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EXECUTIVE SUMMARY

Despite the complex challenges facing Yemen, SMEPS remained steadfast in its mission to drive development in Yemen, supporting individuals, communities, and businesses in need with determination to grow its operations to cover most of the geographical areas in the country. Our support in the past year saw meaningful results leading to achieving some of the most critical indicators, including job creation, income generation, access to markets and basic services, improved local production of goods and services, and enhanced quality in products and services for local markets. Moreover, the agency made notable strides in expanding its project portfolio and funding, securing over \$90 million in funding since 2021 through fostering strategic partnerships and having creative design of impactful interventions targeting critical value chains. We implement our projects under three foundational approaches— value chain development, business development services, and entrepreneurship - aimed at not only improving their livelihoods and creating more jobs but also sustaining and expanding businesses. This report profoundly highlights the substantial impact of the agency's work in 2024, showcasing its pivotal role in driving resilience and development in Yemen.

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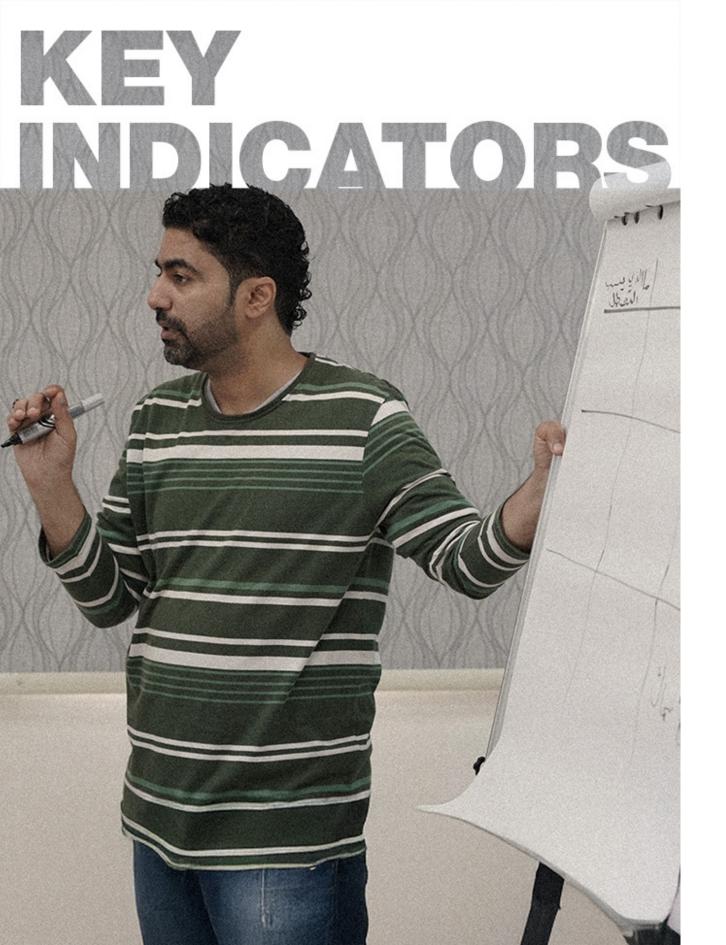
In 2024, SMEPS disbursed an amount of \$22,865,322 demonstrating remarkable success by supporting 8,217 MSMEs, of which 44% were female-owned, leading to the creation and sustainability of 24,088 jobs, with women representing 16% of the workforce. This added up to the impacts of the broader period of 2021 to 2024, where the agency's support reached 31,560 MS-MEs of which 41% were female-owned/led, generating 115,003 jobs with women accounting for 22% of these opportunities and disbursing a total of \$54.7m in funding.

This has significantly bolstered vital economic sectors, offering crucial support to micro-producers and small enterprises affected by various challenges. By integrating green energy solutions and fostering innovation, the organization has rejuvenated entire value chains while empowering young, creative entrepreneurs and small enterprises to either launch or sustain their businesses. This holistic approach underscores SMEPS' commitment to driving economic growth, gender inclusivity, and sustainable development.

SMEPS's transformative interventions have played a pivotal role in revitalizing the dairy, grape, coffee, and cereal sectors. Through strategic collaborations with prominent donors such as the World Bank and the EU, the organization has successfully increased production levels while elevating the quality of products delivered to markets. These efforts have not only strengthened the economic resilience of the targeted communities but also provided sustainable livelihoods for countless individuals, fostering a cycle of growth and opportunity.

A standout achievement lies in SMEPS's ability to harness private sector contributions, enhancing its involvement and leadership in the development of key value chains, particularly within the dairy, coffee, and grape industries. This symbiotic partnership between public and private sectors has created a ripple effect, driving innovation, empowering local producers, and embedding sustainability into the very fabric of these vital sectors. In essence, SMEPS has masterfully blended donor support and private sector engagement to deliver measurable, lasting change in the targeted sectors of the economy.

Furthermore, in 2024 SMEPS strategically positioned itself as a catalyst for Yemen's future development by making strategic investments in both its internal infrastructure and external outreach. Recognizing the transformative potential of a skilled and youthful workforce, the agency prioritized internal growth by enhancing its data-driven strategies, achieving ISO 9001 certification to ensure robust quality assurance, and develop advanced dashboards and systems to foster a thriving, dynamic workplace. On the external front, SMEPS expanded its influence through groundbreaking knowledge exchange and the cultivation of impactful partnerships. Notable milestones included exploring innovative dairy production models in Kenya, equipping Yemeni farmers with state-of-the-art agricultural techniques through a training held in Jordan, and opening doors to global markets through the adoption of Global GAP standards. These efforts underscore SMEPS' commitment to empowering local producers with world-class expertise and connecting them to broader economic opportunities. This dual-pronged approach—centered on strengthening internal capacity and building transformative external partnerships-positions SMEPS as a pivotal force for driving sustainable development and economic resilience in Yemen.



INDICATORS	UOM	ACHIEVED				Total Achieved	Total Target
		YEAR 2021	YEAR 2022	YEAR 2023	YEAR 2024	2021 - 2024	2021 - 2024
Number of MSMEs supported disaggregated by type: Total Achieved #	No.	4,123	10,622	8,598	8,217	31,560	32,000
% of Females		0.4.500				41%	40% 192.000
# of Indirect Beneficiaries		24,738	63,732	51,588	49,302	189,360	192,000
Smallholder producers & micro supply chain enablers		3,059	9,255	7,108	7,257		
SMEs and BAs		1,064	1,367	1,490	960		
Number of Jobs created	No.	25,254	55,501	10,160	24,088	115,003	200,000
% of Jobs created for women	γ.	33%	16%	23%	16%	22%	30%
% of permanent Jobs created	γ.	31 %	16%	21%	36%	26%	30%
No. of graduates and business advisors provided with short-term job opportunitie	No.	427	255	545	422	1,649	2,020
MSMEs supported incomes increased	γ.	165%	82%	86%	49%	95%	70%
MSMEs supported productivity increased	7.	56%	48%	64%	35%	51 %	70%
% of MSMEs supported accessed financial services	7.	16%	7 %	18%	19%	15 %	40%
Community investment leveraged from the total funds provided	γ.	39%	17 %	60%	136%	63%	40%
% of MSMEs introduced new products	%	14%	11 %	41%	23%	22%	40%
Research and evidence documents produced	No.	1	4	11	11	27	9

FINANCIAL SNAPSHOT



Allocated Budget for 2024



Used Funds in 2024

Mission

"Our mission is to drive diversification and development in the small and micro-enterprises sector by fostering innovation, supporting new subsectors, and opening sustainable production lines. We aim to create vibrant markets and unlock opportunities for businesses to thrive."

Vision

"A leading enterprise development agency empowering businesses and communities by driving innovation, fostering economic growth, and delivering creative and technological solutions."

gical solutions."

Values

- Transparency
- Accountability
- Integrity
- · Respect
- Neutrality
- · Community Participation
- · Sustainable Approaches

Collaborative Integrated Efforts Towards Development and Post-Construction

SMEPS reaffirms its dedication to achieving shared objectives through local and international partnerships and fostering development and innovation among vulnerable youth, men, and women.

Our Top Donors & Partners for 2024

We express our sincerest thanks to our donors and partners for their vital role in our success





























ACHIEWEMENTS

VALUE CHAIN DEVELOPMENT



Going Green for the Blue Retailers Innovative Models



Agriculture Value Chain

Sectors Impact Private Sector's Contribution



Dairy Value Chain

Private Sector's Contribution



Fisheries Value Chain

AT-A-GLANCE

In Yemen, the fisheries sector faces significant challenges due to insufficient fisheries management, leading to overfishing and the depletion of fish stocks. That with the insufficient skills and needed assets by fishermen and supply chain enablers with poor quality practices in handling and preservation have decreased the market value of the catch. There is also a lack of infrastructure and equipment to effectively preserve fish. The ongoing war and humanitarian crisis are compounding existing challenges, greatly affecting the overall economy and obstructing the development of an effective fisheries value chain.

SMEPS with its partners UNDP and PWP designed the SFISH project, one of the biggest projects funded by the World Bank's International Development Association, aimed at enhancing the fisheries value chain in Yemen. The project focuses on reviving the fishery sector in the targeted areas while ensuring its resilience, increasing food availability, access, and utilization in project areas, and creating sustainable income and livelihood opportunities for Yemeni households in the fishery value chain. More importantly, protecting fish and their ecosystems and improving fishery governance in certain coastal governates is essential

for addressing overexploitation, equal access to resources, and benefit-sharing. To achieve this, SMEPS is collaborating with local partners, fishery cooperatives and associations, fishery communities, and the private sector.

During 2024, the project notably supported 2,172 micro-producers (853 women micro-producers in fish processing and fisheries by-products), 633 supply chain enablers, and six fisheries cooperatives. Through providing them with essential capacity building and tailored grants, not only improves their operational efficiency but also enhances their production quality and facilitates better market access.



Innovative Business Model – Driving Business Growth

Like many Yemeni fishermen and retailers, Abdoh Mohammed Ali struggled with limited resources and challenging conditions. Selling fish under the harsh sun from a basic stall, his profits were limited, and his customer base was small.

What has been done? Through the SFISH project, Abdoh received training in business continuity management and developed a business plan based on his needs and those of the local market. From working under the strong sun in an ordinary place with limited mobility, he now stands proudly beside his mobile vendor with a brand named 'Abdo Aneebi for Fish.'. Built from locally produced lightweight fiberglass, his cart was among the first of its kind introduced in Al Mukha. The new design—lightweight, durable, and efficient—quickly translated into tangible business gains.

What has been achieved? With his new vendor, Abdoh began accepting digital payments via Kuraimi e-wallet and introduced home delivery services. He also diversified his offerings to include higher-value products like shrimp and large Deyrak fish. These changes led to impressive results: 60% increase in average daily customers (from 50 to 80) 67% increase in monthly profits (from \$600 to \$1,000) 5 jobs supported (3 created, 2 sustained)

Green Solutions in Fisheries for Sustainable Development in Hadramaut, Yemen

Problem: In the fisheries sector, Yemen has always suffered economically due to its inadequate infrastructure and unreliable electricity supply, which significantly impacts ice production and the operations of numerous SMEs. This unreliable power grid drives up operational expenses and stifles the growth and resilience of these businesses.

What has been done? To overcome these barriers, SMEPS delivered technical and financial assistance by supplying solar systems, electricity generators, and essential assets based on the needs of targeted SMEs. The business advisory services proved beneficial and essential in enhancing their operational efficiency and sustainability. The advisory and their circumstances have encouraged targeted SMEs to expand their businesses, invest in green energy solutions, and improve their self-reliance.

What has been achieved?

As a result of our interventions, for the 12 supported SMEs, there was a 71% reduction in fuel consumption, decreasing from 39,800 to 11,200 litres per month, showcasing a significant step towards energy efficiency and environmental sustainability as well as enhancing the fisheries value chain. This contributes to key value chain players, ranging from the fishermen to the end-consumer.

Highlights: Financial Leverage from targeted Businesses

Under the SFISH project, the targeted SMEs showcased incredible enthusiasm,unwavering commitment, and ambitious aspirations to grow and expand their businesses. This spirit was vividly demonstrated during the grant disbursements, where SMEs were asked to contribute 50% in matching grants to secure their essential assets. Many businesses exceeded expectations, such as the Bawazeer Ice Factory, which invested over four times the project's \$12,000 contribution, with some others remarkably contributing six times that amount. Collectively, SMEs contributed more than \$500,000, while micro businesses added an impressive \$400,000. These extraordinary contributions mark a monumental step forward in local economic development within Yemen's fisheries value chain. By harnessing the dedication and proactive investments of SMEs, the project successfully empowered business growth while fostering sustainability and innovation in this vital sector.



Case of Bawazeer: Bawazeer Factory for Ice Production

A standout example of the SFISH project's success is the Bawazeer Factory for Ice Production in Al Mahrah, which overcame challenges such as high electricity costs and operational constraints. Through SMEPS' business advisory, the factory owner was encouraged to invest in a modern solar energy system. Leveraging the project's matching grant of \$12,000, the owner contributed an additional \$53,500—an impressive 4.4 times the project's contribution—highlighting the transformative impact of this initiative in fostering sustainable business growth.

The factory's remarkable initial outcomes speak volumes about the project's effectiveness. Operational costs dropped by 25%, profits surged by 30%, and customer numbers grew by an extraordinary 64.7%, accompanied by the creation of two new jobs. Furthermore, these operational enhancements enabled the factory to reduce ice prices slightly, making its products more accessible to the market. This ripple effect not only benefits micro and small businesses within the fisheries value chain but also reinforces SMEPS' vision of driving sustainable economic development, empowering local enterprises, and fostering resilience in Yemen's fisheries sector.

Dairy Value Chain— Impact & Synergies

AT-A-GLANCE

Since 2021, SMEPS has achieved a tangible impact in the dairy sector, transforming livelihoods and boosting production for 6,268 livestock breeders, creating 26,731 jobs (10,195 female).

These efforts continued throughout the years under ESPECRP, FSRRP funded by the World Bank and SIERY funded by the European Union. In 2024, the dairy value chain was strengthened, leading to increased sales, reduced waste, and improved product quality throughout the value chain, most importantly creating sustainable livelihoods for 3,860 livestock breeders in 2024 in Yemen. A notable 105% increase in milk production and creating 3,895 jobs. This was achieved through developing women livestock breeders' skills, providing assets, and creating crucial business linkages between producers, cooperatives, and lead firms in the sector.

Building on SMEPS's impact on the dairy value chain, the team took further strategic synergies and interventions by integrating various projects within the same governorate as shown in the map (AI-Hudaydah). These synergies ensure sustainable progress and inclusive development

SIERY SRRP

SIERY FSRRP

SIERY FSRRP

SIERY FSRRP

SIERY FSRRP

for women breeders and all related key value chain players up to the most important players – lead firms and dairy cooperatives. SMEPS has blended three major projects funded by the World Bank and the European Union: Strengthening Institutional and Economic Resilience in Yemen (SIERY), Food Security Response and Resilience Project (FSRRP), and Emergency So-



cial Protection Enhancement and COVID-19 Response Project (ESPECRP). This strategic integration is expected to empower women breeders in most of the targeted areas in Yemen. For instance, within the six districts in Al Hudaydah remarkable impacts were noticed, that contributed to fulfilling the demand of the dairy factories in the governorate. This approach shows a holistic vision where each project complements the other for sustainability and growth.

Another remarkable milestone is partnering with the private sector giants, particularly with the HSA Group, to further support 250 livestock breeders in Al-Dhahi district in Al Hudaydah. This collaboration for SMEPS is considered the first of its kind and an opportunity to activate the role of the private sector leveraging and supporting local production and enhancing the dairy value chain. The success of the dairy value chain

has demonstrated that enhancing the skills and assets of women breeders, veterinarians, and supply chain enablers directly improves both the quality and quantity of locally produced dairy products. Furthermore, with the HSA Group, the team had an exposure visit to Kenya to learn from their successful Tetra Pak experience and create a shared vision for enhancing dairy production in Yemen. This led to identifying a strategic opportunity to establish a new fresh milk production line through learning the Kenyan model, as it demonstrated a successful local dairy industry with high-quality products, as this could be adapted in Yemen to better enhance the dairy value chain.

Agriculture Value Chain

In Yemen's challenging circumstances, where agriculture is both lifeblood and livelihood, SMEPS has been one of the supporters for over a decade. Despite the economic challenges, inflation, and humanitarian crises, SMEPS has implemented impactful interventions by empowering farmers, agricultural cooperatives, and other key value chain players. SMEPS's continued commitment, along with its eminent part-

ners and donors has strengthened food security and given a glimpse of hope towards self-sufficiency, sustainable and growing livelihoods, and improved development. In 2024, SMEPS supported 2,148 micro-producers 239 female - 5%) in various agricultural sectors like coffee, grapes, cereal, vegetables and fruits, creating over 53,385 jobs.

1.Coffee Sector

Coffee, often hailed as a magical drink, continues to play a pivotal role in shaping Yemen's identity. The importance of Yemeni coffee transcends its role as a beverage, leaving an indelible mark on the nation's economy and culture. Economically, it provides vital employment opportunities, supporting livelihoods from the farmers who cultivate it to the exporters and retailers who bring it to the world. Culturally, Yemeni coffee is a symbol of pride, tradition, and heritage, deeply woven into the fabric of the community.

The coffee sector faces a multitude of issues that hinder its development and the key players in it. However, since 2008, SMEPS has shown full readiness to invest in Yemen's coffee sector, transforming it into a more inclusive and competitive in-

dustry. Through value chain studies, national awareness campaigns, international conferences, and direct support to farming communities, particularly women, SMEPS has facilitated crucial linkages between Yemeni farmers and global speciality coffee markets. They've provided training, resources, and infrastructure improvements, leading to increased quality, premium pricing, and a resurgence of Yemeni coffee culture, exemplified by the revival of traditional coffee songs and the growth of local cafes.

SMEPS was able to identify the problems encountered in the coffee sector and found immediate solutions, resulting in many successful impacts.

- Trained 154 farmers in Sana'a, providing them with a wide range of topics related to coffee cultivation and business management.
- Trained and provided grants to 21 SMEs and 7 BCs to enhance the efficiency and quality of coffee processing and get more access to markets
- Constructed and repaired 20 tanks and water pipes in Manakha and Al Haymah Al Kharijiyah districts in Sana'a.

These tanks will:

- Help to address the issue of water scarcity
- Reduce dependence on seasonal rainfall
- Improve crop yields, increase productivity, and enhance the overall quality of coffee beans
- Facilitate the delivery of water from springs and tanks to coffee agricultural lands.

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Mohammed Abdullah Al-Jabiri Head of the Al-Nomu Agricultural Cooperative Association

"This area suffers from acute water scarcity. The single well serving the area is inadequate to meet the growing demands, which we aim to achieve through the association replacing Qat trees with coffee to maximize water efficiency across 70-80% of the cultivated land. Currently, the future of coffee cultivation in the area is promising. The recent completion of water storage facilities will enable a significant increase in coffee production. We now can plant approximately 10,000 coffee seedlings in a single planting season, a substantial increase from the current annual planting of 3,000-4,000 seedlings."

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Ibrahim Yahya a Coffee farmer

Following the construction and filling of this reservoir with rainwater, I will be able to uproot Qat trees and replace them with coffee plants across a larger area of the farmland in the area.



The support connected farmers to the coffee cooperatives in the targeted area, enabling them to sell their products, through creating sustainable business linkage and improving market access.



IMPACTS







28,024 trees



208,644 m² of farmland



197 farmers

Community Empowerment:

⊘ Improved water access



Sustainable agriculture



Economic resilience

A

Stronger local communities

Employment & Local Economy



652 jobs created



14,004 days

2.Cereal Production

Following a comprehensive study conducted by SMEPS on the state of cereal crops, which revealed low farmer productivity and a critical need for improved irrigation systems, SMEPS initiated its support for cereal farmers this year. This marked the agency's first intervention in this vital sector, directly contributing to food security and reducing communities' reliance on imported cereals by fostering local production. In collaboration with the Kuwaiti Society for Relief (KSR), SMEPS is actively addressing the challenges of escalating fuel costs and water scarcity by providing solar energy systems and advanced irrigation technologies. These interventions are designed to significantly reduce water consumption, enhance overall income generation, and minimize environmental impacts, including water depletion. This year, SMEPS supported 190 small and mid-farm

holders, with the installation of 22 solar energy systems. Notably, the disbursement of the new irrigation systems has been completed, and farmers are already reporting improved crop quality during their current harvest. In the near future, the project's impacts, including enhanced food security through increased local production, are expected to become even more tangible and widespread."



Saleh Walan, a farmer in Hadhramaut

"The new network systems have helped save significant time, as large areas of land can now be sprayed in three to four hours, and crop quality has improved significantly."





3.Grapes— Yemeni cultural fruit

In Yemen, grape farming holds an important economic, nutritional, and cultural value. Grapes are a valuable cash crop, providing income for farmers and contributing to local markets and export potential. The SIERY project funded by the European Union targeted farmers and SMEs in Bani Husheesh, Sana'a, known for its high-quality grape production. To ensure a more enhanced grapes value chain, the team supported 124 grape farmers, 10 supply chain enablers and a grape business association with needed technical and business training, and financial support.

The project's outcomes were positive, starting from a 27% productivity increase, a 78.4% reduction in waste, and a 115.9% profit increase. The financial support helped farmers sustain their livelihoods, purchase food, invest in productive assets, manage debts, and save income. The farmers' percentage that started adopting modern technologies was 23%. The benefits that farmers experienced from the project motivated them to expand as the land size supported by the project is 0.88 hectares (a total for all grape farmers). The percentage of farmers expanding using modern technologies reached 23% with total cost reaching 20,940,000 (YR).





INNOVATIVE YOUTH, STARTUPS, FUTURE LEADERS

The ongoing conflict and humanitarian crisis have left a devastating impact on Yemen's youth, who, according to the United Nations Population Fund (UNFPA), make up almost 30% of Yemen's population. The war made it hard for the youth to access essential services like education and healthcare, not to mention how the economy was weakened, leading to alarmingly high unemployment rates among the Yemeni youth. Now, it requires the youth to work tooth and nail to find jobs and support their families.

Yemeni youth, regardless of all these hardships, have no willingness to surrender and lose heart and hope. Possessing immense potential and believing in themselves have enabled the youth to demonstrate remarkable resilience and determination. Many pushes for peacebuilding efforts by advocating for positive changes and driving the country's recovery and development.

AT-A-GLANCE

SMEPS has given the youth a ladder of support through fostering entrepreneurship in Yemen. Through SMEPS, many small and micro-businesses owned by youth get a wide range of support, including business development training, grants, access to finance, and market linkages. This support aims not only to develop the youth's entrepreneurial skills but also to drive economic development.

Overall in 2024

SUPPORTING ENTREPRENEURS IN 2024



Empowering innovation and economic growth through support and training.





Innovative Youth-Leading Entrepreneurs

Entrepreneurs, with their innovative ideas, drive change that could stand as a revelation against the alarmingly high youth unemployment rate. SMEPS has trained 283 youth on entrepreneurship (My First Business and Improve Your Business training) and supported 69 with grants in 2024. SMEPS also provided entrepreneurs with substantial consultancy services, guiding them to navigate the market. This support aims to help the entrepreneurs overcome some of the challenges of starting and growing a business and contribute to the overall economic development of Yemen.

Early results show significant success, where 53% of the supported youth created a marketable product. Additionally, 89% of youth established their own businesses, and 46% of entrepreneurs expanded their existing businesses, such as expanding their services and products to new areas, and extending their production lines.

A Success Story: Entrepreneurs Are the Future: Supporting Innovation in Yemen

Entrepreneurs are the driving force behind the revitalization of struggling economies, serving as the critical link in nations grappling with economic adversity. Through their innovation and ability to generate job opportunities, they not only reduce unemployment but also ignite transformative change within communities.

SMEPS has showcased numerous success stories of the entrepreneurs it has supported, exemplifying the profound impact of its



initiatives. A shining example is the founder of Smart Hydro, an innovative enterprise in Yemen's hydroponics sector.

Faced with Yemen's pressing agricultural challenges, particularly severe water scarcity, this visionary entrepreneur embarked on a journey to address the critical gaps hindering hydroponics in the country. He identified inefficiencies in traditional systems, where farmers faced the burden of 24-hour manual monitoring and struggled with the precise application of nutrient solutions.

In response, he developed an innovative, state-of-the-art device that automates both hydroponic monitoring and the addition of nutrient solutions. This breakthrough system also incorporates water sterilization technology, a significant advancement for hydroponic farming in Yemen.

To support his innovation, SMEPS provided him with specialized business training, equipping him with the skills necessary to sustain and expand his venture. Additionally, SMEPS supplied key assets that enabled him to generate income and scale his operations.

Subsequent assessments confirmed the success and viability of his idea. With the support he received, he successfully developed a final product that met high industry standards. He is now in the final stages of securing a contract with a private entity to sponsor and commercialize his groundbreaking solution.

This inspiring story stands as a testament to the transformative power of entrepreneurship, innovation, and strategic support. It underscores SMEPS' commitment to fostering groundbreaking solutions, empowering local talent, and shaping a more resilient and prosperous economic future for Yemen.

Women-owned Businesses – Health Sector

Almost on the brink of collapse after years of conflict, Yemen's health sector is calling for an immediate rescue from a catastrophic crisis, displacement, and economic hardship. The country's fragile healthcare infrastructure left people vulnerable to preventable diseases and without access to essential medical services. Rural clinics with severe shortages of medical supplies, equipment, and qualified personnel are left in the darkness of the tunnel, seeking to see the light at the end of it. The needs are immense, ranging from basic primary care to more surgical interventions. Supporting Yemen's health sector is a matter of forging a crucial lifeline for the population facing unimaginable suffering.

With the World Bank-funded, SMEPS unhesitantly moved swiftly to invest in saving lives, preventing further deterioration of health conditions, specifically in the rural areas. What the agency did was lay the groundwork for a future where Yemenis in rural areas can access the healthcare they desperately need.

Rural clinics (midwives) providing emergency, reproductive health, and nutrition services for people and newborns in hard-to-reach rural areas are in dire need of support both technically and financially. Thus, SMEPS recognized a critical need: bolstering rural healthcare in Yemen amidst on-

going challenges. We embarked on a mission to empower 123 rural clinics across Hadramout, Lahj, and Abyan, ensuring they were equipped to handle emergencies with confidence and consistency. Imagine remote communities, often overlooked, gaining access to reliable, life-saving care.

But we didn't stop at knowledge. We understood that physical infrastructure is just as vital. That's why we undertook the full rehabilitation of 56 clinics, breathing new life into these vital community hubs. We rebuilt structures, provided essential medical equipment, and installed sustainable solar energy systems. Picture these clinics transformed – bright, functional spaces, powered by the sun, where patients receive dignified care.

Why this focus on rural clinics? Because they are the lifeline for countless families living in remote areas. By strengthening these clinics, we're not just improving healthcare; we're fostering resilience and empowering communities to thrive. We are enabling clinics to not only deliver essential health care, but also to function as sustainable businesses, therefore increasing their income and ensuring their operation for the long term.



RESULTS

Improved Access to Healthcare



88% of midwives now have suitable microclinics to provide quality healthcare services, serving an average of 5-6 patients daily.

Expanded Working Hours



Midwives' working hours in their micro-clinics increased from 6 to 12 hours, improving service availability.

Community Outreach



Midwives expanded their services to reach 133-175 new villages, an average of 2-3 villages per midwife.

Financial Sustainability



Midwives' income improved, with an average increase of 114% (42,000–90,000 YER) with new services provided.

91% of midwives got their licenses



(accredited) to practice their activity from the Ministry of Health.

New Staff



Additionally, 18% of the rural clinics (midwives) hired new staff to support their growing clinics.



Midwives' capital size increased from \$105 to \$2,139

strengthening their capacity to provide better healthcare services in rural areas.

A Rural Clinic's Journey to Hope

- I need to diagnose and treat patients accurately
- Not possible!
- I need to take on a wider range of responsibilities.
- Not possible!
- I want my clinic to have better patient care and more efficient use of resources.
- Not possible with the clinic I have now!
- Then I can offer a broader range of services, reducing the need for patients to travel long distances to access nearby health facilities.
- Still not possible with the current situation my clinic is going through!

This inner dialogue reflects the daily struggles of Sadiqah Ghalib, a rural clinic owner in Lahj. She faced persistent challenges in acquiring medical equipment, securing technical and professional training, and obtaining the necessary linkages with the health ministry to practice. Without proper tools or resources, Sadiqah was often forced to refer patients to distant health facilities—an option that many in her community could not afford due to financial constraints and limited transportation, leading to worsening health outcomes. However, these hardships began to shift when SMEPS intervened. Through their support, Sadiqah gained access to specialized training in business administration and community care. Her education extended beyond theory, incorporating hands-on experience at Ibn Khaldoun General Hospital in Al-Hawtah, where she learned to operate essential medical devices.

The transformation did not stop with training. SMEPS provided critical medical equipment and furniture, turning her once-empty room into a fully functioning clinic. This transformation created a safe and well-equipped space to serve women, expectant mothers, and newborns.

Like a garden nourished by rain, Sadigah's clinic flourished. With increased capacity, she

was able to generate more income, expand her facility, employ additional staff, and enhance the range of services offered. Most importantly, her ability to provide consistent, high-quality care restored community trust and strengthened local healthcare access.

What once seemed impossible is now a reality.



Empowered Youth Through Vocational Training

The stark reality in Yemen is a country facing a severe crisis of unemployment, particularly impacting rural livelihoods. Businesses are shuttered, operations scaled back, and the Yemeni nation is bleeding, seeking a hand of support. In the face of these devastating hardships, SMEPS has stepped forward to focus more on empowering Yemen's youth and women. Our mission in this regard was equipping them with the vital technical skills needed through strategic investment in vocational training and entrepreneurial development. SMEPS with specialised vocational training is building a foundation for resilience through their own micro-businesses, enabling individuals to not just survive but to flourish economically.

With the KSR, UNDP and World Bank support, SMEPS trained 2,818 beneficiaries (2,135 females, 39 refugees) technically, administratively, and financially in five different components, including food production, fish processing, fish by-products, textile, solar, vet, and maintenance in Hadhramout, Lahj, Taiz, Al-Mahrah, Shabawah, Mareb, Ad-dhale'e, and Abyan. Not only this, but also, 2,575 beneficiaries (1,750 females), of which 39 refugees, were granted the needed assets to operate their businesses. The training aims to equip young men and women with the necessary skills based on their interests or business fields to enter the workforce and start or improve their businesses.



RESULTS



85%

of targeted households reported an increase in income



83%

of targeted households with improved living conditions



65%

of trained youth started or expanded businesses



203

new employment opportunities created (64 females)



84%

of trained graduates became self-employed



83%

of businesses remained operational after three months

Proof of Potential: Afaf's Story of Growth

"I didn't have a real project before the support; I was only trying without the necessary tools and equipment," Afaf said when asked about the difference before and after the support received from SMEPs.



Afaf is one of many refugees striv-

ing for a better future—a future that once seemed out of reach due to a lack of resources and opportunities. Like countless others, she faced significant challenges in turning her aspirations into reality. However, with the right support, everything changed.

The assistance she received was delivered in two key phases. First, she was provided **with assets worth \$2,000**, covering all the essential materials needed to launch her business. The second phase focused on **capacity-building through specialized training**, consisting of two core components:

- **Administrative training**, which equipped her with the financial, funding, and technical knowledge necessary to effectively manage and grow her business.
- **Professional training**, which helped her refine her skills and deepen her expertise in her field.

"For the first time, I truly understood how to run a business and generate profits. I even learned how to expand and maximize my earnings," Afaf shared when reflecting on her training experience. Beyond business management, she also enhanced her baking skills through hands-on training and consultancy services.

With newfound expertise and financial support, Afaf's business quickly began to grow. Previously, she could only *fulfill two orders per month*—now, she confidently handles *over seven orders*, meeting the increasing demand from new customers.

By investing in refugees like Afaf, we invest in their ability to become **self-sufficient**, **thriving members of their communities**. Her journey is a testament to the power of opportunity, determination, and support—one success story that inspires many more to follow.

BUSINESS DEVELOPMENT SERVICES



SUSTAINING BUSINESSES — THE ECONOMIC ENGINES

Our business development services aren't just about business; they're about identifying potential businesses, building their resilience, and fueling their creativity and innovation. By equipping targeted businesses with the needed business skills, and assets, they become capable of transforming their ideas, vision, and goals into more practical and tangible results, exceeding their and our expectations.

Micro-Contractors Businesses – Growth, Development & Reconstruction

Yemen has been confronting several challenges, such as high poverty, weak infrastructure, a fragile logistics system, and a diminished role of SMEs, all worsened by instability and unpredicted economic and political changes. In the construction sector, the Micro Enterprises (MEs) struggle with informal operations, poor management skills, limited financial access, inability to participate in international tenders, and operational inefficiencies.

The Yemen Emergency Lifeline Connectivity Project (YELCP), funded by the World Bank and implemented by SMEPS and UNOPS successfully supported 44 MEs (7 women-led ones) to enhance their capacity, formalize their operations, and participate effectively in rural road main-

tenance and reconstruction projects, through the following:

- Managerial and financial training.
- Micro-grants to formalize businesses.
- Essential business advisory services.

The project ensured the succession of targeted MEs to participate in rural road maintenance and win not only national tenders but also international tenders like the UNGM. The outcomes of the project contributed to the rural infrastructure, enhanced competition in the construction sector, and improved resilience for underprivileged communities.

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Engineer Aziza Qasim, Sana'a, Owner of Top Build Contracting Office

As a contractor or as a woman in general, when I first entered the field of contracting, I had a lot of fear because this field is dominated by men and not women, especially since it's a tough field. The number of contractors in this field and the lack of support for women made it challenging. I always tried to participate but remained in the shadows. However, with SMEPS, I began to find myself more visible, confident, and an owner of both property and wealth.

IMPACTS

KEY IMPACT I



33 MEs enhanced their organizational capacity by establishing new roles and applying an effective flow of operations, including Warehouse Manager, Tender Management Specialist, Safety Officer, Procurement Officer, Monitor, and Executive Director.



27 MEs expanded and built new partnerships with a total budget of \$5 million (Average of 151K for the 36 tenders)



Fostered MEs' capacity to manage bigger projects (from \$71,000 to \$142,000)



142 new employees were hired (from 171 to 313), of which 54 are female (30 to 94)



Increased profit margin from 13% to 21%



44 MEs applied for **429 tenders** (average 10 tenders per ME)



33 MEs won tenders with a **total of 63 tenders** (average 2 tenders per ME)

IMPACTS

KEY IMPACT II

With the YELCP, numerous supported MEs were capable of forming new strategic partnerships, securing significant tender wins, and dramatically increasing profit margins. Beyond that, these micro-enterprises are expected to position themselves as key players in Yemen's economic recovery and reconstruction period.

BEFORE SUPPORT

No. of MEs that applied for tenders





13 MEs won 22 tenders

12% probability of winning

12% probability of winning

AFTER SUPPORT

No. of MEs that applied for tenders





44 MEs won 159 tenders

27 MEs won 35 tenders

22% probability of winning

IMPACTS

KEY IMPACT III

These MEs projects weren't just about building rural roads; they were about building futures, improving access to markets and creating thousands of employment opportunities. After the completion of the project, the MEs will become essential key players and strong new competitors in the construction sector. They will be empowering rural communities, with quality and safe work and standardized execution of projects to contribute to economic growth and communities' resilience.



63 Projects Implemented by 33 targeted MEs with a total budget of \$8 million to implement following:



24 in construction projects



11 in rehabilitation projects



24 in road maintenance projects



4 supplying various materials



339,100 working days created2,917 (69 females) total laborAverage 5 months of projects period

Supporting MSMEs In Technology and Solar

MSMEs represent the most numerous and important category of enterprises, with multiple economic, technical, and social functions. In addition, MSMEs are the most dynamic and vital factor of progress in contemporary society, the main generator of economic performance and development in any country, a major contributor to the country's economy, and an engine to improve households' income. The contribution of micro, small, and medium-sized enterprises (MSMEs) to employment, growth, and sustainable development is now widely acknowledged. Unfortunately, Yemen has been embroiled in conflict since early 2015. Therefore, the business climate across Yemen has dramatically deteriorated as a result of the conflict, and businesses throughout the country have experienced severe disruptions.

SMEPS, firmly believing how critical it is to enhance MSMEs and the IT sector, decided to make new interventions to intervene in this sector for the first time. These interventions aimed at enhancing the resilience of MSMEs in information technology, solar energy, and enterprises owned or managed by women in a fragile context as potential engines for innovation in Sanaa, Aden & Hadhramout.

Key Information about the IT Sector Support

In a focused effort to support the IT sector, the project provided comprehensive support to micro, small, and medium enterprises. 98 MSMEs underwent targeted training in crucial business areas, including HR, marketing, and finance, equipping them with the tools for sustainable growth. Further empowering these businesses, 50 of those trained received matching grants, enabling them to invest strategically in their operations. Notably, these MSMEs demonstrated their commitment by contributing their own capital and investing a substantial amount alongside the project's grant support.

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Abdulkreem Salah Founder of Portal, Sana'a

"The assets I acquired helped me facilitate the process of meetings and training and I became able to provide new products and services."



RESULTS & OUTCOMES



85 Job opportunities created

which signifies a vital contribution to local livelihoods and economic stability.



11 MSMEs have expanded their reach

which means that the MSMEs were able to access new customers or markets, contributing to their long-term sustainability.



\$2,775.13 to \$3,080.10 increased

which represents a substantial boost to the local economy. This is a clear indicator of improved business performance.



29 MSMEs introduced new products, goods, and services

The introduction of new offerings indicates that MSMEs are adapting to market demands and enhancing their competitiveness.

Empowering Cultural Heritage for Creative Youth & Art Businesses

Yemeni youth can play a major role in protecting and promoting heritage and culture and contribute to the revitalization of the Yemeni economy by participating in cashfor-work activities, and creating emerging projects for self-employed individuals in these sectors.

Between 2020 and 2022, SMEPS, with support from UNESCO and the European Union, empowered 408 youth (220 female) and 13 CSOs across Yemen through the "Cash for Work" project. The project boosted youth skills and income, helping them produce 354 creative works — from traditional crafts to films and music — and document 19 cultural pieces. Remarkable results were captured including new job opportunities and strengthened social cohesion.

Building on these successes, SMEPS with UNESCO scaled up the project to support 39 CSOs working in creative industries of the heritage and culture sector through technical support. When supporting CSOs, they will contribute to protecting and promoting the creative sector in the heritage and culture industry. This can be achieved by preserving traditional crafts, fostering sustainable livelihoods through creative industries like heritage art, advocating for cultural protection and documenting heritage.



The training program involved:

- Organizational Capacity Building (Intellectual Property, Finance, Procurement, Monitoring & Evaluation, Reporting, Communication & Visibility, Etc.
- Institutional Capacity-Building Training



Mr Majed Alkherbi Owner of the CSO.

"We used to run the center randomly following our passion. After the training, we learned about the administrative and management structure. What is coming next for our CSO will be nothing like it used to be. We rephrased our vision, and with the supervision of our consultant we prepared our work plan for 2025, including proposals for several cultural projects."

Mr Majed Alkherbi Ahmed Bahamalah – Ranad Association.

"The training enlightened us in a great way. Since the founders come from a historical and archeological background, we hired a management specialist and contracted a legal accountant. We used to have 7 big goals for our association, but now we rephrased them along with a new vision. We are also now working to develop our portfolio. Our whole way of thinking is now different."

The advantages of the training:

- Contributing to achieving a set of operational, administrative, and institutional goals.
- Helping the CSOs improve the quality, efficiency, and effectiveness of performance
- Developing the CSOs' knowledge, understanding, and skills to deal with the complexities of the environment, leadership, and management.

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Research, Evaluation & Quality

Drawing data-driven insights Investing in R&D and MEAL

In 2024, SMEPS' R&D unit proved indispensable to the organization's data-driven strategy, playing a key role in pinpointing gaps and assessing the needs of targeted value chains across multiple governorates. By conducting extensive value chain studies and market assessments, the unit unearthed critical insights that directly shaped impactful project designs and outcomes in eight pivotal sectors: almonds, olives, dairy, sesame, onions, honey, coffee, and fish. These findings not only underscore SMEPS' commitment to precision in intervention planning but also highlight its focus on delivering tangible benefits to Yemen's economy and communities.

Equally integral, the Monitoring and Evaluation (M&E) unit functioned as SMEPS' analytical engine, tracking project performance and real-time impact through robust economic, social, and environmental indicators. Supported by a comprehensive dashboard, the unit ensured alignment with strategic objectives while providing actionable insights to refine and optimize interventions. This meticulous approach reinforced SMEPS' ability to deliver measurable outcomes, empowering informed decision-making and driving meaningful progress in its mission to foster sustainable development across Yemen.

Internal Audit



Performance, Accountability, Effectiveness

Over the years, our Internal Audit unit has been the invisible backbone of our agency, tirelessly fostering a culture of accountability and excellence. Through meticulous performance evaluations and rigorous adherence to the highest standards, they have played a pivotal role in driving operational effectiveness. Their advanced audit-

ing practices have been the catalyst behind our success, empowering us to consistently deliver impactful and transformative development programs.

Communication & Advocacy

Bridging, Inspiring and Educating



In 2024, SMEPS's innovative and dynamic communication and advocacy team championed the voices of vulnerable communities, sharing impactful stories that inspired action and hope despite challenging circumstances. The team achieved remarkable engagement, connecting with over 207,000 followers across diverse segments of their target audience. Beyond disseminating information, they transformed SMEPS into a vibrant knowledge-sharing hub. Their initiatives included the creation of informative booklets, the launch of the 'Ajalah' podcast, the production of

short and engaging educational videos, and the introduction of 'Fateem,' Yemen's first mascot with captivating stories and a developmental journey. This team didn't merely communicate—they inspired, educated, and fostered connections, amplifying SMEPS's mission and ensuring its impactful work reached far and wide.

Donor Relations, Reporting & Partnerships

Fostering Trust, Showcasing Impact, Empowering Collaboration

Our Donor Relations, Reporting, and Partnership team serves as a cornerstone of the agency's ability to achieve its mission and sustain its initiatives. By fostering robust relationships with donors and partners, this team ensures the alignment of shared goals and priorities, creating a foundation of trust and mutual collaboration. Through transparent, accurate, and compelling reporting, they showcase the tangible impact of the agency's programs and highlight the value brought to communities, which reinforces donor confidence and engagement. Beyond reporting, the team takes a proactive approach to partnership development. They seek innovative collaborations that amplify the reach and effectiveness of initiatives, ensuring that resources are strategically leveraged for maximum impact. By cultivating partnerships with organizations that share common values, the unit opens doors to new opportunities for co-investment, knowledge exchange, and expanded networks. Their expertise in adapting to evolving donor expectations and maintaining flexibility amidst shifting priorities ensures the agency remains resilient and responsive. The team remains core in bridging the agency's goals with the support of donors and partners, ensuring sustainable growth, impactful outcomes, and transformative progress in the communities served.

Procurement

Transparency, Fairness, Inclusivity

In 2024, the procurement department took significant strides toward innovation and efficiency, prioritizing continuous improvement of its user-friendly system and website to enhance outreach and accessibility. By providing comprehensive team guidance and distributing impactful awareness materials, the department reinforced its commitment to transparency, inclusivity, and adherence to international standards.

These efforts were matched by outstanding financial results, achieving cost savings of \$767,386—a remarkable 12% reduction—through strategic planning and a sharp focus on cost-effectiveness. This milestone exemplifies the department's dedication to fiscal responsibility and operational excellence, ensuring its processes remain both forward-thinking and impactful.

Finance

Agility, Transparency & Trust

Our Finance team has gone far beyond the conventional role of managing funds; they have actively driven value creation and ensured seamless operations across all facets of our work. Their proactive approach to financial risk management has been instrumental in navigating Yemen's challenging and often unpredictable environment, delivering creative and flexible solutions to keep operations running smoothly. In addition to excelling at risk mitigation, the team is deeply committed to continuous professional development, staying at the

forefront of financial best practices. This dedication has yielded outstanding external audit results, reinforcing the trust and confidence of our partners and donors. By fostering strong collaboration with stakeholders and maintaining impeccable financial transparency, the team has become a cornerstone of SMEPS's success, enabling us to deliver impactful development programs with efficiency and resilience.

Human Resources

People, people, people

SMEPS is committed to advancing human resources practices by fostering an inclusive, secure, and dynamic work environment where every individual is empowered to grow and continuously progress. Through over 33 training programs, including specialized external initiatives, SMEPS has invested in its staff's development, cultivating a culture of innovation and continuous learning. This dedication equips employees with the competence and con-

fidence to embrace new challenges and drive organizational success.

We welcomed a total of eight interns from the UNOPS with a duration ranging from two weeks to 6 months. This not only added new experiences for fresh graduates but also significantly enriched our workforce with novel perspectives.



The Story of Marwa, an inspiring young and determined lady

Marwa Al-Habari, is an active member of the Al-Aman Association for the Care of Blind Women. She started her academic journey in the field of international development, and now in the process of finalizing her master's thesis, which is titled: 'The Social and Economic Empowerment of Yemeni Women with Disabilities, and its Relationship to Development'. Marwa exemplifies determination and resilience, breaking barriers and inspiring others as a trailblazing visually impaired woman in Yemen. Her journey stands as a testament to her leadership, perseverance, and unwavering commitment to social and economic empowerment. . Her presence at SMEPS was a valuable addition in many aspects; adding an efficient and capable capacity and also raising awareness of disability among the workforce. The young woman has organized and conducted a workshop on the International Day of Persons with Disabilities (IDPD) with the presence of the UNDP partners and all SMEPS staff attending physically and online. Through her excellent public speaking, she delivered her personal story, touching every single attendant and simultaneously delivering all the Convention on the Rights of Persons with Disabilities (CRPD).

Information Technology

Remaining at the forefront of effective development practices

At SMEPS, our IT unit stands at the forefront of innovation, deploying the latest technologies and tools to revolutionize our operations. With dynamic and interactive dashboards, agile systems, and continuous enhancements to the ERP system, our young and creative team empowers every department to achieve peak efficiency. From optimizing data management to enhancing communication and project workflows, their cutting-edge solutions have been the driving force behind SMEPS's adaptability and success across all our projects.

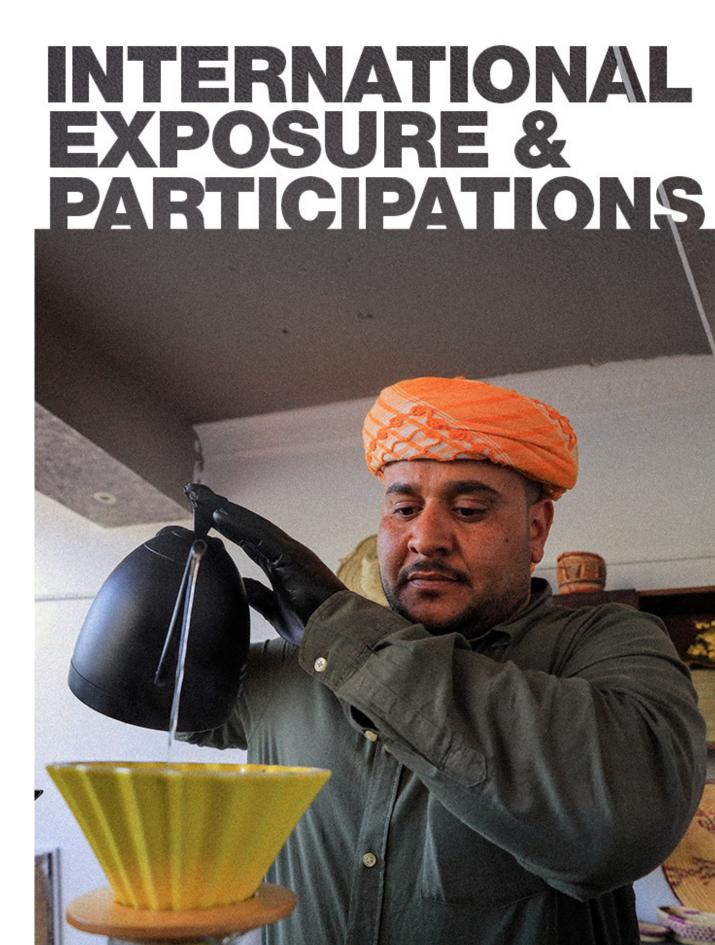
Environmental, Gender & Safeguards

Safer and Eco-friendlier Culture and Steps

Throughout 2024, SMEPS reinforced its commitment to safeguarding both people and the environment by achieving tangible milestones that reflect its proactive approach. The organization established essential safeguard frameworks and guidelines, creating a foundation for responsible and sustainable practices. SMEPS also excelled in community engagement, leverage

ing its continuously improving grievance mechanism system to ensure transparency and trust. By intensifying its training programs and conducting impactful awareness campaigns, SMEPS reached thousands of beneficiaries and consultants, empowering them with critical knowledge and tools to protect communities and drive environmentally conscious initiatives.





Olive Plantation and Dried Food Exposure



February 2024

SMEPS participated in a comprehensive training program in Amman, Jordan, focusing on the Production and Marketing of Olives, Olive Oil, and Dried Fruits." This training aimed to enhance SMEPS capacity to support Yemeni producers in these sectors. The program covered various aspects, including advanced production techniques, quality control, efficient harvesting and processing methods, and effective marketing strategies for both local and international markets. SMEPS's involvement underscored its commitment to diversifying agricultural opportunities and improving the

livelihoods of Yemeni farmers by equipping them with the knowledge and skills necessary to produce high-quality products. Ultimately, the findings from these visits were distilled into a rapid report, providing a clear snapshot of Jordan's olive sector landscape. Subsequently, leveraging this comparative analysis, a focused study was undertaken on Yemen's olive cultivation, assessing its current state and identifying opportunities to adapt and implement successful Jordanian strategies.

Coffee Gathering (UNESCO)



May **2024**

SMEPS organized a cultural gathering in Aden, bringing together 30 individuals from varorganizations, including FAO, UNESCO, WHO, SFD, and HSE, alongside coffee traders to discuss Yemeni culture and coffee. The event focused on integrating cultural heritage with the coffee tradition. SMEPS facilitated a captivating cupping session, allowing attendees to experience diverse Yemeni coffee flavors while enjoying Qanbus music performed by beneficiaries of a previous UNESCO project. Additionally, SMEPS delivered a presentation highlighting coffee's significance in Yemeni culture and explored ways

to ensure its sustainable growth. The gathering aimed to foster collaboration and promote cultural preservation through the lens of Yemen's cherished coffee heritage.



June

SMEPS conducted a visit fo- Yemeni farmers to reach intercused on familiarizing SMEPS with the Global GAP standards in September, a German international quality certification, to enhance market access for Yemeni farmers. Working with NES, the official Global GAP agency, SMEPS coordinated training sessions led by Egyptian experts. These sessions aimed to qualify consultants, advisors, and beneficiaries of the "Access to Markets" project on Global GAP standards, which encompass quality in areas like packaging, production, harvesting, and product sorting. The seeks to open new opportunities for

national markets by ensuring their products meet rigorous quality benchmarks.



Exposure Visit to **GLOBAL** G.A.P.



SMEPS successfully conducted an IFC meeting in Aden, engaging 22 stakeholders across various sectors. SMEPS organized and facilitated three key sessions: Coffee Day, Women and Youth Days, and Fish Day. During Coffee Day, SMEPS showcased its interventions in the coffee sector and initiated discussions with the IFC on potential investments. The Women and Youth Days provided a platform for participants to present business ideas and challenges, offering valuable insights for future World Bank support. SMEPS also facilitated discussions during the Fish Day

workshop. The meeting highlighted SMEPS's role in fostering economic development and facilitating dialogue between stakeholders and international organizations.



Coffee Workshop with the IFC



HSA Kenya Livestock Experience



November 2024

In November, SMEPS conducted a visit to Kenya to strengthen its partnership with the private sector, specifically the HSA Group. The primary objective was to discuss collaborative opportunities and gain insights into the successful Tetra Pak experience in Kenya. This visit facilitated a productive dialogue, resulting in a shared vision for enhancing dairy production in Yemen. SMEPS and HSA Group, through its subsidiary Nadfood, identified a strategic opportunity to establish a new production line dedicated to producing fresh milk, leveraging the knowledge gained from the Kenyan model.

This initiative aims to foster the local dairy industry and provide consumers with high-quality, fresh milk products.





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