



البنك المركزي اليمني
CENTRAL BANK OF YEMEN



جَامِعَةُ الْعُلُومِ وَالتَّكْنُولُوجِيَا
University of Science & Technology
المركز الرئيس - عدن

The Second International Scientific Conference

The Banking Sector in Yemen and Its Role in Economic Recovery
and Reconstruction (9-11 February) 2026 – Aden

Towards an Effective Financial System to Promote Stability and Development

INTRODUCTION:

FOR OVER A DECADE, THE YEMENI ECONOMY HAS FACED ESCALATING AND UNPRECEDENTED CHALLENGES DUE TO PROLONGED CONFLICTS, INSTITUTIONAL DIVISION, AND THE DECLINING EFFECTIVENESS OF FISCAL AND MONETARY POLICIES. THESE FACTORS HAVE LED TO THE EROSION OF STATE STRUCTURES, CONTRACTION OF ECONOMIC ACTIVITY, DEPRECIATION OF THE NATIONAL CURRENCY, RISING POVERTY LEVELS, AND A DIMINISHING ABILITY OF PUBLIC INSTITUTIONS TO PROVIDE BASIC SERVICES.

AMID THIS COMPLEX REALITY, THE URGENT NEED HAS EMERGED TO REVITALIZE THE ROLE OF THE BANKING SECTOR IN ALL ITS COMPONENTS, AS A STRATEGIC TOOL INDISPENSABLE TO ANY SERIOUS PATH TOWARDS ECONOMIC RECOVERY AND RECONSTRUCTION.

DESPITE THE CHALLENGES IT FACES, THE YEMENI BANKING SECTOR REMAINS ONE OF THE MOST VITAL ARMS CAPABLE OF DRIVING A QUALITATIVE TRANSFORMATION IN THE NATIONAL ECONOMY—WHETHER THROUGH MOBILIZING SAVINGS, REDIRECTING RESOURCES TOWARDS INVESTMENT AND DEVELOPMENT, OR ACTIVATING INNOVATIVE AND SHARIA—COMPLIANT FINANCIAL INSTRUMENTS SUCH AS ISLAMIC SUKUK, MICROFINANCE, ELECTRONIC PAYMENTS, AND OTHER FORMS OF MODERN FINANCIAL ENGINEERING.

IN THIS CONTEXT, IT HAS BECOME ESSENTIAL TO RECONSIDER THE STRUCTURE OF THE BANKING SYSTEM IN YEMEN, INTRODUCE DIVERSE AND INNOVATIVE FINANCING TOOLS, ENHANCE ITS INSTITUTIONAL INTEGRATION, AND STEER IT TOWARDS A MORE INCLUSIVE, EFFICIENT, AND DEVELOPMENT—ORIENTED ISLAMIC FINANCIAL SYSTEM. THIS TRANSFORMATION SHOULD BE SUPPORTED BY DIGITAL TRANSFORMATION, FINANCIAL INCLUSION, AND MODERN PAYMENT METHODS, CONTRIBUTING TO THE ALLOCATION OF FUNDING TOWARDS PROMISING PRODUCTIVE AND SERVICE SECTORS, ENHANCING MONETARY STABILITY, PROVIDING VIABLE ALTERNATIVES FOR INFRASTRUCTURE AND HUMAN DEVELOPMENT FINANCING, AND CREATING GENUINE OPPORTUNITIES FOR SUSTAINABLE GROWTH.

BASED ON THIS VISION, THIS SCIENTIFIC CONFERENCE AIMS TO SHED LIGHT ON THE CURRENT SITUATION OF THE BANKING SECTOR IN YEMEN AND OPEN A PROFESSIONAL AND ACADEMIC DIALOGUE ON WAYS TO REFORM AND ACTIVATE ITS TOOLS, WITH A FOCUS ON ISLAMIC FINANCE AS A STRATEGIC LEVER CAPABLE OF SUPPORTING ECONOMIC RECOVERY AND RECONSTRUCTION IN A FRAGILE FINANCIAL ENVIRONMENT AND AMID INCREASING DEVELOPMENTAL CHALLENGES.

FIRST: CONFERENCE OBJECTIVES

1. To diagnose the current situation of the Yemeni banking sector and analyze both structural and emerging challenges it faces amid institutional and political division.
2. To discuss ways to restore the effectiveness of the banking system as a strategic tool for supporting economic recovery and financing reconstruction.
3. To enhance the role of the Central Bank of Yemen in maintaining the stability of the national currency and securing exchange rate stability in an unstable financial environment.
4. To highlight Islamic finance as a practical option for providing innovative and flexible financing solutions suited to the Yemeni economic context.
5. To emphasize the role of Islamic sukuk as an effective financing mechanism for major development projects and infrastructure initiatives.
6. To explore viable ways of transforming money exchange companies into formal financial institutions that support local development and subject to institutional supervision.
7. To activate partnerships between universities and the banking sector in the fields of training, research, and the development of banking products.
8. To analyze the opportunities of digital transformation, enhance financial inclusion, and integrate fintech and artificial intelligence tools in Islamic banking.



SECOND: Conference Themes

Theme One: Analyzing the Current Situation of the Banking Sector in Yemen Amid Crises and Reactivation Challenges

1. Assessing the institutional structure of the Yemeni banking sector under conditions of institutional division and regulatory fragmentation.
2. The impact of prolonged conflict on the efficiency of the banking system and its ability to mobilize savings and direct financing.
3. The extent of effectiveness of monetary policy tools during conflict conditions: roles, challenges, and alternatives.
4. Challenges faced by the Central Bank in managing foreign currency and exchange rates in an unstable environment.
5. Unifying the exchange rate in Yemen: challenges, requirements, and opportunities.
6. Exchange companies: shifting from cash transfer tools to development financing tools within the banking market.
7. Unifying the national currency: feasible options, mechanisms, and the rate of conversion (or issuing a new unified currency).
8. Legislative, regulatory, and institutional challenges that hinder banking sector reform and the enhancement of its financial intermediation role.
9. Toward an integrated vision for reactivating the banking sector as a lever for economic recovery and reconstruction financing.

Theme Two: Diagnosing the Current Banking Crisis in Yemen – Structural and Emerging Challenges

1. The impact of the division of monetary authorities on the performance of the banking system.
2. The suspension of interbank networking and transfers among banks: operational and financial effects.
3. The inclusion of Yemeni banks in negative international rankings: causes, consequences, and requirements for upgrading those rankings.
4. The liquidity crisis in the banking sector: causes, impacts on banks' lending capacity, and possible remedies.
5. The effect of inflation on monetary stability, bank profitability, and the efficiency of financing instruments.
6. Assessing the unfair competitive environment between licensed banks and unregulated exchange companies.
7. The informal absorption of cash liquidity by money exchange outlets and its impact on financial stability.
8. The trust gap between the public and the banking system: indicators and potential solutions.

THEME THREE: The Reality and Prospects of Islamic Finance in Yemen

1. The current condition of Islamic finance in Yemen: challenges of fragility and opportunities for growth.
2. Islamic financial engineering: concept, tools, and its role in developing banking products.
3. Applications of artificial intelligence in Islamic banking services: efficiency, challenges, and Shariah compliance considerations.
4. Financial inclusion in Islamic finance: toward expanding fair access to financing.
5. Social responsibility in Islamic financial institutions: shifting from random cash donations to targeted development financing.
6. Islamic finance in rural areas: access challenges and empowerment suggestions.
7. Showcasing a pioneering Islamic finance experience: lessons learned.

Theme Four: The Role of Islamic Sukuk in Recovery and Development

1. The concept of sukuk, its types, and Shariah adaptation of Islamic sukuk.
2. The role of Islamic sukuk in financing the agricultural sector.
3. The role of Islamic sukuk in financing the industrial sector.
4. The role of Islamic sukuk in financing human development sectors (education & health).
5. The role of Islamic sukuk in financing infrastructure projects under the Public-Private Partnership (PPP) model.
6. The role of Islamic sukuk in developing small enterprise development.
7. howcasing some successful international experiences in issuing Islamic sukuk.

Theme Five: Financial Governance and Sharia Supervision in Islamic Banks

1. The institutional framework of Islamic bank governance: principles, standards, and the best practices.
2. Legislative and regulatory challenges in implementing governance within the Yemeni banking environment.
3. Sharia supervisory boards: composition, roles, challenges, and institutional empowerment requirements.
4. The relationship between boards of directors, Sharia committees, and executive management: mechanisms of interaction and balance.
5. Institutionalizing Sharia supervision: towards integrated internal governance that ensures compliance and accountability.
6. Evaluating the experiences of Yemeni Islamic banks in applying governance and Sharia compliance standards.
7. Ethical and Sharia risks in Islamic banking operations and how governance can mitigate them.
8. Towards a national framework for unifying Sharia supervisory standards in Yemeni banks.

Theme Six: Financial Technology and Electronic Payment Tools in Enhancing the Banking Sector's Effectiveness

1. Digital transformation in Yemeni banks: reality, challenges, and opportunities.
2. Electronic payment tools in Yemen: digital wallets, points-of-sale (POS) systems, and mobile phone services.
3. The role of financial technology (FinTech) in improving the efficiency of Islamic banking services.
4. Applications of artificial intelligence, blockchain, and the Internet of Things (IoT) in banking.
5. The digital infrastructure of Yemen's banking sector: gaps and development needs.
6. Regulating and legislating electronic payment tools amid the absence of a unified legal framework.
7. Cybersecurity and digital trust in the banking system
8. Successful regional experiences in deploying electronic payment tools and integrating them with Islamic banking.
9. Electronic payments as a driver for enhancing financial inclusion and financing rural areas and women.

Theme Seven: Microfinance Institutions in Yemen – Current State, Challenges, and Prospects for Shifting to a Development-Oriented Islamic Model

1. The role of microfinance institutions in economically empowering vulnerable groups, women, and youth.
2. Evaluating the performance of traditional and Islamic microfinance models within the Yemeni context.
3. Mechanisms for integration between microfinance institutions and Islamic banks to achieve development goals.
4. Microfinance as a strategic tool for enhancing local development and expanding the production base.
5. Towards a new financial engineering model for microfinance institutions aligned with the objectives of Sharia.
6. Operational and regulatory challenges facing microfinance institutions in Yemen.
7. Microfinance in rural areas in Yemen: access gaps and economic feasibility.
8. Innovative microfinance models in fragile countries: lessons and potential applications for Yemen.

Third: Expected Outcomes of the Conference

1. Policy Paper and Executive Recommendations directed to the Central Bank, Ministry of Finance, and regulatory bodies, including:
 - Proposals for activating Islamic sukuk as a developmental financing tool in Yemen.
 - Regulatory frameworks for transforming exchange companies into Sharia-compliant microfinance banks.
 - Policies to enhance financial inclusion using Islamic banking instruments.
2. Peer-Reviewed Scientific Book, including:
 - Opening speeches, summaries and outcomes of academic papers and studies,
 - Case studies of successful hosted banks,
 - Presentations from main speakers.
3. This book will be distributed electronically to relevant stakeholders.
Joint Initiatives Between the University and Banks, including:
 - Short professional training programs in Islamic banking product design.
 - Research pathways for graduation projects and academic theses on Islamic finance in Yemen.
4. A Proposed National Guide for Islamic Banking Products, featuring practical models suited to the Yemeni economic environment.
5. Establishment of a Professional Scientific Network, comprising researchers and practitioners in Islamic banking to promote knowledge exchange and technical support.
6. Cooperation Agreements between the university and financial institutions for student training or funding applied research studies.
7. Post-Conference Follow-Up Workshops, in partnership with supporting entities, to implement select outcomes (e.g., sukuk design labs, financial innovation models).

Fourth: The Conference Organizer

Faculty of Administrative Sciences and Humanities –
University of Science and Technology – Headquarter– Aden.

Fifth: Official Partner in the Conference

The Central Bank of Yemen.

Sixth: Date of Holding the Conference Sessions

Monday, 9th February to Wednesday, 11th February, 2026

Seventh: Venue of the Conference

University of Science and Technology – Headquarter – Aden

Eighth: Conference Languages

Arabic and English, with the condition that main speakers
will present in Arabic.

Ninth: Audience

1. Academics and researchers in finance, banking, economics, and contemporary Islamic jurisprudence.
2. Senior officials from the Central Bank of Yemen.
3. Chairpersons and board members of banks and exchange companies.
4. General managers, deputy general managers, CEOs, and deputy CEOs in banks and exchange companies.
5. Department directors and heads of relevant divisions within banks and exchange companies.
6. Relevant official regulatory and supervisory authorities.
7. Experts, consultants, and those interested in financial, banking, and economic development.
8. Lawyers and certified public accountants
9. Postgraduate students.

Tenth: Awards of Scientific Excellence for Researchers at the Conference

NO	Award	Award Value	
		Cash	In-kind
1	First	500\$	University Shield + Certificate of Scientific Research Excellence
2	Second	300\$	Certificate of Scientific Research Excellence
3	Third	200\$	University Shield + Certificate of Scientific Research Excellence
4	Fourth	–	Certificate of Scientific Research Excellence
5	Fifth	–	Certificate of Scientific Research Excellence

Eleventh: CONFERENCE PARTICIPATION FEES

NO	Award	Fees in\$	
		In-person	zoom
1	Yemeni Researchers	Fee	
2	Researchers from outside Yemen	150	80
3	Yemeni participants from outsideYemen	200	80
4	Non-Yemeni participants in the conference	250	80
5	University of Science and Technology graduates	100	50

Twelfth: Important Dates

1st August 2025: Start of receiving research papers' abstracts.

Thursday, 29th January 2026: Deadline for submission of research papers and scientific papers, attached by a CV and a personal photo.

Thursday, 5th February 2026: Deadline for researchers to submit the template (research papers, scientific papers) (Word & PowerPoint).

Thursday, 5th February 2026: Announcement of the conference program schedule.

Thursday, 26th February 2026: Deadline for submitting research papers for publication in the Journal of Social Studies via the journal link.

Thirteenth: Method of Paying the Conference Participation Fees

Payment will be arranged through coordination with the conference technical committee, along with providing a WhatsApp number (...).

Fourteenth: Accommodation and Transportation Services During the Conference Period

The university will provide necessary arrangements for a suitable hotel and restaurant, as well as a transportation provider (to and from the airport, to and from the hotel), in order to facilitate participants' needs and help reduce costs – the participant will personally bear the expenses of these services.

Fifteenth: Basic Information

1. Publication in the Social Studies Journal requires submitting the research through the journal's online link. The journal will apply its own procedures and the necessary time for the review and arbitration process to approve the research.
2. Joint research papers are accepted for participation in the scientific conference or for publication in the Social Studies Journal.
3. Research papers will be published in the electronic book of the scientific conference – which will be made available on the university's website.
4. Closing Ceremony: The final statement will be announced, and winners, partners, sponsors, and conference committees will be honored. Participation certificates will also be distributed.
5. Participant Data Registration: Participants and attendees of various conference activities must accurately register their information, as it is linked to the issuance of participation certificates.
6. A special issue of the Social Studies Journal will be dedicated to publishing conference participants' research – which is accepted according to the journal's publishing methodology and requirements.
7. To facilitate communication, a dedicated WhatsApp number will be allocated for participants via Zoom.

Sixteenth: Guidelines for Participation in the Conference

The research papers submitted to the conference must adhere to the following guidelines:

1. Originality, objectivity, and adherence to scientific methodology.
2. The research must not have been previously published or presented in any prior scientific event.
3. The research must not be part of a previously published book.
4. The research must align with one of the conference themes.
5. Research papers are accepted in either Arabic or English.
6. The researcher must submit an electronic copy of the research (typed in a Word document).
7. The research abstract should not exceed 200 words.
8. The research paper should not exceed 7,000 words (excluding references and scientific tools).
9. The total number of pages should not exceed 20 pages, including sources and references.
10. The research must be written in Times New Roman font, with the following formatting:
 - Font size (16) for the main title (bold)
 - Font size (14) for subheadings (bold)
 - Font size (14) for the body text
 - Font size (10) for footnotes, if available
 - Margins of 2 cm on all sides of each page
 - Research papers in Arabic must include an English abstract, and vice versa.
11. The abstract must be accompanied by the researcher's CV, written in Arabic and not exceeding half a page (Word – according to the provided template).
12. All abstracts and research papers are subject to scientific peer review by the conference scientific committee to determine acceptance or rejection.
13. Accepted research papers presented in the scientific sessions of the conference will be published in the conference's electronic book.

Seventeenth: Required Templates to Be Followed

Available for download from the conference website:

1. Abstract Template.
2. Presentation Template (PowerPoint).

Eighteenth: Registration and Participation

For registration and participation, contact through:

- The conference website
- The conference email
- The conference WhatsApp number

Nineteenth: Conference Contact:






1. Abstracts, research papers, and presentation files – accompanied by a CV and a recent, clear personal photo – must be sent via the conference email for participation and publication in the electronic conference book.
2. For researcher inquiries: communication is available via the conference WhatsApp number.
3. In case of delayed reply from e-mail: please contact via the conference WhatsApp number.

عشرون:

البرنامج الزمني العام للمؤتمر (بتوقيت مكة المكرمة)

Session	FROM	TO
First Day: Monday, February 9, 2026		
Opening	09:00	10:00
First Session	10:00	12:00
Lunch + Prayer	12:00	01:00
Second Session	01:00	03:00
Break + Prayer	03:00	03:45
Third Session	03:45	05:45
Day 2: Tuesday, February 10, 2026		
First Session	08:30	10:30
Break	10:30	11:00
Second Session	11:00	12:30
Lunch + Prayer	12:30	01:30
Third Session	01:30	03:30
Third Session	03:30	04:15
Fourth Session	04:15	05:45
DAY 3: WEDNESDAY, FEBRUARY 11, 2026		
First Session	08:30	10:00
Break	10:00	10:45
Closing and Honoring Ceremony	10:45	12:30

Contact Information

-  Conference Website: <https://conference.ust.edu/sisc/>
-  Conference Email: asds@ust.edu
-  Conference WhatsApp Number: (+967) 718602299
-  Conference Phone Number: (+967) 781986390
-  Social Studies Journal Email: jss@ust.edu



