



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**.

A terminal window with a black background and rounded corners. At the top left, there are three colored circles: red, yellow, and green. The text inside the terminal is a SQL query:

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

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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***