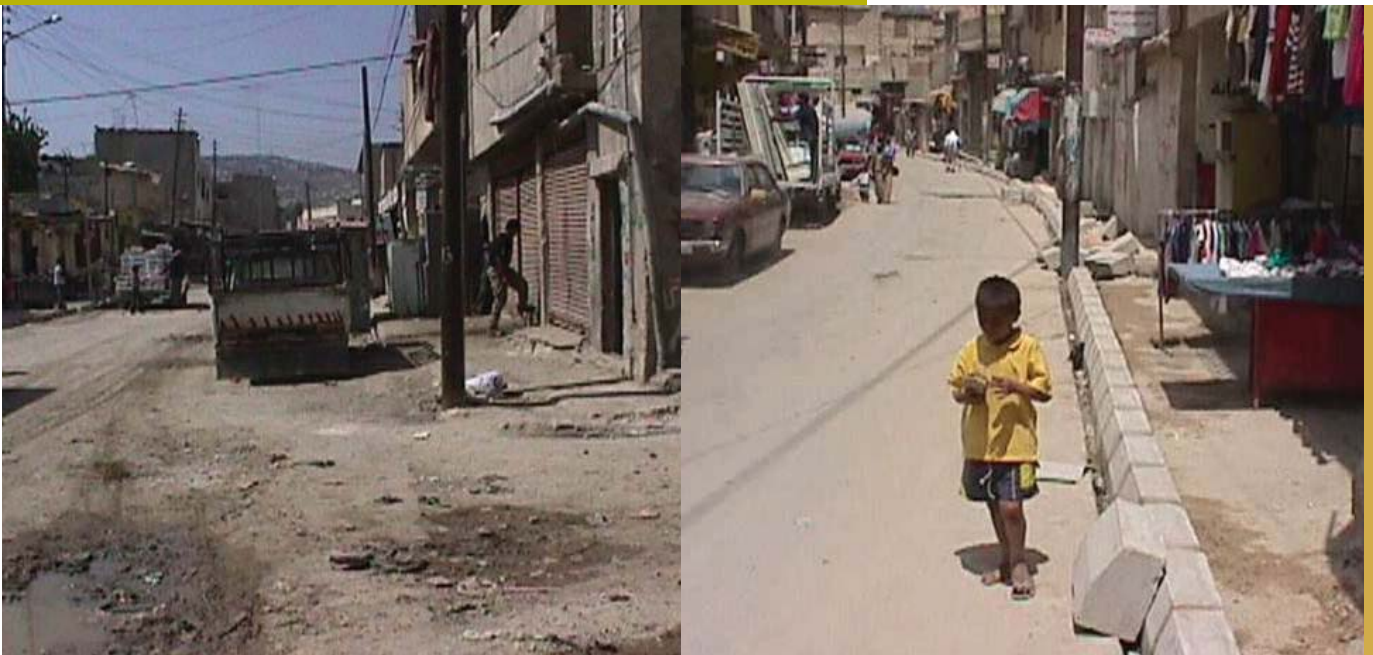




Islamic Development Bank

Together we build a better future

Social Safety Nets programme transforms lives of millions



Social safety nets are vital mechanisms for preventing vulnerable segments of society from falling into poverty and to provide foundations for long-term sustainable development. Elements of safety nets include development of public infrastructure, such as roads and water resources, education and healthcare programmes, and microfinance initiatives aimed at supporting the development of small and microenterprises.

In the 1990s Jordan, Egypt and Yemen were facing rapidly growing populations, increasing unemployment and poverty. Health and education sectors were struggling to meet the growing demand for their services. Infrastructure was crumbling, or simply did not exist in some areas. But a recent evaluation of projects in the three countries funded under the Islamic Development Bank (IsDB)'s Social Safety Nets programme showed a remarkable turnaround.

The social development programmes in all three countries created jobs, alleviated poverty and delivered services through a bottom-up approach that included efforts to build and strengthen local institutions. All developed vital social infrastructure such as hospitals and clinics, water supplies and roads, giving large numbers of people access to social services such as health and education. And microfinance initiatives in Jordan, Egypt and Yemen created thousands of small and microenterprises, many of them established by women.



New paths and stairs (right) facilitate free movement of people and goods in the camps and settlements.

Focus on Jordan

Understanding the needs

In the 1990s Jordan was facing increasing levels of poverty, particularly as a result of political tensions in the region, which constrained trade, and underinvestment in infrastructure and industry. Influxes of refugees, particularly from Gulf countries following the Gulf War in 1991, swelled the refugee camps and squatter areas in the country, overwhelming their limited infrastructure and straining the country's educational and health systems. Unemployment soared, especially among the young and residents of these poor areas.

Many areas lacked reliable electricity and water supplies. Sewerage systems were rudimentary at best, and flood-water drainage non-existent. Lack of access roads and poorly constructed footpaths hindered access to these areas, and limited the ability of residents to engage with the wider economy. Schools were few and poorly equipped, limiting educational opportunities for children in these areas, and the shortage of health clinics threatened public health and welfare.

Turning it around

In 1998 the Government of Jordan launched the Community Infrastructure Project (CIP) to improve the lives of residents of 16 squatter settlements and 12 refugee camps and 300 low-income municipalities and villages across the country. CIP was one component of a more comprehensive "Social Productivity Program". It

Cover caption: Improved roads and footpaths (right) have increased access for businesses, people, public transport and emergency services.

involved a wide range of stakeholders, including potential beneficiaries, who identified specific needs.

IsDB support in Jordan

CIP cost a total of US\$138 million. The Government of Jordan covered 21% of the total cost; the rest was financed by five donors: IsDB, the Arab Fund for Economic and Social Development, the Italian Government, Kreditanstalt für Wiederaufbau, Germany, and the World Bank. IsDB funded CIP activities in six squatter settlements, including the construction or upgrading and equipping of four schools, three health centres and four community centres.

Lives transformed

CIP has dramatically improved the lives and welfare of residents in the areas where it has worked. All told, the project installed or upgraded water and sewerage supply networks; storm-water drainage; and roads, footpaths, retaining walls and street lighting. It also constructed and equipped 24 health centres, seven schools and 21 community centres. CIP generated over half a million days of work for local labourers and created more than 60 full-time ongoing jobs.

"The project enabled us to live our lives with dignity, turning the desert into a lively habitat. The children now have easy and better access to school."

Soliman Saleh Jaddoh, Leader, Abu Sayyah Community

Homes are now connected to reliable, clean water supplies, reducing the burden of fetching and carrying water that used to fall on women and children in particular. Filling the average home's water tank used to take three days of pumping – now it takes only half an hour. This, together with new sewerage systems and improved refuse collection systems, has dramatically improved public health and the quality of life in the camps, settlements and villages.

"The project targeted the poor segment of Jordan without being biased to any specific ethnic community."

Eng. Mahmood Jameel, Principal Project Area Manager

The roads and footpaths constructed by CIP also played a huge part in improving the quality of life in the targeted areas, according to some three-quarters of families surveyed after the Project was completed. Refuse trucks can now reach the collection centres. Ambulances and other emergency vehicles can reach houses within these areas, saving lives and property. And residents can



now move around more easily and safely, helping children get to school and adults get to work and to markets, both on foot and using public transport.

The new community and health centres are playing an increasing role in the communities they serve. Advisors at community centres have raised awareness of services available from the municipality and have provided guidance to community members on how to access services such as legal advice, healthcare and support for disabled family members. The centre in Al-Hashmi, for example, has helped women, in particular, to find jobs outside the settlement and become economically self-sufficient.

"Our clinic received regular visits by the community members. And, we have also dentist come to the clinic twice a week." Head of Health Centre, Abu Sayyah Community

Sustainability built in

The inclusive approach employed by CIP in identifying needs and developing plans has had the added benefit of strengthening the sustainability of the Project's outcomes. The Ministry of Health had budgeted for the operation and upkeep of the health centres, as had the Ministry of Education for the schools, the water authorities for the water and sewerage systems, and municipalities for the roads, footpaths and street lighting. The involvement of the beneficiaries in identifying the needs ensured that they had a strong sense of ownership over the new facilities and will ensure that they provide a service for years to come.

"Previous similar experience gave us the capacity to implement this social safety net project successfully." Eng. Haifa, Housing and Urban Development Corporation

"The project was designed with development effectiveness in mind – that's why it became so successful and significantly improved the lives of ordinary people." Adel Basboos, Advisor to the Minister of Planning and International Cooperation

Egypt and Yemen – similar stories

Egypt and Yemen face many of the same problems as Jordan: rapidly growing populations, strained infrastructure and services, particularly health and

education, and burgeoning unemployment. In Egypt, for example, youth unemployment is running at about 25% and some 15% of children between the ages of six and 18 have either never been to school or have dropped out, while in Yemen the literacy rate is about 50%. A significant proportion of the populations in Egypt and Yemen subsist on less than US\$2 per day.

Both countries established Social Funds for Development (SFDs) in the 1990s, focusing on improving access to education, healthcare and basic infrastructure, creating employment, in particular by providing access to microcredit, while enabling communities to take charge of their own development.

Success factors

Clear focus on poor and vulnerable groups

All three programmes focused their efforts on poor and vulnerable groups, working with them to identify their principal needs and developing programmes of activity designed to address these. The SFD in Yemen specifically targeted the poorest segments of society.

Community engagement

All three programmes adopted a bottom-up and participatory approach. This contributed to empowering local communities, creating trust and cooperation, and building beneficiaries' capacities to identify development opportunities, develop projects and follow them through. It also led to a strong sense of ownership among the beneficiaries.

Integrated community development

All three programmes focused on health, education and infrastructure, providing the foundations for poverty alleviation and sustainable economic development. Microfinance initiatives in Egypt and Yemen created a new generation of entrepreneurs, many of them women, and thousands of new jobs.

Sustainability

National and local agencies were closely engaged in problem identification and project planning and implementation. As a result, the recipient agencies already had a sense of ownership of the project outcomes and had budgeted for their continued support. In all three cases hand-over of the new facilities and programmes to local authorities went smoothly and prospects for their sustainability are good.



IsDB support in Egypt and Yemen

The total cost of the SFD in Egypt was US\$739 million, of which IsDB provided US\$9.87 million to finance the Small Enterprises Development Programme and the Community Development Programme.

The SFD in Yemen cost a total of US\$185 million. IsDB contributed US\$16 million to the implementation of Phase 2 of the SFD, supporting development of basic social and economic infrastructure for poor rural communities.

Focus on health, education, infrastructure and jobs

Millions of people benefited directly from the SFD programmes in Egypt and Yemen.

The programme in Egypt created 2.3 million new jobs, more than 1.8 million through its support for small projects and provision of microcredit loans. The 840 health centres renovated and staffed by the programme are bringing healthcare and other services to millions of people. The health centre at Fayoum, for example, serves more than 50,000 people, providing a complete healthcare service (including primary care, emergency services, preventive and clinical medicine, dentistry, maternity and delivery services, immunisation, and public health and family planning awareness seminars), as well as organising literacy classes, training, and sewing and design lessons. The benefit to the poor communities they serve is immense. The programme also built adult education centres, provided teaching materials, trained adult education teachers and paid their salaries. It also furnished and renovated schools in many rural and deprived communities. In total, more than 1.6 million people benefited. Of the beneficiaries interviewed, 95% stated that the programme had improved their lives, while 95% reported an increase in their self-esteem.

The impact of the SFD programme in Yemen was also immense. All told, the programme created more than 30 million days of work, and some 12 million of Yemen's 25 million people benefited from its projects. More than 2 million people benefited from improvements in provision of education. The 40 health centres and 40 health units built by the programme between 2003 and 2005 brought improved health care to 1.3 million people, more than half of them women. The proportion of children aged 12 to 23 months that had completed immunisation doubled between 2003 and 2006, from 37% to 75%. More than 2 million people benefited from improved water supplies. In one village, Al Munzar, IsDB funded a water-supply project that brought fresh running water to the residents, while other elements of the SFD

programme established a school, a healthcare unit and a paved road connecting the village to the nearby city. Together these developments improved the quality of life of the villagers and boosted the local economy. Roads constructed and rehabilitated by the programme helped reduce the time it takes people from rural communities to reach markets from an average of 160 minutes to 120 minutes, and reduced cost of travel by 45%; more than 3.3 million people benefited.

With its focus on empowering local communities, the programme in Yemen helped stakeholders identify their resources and development opportunities. This led to local communities constructing 45 rural roads and 139 water reservoirs and conducting two education projects with their own resources, multiplying the effects of investment in the SFD.

Acknowledgements

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