

INSIDE

Analysis

Yemen IDPs mull return to Amran after ceasefire

Page 4



Opinion

Gandhian struggle was never an option for Gaza

Page 5

Report

Melhan district in Mahwit has no water, local council members blamed

Page 6



Photo Essay

Drawing for happiness

Page 8



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Houthis protest the removal of fuel subsidies, war in Gaza

Story and photo by
Amal Al-Yarisi

SANA'A, Aug. 4—Thousands of Houthi supporters gathered in the capital Sana'a on Monday to protest against the lifting of fuel subsidies one week prior.

Answering Abdulmalik Al-Houthi's call on Sunday, protesters from various areas gathered in Sana'a on Monday to protest the removal of fuel subsidies and to show support for Gaza. On large banners the name of the protest could be read: "to support Gaza and reject lifting the subsidies."

The protest covered several streets in Sana'a, including as Al-Zira'a and Al-Zubari, as well as Tahrir Square. A number of security forces were deployed in those streets and the surroundings of government and diplomatic buildings. None of those forces interfered with the protest, however.

Some helicopters were circling the sky upon the start of the protest.

"The people must move and show their rejection of the corrupt government," said Mohammad Ali Al-Nihmi, one of the participants in the protest. He added, "Yemenis have been silent for too long about injustice, but they will not be silent about increasing prices because

they have become hungry, lacking their daily bread."

Al-Nihmi explained that the government's actions demonstrate its indifference toward the suffering of Yemeni citizens, otherwise it would have resorted to other options, such as collecting taxes, in its attempt to restore its budget.

"The effects of this decision will not be felt by the officials who have robbed the public treasury," Al-Nihmi criticized.

The protesters demanded the resignation of the government, chanting slogans against the subsidy cuts as well as the Houthis' well known slogan, "death to America, death to Israel, curse the Jews, victory to Islam."

Ruqaya Saeed, one of the protesters, explained that the reason she participated in this protest is to support Gaza, which is bleeding due to the Israeli bombardment.

"We are all one family and we all suffer; the Palestinians suffer from the Zionist occupation and we suffer corruption, hunger, and poverty." In her opinion, "the government has made things worse when they lifted the subsidies."

Saeed also announced that protests will continue until the government meets the people's demands.

Although several parties that are unaffiliated with the Houthis have

participated in the protest, several residents accused the protesters of being Houthi and creating disorder.

Saleh Ahmed, a resident in Sana'a, said that he did not participate in the protest because it was organized by the Houthis, adding that "the Houthis are trying to destroy the country and I can not assist them."

"They are saboteurs and organized this protest only to convince ordinary people to join them and adopt their beliefs," he added.

Ahmed said that he is against selling fuel at the market price and that he perceived a mass strike as the lone solution.

Several Houthi gunmen joined the protest, unimpeded by soldiers located in military checkpoints throughout the city.

While some Houthis argued that these gunmen protected protesters, others who participated in the demonstration withdrew part way through due to their presence.

Hani Al-Junaid, a member of the Yemeni Socialist Party, said that he left the demonstration after the Houthis attended the protest with their guns.

"We won't join this backward religious group and they will fall just like the Islah Party," he said.

"We decided to withdraw after



Although several parties unaffiliated with the Houthis joined the demonstration, the clear presence of Houthi posters and gunmen caused some to pull out part way through.

the Houthis came with their guns... and raised sectarian slogans," said Al-Junaid.

The Yemeni government an-

nounced on July 30 that fuel will be sold at the unsubsidized market price, which is YR200 (\$0.93) per liter instead of the previous YR125

(\$0.58). The subsidy cuts have resulted in price hikes of transportation fees and various products.

Alleged AQAP militants kill four, government offensive feared in Hadramout

■ **Ali Ibrahim Al-Moshki**

SANA'A, Aug. 4—Four soldiers were killed and 15 others wounded early Monday in an attack allegedly carried out by Al-Qaeda in the Arabian Peninsula (AQAP) on military patrols in Hadramout, according to security and local sources.

Bader Al-Shami, an officer of the 1st Military Command, said patrols from the 30th Armored Brigade sustained two attacks on Monday in Al-Qatan area, Hadramout, at 2:30 AM, adding that the attacks left four soldiers dead and 15 others

wounded.

"We are in a state of emergency to pursue the perpetrators who are suspected of being affiliated with Al-Qaeda because they spread widely in the governorate nowadays," said Al-Shami.

This came hours after military reinforcements from the governorates of Lahj and Sana'a arrived in Hadramout to try and stabilize the security situation.

According to Al-Shami, AQAP is spreading day by day in the governorate and the authorities may carry out a military campaign similar

to the thirty day offensive that took place in Abyan and Shabwa governorates in May, which left hundreds of soldiers and militants dead.

Maqsham told the Yemen Times that in light of the spread of alleged AQAP militants in the region, the 135th Brigade was transferred from Lahj to Hadramout in addition to two battalions from Sana'a.

"These preparations may aim to carry out a mass campaign to clear the governorate of Al-Qaeda affiliates but we don't know yet," he added.

A source from President Hadi's

Office, who spoke to the Yemen Times on condition of anonymity, said the military reinforcements sent to Hadramout only aim to strengthen the security in the governorate.

Many residents fear that the reinforcements may be an indication that a new military offensive against suspected AQAP members and affiliates is nearing.

"We are afraid that there will be clashes between the military and Al-Qaeda affiliates. Clashes may last for several months because there are many Al-Qaeda affiliates

in Hadramout," said Ahmed Saleh Bin Shamlol, a resident in Hadramout.

Reflecting on the toll of the government's recent offensive in Aby-

an and Shabwa, Shamlol added, "I hope the Defense Ministry will not carry out a war against Al-Qaeda in the governorate because thousands of civilians will be killed."

Fighting renews in Al-Jawf hours after ceasefire signed

■ **Nasser Al-Sakkaf**

SANA'A, Aug. 4—Clashes renewed early Sunday between the Houthis and local Sunni tribesmen in Al-Saqia area of Al-Ghail district in Al-Jawf governorate shortly after a ceasefire agreement was reached by the Presidential Committee on Saturday.

The committee was supposed to begin implementing the agreement on Sunday but was hindered by clashes that broke out earlier that same day, according to Mohammed Daraan, a member of the committee.

"Clashes renewed due to misunderstanding between the tribesmen but we don't know yet who broke the agreement. We are trying hard to reach a resolution," he said.

According to Daraan, the committee is unable to access areas where fighting is ongoing because tribesmen are preventing them from doing so.

The committee, which was formed by Defense Minister Mohammed Nasser Ahmed at the orders of President Hadi to resolve the conflict in Al-Jawf, has been working on the ceasefire in Al-Jawf since July 19.

The two warring parties signed the ceasefire agreement on Saturday. It requires both parties to remove barricades, evacuate newly-created positions, exchange anyone taken prisoner during fighting or abducted in the past, and return the bodies of the deceased.

The official document of the ceasefire agreement was signed by Ahmed Al-Hindi, on behalf of

the Houthis, and Saleh Al-Rossa, on behalf of popular committees formed by the Sunni tribesmen.

Although the Islah Party has no official role in the signing of the agreement, the Houthis continue to accuse their opponents of being affiliated with the party.

Mohammad Al-Bukhaiti, a member of the Houthis' Political Office, said, "in Al-Jawf we are fighting the Islah Party, not tribesmen, and all the [Houthi] fighters there are from Al-Jawf."

In contrast, Abdulhammed Amer, the head of the Islah Party's branch in the governorate, said the clashes are not between the Islah Party and the Houthis, but between the Houthis and local residents who have formed popular committees to negotiate on their behalf.

According to Faisal Al-Aswad, a

local journalist in Al-Jawf governorate, sporadic clashes occurred throughout Sunday and were ongoing as of Monday evening.

Fighting began between Houthis and other groups in Al-Jawf governorate in the middle of last month and resulted in the killing of 30 people from both sides.

According to Amer, Houthi supporters threw a grenade on one of the roads, killing a citizen and causing the breakout of clashes directly after the agreement was signed.

Al-Aswad indicated that the reason for the breakout of the clashes between the Houthis and other groups is the absence of trust between the two parties, adding that both parties will still be very cautious even after signing the agreement.

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Army clashes with unidentified saboteurs in Marib

■ Madiha Al-Junaid

SANA'A, Aug. 4—Clashes between the military and saboteurs broke out on Sunday morning in Sarwah district, Marib governorate, after they blew up the district's oil pipeline, leaving one soldier and five criminals injured.

According to Abdurrahman Eesah, a soldier from the 3rd Military Command in Marib, the pipeline explosion, which happened on Friday, was the result of machine gun fire. "The saboteurs stayed in the area for the next couple of days to ensure there wouldn't be repairs on the pipeline, before being kicked out by the military," he said.

After the military took over the

area surrounding the blown up pipeline, "it circulated the region for security and then called in the engineers, who finished repairing the oil pipeline at approximately 11 AM on Sunday," Eesah said.

Hussein Nassir, the deputy manager of the Oil Office in Marib, said, "the oil pipeline that was sabotaged transports to Ras Eesa [an oil terminal on Yemen's west coast] what amounts to 90,000 barrels."

On Sunday, the Defense Ministry's website said that for two hours "the army clashed with the saboteurs and bandits in Sarwah markets and the neighboring hills" until the saboteurs fled.

According to Eesah, the 3rd Military Command's campaign to

arrest the saboteurs, contained sporadic fighting.

"They [the saboteurs] ran away to nearby mountainous areas, which explains why we can't find them," he explained.

Ongoing clashes moved from the area the pipeline is located in to adjacent residential neighborhoods, leaving one woman and two children dead. "Another five residents and a soldier from the 312th Brigade were injured during the clashes," said Eesah.

The 3rd Military Command told the Yemen Times that their own sources reported the injury of five saboteurs. It claims that the saboteurs belong to the Al-Zayed family, which it says has fled to nearby mountainous areas.

Some members of the Al-Zayed family used to be senior officials in Marib governorate during Saleh's rule, including Nagi Al-Zayed, the former governor of Marib. Over the last two years, the family has been accused of similar acts of sabotage by the government.

Oil pipelines in different governorates in Yemen frequently witness explosions and acts of sabotage by armed tribesmen and alleged AQAP militants who want to pressure the government to provide money, infrastructure, or release imprisoned relatives. In the last year alone, the Yemeni government announced losses of more than YR225 billion (\$1.05 billion) as a result of damaged oil pipelines.



Militants kill four security personnel, injure one in Shabwa

SANA'A, Aug. 4—A group of militants using two pickup trucks on Saturday evening attacked a security patrol in Ataq city, the capital of Shabwa governorate, the Ministry of Interior reported on its website.

The attack resulted in the death of four policemen and left another one injured. The ministry quoted both Brigadier General Awadh Thaiban, security chief of Shabwa, and Colonel Adnan Al-Dhali, the commander of the Special Security Forces in Shabwa, as claiming that evidence from the incident confirms it was a terror attack.

In late April the Yemeni military launched an offensive in Abyan and Shabwa aimed at clearing the two governorates of suspected Al-Qaeda in the Arabian Peninsula (AQAP) militants. The Defense Ministry said in May that its forces pushed suspected AQAP militants out of Azzan town in Maifa district in Shabwa, which the group took over in June 2011.

Floods claim the life of one woman in Hodeida

SANA'A, Aug. 4—Floods in Sardood Valley in northwest Hodeida governorate swept away one woman while she was attempting to cross the flooded valley on Friday, the police administration of Al-Kadan district announced the day after.

Because there is no bridge over the valley, floods often prevent people from crossing the valley during rainfall seasons and they end up stuck on one side for days until the level of water decreases. Many people die from attempting to cross the flooded valley.

The woman was taken out of the water after she had already drowned, according to the Interior Ministry.

The floods in Sardood suspend the movement of people and commodities between Hodeida city and

Al-Kadan district, a transit town for several districts in northern Hodeida and other districts of Mawhit governorate, east of Hodeida.

Transport and interior ministries send committees to monitor rising transportation fees

SANA'A, Aug. 4—Field committees will begin on-site inspections in different governorates on Tuesday to supervise rising transportation fees and monitor any related violations, said Jamal Al-Shawbali, head of the Land Transport Affairs Authority which forms part of the Transport Ministry.

Al-Shawbali told the state-run Saba News Agency on Monday that the authority gave orders to all its offices and branches to make sure that the rise of transportation fees, which followed the cut of fuel subsidies, does not exceed 20 percent.

According to Al-Shawbali, the authority follows orders made by the Transport Ministry in the aftermath of the government's decision to dramatically reduce its fuel subsidies.

Yemeni exchange student in Egypt released, found not guilty

SANA'A, Aug. 4—The Minister of Higher Education and Scientific Research, Hesham Sharaf, denied that any connection exists between the Yemeni exchange student, Fuad Al-Sabehi, and the explosion which occurred on August 1 in front of his family's apartment in Asiot city, Egypt.

The Defense Ministry announced on its website on Monday that Egyptian Authorities have released the Yemeni exchange student who is participating in an exchange program in Aden funded by the Ministry of Higher Education and Scientific Research. The release followed an investigation which established that there is no connection between the Yemeni student and the explosion.

Compensation denied to 2011 uprising victims, Finance Ministry blamed

■ Ali Ibrahim Al-Moshki

SANA'A, Aug. 4—The 2011 Revolutionary Victims Fund did not follow through with its earlier announcement to begin handing out monthly compensation at the end of July, accusing the Finance Ministry of not providing the fund with money and thereby failing to meet President Hadi's demand for compensation repayments to start in July.

"President Hadi gave explicit orders to provide monthly payments for us but we don't know what happened. We have been waiting since 2011 and we are fed up," said Talal Bin Rizq, the brother of Maher Rizq who was killed during the 2011 uprising.

President Hadi issued a decree in September 2013 ordering that the victims of the 2011 uprising be compensated through the 2011 Revolutionary Victims Fund, which was established that same month. The fund was to disperse monthly stipends to those left severely dis-

abled and to the families of those killed in both the 2011 uprising and Southern Movement clashes.

Sarah Abdullah Hassan, head of the 2011 Revolutionary Victims Fund, told the Yemen Times in July that at the beginning of the month President Hadi ordered the Finance Ministry to begin compensation payments in July. The Revolutionary Victims Fund subsequently announced it would begin handing out monthly compensation at the end of July.

"We were optimistic to hear that we will get monthly payments starting in July but nothing happened so far," said Rizq.

Dozens of relatives of the victims of the 2011 uprising met in Sana'a at the end of the month, according to Rizq. They issued a letter of complaint to the Ministry of Finance and threatened to protest in front of the 2011 Revolutionary Victims Fund if they did not receive the compensation payments promised by President Hadi within two weeks, he added.

According to Rizq, each family received YR1,000,000 (\$4,655) in compensation in 2012 but they have not received any monthly payments yet.

Hassan expressed her concern that the new finance minister, Mohammed Zimam, will not implement the president's orders, following the example set by his predecessor Sakher Al-Wajeeh.

"No payments were made last month for reasons unknown to us, and we could not reach the Ministry of Finance, which is generally very difficult to contact," said Ali Al-Shiry, an accountant for the Revolutionary Victims Fund.

Hassan blames the Ministry of Finance for not paying the monthly compensation to the victims' families. "The president's directive was very clear and the cause of this problem is the Ministry of Finance, not the fund," she said.

"I contacted the minister of finance at the end of July about this subject but he told me he is busy, and so far he has remained

unavailable. But he promised he would look into the question of whether there are any allocations for the fund left by the previous minister."

The Yemen Times tried to contact the Ministry of Finance for comment but did not receive a response. It was determined in July that a monthly salary of YR35,000 (about \$163) would be paid to 800 injured members of the 2011 uprising and to 50 members of the Southern Movement (Hirak), all of whom have submitted the required documentation to the fund.

More families whose members have been killed or disabled in the 2011 uprising and Southern Movement demonstrations are supposed to receive monthly payments once they submit their documentation.

The 2011 uprising left 1,444 killed and 29,000 wounded and handicapped. In addition, 2,000 people from the Southern Movement have been killed and 7,000 have been wounded in protests since 2007.



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AQAP releases video detailing attack in Seyoun, Hadramout

■ Amal Al-Yarisi

SANA'A, Aug. 4—Al-Qaeda in the Arabian Peninsula (AQAP) media outlet Al-Malahim released a YouTube video on Saturday purporting to show its gunmen storming Seyoun city, Hadramout governorate, on May 23.

"Al-Qaeda is trying to show its presence, especially after the campaign waged by the army on Al-Qaeda strongholds in the governorates of Shabwa and Abyan in the south of Yemen," said Nabeel Al-Sharjabi, professor of political science at Sana'a University.

Al-Sharjabi explained that the video only displayed limited footage of the clashes and did not show the militants breaking into government facilities and security headquarters. "The video focused on emphasizing the character of leading AQAP figure in Abyan, Jalal Baleedi," Al-Sharjabi said.



Leading AQAP figure in Abyan Jalal Baleedi appeared in the YouTube video to discuss the motivation and strategy behind the May 23 attack.

Yemen says goodbye to famous Hadrami singer

■ Ali Saeed

SANA'A, Aug. 4—Thousands of people in Mukalla city in Hadramout governorate participated on Sunday in the funeral of Karama Mirsal, a renowned national singer who was born in the city in 1946.

Mirsal gained his fame through his national and popular songs that were characterized by their Hadrami melody.



The video contained an interview with Baleedi, who elaborated on the reasons behind the Seyoun attack. According to Baleedi it was a response to previous military offensives on AQAP locations in Shabwa and Abyan and "a preemptive strike to confuse the enemy."

Al-Sharjabi's said that the army is weak and currently refrains from taking any serious steps toward confronting AQAP.

"The army and the counter-terrorism unit should develop their plans," he added. According to him, the security campaign undertaken by the army failed to block the borders of Abyan and Shabwa, making it possible for alleged AQAP members to flee to Hadramout.

Aysh Awais, a political analyst at the Saba Center for Strategic Studies, explained that the video con-

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tained footage showing a number of streets in Seyoun city, close to the sites that were targeted. "There was no significant security presence at the time," he notes, saying that checkpoints were supposed to be in place that could fend off possible attacks.

Awais said that AQAP members used advanced techniques in producing the videotape. "It is clear that Al-Qaeda has experience in everything it does, even in videotaping."

Seyoun city was attacked on May 23, leaving 15 AQAP members,

among them three Saudi nationals, and 12 soldiers killed and 11 soldiers injured, according to an announcement made by the Ministry of Defense.

Apart from naming the three Saudis and two Yemeni soldiers, one of whom was only injured, the ministry did not release any names or provide evidence for its claims.

The recently released AQAP video does not say whether any of its members were killed or injured. It only mentions that AQAP was able to kill and injure dozens of security personnel and soldiers.

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Yemen IDPs mull return to Amran after ceasefire

IRIN

First published July 31

Thousands of people displaced by recent heavy fighting between Houthi rebels and government forces in the city of Amran in northern Yemen are looking to return to their homes following a recent Houthi withdrawal, but they face significant challenges.

The conflict began over three months ago after clashes between the Shia Houthis and tribal armed groups. Yet in the past few weeks it intensified, with the Houthis claiming a series of towns including Amran amid fears that Sana'a itself could be targeted. The Yemeni military has fought back, with reports of aerial attacks on Amran increasing the threats to civilians. At least 200 people have been killed, while at least 35,000 have become internally displaced persons (IDPs), according to the UN. Many were facing displacement for a second time as those from other violent regions have sought refuge in Amran in recent years.

Yet in recent days, hopes have been raised that the IDPs may return home as the crisis appears to be on the wane. Yemen's President Abdu Rabu Mansour Hadi visited Amran on July 23, while the Houthis have withdrawn their fighters and allowed the government to take back critical buildings such as the security headquarters and key banks. A government spokesperson who visited these facilities assured IRIN there had been no significant looting or damage.

Yahya Shouai and his family are among thousands of dispossessed from Amran currently in the capital Sana'a awaiting the opportunity to return home. "There is no food, no shelter, no tents and no latrines either," Shouai said. "Even the park toilets were closed and we were not given access to use them."

When, at the beginning of July, Houthi rebels charged their home town, the Shouai family packed up and left. In the commotion, Yahya's pregnant wife's water broke; she gave birth on a bus rattling away



Members of the Muhamasheen community in Yemen are among over 35,000 people displaced following fighting in the city of Amran. The Muhamasheen community has long complained of discrimination against their dark skin.

from the sound of machine guns.

Getting back home

The next challenge is to get the families back home, and it is one that is beginning in earnest. Johannes Van Der Klaauw, the UN humanitarian coordinator for Yemen, visited Amran on July 25 and reported that the city was largely calm. Yet he said there were "signs of damage to buildings in Amran City and Bait Badi as a result of shelling and rocket and mortar attacks," as well as "disturbing evidence of the misuse of civilian infrastructure," including a school still occupied by militants.

This is presenting challenges to return for many families. John Ratcliffe, humanitarian affairs officer at the UN Office for the Coordination of Humanitarian Affairs (OCHA), told IRIN that while access to the city was largely open for return-

ing residents, two groups of people would face significant challenges: "those perceived as opposed to the Houthis and those whose houses have been severely damaged."

Some, like Qaid Mohammed, have already returned. He and his family made the trip back for the Eid holiday on July 28 after weeks in a tented settlement in the capital. He arrived to find that thankfully little damage had been done to his home, though his neighborhood was eerily quiet. "The city is still like a ghost town, but we have no other choice. It is much better than staying in tents during this rainy season," he said, referencing the weather in mountainous Sana'a.

Ahmed Salah, a father of three, is not so lucky. He has learned from friends who remained in Amran that his home was partially destroyed in the fighting. Infuriated, he has resigned himself to remaining in the

capital for the foreseeable future. "Where am I supposed to go?" he asks. "If there is no house waiting for me, then staying here in Sana'a is the same as staying at a relative's house in Amran."

Aid challenges

The militarized atmosphere in Amran is not the only cause for concern for humanitarians. Yemen is facing a crippling long-term fuel shortage, while a decision to remove fuel subsidies has led to mass protests in Sana'a in recent days in which at least one person has been killed.

Many aid workers have been forced to cancel or suspend fieldwork, resulting in delays to support for vulnerable groups, while the health sector in Amran is suffering from a lack of medicines, fuel and human resources.

Ratcliffe acknowledged that both the security situation and fuel crises have "complicated [relief] efforts by causing delays. Fuel shortages have prevented some mills from producing flour, meaning that food aid at times has been delayed or has had to deliver wheat grain in place of flour to some beneficiaries, includ-

ing people affected by conflict in Amran," he said. "Security concerns have also resulted in missions to Amran being re-scheduled, which slows the overall speed of the response."

Saddam Al-Kamal, spokesperson for the Yemeni government's Executive Unit for IDPs, said they were trying their best to cope with the scale of the crisis and would both help IDPs return and offer support for those that chose to stay in Sana'a. "Both the returnee and the staying IDPs have received food and non-food assistance from the Executive Unit for IDPs' camps and its partners like OCHA, Islamic Relief, and Médecins Sans Frontières," Al-Kamal said.

Yet some IDPs dispute this statement, accusing the Yemeni authorities of preferential treatment. In Sana'a IRIN met around 400 families sleeping without cover in a park opposite the mayor's office. They come from Yemen's black Muhamasheen (marginalized) community, often derogatorily referred to as "servants" and discriminated against on account of their dark skin. The families say that since their displacement they have no support from the state.

"We have black skin, hence [the Yemeni authorities] think we don't deserve to be treated like the other light skinned IDPs," complained Ahmed Ali Al-Ansi, who fled Amran a few weeks ago. They had been demonstrating outside the presidential palace and the Yemeni government's Executive Unit for IDPs, but say they were chased away by residents brandishing weapons. Kamal denied there had been any discrimination in the government's policies.

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Poverty and conflict in the Middle East

Matthew Timmerman
atlanticcouncil.org
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From its outset, the self-immolation of a crestfallen Tunisian vegetable vendor, the Arab Spring was largely about poverty. Mohamed Bouazizi's final words before igniting himself and the region were, "how do you expect me to make a living?"

As citizens across the Arab world connected their dismal material prospects to stagnant, exclusivist politics—governments fell. While it was a process that invited turmoil, it was justified as necessary but also temporary.

The former may have proven true, but the latter has not. Discord continues to characterize the region and skepticism toward the Arab Spring is becoming more prevalent. Meanwhile, respectable news sources summarize the phenomenon with bold proclamations like "The Tragedy of the Arabs."

In the Middle East, turmoil is frequently explained as a product of sectarianism, but the trans-sectarian reality of poverty encapsulated in Mohamed Bouazizi's desperate plea continues to drive the trajectory of the region.

In Tunisia, boasting arguably the most successful transition, the memory of Bouazizi lingers as politicians publically express poverty reduction as their chief mandate. Similarly in Egypt, it is now the

chief performance benchmark for the presidency of a former general schooled in securing the country, not boosting the median income.

Most significantly, poverty is an underlying factor in the broader regional struggle with extremism. The Islamic State's gains in eastern Syria and western Iraq cannot be understood outside the context of locals disillusioned with their material realities.

In Syria, the Islamic State now possesses a stronghold in the Raqqa governorate. Not surprisingly, it is one of the poorest in the country, hit particularly hard by a brutal pre-war drought. As the New York Times recently documented, the semblance of normalcy the Islamic State has established within its Raqqa jurisdiction is now attracting war weary Syrians eager to earn a living anywhere they can find stability and basic governance.

In Iraq, the poverty-extremism connection took shape when materially deprived Sunni tribes in Anbar province allied with the force they had been paid to hold back (the Islamic State) as soon as the central government's much needed financial compensation discontinued. Similarly in Jordan, support for the Islamic State has thrived in neglected, impoverished rural cities like Maan where unemployment tops 25 percent.

In the Sinai Peninsula and Yemen's remote villages, poverty continues to fuel radicalism among jihadi groups bent on destabilizing central govern-

ments and attacking foreigners. The new governments of these countries seek arms and apaches from militarized allies; development initiatives among impoverished Bedouin communities susceptible to radicalism remain a secondary concern.

Meanwhile in the Gaza Strip, experts of all walks have noted the strong correlation between the conditions of the territory and the tactics of Hamas. Shmuel Zakai, retired commander of the IDF's Gaza Division, recently questioned policy toward the strip stating, "you cannot just land blows, leave the Palestinians in Gaza in the economic distress they are in and expect Hamas just to sit around and do nothing."

In 2008, Susan Rice wrote in a Brookings publication, "among the most significant consequences of country-level poverty is a heightened risk of conflict." The modern Middle East may validate this claim. Skimming through the list of nations with GDPs per capita of less than \$10,000, five of the ten (Egypt, Iraq, Syria, Sudan, and Yemen) have experienced significant internal conflict or civil war within the last three years.

While the Middle East holds a reputation as the graveyard of predictions, it is reasonable to forecast that a sustainable regional movement toward stability cannot occur absent an answer to Mohamed Bouazizi's question.

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¹MetaMeta is a Netherlands based company and provides research and consultancy services in water governance. It also offers specialized communication products geared to the international resource management and development sectors. MetaMeta is present in Yemen, Ethiopia, Pakistan and Nepal. For more information visit www.metameta.nl.

Gandhian struggle was never an option for Gaza

Ramzy Baroud
middleeasteye.com
First published August 1

“Where is the Palestinian Gandhi? In Israeli prison, of course!” was the title of an article by Jo Ehrlich published in Mondoweiss.net on Dec. 21, 2009. It was written almost exactly one year after Israel concluded a major war against Gaza, Operation Cast Lead (Dec. 27, 2008 to Jan. 18, 2009), which was until now the deadliest Israeli attack against the strip for many years.

Ehrlich was belittling the question of a “Palestinian Gandhi,” while responding to the patronizing approach others had taken to the concept: “Not that I’m in any way playing into the Palestinian Gandhi dialogue, I think it’s actually pretty diversionary/racist. But sometimes you have to laugh in order not to cry,” he writes in his opening paragraph.

Indeed, the concept of a “Palestinian Gandhi” was and remains ignorant, patronizing, and racist. But the question is also inescapable, especially for people who classify themselves as “pro-Palestinian activists.”

Israel’s latest war—Operation Protective Edge—has surpassed Cast Lead in terms of duration, casualties, level of destruction—and the sheer horror of targeting civilians—and still the Gandhi question seems more muted than usual.

To understand why, one needs to first examine the reason why demands were made on the Palestinians to produce a non-violent Gandhi alternative in their struggle for freedom in the first place.

The Second Palestinian Intifada (uprising) from 2000-2005 elicited an extremely violent Israeli response. Israeli leaders at the time meant to send a message to the then Palestinian leader, Yasser Arafat, that they had no patience for any act of collective defiance. Israel was convinced that Arafat engineered the Intifada to strengthen his political position in “peace talks” which proved to be worthless.

Caught in an impossible situation that included facing a US-fed Israeli war machine—and having no faith in their leadership—Palestinians resorted to arms, using suicide bombings as well as other violent methods.

The tactic raised much controversy—due to the death toll among Israeli civilians—and was quickly used in Israel-Western propaganda to retrospectively explain Israel’s military occupation and justify its harsh military tactics.

Those who dared explain Palestinian violence within its proper context, or who underscored that many more Palestinian civilians were still being killed by the Israeli army, were shunned by the media, and at times seen as a liability by those who kept on classifying Palestinians as vic-

tims.

Many Westerners (from presidents, to philosophers, to journalists, to social media activists) deliberated the matter with enthusiasm. The fact that few Western countries have truly experienced an anti-colonial national liberation struggle in their modern history, and thus lack any real understanding of the humiliation and anger experienced by these nations, seemed to matter little. Some were simply concerned about Israel and no one else. Others wanted to preserve the image of the Palestinian as an occupied, hapless, eternal victim.

The most egregious presentation of this language was made by then newly elected US President Barack Obama, who stood at a Cairo university podium on June 4, 2009, to convey to Palestinians a denigrating, insensitive and highly inaccurate message:

“Palestinians must abandon violence. Resistance through violence and killing is wrong and it does not succeed. For centuries, black people in America suffered the lash of the whip as slaves and the humiliation of segregation... But it was not violence that won full and equal rights. This same story can be told by people from South Africa to South Asia; from Eastern Europe to Indonesia. It’s a story with a simple truth: that violence is a dead end.”

Obama’s message painted the Palestinian struggle as an abnormality

among perfectly peaceful national liberation struggles around the world. This message was of course untrue.

The US president either didn’t know or wished to ignore a Palestinian history of non-violent resistance that goes back to the 1920s and 1930s—and arguably earlier than that.

Obama, like many others, fails to appreciate how much extreme Israeli violence, using weapons that the US has continued to supply to Tel Aviv, has factored in subduing Palestinian resistance. Washington’s weapons have also helped Israel to maintain a relatively easy military occupation and to keep Jewish settlements thriving on stolen Palestinian land.

But the decisive point in the discussion was the Second Intifada, which incited much Israeli violence, resulting in the death of thousands. The political implications of the uprising were also quite significant as it divided Palestinians between those who were intimidated by the Israeli tactics into submission (the so-called moderates), and others who seemed unrepentant (the so-called radicals).

For nearly ten years now, the debate has raged.

Some condemned Palestinian armed resistance outright, others offered mutual criticism of Israeli and Hamas violence, while another group preached about the futility of armed struggle in the face of a country with nuclear weapons.

That debate made for exquisite discussion on online newspapers and social media, but it hardly registered amongst ordinary Palestinians, especially those in Gaza. Gaza’s intellectuals did consider new ideas of how to build international solidarity to end the Israeli siege, get their message out to the world, and even question the timing of firing rockets into Israel, but few probed the principle of armed resistance.

Of course, Palestinians know best—much more than Obama and other armchair preachers. They know that collective resistance is not always a tactic determined through social media forums; that when one’s children are pulverized by US-supplied killing technology, there is no time to lay flat and sing “we shall overcome”—especially when it comes to preventing tanks from entering neighborhoods such as Shujaiya, Jabalya, or Maghazi.

Palestinians also know that Israeli state violence is a result of a decided political agenda, and not tailored around the nature of Palestinian resistance. More importantly, history has taught them, that when Israelis come to Gaza as invaders, few will stand in its defense before the Western-financed killing machine, aside from Gaza’s own sons and daughters. If Gazans don’t defend their cities, no one else will.

Although the disparity of the military conflict between Israel’s army and Palestinian resistance is as acute

today as ever before, Palestinian resistance has matured. The fact that they killed dozens of soldiers and only three civilians should be noted, as is Israel’s deliberate targeting of hospitals, schools, UN shelters and even graveyards. Maintaining that level of discipline in the most unequal of all battles is a gargantuan task, and display of ethics which US and Israeli forces never themselves respect.

As great as Gandhi was in the context of his country’s struggle against colonialism, and as much as he himself remains a source of inspiration for many Palestinians, Palestine has its own heroes, resisters, women and men who are today creating legends of their own in Gaza and the rest of Palestine.

As for those who busily ask where is the Palestinian Gandhi, it would be better to use their energies to prevent their government’s shipments of weapons to Israel, which as of August 1 have killed over 1,500 and wounded over 8,000—the vast majority of them civilians.

Ramzy Baroud is a PhD scholar in People’s History at the University of Exeter. He is the Managing Editor of Middle East Eye. Baroud is an internationally-syndicated columnist, a media consultant, an author and the founder of PalestineChronicle.com. His latest book is My Father Was a Freedom Fighter: Gaza’s Untold Story.

The “moderates” on Gaza: Sowing seeds of hate

Andrew Hammond
aljazeera.com
First published August 3

In 2006, Saudi Arabia’s leadership broke with convention in Arab politics by publicly blaming a self-proclaimed “resistance” force for provoking Israel to unleash a war. Rather than hold Israel to account for targeting civilians, ground invasion, air and sea blockade, Saudi Arabia took aim at Hezbollah for what it called “irresponsible adventurism” in kidnapping two Israeli soldiers.

This set the tone for a number of Arab governments during a month of war throughout which it became clear they hoped Israel would “finish off” Hezbollah, a nuisance that inflamed popular passions, leading to impossible demands on regimes who relied on western support to survive. Hosni Mubarak couldn’t even bring himself to call Hezbollah by its name, referring to it famously during the Lebanon war as “thingy.” Add to that, especially for Saudi Arabia, the fact that Hezbollah was an extension of Iranian power.

It was a risky game, however, since the longer the war went on, the more those Arab regimes were exposed as ineffective and collaborationist. A US diplomatic document published by WikiLeaks shows a panicked Saud Al-Faisal, the perennial Saudi foreign minister, summoning then US ambassador James Oberwetter midway through the war to demand that Washington order a ceasefire, since the plans to squash resistance had failed and the resisters were becoming regional heroes.

In 2008, the same scenario played out: Egypt and Saudi Arabia blamed Hamas for Israel’s month-long assault on Gaza and hoped that Israel would finish Hamas off. Egypt’s foreign minister at the time Ahmed Abu Al-Gheit even said that Palestinians had no need for armed resistance and weapons—another striking departure in the lexicon of not just

Arab politics but post-colonial struggle generally.

Today we are witness to another episode in this new turn. Egypt under coup president, Abdel Fattah Al-Sisi, has kept the Gaza border closed and media have adopted the Israeli line that Hamas is a force of evil. Saudi Arabia, led by a man whose media machine has presented him as an Arab nationalist (“falcon of Arabism”) and leader of Islam (champion of wasatiyya, or religious moderation), went silent.

Last week former intelligence chief Turki Al-Faisal was the channel for the first confirmation of the Saudi position in an article in Al-Sharq Al-Awsat that attacked Hamas as “arrogant” and conniving with Qatar and Turkey to embarrass Sisi’s Egypt by rejecting a ceasefire proposal that would leave the crushing and illegal Israeli-Egyptian siege of Gaza intact.

King Abdullah, whose alleged tears over Palestine were marketed to media during the last Intifada, finally broke his silence on Friday. In an extraordinary speech which began by attacking unnamed “traitor terrorists” who sully the name of Islam, he equated the terrorism of “groups and states” in Gaza, avoiding direct mention of Israel by name while leaving the implication that he viewed Hamas as much of a terrorist group as the Islamic State.

Hamas members were, of course, feted in Riyadh and Jeddah in January 2006 after the group’s Palestinian election victory, and the subsequent Saudi position towards the group is directly correlated to that of its US patron. The speech was designed to appease the Arab and Muslim street the king pretends to lead, while not offending Washington or Al-Saud’s new friend of recent years (at least in public), Israel.

What is interesting about the position of the so-called “Arab moderates” is that they have become even more blatant in their US-Israeli alignment than before, to the extent that their policies during Gaza 2014 are a grotesque caricature of what they were before, particularly in Egypt’s case, with the vulgar anti-Palestinianism promoted by the state.

The uprisings of 2011 have clearly not by any means met the hopes of those who engaged in them, to the degree that it has become fashionable to rue the day they started. But it would be wrong to imagine that the political arena has not been fundamentally altered by those momentous events, when ordinary people dared to challenge a regional order that had created what was assumed to be an almost perfect, fool-proof system of security, media and ideological control, with the acquiescence of Western powers.

The arrogance of those entrenched regimes in challenging basic tenets of decades of anti-imperial struggle was misplaced: Egypt’s dissonant foreign policy was one more factor that played into the resentment that brought people onto the streets in January and February three years ago. Claims that foreign policy and Palestine specifically had nothing to do with the protests—which writers like Thomas Friedman love to bandy around—are absolutely wrong.

The ancient regime struck back ferociously in Egypt, and its policy on Gaza is almost as manically distorted as the revenge brutality of its security forces: there is a link between the two. As for Saudi Arabia, its time has not come: Al-Saud have numerous factors in their favor and tools in their box to avoid mass dissent. But if and when that day arrives, foreign policy stances such as these on Gaza will be one of the many elements moving the people to reject and defy.

Andrew Hammond is a Middle East policy fellow with the European Council on Foreign Relations, former Reuters bureau chief in Riyadh and author of The Islamic Utopia: The Illusion of Reform in Saudi Arabia and Popular Culture in the Arab World.



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Melhan district in Mahwit has no water, local council members blamed



Underground rainwater cisterns typically cost around \$10,000, which is unaffordable for most residents.

Story and photo by
Ali Saeed

In the district of Melhan, located in the northwestern governorate of Mahwit, about a third of the district's one hundred thousand residents rely on water transported in jerry cans from the coastal areas of Hodeida on the Red Sea.

Using pickup trucks or motorbikes, water is brought to Melhan for both personal use and by those looking to turn a profit. In distri-

bution locations throughout the district, men, women, and children wait ahead of time for water to arrive. When it does, the water is quickly bought up. Due to lacking road infrastructure, people often have to carry the water on their heads or backs for over a kilometer to get home.

The number of people bringing water from Hodeida increased in the past few months after two important water springs in Bani Mulaik, a sub-district of Melhan, ran out of water due to drought, according to Abdullah Mohamed,

a resident in Melhan.

The two springs used to supply around forty thousand people in Bani Mulaik and Bani Usaifari areas. Drought occasionally strikes those two regions, though over the years water levels have continually decreased.

Only one percent of the population in Melhan is connected to water pipes. Most others rely on rainfall to meet their water needs. They store rainfall water in underground cisterns they construct themselves using local stones mixed with cement. The construction of an average cistern costs around \$10,000, which is unaffordable for most families in the district. The cisterns are used for drinking, washing, and irrigation.

This water supply mechanism in the district has been in place for thousands of years.

Yet, with a decrease in rainfall cisterns stay empty and existing springs can no longer be replenished. Four springs depleted completely over a period of four years in Bani Mulaik and Bani Usaifari.

The central authority in the governorate blames the district's local council for being too inactive and corrupt to look for water projects for its people.

Mohamed Al-Nuzaili, manager of the General Authority for Rural Water Supply Projects in Mahwit, said the local council of Melhan district does not follow up with his office's water projects for the district.

"I have had the equipment for a water project in Melhan in the office's storage since seven years ago, but they never came to me," said Al-Nuzaili.

He explained that the office could provide the local council in Bani Mulaik with a diesel-generated water pump, which they could use to get water from another sub-district in Melhan, called Qiblat.

Ibrahim Sagheer Rageh, head of the development and service committee at the local council in Melhan, explained that there were disagreements regarding the payment of the feasibility studies for water projects between the Gener-

al Authority for Rural Water Supply's office in Mahwit and the local council in Melhan.

"[The office] wants the local council to pay for the cost of the engineers' visit to the district in advance and we told them we will pay them later," said Rageh.

He also blamed the council's secretary general and manager of the district for being careless on following up service projects.

The same members of the local councils nationwide have remained in their positions since being elected in 2006. Their first term was supposed to end in 2009, but local council elections have been suspended since 2009 after negotiations between former President Ali Abdullah Saleh and his opponents came to a deadlock.

All the members of the local council in Melhan are members of Saleh's party, the General People's Congress.

If the situation continues, more people will migrate from their hometowns to urban areas. Three families already left their village in Melhan recently to Al-Zaidia city in Hodeida.

Back in 1991 a much more notable exodus from Melhan occurred: following the deportation of Yemeni workers from Saudi Arabia, many workers settled in Melhan. However, they soon fully depleted the already low quantity of potable water in the district and as a result, a large number of residents migrated to Bajil city of Hodeida.

Insecurity suspends water projects in rural Yemen

The Japanese International Co-operation Agency (JICA) has been one of the leading international organizations to finance and implement water projects for rural populations in Yemen.

So far the JICA has been the only international organization to provide a water project in Melhan, which it implemented in the district's Jabal Al-Taraf area in 2009.

Negotiations are underway to resume another suspended project in Al-Jaradi sub-district in Mahwit.

The organization has a total of 19 water projects in the country, all of which are currently suspended. The continuous poor state of security since the 2011 uprising has made the agency and many other similar international organizations unable to resume their activities.

"The security situation still does not allow the Japanese technicians to stay [in the country], so [water] projects have not yet resumed," said Hani Al-Ma'mari, senior program officer at JICA, Yemen Office.

"The suspension of water projects in rural Yemen is due to the government being insolvent and donors can't work because of insecurity," he said.

JICA has been in talks with the General Authority for Rural Water Supply Projects since May to resume three of the 19 water projects currently suspended by the agency, according to Al-Ma'mari.



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Microfinance in Yemen thrives despite economic troubles

■ Ali Abulohoom

Having heard about the Al-Amal Microfinance Bank (AMB), which was established in 2009 to run micro enterprises, Bashir Al-Haj headed for one of the AMB's branches in Sana'a with the hope of getting a loan.

The young Yemeni man returned with YR40,000 (\$186), which he used to buy a varied assortment of items, including gum, perfumes, Socotra Sebr—a plant found in Socotra believed to cure diseases—beans, and spices. By later selling those items in his small shop, Al-Haj worked his way up to being an entrepreneur. Having been committed and able to pay off his loans in time, Al-Haj is now trying to further expand his business by asking the AMB for a second loan.

"I expanded the amount of my sales and increased my profits. That way I became able to build a house for my family after we spent several years renting houses," Al-Haj said.

According to World Bank statistics from 2011, 54 percent of the Yemeni population lives below the poverty line of \$2 a day. In this dire economic environment, microfinance has become increasingly prevalent in Yemen since it kicked off in 1997.

Like other economic sectors, microfinance in Yemen has faced numerous challenges over the past years. The political and economic unrest that Yemen has experienced since the 2011 uprising has

caused the microfinance sector to deteriorate. In addition, the worsening security situation puts microfinance projects in Yemen at risk. As the Yemen Times reported in 2012, many businesses in Abyan governorate financed through microcredits were lost in the course of spreading violence. In spite of those setbacks and risks, microfinance in Yemen has continuously progressed and thrived.

"Everything has been crippled and affected by the political unrest and increasing insecurity in Yemen—except for microfinance, which has progressed notably in the past few years," says Mohammed Al-Lai, the executive director of the AMB and the chairman of the board of the Yemen Microfinance Network (YMN), an association which acts as an umbrella for microfinance institutions (MFIs) in Yemen.

Microfinance in Yemen, as elsewhere, consists of both microcredits and microsavings. Accordingly, MFIs like AMB offer poor people the possibility to open saving accounts starting with amounts as low as YR200 (\$0.93). In spite of existing developments pertaining to microsavings, microcredit remains the far more commonly discussed topic in debates on microfinance, owing to the great risks attached to them.

In Yemen, the amount of money given out for microloans ranges between YR10,000 (\$47) and YR200,000 (\$931), while the deadline for repayment ranges from 10 to 24 months.

According to Sameh Al-Hakimi, the assistant manager of operations at AMB, the bank's average interest rate on loans is 1.2 percent a month, amounting to 14.4 percent a year. Khalil Al-Mikhlaifi, the YMN's research and development executive, adds that interest rates adopted by MFIs in Yemen usually range from 12 to 24 percent.

As Al-Mikhlaifi explained, interest rates have been higher in the past, when they ranged between 24 and 36 percent. He links their slow but steady decrease to open market mechanisms and increasing competition among MFIs.

In general, Yemen's microfinance sector can roughly be divided into non-profit organizations, whose financial success is anything but guaranteed, and banks, who adopt a more commercial and market-oriented approach. The notable spread of banks in Yemen's microfinance sector leaves little doubt about the profitability of microbusiness. Banks currently constitute an estimated 50 percent of Yemen's MFIs.

Al-Lai told the Yemen Times that the YMN has increased the number of its network's members, including financial institutions and banks dealing with microfinance, from 10 in 2012 to 15 in 2014.

"We now have over one-hundred-thousand borrowers through various microfinance institutions and banks, the bulk of whom are youth and women," he added.

In order to maintain and foster the growth of Yemen's microfinance sector, the YMN, in partnership with other microfinance players



With Yemen's microfinance sector booming, an increasing number of women and youth get microcredits in hopes of breaking the cycle of poverty in their families and communities, although they do come with a risk.

and donors, is currently developing new policies which it hopes can tackle some of the major obstacles within Yemen's microfinance sector.

Implementing "mobile banking," for example, would allow YMN to provide microloans via cellphones in rural areas, where over 70 percent of the Yemeni population lives.

As Mansour Rajeh, the credit registration manager at the Central Bank of Yemen, one of YMN's members, explains, insecurity in rural areas and a lack of awareness act as hurdles to introducing and building up microfinance in remote rural areas.

According to a report issued by the Yemen-based Social Fund for Development (SFD) on small and micro enterprises in 2011, "generally speaking, rural microfinance turned out to be costly in terms of high monitoring and logistics costs, and results were very modest, at best."

The report concluded that those suffering from extreme poverty, who often live in rural areas, have been underserved by financial services in Yemen despite several efforts to reach out to them.

According to Al-Lai, financial institutions are worried about the paying back of loans given to borrowers who live in places far away from Yemen's urban centers. The entrepreneurial aspirations of Yahai Al-Sharai, a 32-year-old man from Ibb governorate, 200 kilometers south of Sana'a, were crushed for this reason. Travelling to one of the AMB's branches in Ibb, his request for a loan, which he wanted to use to open up a small shop in his village, was declined.

The AMB deemed Al-Sharai's village to be too far from Ibb city, making the project assessment and loan too difficult and risky. Another reason for turning him down was his failure to provide a guarantor.

"I have been jobless since I graduated from Ibb University eight years ago... I tried to get a loan through a microfinance bank to open up a small shop in my village but had no success so far," Al-Sharai regrets.

The lacking outreach to rural areas, home to the poorest segment of Yemen's population, raises the issue of whether microfinance is an effective tool in reducing poverty

in Yemen and points to the need for reforms.

According to Al-Lai, financial institutions involved in microfinance have already lowered their ordinary insurance requirements in order to make it easier for impoverished borrowers to receive microloans. "Now it is sufficient for the claimant to show guarantees of trustful individuals, such as businessmen or social figures," Al-Lai said.

The unawareness of microfinance possibilities among Yemenis who are living in rural areas is only one part of the country's underdeveloped entrepreneurship ecosystem. Another one is the education related difficulty that many face when having to compose a proper business model and strategy, which is often a requirement for getting loans.

Those with limited knowledge of financial affairs, or "financial literacy," might find it difficult to understand how loans work and how they can get a loan.

While the premise of microfinance is that access to credit allows poor people to make themselves richer, wealth creation is often more complicated than that. As Madeleine Bunting stated in a Guardian article in 2012, wealth is rarely the result of individual effort but dependent on education (skills and knowledge), companies and co-operatives. "Microfinance has erroneously put the individual center stage, reflecting a neoliberal world view," Bunting argues.

Seemingly aware of such challenges, Al-Hakimi emphasized how easy it was for AMB clients to borrow money.

"The client is required to fill out a loan request, bring a copy of his or her ID, passport, or any identifying documents, and bring a guarantor [provide a guarantor]."

Rather than demanding a business plan from clients, Al-Hakimi explains that a committee from the bank visits the locations of planned enterprises to evaluate their feasibility.

Furthermore, AMB clients receive free consultation and training on how to invest their loans properly and how to make profits.

Mohammed Saeed, 43, from Seyoun city of Hadramout, is a client of the Al-Rayan Micro-Financing Program, another one of YMN's

members. The program, which is funded by the multinational oil company Total as part of its social responsibility program, was launched in 2010.

Saeed was granted a loan of YR100,000 (\$465) and started his first honey beehive in 2010. Four years later, he was actually able to expand his enterprise: Saeed is in proud possession of ten beehives now and succeeded in paying the money back to the Al-Rayan Micro-Financing Program within only six months.

"After I spent years being unemployed and looking for a job, I was advised by one of my friends to head for Al-Rayan and get a loan to initiate my business. I personally advise everyone to start their enterprise through a loan from one of the microfinance institutions. I feel like a successful entrepreneur now," Saeed said.

The loans handed out by the Al-Rayan Micro-Financing Program in Hadramout are mainly spent on beehives, cattle, farming, the set-up of small shops, and brick manufacturing.

According to a Total-sponsored survey, 60 percent of the enterprises that were started with the help of microloans have turned into a sustainable source of income. 35 percent of the enterprises could be sustained but failed to act as a reliable source of income, while 5 percent have remained unsuccessful.

Electricity outages have been an important cause for entrepreneurial failure in Yemen's microfinance business. Enterprises that are strongly dependent on a steady supply of electricity, such as carpenter workshops, blacksmiths, and shops selling refrigerated commodities, are especially disadvantaged by electricity cuts.

Um Khaled Al-Qubati, a 33-year-old housewife, received a loan from the AMB in 2013 to launch the enterprise she has been dreaming of for years. Using the YR50,000 (\$233) she was granted, Al-Qubati purchased two sewing devices and proudly opened up a small dressmaking shop, sewing traditional Abayas and dresses for women. "It was great to start a project with two machines," she remembers.

Continued on the back page

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Drawing for happiness

A promising young Yemeni processes his sadness through art

■ Ali Saeed

It is difficult to know the feelings that artists experience when drawing and painting. It is equally difficult to comprehend their emotions when finishing a piece of art, unless, of course, they decide to share and express them. Taha Al-Jubahi, a young Yemeni artist, often deals with and expresses his sadness through painting. Yet, as he explains in an interview with the Yemen Times, he paints for happiness.

"I feel happy when I draw. And

I convey ideas through painting and drawing," said Al-Jubahi. Although his art expresses a variety of themes, the underlying idea is that people should live in a world of peace and love, away from wars, whatever their religion and races are.

"I stopped drawing for eight years after I finished secondary school. I sustained psychological depression and so the doctor advised me to resume drawing," said Al-Jubahi. Originally from Taiz, Al-Jubahi is currently studying business administration in Sana'a and draws whenever he finds free time.

For Al-Jubahi, no rules are required for someone to be an artist, as he perceives painting to be "a talent and not a profession."

Al-Jubahi started drawing when he was six years old. This year, he is competing for the President Award for Youth, an annual cash prize granted to talented young artists and scientists.

"I want to display my art through this competition and to have my own art gallery later, exhibiting my paintings," said Al-Jubahi.

Holding a bunch of his paintings in a big plastic bag, he explains that he paints whenever he feels wor-

ried, particularly before sleeping. He usually paints at night and in the afternoon in his bedroom, having completed ten paintings so far.

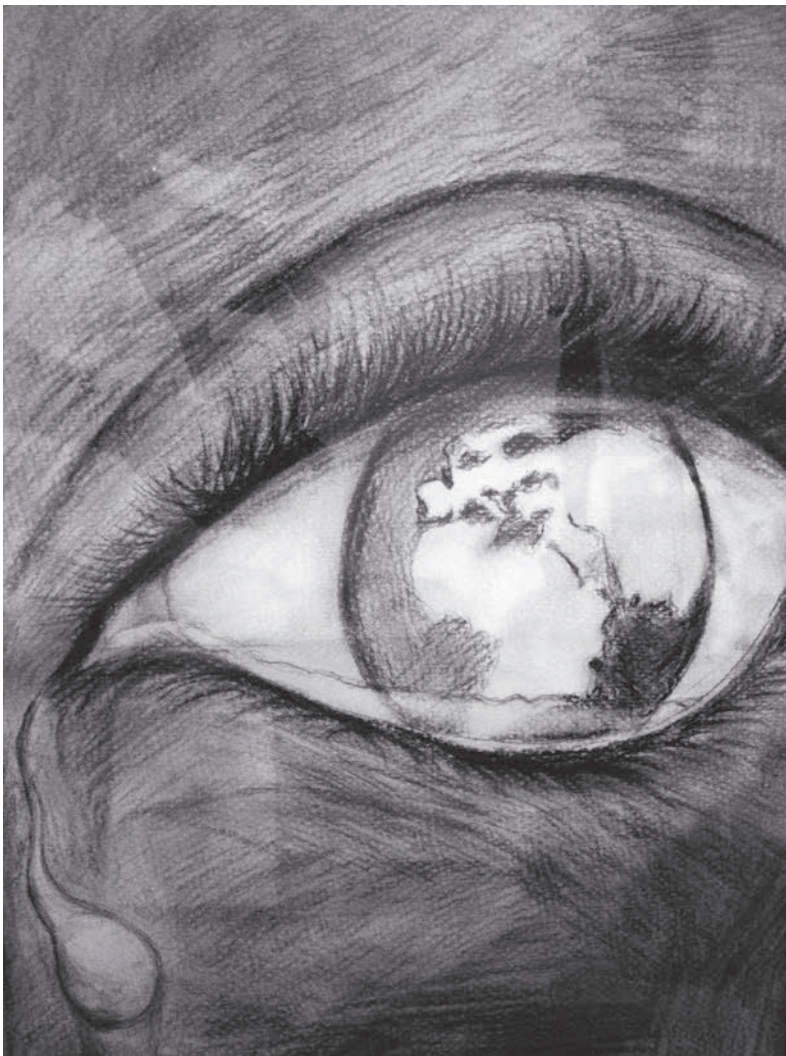
"When I paint, I live in my own world, I address objects, and I feel they talk to me," he said.

Portrait painting is also part of Al-Jubahi's repertoire, although so far he has only done one: his favorite musician, the Saudi singer Abdulmajeed Abdullah.

"Portraits restrict me in a certain way, but abstract painting is limitless. I find more pleasure in abstract art; sometimes tears drop down while I'm painting," he said.



Al-Jubahi's favorite painting shows the planet earth inside a tearful eye.



Al-Jubahi wishes to portray the suffering in the world caused by wars and disasters, especially in the Middle East.



In varying abstract patterns and shades of gray, Al-Jubhari captures and conveys his imagination of an angel.



Broaching the issue of religious radicalism and free thought, Al-Jubahi draws a small face hidden behind a long beard that constitutes the centerpiece of his painting.



Al-Jubahi says he paints anything that worries him, like scary dreams for example.



Al-Jubahi wishes to live in a world that suits his views and values, refusing to be held down by the reality that surrounds him.



In this painting, Al-Jubahi aimed to express the persistence of hope in spite of wide-spread suffering.

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CONTINUED FROM PAGE 7

Microfinance in Yemen thrives despite economic troubles

Two months later, however, Al-Qubati found that she could not repay the first installment. In her opinion, there were two reasons why her project never paid off. "The neighborhood I live in is located in a low populated area in the outskirts of Sana'a. I thought over time people would come over once they heard about my project. However, time elapsed and things did not turn out as expected."

The second reason named by Al-Qubati in rationalizing the failure of her project, is the electricity outages

which hindered her from submitting the dresses to her female customers on time. As a consequence, she lost people's confidence and ultimately her project.

In the end, Al-Qubati had to return to the bank, reporting and complaining about her failure. She was advised to stop the project and sell her sewing devices to be able to repay her loan.

"I sold the devices but with a YR10,000 (\$47) loss. I repaid the money to the bank and was exempt from repaying the remaining

YR10,000 (\$47) after a committee sent by the bank evaluated my failed project."

According to Al-Mikhlafla, enforcement strategies ensuring the payback of loans vary among MFIs and individual cases.

He explains that institutions which grant loans often send the loan officer to evaluate the situation and figure out whether the enterprise is crippled because of justifications beyond their clients' ability, like disasters or recession, or whether failure resulted from the client's leniency or laziness.

On an individual basis it is then decided whether a second, smaller loan is granted to help the client to bring his business back on track, or whether his guarantor is pressured to repay the loan for him.

If the guarantor refuses or is unable to repay the loan, both the client and the guarantor need to go to court. "MFIs are trying to establish and maintain a culture of repayment," Al-Mikhlafla explained. If one person refuses to pay, others will follow, putting the whole microfinance business at risk, he adds.

Al-Mikhlafla emphasized, however, that court cases on microfinance loans have barely occurred. "The costs of court would probably be higher than the loan itself," he explains, adding that the few court cases which have occurred were supposed to set an example.

"Generally, the repayment rate of microloans in Yemen is very high, ranging between 98 and 99 percent," Al-Mikhlafla says. During the 2011 uprising, repayment dropped but soon went up again.

How effective is microfinance in reducing poverty?

Yemen's microfinance sector can safely be referred to as a cosmopolitan field, involving numerous foreign parties and stakeholders. The World Bank financially supported the SFD and its initial microfinance program in 1998. In 2010, it was in partnership with the UNDP that the SFD announced the YMN. One year later, in its 2011 report on microfinance enterprises, the SFD highlighted its close cooperation with the Garmeen Foundation, the AGFUND (Arab Gulf Fund for United Nations Development Programs), the German Development Bank (KfW), the International Finance Cooperation (IFC), the Dutch government, the German International Aid Agency (GIZ), US-AID, and others.

The total example already illustrated the involvement of foreign companies in Yemen's microfinance sector. Other examples of foreign involvement are online initiatives, like the crowdfunding website kiva.org. Anyone new to kiva visiting their website currently receives a \$25 trial loan, that he or she can freely forward to an entrepreneur in Yemen, or any other country for that matter. These trials are donated by Grameen-Jameel, a non-profit organization operating in the MENA region.

There are currently 64 loans on the Kiva website that go to Yemeni entrepreneurs. The organization is trying to reach a Yemeni audience both within the country and abroad that would care to support their country one loan at a time.

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