

2025-07 | Digital Ecosystem for Financial and Market Inclusion, Yemen

Financial Sector Partner (FSP) & Grantee:	Al-Amal Microfinance Bank	SCBF Contribution:	CHF 74,902.5 (40%)
		Matching Contribution:	CHF 74,902.5 (40%) - AGFUND CHF 38,455 (20%) – FSP & Grantee
Country:	Yemen	Duration:	Dec 2025 – Feb 2027
Potential Outreach:	4,000 (individual & entities)	Product(s):	Integrated Digital Ecosystem Platform
Thereof Women:	50%	Target Group:	Low-income clients

PURPOSE AND VISION

In Yemen, low-income households, SMEs, and small-scale farmers face limited access to loans, unreliable supplier networks, inefficient transport, and restricted market access. The absence of an integrated ecosystem forces these groups into fragmented, high-cost processes that undermine profitability and sustainability.

The proposed solution is Al-Amal Platform, an integrated digital platform providing a unified entry point for financial services, verified suppliers, logistics, and digital marketplaces.

The long-term vision is to create an end-to-end digital ecosystem that lowers transaction costs, simplifies market access, and equips underserved communities with essential knowledge for economic success, thereby fostering financial inclusion, resilience, and poverty reduction.

PROGRAMME DESIGN AND DELIVERY

The project will deliver an integrated digital platform (web and mobile App) with core components: digital loan applications, a verified supplier marketplace, logistics booking, a digital sales portal, and integrated financial literacy/business training modules. Delivery is through a multi-stakeholder partnership model led by Al-Amal Microfinance Bank (AMB), involving a Technology Partner for development, verified suppliers, and logistics companies. Key activities include platform design and coding, MVP development and beta testing, training for staff and partners, financial literacy workshops, and a phased launch with marketing campaigns.

Participation is enabled via community outreach, social media, NGO/cooperative partnerships, and trained field agents for registration and in-person support, ensuring accessibility to rural areas.

OUTCOMES, IMPACT AND LEARNING

Impact metrics include increased access to formal financial services, income/job generation, and reduced livelihood risks. Progress will be measured via client satisfaction surveys, baseline/follow-up surveys, KPIs (adoption rates, repayment performance), and a final impact survey.

Learning will be generated through continuous user feedback, beta testing, monitoring of adoption bottlenecks, and impact data analysis. Insights will inform platform optimization, partnership strategies, and contribute to a replicable model for integrated digital financial inclusion in similar contexts.

By project completion, the project seeks to onboard at least **4,000** new active clients by project end, with targets for gender (**50% women**), youth (**30%**), and rural focus (**60%**).

Partnering with:

