

# YEMEN TIMES TIMES



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**Inside:** 

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### Health warning and potential environmental disaster in Hadramout

By: Aqeel Al-Halali For the Yemen Times

SANA'A. Nov. 5 - Damage inflicted by flash floods in the governorates of Hadramout and Al-Maharah late last month is not limited to material and human loss, but includes the threat of an environmental disaster, particularly in districts of the Hadramout Valley.

Head of the Health Office of the coastal area of the Hadramout Al-Abd Ba Mousa warned that stagnant water and dead animal bodies could lead to a potential environmental disaster and explained that waste should be

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avoid disastrous water contami-

Ba Mousa demanded that the government prepare itself for a potential environment disaster. He noted that the capacities available to the local authority would be insufficient to manage such a

"Despite joint efforts exerted by the Offices of Water and Public Works to drain away flood water and spray insecticides [to avoid a malaria epidemic], we cannot achieve everything due to weak capacities and a lack of public awareness," said Ba Mousa. "The situation calls for more efforts and governmental as well as popular collaboration."

He further said, "Waste has become a source of risk and we need immediate intervention to prevent outbreaks.'

The Ministry of Public Health and Population confirmed last Monday that Hadramout and Al-Maharah were epidemic free.

Director of the Epidemic Program in the ministry Abdul Hakim Al-Kahlani said that the program declared its readiness to face any potential epidemics through establishing 14 field medical centers in the affected districts to detect any epidemic and take the necessary precau-

The local authority in Sayoun city authorized the General Corporation for Rural Water to test water sources in Hadramout's various districts make sure it is drinkable "after some of the water resources in the area were contaminated by remnants of animal bodies that were taken by floods" and stressed the importance of taking necessary precautions to clean the water.

Additionally, authorities have started to dispose of dead animal bodies by incinerating them "to avoid any environmental threat to public health and life in the affect-





Although normal life is starting to come back to the stricken governorates, the storm has caused sever damage to the infrastructure. The risk of epidemic outbreaks has not been ruled out

## Obama elected first black US president

By: Mohammed al-Oadhi For the Yemen Times

ARIZONA-USA, Nov. 5 - The Americans have made it and with their different ethnic Hispanic, Indian, African and above all Anglo-Saxon

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backgrounds made the historic event and took the bi-racial African American Barak Obama to the White House for the first time ever in the history of the United States.

The son of a black father from Kenya and a white mother from Kansas, , Obama, the Democratic senator from Illinois sealed his historic triumph by defeating his rival John McCain in a string of wins in hardfought battleground states - Ohio, Florida, Iowa and more. He captured Virginia and Indiana, too, the first candidate of his party in 44 years to win either. "Change has come," he told a jubilant hometown Chicago crowd estimated at nearly a quarter-million people.

Obama got 349 Electoral College votes, well over the 270 needed for victory while McCain had 144.

In presence of his running mate for vice president Sarah Palin, McCain acknowledged his loss and congratulated Obama. He urged in a speech to a big crowd of his supporter in Beltmore in Arizona all the Americans to support Obama, describing the moment as "his-

Barak Obama, 44th president of the

own 10-year quest for the White House. "The American people have spoken, and spoken clearly," McCain told disappointed supporters in

However, his speech could not stop

"I am crying because my son was the first navy sailor to be killed in Iraq. I believe it is the best to fight terrorism; he fought in Vietnam and knows what the nation needs. Obama does not have the experience and has also associations with terrorist," Debbie lee said to Yemen Times. Erin Nurss, Miss Arizona for 2008, said she was disappointed that McCain lost the race. "It is disappointing that he did win; he has done much for Arizona, while another Republican female fan said the Americans were stupid when they voted for Obama. She said her son is in the navy and will be commanded by inexperienced president.

As word of Obama's victory spread, spontaneous celebrations erupted all over the United States..

In his first speech as victor, in Chicago, Obama catalogued the challenges ahead. "The greatest of a lifetime," he said, "two wars, a planet in

peril, the worst financial crisis in a cen-

He added, "There are many who won't agree with every decision or policy I make as president, and we know that government can't solve every problem. But I will always be honest with you about the challenges we

Katie Charland, a 25-year old American woman of Irish background, said she voted for Barak Obama, 47, for he had a clear education policy. She told Yemen Times reporter that the economic problems had topped the concerns of the US voters.

"I voted for Obama as his education policy is much better and due to his support for women's rights in general and his position on the war in Iraq," she said.

She added that the current economic crisis would affect her way of celebrating Christmas.

Continued on page 2











### TIMES

### Possible malaria scenario looms

By: Ali Saeed

SANA'A, Nov. 3 — Devastating health consequences including a possible malaria outbreak threaten the governorates of Hadramout and Shabwa as a result of the flash floods that wreaked havoc there last week following 30 hours of a continuous downpour.

World Health Organization (WHO) advisor Dr. Kamal Mustafa said, "[Floods] directly affect the situation of malaria, because stagnant water is a breeding ground for mosquitoes, which is the vector for the disease." He explained that although the concerned areas are arid and semiarid and would usually be less prone to a malaria epidemic, the current situation could lead to a malaria outbreak.

According to Mustafa, people who have not been infected with malaria before are more likely to contract the disease, and this is the case of people in the devastated areas. The consequences could be tragic if health authorities do not take appropriate measures. The floods have created favorable breeding conditions for the parasite and, if their numbers increase -as expected, they will spread to a population who has not contracted the illness previously. Usually, when there is an outbreak of malaria, all persons in a designated area fall victim to the disease in equal measure. Addressing the response of the Ministry of Health and WHO, Mustafa said, "First, the ministry should provide the affected area with enough anti-malaria medicine, so anybody infected with



The floods have created favorable breeding conditions for the parasite and, if their numbers increase -as expected, they will spread to a population who has not contracted the illness previously.

malaria can be immediately treated. Second, it should fight the vector itself, so the disease does not spread among the population."

The National Malaria Control Program headed by Dr. Adel Al-Jasari, director general of the program, has sent seven mounted cars with malaria teams and spray pumps to Sayoun. Al-Jasari explained, "We are here in order to prevent a malaria epidemic; we spray houses and have mobile clinics that will help in malaria control."

Moreover, Al-Jasari said, "Up to now no case has been recorded, but we are taking prevention measures because the presence of stagnant water increases the sent to Sayoun. The regional malaria program in Hadramout is spraying houses. And now, we are preparing malaria teams to be sent there [this week]. Some of the teams are already there."

### Internally displaced persons need support

Because many peoples' houses in Hadramout were destroyed, many have been left homeless and it's difficult for them to have their houses sprayed. Mustafa said if they are provided with tents which are suitable for spraying, the program will map these camps and they will be protected.

### The responsibility for combating

Mustafa adds that, according to the WHO, the responsibility of controlling a malaria outbreak lies upon everyone regardless of their level of education. The home should be the first hospital and a mother can recognize the first symptoms of malaria in her child.

The symptoms are usually fever, chills, headache, sweats, fatigue, nausea and vomiting. A child experiencing these symptoms should be immediately taken to a health facility to be diagnosed. There doctors would follow national guidelines in the diagnosis and treatment of this often deadly disease.

Other responsible sectors include the municipality and water authorities. Draining flood-water, seeking early treatment and following the doctor's prescription can potentially be life saving measures.

### Relief continues

	COII	unues
Who is providing aid		
Donor	Type of aid	Amount
Canadian Nexen Yemen	Rescue	Medical treatment, provision and
		refueling of helicopters, reopening of side roads, repair of water and power
		plants
Canadian Nexen Yemen	Supplies	Food and medical supplies
CSSW Yemen	Supplies	Blankets, tents and spray pumps worth USD 180,000
CSSW Yemen	Rescue	Team of engineers to set up tents for
		600 people
Yemen Galo Oil Company	Supplies	100 tons of food and relief materials equivalent to USD 115,000
Yemeni businessman in UAE	Supplies	One plane
Yemeni government	Supplies	80 trucks full: 1.5 thousand tons,
Alexania	O	worth USD One million
Algeria Egypt	Supplies Supplies	One plane 2 planes
Japan	Supplies	Two planes
Jordan	Supplies	11 tons of blankets and food
KSA	Supplies	Two planes
Libya Netherlands	Supplies	3 planes Mobile clinics
Oman	Supplies	4 planes
Sudan	Supplies	38 tons of food, medical supplies,
	0 "	blankets and tents
UAE Red Crescent	Supplies Med. support	19 planes + mobile clinics  Medical centre in Edid (point for
OAL REG CIESCEIII	ivieu. support	medical convoys and vaccination
		campaigns), Tarim and Qaten
CARE Deutschland	Supplies	materials for shelter, blankets,
		personal hygiene items, clothes and
		medical aid, and clean drinking water
Kuwait Red Crescent Society	Supplies	160 tons of relief aid, 1050 tents,
		9120 blankets
Turkey Humanitarian Relief Foundation UNDP	Supplies	NA
UNDP	Supplies	2 generators and 300 insecticide spray pumps
UNHCR	Supplies	3,500 mattresses, blankets, mosquito
		nets, laundry detergent, bath soaps,
		700 tents, 500 plastic sheets, 32
		plastic rolls and 500 kitchen sets, with 2,800 more tents, 6,000
		mosquito nets, 3,000 plastic sheets,
		3,000 kitchen sets, 10 plastic and
UNICEF	Cumpling	construction tool kits due to arrive  Over 100 cubic meters of water.
UNICEF	Supplies	3,000 blankets, and 900 boxes of
		water purification tablets
WB	Construction	Roads, schools, safe water
WFP	Cumplion	projects in Maharah For two refugee camps each hosting
VVFF	Supplies	10,000 interantly displaced persons and
		539 tons of various food supplies
WHO	Supplies	2 tons of medical supplies including
		diarrhea disease kits and 7 tons of
		insecticides for indoor spraying to prevent malaria and other diseases
KSA	Money	USD 100 million
AFESD	Money	USD 3.7 million
Yemeni community in KSA	Money	USD 3,240,000
Kuwait (Arab Dev. Fund) Canadian Nexen Yemen	Money Money	USD 3 millon USD One million
Hael Saeed Ana'am	Money	USD One million
Union of Yemeni Former MPs	Money	USD One million
Islamic Tadhamun Bank	Money	USD 750,000
Yemen LNG Qatar	Money Money	USD 300,000 USD 275,000
Islamic Conference Organization	Money	USD 250,000
Japan	Money	USD 200,000
Italy (through the IFRC)	Money	USD 195,000
ECHO IFRC	Money Money	USD 190,924 USD 189,836
Prince Talal bin Abdulaziz (KSA)	Money	USD 151,740
Sabafone	Money	USD 150,000
Yemeni Tobacco Company	Money	USD 150,000
Germany MTN	Money Money	USD 130,000 USD 100,000
Yemenia	Money	USD 100,000
Ghamdhan Corp	Money	USD 100,000
Islamic Relief	Money	USD 100,000
USA	Money Money	USD 60,000 USD 50,000
Republic of Korea	Money	USD 50,000

### JMP demands reforming the electoral process

By: Mohammed Bin Sallam

SANA'A Nov. 5 — The Joint Meeting Parties (JMP), who are now six, have confirmed their objection to the government's resolution to endorse the current electoral system despite their previous agreements to implement European recommendations and apply the proportional list system in the upcoming elections.

In a statement issued this week, the JMP said, "these incomplete solutions have become one of the major obstacles to serious democracy and a factor that hinders the development of the democratic process."

They called for national choices including "the principal of national

partnership, multi-parties and political pluralism, accepting each other, sovereignty of the law, equal citizenship, wide popular partnership in the authority, wealth and decision making" to be respected. The parties demanded comprehensive electoral reforms to modify the political, legislative and legal environment of the electoral system and to achieve the independence and impartiality of electoral committees, according to agreements signed between the two sides and European Union recom-

They maintained that all these procedures would guarantee "the balanced representation and confidence of all participants in the electoral process and achieve equal opportunities in free and

fair elections." They added that these measures would guarantee "a democratic mechanism for peaceful change and constitute a source of legitimacy for the elected authority."

breeding of parasites [malaria vectors]".

are many different ways to fight the

malaria parasite. One of the best meth-

ods is house spraying, which provides

protection for three or four months.

Other methods include eliminating their

breeding areas, which is stagnant water,

and providing bed nets especially for

Dr. Mustafa said the national malaria

program is taking steps in the right

direction toward addressing the issue in

areas affected by the floods. "Seven cars

mounted with spraying machines were

children and pregnant women.

Progress in the field

Furthermore, Mustafa said that there

The JMP demanded the government reform the electoral system through a number of measures including the cancellation of all the illegitimate electoral measures that have been taking place since this past August. It said that the election law amendments should be approved based on the previous agreements and the European recommendations. They further demanded that the proportional list system be accepted as an alternative for the current system, noting that this system would ensure the real representation of women in

future parliaments. They stressed that the Supreme Commission for Elections and Referendum (SCER) and electoral committees should be made up of members from all parties and that clear laws should be created to guarantee the impartiality of public finances, the media and government functionaries.

The JMP statement demanded that the government should stop tracking down political activists and release the rest of the political detainees as well as cancel all practices and measures that target parties, civil society organizations and unions. The statement also pointed out that these measures contradict the constitution and law of the country which have been effective since they were put 1994.

### Yemen Milk Carnival



Yemen Milk Carnival aimed at raising awareness about the importance of the consumption of milk

By: Jamal Al-Najjar

SANA'A Nov. 2 — Hundreds of children and their families learned of the importance of consuming milk at the Yemen Milk Carnival, at the Fun City in Sana'a, organized by Tetra Pak Arabia, leading food processing and packaging company worlwide, last Thursday.

The event aimed at raising awareness about the importance of the consumption of milk.

It was open to children and families, all of whom participated in a range of fun activities and interactive games centered on the topic of healthy and nutritious milk. Free samples of flavored and plain long-life milk were distributed and enjoyed by children and parents alike.

"The Yemen Milk Carnival gives Tetra Pak a great opportunity to raise awareness about the importance of drinking milk in general and of milk protected in carton packages. We believe it is our responsibility to create awareness on how important healthy and nutritious milk consumption is for children," said Jesus Ortega, Dairy Category Manager, Tetra Pak Arabia.

The Yemen Milk Carnival event is part of Tetra Pak Arabia's ongoing drive to raise awareness about the health benefits of packaged milk products in the region. The company has also organized similar festivities in the UAE, Kuwait, Bahrain and Saudi Arabia.

Tetra Pak is a food processing and packaging solutions company working in more than 150 countries worldwide

### Gang attacks official

By: Saddam al-Ashmori

SANA'A Nov. 3 — An armed group of about 25 members stormed into the General Authority for Water in Rural Areas in Amran and attacked general manager Abdul Hakim Naji Al-Qawsi, from Taiz, among other personnel at the premises.

The gang, led by a man called Jazim

from the area of Kharif, stormed the premises with guns and injured not only the manager but another member of the working staff called Mohammed Al-Yamani. The group carried out the aggression in objection to the lack of water facilities in their area.

A member of the authority questioned how the gang was able to enter

the public complex with weapons despite security personnel and vehicles at the main gate and suggested that security might have schemed with the aggressors. He demanded the government undertake its responsibility and track down members of the gang and bring them to justice.

This is considered to be the fifth aggression of its kind at the authority. Moreover, authority staff have received death threats and even been threatened at gunpoint.

The perpetrators of the last attack were captured in the market attempting to sell equipment which the authority gave them to provide their area with water

### Continued from page 1

Obama elected first black US president

"We have to change our way of celebrating Christmas. We will not be able to offer gifts as everybody will not be able to afford that. I am also driving to Chicago for 26 hours as I can not afford paying \$600 for flight ticket," she said.

She said that she supported Obama's diplomacy in dealing the enemies of the US.

"I do not find any problems in sitting and talking with Iran and ven al-Qaeda.

This is the best way to know how your enemy thinks," she added.

According to national surveys, first-time voters were key to Obama's strategy, and they were voting for him by a 3-1 margin. Young voters tend to favor Democrats, but not in such high numbers. Four years ago, Kerry won 53 percent of their votes. Analysts said Obama approach to the internet was successful in capturing the sup-

port of young voters. "Obama was able to inspire us. He is such a humble and an inspiring person," said a young female voter.

Supporters of the Republican John McCain, 72, demonstrated various reasons for voting to McCain.

Trina Parrott, a banker, said she voted for McCain because of his tax policy.

"I voted for McCain because he will reduce taxes on small business as my father runs a small business,"
But, Shelley VanBibber, a

Beltmore Church worker, voiced concerns over moral conservative issues in the reign of Obama.

"McCain believes in the values I

believe in like abortion, gay marriage and national security and this is why I voted for him," she said.

"I am concerned that religious conservative values may be demolished if Obama wins.

I do not like also his past associations," VanBibber added.

# Government approves 2009 budget

By Saddam Al-Ashmori

SANA'A, Nov. 5 – With a total of 1.5 trillion Yemeni Riyals the Yemeni government approved the budget for the fiscal year 2009 in an exceptional meeting yesterday. The public expenditure was estimated at YR 1.9 trillion, yielding a 7 percent of Domestic Gross Product as a net deficit of the budget.

The government had apologized earlier to the parliament for delaying the presentation of the public budget for the upcoming year, which is typically due two months before the end of 2008. Demanding a chance to review the financial plan, the government attributed the setback to the importance of reconsidering budget projects due to the global financial crisis.

Parliament members Sakhr Al-Wajih and Nabil Basha stressed the importance of determining a deadline to present the budget, as parliament members would be on a long vacation beginning from December to the end of January. Al-Wajih added that the government's demand is logical, as the budget was drawn up on the basis of the old high prices of oil and should be reviewed again as oil prices have decreased notably during the past few weeks. In a related matter, the parliament discussed the financial committee's report on the global financial crisis and its consequences on the Yemeni economy, summarizing the effects of the crisis and decrease of oil prices on the country's revenues, payments and trade scales which witnessed a surplus this year due to high oil prices that exceeded USD 146 a barrel. The committee also expected that foreign support and loans will be reduced.

The committee's report said that the Yemeni monetary reserve is safe as it was deposited in various world banks. In addition, it said that the monetary reserve

deposited in the U.S. is safe from the financial crisis as it was invested through the Federal Reserve Bank, and pointed out that the amount of money in the U.S. represents only 1.7 percent of the total monetary reserve of the country.

European countries in which the Yemeni monetary reserve is invested have assured the Yemeni government that their deposits are safe in the banks. Up to 69 percent of the Yemeni reserve is in U.S. dollars, 20 percent in Euros and 9 percent in British pounds and the rest in

other currencies, according to the report. The report further stressed that Yemeni banks have not been affected by the global financial crisis due to the availability of liquidity (70 percent in trade banks and 50 percent in the Islamic banks). In addition, local banks are not linked with the real estate investment banks which caused the global financial crisis. The committee emphasized the importance of developing both local and foreign investment opportunities and taking all measures to prevent smuggling of the oil derivatives as well as broaden oil investments. It confirmed that the Ministry of Finance and the Central Bank do not allow public institutions, corporations and the private sector to invest in treasury bonds.

It stressed the importance of obligating local banks to abide by credit and loans criteria. The committee further called on parliament members to pursue the discussion of the Property Register project that the parliament turned back to the committee last Monday to conduct further studies on it based on demands of more than 20 parliament members.

Meanwhile, MP Sakhr Al-Wajih said that the reason for returning the project to the committee was because it stipulated that the Property Register was part of the Public Property and Land Authority, demanding that the register be a specialized, independent authority or part of the Ministry of Justice.

### In Brief

#### SAADA

#### Technical projects in Sa'ada discussed

Governor of Sa'ada Hasan Manna' chaired on Thursday a meeting with concerned officials for discussing carrying out projects of technical education and vocational training and roads in the governorate.

The meeting dealt with underconstruction projects in field of technical education and roads and what has been achieved in the vocational institute that costs YR, 1, 3 billion and the 196-length Sa'ada-Qutaber-Manbah, Razeh-Haradh highway with the cost of YR 8 billion.

The meeting reviewed halted projects in technical education and roads field and means of curing reasons behind hampering them.

Officials of technical education and of public works and roads offices here presented reports on their plans for the rest of the year, on projects under construction and on mechanisms of promoting work in these offices.

The meeting stressed importance of speeding up carrying out projects approved for this year as well as hampered projects and on the process of following them up.

#### ANFN

### Understanding memo of establishing Medical complex in AFZ signed

The Aden Free Zeon (AFZ) and Bin Mahfouz Real Estate Development

Group signed here on Sunday a memorandum of understanding to establish a medical complex in AFZ.

Under the memo, Bin Mahfouz Group will establish a medical complex with high specifications in order to meet the needs of 20th Gulf.

The memo also stipulated that AFZ offers all facilities, documents and information required for the Group in order to prepare the project's plan, designs and investment cost in 60 days from the signing date.

The memo was signed by chairman of AFZ Abdul Jalil al-Showaibi and board chairman of Bin Mahfouz Group Salem Ahmed Salem Bin Mahfouz.

#### SANA'A

### Bahrain intends to open embassy in Yemen

Chairman of Foreign Affairs, Defense and Security in Bahrain Parliament Adel Bin Abdul-Rahaman affirmed on Sunday the importance of opening the Bahraini embassy in Yemen to strengthen the bilateral cooperation between the two countries.

During his meeting with Parliament Speaker Yahia Al-Rai, the Bahraini official conveyed condolences from Bahraini Parliament Speaker on the victims of rains and floods in Hadramout and Mahrah governorates of eastern region of Yemen.

Al-Rai expressed his appreciation for the people of Bahrain and the Bahraini Parliament leadership for the noble feelings.

### Authorities seize postal parcels contain antique coins

Security apparatus seized on Sunday in Sana'a Airport postal parcels contain antique coins (golden and silvery).

General Manager of Protecting Antiquities and Cultural Possessions in the General Authority for Antiquities and Museums Hisham al-Thawr told Saba that the security apparatus have followed up and investigated the accused to arrest him with 310 antique bronze coins in his possession.

Al-Thawr, who highlighted efforts of security apparatus and their stable wakening for foiling smuggling process, said the authorities have investigated the accused and transformed him to concerned prosecution to be handed over to the judiciary.

Last week, authorities seized three parcels in Sana'a Airport contain golden coins date back to Islamic Era and silver coins date back to different

### One year imprisonment, YR 2 millions fine against antique smugglers

Sana'a Appeal Court sentenced Monday both Samir Jaddullah-Jordanian and Amin al-Badani a Yemeni- two years imprisonment and YR 2 million fine over charge of smuggling antiquities.

The court's verdict issued in Monday's session and recited by

Judge Hamoud al-Hirdi, the head of the court, stipulated on one year suspend imprisonment and YR 300,000 fine against the third accused Mohammad Shamla and seizing all things found with them.

Last December, Interior Ministry's Department of Combating Terror and Organized Crime arrested the Jordanian and the two Yemenis with their possessions one kilo gram of the ancient Himyarite gold and a group of antique stone and bronze pieces.

### 3rd phase to Eradicate Bilharzias to be launched in November

The third phase of the National Campaign to Eradicate Bilharzias is to be launched on 9 - 12 November 2008.

For this purpose, Public Health and Population Office in Sana'a governorate organized Tuesday a three-day training course for 24 directors and the districts' supervisors, who will train teachers and health's workers in the districts.

The third phase of the National Campaign to Eradicate Bilharzias targets more than 167,000 children aged 6 – 18 years in 582 schools in several districts of Sana'a governorate.

Worth mentioning, The National Bilharzias Control Program will implement the third phase of the National Campaign in a number of districts in governorates of Ibb, Lahj, Saada, Shabwa and Hodeidah, targeting over a million children aged 6 – 18.

### Two bronze statues to be sent to France for restoration

Chairman of General Authority for Antiquities and Museums Abdullah Ba-Wazeir said on Tuesday that in early November the two most important of Bronze statues will be sent for restoration at the Louver Museum in France.

He clarified the restoration of the two bronze statues comes within the framework of joint cooperation agreement signed recently between the General Authority for Antiquities and Museum and the Louver, in addition to training and rehabilitation Yemeni technical cadres of the authority on the restoration.

#### **HADRAMOUT**

### 43 Somalis arrive in Hadramout coast

Yemeni Coastguards in Shehr district of Hadramout province have captured 43 Somali refugees including 16 women.

The Information security Center of the Interior Ministry said the arrived Somalis have been handed over to the representatives of United Nation High Commissioner for Refugees in Shabwa province.

It is worth to mention that Yemen's coast received daily Somalis refugees from the Horn of Africa fleeing from civil war in Somalia. The number of people displaced in the first half of this month reached about 2318 Somali refugees, 104 of which were Ethiopians.

### ABYAN

### Awareness course on AIDS prevention launched in Abyan

The National Committee for Women, in collaboration with the National Program for Combating AIDS, launched on Sunday an awareness course on AIDS prevention for 30 representatives from women and youth groups.

During the course, which will last for two days, the participants will be introduced to the risks of HIV/AIDS prevention to affirm the importance of spreading awareness on AIDS risks among young in all provinces of the country.

It will also provide all means to assist them to occupy the leisure time of young people with useful and beneficial business.

#### HODEIDAH

### Zabeed Library undergoes restoration

The project of Historical Development Cities of the GTZ is working on the restoration the roof of Zabeed Library which was damaged by heavy rains in the historical city of Zabid during the last few days.

Director of Zabeed Library Hisham Waro said the process of restoration started two days ago.

He requested the Local Authority in the province to provide emergency unit to fight any sudden danger, praising the effort of the project of Historical Development Cities for the initiative to renovate the library.

### Their News

#### QATAR AIRWAYS LAUNCHES NEW YORK JFK SERVICE



Qatar Airways has launched scheduled flights to New York's JFK International Airport with a new nonstop service linking America's financial centre with Doha, capital of the State of Qatar.

The new route gives Qatar Airways its second daily non-stop service to America, supplementing existing daily services to the capital, Washington DC.

The JFK service replaces Qatar Airways' one-stop, six-times-a-week operation between Doha and Newark Liberty International Airport, gateway to New York City, which was introduced in June 2007.

Passenger demand to New York's JFK International prompted Qatar Airways to move the flights. As part of the new schedules, Qatar Airways' Geneva service, which was linked to Newark, is now a dedicated non-stop service from Doha, operating four-times-a-week.

The JFK route offers passengers excellent connections across the Middle East, South Asia, and parts of the Far East, via Doha, the airline's operational hub.

Beginning 30th March 2009, Qatar Airways will step up its presence in the US market by linking Doha and Houston – the energy capitals of the Middle East and America respectively.

The new JFK service sees extra capacity through the dedicated non-stop flights, ensuring passengers have more choice.

The New York JFK route is operated with Qatar Airways' fourth and newest Boeing 777-300 Extended Range aircraft, which was delivered by the US aircraft manufacturer just days before the launch. The aircraft features 335 seats in a two-class configuration of 42 seats in Business

and 293 in Economy.

Qatar Airways Chief Executive Officer Akbar Al Baker said: "With more than 700 audio and video entertainment options, we have an unrivalled selection for passengers to choose from. More than 150 international movies, over 50 games and hundreds of hours of video and audio programming – this clearly is a 'Multiplex in the Sky'."

Qatar Airways currently operates a modern fleet of 64 Airbus and Boeing aircraft from its Doha hub to 83 key business and leisure cities across Europe, Middle East, Africa, South Asia, Far East and North America.

### HUMANITARIAN AID PROVIDED BY THE TURKISH RED CRESCENT

In the aftermath of flood disaster in Yemen, Turkish Red Crescent commenced its aid to brotherly people of Yemen.

In this regard a team from Turkish Red Crescent came to Yemen on 1st of November and began their talks with Yemeni counterparts. After these talks, Turkish aid to Yemen planned as below:

750 packs of supplies in the amount of 30.000 US Dollars, total weight 15 tons. Each pack consists of 5kg rice, 5kg sugar, 2lt oil, 1kg milk powder, 4 cans of bean, 4 cans of broad bean, 3 packs of pasta and 4 bottles of water.

500 packs will be transported to Seyoun, and 250 packs will be delivered to al-Hudayda during to teams visit to Hudayda.

Among all these supplies, 250 packs is the aid of the Islamic Committee for the International Crescent (ICIC).

In addition to said supplies, the Turkish Red Crescent will donate 10.000 USD to Yemeni Red Crescent.

The operation costs of the team will take 10.000 USD for the team. Thus, in toto, Turkish humanitarian aid to Yemen will be 50.000 USD.

#### UNICEF Delivers Essential Supplies for Children and Families Hit by Floods in Hadhramout

UNICEF convoy carrying essential supplies left Sana'a earlier this week

to deliver a special package of assistance to children and families devastated by flash floods in Hadhramout Governorate of Yemen. Torrential rains culminating in flood water washed away scores of villages in the valley forcing people from their homes. UN agencies started their joint relief operation with the government of Yemen in the first 72 hours and commissioned a rapid assessment to gauge the basic needs of the affected population.

In its aftermath the floods left 98 people dead and thousands displaced with children and women facing the high risk of water borne diseases and exposure to the ravages of harsh winter weather. Around 3,264 households were destroyed.

Over 22 thousand internally displaced persons have taken shelter in 65 schools. Different sites are not accessible by road and precise information on the emergency situation is lacking. Wadi Doan, Tarim and Sah are among the worst hit areas.

The initial assessment showed the dire need for essential items such as safe drinking water, blankets, everyday hygienic supplies of soap, food and non-food items. UNICEF's life saving supplies contain water purification tablets, jerry cans for storing drinking waters, blankets, soap and daily items to help families survive in a time of severe distress. The size and complexity of the natural disaster, that caught local populations unprepared, is beyond the capacity of the government and civil society to handle, UNICEF Representative in Yemen Aboudou Karimou Adjibade remarked on the eve of the departure of UNICEF convoy of supplies, arranged through local procurement. UNICEF is airlifting another bulk supply of water purification tablets from its Copenhagen Office to make sure the threat of water borne diseases is averted.

"UNICEF's major concern is to save children, who due to high incidence of malnutrition are highly vulnerable to water-borne diseases that loom large after the flood has receded. The Supplies sent to Hadhramout, Aboudou Karimou Adjibade said contain Gerry cans, storage tanks for drinking water and essential hygienic items that children

and families need in this dire hour of exposure and conditions of overcrowding in the temporary shelters

The initial supplies are important to get the families through in the first week of the crisis and more aid is on the way to help GARWP and Governorate authorities to make water schemes and schools functional without much loss of time. A UNICEF team of professionals has been dispatched to Hadhramout Government and is working closely with local authorities to make sure that the priority needs of children and

women are addressed effectively.

UNICEF package of life-saving supplies includes water purification tablets, water containers, storage tanks, blankets, soap and hygiene kits for families and children.

### WAN Holds 3rd Arab Free Press Forum on 12 & 13 December

The World Association of Newspapers is inviting you to take part in the 3rd Arab Free Press Forum to be held in Beirut, Lebanon, on 12 and 13 December 2008.

The Forum will provide a comprehensive overview of the latest press developments in the Arab world, from obstructive government policies to the changing face of Arab blogging, and from the appeal and influence of Pan-Arab news media to the business of newspaper publishing in the Arab World.

Prominent stakeholders from the Middle East and North Africa will address tactics used by governments and the judiciary to impede and sanction the independent press in Arab countries; blogs becoming a Fifth Estate, challenging governments that hold a monopoly on news and evading mechanisms of censorship; Pan-Arab media that represent a unique platform for news, opinions and debates across state borders; and the challenges and opportunities facing newspaper publishers in Arab countries, including strategies to transform newspapers into genuine, successful multi-media businesses.

The Forum will be closed by UN Special Rapporteur on Freedom of Expression, Frank La Rue, and WAN President Gavin O'Reilly.

Around 120 leading publishers, journalists and press freedom advocates from across the region and beyond are expected to meet in Beirut to discuss these issues and benefit from networking opportunities at the joint initiative of the World Association of Newspapers and the Lebanese An-Nahar daily newspaper.

The closing ceremony will pay special tribute to Gebran Tueni, a long-standing WAN Board Member and press freedom advocate who was murdered in December 2005, with the

presentation of the third Gebran Tueni Award to an Arab newspaper executive who embodies the qualities that he represented.

More information on the conference panels, schedule of events and registration is available at: h t t p://www.wan-press.org/arabfreepressforum//home.php?id=1566

Attendance to the Forum is free of charge and simultaneous translation into Arabic, French and English is provided throughout the event.

### In His Opening UBL

### Financial Undersecretary "We count on banks contributing substantially to development process".



By: Shuaib .M. Almosawa.

Dr.Ali M. Mothana, the Financial Undersecretary, stressed the importance of investment and development process local and foreign banks should make.

During the reception ceremony leaded by; Wajahat Husain, UBL'S senior Executive vice president and head of Middle East; Muhammad Janzeer, UBL'S General Manager; and a number of businessmen, economists, and other officials, Mothana, in his opening the head office of United Bank Limited in Sana'a last Sunday, confirmed that the government would work hard at providing all needed facilities for banks to contribute

Mothana further said that " we bank a lot on banks contributing their investment towards development" hopping that UBL, which had been working in Yemen since 1972, would have an important role in the development process. Wajahat Husain, for his part, praised the effectiveness of the planning regulation by Central Bank that prevented Banking System experiencing Global Financial crisis, adding that the bank had been a part of various activities over the past three years. Husain finally talked about the bank's capital, which is right now around \$21 Million and will go up to over \$30 Million by next year under the directors of Central Bank.

towards the process of development.









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### Khadijah Radman to the Yemen Times:

# "I hope that efforts will be geared towards empowering women leaderships in different posts"

Khadija Radman Mohmmad Ghanim is the Deputy Minister of Insurances and of Legal Affairs to pre-Local Administration. She is in charge of the Women's Affairs Department.

Yemen Times' Reporter Mahmoud Assamiee conducted the following interview with Radman to find out more about her and the Ministry of Local Administration.

worked as a teacher in private schools in biology and chemistry subjects.

#### O: What is your role as Deputy Minister in the Ministry of Local Administration?

A new sector for women development affairs has been created, as part of the implementation for the President's electoral Program for enabling woman in all fields. I was appointed deputy minister for this sector's affairs. This sector fulfills woman's development needs in local councils. There has been a necessity for creating this sector for setting up policies for woman's participation in the development.

Q: What are the processes of integrating gender in the ministry through the sector of women's development affairs?

We work in cooperation and coordina-

tion with the Woman National Committee (WNC) on setting up the general policy for integrating gender in development according to the National Strategy for Woman Development (NSWD). Through this sector, communication plans with NSWD and woman departments in ministries are drawn. Our duty is to coordinate with these bodies to ensure that they have included woman development needs at a governorates level. Our duties are focused in the governorates, we issued a republican decree for establishing general managements for women in the governorates. We have worked on preparing duties and specializations according to the Minister Council's Decision 279, authorizing Ministries of Local Administration, Civil Service and

Khadija Radman Mohmmad Ghanim was born in Aden. Sheikh Othman district where she finished school stud-

ies in 1974. She received her BA Degree in Biochemistry from the College of Education, Aden University in 1978.

After graduation, she became a lecturer in the college's physiology section until 1980. Then she changed careers

from the college to the Ministry of Fishery Wealth to work as a researcher at Sea Sciences Center. She won a schol-

arship for higher studies in England. She then earned a Masters Degree in the field of Food Technology-Fisheries

before returning to Yemen to work in the ministry as Head of Quality Laboratories, a post she held when, during

the War in the South of Yemen in January 1986, a matter forced her to travel to Sana'a. She was not able to find

a public post or work due to special conditions between Yemen's two parts, south and north at that time. She

After unification in 1990, she restored her public job in the Ministry of Education. In 1997, she has become the

Under Secretary General of the National Commission for Education, Culture and Science. In 2000, she was

appointed Yemen's Permanent Envoy to the Arab League's Educational, Cultural and Scientific Organization in

Morocco. In 2004, she was appointed advisor to the Minister of Education. Then in January 2008, she received

her new post in the Ministry of Local Administration as Deputy Minister for Women Affairs.

pare duties and specializations for woman development departments.

#### Q: Being a woman in a high leading post, do you face difficulties in dealing with men and do you feel difficulty from your subordinates accepting your directives as woman?

I do not face any difficulty in dealing with my subordinates. However, I find difficulty with afternoon meetings because of Qat chewing. For my bosses, I find cooperation from the Minister Abdul-Qader Hilal and Vice Minister Hamed Ja'afar who always share the ministry's work with me.

We work as a family and do not face any challenges. When I chair a meeting to assistant deputy ministers and general managers, I find acceptance and assistance.

#### Q: Are there other women in the ministry occupying leading posts?

Yes. We have a woman occupying the post of general manager and two deputies for general managers. There are future nominations for other female

Khadija Radman: "I find difficulty with afternoon meetings because of Qat

general directors in our sector. I hope that other women get leading posts in other sectors. Nevertheless, I want to say that the women themselves have to aspire to have leading posts.

#### Q: Is female representation in the ministry weak? If so, Why?

Yes. Female representation in the ministry is weak and is weaker in the leading posts for many reasons, among which are women's reluctance to move outside the country, her refusal to work in afternoon shift, and difficulties in conducting field visits for social reasons and because of the nature of the work. But there is a political willingness to encourage women to have leading posts.

Q: With a new strategy for electing governors, in your opinion what will be the difference between governors and secretary-generals of local councils in this way?

Any one who has followed the president's addresses and suggestions for the constitutional amendments will find that the addresses and the amendments contain hints for amending the local authority's law stipulating that the governors are to be elected and secretarygenerals to be appointed.

### Q: which one represents the citizens more; the governor or the secretary-

Of course, the governor represents the citizens more because he is elected while the secretary general is appointed.

#### O: We heard also about electing district directors, is this true?

This is true. According to the constitutional and law amendments, the district directors will be elected.

#### Q: To what extent are the local councils successful?

There are malfunctions and there are successes according to our infrastructure and qualification of human

### Q: From your viewpoint, what are the reasons for the absence of women in filling the local councils' leading

In terms of women occupying leading posts in the local councils, we have the secretary general of Assada district in the local council of Ebb governorate and thirty eight members across the country.

This number is few compared to male members, which amount to more than 7000 across the country. The reasons behind this refer to the political parties' discouragement of women for leading posts, the lack of social understanding regarding the abilities of women, the role of media outlets in encouraging women and enlightening people in their roles, and the limitation of the women's

I hope that efforts will be geared towards empowering women leaderships in different posts whether governmental or in civil society. That these efforts are geared towards carrying out development programs to the rural woman in different environments; in the village, coast, desert, mountains and valleys, for educating her and including her in all plans.

# Yemen is the best destination to study Arabic

By: Khaled Al-Hilaly

ost Arabic institutes in Sana'a are located in the heart of the city. Housed in traditional Yemeni buildings built in classical architectural style, these schools welcome students from all parts of the world who gather here to converse in Arabic and share experiences in a truly global classroom.

In a class lit by colored sunlight let in by qamarias [Yemeni tainted glass windows], students sit in a U-shape as Amélie Henkous, 20, a political science student from France specializing in Middle Eastern studies, stands in front of the class using her laptop to show slides of France. She speaks confidently in Arabic about her country's arts, politics, tourism, history and literature.

Over the past ten years, Yemen has become one of the best countries in which to study Arabic. Although the latest attack on the American embassy in

Sana'a prompted many Western universities to ask their students to leave the country, others who come to study at their own cost find Yemen to be a safe and convenient place to study the language. Most students come to Yemen after having heard of the benefits of studying Arabic here by word of mouth from other students or friends.

According to Henkous, "It's easy to talk with people and practice Arabic in the street and elsewhere. I went to Morocco to learn Arabic but almost everyone there speaks French. I knew I would not easily learn the language, so I came here where people don't speak French." American national Jason Hitt, 19, is studying Arabic to become a translator. After having lived in Kuwait for five years, he says he learned more Arabic in the three months in Yemen that over there.

Hitt did some research on the internet and found that English is not widelyspoken in Yemen. "Yemen has a lot of native Arabic speakers who don't speak English, so you have to practice Arabic

all the time," he explained.

Henkous described the Arabic teaching method in Yemen as very good and efficient. "Here we talk a lot, we use the vocabulary we learn to make sentences, and we study less grammar." She went on to explain, "In France where I had studied for two years, I used to have a difficult textbook with a lot of vocabulary that I never got a chance to use."

The reasons behind the increasing trend amid foreign students to study Arabic vary. Some study to deepen their Islamic faith since Arabic is the language of the Quran, some to expand their job opportunities, and others study to enrich their personal lives and improve their intercultural understand-

According to the latest survey in the United States by the Modern Language Association (MLA), the study of Arabic has continued its impressive expansion: from 1998 to 2002, enrolment in Arabic language courses in the U.S. increased by 92.3 percent and, between 2002 and 2006, by a remarkable 126.5 percent.

"Arabic almost doubled its enrolments in 2002 and more than doubled its figures again in 2006, bringing its latest enrolments to 23,974. Not only have enrolments in Arabic expanded two-fold, but the number of institutions of higher learning offering Arabic has also nearly doubled," the MLA survey

In Yemen, there are a handful of places to learn Arabic. Tailor-made courses are available for Muslim students and those who prefer to study one-to-one, and some institutes offer media courses based on transcripts from the Yemeni radio and Arabic satellite news channels such as Al-Jazeera or Al-Arabiya. A student who is studying Arabic to become a teacher said that, after research, he found that Yemen and Syria were the best destinations to learn the language, but chose Yemen because the Yemeni dialect is closer to Modern Standard Arabic than other dialects like Egyptian or Moroccan.

He said, "The vibrant relationship



Over the past ten years, Yemen has become one of the best countries in which to study Arabic.

between language and culture distinguishes the process of studying Arabic in Yemen. They teach us standard Arabic, however I can speak both dialect and standard Arabic."

Laura Turnbull, 23, a Political Anthropology student specializing in Middle Eastern Studies from Canada has been studying Arabic for a month and half in Yemen. She said, "It's wonderful. It's great and it's so easy to go out and practice. Everyone keeps saying that Yemen is the best place to learn Arabic and I think it's really true," she added. She says that although Arabic is a hard language to learn, being in Sana'a makes it a lot easier.

People ask Turnbull about her homework and converse with her on the street, and it provides her with a positive and encouraging atmosphere to learn the language. Charlotte Kaufman, an American from New York, has spent two months studying in Yemen. A stu-

dent in Anthropology with a focus on the Middle East, she had studied Arabic at her university for six weeks and in Morocco for another six weeks before coming here. Comparing the method of teaching Arabic in the U.S. and in Yemen, Kaufman said, "Here there is a lot emphasis on speaking and listening, but in the U.S. the emphasis is on grammar and writing."

According to Kaufman, it's much better to study in Yemen because in Morocco there is more tourism so people treat foreigners as tourists rather than students. "In Morocco, English is spoken widely so I can't practice Arabic. The local dialect is extremely different from standard Arabic and it's not easy. Here it's way easier to learn,"

Kaufman also thinks that New York is very dangerous so she feels safer in

"Most of our students come to us on

summer break from university," said Ahmed Nagi, the executive manager of the Yemen College of Middle Eastern Studies (YMES). "That's why in the summer, we have more students." According to Nagi, when students arrive in Yemen and discover the land and the hospitable people, all past misconceptions and negative preconcep-

According to Abduljalel Al-Bazeli, director of the Yemen Institute for Arabic Language (YIAL) in Sana'a, one of the main reasons why Yemen is a preferable destination for foreigners to study Arabic is the nature of the citizens, their simplicity and their encouragement towards foreigners studying

If a Yemeni meets a student who pronounces an Arabic word or phrase incorrectly, he understands and encourages him or her instead of speaking to him in English of French.



Most students come to Yemen after having heard of the benefits of studying Arabic here by word of mouth from other students or friends.

# When political actions are viewed as a coup against the regime

By: Adel Amin

nstead of encouraging the official media to launch irresponsible attacks against Joint Meeting Parties (JMP), the ruling General People Congress (GPC) should, if it has the will to do so, prove abide by the Constitution and laws according to its allegations in this regard. The ruling party is supposed to have disclosed to the public opinion the reality of what was happening during its dialogues with JMP if it suspects that the latter was attempting to conceal facts from eyes of the public.

As along as the GPC believes that the JMP is responsible for the failure of dialogues and agreements, it should have revealed any facts it holds in substantial evidence in support of its order to convict the opposition coalition and expose to the public how the coalition plays a negative role to foil dialogue and its prospective result as alleged.

GPC could have displayed some of the samples related with dialogue drafts and minutes of meetings with the JMP in order to disclose to the public how the JMP doesn't remain committed to any agreements and compromises reached by both sides. It should have exposed to the public how the JMP violates the Constitution and prefers political deals.

Having done so to prove that the JMP was responsible for foiling dialogues and breaching agreements, the ruling party would have established credibility and pointed out that the opposition coalition does not pay attention to the pressing issues of the people during its meetings with the ruling party. Having done so, it would have proved that the JMP only raises its own issues and concerns.

#### GPC realizes its own weaknesses

The GPC has not done so because it knows well the reality of its constitutional and legal position in terms of what happens on the ground. It realized its persisting weaknesses for the time being. As a result, it did not dare move to reality and expose any hidden facts to the people. But instead, it preferred to hide behind piles of lies it fabricated and promoted via official media outlets with expenses coming repeated failure. To accomplish this from pubic funds.

The official media outlets, which must be owned by the whole nation, were changed by the ruling party into private property for the party to serve its purposes, ignoring its commitment to agreements it reached with the JMP to ensure the neutrality of official media as one of the conditions for conducting free and fair elections.

The GPC has chosen the easiest way to erase facts and conceal proofs of a crime committed against the nation and its partners in the democratic process, which it attempts to adapt and shape according to its own desire. Therefore, it directed numerous charges against JMP member parties and held them accountable for its

task, the GPC exploited all the official media outlets, supposed to be neutral. and mandated its leaders countrywide to promote false charges against the

#### Political bankruptcy

During its media campaign against the JMP, the ruling party didn't accept even the armed forces, which had become part of a plan to promote false charges against the opposition parties and instigate people against its real partners in the democratic process. All the irresponsible actions so far undertaken by the ruling party constitute a clear evidence of its political bank-

Let's have a cursory look at some

components of the various political speeches delivered by GPC leaders over the few months. These speeches negatively affected their political performance, and therefore became a salient feature of the current time period. These speeches reflected the deep malice the ruling party bears against its partners.

Sometimes, the ruling party leaders label the JMP as a mixture of extremist positions that meet at a single point with the purpose of creating new crises in Yemen and overthrowing the current regime. At other times, they say that the JMP is responsible for terrorism and violence, as well as fomenting rioting and secession calls.

Source: Al-Sahwa.net

# Effective mechanism to settle disagreement between ruling party and JMP

By: Abdulaziz Al-Hayajim

logue with the Joint Meeting Parties (JMP) remain open until Election Day." This statement is of great importance and reflects a strong sense of national

conversation, which the UAE Al-Bayan daily conducted with Yemeni Minister of Foreign Affairs Abu Bakr Al-Oirbi.

The conversation reflected the political leadership's vision on preparations for the upcoming parliamentary elections, which are accompanied by sincere efforts to convince JMP members to rescind a decision they took to boytice their democratic right.

Undoubtedly, any observer who closely follows developments on Yemen's political ground will surely realize the crucial significance of a procedure taken by President Ali Abdullah Saleh to overcome such unsolved discrepancy. Saleh mandated his political advisor Abdulkarim Al-Eryani to communicate with JMP lead-

reach a compromise in this regard.

Saleh's move reflects how careful the political leadership is in its attempts to overcome any discrepancies or differences between political parties and organizations in Yemen and how important it is for all these parties to participate in the upcoming electoral process.

We don't hope that a particular political party boycotts the upcoming elections. We are optimistic about the possibility of suggesting workable solutions to the current crisis so that all the political parties can practice their democratic rights in a fair, free and competitive election.

As far as I am concerned, via their announced positions, the JMP member parties may be in the matrix of endeavors and deals that may ensure them notable success and more seats in the upcoming electoral process. However, it goes without saying that these parties should be more careful to participate in the upcoming parliamentary elections, scheduled for April 2009.

A golden opportunity for JMP This is not speculation. There are

The opposition parties have before them a golden opportunity if they exploit their available means to attract voters to their side. They can exploit the current poor living standards, poverty, unemployment and corruption - negative phenomena which one can not deny - in favor of their candidates. I don't agree with those who believe

numerous justifications that make us

accept the assumption that the ruling

party may be less enthusiastic than

JMP member parties about the upcom-

ing parliamentary election being held

on its constitutionally determined date.

that the vote result is already decided in advance in favor of the ruling party that allegedly uses the state's facilities, power and public funds to attract voters to its side. This may be beneficial in rare cases but it is not substantial evidence to explain the ruling party winning the elections. In the past electoral processes, the ruling party dealt with its candidates equally, and eventually, only those who had supporters on the ground could win the seats of their constituencies.

An important question, which the JMP member parties should answer, is:

Which is more difficult for these parties: to compete with a 30-year serving president in a presidential election or to compete with ruling party candidates in 301 constituencies?

Consequently, JMP parties, which won nearly one-fourth of the total vote in the most recent presidential and local council elections in September 2006, have a golden opportunity before them to win more votes and get further representation in Parliament, but on the condition that they exploit this opportunity in an ideal manner.

We are discussing an important democratic right that goes to the advantage of the nation and serves the collective interests of all the political parties in Yemen. Therefore, the political parties should practice this right positively and responsibly. As long as the political leadership continues to make wise decisions and cares that compromise and understanding be the only effective solution to the crisis, JMP member parties should demonstrate take a responsible position about the upcoming parliamentary elections.

Source: Al-Thawra state-run daily

# US election, Obama and remaking of history

responsibility. It came as part of a press By: Dr. Mohammed al-Qadhi

feel being lucky and even honored to be perhaps the only Yemeni journalist to report on the US 2008 presidential elections. I with other 22 international journalists have attended rallies and events leading to this landmark and historic event in the history of the US and maybe the world democracy. It is a vibrant and lively democracy that was created to live longer and inspire other democracies across the globe.

When you get to discuss with officials, journalists, campaigners and even ordinary citizens in different States their election system and their hopes, you realize how the US democracy respects the diversity of the people with different cultural and religious backgrounds contributing into the making the United States of America.

This does not necessarily mean everything is perfect in the US. We have met people of Hispanic, African and Indian backgrounds in New Mexico State who complained a lot against bad services, racism and other kinds of such stuff; people who aspire for change and a better tomorrow.

Yet, it is the American democracy that has given hopes to Barak Obama, a black African American, to run for presidency and look ahead to the White House. When I compare our experience with the Akhdam who we failed to integrate into our community cott the upcoming elections and practhroughout centuries, I could see a big gap between us and the US society that was able to break these cultural and color barriers and not only accommodate the son of a black Kenyan national but give him a room to look ahead towards running the US at large.

As a matter of fact, Barak Obama is setting an exceptional moment in the history of the US, being the first African American to run for the White House presidency. The charisma and competence he demonstrated through the campaigning rallies has attracted a lot of fans not only in the US but all over the world. Obama has revived in us what we read in text books that the US is a promise land to all people from all over the world.

I have stood just few meters from Obama who stood last Saturday among a rally of around 25,000 people in Colorado. The whole crowd was very excited and enthusiastic, waiting for his arrival. He is eloquent, articulate and exceptionally inspiring. I talked to some American girls who were standing on one leg listening to Obama. They said they were influenced by his modesty and his ability to inspire them. I believe any great leader for a great nation has to have such qualities to be able to take his people ahead. It is not only his fans who felt such influence but everybody in my journalists group was electrified by Obama's power to influence and convince. Everybody felt it was worth traveling from New

ers and make suggestions in order to Mexico to Colorado by bus to see and listen to the person who is setting a new era in American history.

The main thing in his speech is giving hope for all Americans in change which he said is the responsibility of everybody and not his government only. "We need a new era of responsibility," he said and I understand responsibility is all what matters in building strong nations. A nation can never be strong and empowered, unless its people are responsible. It is a call, as some US writers describe, for a "politics of hope" and I think this hope can not translate into reality without responsibility.

Minority groups like the African, Hispanic and Indian Americans strongly support Obama as they now identify with his family which has gone through all sorts of problems like migration, racism and the like. Therefore, they have hopes he will be close to them and address their plights. This is why Obama has given hopes to youngsters from these ethnic minorities that they can make it up to the top. Therefore, win or lose, Obama, as Domenick DiPasquale writes," has broken new ground in the U.S. politics. His candidacy came at precisely the time when many Americans believed their country needed a fundamental transformation in its direction." But, I think if he wins, it will be an exceptional moment in the history of the American democracy.



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## She cried with them and told their story

Lebanese filmmaker Dima Al-Joundi's documentary, "Bonne à Vendre/Maid for Sale," about the plight of Sri Lankan domestic workers in Lebanon, will be screened by Courrier International in Paris next month. MENASSAT sat down with Al-Joundi in Beirut. By SIMBA RUSSEAU, Special to MENAS-

ebanese filmmaker Dima Al-Joundi never did care much for the stereotypes about her country: "The Paris of the Middle East," "The Riviera of the Arab World," "The Swiss-like Arab country..."

So when she set out to make a film about the plight of Sri Lankan domestic workers in Lebanon, she had no qualms about exposing some of the less rosy aspects of her motherland.

Al-Joundi's cleverly named documentary, "Bonne à Vendre/Maid for Sale", couldn't come at a more opportune time.

A string of reports have come out in the last year, both in newspapers and from human rights organizations, highlighting the abuses and exploitation of African and Asian domestic workers face, especially Sri Lankan maids. Human rights groups contend existing laws don't protect foreign domestic workers in Lebanon, and the country does not have a clear national policy to fight abuses against workers.

#### 'Modern-day slavery'

Human Rights Watch in Lebanon released a report in August that said that 95 migrant domestic workers had died in Lebanon since January 2008. About 40 of the cases were suicides, while 24 were described as workers falling from high-rise buildings, often in an attempt to escape their employers, the report concluded.

A classic documentary filmmaker, Al-Joundi told MENASSAT that "Bonne à Vendre" was her attempt at shining a light on the situation, "and to give voice to these silent women" who have been suffering within a system that Al-Joundi doesn't hesitate to characterize as "modern day slavery."

In a way, the subject chose her.

Al-Joundi was living and working in Sri Lanka in the nineties, just when Lebanon, which was starting to recover from the 1975-1990 civil war, was becoming a destination of choice for the Sri Lankan recruitment agencies.

She remembers the scene vividly.

"It was dawn and I was on a bus with these Sri Lankan women - there must have been sixty of them, and they were all going to Lebanon to work as maids. The women were squeezing me against the window as they rushed to say a last goodbye to their families," Al-Joundi

"They were crying and I found myself crying with them. I said to myself, 'There is something wrong with this situation. These women are leaving their own babies behind!' So I decided to begin researching the subject, which is when I discovered that there was this major business in domestic workers between Sri Lanka and the Middle East."

Back in Lebanon, Al-Joundi

embarked on a one-and-a-half-year cinematic project to highlight the life of the Asians in Beirut's streets, the markets, the beach and in the Lebanese homes where they worked.

To set the stage, the film introduces Janika, a domestic worker from Sri Lanka, in her traditional pink maid's uniform, cleaning the vegetables, preparing dinner and washing the dishes in the home of her Lebanese employ-

"While working I think always about my country," says Janika. "My heart is with my husband and my children. Although I am here, for more than three years I have cried for my daughter."

Soon, Al-Joundi decided she had to go back to Sri Lanka to find the other side of the story. As a Lebanese woman in Sri Lanka, it wasn't hard to find.

"Every time I would take a 'tuk-tuk' or the bus, men would ask me, 'Madame, can you please take my wife to Lebanon?' It got so bad that after a while I started telling everyone that I was French."

The maids and their employers are only part of the story; the recruitment agencies are another.

#### A lucrative business

In her film, Al-Joundi highlights the role of the Sri Lankan recruitment agencies that target the poor, the uneducated and the desperate.

In one scene, a woman doesn't have the money to pay for the burial of a loved one. So in a matter of minutes, a recruiting agent is able to convince her to sign a contract.

As part of their recruitment campaign, Sri Lankan agents often lure

these women by presenting Lebanon as a land of plenty and a place where one can earn high salaries.

Many women go into debt in order to pay the fees for training, visa, travel expenses and guaranteed work abroad.

At the same time, the Lebanese employer typically pay up to \$3,000 in fees to the recruitment agencies.

The agency collects on both ends.

Once they arrive in Lebanon, the maids discover the reality of being a domestic worker in the Arab world.

There is little the maid can do once she is in the country.

Her legal status in Lebanon depends on the "kafalat," or guarantee, that the employer has obtained on her behalf for the duration of her contract. To protect their 'investment,' recruitment agencies encourage the employer to confiscate the maid's passport and other identity

"I put it to the Sri Lankan recruiter I interviewed for my film like this: 'What if I take you out of your country, take away your passport, make you work more than 20 hours a day for only \$100 per month as well as lock you in the house? What would you call this? It's not only racism, it's slavery."

Training schools in Sri Lanka offer newly exported domestic workers a 10day Arabic course, household appliance training and how to please their new employer.

"I was the first in 1996 to visit these training schools, which no one from the outside had ever seen before," says Al-Joundi. "This is where the women learn how to tend to their household duties because the Arab woman is very picky about hygiene."



Filmmaker Dima Al-Joundi in Beirut. © Simba Russeau "For the Lebanese, maids are like having a DSL connection where you pay a monthly fee and you have 24 hour access, and when you leave the house you leave it connected because anyways it won't affect your bill," Al-Joundi said.

#### Funding the war

According to the Sri Lankan Bureau of Foreign Employment, there are now over 86,000 Sri Lankan women employed as domestic workers in Lebanon. They constitute the largest population of female migrant workers in the country. (Women from the Philippines, another big category, are more often employed as nannies.)

The economic impact of the domestic workers trade in Sri Lanka is huge.

In 2006, Sri Lanka received \$3.4 billion in remittances from migrant workers abroad, making it the second-highest form of foreign exchange, and twice the amount the country receives in foreign aid and direct foreign investment. In fact, domestic workers now surpass tea as a Sri Lankan export product.

Recently, Kingsley Ranawaka, chair-

man of the Sri Lanka Bureau of Foreign Employment (SLBFE), was quoted as saying that Sri Lanka is planning to cut the number of women migrants exported to the Middle East due to the growing number of complaints of ill-treatment, breach of contract, sexual and physical abuse and unpaid wages.

Until now, it seems the Sri Lankan government has been quite content to allow the trade to go on.

"One of the things I discovered while making this film was that the Sri Lankan government was very happy to export their women abroad and treat them like they are cattle because their contribution to the national income is helping to fund the war against the Tamil Tigers," Al-Joundi says.

"So neither the Middle Eastern nor the Sri Lankan governments want this business to stop.'

### An Israeli looks at Obama

By: Gershom Gorenberg

neighbour in Jerusalem asked me to write to his American father-in-law, who has been showering him with emails attacking Barack Obama. At a local bakery, the owner suggested in a whisper that I might talk sense to the tourist proclaiming in a New York accent, between sips of strong Israeli latte, that she was voting for John McCain. Old friends in California worry to me that elderly Jews in Miami think that McCain is better for Israel. "Remember 2000," they tell me darkly. Every vote

I suspect that something even more emotionally powerful than electoral math is at stake. My friends are frightened of the shame of a mother or uncle staining the family, or the tribe, with

out of concern for Israel. From where I sit, this would be a shame, because the reasons Obama is better for Israel's security are the same reas! ons he is better for American security.

Start with McCain's claim to greater foreign-policy experience. Despite that experience, he supported invading Iraq. Obama, of course, opposed it. Conventional wisdom notwithstanding, the war has had strongly negative consequences for Israel.

Besides Iraq, a key example of polit-

ical clumsiness has been the current administration's stonewalling of Israeli-Syrian peace negotiations. Turkishmediated contacts between Jerusalem and Damascus have been underway since last year, but the United States has refused to join the process. According to Alon Liel, former director-general of the Israeli Foreign Ministry, Washington's attitude is what has pre-

Bashar al-Assad has "made a strategic decision" that his country's future "is tied to the West, not Iran," Liel says. Peace with Israel would be the means by which Syria would realign itself. Iran would lose a key ally, as would Hamas and Hezbo! llah.

Liel, who carried on back-channel contacts with! Syria th at preceded the official negotiations, says the administration's refusal to join the process is based on "black and white vision"since Syria is one of the bad guys, there's no point in talking to it. He rates the chances of change in attitude, and of a peace deal that would significantly alter the regional map in Israel's favour, as high if Obama becomes president.

Isolating Tehran, however, is not enough to relieve Israel's greatest anxiety-the possibility that Iran will produce nuclear weapons. Speaking off the United States and Iran, as Obama has proposed. There's no reason not to try the diplomatic option. But the complement to diplomacy is much stronger international economic sanctions. To achieve such cooperation, Washington would have to end the unilateral, unipolar approach of the Bush years. Flaunting American muscle, however satisfying emotionally, is less effective than coalition-bu! ilding. Such a shift is clearly more likely under Obama than McCain.

At first glance, the chances that the next president will devote energy to Israeli-Palestinian diplomacy early in his term are low. His first priority will be the economy. His Middle East concerns will lie in the belt from Iraq to

But conflicts do not wait until leaders have time for them. The present calm in record, even Israeli experts speak posi- Israel, Gaza, and the West Bank is fragvented an agreement. Syrian President tively of direct talks between the ile. The real question is whether the

president is able to devote attention to avoiding a new round of violence even while he deals with other priorities.

This is a character question. For an answer, look at how McCain and Obama dealt with the economic meltdown in late September. McCain wanted to call off campaigning and cancel a debate. Obama's response was, "It's going to be part of the president's job to deal with more than one thing at once."

Indeed, watching the election from a country dependent on American suppor! t, character may be the essential question. In the face of any! crisis in the Middle East, is it better for Israel to look to a president who enjoys rolling dice, or to one dedicated to avoiding drama? What does it mean for American policy to be set by a president who, on a whim, bet not only his candidacy but his nation's future on a

For that matter, how would a cle=an\_israeli\_looks\_at\_obama.

President Palin deal with an Iranian nuclear test, or even a sudden flare-up on the Israeli-Lebanese border?

I don't like thinking about such questions. I have enough reasons to be nervous, living where I do. What happens in Miami could make it easier for me to sleep at night.

Gershom Gorenberg is a senior correspondent for The Prospect. He is the author of The Accidental Empire: Israel and the Birth of the Settlements, 1967-1977 and The End of Days: Fundamentalism and the Struggle for the Temple Mount. He blogs at www.southjerusalem.com. abridged article originally appeared in The American Prospect and is distributed with permission by the Common Ground News Service (CGNews). The full text can be found at running mate he hadn't bothered to vet? www.prospect.org/cs/articles?arti

### India: Widows - The World's Forgotten Women

By: Amoo Arvind **Women's Feature Service** 

ew Delhi (Women's Feature Service) - "The greatest of all miseries, the culmination of the enormities of custom, is the forcible shaving of a Brahmana and other high caste widows. The cruel and pernicious custom is horrid beyond conception. (The widow) is simply helpless; she must submit to that cruel inhuman operation. She often faints, she is dumb-founded, tears flow in a flood... but nobody cares..."

This is a voice from the past, a quotation taken from a set of essays written in 1910 by the inmates at the Widows' Home in Pune. The historical cruelties perpetrated on the hapless Hindu widow are well-documented. They have been the stuff of legends and legislation. What is less known is that even in contemporary India, women, although they may not have to undergo the barbarism of forcible tonsure, continue to suffer grievously in innumerable ways. Equally ignored are widows in other parts of the world. They figure among the most deprived sections of society, with little legal protections and few safety nets, whether they live in the United States.

Recently, World Public Opinion, an international research organisation, conducted a global survey on the treatment meted out to widows and divorced women in 17 countries, including India, China, USA, Indonesia, Nigeria and Russia. It was commissioned by the UK-based Loomba Trust, which has been campaigning for an international widow's day to highlight an issue that the world has largely ignored.

The findings of the survey only confirmed the widespread perception that widows and divorced women in the 21st century get a worse deal than other women do. Only in two countries did the majority say that there is no discrimination of this kind - Ukraine (53 per cent) and Indonesia (54 per cent). In 12 of the countries polled, about four in 10 believe that there is some or a great deal of discrimination against widows and divorced women. Just 28 per cent across the countries polled say there is no discrimination against widows, while 63 per cent maintain that there is a little, some or a great deal of such bias. Observed Steven Kull, director of World Public Opinion.org after the data came in, "Discrimination against wid-

Syria or Somalia, Ireland, Canada or ows and divorced women appears to be a phenomenon of many countries, not just some traditional cultures.'

> Perceptions of the extent of discrimination vary widely. South Korea, for example, reported the largest group (81 per cent) who believe that widows are mistreated. This reality seems to have nudged South Korea's lawmakers into enacting legal reform. Protective legislation followed the 2005 high court verdict granting women the right to claim an equal share in jointly-owned family property for the first time in the country's history. In China, 54 per cent see widows as discriminated against and the Chinese government has, since the 1990s, been introducing a series of legal reforms on this score. Today, inheritance laws in China guarantee the inheritance rights of widows, although as the survey revealed - the traditional stigma attached to them continues to

> Egypt, where 48 per cent believe that widows are mistreated, has been the focus of criticism from Human Rights Watch for its gender unfriendly legal framework. Not only do men and women need to conform to differing forms of initiating divorce, women are also denied property rights to their marital homes unless they have a specific

India presents a curious case. Over the years there have been a great deal of attempts by social reformers to address the sorry plight of widows in the country and, in fact, social and legal reform for much of the 19th and 20th century was centred on the Indian widow. However, enforcement of the laws remains a huge challenge. A clue as to why this is so may lie in an interesting trend that surfaces in the World Public Opinion poll: the percentage of Indians recognising that widows are discriminated against is low - only 42 per cent. This, despite widespread evidence of structural inequalities and systemic biases directed against widows in Indian society.

Many of these cruelties and biases are ordained by religious belief and social practice. The situation of the deserted widows of Varanasi is a prime example. These unfortunate women often dumped there by families unwilling to keep them, spend four hours chanting religious mantras and get a cupful of rice and a few rupees for their efforts.

It was this reality, in fact, that prompted Raj Loomba, the UK-based clothing industry magnate, to start campaigning on the issue from 1995. He

observed that the real problem in India is that when a husband dies, a woman is regarded by her marital family and society in general as "inauspicious", a burden, and they begin to ostracise her. Loomba recalls, "Take my own mother. She was only 37 when she was widowed. Her social profile changed completely with that. Overnight, she was asked to take off her bangles. Her 'koka' (a traditional nose stud) was also removed. At my wedding ceremony, she was not allowed to sit at the marriage 'mandap' because she was regarded as inauspicious. I know of instances where widows were treated even more cruelly - forced to marry, against their will, the younger brother in the husband's family; robbed of their inheritance rights; sent back to their parental homes or even killed."

The treatment accorded to Loomba's mother caused him to perceive the issue in a broader context. "Today, in Iraq alone we are generating 100 widows every day. Wherever there are conflicts, there are widows, many of whom are refugees - and let us remember that the world is full of conflicts today. In Africa, the AIDS epidemic is leaving thousands of women widowed and their husbands' families will dispossess them of their assets so that they are left destitute. Even in prosperous countries like Finland, Germany and France, widows live in greatly straitened circumstances, surviving for the most part on modest pensions. There are an estimated 100 million widows in the world, with at least 25 million in India alone, and they in turn are responsible for the lives of at least three or four others, including children and dependents."

This, Loomba estimates, would make up about half-a-billion lives that are affected, either directly or indirectly, by the fact that widows today continue to lack both rights and recognition. "One would have thought that the plight of an estimated half-a-billion human beings would have invited exemplary attention and global redressal but that, unfortunately, is not the case," he comments.

Loomba would like the UN to consider designating a special day for widows. As he puts it, "It will make a difference. There will at least be one day when the world would pause to think of those innumerable faceless, nameless women who are forced to lead severely disadvantaged lives for no fault of their own. And then, perhaps, they would finally become the focus of some much-needed policy-making."

(Courtesy: Women's Feature Service)

# National Bank Of Yemen





# National Bank of Yemen is the pioneer bank to publish the Interim Financial Statement for September 2008

### CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2008

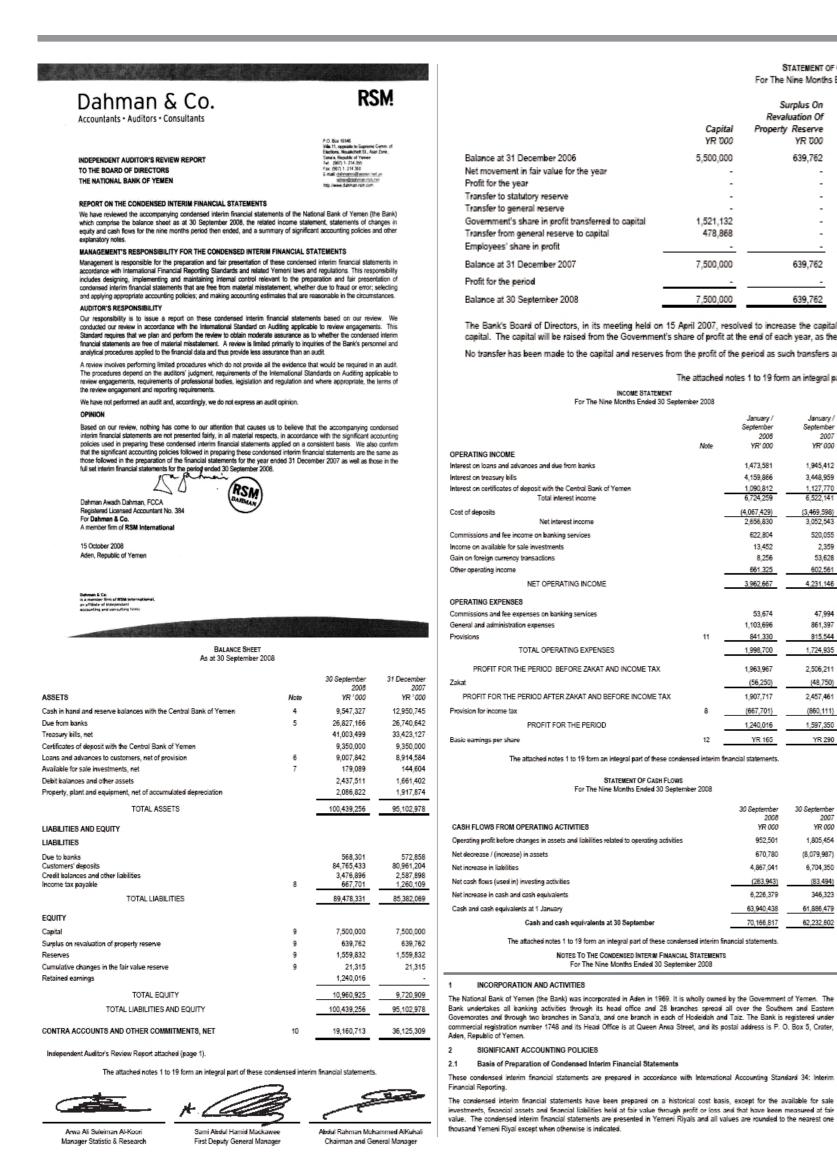
The significant accounting policies followed are the same as those followed for the year ended 31 December 2007 as well as those

Risk is inherent in the Bank's activities but it is managed through a process of ongoing identification, measurement and monitoring subject to risk limits and other controls. This process of risk management is critical to the Bank's continuing profitability and each individual within the Bank is accountable for the risk exposures relating to his or her responsibilities.

followed in the full set interim financial statements for the period ended 30 September 2008

The Bank is exposed to credit risk, liquidity risk, interest rate risk and exchange rate risk.

RISK MANAGEMENT OF FINANCIAL INSTRUMENTS



		For The	Nine Months En	ided 30 September 20	08			
	Capita	Rev	Surplus On aluation Of ty Reserve	Statutory Reserve	General Reserve	Cumulative Changes in Fair Value Reserve	Retained Earnings	Total
	YR 00	00	YR 000	YR 000	YR 000	YR 000	YR 000	YR 000
nce at 31 December 2006	5,500,00	0	639,762	1,060,742	275,898	19,560	-	7,495,962
novement in fair value for the year		-		-	-	1,755	-	1,755
for the year		-	-	-	-		2,340,203	2,340,203
sfer to statutory reserve		-	-	351,030	-	-	(351,030)	-
sfer to general reserve		-	-	-	351,030	-	(351,030)	-
rnment's share in profit transferred to capital	1,521,13		-	-	-	-	(1,521,132)	-
sfer from general reserve to capital	478,86	18	-	-	(478,868)	-	(447.044)	(447.044)
oyees' share in profit		<u> </u>	<del></del> -	<del></del> -			(117,011)	(117,011)
ice at 31 December 2007	7,500,00	00	639,762	1,411,772	148,060	21,315	-	9,720,909
for the period		<u>-</u>		<u>-</u>	<u> </u>		1,240,016	1,240,016
nce at 30 September 2008	7,500,00	00	639,762	1,411,772	148,060	21,315	1,240,016	10,960,925
Bank's Board of Directors, in its meeting held on al. The capital will be raised from the Government ansfer has been made to the capital and reserves t	's share of profit a	at the end of ea	och year, as the B	lank's Board of Direct	ors will decide until t			
	The attached r	notes 1 to 19 for	rm an integral par	t of these condensed in	nterim financial stater	ments.		
INCOME STATEME	NT .			Statement of Complia				
For The Nine Months Ended 30	September 2008					are prepared on a going cond	vane hasis in annomianos u	ith International Financial
		January /	January /			International Accounting Stan		
		September 2008	September 2007			nancial Reporting Interpretatio ent local prevailing laws and re		
CINCOME	Note	YR' 000	YR' 000	Central Bank of Yem		ed by the Central Bank of Yen		
G INCOME pans and advances and due from banks		1,473,581	1,945,412	financial statements.				
reasury kills		4,159,866	3,448,959			and effective for the annual pe		
ertificates of deposit with the Central Bank of Yemen	-	1,090,812	1,127,770			atory for annual periods beginn iges to the Bank's accounting p		. The application of these
Total interest income		6,724,259	6,522,141			-		
nsits Net interest income	-	(4,067,429) 2,656,830	(3,469,598)		plying the Restatement A ope of IFRS 2, effective fr	pproach under IAS 29, effective rom 1 May 2006:	e from 1 March 2006;	
s and fee income on banking services		622,804	520,055			d derivatives, effective from 1 J	une 2006;	
vailable for sale investments		13,452	2,359			and Impairment, effective from		
ign currency transactions		8,256	53,628			ry Share Transactions, effective gements, effective from 1 Janua		
fing income	-	661,325	602,561			mes, effective from 1 July 2008		
NET OPERATING INCOME	-	3,962,667	4,231,146	IFRIC 14: I/ from 1 Janu		efined Benefit Asset, Minimum	Funding Requirements and	their Interaction, effective
G EXPENSES								
s and fee expenses on banking services		53,674	47,994		and interpretations issued			-t 20 Stb 2000
administration expenses		1,103,696	861,397		oct, have not been adopte	dards and interpretations, which d early:	i were issued by the IASB b	elore 30 September 2006
	-11 _	841,330	815,544	IFRS 8: Ope	erating Segments, effective	ve from 1 January 2009:		
TOTAL OPERATING EXPENSES	-	1,998,700	1,724,935			ements (as revised in 2007), eff	ective from 1 January 2009;	
OFIT FOR THE PERIOD BEFORE ZAKAT AND INCOME TAX		1,963,967	2,506,211			in 2007), effective from 1 Janua		
	-	(56,250)	(48,750)		-	ons of Real Estates, effective fr nt in a Foreign Operation, effec		
FOR THE PERIOD AFTER ZAKAT AND BEFORE INCOME TA	x	1,907,717	2,457,461	11100 10:11	-	n of these standards/interpreta		ant impact on figures and
income tax	8 _	(667,701)	(860,111)		orting period they will be		nons un result in a signific	ant impact on ligares one
PROFIT FOR THE PERIOD	_	1,240,016	1,597,350		emational Financial Repo	orting Standards in compliance	with local laws and regulat	ons issued by the Central
gs per share	12	YR 165	YR 290	Bank of Yemen are:				
The attached notes 1 to 19 form an integral part of these	condensed interim fin	nancial statements.				centages for losses on non pe of 1996 and circular no. 5 of 19		es in accordance with the
STATEMENT OF CASH F	Lows				n of the general provision dvances rather than equit	n for risk calculated on the perfo ty.	orming loans and advances i	n the general provision for
For The Nine Months Ended 30 S	September 2008				-	the condensed interim financial	statements of the Bank as a	t 30 September 2008.
		30 September	30 September	2.2 Significant	Accounting Estimates			
WS FROM OPERATING ACTIVITIES		2008 YR 000	2007 YR 000			l statements requires manager	nent to make adjustments.	stimates and assumptions
rofit before changes in assets and liabilities related to operating ac	ívities	952,501	1,805,454	that affect the applica	tion of policies and repor	ted amounts of the financial as	sets and liabilities at the dat	e of the condensed interim
se / (increase) in assets		670,780	(8,079,987)			s of revenue and expenses du it risk of material adjustment ir		
e in liabilities		4,867,041	6,704,350	impairment of loans a		•	,	.,
ws (used in) investing activities		(263,943)	(83,494)		consideration the following	ing factors when determining t	he provisions for loans and	advances and contingent
e in cash and cash equivalents		6,226,379	346,323	liabilities:	anatamada Europial anai	E		
ash equivalents at 1 January		63,940,438	61,886,479		customer's financial posi stage i.e. the ability of the	tion; e customer to conduct profitabl	e business activities and col	lect enough money to pay
Cash and cash equivalents at 30 September		70,166,817	62,232,802	the debt;	or using or un	The second provided	and the second control of the contro	and a second
The attached notes 1 to 19 form an integral part of these	condensed interim fin	ancial statements				of transferring ownership to th	e Bank; and	
Notes To The Condensed Interim Fin					ling the debt.			
For The Nine Months Ended 30 S				Management Estimat				
000000170014004						are based on historical experi the circumstances, the results		
CORPORATION AND ACTIVITIES	n Minutes	builto Com	4 at Var	the carrying values of		at are not readily apparent fro		
I Bank of Yemen (the Bank) was incorporated in Aden in 1969 takes all banking activities through its head office and 28				estimates.				
s and through two branches in Sana'a, and one branch in ea	ach of Hodeidah and	Taiz. The Bank is	registered under			e reviewed on a regular basis. ne revision affects only that per		
registration number 1748 and its Head Office is at Queen An blic of Yemen.	va Street, and its po	istai address is P.	O. Box 5, Crater,		oth current and future per		or in one period of the re	- Land of the received periods II
GNIFICANT ACCOUNTING POLICIES				2.3 Summary	of Principal Accounting	Policies		
				The similar				

STATEMENT OF CHANGES IN EQUITY For The Nine Months Ended 30 September 2008

	edit risk. Credit risk	represents th	e inability of t	hese parties to	meet their o	from others are bligations when	ASSETS	
they fall due.  In order to comply with the Central Bank of Y				e managemer	nt of credit risk	exposure, the	Cash in hand and reserve balant Bank of Yemen Due from banks	ces with the Central
Bank adheres to certain minimum standards in In addition to the standards stated in the abov exposure are:		-		olied by the Ba	ank to minimiz	e the credit risk	Treasury bills, net Certificates of deposit with Centr Loans and advances to custome	
<ul> <li>preparing credit studies on custome</li> </ul>	ars and hanks hoford	dealing with	thom and date	aminina thair	ralated excelit	ick rates:	Available for sale Investments, n	net
<ul> <li>preparing creat studies on custome</li> <li>obtaining sufficient collateral to min</li> </ul>		_		-			Debit balances and other assets Property, plant and equipment	j
or banks;			,				Total assets	5
<ul> <li>follow-up and period reviews of control provision for your performing</li> </ul>		s in order to	evaluate the	r financial po	sitions, credit	rating and the	LIABILITIES AND EQUITY	
<ul> <li>required provision for non-performir</li> <li>distributing credit portfolio and balar</li> </ul>	-	r diversified s	ectors to minir	nize concents	ation of credit	ńsk	Due to banks Customers' deposits	
- was tracing at case portable of the water	noes markams ove	a were since s		THE CONTENT	Journ Or Grewer	Di.	Credit balances and other liabiliti Income tax payable	es
The table below shows the maximum exposu			ents of the ba	ance sheet.	The maximum	exposure is	Equity	
shown gross, before the effect of mitigation by	the use of collateral	agreements					Total liabilities and	1 equity
				30 Se	eptember 2008	31 December 2007	Interest rate sensiti	ivity gap
Assets:					YR 1000	YR 1000	Cumulative interest rate s	sensitivity gap
Cash in hand and reserve balances with	the Central Bank of	f Yemen (exc	luding cash in		762.204	11.240.202		
hand) Due from Bank					,762,294 ,827,166	26,740,642	Exchange Rate Risk	
Treasury bills Certificates of deposit with Central Bank	of Various				,003,499 350.000	33,423,127 9,350,000	Due to the nature of the Bank	
Loans and advances to customers, net of					,007,842	8,914,584	Bank strives to maintain a ba requirements of the Central B	
Available for sale investments, net Debit balances and other assets					179,089 437.511	144,604 1,661,402	exceed 15% of the Bank's of	apital and reserves
	al assets						Bank's capital and reserves. foreign currency positions an	
ota  Contra accounts and other commitments	m dobeth				,567,401 ,728,776	91,474,561 44,655,854	date of sale. The significant f	
Total credi	it risk exposure				296,177	136,130,415	The Bank had the following s	significant net expo
The Bank manages concentration of risk by di		o over divarci	fied economic				As at 30 September 2008	United States
no. 15 shows the distribution of financial instru				Scolors and 9	cograpinosi io	oddorio. Prote		Dollar
Liquidity Risk							Assets	YR'000 28,825,208
Liquidity risk is the risk that the Bank will be un							Liabilities	(28,030,964)
limit this risk, the Bank's management in addi flows and liquidity on a daily basis and has are				and inquisity in	mina, monitor	s future cash	Net currency position	794,244
The table below shows the maturity analysis fo	-	-		ntractual matu	rities:		As at 31 December 2007	United States
As at 30 September 2008				от б				Dollar
. o s. oo ocpienwei 2000	Less than	From 3 to	o mont	hs to	Over		Assets	YR'000 28,285,131
I IADII ITIES	3 months	6 months		year moo	1 year	Total	Liabilties	(27,522,604)
LIABILITIES Due to banks	YR'000 568,301	YR'000	. Yh	2000	YR'000	YR'000 568,301	Net currency position	762,527
Customers' deposits	53,765,236	10,549,758		,210	67,229	84,765,433	Capital Management	
Income tax payable	EA 202 527	667,701			67 220	667,701	The primary objectives of the	he Bank's canital
Total liabilities	54,333,537	11,217,459	20,383	,210	67,229	86,001,435	requirements and that the B	lank maintains stro
As at 31 December 2007	1			rom 6	<b>^</b>		quarterly basis by the manag of Yemen for supervisory pur	
	Less than 3 months	From 3 t 6 month		ths to year	Over 1 year	Total	The Central Bank of Yemen	
LIABILITIES	YR'000	YR'00		R1000	YR'000	YR'000	the internationally agreed m	
Due to kanks	572,858		-	-	-	572,858	deposits at or above 5%.	
Customers' deposits Income tax payable	49,608,505	9,486,53 1,260,10		s, <del>+</del> 13 1,	466,747	80,961,204 1,260,109	The total capital of the Bank	is divided in two tie
_	50,181,363	10,746,64		9,413 1.	466,747	82,794,171	Tier 1 capital: which compris	es the share capita
Total liabilities		- April 10	35,55				Tier 2 capital: which compris sale investments.	ses the revaluation
_	maturity analysis of	assets and li	abilities and th	e net aan bet-	veen the two		and investments.	
In addition to the above, note no. 14 shows the	e maturity analysis of	assets and li	abilities and th	e net gap betv	veen the two.			
In addition to the above, note no. 14 shows the Interest Rate Risk						the financial	Investment in any local bank loans and advances is added	
In addition to the above, note no. 14 shows the	at changes in intere	st rates will a	iffect the future	e cash flows o	or the value of	the financial	loans and advances is added	d to the Tier 1 and
In addition to the above, note no. 14 shows the Interest Rate Risk Interest rate risk arises from the possibility th	at changes in intere procedures to limit th	st rates will a ne effect of su	iffect the future	e cash flows o	or the value of	the financial	loans and advances is added The risk - weighted assets reflecting an estimate of cred	d to the Tier 1 and are measured by dit, market and oth
In addition to the above, note no. 14 shows the Interest Rate Risk Interest rate risk arises from the possibility th instruments. The Bank performs a number of	at changes in intere procedures to limit th ng with interest rates	st rates will a ne effect of su on lending;	offect the future ch risk to the n	e cash flows o	or the value of	the financial	loans and advances is added The risk - weighted assets reflecting an estimate of crec collateral or guarantees. A	d to the Tier 1 and are measured by dit, market and oth similar treatment is
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Interest rate sensil Cumulative interest rate  Exchange Rate Risk  Due to the nature of the Ban Bank strives to maintain a le requirements of the Central exceed 15% of the Bank's of Bank's capital and reserves.	ivity gap sensitivity gap Ik's activities, the Ba Isalanced foreign cu Bank of Yemen Ci sapital and reserve:	31,973,765 31,973,765 ank deals in diff rrencies positio cular No. 6 of	(4,689,112) 27,284,653 ferent foreign cu	(10,225,619		39,181,563	95,102,97
Cumulative interest rate  Exchange Rate Risk  Due to the nature of the Ban  Bank strives to maintain a le  requirements of the Central  exceed 15% of the Bank's capital and reserves.	sensitivity gap  Ik's activities, the Balanced foreign ou Bank of Yemen Ci apital and reserve:	31,973,765 ank deals in diff rrencies positio rcular No. 6 of	27,284,653 ferent foreign cu		3,130,190		
Exchange Rate Risk  Due to the nature of the Ban Bank strives to maintain a le requirements of the Central exceed 15% of the Bank's Bank's capital and reserves.	k's activities, the Ba alanced foreign cu Bank of Yemen Ci apital and reserve:	ank deals in diff rrencies positio rcular No. 6 of	ferent foreign cu	17,059,03		(20,189,224)	
Due to the nature of the Ban Bank strives to maintain a la requirements of the Central exceed 15% of the Bank's o Bank's capital and reserves.	alanced foreign cu Bank of Yemen Ci apital and reserve:	rrencies positio rcular No. 6 of			20,189,224		
Due to the nature of the Ban Bank strives to maintain a la requirements of the Central exceed 15% of the Bank's o Bank's capital and reserves.	alanced foreign cu Bank of Yemen Ci apital and reserve:	rrencies positio rcular No. 6 of					
Bank strives to maintain a le requirements of the Central exceed 15% of the Bank's o Bank's capital and reserves.	alanced foreign cu Bank of Yemen Ci apital and reserve:	rrencies positio rcular No. 6 of					
requirements of the Central exceed 15% of the Bank's o Bank's capital and reserves.	Bank of Yemen Ci capital and reserve:	rcular No. 6 of	ns in compliand				
Bank's capital and reserves.		and that the	1998 which spe				
	in order to comply		aggregate oper	position for	all currencies s	hall not exceed	25% of the
date of sale. The significant t						i. the prevailing	rates on the
The Bank had the following	significant net expo	sures to foreig	n currencies:				
As at 30 September 2008	United States	Pour		_		Other	
	Dollar	Sterfir	-			currencies	Total
Assets	YR'000 28,825,208	YR'00 2,221,51		962 1	YR'000 ,607,972	YR'000 96,837	YR'000 34,473,497
Liabilities	(28,030,964)	(1,828,58			511,411)		(32,604,046)
Net currency position	794,244	392,92		,684	96,561	21,033	1,869,451
As at 31 December 2007	United States	Pour	nd			Other	
	Dollar	Sterfir		Euro Sa	udi Riyal d	currencies	Total
	YR'000	YR'00		2000	YR'000	YR'000	YR'000
Assets Liabilities	28,285,131	2,034,35			,473,800 188,063\	137,956	34,630,452
	(27,522,604)	(1,738,60					(32,963,838)
Net currency position	762,527	295,74	+/ 296	,513	285,737	26,090	1,666,614
Capital Management							
The primary objectives of t	the Bank's canital	management	are to ensure t	hat the Ran	k complies with	h external imp	osed canital
requirements and that the B							
quarterly basis by the mana							
of Yemen for supervisory pu	rposes. The requi	red information	is filed with the	Central Ban	of Yemen on a	quarterly basis	5.
The Central Bank of Yemen	requires each ban	k in Yemen to	maintain a ratio	of total capi	al to the risk - w	veighted assets	at or above
the internationally agreed n							
deposits at or above 5%.							
The total capital of the Bank	is divided in two tie	ers:					
THE SELECTION OF THE EAST.							
Tier 1 capital: which compris							
Tier 2 capital: which compris sale investments.	ses the revaluation	reserves and	unrealized gains	s arising from			
sue investilens.				-	n any changes	in fair value of	available for
Investment in any local bank				-	n any changes	in fair value of	available for
			-	and Tier 2 c			
loans and alavances is adde	or finance compa d to the Tier 1 and		-	and Tier 2 c			
The risk - weighted assets	d to the Tier 1 and are measured by	Tier 2 capital. means of a hi	from the Tier 1	risk weights	apital. The bala	nce of general pording to the na	provision for ature of and
The risk - weighted assets reflecting an estimate of cre	d to the Tier 1 and are measured by dit, market and oth	Tier 2 capital. means of a hi er risks associ	from the Tier 1 erarchy of four ated with each a	risk weights asset and co	apital. The bala classified acco unterparty, takin	nce of general pording to the na	provision for ature of and any eligible
The risk - weighted assets	d to the Tier 1 and are measured by dit, market and oth similar treatment is	Tier 2 capital. means of a hi er risks associ	from the Tier 1 erarchy of four ated with each a	risk weights asset and co	apital. The bala classified acco unterparty, takin	nce of general pording to the na	provision for ature of and any eligible
The risk - weighted assets reflecting an estimate of cre collateral or guarantees. A contingent nature of potentia	d to the Tier 1 and are measured by dit, market and oth similar treatment is al losses.	Tier 2 capital. means of a hi er risks associ s adopted for o	from the Tier 1 erarchy of four ated with each a off balance shee	risk weights asset and co et exposure,	opital. The bala classified acco unterparty, takin with some adju	nce of general pording to the na	provision for ature of and any eligible
The risk - weighted assets reflecting an estimate of cre collateral or guarantees. A	d to the Tier 1 and are measured by dit, market and oth similar treatment is al losses.	Tier 2 capital. means of a hi er risks associ s adopted for o	from the Tier 1 erarchy of four ated with each a off balance shee	risk weights asset and co et exposure,	opital. The bala classified acco unterparty, takin with some adju	nce of general pording to the na	provision for ature of and any eligible
The risk - weighted assets reflecting an estimate of cre collateral or guarantees. A contingent nature of potentia The Bank complied with all t	d to the Tier 1 and are measured by dit, market and off similar treatment in all losses. The externally impose	Tier 2 capital. means of a hi er risks associ s adopted for o	from the Tier 1 erarchy of four ated with each a off balance shee	risk weights asset and co et exposure,	opital. The bala classified acco unterparty, takin with some adju	nce of general pording to the na	provision for ature of and any eligible
The risk - weighted assets reflecting an estimate of cre collateral or guarantees. A contingent nature of potentia The Bank complied with all t	d to the Tier 1 and are measured by dit, market and off similar treatment in all losses. The externally impose	Tier 2 capital. means of a hi er risks associ s adopted for o	from the Tier 1 erarchy of four ated with each a off balance shee	risk weights asset and co et exposure,	opital. The bala classified acco unterparty, takin with some adju	nce of general ording to the na ording into account strents to refle	provision for ature of and any eligible act the more
The risk - weighted assets reflecting an estimate of cre collateral or guarantees. A contingent nature of potentia The Bank complied with all the capital adequacy is calc	d to the Tier 1 and are measured by dit, market and off similar treatment in all losses. The externally impose	Tier 2 capital. means of a hi er risks associ s adopted for o	from the Tier 1 erarchy of four ated with each a off balance shee	risk weights asset and co et exposure,	opital. The bala classified acco unterparty, takin with some adju subject.	noe of general pording to the nong into account streets to refle	provision for ature of and any eligible act the more 31 Decembe 200
The risk - weighted assets reflecting an estimate of cre collateral or guarantees. A contingent nature of potentic The Bank compiled with all the capital adequacy is calculated.	d to the Tier 1 and are measured by dit, market and off similar treatment in all losses. The externally impose	Tier 2 capital. means of a hi er risks associ s adopted for o	from the Tier 1 erarchy of four ated with each a off balance shee	risk weights asset and co et exposure,	opital. The bala classified acco unterparty, takin with some adju subject.	noe of general pording to the name into account stments to reflect tember 2005 (million	provision for ature of and any eligible at the more 31 Decembe 200 YR 'million
The risk - weighted assets reflecting an estimate of cre collateral or guarantees. A contingent nature of potentia The Bank compiled with all the capital adequacy is calculated to the	d to the Tier 1 and are measured by dit, market and off similar treatment in all losses. The externally impose	Tier 2 capital. means of a hi er risks associ s adopted for o	from the Tier 1 erarchy of four ated with each a off balance shee	risk weights asset and co et exposure,	opital. The bala classified acco unterparty, takin with some adju subject.	noe of general profing to the name of general grade of the name of	provision for ature of and any eligible ect the more 31 Decembe 200; YR 'millior 7,500
The risk - weighted assets reflecting an estimate of cre collateral or guarantees. A contingent nature of potentia The Bank complied with all the capital adequacy is calculated to the capital Capital Statutory reserve General reserve	d to the Tier 1 and are measured by dit, market and off similar treatment in all losses. The externally impose	Tier 2 capital. means of a hi er risks associ s adopted for o	from the Tier 1 erarchy of four ated with each a off balance shee	risk weights asset and co et exposure,	opital. The bala classified acco unterparty, takin with some adju subject.	ording to the name into account streets to reflect tember 2005 million 7,500 1,411 148	provision for ature of and any eligible ect the more 31 Decembe 200 YR 'millior 1,41'
The risk - weighted assets reflecting an estimate of cre collateral or guarantees. A contingent nature of potentia The Bank complied with all the capital adequacy is calculated to the capital adequacy is calculated to the capital Statutory reserve	of to the Tier 1 and are measured by dit, market and oth similar treatment is all losses. The externally impose ulated as follows:	Tier 2 capital. means of a hi er risks associ s adopted for o sed capital requ	from the Tier 1 erarchy of four ated with each a off balance shee	risk weights asset and co et exposure,	opital. The bala classified accounterparty, takin with some adju subject. 30 Sept	ording to the name of general problems to reflect tember 2005 'million 7,500 1,411 148 1,240	provision for ature of and any eligible act the more 31 Decembe 200' YR 'millior 7,500 1,41'
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The risk - weighted assets reflecting an estimate of cre collateral or guarantees. A contingent nature of potentia. The Bank compiled with all the capital adequacy is calculated to the capital adequacy is calculated to the capital statutory reserve General reserve Profit for the period.	of to the Tier 1 and are measured by dit, market and oft similar beatment is all losses. the externally impose suitated as follows:	Tier 2 capital. means of a hi er risks associ s adopted for o sed capital requ	from the Tier 1 erarchy of four ated with each a off balance shee	risk weights asset and co et exposure,	opital. The bala classified accounterparty, takin with some adju subject. 30 Sept	tember 2008 /million 1,411 148 1,240 10,299	provision for ature of and any eligible cct the more 31 Decembe 200: YR 'million 7,500 1,41: 144: 9,059
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The risk - weighted assets reflecting an estimate of cre collateral or guarantees. A contingent nature of potentia. The Bank compiled with all the capital adequacy is calc. Tier 1 capital Capital Statutory reserve General reserve Profit for the period.	of to the Tier 1 and are measured by dit, market and oft similar beatment is all losses. the externally impose suitated as follows:	Tier 2 capital.  means of a hiser risks associ s adopted for o sed capital requ	from the Tier 1 erarchy of four ated with each a off balance shee	risk weights asset and co et exposure,	opital. The bala classified accounterparty, takin with some adju subject. 30 Sept	tember 2008 /million 1,411 148 1,240 10,299	provision for ature of and any eligible cct the more 31 Decembe 200: YR 'millior 7,500 1,41: 140 9,059
The risk - weighted assets reflecting an estimate of cre collateral or guarantees. A contingent nature of potentia. The Bank complied with all the capital adequacy is calc. Tier 1 capital Capital Statutory reserve General reserve Profit for the period. Property revaluation refair value reserve investment in any local bank in refair value reserve.	of to the Tier 1 and are measured by dit, market and oth similar breatment is all losses.  the externally impose uiated as follows:  Total Tier serve  Total Tier so of financial comp	Tier 2 capital.  means of a hiser risks associ is adopted for o  sed capital requ  1 capital  2 capital  2 capital  2 capital	from the Tier 1 erarchy of four ated with each a off balance shee	risk weights asset and co et exposure,	opital. The bala classified accounterparty, takin with some adju subject. 30 Sept	noe of general pording to the name of general plants account strends to reflect tember 2008 (million 1,411 148 1,240 10,299 640 21 661 (62)	provision for ature of and any eligible act the more 31 Decembe 2001 YR 'million 7,500 1,411 148 9,059 644 21 666 (62
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The risk - weighted assets reflecting an estimate of cre collateral or guarantees. A contingent nature of potentia. The Bank compiled with all the capital adequacy is calculateral and capital assets of the period. The period are continued to the period t	of to the Tier 1 and are measured by dif, market and oft- similar treatment is all losses. the externally impose ulated as follows:  Total Tier as or financial comp s or financial comp Total qualify	Tier 2 capital.  means of a hiser risks associ s adopted for o sed capital requ 1 capital 2 capital annies nd ing capital	from the Tier 1 erarchy of four ated with each a off balance shee	risk weights asset and co et exposure,	classified accounterparty, takin with some adjusticular accounterparty, takin with some adjusticular accounterparty and accounterparty accoun	noe of general proving to the name of general proving to the name of general province of the p	provision for ature of and any eligible at the more 31 December 200 YR 'million 1,41 144 2 666 (62 13) 9,796

Cash in hand:  In local currency In foreign currencies Cheques purchased, net  Total cash in hand  Reserve Isalances with the Central Bank of Yemen: In local currency In foreign currencies  Total reserve Isalances with the Central Bank of Yemen  Total cash in hand and reserve Isalances with the Central Bank of Yemen  Total cash in hand and reserve Isalances with the Central Bank of Yemen In accordance with the Yemeni Banks Law No. 38 of 1998, the Bank is required to main of Yemen at stipulated percentages on local currency and foreign currencies of its dems with the Central Bank of Yemen circular no. 1 of 2008, with effect from 1 April 2008, the from 10% to 7%. The rate of foreign currencies of 20% remains unchanged. In addition (2007: local currency - 13% and foreign currencies - nil).	and, time and other depos e percentage on local cun	its. In accorda ency was redu
In local currency In foreign currencies Cheques purchased, net  Total cash in hand  Reserve Islamces with the Central Bank of Yemen: In local currency In foreign currencies  Total reserve Islamces with the Central Bank of Yemen  Total cash in hand and reserve Islamces with the Central Bank of Yemen  In accordance with the Yemeni Banks Law No. 38 of 1998, the Bank is required to main of Yemen at stipulated percentages on local currency and foreign currencies of its dema with the Central Bank of Yemen circular no. 1 of 2008, with effect from 1 April 2008, the from 10% to 7%. The rate of foreign currencies of 20% remains unchanged. In addition (2007: local currency - 13% and foreign currencies - nil).	428,138 23,213 808,246 3,702,409 5,036,672 8,739,081 9,547,327 htain statutory deposits with and, time and other degos e percentage on local currents.	846,0 13,7 1,724,3 4,779,2 6,447,1 11,226,4 12,950,7 h the Central Bits. In accordance on the control Bits.
In foreign currencies Cheques purchased, net  Total cash in hand  Reserve balances with the Central Bank of Yemen: In local currency In foreign currencies  Total reserve balances with the Central Bank of Yemen  Total cash in hand and reserve balances with the Central Bank of Yemen In accordance with the Yemeni Banks Law No. 38 of 1998, the Bank is required to main of Yemen at stipulated percentages on local currency and foreign currencies of its dema with the Central Bank of Yemen circular no. 1 of 2008, with effect from 1 April 2008, the from 10% to 7%. The rate of foreign currencies of 20% remains unchanged. In addition 2007: local currency - 13% and foreign currencies - nil).	428,138 23,213 808,246 3,702,409 5,036,672 8,739,081 9,547,327 htain statutory deposits with and, time and other degos e percentage on local currents.	846,0 13,7 1,724,3 4,779,2 6,447,1 11,226,4 12,950,7 h the Central Bits. In accordance on the control Bits.
Total cash in hand  Reserve balances with the Central Bank of Yemen: In local currency In foreign currencies  Total reserve balances with the Central Bank of Yemen  Total cash in hand and reserve balances with the Central Bank of Yemen in accordance with the Yemeni Banks Law No. 38 of 1998, the Bank is required to main of Yemen at stipulated percentages on local currency and foreign currencies of its dems with the Central Bank of Yemen circular no. 1 of 2008, with effect from 1 April 2008, the from 10% to 7%. The rate of foreign currencies of 20% remains unchanged. In addition	808,246  3,702,409 5,036,672  8,739,081  9,547,327  Atain statute and other depose and other depose percentage on local cur	1,724,3 4,779,2 6,447,1 11,226,4 12,950,7 h the Central Bits. In accordance or the control Bits.
Reserve balances with the Central Bank of Yemen: In local currency In foreign currencies  Total reserve balances with the Central Bank of Yemen  Total cash in hand and reserve balances with the Central Bank of Yemen n accordance with the Yemeni Banks Law No. 38 of 1998, the Bank is required to main of Yemen at stipulated percentages on local currency and foreign currencies of its demo with the Central Bank of Yemen circular no. 1 of 2008, with effect from 1 April 2008, the rom 10% to 7%. The rate of foreign currencies of 20% remains unchanged. In addition	3,702,409 5,036,672 8,739,081 9,547,327 htain statutory deposits with and, time and other depos e percentage on local cur	4,779,2 6,447,1 11,226,4 12,950,7 h the Central B: its. In accordance or was reduced the control B:
In local currency In foreign currencies  Total reserve balances with the Central Bank of Yemen  Total cash in hand and reserve balances with the Central Bank of Yemen n accordance with the Yemeni Banks Law No. 38 of 1998, the Bank is required to main f Yemen at stipulated percentages on local currency and foreign currencies of its dema rith the Central Bank of Yemen circular no. 1 of 2008, with effect from 1 April 2008, the om 10% to 7%. The rate of foreign currencies of 20% remains unchanged. In addition	5,036,672 8,739,081 9,547,327 Intain statutory deposits with and, time and other depos e percentage on local cur	6,447,1 11,226,4 12,950,7 h the Central Brits. In accordar ency was reduced
In foreign currencies  Total reserve balances with the Central Bank of Yemen  Total cash in hand and reserve balances with the Central Bank of Yemen n accordance with the Yemeni Banks Law No. 38 of 1998, the Bank is required to main if Yemen at stipulated percentages on local currency and foreign currencies of its dems with the Central Bank of Yemen circular no. 1 of 2008, with effect from 1 April 2008, the rom 10% to 7%. The rate of foreign currencies of 20% remains unchanged. In addition 2007: local currency - 13% and foreign currencies - nil).	5,036,672 8,739,081 9,547,327 Intain statutory deposits with and, time and other depos e percentage on local cur	6,447,1 11,226,4 12,950,7 h the Central Brits. In accordar ency was reduced
Total reserve balances with the Central Bank of Yemen  Total cash in hand and reserve balances with the Central Bank of Yemen accordance with the Yemeni Banks Law No. 38 of 1998, the Bank is required to main tYemen at stipulated percentages on local currency and foreign currencies of its denx ith the Central Bank of Yemen civilar no. 1 of 2008, with effect from 1 pril 2008, the om 10% to 7%. The rate off foreign currencies of 20% remains unchanged. In addition	8,739,081 9,547,327  Itain statutory deposits with and, time and other depose e percentage on local currents.	11,226,4 12,950,7 h the Central Baits. In accordance reduced was reduced as the contral accordance of the contral accordan
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5 DUE FROM BANKS		
3 DUE PROM BANKS	30 September	31 Decemb
	2008	20
Due from the Central Bank of Yemen and other local banks Current accounts with the Central Bank of Yemen:	YR 1000	YR'0
In local currency	2,835,890	5,833,7
In foreign currencies	249,074	886,1
Total due from the Central Bank of Yemen	3,084,964	6,719,9
Current accounts with other local banks Islamic investment deposits with two local banks	1,974	1,9
•	400,000	6 704 0
Total due from the Central Bank of Yemen and other local banks	3,486,938	6,721,9
Due from foreign banks and other financial institutions Current and demand account balances	9,187,279	3,520,1
Provision for outstanding reconciling items	(20,468)	(22,77
Time deposits	14,173,417	16,521,3
Total due from foreign banks and other financial institutions	23,340,228	20,018,7
Total due from banks	26,827,166	26,740,6
Islamic investment deposits with local banks represents two deposits of YR 200,000 th 2008 to 2 June 2009 and another deposit for a period from 9 June 2008 to 9 June 2009		e Central Bank eriod from 2 Ju
2008 to 2 June 2009 and another deposit for a period from 9 June 2008 to 9 June 2009 6 LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION		
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2008 to 2 June 2009 and another deposit for a period from 9 June 2008 to 9 June 2009		eriod from 2 Ju
2008 to 2 June 2009 and another deposit for a period from 9 June 2008 to 9 June 2009 6 LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION  Loans and advances to customers in the private sector:  Overdraft facilities	30 September 2005 YR 1000 6,343,233	31 December 2 Ju 31 December 20 978 0 6,568,2
2008 to 2 June 2009 and another deposit for a period from 9 June 2008 to 9 June 2009 6 LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION  Loans and advances to customers in the private sector:  Overdraft facilities Short term loans	30 September 2005 YR 1000 6,343,233 5,041,450	31 December 2 July 20 31 December 20 978'0 6,568,2 4,241,2
2008 to 2 June 2009 and another deposit for a period from 9 June 2008 to 9 June 2009 6 LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION  Loans and advances to customers in the private sector:  Overdraft facilities	30 September 2005 YR 1000 6,343,233	31 December 2 Ju 31 December 20 978 0 6,568,2
2008 to 2 June 2009 and another deposit for a period from 9 June 2008 to 9 June 2009 6 LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION  Loans and advances to customers in the private sector: Overdraft facilities Short term loans  Total loans and advances to customers in the private sector	30 September 2005 YR 1000 6,343,233 5,041,450 11,384,683	31 December 2 July 20 St. 10 S
2008 to 2 June 2009 and another deposit for a period from 9 June 2008 to 9 June 2009 6 LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION  Loans and advances to customers in the private sector:  Overdraft facilities Short term loans  Total loans and advances to customers in the private sector  Provision for losses on non performing loans and advances (note 6-a)	30 September 2005 YR 0000 6,343,233 5,041,450 11,384,683 (2,227,703) (149,138)	31 December 2 July 20 4,241,2 10,809,5 (1,804,94
2008 to 2 June 2009 and another deposit for a period from 9 June 2008 to 9 June 2009 6 LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION  Loans and advances to customers in the private sector: Overdraft facilities Short term loans  Total loans and advances to customers in the private sector Provision for losses on non performing loans and advances (note 6-a) Suspended interest (note 6-b)	30 September 2005 YR 0000 6,343,233 5,041,450 11,384,683 (2,227,703) (149,138)	31 December 2 July 20 September
2008 to 2 June 2009 and another deposit for a period from 9 June 2008 to 9 June 2009 6 LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION  Loans and advances to customers in the private sector: Overdraft facilities Short term loans Total loans and advances to customers in the private sector Provision for losses on non performing loans and advances (note 6-a) Suspended interest (note 6-b) Total provision for losses on non performing loans and advances and suspended interest.	30 September 2005 YR 0000 6,343,233 5,041,450 11,384,683 (2,227,703) (149,138) enest (2,376,841) 9,007,842	31 December 2 July 31 December 200 (1,804,94,93) 8,914,5
2008 to 2 June 2009 and another deposit for a period from 9 June 2008 to 9 June 2009 6 LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION  Loans and advances to customers in the private sector: Overdraft facilities Short term loans  Total loans and advances to customers in the private sector Provision for losses on non performing loans and advances (note 6-a) Suspended interest (note 6-b)  Total provision for losses on non performing loans and advances and suspended interest (note 6-b)  Ret loans and advances to customers  Gross non-performing loans and advances as at 30 September 2008 amounted to YR 2	30 September 2005 YR 9000 6,343,233 5,041,450 11,384,683 (2,227,703) (149,138) erest (2,376,841) 9,007,842 2,822,866 thousand (31 De 30 September	31 December 2 Ju 31 December 20, 7470 6,588,2 4,241,2 10,809,5 (1,804,94 (89,94 (1,894,93 8,914,5
2008 to 2 June 2009 and another deposit for a period from 9 June 2008 to 9 June 2009 6 LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION  Loans and advances to customers in the private sector: Overdraft facilities Short term loans  Total loans and advances to customers in the private sector Provision for losses on non performing loans and advances (note 6-a) Suspended interest (note 6-b)  Total provision for losses on non performing loans and advances and suspended interest (note 6-b)  Net loans and advances to customers  Gross non-performing loans and advances as at 30 September 2008 amounted to YR 2	30 September 2005 YR 7000 6,343,233 5,041,450 11,384,683 (2,227,703) (149,138) enest (2,376,841) 9,007,842 2,822,866 thousand (31 De 30 September 2006	31 December 2007: 3 31 December 2007: 31 December 30 Decembe
2008 to 2 June 2009 and another deposit for a period from 9 June 2008 to 9 June 2009  6 LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION  Loans and advances to customers in the private sector: Overdraft facilities Short term loans  Total loans and advances to customers in the private sector Provision for losses on non performing loans and advances (note 6-a) Suspended interest (note 6-b)  Total provision for losses on non performing loans and advances and suspended interest (note 6-b)  Total provision for losses on non performing loans and advances and suspended interest (note 6-b)  Total provision for losses on non performing loans and advances and suspended interest (note 6-b)  Total provision for losses on non performing loans and advances to customers  Gross non-performing loans and advances as at 30 September 2008 amounted to YR 2 2,715,490 thousand). The breakup of the above amount is as follows:	30 September 2005 YR 900 6,343,233 5,041,450 11,384,683 (2,227,703) (149,138) erest (2,376,841) 9,007,842 2,822,866 thousand (31 De 30 September 2005 YR 900	31 December 2007: YR'0 31 December 2007: YR'0 31 December 2007: YR'0 31 December 2007: YR'0
2008 to 2 June 2009 and another deposit for a period from 9 June 2008 to 9 June 2009 6 LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION  Loans and advances to customers in the private sector: Overdraft facilities Short term loans  Total loans and advances to customers in the private sector Provision for losses on non performing loans and advances (note 6-a) Suspended interest (note 6-b)  Total provision for losses on non performing loans and advances and suspended interest (note 6-b)  Net loans and advances to customers  Gross non-performing loans and advances as at 30 September 2008 amounted to YR 2 2,715,490 thousand). The breakup of the above amount is as follows:  Substandard debts Doubtful debts	30 September 2005 YR 0000 6,343,233 5,041,450 11,384,683 (2,227,703) (149,138) enest (2,376,841) 9,007,842 2,822,866 thousand (31 De 2006 YR 000 425,440 431,389	31 December 2 Ju 31 December 20,7870 6,588,2 4,241,2 10,809,5 (1,804,94 (89,98) 8,914,5 ecember 2007: 1
2008 to 2 June 2009 and another deposit for a period from 9 June 2008 to 9 June 2009 6 LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION  Loans and advances to customers in the private sector: Overdraft facilities Short term loans  Total loans and advances to customers in the private sector Provision for losses on non performing loans and advances (note 6-a) Suspended interest (note 6-b)  Total provision for losses on non performing loans and advances and suspended interest (note 8-b)  Total provision for losses on non performing loans and advances and suspended interest (note 8-b)  Total provision for losses on non performing loans and advances and suspended interest (note 8-b)  Total provision for losses on non performing loans and advances to customers  Gross non-performing loans and advances as at 30 September 2008 amounted to YR 2 2,715,490 thousand). The breakup of the above amount is as follows:	30 September 2005 YR 1000 6,343,233 5,041,450 11,384,683 (2,227,703) (149,138) enest (2,376,841) 9,007,842 2,822,866 thousand (31 De 30 September 2005 YR 1000 425,440	31 December 2007: 1

Balance at end of period / year

(305,000) (43,200) (348,200) (731,251) (12,005)

Management has decided to provide for the general provision for performing loans and contingencies including watch loans at the

The Bank has, during the period, written-off fully provided loans and advances amounting to YR 2.512 thousands (2007; YR 7.406) thousands) against impairment provisions where all possible actions for recoveries have been exhausted and the Bank's

management believes the possibility of recoveries is remote. The Bank's management, however, continues to pursue the recovery

of these loans through all possible means and any future recovery from these written-off loans will be recognised in the incom

2,123,679 104,024 2,227,703 1,673,333 131,616 1,804,949





# البرين الموسي الأوسي

# oneer bank to publish the Interim for September 2008

### R THE NINE MONTHS ENDED 30 SEPTEMBER 2008

#### Credit Risk

Loans and credit facilities to customers and banks, ourent accounts and deposits with banks and nights and obligations from others are considered as financial assets exposed to credit risk. Credit risk represents the inability of these parties to meet their obligations when they fall due.

In order to comply with the Central Bank of Yemen Circular No. 10 of 1997 pertaining to the management of credit risk exposure, the Bank adheres to certain minimum standards in order to properly manage its credit risk.

In addition to the standards stated in the above-mentioned circular, additional procedures applied by the Bank to minimize the credit risk

- preparing credit studies on customers and banks before dealing with them and determining their related credit risk rates;
   obtaining sufficient collateral to minimize the credit risk exposure which may result from financial problems facing oustomers
- or barries;

  follow-up and period reviews of customers and banks in order to evaluate their financial positions, credit rating and the
- required provision for non-performing loans;

  distributing credit portfolio and balances with banks over diversified sectors to minimize concentration of credit risk.

The table below shows the maximum exposure to credit risk for the components of the balance sheet. The maximum exposure is shown gross, before the effect of mitigation by the use of collateral agreements

	30 September 2008	31 December 2007
Assets:	YR 1000	YR 1000
Cash in hand and reserve balances with the Central Bank of Yemen (excluding cash in		
hand)	8,762,294	11,240,202
Due from Bank	26,827,166	26,740,642
Treasury bills	41,003,499	33,423,127
Certificates of deposit with Central Bank of Yemen	9,350,000	9,350,000
Loans and advances to customers, net of provision	9.007.842	8,914,584
Available for sale investments, net	179,089	144,604
Debit balances and other assets	2,437,511	1,661,402
Total assets	97,567,401	91,474,561
Contra accounts and other commitments	23,728,776	44,655,854
Total credit risk exposure	121,296,177	136,130,415

The Bank manages concentration of risk by distributing the portfolio over diversified economic sectors and geographical locations. Note no. 15 shows the distribution of financial instruments based on geographical locations.

### Liquidity Risk

Liquidity risk is the risk that the Bank will be unable to meet its payment obligations when they fall due under normal circumstances. To limit this risk, the Bank's management in addition to its core deposit base, manages assets with liquidity in mind, monitors future cash flows and liquidity on a daily basis and has arranged diversified funding sources.

The table below shows the maturity analysis for financial liabilities that shows the remaining contractual maturities

As at 30 September 2008	Less than 3 months	From 3 to 6 months	months to 1 year	Over 1 year	Total
LIABILITIES	YR'000	YR'000	YR'000	YR'000	YR'000
Due to banks	568,301	-			568,301
Customers' deposits	53,765,236	10,549,758	20,383,210	67,229	84,765,433
Income tax payable		667,701	<u>-</u>	-	667,701
Total liabilities	54,333,537	11,217,459	20,383,210	67,229	86,001,435
As at 31 December 2007			From 6		
	Less than	From 3 to	months to	Over	
	3 months	δ months	1 year	1 year	Total
LIABILITIES	YR'000	YR'000	YR'000	YR'000	YR'000
Due to banks	572,858	-	-	-	572,858
Customers' deposits	49,608,505	9,486,539	20,399,413	1,466,747	80,961,204
Income tax payable		1,260,109			1,260,109
Total liabilities	50,181,363	10,746,648	20,399,413	1,466,747	82,794,171

In addition to the above, note no. 14 shows the malurity analysis of assets and liabilities and the net gap between the two.

### Interest Rate Risk

Interest rate risk arises from the possibility that changes in interest rates will affect the future cash flows or the value of the financial instruments. The Bank performs a number of procedures to limit the effect of such risk to the minimum level by:

- correlating interest rates on borrowing with interest rates on lending
- considering the discount rates for different currencies when determining interest rates;
   controlling the matching of maturity dates of financial assets and liabilities.
- The table below shows the Bank's exposure to interest rate risks:

As at 30 September 2008	Less than 3 months	From 3 to 6 months	From 6 months to 1 year	Over 1 year	Non Interest Sensitive	Total
ASSETS	YR'000	YR'000	YR'000	YR'000	YR'000	YR1000
Cash in hand and reserve balances with the Central Bank of Yemen					9,547,327	9,547,327
Due from banks	19,403,159	2,016,540	-	879,384	4,528,083	25,827,165
Treasury bills, net	35,477,329		4,526,170			41,003,499
Certificates of deposit with Central Bank of Yemen	9,350,000					9,350,000
Loans and advances to customers, net of provision	2,455,149	1,322,730	3,346,690	1,883,273	-	9,007,842
Available for sale Investments, net			-		179,089	179,089
Debit balances and other assets	238,795	4,551		1,985	2,192,180	2,437,511
Property, plant and equipment					2,086,822	2,085,822
Total assets	67,924,432	3,343,821	7,872,860	2,764,642	18,533,501	100,439,256
LIABILITIES AND EQUITY						
Due to banks	-	-	-		568,301	568,301
Customers' deposits	30,452,902	8,533,988	19,257,239		26,521,304	84,765,433
Credit balances and other liabilities	643,196	180,246	405,733		2,246,721	3,476,896
Income tax payable					667,701	667,701
Equity					10,950,925	10,960,925
Total liabilities and equity	31,096,098	8,714,234	19,663,972		40,954,952	100,439,256
Interest rate sensitivity gap	35,828,334	(5,370,413)	(11,791,112)	2,764,642	(22,431,451)	
Cumulative interest rate sensitivity gap	36,828,334	31,457,921	19,666,809	22,431,451	<u>.</u>	<u> </u>

	Less man	From 3 to	monins to	Over	won interest	
	3 months	6 months	1 year	1 year	Sensitive	Total
ASSETS	YR'000	YR'000	YR'000	YR'000	YR'000	YR'000
Cash in hand and reserve balances with the Central						
Bank of Yemen	4,779,268	-	-	-	8,171,477	12,950,745
Due from banks	16,213,741	2,673,410	398,580	-	7,454,911	25,740,642
Treasury bills, net	29,277,279	-	4,145,848	-	-	33,423,127
Certificates of deposit with Central Bank of Yemen	9,350,000	-		-	-	9,350,000
Loans and advances to customers, net of provision	2,269,069	1,470,377	2,045,873	3,129,265	-	8,914,584
Available for sale Investments, net				-	144,604	144,604
Debit balances and other assets	340,363	14,792	1,849	925	1,303,473	1,661,402
Property, plant and equipment	<u>-</u>			<u>.</u>	1,917,874	1,917,874
Total assets	62,229,720	4,158,579	6,592,150	3,130,190	18,992,339	95,102,978
LIABILITIES AND EQUITY						
Due to banks		-	-		572,858	572,858
Customers' deposits	29,734,897	8,777,278	16,705,107	-	25,743,922	80,961,204
Credit balances and other liabilities	521,058	70,413	112,662	-	1,883,765	2,587,898
Income tax payable					1,260,109	1,260,109
Equity					9,720,909	9,720,909
Total liabilities and equity	30,255,955	8,847,691	16,817,769		39,181,563	95,102,978
Interest rate sensitivity gap	31,973,765	(4,689,112)	(10,225,619)	3,130,190	(20,189,224)	
Cumulative interest rate sensitivity gap	31,973,765	27,284,653	17,059,034	20,189,224		

### Exchange Rate Risk

Due to the nature of the Bank's activities, the Bank deals in different foreign currencies; hence it is exposed to exchange rate risk. The Bank strives to maintain a balanced foreign currencies positions in compliance with the Central Bank of Yemen instructions and the requirements of the Central Bank of Yemen Circular No. 6 of 1999 which specifies that individual foreign currency positions shall not exceed 15% of the Bank's capital and reserves, and that the aggregate open position for all currencies shall not exceed 25% of the Bank's capital and reserves. In order to comply with the Central Bank of Yemen Circular No. 6 of 1998, the Bank regularly monitors its foreign currency positions and sells the excess funds in foreign currencies to the Central Bank of Yemen at the prevailing rates on the date of sale. The significant foreign currency positions of the Bank are shown in note no. 17.

The Bank had the following significant net exposures to foreign ourrencies

As at 30 September 2008	United States Dollar	Pound Sterling	Euro	Saudi Riyal	Other currencies	Total
	YR'000	YR'000	YR'000	YR'000	YR'000	YR'000
Assets	28,825,208	2,221,518	1,721,962	1,607,972	96,837	34,473,497
Liabilities	(28,030,964)	(1,828,589)	(1,157,278)	(1,511,411)	(75,804)	(32,604,046)
Net currency position	794,244	392,929	564,684	96,561	21,033	1,869,451
As at 31 December 2007	United States	Pound			Other	
	Dollar	Sterling	Euro	Saudi Riyal	currencies	Total
	YR'000	YR'000	YR'000	YR'000	YR'000	YR'000
Assets	28,285,131	2,034,353	2,699,212	1,473,800	137,956	34,630,452
Liabilities	(27,522,604)	(1,738,606)	(2,402,699)	(1,188,063)	(111,866)	(32,963,838)
Net currency position	762,527	295,747	296,513	285,737	26.090	1,666,614
· · · · · · · · · · · · · · · · · · ·	102,021	250,171	250,010	200,101	20,030	1,000,014

### Capital Manageme

The primary objectives of the Bank's capital management are to ensure that the Bank complies with external imposed capital requirements and that the Bank maintains strong credit ratings and healthy capital ratios. The capital adequacy is monitored on a quarterly basis by the management of the Bank employing techniques based on the guidelines as implemented by the Central Bank of Yemen for supervisory purposes. The required information is filed with the Central Bank of Yemen on a quarterly basis.

The Central Bank of Yemen requires each bank in Yemen to maintain a ratio of total capital to the risk - weighted assets at or above the internationally agreed minimum of 8%. In addition, the Bank is required to maintain a ratio of total capital to the customer deposits at or above 5%.

The total capital of the Bank is divided in two tiers:

Tier 1 capital: which comprises the share capital, statutory reserve and general reserve.

Tier 2 capital: which comprises the revaluation reserves and unrealized gains arising from any changes in fair value of available for sale investments.

Investment in any local bank or finance company is deducted from the Tier 1 and Tier 2 capital. The balance of general provision for loans and advances is added to the Tier 1 and Tier 2 capital.

The risk - weighted assets are measured by means of a hierarchy of four risk weights classified according to the nature of and reflecting an estimate of credit, market and other risks associated with each asset and counterparty, taking into account any eligible collateral or guarantees. A similar treatment is adopted for off balance sheet exposure, with some adjustments to reflect the more contingent nature of potential losses.

30 September

2008

31 December

The Bank complied with all the externally imposed capital requirements to which they are subject.

The capital adequacy is calculated as follows:

	YR 'million	YR 'million
Tier 1 capital		
Capital	7,500	7,500
Statutory reserve	1,411	1.411
General reserve	148	148
Profit for the period	1,240	
Total Tier 1 capital	10,299	9,059
Tier 2 capital		
Property revaluation reserve	640	640
Fair value reserve	21	21
Total Tier 2 capital	661	661
Investment in any local banks or financial companies	(62)	(62)
General provision balance as at period / year end	104	132
Total qualifying capital	11,002	9,790
Risk weighted assets		
On balance sheet	14,759	14,024
Off balance sheet	4,524	7,218
Total risk - weighted assets	19,283	21,242
Capital adequacy ratios		
Tier 1 capital	53%	43%
Total capital	57%	46%

CASH IN HAND AND RESERVE BALANCES WITH THE CENTRAL BANK OF YEMEN

	30 September	31 December
	2008	2007
	YR 1000	YR 1000
Cash in hand:		
In local currency	356,895	864,470
In foreign currencies	428,138	846,073
Cheques purchased, net	23,213	13,768
Total cash in hand	808,246	1,724,311
Reserve balances with the Central Bank of Yemen:		
In local currency	3,702,409	4,779,268
In foreign currencies	5,036,672	6,447,166
Total reserve balances with the Central Bank of Yemen	8,739,081	11,226,434
Total cash in hand and reserve balances with the Central Bank of Yemen	9,547,327	12,950,745

In accordance with the Yemeni Banks Law No. 38 of 1998, the Bank is required to maintain statutory deposits with the Central Bank of Yemen at stipulated percentages on local currency and foreign currencies of its demand, time and other deposits. In accordance with the Central Bank of Yemen circular no. 1 of 2008, with effect from 1 April 2008, the percentage on local currency was reduced from 10% to 7%. The rate of foreign currencies of 20% remains unchanged. In addition, no interest is being paid on these deposits (2007: local currency - 13% and foreign currencies - nil).

### 5 DUE FROM BANKS

	30 September	31 December
	2008	2007
Due from the Central Bank of Yemen and other local banks	YR 1000	YR'000
Current accounts with the Central Bank of Yemen:		
In local currency	2,835,890	5,833,799
In foreign currencies	249,074	886,127
Total due from the Central Bank of Yemen	3,084,964	6,719,926
Current accounts with other local banks	1,974	1,974
Islamic investment deposits with two local banks	400,000	
Total due from the Central Bank of Yemen and other local banks	3,486,938	6,721,900
Due from foreign banks and other financial institutions		
Current and demand account balances	9,187,279	3,520,168
Provision for outstanding reconciling items	(20,468)	(22,775)
Time deposits	14,173,417	16,521,349
Total due from foreign banks and other financial institutions	23,340,228	20,018,742
Total due from banks	26,827,166	26,740,642
Current accounts and time deposits with foreign banks carry variable interest rates while	e current accounts with th	e Central Bank of

Current accounts and time deposits with toreign banks carry variable interest rates while current accounts with the Central Bank of Yemen and local banks do not carry any interest.

Islamic investment deposits with local banks represents two deposits of YR 200,000 thousands each, one for a period from 2 June 2008 to 2 June 2009 and another deposit for a period from 9 June 2008 to 9 June 2009

### 6 LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION

	30 September	31 December
	2008	2007
Loans and advances to customers in the private sector:	YR 1000	YR'000
Overdraft facilities	6,343,233	6,568,294
Short term loans	5,041,450	4,241,227
Total loans and advances to customers in the private sector	11,384,683	10,809,521
Provision for losses on non performing loans and advances (note 6-a)	(2,227,703)	(1,804,949)
Suspended interest (note 6-b)	(149,138)	(89,988)
Total provision for losses on non performing loans and advances and suspended interest	(2,376,841)	(1,894,937)
Net loans and advances to customers	9.007.842	8.914.584

Net loans and advances to customers 9,007,842 8,914,584

Gross non-performing loans and advances as at 30 September 2008 amounted to YR 2,822,866 thousand (31 December 2007: YR 2,715,490 thousand). The breakup of the above amount is as follows:

		30 September	31 December
		2008	2007
		YR 1000	YR'000
Substandard debts		425,440	694,150
Doubtful debts		431,389	602,038
Bad debts		1,966,037	1,419,302
	Total gross non performing loans and advances	2,822,866	2,715,490

### Provision for Losses on Non-Performing Loans and Advances

In accordance with article no. 85 of the Banks Law No. 38 of 1998, which came into effect on 27 December 1998, and Article 9 - (j) of the Income Tax Law No. 31 of 1991 as amended by Republican Decree Law No. 12 of 1999, any provision for losses on loans and advances made by a bank in compliance with the regulations of the Central Bank of Yemen in this respect, are not subject to the provisions of any income tax law and are allowable as a deduction in arriving at the taxable income.

Details of movements in the provision for possible losses on loans and advances during period / year were as follows:

	30 September 2008		31 December 2007			
	Specific YR'000	General YR'000	Total YR1000	Specific YR'000	General YR'000	Total YR'000
Balance at 1 January Revaluation of opening balances in foreign	1,673,333	131,616	1,804,949	1,573,179	63,857	1,637,036
urrencies	978	119	1.097	3.590	250	3.840
Amount utilized during the period / year.	(2,152)		(2,152)	(7,406)		(7,406)
Adjusted opening balances Amounts recovered of loans previously written	1,672,159	131,735	1,803,894	1,569,363	64,107	1,633,470
off	(305,000)	(43,200)	(348,200)	(731,251)	(12,005)	(743,256)
Provision for the period / year (note 11)	756.520	15,489	772,009	835.221	79,514	914,735
Charged to the income statement	451,520	(27,711)	423,809	103,970	67,509	171,479
Balance at end of period / year	2,123,679	104,024	2,227,703	1,673,333	131,616	1,804,949

Management has decided to provide for the general provision for performing loans and contingencies including watch loans at the

The Bank has, during the period, written-off fully provided loans and advances amounting to YR 2,512 thousands (2007: YR 7,406 thousands) against impairment provisions where all possible actions for recoveries have been exhausted and the Bank's management believes the possibility of recoveries is remote. The Bank's management, however, continues to pursue the recovery of these loans through all possible means and any future recovery from these written-off loans will be recognised in the income statement.

# Street vendors disrupt the capital's scene



Selling fruits, toys and even electrical gadgets at traffic lights. of all ages



According to a recently passed law, street vendors are only allowed to sell in limited parts of the city. They are banned from working on major streets so as not to get in the way of pedestrians or cause traffic jams.

By: Saddam al-Ashmori For the Yemen Times

treets vendors and hawkers not only cause mayhem on the streets, but also give the city of Sana'a an uncivilized image of untidiness, particularly in its old quarters. Although the government has established new markets for them in the old city and banned them from selling goods in the street, ambulant traders continue to sell their wares at the capital's intersections and traffic lights.

A member of a local council in Sana'a who requested anonymity said that the reason behind the return of street vendors and hawkers on the pavements of the city is that staff from the Public Works Office rent out pavement sections to them for

"This hinders traffic, increases anonymous maintained that the accidents and distorts the image of the city," said the member of the local council.

"In the beginning, the result of the resolution to ban vendors from selling on the streets was noticeable. Today, the mess that vendors create has been caused by the Public Works Office and Municipality Authority who lease the pavements to vendors," added the local council member.

Mohammed Al-Harazi, a resident in the area of Bab Al-Salam in Sana'a. said that residents are fed up with the chaos created by street vendors but that they can do nothing as vendors confirm that they have an authorization to sell on the street from the government.

"Not only do street vendors create chaos on the streets and pavements. but they also create noise pollution when they scream at passers by to sell their goods. We are really annoyed by the situation but cannot do anything. Vendors insist that they have a right to sell on the streets having rented their sections from the incumbent governmental bodies," he said.

"The government established new markets and special places for street vendors but these new places are outside the city. We already went to these markets but we couldn't sell our goods as we do here inside the city," said Ali Al-Raimi, a street vendor.

Yahya Al-Sharafi, member of the local council in Sana'a, said, "There should be comprehensive plans to develop markets and carry out required reforms including sanitation and electricity services."

He said that the Public Works Office leasing street and pavement sections to vendors was not a responsible act as it gave the latter the chance to cause mess, block traffic and distort the image of the city.

Apart from the mess and crowd that street vendors cause, residents of the market zones complain about the noise they make by using loudspeakers to sell their goods.

"We've reported them to the government numerous times and demanded that they be transferred to another place," said A'atif Mohammed, a resident of Bab Al-Sabah. "I believe that the concerned authorities consort with those vendors. The government should find solutions for both the residents of this zone and the vendors."

Office who preferred to remain their goods.

government has spent a lot of resources on establishing special markets for street vendors including Enqad Market in Al-Tahrir Square, Bani Hout Market near Sana'a airport, Ali Mohsen Market in Madbah, Al-Qawsi Market in Dar Salam and Al-Ra'ie in Al-Asbahi.

He explained that the problem is that vendors don't like these markets because people don't go shopping there, instead preferring the old markets nearer to their neighborhoods.

"We can force vendors to stay in the special markets that the government built for them but we can't force people to go shopping there!" he

Street vendors have prompted shopbased salesmen to take their goods to the street in a competitive reaction to A source from the Public Work vendors who walk the streets with

Mohammed Hassan Al-Mahwiti, a



Streets vendors in a rat race; chasing opportunities to sell and being chased by the municipality.

salesman in Al-Hasabah, said, "There are around five hundred vendors on the streets of this area. They even block the way to our stores. This has prompted us to put our goods on the pavement in front of our stores in order to sell them. The situation is

usually worse during Ramadan and

Residents of market areas, ambulant vendors, salesmen and persons concerned with road traffic will be awaiting a solution to this problem by the relevant governmental

authorities. While street vendors demand fairer solutions to ensure them a sustainable livelihood, Sana'a residents -including vehicle and store owners- would prefer to experience the city without the crowd and the noise pollution.

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# The qat industry: a successful business model

By: Ali Saeed

at has become one of the most important sources of income on the national level. Taxed at a rate of 33 contributes to around 10 percent of the GDP, according to the Yemeni Tax Authority.

Unfortunately, there are no accurate statistics as to how many people work in the gat business in Yemen but, according to the recently-established Qat Dealers Syndicate, at least 20 percent of Yemenis are involved whether as farmers, mass dealers or

#### The process

Qat farmers come from different villages to Sana'a every day to sell qat, either themselves or through hired sales agents to whom they give roughly ten percent of the total sale. The price depends on the season, on the farm and on the type of qat leaf.

A great number of farmers and agents come from the areas of Dhamar, Riamah, Khawlan and Sana'a. Today, an increasing number of men from Taiz have joined the business because it is easy and lucrative. As qat has to be grown in cool hilly areas, many people from such regions are directly involved in the industry.

As often as once every six months and especially when pesticides and special fertilizers are used to aid growth, the qat agent sells the farm's produce and dealers package and distribute the qat leaves.

Qat dealers rent small shops or even a section of pavement to offer their products in the town from eleven in the morning until nine or ten at night. Qat must be bought the same day or it dries out and no one will buy it. For this reason, farmers bring their produce to the cities quite early in the day to allow for deals and packaging to take place on time. Bunches of qat

are called "rubat", plural for "rubta", and usually weigh between 500 and 600 grams. They are wrapped in plastic bags to keep them fresh.

### **Brands and marketing**

Although not aware of it, farmers, agents and dealers have created brand names and marketing images for their products, starting from the qat's origin and its specific cultivation to the way it is picked, packaged, priced, presented and finally sold. The wholesale price for qat isn't stable and usually increases in winter because of the lack of rain.

The quality and brand of qat determines its price. The most expensive type is known as Arhabi in reference to Arhab in the Bani Hushesh district on the outskirts of Sana'a and is packaged as a bunch of medium to small branches gathered together in a small bag called Qatal. It has a unique taste and is known to be grown organically without pesticides or chemicals in order to keep the taste fresh. A rubta can reach up to USD 50, about YR 10,000, which for some is a third of their monthly salary.

Other brands, such the long-leaved Al-Baladi, are on the cheaper side with the cheapest comes from Rada'. Rada'i gat is packaged differently in a tiny rubat smaller than a fist of no more than five small branches. In a rainy season, 20 of these small rubat can be bought for no more than 100 Rivals [about five American cents].

### A good source of income

The qat business is governed by unwritten laws and, more recently, by instructions from the qat syndicate which is yet to establish itself institutionally. There are no membership or registration fees, but the people who started the syndicate claim that its role is serious, especially in the current context of high taxes and negative campaigning from anti-qat groups and healthrelated authorities.

Like most other businesses, the qat



Qat business has attracted many Yemenis including women. Around 20 percent of Yemenis work in the Oat industry.

in the business for a long time. However, there is always room for people to join the industry, especially since almost every Yemeni adult consumes qat on a daily basis. Fuad Al-Mowshiki is a qat dealer good money.

"Even university graduates have opted to work in the qat business rather than looking for a government job or one in the private sector, and they are doing well," he said.

For a medium-size farm of about 40 square meters, a summer crop can of which ten percent goes directly to

revenues can reach up to YR 60,000 [about USD 300] during the rainy season and double that in the winter. If the retailer only has one shop, his daily gain can average at USD 100.



Qat dealer presents his produce while buyers bargain about the prices

few powerful tycoons who have been

from Ans in the Dhamar governorate. He works with his brother Saleh and says that most of the men in his village work either as agents or dealers of qat, from which they make

reach up to YR 300,000 [USD 1500] the agent who arranges the sale, although this depends from one farm

If the retailer is a big dealer, his sale

However, if it is a low season or demand is low because of a poor

industry is controlled and run by a economy for example, a seller can return home with less than USD 10 profit for the day.

### Setting up a qat business

High taxes are the first problem that qat dealers complain of. These are taken from the original sale between the farmer and the dealer and are collected at check points located at the entry points to the cities. An agent carrying a truckload of qat from a farm to the city has to pass by the checkpoint before entering the city to make a good sale.

Representatives of the Tax Authority at these check points estimate expected revenues according to the quantity, quality and brand of qat, and ask the agent to pay 33 percent of it right there and then.

Once the dealer has closed a deal with the agent, the dealer usually distributes the gat to his retailers and they do the dividing and packaging in preparation for sales. The retailers have fixed shops which they rent on a regular basis. These can be a simple tent or section of the pavement, and are chosen for their location and visibility.

In crowded streets, the rent of a one-room shop could reach up to YR 100,000 [USD 500] a month. Rent is cheaper in less popular areas, but qat sellers are not allowed to open shop in residential areas so as not to disturb the neighborhood's peace.

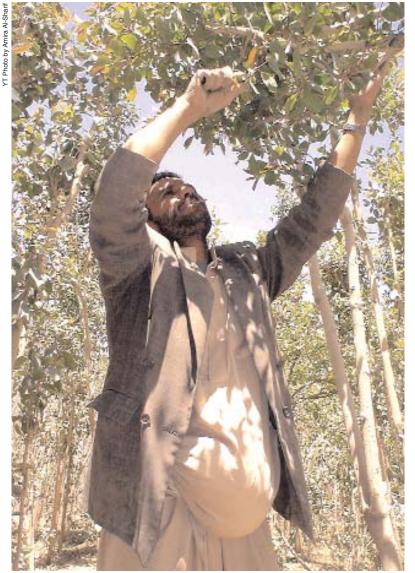
Mohammed Ali Al-Riami sells qat from a small tent. He carries his "office" with him wherever he goes and rents a side of the pavement from a general store for YR 500 a day [USD 2.5].

Sa'ad Al-Samawi is another qat seller who sells directly from the pavement.

He simply spreads out a newspaper, sits on it and markets his qat by shouting or pointing. He too has to rent the floor he settles on from whatever commercial store he sits in front of for generally no more than YR 300 Yemeni a day [USD 1.5].

Regardless of the difficulties that qat businessmen complain about, they all admit that the business is good because setting-up costs are so low and no particular training is required. There is no authority to impose licenses or monitor consumer protection and the money is very

"My uncle, his three sons, my five brothers and I work in the qat business and are happy," commented Al-Raimi, a qat seller from Raimah, "We used to grow wheat but this is less cumbersome and more lucrative."



Qat trees vary in size, some could reach up to two meter high while others could be a short as 5half a meters high

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Address: Hadda St. near Hadda Post office Sana a Yemen, ZIJING HOTEL first

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His office is a space on the pavement where he sells bags of various types of Qat leaves

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Republic of Yemen
Ministry of Transportation
Civil Aviation & Met. Authority (CAMA)

Transmission line of 15 MVA power supply for Sana'a new int. Airport (SNIA)

Specific procurement notice

### **Invitation for pre-qualification**

Invitation for pre-qualification for supply, Installation, Testing and commissioning of Transmission Line of 15MVA power supply for Sana'a New Int. Airport (SNIA)

Invitation for pre-qualification No. (1/2008)

### ICB No. (23/2008)

The Civil Aviation and Met. Authority (CAMA) has received a fund from the Government of Yemen toward the cost of Transmission Electrical Line of 15MVA Power Supply for SNIA.

The Civil Aviation and Met. Authority (CAMA) intends to pre-qualify contractors for the supply, testing and commissioning of the transmission electrical line 15 MVA power supply for New Sana'a Int. Airport between the new existing Dhahban power plant and the new electrical substation (to be constructed) in the vicinity of the Sana'a New Int. Airport.

It is expected that invitations to pre-qualified tenderers for tender bidding approximately on 5th January 2009.

Pre-qualification will be conducted through pre-qualification procedures specified in the pre-qualification document and is open to all bidders from eligible source countries, as described in the pre-qualification document.

Interested eligible applicants may obtain further information and inspect the pre-qualification document at the address below during official working hours (8:00 AM to 2:00 PM) on any working day a complete set of the pre-qualification document in English may be purchased by interested applicants on the submission of a written application to the address below and upon payment of non refundable fee of USD 100 (one hundred only US dollars) or the equivalent in Yemeni Rials.

Applications for pre-qualification should be submitted in sealed envelopes, delivered to the address below by 5st December 2008, and be clearly marked "Application to pre-qualify for transmission line of 15 MVA power supply for Sana'a Int. Airport."

Civil Aviation and Met. Authority (CAMA) Mr. Mohamed Abdulkader Zubeiri Street P.O. Box: 1042, Sana'a Tel: +967 1 274717 Fax: +967 1 274718 E-Mails: g-office@CAMA.Gov.ye

### A response to peace and Somali refugees in Yemen

By: Mohamed Ramsi raheye2008@yahoo.com

n The Yemen times issue 1197, Mr. Sadad Mohamed Yussuf Geesh's erroneous article on Somali refugees and Somalia is sham from the beginning to end and sternly puts the reader on his guard against Mr.Geesh's dangerous, unwarranted and malicious motives and by all means calls for a response.

In his malevolent and despotic article he hides nothing, neither discord, mystification in portraying his own people as covetous creatures.

Patriotism is like virginity and betraying it is like to rape yourself of any morally acceptable sentiments. Like a forlorn tin pot Mr.Geesh restored to hot air and balderdash that definitely questions his loyalty to his people and his mental argument let alone regarded as a leader.

What Mr.Gesesh fails to understand is that it is malfeasance for one claiming to be a leader to wash his dirty linen in public by insulting his own people in the pages of a newspaper.

Mr.Gesh happens not to be in the marrow of his bones by arguing that there is reputable system and Elected Leadership of community and Somali interest Conservation Committee here in Sana'a. There used to be a community center which has closed down due to financial hurdles and since then we the Somali refugees. have never had a committee unlike Geesh's groundless claims. That being the case, unless Mr.Geesh is talking about a few Khaat grinding illusionist get-together there are no organized community service programs here in

I am convinced that Mr.Geesh wanted to pose himself as a Somali leader and the wise Somali elders turn down his callous zeal to take a begging bowl in the name of the Somali

refugees. Then instead of flying the balloon from a different angle that could work better, he felt secure to insult his own identity and hence stirred a hive full of wasps with his off beat article by even calling our own elders as fascists. If vituperative Geesh observed our elders as fascists then our values and the true fact of our lives do not hang with his which must be devoid of demeanor

They are those elders who have all remained the icons to reckon with for the Somalis from the days of Ahmed Gurey, Sayid Abdulla Hassan to the present day president Abdullahi Yussuf. It was and is a panel of elders who settle issues under acacia tree among the Somalis in Somalia and we all see it as a moral obligation to look

Mr.Geesh missed the point that Somalis, contrary to his claims, are hard working business oriented people. Here in Yemen Somalis do not get business opportunities but elsewhere including Kenya where they have the biggest market in East Africa to South Africa where the locals envied there business boom, Somali refugees in the world over are a fine example of hope in the face of adversity.

Without structured economy, Somalia's gross national income per capita is US\$600 challenging neighboring countries including Ethiopia and Kenya. Behind the cobwebs of the merciless warlords there are also courageous money-lords.

Three of our universities are in Africa's top hundred universities and Mogadishu University ranks Number 50 on the top hundred Arab universities.

Mr.Geesh referred to one Somali as a nomad perhaps primitive, who came to Yemen, but for his information all Somalis are nomad pastoralist and they are all proud of it -probably except him who may have believed to have been prepared in a different pan.

Many of our generous Yemeni fellow, Mr.Geesh!

brothers and sisters make sense of our plights and have all remained tolerant to our shortcomings and appreciate our positive side. Many of them understand it is only the tribulation and the convulsion of life that force us restore to demeaning jobs and street loitering. However, self-centered Geesh is either naive or fails to see things through the mirror of reality by simply hurling insults at his people instead of comprehending the challenges they encounter on daily

Geesh's blind hatred for his people springs from the depth of his spirit, but less does he know that we the Somali refugees here in Yemen have no stomach for sterile ballyhoo and nauseating barbaric barbs.

We are fed up of charlatan elitists who after growing pot bellies on handouts in the name of the Somali refugees then dismiss them blatantly as illusive community of separate individuals that have not effective

Mr. Geesh surprisingly writes" In the other mid-noon, the Somali individual doesn't know the directions around them! and where the sun rises and sets!! If you ask how many times that he saw the sun rising, Oh! He might tell before 18 years". What hogwash!

If he feels we Somali refugees here in Yemen do not know where the sun rises from and sets to, let him turn and turn about; in these shadows from whence a new dawn will break, it is him and only him who would be lagging behind in total isolation from his community. We are united and actually, at variance with Geesh claims that we cling to clan ideologies, Somalis are only united in the Diaspora including here in Yemen.

At this time where Somali refugees are tirelessly struggling to meet the ends, the last thing they would like to hear is the diatribe of self-imported

## Through The Mind's Eye

By: Maged Thabet Al-kholidy



### A letter to traders

hough the topic of this article is somehow broad, it directly touches upon one of the most critical phenomena in Yemen. As the title suggests, it is a call for traders who prove to be negative in response to the international changes of prices.

By traders, I do not mean only retail or even wholesale traders, but also importers and manufacturers as well. In the last few years, or let us say, decades, such traders showed their direct contact with the international changes of prices, fees, customs and anything that may influence the costs imported or produced in Yemen.

Whenever traders hear about a price hike in any of the above mentioned factors, they immediately move earth and heaven, hiking the prices of everything in spite of its relatedness to such changes in the world.

Of course there might be some products which are not influenced by such international changes. But traders get it a chance to generalize new prices for all the products without any consideration of the people's economic status. The best excuse for such traders is the "international exchange".

Many times we experienced sudden price hikes in many imported and local products. Rarely do people say "No". They accept everything. The only thing they have is to know why such hikes so that they take the reasons as topics for discussions in the Qat sessions and public arguments. They sometimes hesitate to buy the products for the new higher prices, but they soon buy, believing that prices do never get down in Yemen.

What makes the matter more interesting is how the traders realize the international price hikes. Actually, they almost do not realize this by buying from the international markets. The, however, depend on the news to play with the prices as they want. That is why they became more interested in following the news channels like Al-Jazera and Arabia, paying more attention to the economic news.

Being interested in the news, they open ears to hear any new increases in the in any part of the world, taking it as a chance to widespread a rumor that prices are getting higher and higher in the international markets and subsequently in the local markets. Actually, it starts as a rumor so that people psychologically prepare themselves for the new prices that they will face in the market. This rumor plays a very important role to make people accept the new prices without any objections.

A more interesting point in this regard is the traders' immediate response to these price hikes. They never wait for tomorrow though they usually have enough stocks in the stores. They never take into account the prices of buying the products or the raw materials. People also accept this, thinking that it is the traders' right to get influenced by the international

What makes most people get surprised is the absence of any influence when the prices are internationally decreased. In this case traders pay less attention to the news of the international markets. Even if when they are asked why they do not decrease the prices, they easily reply that the stocks they have were bought with higher prices. Now they respond only negatively, strongly believing that nobody can stop them and nobody dare to say

It is also a matter of surprise that the authorities have no "authority" to control these random changes. Worst still, the prices are increased immediately when the authorities threaten to take severe procedures against the traders who play with prices. Recently, this has happened so that people started crying, not for the traders to stop increasing the prices, but for the authorities to stop threatening the

Actually, the title of this article is written in this way for two reasons: to attract the traders and to be clear for the "authority" that it is only for "traders". By this, I do really avoid any interference from the authority which may make the traders increase the prices more in spite of the decreases in the international markets. And I would like to remind traders of a national duty not sell with loses but to sell with logical interests so that people at least

Finally, I know many traders may not read such a letter either because they are not free for reading articles or because of a language problem. The letter, nevertheless, can be delivered to them by anyone reads the article since the topic touches upon the life of each individual in this society. I hope, it goes like this, unforgotten to say "sorry" for anyone mentioned in the

Maged Thabet Al-Kholidy is a contributing opinions writer form Taiz. He holds a Masters Degree from the English department at Taiz University and is the former editor of Taiz University's English-language

### To marry a city or country girl

By: Ali Abdullah Abdulwahab Al-Shar'abi

alialhemiary@yahoo.com

would like to thank all the writers who positively or otherwise wrote in support of marrying the educated girl, though, I totally disagree with them about the title. Though the matter of education is important, the place of residence is far more important. As we know, the country girls lives a simple life. But they are hard working. A common country girl cooks food, takes care of children, feeds animals, brings water, grows crops, and in some places she carries stones for buildings. I personally carried out a field appraisal at Al-Ruhod village for the ments.

social fund for development and found that woman do two-fold what men do. In other words, in addition to their work, they shoulder most of men's burdens.

With regard to beauty, country girls are beautiful and their beauty is natural. They are not aware of cosmetic surgeries, powders, or creams. In addition, country girls keep up the customs and traditions of the society. They never go out without a mahram and as for their needs they accept little. At universities, not only country boys, but also country girls get the first positions. In this past year, for example, rural students at Taiz university (boys and girls), got the first ten positions in English, Arabic, Physics, Biology, and Math depart-

On the contrary, most city girls are proud and arrogant (there is much ado about nothing). They spend half their money on unnecessary things like hand purses, shoes, and cosmetic powders and creams. They do go shopping at nights usually without their men relatives. Furthermore, most of them cannot do necessary things such as cooking food and raising children, which accounts for the spread of bad gangs in the city. To sum up, we often find an educated country woman who shares life challenges with her husband, but we hardly hear about uneducated city woman who can not even bake a loaf of bread or cook food.

### **US** elections

By: Paul Kokoski pkokoski@mountaincable.net

ontrary to what the world's political pundits are saying, the most important issue facing humanity in the upcoming U.S. election is the fundamental "right to life" of every human being.

It is here that Sen. Barack Obama's core beliefs and record fundamentally disagrees with the nation's founding principles that are enshrined in the Declaration of Independence and which states that "all men are created equal, among these are life, liberty, and the pursuit of happiness."

Obama is governed by the Marxist belief that "the end justifies the means." As a result he vigorously supports the systematic murdering of innocent children through abortion and embryonic stem cell research as if such people were a sub-class of human beings.

In 2002, as an Illinois legislator, he supported infanticide by vetoing the Born Alive Infants Protection Act, which would have protected babies who were accidentally born alive during attempts to abort them. An estimated 1.3 million innocent children are murdered that they are endowed by their Creator each year in the U.S. through the a different agenda - one which is very

Without the right to life, no other human right makes sense.

Obama also fully supports contraceptives and homosexuality which thwarts the natural generation of life and which is the anti-thesis of the family. Rather than favoring prayer in schools, he advocates the distribution of condoms. He will bring to the U.S. constitution same-sex marriage and the adoption of children by gay couples.

Obama is a false prophet who preaches "change" and "hope" while pursuing a culture of death. Though the slogan "change" is usually invoked to signify something positive, in this case it hides with certain unalienable rights, that Obama-adopted policy of abortion. dangerous for America and the world.

### Noor, Mohanad and Turkish series!!

By: Lamis Abdulkarim Ahmed didn't finish easily, as expected and as lamis\_shuga@yahoo.com

ust a couple of months ago, it was shown in some channel on TV a Turkish series entitled 'Noor'. Surprisingly and unexpectedly, that series paid the attention of thousands people in different Arabic countries in general and in Yemen in particular.

In fact, I was one of those audiences since I watched it as a reaction of the strange phenomenon that happened during the presentation of that series. I decided to watch the rest of that drama, nearly the last 25 episodes, when I noticed that a lot of people of different ages talked about that 'great story' with the 'attractive events'!! The admiration of that series was also represented by some advertisements and programs on TV discussing the effects of that series on people's life. There were also different kinds of comments and conversations that took a place in public streets, at work, at universities and so

The series was about a very romantic love story which took a place between a husband and a wife, whereas the plot was normal, namely, nothing is unusual. The main idea of that series was about the usual marital problems occurred between a husband and a wife. However, those problems happened usually. In other words, when one of them confesses of his/her fault and says sorry to the other one. then, the problem is over. What attract the people to the events, on the other hand, was the different ways of apologizing of one of them to the other. Those ways were represented by giving gifts, saying a lot of sweet words, making fanciful deeds, asking invitation, etc. It was also noticed that the process of "forgiveness" takes very long time!! In short, there was a noticeable exaggeration while expressing love in that story. That leads the people, then, to be interested and the events to be more exiting.

Such "great characteristics and moralities", therefore, were 'admirably' learnt and taken into account!! Several couples tried to imitate the deeds of the heroes neglecting that our Islamic education and culture are somehow different. Thus, the result was horrible.

An Egyptian channel reported: "In spite of the fame of that series, unex-

Different types of problems rise between husbands and wives and mostly lead to the divorce in many countries, especially in these four countries, i.e., Jordan, Egypt, Saudi Arabia and Yemen"! As a result, a Saudi mufti deprived of watching that series and/or similar ones since they negatively badly affect on others' life.

One of the main reasons that lead to divorce is that several women feel the need of that "exaggerated love" presented in that series. Indeed, there is somewhat a lack of showing and expressing love between couples particularly in Yemen, but that does not mean at all to imitate others. We have to convince that every nation generally has its own traditions and customs, on the one hand, and each person has his/her own way of expressing love, on the other. As a matter of fact, making a comparison by a wife is one of the dangerous reasons that wound a husband and vice versa. Additionally, a lot agreed that the marital relationship was introduced in that series in an exaggerated way. Indeed, every lover wishes to be treated like those. But, there is no need to dream of such world since it is unreal world and so far from our reality.

Instead of looking at different cultures, what will happen, dear reader, if we get a quick glance to the relationship of our honorable Prophet Mohammed (PBUH) with his family, wives, fellows and friends??!

It is our duty to look for such stories getting the real moralities and features. Arabic as well as Islamic channels have also some responsibilities of the lack of presenting such moral stories.

At the end, I wish you, dear reader, to get my point and to be tolerant while reading this article.

### **Dream in reality**

By Abdulwahab abdulQawi Alsofi Hodeidah

Abdulwahab\_alsofi@yahoo.com

fter midnight, I met him. The warm meeting was beyond description. We burst into tears. We had been separated since 1995. He was my grandfather. He started to narrate his position, which was not understandable. Then, he asked me to explain everything about my life. He was eager to listen as if he hearing an exciting story. But in fact, it was a story of tragedy. I now have ten children. My salary has increased by two- thousand rials more, but I cannot conceal that the house owner, which I live in, increased the rent by five-thousand rials as well.

My grandfather, please keep your chest wide, because I have opened a painful file. I cannot close it until I relieve my feelings and explain to you everything. He looked at me strangely and said; haven't built a house yet? You still pay rent? Yes, I do not have a house, because I still have no stability. I feel I am an expatriate in this country, I answered. He started to blame me; you work all day from 7 a.m. to 7 p.m., and vou are unable to make a house?

I will build a house when I will get the land. Our government promised some teachers in Hodeidah province they would distribute land around ten years

ago. The project is still under negotiation. Hope is there. Haven't I told vou that I pay about YR. 10000 monthly for electricity and water bills? I am waiting for the prices to go down but each year becomes worse than the earlier. A sack of flour costs YR. 6500. Every day I buy 150 loafs of bread to my children. Each loaf costs YR.10. Moreover, an egg costs YR. 25. We are struggling in order to teach our children, but they are ignorant in their schools.

He was leaning on a rock and sat to say; it is better to get them to learn at religious institutes. Alas! My grandfather, they were changed into schools 8 years ago. It is said that they were bringing out terrorists whom America is fighting. I am sorry my grandfather to upset you. I have many concerns, debts and a lot of anxiety.

Therefore, my grandson, it is better to follow me than this torture. Be sure, you will be very comfortable, he said. You are right my grandfather but hopefully I need to get my M.E.D degree, I said. Please, my grandfather, invoke Allah to help me this year to finish my research. I am in a dilemma my grandfather, I added. Tell me I may help you, he said. My friends and I joined M.ED program in Hodeidah university, but we are not able to research as the library lacks many resources especially in our specialization, I said. I will send you my dear as many resources as you want provided that you perform excellently in your dissertation, he said. Do not worry, my grandfather, all the students here who studied in this program got excellent marks without the existence of enough resources in the library of the college.

Consequently, what will the degree be after getting enough resources? What will we get when you send your valuable resources to us? I asked. You will become very good because the more you read the better you get .Unlike this, in our country the more you work the more trouble you get into, he said sadly. I feel sleepy my grandson. Next time, bring me a bundle of Qat to listen to you without getting upset. Do you still chew Qat?

Yes, of course, I will not sleep unless I chew it, I answered. We chew Qat to forget about our troubles in the day and to think at night. He said, when I was in a comfortable life. I never tasted Oat: I do not feel with trouble. If our livelihood is a full of anxiety, we should improve luxuriously our bed at least. However, nightmares chase us night and

While I was talking with my head bowed towards the ground, I raised my head to notice that my grandfather slept. Suddenly I woke up out of a deep sleep with a loudly braying donkey next to my window. It was my neighbor's donkey. I wish it could have brayed at midnight to break my sorrowful dream.



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تقنية المعلومات - خبرة في الصيانة

- خبرة في مجال المبيعات - يرغب

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شقق وطرحة أرض - مفروشة

ديلوكس – الموقع: حده المدينه

•للبيع: فيلا مساحتها ١١لبنه - حجر

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٣ حمامات ومطبخ وصالة - الحوش

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للتواصل: ٧٧٧٤٠٨٧١١

السكنية

في العمل في مجال تخصصه

للتواصل: ٧٧١٨١٨٤٢٠

أى شركة أو مؤسسة تجارية

للتواصل: ٧١٢٩٢٩٩٤١

للتواصل: -٧٧١٥٧٦٢٣٣

للتواصل: ٧٣٤٧٨٦٢٩٥

للتواصل: ٧٧٧٩٩١٢٤٨

شركة تجارية.

والمراجعة - قادر على توفير الضمانة



مجال الشبكات CCNA - حاصل في العمل في مجال على الرخصة الدولية لقيادة الحاسب ICDL - حاصل على عدة دورات في اللغة الإنجليزية - يرغب في العمل في مجال تخصصه للتواصل: ٧١١٠٠١٦٨ • مهندس كمبيوتر – خريج جامعة القاهرة – كلية الهندسة – تقدير جيد جدا - يرغب في العمل في الفترة المسائية - خبرة في إدارة المواقع للتواصل: ٣٠٤٣٠٣ – V17.118.1

• فلسطيني الجنسية - بكالوريوس هندسة كمبيوتر - دبلوم برمجة حاسبات - خبرة عشر سنوات في تدريس مواد الكمبيوتر - خبرة في الصيانة - - يجيد اللغة الإنجليزية -يرغب في العمل في أي مكان للتواصل: ٧٣٣٨٠٣١٩٤

• صادق ناصر – بكالوريوس محاسبة - جامعة الأحقاف - دورات في اللغة الإنجليزية في معهد YALI - دورات كمبيوتر في البرامج التطبيقية والبرامج المحاسبية ونظام يمن سوفت - خبرة ٧ سنوات في مجال المحاسبة للتواصل: ۲۳۵۷۸۰۵۳۷

• بكالوريوس محاسبة - جامعة صنعاء - دبلوم سكرتارية كمبيوتر - النظام المحاسبي المتكامل (يمن سوفت) - خبرة في الحسابات والمراجعة والإدارة. للتواصل: ٧٣٣٠٧٩٨٨٢

• ياسر محمد – بكالوريوس صيدلة – الهند – يجيد اللغة العربية والإنجليزية والهندية - يريد العمل كمندوب شركة أدوية - يفضل العمل في محافظة في محافظة الحديدة للتواصل: ٧٣٥٦٠٢٥٣٢

• صادق – دبلوم محاسبة – دبلوم كمبيوتر - نظام محاسبي يمن

تخصصه للتواصل: V17887V.7 • بليغ على -بكالوريوس محاسبة – جامعة عدن - خبرة ٤ سنوات في الحسابات والمراجعة – يجيد العمل على نظام أونكس برو والنظام المتكامل يمن سوفت.

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### وظائف شاغرة

أو ۲۲۷۷۲۳ - ۱

جامعة تعز - كلية الآداب - دورات في الكمبيوتر - دبلوم في اللغة الفرنسية

يبحث عن عمل في

للتواصل:

• معطى السقاف - خريج هندسة

ميكانيكية - تقدير جيد جداً (جامعة

عدن) - يجيد التعامل مع الكمبيوتر

يرغب في العمل مع أي شركة حكومية

للتواصل: ٧٣٤٥٦٤٤٤٦

للتواصل: ٧٧١٦٤٨٤٧٢

• مختار – بكالوريوس حاسب

آلى – خبرة في تقنية المعلومات –

حاصل على الشهادة العالمية في

• كمال – بكالوريوس هندسة

مدنية - تقديرجيد جداً - خبرة

سنة - يجيد اللغة الإنجليزية - معرفة

جيدة بالكمبيوتر واستخدام البرامج

### • دبلوم محاسبة المعهد الوطني -

- مطلوب عدد أربع خياطات سكرتارية كمبيوتر - يرغب في العمل ومصممات أزياء محلية وأجنبية براتب في مجال التخصص أو في أي مجال أو بالقطعة للعمل لدى جمعية الاشفاق الإجتماعية الخيرية على أن يكون للتواصل: ٧٧٥٧٦٢٣٣ لديهن الخبرة في هذا المجال • خبرة واسعة في مجال التصميم للتواصل: ٧١١١٦٢٨٦٠ الإعلاني والتصوير الرقمي للتواصل: ٧٧١٢٥٠٠٦٧
  - وكوفيرات وخياطات أو خياطين للتواصل: ٧١٢٣٠٨٢٧٣

### بأحثون عن وظيفة

- جيد في اللغة الإنجليزية - يرغب

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مستشفيات

ت: ۲۱-۱۲۴۲۹۲۷۰۰ المستشفى الجمهوري ت: ۲۷٤۲۸٦/۸۷-۰۱ ت: ۱۲۹۸۱ -۱۰ ت: ۲۰۰۰۸-۲۰۰۸ فاكس: ٤١٨١١٦

### فنادق

فنق شیراتون ت: ۲۳۷۵۰۰ - ۱۰ فندق موفمبيك ت: ٥٤٦٦٦٦ -١٠ ت:۲۷۲۲۷۲ - ۱۰ فندق سبأ فندق ریلاکس ان ت: ۴٤٩٨٧١ -١٠ فندق وأجنحة الخليج السياحي

### مكاتب ترجمة

الشهاب لخدمات الترجمة:(عربي- إنجليزي)(إنجليزي - عربي) تلفون: ۷۷۲۲۲۲۲۲ أو ۷۲۳۰۰۸۸۸۱ - فاکس:۱۱/٤٢٠٦٥٧ إيميل: sts.yemen@gmail.com

### معاهد

معهد یالی ت: ۴۶۸۰۳۹-۴/۶/ ٤٤٥٤٨٢ فاکس:۴٤۸٠۳۷ المعهد البريطاني للغات والكمبيوتر ت: ٢٦٦٢٢٢

معهد کاروکوس ت: ٥٣٢٤٣٤/٥ فاکس: ٥٣٢٤٣٦ معهداً بكتك ت: ۲٤٠٨٣٣ - ٥١٠٦١٣ فاكس: ٢٥٥٥٣٧

### شركات للتأمين

الوطنية للتأمين ت: ۲۷۲۷۱۳/۲۷۲۸۷۳ فاكس:۲۷۲۹۲٤ . مأرب للتأمين صنعاء ت: ۲۰۲۱۲۹/۸/۱۳ الشركة اليمنية الإسلامية للتأمين وإعادة التأمين صنعاء ت: ۲۸٤۱۹۳،

عدن ت: ۲٤٤٢٨٠ تعز ت: ۲٥٨٨٨١ شركة اليمن للتأمين صنعاء ت: ۲۷۲۸۰٦/۲۷۲۹٦۲/٤٣ عدن ت: ۲٤٧٦١٧ تعز ت: ۲٥٠٣٤٥

### مدارس

ت: ۳۳۲-۱۲۹/۲۲-۱۱۶ مدرسة رينبو ت: ۳۷۰۱۹۱/۲ فاکس:۳۷۰۱۹۳ مدارس صنعاء الدولية ت: ۹/۸۵۲۸۶۶ مدرسة التركبه الدوليه ت: ۲۰۲۱۵۹ مدرسة الماجد البمنيه

### ىىفريات

ت: ۲۷۰۷۵۰ ت: ۲/۱۹۸۹۱۱33 لعالميه للسفريات والسياحه



لموارىء الكهرباء ۱۷۷، طوارىء الشرطه ۱۹۹، الإطفاء ۱۹۱، طوارىء المياه ۱۷۱، شئون الخارجية ٢٠٢٥٤٤/٧، لشئون الداخلية ٢٥٢٧٠١/٧، الهجرة /۲۰۰۷٦۱، وزارة المواصلات (تلفون) ۷۵۲۲۲۰۲، الإذاعة ٢٨٢٠٦١، التلفزيون ٢٢٢٠٠١٢، بؤسسة الناصات للتنقل داخل المدن ٢٦٢١١١/٣، . وزارة المواصلات ٣٢٥١١٠/١/٢/٣، السياحه ٢٥٤٠٣٢، الصليب الاحمر ٢٠٣١٣١/٣، تليمن ٧٥٢٢٢٢٧

فاكس: ۲۱۰۸۲۶ ت: ۲۲۰۸۲۳–۱–۹۲۷ فرع عدن :ت/ ۲۳۷۸۲۹ - ۲. فاکس/۲۳۷۸۲۶ بنك التضامن الإسلامي ت: ١١/٦٦٦٦٦٠٠ . لبنك التجاري ت: ۲۷۷۲۲۶ فاكس : ۲۷۷۲۹۱ مصرف اليمن البحرين الشامل ت: ٢٦٤٧٧٥,٢٦٤٧٠٢

> بنك اليمن الدولى ت: ۲/٥٨٥/٢٠ -١٠ بنك العربى ت : ۱۰۵۳۳۸۱۳ بنك التسليف الزراعي لبنك المركزي: ت: ۲۷٤۳۱٤ -۱۰

#### $\square$ تأجير سيارات

زاویه ( Budget ) ت: ۳۰۹٦۱۸۰۵۰٦۳۷۲ فاکس: ۲٤۰۹۵۸ پورب کار ت: ۲۷۰۷۵۱ فاکس: ۲۷۰۸۰۶ ميرتز لتآجير السيارات صنعاء ت: ٤٤٠٣٠٩-٠١ فرع شیراتون ت: ٥٤٥٩٨٥

### مراكز تدريب وتعليم الكمبيوتر

عدن ت:۲۲۵۲۰۵۰-۲۰

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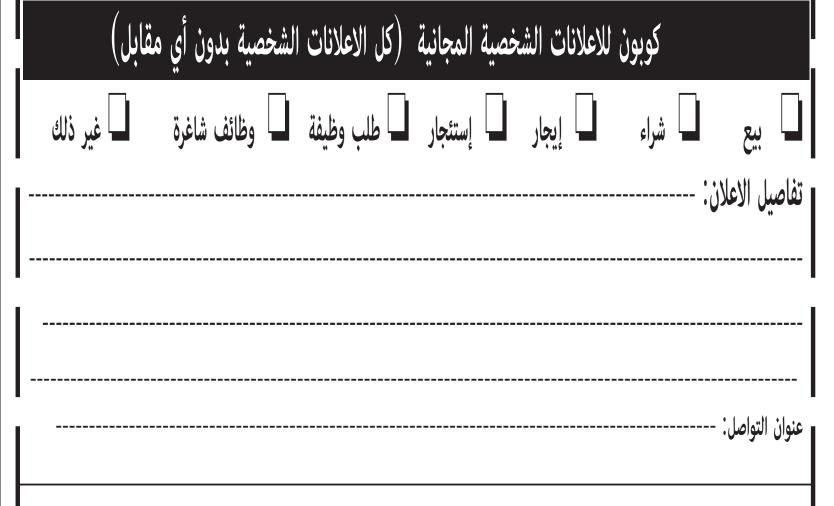
صنعاء ت: ۱-٤٦٨٣٠٥-۱٠ فاکس : ۴۰۷٤۱۹ - ۰۱ عدن ت: ۲۳۷۱۹۹ تعز ت: ۲۵۰۳٤۳-۶۰ المكلاء ت: ۳۰۷٤۹۲-۰۰

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### البريد السريع



عاء ت: ٤٤٠١٧٠/٦٧ الحديده ت: ٣٤٩٨٢ ت: ۱۱۹۸۸ع المكلا ت: ٣٠٢٦٤١ نبوه ت: ۲۰۲۳۲٦ سیئون ت: ٤٠٢٤٦٩



قص هذا الكوبون وارسله إلى صحيفة يمن تايمز على فاكس ٢٦٨٢٧٦ او على صندوق بريد ٢٥٧٩ - صنعاء لمزيد من المعلومات اتصل ب (ت ٢٦٨٦٦١/٢/٣)

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### The wedding industry: A business at risk

For: the Yemen Times

have really become tired by all the demands for my wedding, Amer Al-Mekhlfi said as he described all the tasks he was required to perform in preparation for his marriage. When I decided to marry, I lost myself between shops buying jewelry, accessories, coffers and dresses, and booking wedding

All these requirements have made me very anxious. They cost us a lot of money, which in reality we need. These expenses consume our budget and lead bridegrooms into more debt, which affects their future life long after getting married, he said.

Al-Mekhlfi also added that most bridegrooms resort to borrowing a lot of money from others, which puts them under financial pressure and sometimes leads to domestic problems. This happens after the wedding, when the wife starts asking for money to satisfy their needs whereas the husband has not settled his debts yet.

Some Yemenis have decided that the solution to this problem is to eliminate the need to rent a big and expensive hall. Unlike Yemenis from the upper classes who buy a lot of gold for their brides, many Yemenis on low incomes are cutting the expenses.

Al-Mekhlfi added, Money cannot make the marriage a happy one. There are many other things that can make it happy, such as love and satisfaction.

Most owners of decoration, dress and sweet shops as well as the managers of halls confirm that weddings are their main source of income.

Basher Al-Kamel, owner of the Al-Kamel decoration store, confirmed this opinion: The summer is our best season because most young people get married in this period, especially as this is when they finish their studies. About 80 percent of our work is connected to the wedding industry, especially in the summer season when we sell lots of flower bouquets and decorate cars. In the summer, we decorate about five cars on a weekday and 20 cars on

During the academic year when most young Yemenis are in school or univer-

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sity, only about 20 percent of Al-Kamel s income comes from weddings. During this period, his store only decorates about ten cars in an entire week.

When I decorate cars, the most expensive decorations cost YR 4,000 and the cheapest can cost YR 1,500, he said.

According to Al-Kamel, who has been in the wedding decoration business for ten years, the demand for wedding accessories has decreased by at least 30 percent this year due to the increase of food prices. He explained that, as

become increasingly concerned with basic living needs, they tend to spend less on more luxurious items, which affects his business negatively.

Mohammed Amin, the manager of the Queen Shop for weddings dresses, said, I ve been here for four years, and 90 percent of our work depends on wedding parties. Without weddings we cannot keep up our business, especially since some families have started borrowing wedding dresses from relatives instead of buying brand new ones. Summer is

the season for selling wedding dresses, because it is when students end their studies at school and university and because most parents prefer this season to marry their sons and daughters.

The cheapest dress we have for rent costs about YR 5,000, and the most expensive one for rent costs about YR 15,000. In terms of dresses for sale, the prices depend on the demands of the customers who want to buy - the material, the design, and their financial situa-

Amin added, From the beginning of

started to decrease by about 50 percent. Few people now ask for speciallytailored wedding dresses. The increase in the price of food and basic commodities has pushed people to reduce spending on things that are not so important.

Issa Al-Sharabi, owner of a cosmetics shop, explained that 60 percent of his income is related to weddings. Most of his costumers are brides who come to buy perfumes and make up for their weddings.

They come in saying they want the best perfume I have. I hear it all the time, he said. The years before 2008 were the best because there was a lot of work. This year, our work has clearly decreased, probably because of people s financial difficulties.

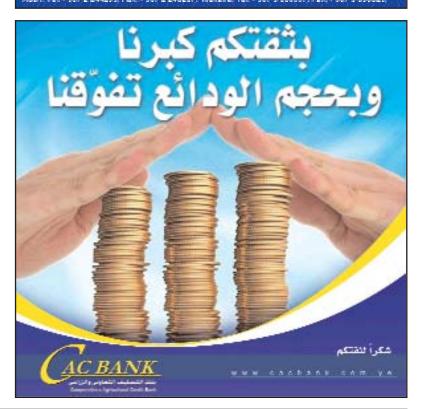
He further recalls, In the years before 2008, I only had a few products in my shop but my work was wonderful and sales were perfect. Now, I have all these products in my shop, but business is bad because there is no demand for them.

Elias Al-Thobhani, manager of Al-Rebat Hall, said: We rent our hall every Thursday [in the summer]. In July and August, we rent it out for weddings every day. About 80 percent of our income depends on weddings, and most of our customers are ladies. They depend on the halls as they cannot hold a wedding party in the street or in tents

Al-Thobhani concludes, Renting our hall costs between YR 15,000 and YR 20,000, depending on the financial situ-



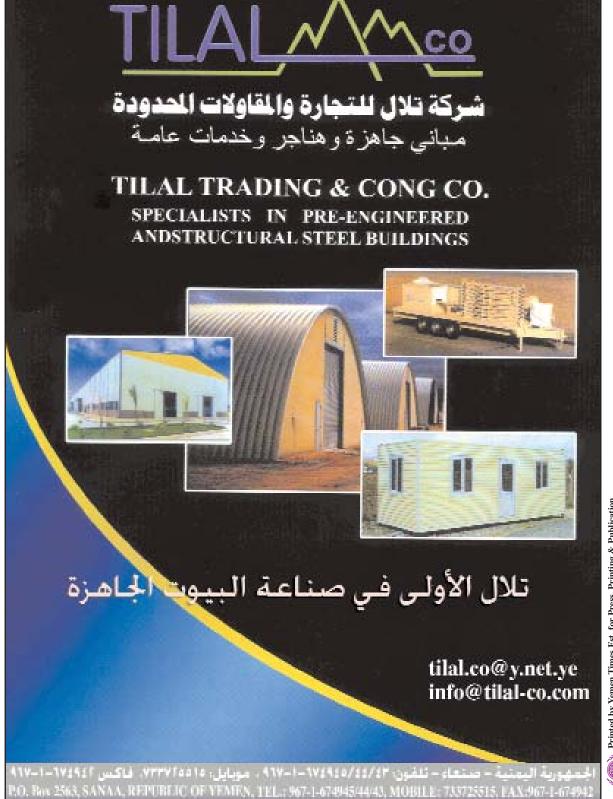
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# The third millennium: Three utopias



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hat would the world be like at the threshold of the third millennium? This question has stimulated a vast array of futurological studies with conclusions that swing between deep pessimism and robust optimism. Whatever is the nature of conclu-

sions the fact is that all such studies center round the exceptional influence of science and technology on the life of modern man, on his consciousness and emotions.

There are varying attitudes towards science and technology in relation to the future of man-kind. There are technocratic conceptions that present science at a determinant of human destiny. As early as in 1948, J. Fourastie declared that science and technology would make it possible for mankind to evolve a "scientific society" free from the burdens of political, social, religious and other antagonisms. In such a future society, a new "Cosmic religion" would emerge through "theologians" committed to the spirit of scientific experimentation. Daniel Bell asserts that the growing social role of science and technology and

the increasing utilization of computers as well as the cyberneticiasion of production activities and of life would lead to the evolution of a new society, based not on the production of goods, but on "intellectual technology." "The principal actors of this new society would no longer be entrepreneurs and businessmen, but scientists, mathematicians, economists and sociologists. Daniel Bell thinks that this "post-industrial society" would be characterized by a new social structure based not on property relations but on knowledge and skills. Like Fourastie and Bell, there are numerous apologists of "technological determinism" who believe that the major source of all contemporary changes is science.

These technocratic interpretations of the revolution in science and technology are of course not totally

incorrect. Who can dare deny the increasing dependence of man and society on the scientist and the technologist in all areas of activities, and their pervasive influence on human thinking and feeling? But what is misleading in such technocratic views is the absolute emphasis on scientific and technological progress, reducing the ordinary man to the position of a slave controlled by a small group of elites standing over most of mankind. These assumptions are clearly non-viable, for despite their importance and indispensability, it is doubtful if the scientists would actually be in command of the society. The scientist might create the deadliest weapon, but the decision to use it would perhaps always be with political and military leaders.

In contrast to the concept of a

technocratic utopia, there are conceptions which are based on the demonic quality of science, on its increasing success in enslaving man to an industrial Moloch, degrading culture and morality, and threatening to destroy mankind itself. It is contended by these antagonists of science that scientific and technical progress is inimical to the development of "integral personality" and that it tends to produce what Herbert Marcuse calls the "One dimensional man." But despite fears and apprehensions, there is obviously no possibility of turning back, for science and technology are today facts of life and everyday living. What is called for is to surmount the deep social pessimism that science and technology have caused, in terms of dehumanization.

The challenge before the third

millennium is to resolve this contradiction: the so-called omnipotence of science and technology, and their increasing attempt to submerge man and human values in the vast ocean of knowledge and skills. Is humanization of science possible? The answer to this question would be the key to the future of mankind. The myths about the technocratic and the anti-technocratic utopias must be exploded in order to visualize the third millennium in terms of man and his emotions. It is also utopian to hope that man is inevitably moving towards, what Teilhard D. Chardin calls, "a human era of science," when "Man, the knowing subject, will perceive at last that man, the object of knowledge, is the key to the whole science of nature... Man is the solution of everything that we can know."

#### I. What to Say Situations and Expressions (103): Crime words (IV)

Criminal Cases Review Commission: Public body responsible for investigating alleged miscarriages of justice.

Criminal responsibility: The age of criminal responsibility is when a young person is held responsible for their own behavior and can be found guilty in a court.

**Cross-examination:** A witness in a court case is questioned about their evidence by the solicitor or barrister representing the opposing side, so a prosecution witness is cross-examined by the defendant's lawyer, and a defence witness by the prosecution lawyer.

### II. How to Say it Correctly Correct errors, if any, in the following

sentences 1. The dacoit along with his notorious gang

- was killed in an encounter.
- 2. It was in the context of this policy and also as a follow-up of the recommendations of the committee that this workshop was
- 3. My friend being unwilling to attend the court at an early hour of the morning, sent a letter explaining why could he not obey.
- The purchase manager played malpractices in the factory's dealings.
- 5. Unless I do not get some tea, I shall not be able to do any more work.

### Answers to the previous issue's questions

- 1. I was just going to start my car when I found that there was no petrol in it.
- 2. The accelerating pace of life in our metropolitan city has had a tremendous effect on the culture and life style of the
- 3. The young boy, who was traveling alone, did not have a ticket so the ticket collector asked him, "Where are you going?"
- 4. All the girls of the school stayed away **from** the entertainment program arranged on the eve of the Unification Day.
- The old woman has had the best medical facilities available but she will not be cured unless she has a strong desire to live.

### III. Increase Your Word Power

- (A) How to express it in one word Economical of food, expenditure, etc.
- Getting what was wanted
- Of or like fruit in smell or taste
- Preventing somebody's plans from being carried out
- Something that inflames passions

#### Answers to the previous issue's questions Long, low, soft, backless seat: divan (n)

- Weather condition with temperature below the freezing point of water: **frost** (n)
- Creamy mass of small bubbles: **froth** (n)
- Draw the eyebrow together, causing lines on the forehead to express displeasure, puzzlement, deep thought, etc: frown (vi)

# prove Your Engl

### 10th Year of Publication

5. Make or become fruitful or fertile: fructify (vt & i)

### (B) Words often confused Bring out differences in meaning of the

- following pairs of words 1. lonely, alone locality, location
- charge, accuse
- 4. chronic, severe
- disinterested, uninterested

### fatal, fateful

### Answers to the previous issue's questions

- half (n) (one of two equal parts into which a thing is divided): Two halves make a whole. **semi** (prefix): The teacher drew a semi-circle (n) on the board.
  - demi (prefix): It is used when we wish to make something smaller or shorter): He wrote a demi-official letter to the higher
- happiness (n) (it is a higher thing. It shows a sense of contentment, peace of mind and spirit): They trust in Allah and live in happiness.
- **pleasure** (n) (it is a lower state. It depends on the gratification of a physical desire): His pleasure knew no bounds when he passed
- 3. final (adj) (last or conclusive): The final scene of the play was very interesting. finale (n) (conclusion): The finale of the orchestra was appreciated by the audience.
- elemental (adj) (having simple and strong feelings): She is loved for her elemental simplicity.
- elementary (adj) (concerned with the beginnings, especially of education and study): The child is in the elementary grade. elusive (adj) (escaping from one's grasp):
- The criminal proved too elusive for the police. illusive (adj) (deceiving by false appearances): His ambition to be a great
- singer proved illusive. 6. take place (to happen): Her wedding will take place (not 'materialize') next month. materialize (vi) (to take or assume bodily form, to become actual. It should not be used in the sense of 'taking place'): Our plans didn't materialize.

#### (C) Synonyms and Antonyms (i) Synonyms

Choose the word that is closest in meaning to the one in bold in the following sentences

1. The country's economy is beginning to **look** up now. a. look clear b. go down

- d. improve c. remain static 2. His behavior is a sign of **infirmity** of old age.
- a. lack of firmness b. feebleness
- c. fickleness d. indolence 3. Doing the same thing day after day is monotonous.
  - a. autonomous b. irksome
- c. exhausting d. repetitive
- 4. Some points in his speech were **redundant**. a. unimportant b. not needed d. flowery c. bombastic
- 5. The prince hosted a **banquet** in honor of the visiting dignitary.
- a. talk b. ornament c. feast d. palace

#### Answers to the previous issue's questions synonym Word

- 1. tangible clear and certain 2. boulevard avenue
- incontrovertible unquestionable straightforward 4. forthright 5. toadies sycophants

### (ii) Antonyms

Choose the word that is most opposite in meaning to the one given in bold in the following sentences

- 1. Earthquakes are **frequent** in Japan. a. rare b. few
- c. unusual d. extinct 2. The team is optimistic about its victory in the tournament.
- b. pessimistic a. cynical c. dubious d. stoical 3. He is a very **timid** person. a. chivalrous
- c. outgoing d. dashing 4. You should take **genuine** drugs. a. spurious b. dubious
- c. wrong d. harmful 5. He has a **hostile** attitude to foreigners. a. helpful b. humane d. friendly

### Answers to the previous issue's questions

#### Word Antonym acrimonious cooperative

- 2. arrogance humility 3. pragmatic idealistic artificial natural
- 5. abandon

c. kind

(D) Spelling Choose the correctly spelt word

keep

- 1. a) adolescence b) adaulescence c) adolesense d) adolesenc 2. a) adolterate b) adulterate
- d) adulterat c) adultorate 3. a) advantege b) advantese

- c) advantage
- 4. a) advanture c) adventar
- 5. a) adulation
- b) adulashion d) addulation c) aduletion

### Answers to the previous issue's questions

d) advantag

b) adventur

d) adventure

- 1. adjunct
- 2. administer
- 3. admissible
- 4. admission
- 5. admixture

### (E) Phrases and idioms

- Use the following in sentences of your own 1. risk their necks
- 2. like a bat out of hell 3. give (someone/something) a wide berth
- 4. take (someone) for a ride
- 5. hide one's light under a bushel

### Answers to the previous issue's questions

- 1. **in the lap of the gods** (a situation that is left to chance, the outcome of which is hard to predict): The best medical aid has been given to the patient – the results of these efforts are in the lap of the gods now.
- 2. get a move on (to move more quickly, to hurry): We have to get a move on if we aim at completing the course in time.
- 3. bend (someone's) ear (to talk a great deal about something to someone, although the listener might not want to listen): A chatterbox as he is, I try and avoid his company because he's always bending my
- ear about how his business is flourishing. 4. rub shoulders with (someone) (to come into contact with someone): He is very close to the president, so he has the chance to rub shoulders with dignitaries in the corridors of power.
- 5. **All hands to the pumps** (everyone must do what he/she can to help, especially in a crisis): It was all hands to the pumps when I was admitted to the hospital in a critical condition.

### IV. Grammar and Composition (A) Grammar

Make word combinations, with hyphens, to match the phrases below. For example: A contract which lasts for two years - a two-year

- 1. A street in which traffic can travel only one wav.
- 2. A family with only one parent.
- 3. A jug which holds two liters.
- 4. A car which has only two seats. 5. A suit consisting of three pieces.

- 6. A picture which is drawn to represent three dimensions.
- A word consisting of four letters.
- A saloon car with four doors. A working week of five days.
- 10. An interval of five minutes.

### Answers to the previous issue's questions

- 1. You'd better have a cigarette now if you want one because you won't be allowed to have one until after the plane takes off.
- If your visa runs out while you're in England, you will have to get it extended by
- going to the Home office. When I was at school we had to go for long runs every morning; It was awful, but at least
- we were fit.
- Make sure you are on time tomorrow because we **mustn't** miss the plane.
- I ran out petrol but luckily I had a spare can in the car so I didn't need to walk to the
- you won't need to take any sweaters when you go. 7. He went to a very liberal school, and he was

6. It's hot and dry at this time of the year, so

allowed to miss lessons if he didn't feel like going to them. 8. The video recorder was still under guarantee,

so they didn't have to pay to get it repaired.

(B) Composition Expand the central idea contained in the

139: SOW A THOUGHT, REAP AN ACTION SOW AN ACTION, REAP A HABIT SOW A HABIT, REAP A CHARACTER

### SOW A CHARACTER, REAP A DESTINY Topic 138 THE FOOL WANTS OTHERS TO SEE HIM, THE WISE MAN SMILES IN THE

**AUDIENCE** There are some people who are mad to hear their self-praise. They like to be surrounded by flatterers who eulogize them. They love to blow in their own trumpet. Often such people lack intrinsic worth or merit and run after publicity. It is said, "Empty vessels sound much." Fools rush in where angels fear to tread." But a man of real worth, a wise man doesn't run after flattery. He is calm like an ocean. He knows that if there is merit in him, it can not be hidden. Someday, it has to be recognized. He doesn't hanker after visibility. Visibility comes to him automatically. The essence of this maxim in the words of Erasmus, a great thinker, is: "Fruitless is the wisdom ho him who has no knowledge of himself." As Sir W. Temple puts it: A man's wisdom is his best friend; folly his worst enemy."

V. Pearls from the Holy Quran "But those who believe and work righteousness they will be companions of the

VI. Words of Wisdom "Life is one long process of getting tired."

Garden, therein to dwell (for ever)" -S7: A42

# ELT Panorama

# Adult learning theory

Gabriel Rise

goes without saying that nowadays we are all confronted with an environment of continuous change and speedy shifts. Technology has altered the very nature of business and this had greatly influenced the employment market. Jobs requiring expertise and technical skills are growing in nearly every sector of the economy. The continuous change in what employees need to know and be able to handle suggests that learning, training and education will occur over the length of a career and, in fact, a lifetime. In light of this, adults have had to become life-long learners by consistently challenging themselves to pursue learning opportunities.

Thus, a large and growing segment of the education industry more so for the post graduate courses are made of "non-traditional" students. These are working adults who are interested in enhancing their job skills, retooling for new positions and careers, and pursuing other customized learning experiences. With the changing trend in the employment market, higher learning institutions are experiencing increased demand for a larger variety of rapid paced educational resource options for the adult learning community.

However, one of the greatest challenges faced by higher learning institutions is identifying instructional or delivery methods that enhance adult learning process. Thus the objective of any higher learning institutions should be to provide and establish learning objectives which are attainable by students and to use the appropriate instructional method in order that these objectives be met. This paper will explore the opportunities available for working adults to further their studies and also identify the instructional methods in delivering

Education helps in the development of the human mind, and it increases the powers of observations, analysis, integration, understanding, decision making, and adjustment to new situations. In other words, education is concerned with increasing one's knowledge and understanding the total environment. Among the major research areas of learning are the self-directed learning, critical reflection, experiential learning and learning to learn.

The first, self-directed learning is one that uses past experience as a resource base for learning, fitting new knowledge into current work and personal life situations. This brings with it real-life problemsolving and time-management advantages for the time-conscious student. The second, known as critical reflection, Brookfield observes

it as the psychological development of an adult. This would relate to a host of constructs such as embedded logic, dialectical thinking, working intelligence, reflective judgment, post-formal reasoning and epistemic cognition which explain how adults come to think contextually and critically. As for experiential learning introduced by Liademan, the emphasis is on the experience of the working adult. Adult education is therefore a continuing process of evaluating experience, which is central to the concept of andragogy that has evolved to describe adult education. The fourth; learning to learn, is about the ability of adults seen in a range of different situations and through a range of different styles. Both the concepts of epistemic cognition and reflective judgment were introduced in this process of learning to

The pedagogical model of instruction is the foremost instructional method used in delivering lessons. This mode of teaching is also known as the traditional or teacher-directed approach. Knowles, mentions that pedagogy is derived from the Greek word "paid" meaning child plus "agogos", meaning leading. Thus, pedagogy has been defined as the art and science of teaching children. The traditional teaching in this context is teacher centered instruction in which teachers do most of the talking and instructing while students do a lot of passive listening and memorizing. This type of teaching is best characterized by the phrase; the teacher is the sage on the stage. Teachers define terms, give directions, explain problems, answer questions, and otherwise present information to students.

In contrast, non-traditional teaching is student centered instruction in which teachers have a very different role, one best characterized by the phrase; the teacher is the guide on the side. Knowles, carried out extensive research into adult education and highlighted the problems of inappropriate learning for mature age students. He revived the use of the term "andragogy" and defined it as the "art and science of helping adults learn". The emphasis in andragogy is that the teacher takes the role of facilitator rather than teacher, and allows student to realize his or her own potential. In lots of investigating, exploring, solving, discussing and explaining to their peers and teacher. As a result of researches by Brookfield and Knowles, adult learning is now strongly identified with personal growth and social change. This point is particularly relevant for adult students who return to tertiary education at postgraduate level to prepare themselves for senior positions within their professional communities. However the andragogy model asserts that five issues be considered and addressed in formal learning. They include: (1) letting learners know why something is important to learn, (2) showing learners how to direct themselves through information, and (3) relating the topic to the learners' experiences. In addition, (4) people will not learn until they are ready and motivated to learn. Often this (5) requires helping them overcome inhibitions, behaviors, and beliefs about learning.

Adult Learning Pursuits The traditional educational model was well suited to the industrial age society where individuals had rigidly defined roles in which carrying out certain actions under certain circumstances would generally yield the desired results. However, the information age has replaced the relative predictability of the industrial age with an increase of uncertainty that will require greater levels of flexibility and adaptability in order to survive and thrive. Education would need to change from being a process of conditioning to one of empowerment. Learning would need to change from being a homogenous commodity to a customized experience tailored to the needs and characteristics of the individual. In this aspect, the executive MBA (EMBA) which is also known as the non-traditional MBA would appeal to the working adults who wish to continue their studies. The EMBA programs are delivered via the nontraditional educational model, which is related to the andragogy learning concepts. These programs are also designed specifically for the middle or upper level managers with some working experience. However, this perception no longer holds true as more working adults from different executive levels are enrolling for these MBA programs. The wide acceptance for this is because of its customer-suited packaged which offers greater flexibility to better serve the needs of students, particularly the working

Non-traditional Format Prospects The education industry has been profoundly affected by the emergence of communication and information technologies which provide opportunities for learning programs to deliver in ways that better serve the needs of students, particularly working adults and non-traditional students. Conventional service patterns are becoming obsolete as a growing number of education providers use interactive video, Internet and other distance-learning technologies to reach students. However, a point to note is that technology does not determine learning outcomes as it is merely a tool used to support new ways of delivery; non-traditional systems. It

is therefore clearly seen that the traditional lecture format used in higher learning institutions has greatly changed with the integration of technology. In light of modern research and technology, the traditional format use is limited. The educational literatures do suggest a number of new educational delivery systems that could be used to improve teaching methods both in terms of learning outcomes and the efficiency with which these outcomes are achieved. With the integration of new educational delivery, the teaching format is transformed to meet the new competitive trends that are found to be more prevalent

in post-graduate courses. With this brief explanation on the evolution of the education system, we will look at the advantages as well as the disadvantages faced by students (with particular attention to working adults) enrolled in courses that are offered via the non traditional format. Time and location are the main barriers that hinder working adults' from continuing their studies. Due to their commitment to work, they are usually hardpressed for time. Many of them do not have specific available time blocks which they can reserve or allocate for their studies. They also do not want to travel long distance in order to attend classes. Here, distance learning via the online mode provides learning opportunities that free students from the constraints of time and distance while increasing their flexibility in accessing courses. At the same time, working adults prefer self-paced and selfdirected learning opportunities delivered by these web-based teaching that meets their needs. Online or web-based MBA programs also offer the potential of delivering a personalized learning experience to individual learners. People have different strengths and weaknesses and learn in different ways. In a classroom setting, the same experience is delivered to every student. In a non-traditional learning environment, a unique learning experience may be presented based upon individual characteristics and performance. These would improve their overall level of comprehension and commitment to study. The non-traditional learning environment such as e-learning, online and video conferencing is never static, but reflects the dynamism of the vorking adult communities. The technology used in the delivery system provides near-instantaneous access to vast qualities of information and learning materials at a low cost (Internet charges). The dialogue of the online classroom stimulates the learning environment in which students interact with each other to expand their ideas via electronic forums and communication tools such as learning group discussions, bulletin boards, Internet relay

chat, E-mail, etc. The e-learning module is also a social activity and learners tap the learning network to verbalize their thoughts. The technological advantages of online classrooms promote active group learning through technology-mediated dialogues. In addition, the somewhat impersonal online medium promotes greater student reflections. According to Cordell, online learning provides; greater cognitive development, critical thinking skills to challenge assumptions, exploration to further professional practice, empowerment of professionals to heighten personal responsibilities towards creating social change, and discovery of new knowledge. The ability to meet people, to forge professional networks and personal friendships around the world is one advantage that simply cannot be found in a traditional class. Time and distance aside, distance learning students discover the valuable benefit of online learning which is supported by a world wide network that far surpass that of the somewhat limited interpersonal relationships of a traditional face-to-face classroom.

Theories of learning that undergrad much of adult and tertiary education also calls for a different emphasis, one that is more learnercentered and one that depends on contextualized learning opportunities. Under the more traditional teaching-learning paradigm, such goals have not always been easily achieved. The emergence of some of the new technologies, particularly the Internet and the Worldwide Web which is actively used in the non-traditional teaching system, supports the use of these more collaborative contextualized approaches. Thus, the benefits of the use of non-traditional format in providing opportunities for working adults to continue their studies can be summarized as: instantaneous material access; convenience; improved learning retention; real world application; practicality, flexibility and learning consistency; timely information for career-active students; minimal disruption of family and work life responsibilities; elimination of time and geographical constraints and increased peer interac-

tion. As with any medium, there are disadvantages. By its nature, distance education relies heavily on manage and control their personal and situational circumstances to be successful. In fact, excellent time management skills are mandatory in online courses as most of the students have a full time job. The structure of a traditional class is not present in an online class and sometimes distance learning students fall behind in their work because there is no requirement to 'attend class'. In distance education, the learners

(especially those using online and web programs) are usually isolated despite a wide network of friends and peers through Internet interaction. The motivational factors arising from the contact or competition with other students is absent. These students also lack the immediate support of a teacher who is present to motivate, and if necessary, to give attention to actual needs and difficulties that surface during studies. Therefore, academic achievement co-relates with more positive internal beliefs, which relates to the competitiveness and motivations to learn and excel.

Apart from the human factor, technology plays an important part in information and communication flow. At present, limited bandwidth (the capacity of communication links) and slow modems hamper the delivery of sound, video and graphics, although technology is advancing. Reliance on learner initiative can be a drawback for those who prefer more structure. Learner success also depends on technical skills in computer operations and Internet navigation, as well as the ability to cope with technical difficulties. Information overload is also an issue; the volume of E-mail messages to read, to reflect on and to respond to can be overwhelming while the proliferation of data bases and websites demands for information management skills. Access to the Internet is still a problem for some rural areas.

Society is moving into a new era. An era of rapid change and inherent unpredictability are driven by ongoing advancement in information and communication technology. This new era will impact upon every aspect of society. Individuals of the information age will need different kinds of skills compared to those that serve them in the industrial age. They will need to be managers of their own destiny. They will need to find relevant information from the morass of freely available data. They will need to interpret and evaluate their findings. They will need to adapt to every changing condition. And they will need to learn throughout their lives.

Traditional Behaviorist approaches to education will no longer be sufficient in the information age. Education will need to adopt Constructivism principles to empower learners through an indiand active learning experience. However, constantly improving technology can provide for exciting new ways of delivering such learning. In conclusion, for working adults who are eager to engage in the advantages and stimulation of an active adult learning environment, distance learning education programs, like the executive MBA, is highly appropriate.

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### ANY GUESSES?

- 1. What is an airhead?
- Which is correct: His native is Mahweet or His native place is Mahweet?
- When someone says, I'm pretty cool. What does he/she mean?What is the difference between
- What is the difference between Inside and Interior ?
- 5. What does the idiom Making a splash mean?

Answers to the previous issue s questions

- The expression Grin like a
   Cheshire cat means to be
   constantly smiling widely for no
   apparent reason. It has a
   connotation of smugness or
   vacuousness. The expression
   dates from the 18th century and
   was popularized by Lewis Caroll
   through his Alice's Adventures in
   Wonder Land.
- OK is American in origin. During the mid 18th century, American humorists deliberately started to misspell words. This was because those authors made illiterates
- heroes of their stories. So words like All correct were spelt or korrect. It was also fashionable during this time to reduce words and phrases to their initials. So it is quite possible that the misspelt or korrect was reduced to OK. There are several other theories about the origin of this word. Now OK is spelt Okay and Okey. It can be used as a verb also. Example: His proposal was not okayed. No-Kay meaning not okay is used by some jocularly.
- The word Organogram means a chart showing graded arrangement of personnel in an organization.
- 4. When someone says Sorry, your reply will depend on the situation and your relationship with the person concerned. For example, if your friend says sorry for stepping on your toe, your response could be any one of the following: Doesn't matter, Don't worry, its ok. If the person who steps on your toe happens to be your boss and he apologizes, then your response

- could be: That's allright, It doesn't matter
- But if you think you were partly responsible for your friend or boss stepping on your toe, your response to their **sorry** could be another **sorry**.
- If you invite your friend to a resturant and he turns up late, you could brush aside his apology with a simple never mind or forget it. But if your boss comes late and apologizes in a similar situation, you could say, You're not really late, or Dont wory, or No need to apologize, I just got here my self.
- The responses given are some of the usual ones and these are not the only ones.
- 5. The plural of brother-in-law is brothers-in-law. So we have sisters-in-law, mothers-in-law, fathers-in-law. But we say in-laws and not inslaws in-laws are one's relatives by marriage, especially father-in-law and mother-in-law.

### Do we need to study grammar to learn a language?



Mohammed Hassan Bakheet albakheet77@yahoo.com English teacher Bajil – Hodeidah

ometimes, people who need to learn or study the English language ask the following question: What's more important to learn English, knowledge of grammar rules or fluency in speaking? It's difficult to find a real answer to this dilemma.

Language is a group of interrelated things. So, we should know importance of each part such as grammar,

reading, spoken and writing.

Ok, let's return to our question, Do we need to study grammar to learn a language? Let's first know what is grammar to find a suitable answer for the above question.

### What is grammar?

Grammar is the system of a language. People sometimes describe grammar as the *rules* of a language. If we focus on the word *rules* we imply that somebody created the rules first and then spoke the language, like a new game. But languages did not start like that. Languages were started by people making sounds which evolved into words, phrases and sentences - No commonly spoken language is fixed. All languages change over time. What we call *Grammar* is simply a reflection of a language at a particular time.

Now we have two different answers to our question: Do we need to study grammar to learn a language?

The two answers depend on our purpose of learning a language.

The first one or the short answer is "No." Very many people in the world speak their own native language without having studied its grammar. Children start to speak their mother tongue before they even know the word *grammar*.

The second answer: if you are serious about learning a foreign language, grammar can help you to learn a language more quickly and more efficiently.

As a result of what we have discussed, we get two important points:

- First: if you want to learn language for yourself only, just until you can speak and communicate with other people, internalizing grammar rules is not necessary.

Second: if you want to learn a language as an academic study and to teach other people who want to learn the language, it is necessary to study grammar.

# An amethyst remembrance



By: Anil K Prasad aniljyo@yahoo.com bunulaniljyo@gmail.com

are formidable even to the best prepared" and they are essential and decisive stage with the results of success and or not a success in an educational institution but in life their results are not often seen instantaneously. The results might be visible after a period of time. Though in both situations tests and trials are prerequisite to learning, to growth, to gain knowledge, to maturity, to get experience and in some cases to acquire wisdom. In my college (now a university since 1996) where I worked from 1991 to 2008 exams. have always been the time of hectic schedule: writing the exams, photocopying them, putting them in covers and then submitting them to the authority concerned set in motion the beginning of this hectic schedule. After then invigilation duty; during this period I came to know that this would be my final year in this University. Being the head of the department of English I had many responsibilities and just less than a month was left out there to prepare for this sudden unexpected final exit. Eight hundred answer scripts for nine courses were waiting to be evaluated by me. Being the head of the tabulation work for preparing the results was also my responsibility. The last issue of the University Newsletter was to be done with a special coverage on tourism in Yemen with special reference to Ibb province and a host of other big and small responsibilities were to be taken care of in such a short time. Being a human being who writes poems and stories and teaches literature (with enjoyment) most of the time, I feel that I am a sensitive person. The news made me look calm from outside but inside the turbulent waves caused psychological strain which was very

personal and agonizing - sometimes taking the dimension of a philosophical and spiritual question which was difficult to answer.

I patiently and prudently evaluat-

ed the answer scripts, recorded them before I submitted them to the authority concerned. In the meantime, I stated the tabulation work with a small team. I have been living in Ibb - in this beautiful city - for more than a decade and a half. I am a human being with the habit of a hamster; as a hamster has a habit of storing his food I have the habit of keeping papers, books and teaching material and not discarding them; having developed a kind of insecurity complex when I imagined living without them; devoid of their supportive company. The academic year 2007-2008 was the only period of time when I was alone (Although like a character of Toni Morrison's I never feel lonely!) - I mean without my family. My family joined me in mid-April 2008. Like me, my wife was also not expecting this unexpected change.

Our home- with all the pile of life upon life- loomed large before our eyes. We look at the pile of books and papers and clothes and other unimportant assemblage of things which are very important in a home except when you are moving out! On the 16<sup>th</sup> of July I published the results and came back home. Most of my expatriate colleagues of my University had by that time their necessary documents of travel ready except me. I got them too. But the biggest problem was how to pack things up. My wife and my little daughter (approaching four) joined me in this task. First we sorted out books and kept those books for carrying with us which were very very necessary for our future. We put them separately. When they became more than 150 Kg., we contacted a cargo service and we were ready to spend some amount of money on their transportation. But more than these we kept for giving away because we were not able to take them with us. Books are our wealth; they have been strong influence on our lives in "remaking" us. And this is also true that

"There is no Frigate like a Book To take us Lands away (Nor any coursers like a Page/Of prancing Poetry." Not all my books are on poetry. But I like reading poetry and also listening to them, if it is possible; for this reason I leave

the last two lines above and even I do not understand Arabic well these days me and wife and my little daughter we together watch the serialized documentary on Nizar Qbbani on Yamania channel and be mesmerized by the eloquence of the words written by the poet. We enjoy before we understand them, it seems as if through our auditory imagination we try to understand them and in the course of our bonding we rejoice in the triumph of poetic imagination!)

My books are on varied subjects.

I belong to an educated family and most of my family members are in the teaching profession. During my teaching career I have been trying to cultivate the ethos of my profession and I tried to live by those ethos. In addition, in this age of commoditization of education I always try to make myself up-to-date in my "trade" of teaching and learning. But I always give human touch to my academic "transactions". We felt unhappy to part with our books which we have collected with great efforts. But the only consolation was that we gave them for our students with the hope that those books, handouts and notes would be available in the Ibb University Library for the benefit of our students whose reverential sentiments I would carry with me as I depart from this place. Now there was a change: we felt light and ready to travel. We worked day and night to order things. Our home looked like a living being moving forward towards our home in our native land, our country India. Writing is one of the ways of re-ordering our lives; it is restorative and curative; it has always been therapeutic. Even in this period of transition writing about what I feel in this moment of sudden departure gave me emotional strength and offered healing April touch to the heap of my shattered hope for a robust future.

Unpredictably, with no plans for a future we started to move out into the darkness of a dark future. I celebrated this uncertainty with hope in one of my short stories "Sun in the Afternoon" in which I described my apartment as a long-distance train:

"This leaf, so complete in itself, *Is only part of the tree*, And this tree, so complete in itself, Is only part of the forest And the forest runs down from the

And the sea, so complete in itself,

In the hand of God.

Vishnu realized that he was standing by himself while reading these lines of a famous Indian writer. He used to move between four rooms of his apartment as if they were compartments of a longdistance train. Time stood still in this still-moving train, his compartment with four balconies overlooking the hills covered with green magic carpets. September nights in Yemen were the nights of festivities because of Ramadan - the beautiful city; the rainbow of the hills - standing under a cascade of glitter, enjoying the honking of vehicles mixed with raving noise of the engines of cars and motorbikes, and the movement of people going towards shopping centers - moved the wheels of Time faster with her hidden rainbow hands. The moon quivered with a mixed feeling of joy and despair when she peered down on the earth and mistook the night for a day, and then she looked behind the mountain to ascertain whether the sun was there. He was there, waiting, as usual, in profound solitude, sitting on a big mound of flint stones. He was waiting for the darkest period of the night to come so that he could begin the ceremonial spark. Dawn was waiting too, for drawing together the colors of her first light from that darkest period of the night, and then to spread out her golden wings."

With the hope that this dark period will bring the golden dawn as Tagore's optimistic line proclaims, "Night's darkness is a bag that bursts with gold of the dawn." In the middle of packing things our little daughter burst out with a song or a very funny demand which made us laugh and forget our confusion for a while and to live the moment with hope. In the hour of need we were together. We bought some suitcases to pack our clothes, in the folds we kept the framed photos. I have a habit to get photos, published poems and some important documents framed. We wanted to take them; we wanted to keep them for remembrance. Then we turned to the newspapers. We looked at the pile and tried to find our poems, articles, book reviews; we cut them and put them in a file. We should have done this before, we realized: but as they say wisdom comes at the end! Then

was a difficult thing for me to persuade myself to discard most of them. In my home in India, I've still kept all the letters of my undergraduate days which I received from my father, friends and relatives. My wife said to me that now this is the period of your maturity you should not feel sentimental about the letters of your father, brothers, friends and other relatives. I looked at them thoughtfully, read them, kept some of them and discarded most of them. In the process I became successful in suppressing my sentimental attachment to them and acquiring some amount of maturity and detachment. In the loss I have gained.

I remember when I left my hostel after the end of my B.A exams., I kept my fountain pens with which I wrote my answers in the exams. The same habit continued after my M.A. exams. When I moved from my rented apartment to my own apartment I put them into the river Ganga. I had developed a sort of mysterious attachment with them. Like them I feel attached to many other things. I never understood it. Sometimes I laugh at my own silliness. I wish I could be able to be more pragmatic, and worldly; to be able to develop a habit to look at the things from their usefulness - to use-and-throw-andnever-feel-sorrow sort of attitude to life or at least to the things around us. We can throw things away and change our attitude to things but how to "throw away" places where we live and one day move away to another place. But moving away is sometimes an inner, intense psychological progression which is unseen

"Most lives run riot-But the bud Opens silently And flower gives way To fruit. So must we search For the stillness Within the tree. The silence within

Today we move out more than before; this is the age of global migrations. As I have written in the December 2007 issue of Yemen Today that we the human beings are migratory mammals with memories and dreams, our memories make us live to tell the tale and our dreams make us move further. Parting and departing are the permanent laws of nature; as Rainer Maria Rilke has very rightly put, "We live our lives, forever taking leave." What "all I own" is "an Amethyst remembrance":

"I held a jewel in my fingers-And went to sleep-

The day was warm, and the winds

I said "T will keep"-

I woke - and chid my honest fin-

The Gem was gone-

And now, an Amethyst remem-

Is all I own- "

And the other important dimension of this geographical (outer) and personal (inner) stepping forward is expressed beautifully by someone:

"Unless one says goodbye to what one loves, and unless one travels to new territories, one can expect a long wearing away of oneself and an eventual extinction." Goodbye!

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### Translation: The meaning and the message II Types of translation

Dr. Ramakanta Sahu

n his article 'On Linguistic Aspects of Translation' Roman Jackobson distinguishes three types of transla-

i) Intralingual translation or 'rewording' (an interpretation of verbal signs by means of other signs in the same language).

ii) Interlingual translation, or 'translation proper' (an interpretation of verbal signs by means of some language.)

iii) Itersemiotic translation or 'transmutation' (an interpretation of verbal signs by means of signs of nonverbal sign systems.)

Of these three types, translation proper constitutes transfer from Source Language (SL) to Target Language (TL). The crux of the problem is that no full equivalence through translation is ordinarily possible. The question of translation of idioms, for instance, is a difficult task because idioms, like puns are extremely culture-bound. Both the Source Language (SL) and the Target Language (TL) may have corresponding idiomatic expressions so that one idiom is substituted for another neither on the basis of the linguistic constituents in the phrases, nor on the basis of a corresponding or similar images contained in the phrase, but on the identical function of the idiom in both the cultures.

Popovic postulates four types of translation equivalence:

i) Linguistic equivalence, where there is homogeneity on the linguistic level or both SL and TL texts, i.e. word for word translation.

ii) Paradigmatic equivalence, where there is equivalence of 'the elements of a paradigmatic expressive axis.' i. elements of grammar, which is seen as a higher category than lexical equivalence.

iii) Stylistic (translational) equivalence, where there is 'functional equivalence of elements in both original and translation aiming at an expressive identity with an invariant of identical meaning.

iv) Textual (syntagmatic) equivalence, where there is equivalence of the syntagmatic structuring of a text, i.e. equivalence of form and shape.

Translation involves far more than a mere replacement of lexical and grammatical items between two languages. As a matter of fact the process may involve a rejection of the basic linguistic elements of the SL text in order to achieve expressive identity. Equivalence in translation therefore should not be viewed as search for sameness. Rather equivalence is a dialectic between

the signs and the structures within and surrounding the SL and TL texts.

### Untranslatability

hill to the sea,

Out of some of difficulties faced by the translator, untranslatability seems to be the most potent one. Catford distinguishes two types of untranslatability; (a) linguistic, and (b) cultural. Linguistic untranslatability occurs when no lexical or syntactic substitute is available in the TL for a SL item because of the difference in the SL and TL. Cultural untranslatability on the other hand, is due to the absence in the TL culture of a relevant situational feature for the SL text. If languages are seen as the primary modeling system within a culture, cultural untranslatability is inevitably implied in any process of translation. Popvic, however, looks at untranlatability from another perspective without making a separation between the linguistic and the cultural. He distinguishes two types of untranslatability. The first is:

A situation in which the linguistic elements of the original cannot be replaced adequately in structural, linear, functional or semantic terms in consequence of a lack of denotation or connotation.

The second type goes beyond the purely linguistic:

Where the relation of expressing

the meaning, i.e. the relation between the creative subject and its linguistic expression in the original does not find an adequate linguistic expression in the translation.

According to Mounin too much attention has been given to the problems of untranslatability at the expense of solving some of the actual problems that the translator has to grapple with. These relate to the following:

i) Personal experience in its

uniqueness is untranslatable.

ii) In theory the base units of any two languages (e.g. phonemes, monemes, etc.) are not always compara-

iii) Communication is possible when account is taken of the respective situations of the speaker and learner, or author and translator.

Mouning believes that translation is a dialectic process that can be accomplished with relative success. In his view:

Translation may always start with the clearest situations, the most concrete messages, the most elementary universals. But as it involves the consideration of language in its most subjective messages, through an examination of common situations and a multiplication of contacts that need clarifying then there is no doubt that communication through translation can never be completely finished, which also demonstrates that it is never wholly impossible

### SCIENCE QUIZ LINE

Tick ( $\checkmark$ ) the most appropriate

- 1. Of the following natural phenomena, which one can affect weather conditions on our planet?
- a. Meteorites
- b. Tides c. Volcanoes
- d. Earthquakes
- 2. Antibiotics fail to act on viruses
- because the viruses
- a. multiply inside the living cell b. have metabolism of their own
- c. have a thick protein coat d. are obligate parasite
- 3. What do farmers mean when they talk of biological control?

- a. The use of pesticides to control pest b. The use of biological organisms to
- control pest c. The use of natural fertilizers for the
- d. Manually controlling the pest
- 4. Any harmful, poisonous or irritating substance is ejected through vomiting — a protective reflex. It is ejected from the
- a. liver
- b. heart
- c. stomach
- d. intestine
- 5. A dynamo is often said to
- generate electricity. It actually acts as a source of
- a. electrons b. charge

c. electromotive force d. magnetism

Suggested answers to the previous issue's questions

At -40 the centigrade and Fahrenheit thermometer read the

- 2. All bells are made of metal and not of wood because wood dampens vibrations
- Doctors even today swear by an oath after the name of Hippocrates.
- Helium is used to fill gas balloons instead of hydrogen because it is incombustible.
- The basic structural and functional unit of the kidney is called
- Nephron.

### Summary of Article

# Managing monkeys in the ELT classroom

Summarized by Susmita Pani ELTI, Bhubaneswar, Orissa India

onkey' is a concept that has come from management studies, which means 'the next move' in a problem solving process. This can be made clear by giving an example from a language classroom. Let us say that a learner in the class does not know the meaning of a word. The 'monkey' here is what needs to be done to solve this problem. But that is not all. Actually priority should be given to who should solve the problem. This is because in any problem-solving situation, it is too easy for the wrong person to take responsibility for solving the problem. Within the ELT context, this means the teacher accepts the responsibility of solving learning problems which should be best solved by the learner. As a result, small problems are solved but a big problem is created, that is, the wrong person taking responsibility for the problem.

To explain the above idea, the author presents two scenarios to show how the monkey is managed in two classrooms.

#### Scenario 1

(Monkey is around the learner's

- L: I don't understand this word, 'delegate'.
- T: (The monkey is now around the teacher's neck) Ok, let me see. A 'delegate'.. mm.. for example, if

I ask someone of you to do something I usually do, like clean the blackboard that's 'to delegate.' Is that clear?

- L: Yes, I think so.
- T: OK.

(The teacher walks away but the monkey is still around his neck)

(Throughout this scenario, the monkey is around the learner's neck who tries to push it to the teacher. But the teacher keeps pushing it back to the

- L: Sir, I don't understand this word, 'delegate.'
- T: Hmm, 'delegate.' So the meaning has to be found. (pause). Do you remember seeing it anywhere before?
- L: I think in the last lesson. (turns the pages). Here it is. It means to get someone else to do something you normally do yourself. T: Can you think of an example?
- L: Yes, like when you ask us to clean the blackboard.

T: Right. (The teacher walks away. The monkey stays around the learner's

In each of the scenarios, the problem is the unknown word and the monkey is what's needed to be done to make the meaning clear. In the first scenario, the teacher takes the responsibility for solving the problem, so the monkey moves from the learner to the teacher. In the second scenario, the learner is given the responsibility to solve the problem. So the monkey remains with the Learner centered approach to teaching has become an accepted thing in English language Teaching (ELT). But not much has been done to help teachers cope with the management of such classrooms. Alan Walter's article outlines the problems of management in learner centered classrooms, some possible causes and finally suggestions for some management rules for overcoming this problem. This article is reproduced below in summary form. It was originally published in ELTJ, 1998, Vol. 52/1.

From the monkey management perspective, a problem always belongs to two people – a monkey 'worker', who takes the responsibility to solve the problem and a monkey 'supervisor', who oversees the problem solving process, to see that it is carried out smoothly.

If teachers solve the learner's problems which they can solve themselves, they pick the learners' monkeys. As a result they become overworked, while the learners sit back and take it easy. This however does not mean that the teachers should never accept the learners' monkeys. It is just that they should accept the monkeys that belong to them, i.e. the ones that their learners are incapable of doing.

### Problems of picking up learners'

Apart from making the teacher burdened, picking up the learners' monkeys poses four other problems.

- 1. Learners are deprived of their opportunity to learn how to solve their own problems, so they may fail to develop their potential for independent learning.
- 2. It gives learners the indirect message that they are 'not OK'.
- 3. It gives them the impression

that teachers want their monkeys. So the more monkeys teachers pick up from them, the more learners

4. As a result, teachers have no time for their own big monkey, that is proper overall classroom manage-

#### Why do teachers pick up their learners' monkeys?

#### External pressures

Sometimes, teachers pick up the learners' monkeys due to external pressures. Some of these reasons are beyond the control of the teacher.

- Shortage of time - Examination pressure
- Headmaster/inspector's threat
- Cultural expectation It is the socio-cultural norm for the teacher to transmit knowledge and the learner to absorb it.

#### Internal drives

- Lack of appropriate training teachers do not understand their role as classroom managers.
- It is safer to do something oneself than asking others to do it since there is some risk involved in it. So it is safer to pick up the learners' monkeys and avoid mistakes.

• If the teacher's self-esteem is low, s/he may pick up the learners' monkeys so that it will give her/him an opportunity to shine and thus feel

### Overcoming monkey mania

So inappropriate monkey picking by the teacher or a teacher centered classroom management is influenced by a mix of inner psychological drives as well as external pressures. The positive thing about this situation is that some of it is within the teacher's control. They can try to develop themselves and thus feel more confident. One way of doing this would be by adapting the rules for monkey management into the ELT classrooms. These rules are:

1. Describe the monkey: When a learner brings a problem to the teacher, the first step should be to clarify what has to be done to solve the problem. In scenario 2, the problem was identified when the learner said 'I don't understand.' The teacher then said 'the meaning is to be found.' In doing so, he described the monkey or in other words, he clearly told the learner what steps are to be taken. Such an action gives the teacher some thinking time instead of having to rush in and take

over. Besides when the learners know that the teacher will not take over immediately, the possibility is that they will take more responsibility. In addition to this, by describing the problem, the teacher makes the problem less complex for the teacher.

2. Assign the monkey: When learners attempt to solve problems, they would inevitably make mistakes. The teacher must supervise the learner's problem-solving attempts and assist when there is need. The main benefit of this monkey management rule is that it helps the teacher to develop a dynamic and flexible approach towards the learners' problem solving abilities. 3. Insure the monkey: When

learners attempt to solve problems, they would inevitably make mistakes. The teacher must supervise the learners' problem solving attempts and assist when there is need. The main benefit of this monkey management rule is that it helps the teacher to develop a dynamic and flexible approach towards the learner's problem solving abilities. So while monkey mania in teachers may be caused by the kinds of materials and methods, lack of learner training and other external factors, teachers' desire to satisfy hidden psychological needs also cause this mania. By following the monkey management rules, teachers can keep the monkeys around their learners' necks rather than their own! This will also help them to cure themselves of the monkey addiction and enable them to put a learner centered approach to classroom management practice.

#### I. What to Say Situations and Expressions (103): Crime words (V)

Defendant: Person accused of a crime in court Detention and Training Order (DTO): The mechanism by which a youth court sentences children aged 12 to 17 years to custody.

Discharge Absolute or Conditional discharge: The offender is found guilty of the offence, and the conviction appears on his or her criminal record, but either no further action is taken at all (absolute discharge, or no further action is taken as long as the offender does not offend again in a certain period of time (conditional discharge).

Dispersal Prison: High security prison. There are a number of high security prisons and they are used to disperse the prisoner who need the highest levels of security around the country rather than keeping them all in one

District Judge: A legally qualified professional judge who sits in the magistrate's court.

DNA: Deoxyribonucleic acid, molecules contained in all living matter containing identification information. Everyone's DNA is slightly different, and so DNA found in body cells at crime scenes is increasingly being used as evidence in court.

### II. How to Say it Correctly

Correct errors, if any, in the following sentences 1. The man who I have often mentioned, is one whose friendship I could wish to acquire, because he is respectable.

- In my youth I used to visit Al-Rowaishan's and Al-Zubeiry's company.
- The doctor said that patient should not have wasted a whole week before coming for help. The apples he gave me are too expensive to
- We have been learning our lessons regularly since the beginning of the term.

### Answers to the previous lesson's questions

- The dacoit along with his notorious gang was killed in an encounter.
- It was in the context of this policy and as a follow-up of the recommendations of the committee that this workshop was organized.
- My friend being unwilling to attend the court at an early hour of the morning, sent a letter explaining why he could not obey.
- The purchase manager resorted to malpractices in the factory's dealings.
- 5. Until I get some tea I shall not be able to do any more work. Note: This sentence can also be written thus: "If I don't get some tea..."

### III. Increase Your Word Power

- (A) How to express it in one word 1. Person running away from justice, danger,
- 2. Point on which a lever is supported when it is
- pressed down to lift or move something.
- Handle or deal with something nervously. Strong smelling smoke, gas, or vapor
- Peron with official functions.

# Improve Your English: 322

### 10th Year of Publication (1999 -2008)

### Answers to the previous lesson's questions

- 1. Economical of food, expenditure, etc.: frugal
- Getting what was wanted: **fruition** (n) Of or like fruit in smell or taste: **fruity** (adj)
- Preventing somebody's plan from being carried out: frustrate (vt)
- 5. Something that inflames passions: **fuel** (n)

### (B) Words often confused

Bring out differences in meaning of the

- following pairs of words 1. liver, lever
- congenial, genial
- disarmed, unarmed 4. euphemism, euphuism
- 5. reiterate, repeat

### Answers to the previous lesson's questions

1. lonely (adj) (being without company. It is a physical state. It means without companionship or companions. It is more a state of mind where one lacks companions, sympathy, friendship, etc.): A man can feel lonely even in company.

alone (adj) (being without company): He likes living alone.

- 2. locality (n) (used in the sense of a place, district, neighborhood): My flat is in a posh locality of the town.
  - location (n) (a site, a place selected for a certain project): The location of the hospital is in the outskirts of the city.
- 3. **charge** (vt) (to say that somebody has done wrong, but it is more formal and used for greater gravity of offence): The accused was charged with murder.
- accuse (vt) (to say that somebody who has broken the law is to be blamed): He accused his servant of stealing his purse.
- 4. chronic (adj) (long duration and slow progress; permanent; continuous): I suffer from chronic asthma. severe (adj) (very bad or difficult): There is a
- severe famine in Somalia and Ethiopia. 5. disinterested (adj) (without bias or prejudice; impartial): Disinterested judges make the judiciary respectable. uninterested (lacking in interest or enthusiasm; indifferent): An uninterested
- organization he is working for. 6. fatal (adj) ( deadly, a means causing or ending in death): He suffers from a fatal

worker can never put in his best to the

fateful (adj) (controlled by fate): I am now passing through a fateful period of my life.

### (C) Synonyms and Antonyms

### Choose the word that is closest in meaning to the one in bold in the following sentences

- 1. I was **held up** at the office yesterday. a. delayed b. stopped c. detained d. kept
- 2. In a state of **fury**, the agitating workers attacked the members of management. a. acrimony b. rage
- c. passion d. asperity 3. The poet gives a vivid description of the beauty of nature in the early morning. a. confused b. detailed
- c. simple d. clear 4. It is **gratifying** to note that the students enjoyed the subject I taught them. a. happy b. satisfying
- c. surprising d. pleasing 5. She made adequate preparations for the exam.
- a. complete b. substantial c. early d. sufficient

#### Answers to the previous lesson's questions Word Synonym

1. look up improve 2. infirmity feebleness 3. monotonous repetitive 4. redundant not needed

### 5. banquet (II) Antonyms

Choose the word that is most opposite in meaning to the one given in bold in the following sentences

feast

- 1. Only he can demonstrate such a dauntless action. a. cowardly b. secret
- c. subtle d. devious 2. The hard attitude of the administration slackened in course of time. a. stopped b. quickened c. multiplied d. recovered
- 3. **Modesty** is a maiden's ornament. b. hypocrisy a. superiority c. vanity d. arrogance 4. All our efforts were an exercise in **futility**.

b. usefulness

a. value c. importance d. urgency 5. I doubt the **veracity** of his statement. a. treachery b. dishonesty c. pretence d. falsity

#### Answers to the previous lesson's questions. Word Antonym

- frequent rare pessimistic optimistic timid bold
- genuine spurious 5. hostile friendly

### (D) Spelling

### Choose the correctly spelt word

1. a. aereal b. aerial c. arial d. areal b. arobatics 2. a. aerobatics c. aerobatiks d. aerobateks 3. a. aeronut b. aeronat d. aeroanat c. aeronaut 4. a. aesthetic b. aesthetik c. aesthatic d. aesthtic 5 a. affable b. afable

#### c. affabl d. affbul Answers to the previous lesson's questions 1. adolescence 2. adulterate

- 3. advantage 4. adventure
- 5. adversity

### (D) Phrases and idioms

- Use the following in sentences of your own 1. read between the lines
- 2. cross the Rubicon
- 3. flip one's lead
- 4. the well has run dry 5. get your skates on

### Answers to the previous lesson's questions

- 1. risk their necks (to take a serious risk): He
- risked his neck and saved the drowning man. like a bat out of hell (extremely quickly, very fast): When the thief saw the police, he ran like a bat out of hell.
- give (someone/something) a wide berth (to avoid having contact with someone or something): The boy's parents advised him to give their neighbor's child a wide berth because he is ill-mannered.
- 4. take (someone) for a ride (to deceive or cheat someone): You can't certainly take me
- 5. **hide one's light under a bushel** (not to draw attention to one's talent or ability): Basham has a talent for singing but he hides his light under a bushel.

### IV. Grammar and Composition (A) Grammar

The word in capital at the end of each sentence can be used to form a word that fits suitably in the blank space. Fill each blank in this way.

1. Mutaher thought that Nada was an extremely 2. She is terribly \_, and she can never make up her mind about what she wants to do.

**DECIDE** 3. I was quite \_\_\_\_ by some of the things my SHOCK

brother said. 4. The lawyer said that the man's beyond doubt and that he should be freed immediately. INNOCENT

5. Before you open up the TV set to repair it, you ought to \_\_\_\_ it from the electrical

### Answers to the previous lesson's questions

- a one-way traffic
- a single-parent family
- a two-liter jug
- a two-seater car a three-piece suit
- a three-dimensional picture
- a **four-lettered** word a four-door saloon car
- 9. a **five –day** working week 10. a **five-minute** interval

### (B) Composition

Expand the central idea contained in the following maxim

140: FULL WISE IS HE THAT CAN

### HIMSELF KNOW **Topic 139** SOW A THOUGHT, REAP AN ACTION SOW AN ACTION, REAP A HABIT

SOW A HABIT, REAP A CHARACTER

SOW A CHARACTER, REAP A DESTINY Our doings are the culmination of our thinking. Vivekananda, the noted Indian philosopher, puts it succinctly: "All the actions we see in the world, all the movements in human society, all the work that we have around us, are simply the display of thoughts, the manifestation of the will of man." A positive thought is the seed of a positive result. Amiel says "Action is but coarsened thought thought become concrete, obscure, and unconscious." William Blade puts it in clearer terms: "Think in the morning, act in the noon, eat in the evening, sleep in the night." According to Aristotle "Men acquire a particular quality by constantly acting in a particular way." Habit becomes the second nature. The fox changes his skin but not his habit. Habit, if not resisted, soon becomes a necessity. That's why, bad habits die hard. The next step is that man becomes a slave to his habit which "changes into character." (Abeunt Studia in mores – Ovid). As Shakespeare says: "Character is destiny." It is as true of an individual as of the nation. At the individual level our destiny is shaped by the way our character has been moulded. At a higher level, a nation's destiny, its future is predicated to the collective character of its people. The essence of the maxim, in the ultimate analysis, underscores the importance of integrity of one's mind and sanctity

### V. Pearls from the Holy Quran

"Those who would hinder (men) from the path of Allah desiring to make something crooked they were those who denied the Hereafter." -

### VI. Words of Wisdom

of one's thoughts.

"All people who live a hard life can do good things. People who have everything just go to sleep. You must make yourself by yourself."

-17-year-old Palestinian swimmer Raad