan statuses** range from **cancelled and disbursed** to **fully repaid** and **ongoing repayment**, reflecting the **dynamic financial landscape** underpinning **Yemen's development efforts**. Hopefully, with continued support from programs like the World Bank IDA the **Yemeni people can realize a reality** where things like **education**, **clean water** and **nutritious food** become a **staple** instead of the country being destroyed by war.



## CALL TO ACTION

If you enjoyed my SQL analysis of World Bank IDA Data and would like to discuss it more, please feel free to connect with me on [LinkedIn](#) or send me an [Email](#). I'd love to connect and hear your thoughts or tips on my analysis or how I could improve.

AWARNESS  ***ACTION***

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