

YEMEN Life goes on in Yemen: Conversations with Yemeni families as the war nears its eighth year

ABOUT THIS REPORT

Even after eight years of war, people in Yemen still socialise, celebrate important life-cycle events and religious festivals, and send their children to private schools. The circumstances have changed the ways and frequency they do so, but despite the importance of food-focused analyses, life in Yemen comprises more than just a search for the next meal. A recent study highlighted the importance of social connections to coping strategies in Yemen (Kim,J., Elsamahi, M., Humphrey, A., Kadasi, A., & Maxwell, D. 2022). These findings concur with those drawn from conversations with households for this ACAPS study. Both studies point to the importance of the support obtained from connections and the social capital held within these connections. Based on the definition of 'social capital' as the "circumstances in which individuals can use membership in groups and networks to secure benefits", connections between people are key to understanding how Yemenis continue to survive and live diverse, full lives in Yemen (Claridge 15/01/2020).

As in all societies and cultures, Yemenis have ways of coping with the lack of resources to deal with shocks or celebrate traditional social events (such as weddings). Years of conflict have stretched the usual coping strategies, but how they function has not been a subject of much investigation.

This research aims to provide humanitarians with a qualitative understanding of how ordinary Yemeni households cope with the challenges brought about and accentuated by war. The study is built on the assumption that people's own stories about managing their lives and finances would enhance the understanding of coping strategies and how they have changed, as well as provide insights into adjusting humanitarian assistance to most usefully support survival strategies in Yemen. A form of assistance that recognises how people cope and avoids operational strategies that may weaken social connections will have a more positive impact and mitigate unrealistic expectations and programme failures.

METHODOLOGY AND LIMITATIONS

ACAPS' Yemen Analysis Hub commissioned and analysed this research, which presents findings from:

- key informant interviews with fourteen humanitarians working on the crisis (six Yemeni and eight international) as background to the household-level research and general findings
- a series of in-depth conversations with 17 Yemeni households that took place from October–December 2021 in both the areas controlled by the de-facto authority (DFA) in the north of Yemen (also known as the Houthis) and those controlled by the Internationally Recognised Government of Yemen (IRG) mainly in Abyan, Aden, Hadramawt, and Sana'a city
- a secondary data review focused on the themes that emerged from the household conversations
- joint analysis sessions involving the Yemen Analysis Hub team and experts on Yemen and on coping strategies
- · extensive cross-checking and ground-truthing of findings with Yemeni experts.

The study covered nine households residing in Sana'a city in the north of Yemen with strong connections with the rural areas to which they belong, as well as eight households from urban areas in Abyan, Aden, and Hadramawt in the south of Yemen.

To facilitate the research, ACAPS contracted experts with experience in ethnographic research in Yemen to undertake the data collection. Four field researchers (one man and three women) carried out a series of in-depth conversations with household members exploring, through their stories, the changes in their lives since the start of the war. They were supervised by and regularly reported to the experts leading the research, who advised on areas for follow-up conversations.

The challenging environment was related to several important limitations in the research, including how the limited size of the sample prevented generalisations about the wider population. One aim of the study was to bring a human perspective to how the lives of average Yemenis continued under the conditions of war. This aim, with the logistical challenges in carrying out the research, meant that receiving humanitarian assistance was not a condition of involvement in the study, precluding the understanding of households' use of aid as a coping strategy. It is acknowledged that the study was not specifically focused on households identified as vulnerable (including IDPs, AI Muhamasheen, female headed households and others).

The secondary data review focused on the themes and issues that emerged from the conversations instead of known or assumed strategies households use to cope. As a result, the report did not focus on some expected coping strategies, such as remittances, humanitarian assistance, and support from the diaspora.

KEY FINDINGS

This research serves as a reminder that Yemenis are interested in more than just the satisfaction of their essential needs (such as water, food, and shelter). It highlights the diversity of households and the creative ways people adapt to economic challenges and accommodate long term strategic needs. Yemenis continue to participate in life-cycle events, celebrations, and social obligations. Having a social life maintains and creates networks and connections that build social capital, enhance the quality of life, and form the support network people can rely on when they most need it. Understanding the key role social capital plays in Yemeni life highlights that social capital is something built, maintained, stored, and used in a continuous cycle. Connections are important, but social capital is the glue that keeps these connections alive. When Yemenis keep celebrations modest by inviting fewer guests or keeping events shorter, they build less social capital. Similarly, they lose social capital when they hold fewer gatherings or visit extended family in their ancestral villages less.

The role of social capital in coping strategies

• The study reveals how crucial social capital is to households in maintaining a semblance of normal life during conflict as it enables access to the material, financial, and emotional support of others in times of need. Organising life-cycle celebrations and meeting social obligations help create and maintain networks and connections that people can rely on, building social capital and improving their quality of life. Social capital is something built, maintained, stored, and used in a continuous cycle.

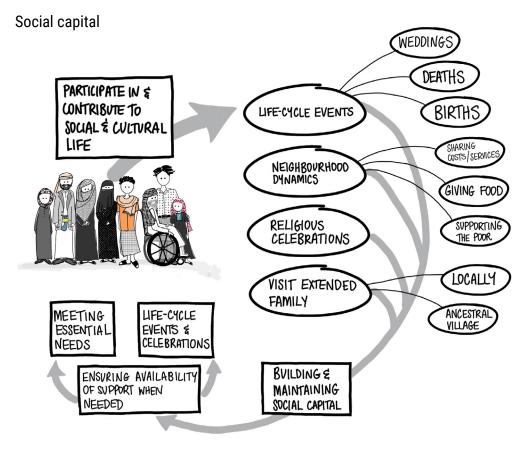
- Social capital relies on a combination of factors, including kinship and, perhaps more importantly, geographic proximity. The study reveals that this proximity is the key element of social support, even more than tribal affiliation, which is only activated for very specific reasons around defending honour and land. In tribal villages, the overlap of kinship and proximity, which are difficult to disentangle from one another, characterise social relations. In urban settings, many of the challenges people face, such as sharing water tankers or solar-generated electricity, can only be locally addressed. This setup makes the neighbourhood the most important staging ground for collaboration to meet needs.
- Despite its importance, there are signs that socialising in Yemen is changing. Celebrations of life-cycle events are becoming more modest, payments (such as bride price) are decreasing, people are visiting each other less, and they are spending less time in qat chews. Households are prioritising which social connections to maintain and the social capital within them. When Yemenis have modest celebrations, inviting fewer guests or keeping events shorter, they build less social capital. Similarly, as they visit extended family in their ancestral village less or hold fewer gatherings because of economic challenges, they lose social capital.

Economic capital and income-generating activities

- Yemenis are embedded in a network of debts and credits. They actively maintain this network by repaying debts, sharing resources, and socialising, in turn building social capital to turn to in times of need.
- Even before the war, Yemeni households have relied on multiple income sources. They are accustomed to combining different economic strategies to finance their lives, dropping and acquiring new forms of income generation as needed.
- Wealth in Yemen in the form of cash does not last long. It is easily spent or loses its value as the currency depreciates. For this reason, Yemeni households keep their wealth stored in assets and only sell these assets as a last resort.
- There are signs that women are increasingly becoming economic contributors to the household. This development has enhanced their status and involvement in decision-making.
- Most people are starting to consider jobs previously linked to a low social status as acceptable work. The change has increased coping strategies for those with a high social status but has had a negative impact on low-status groups.

Consumption coping strategies

- Households in the study have not gone without staple food since the war started, but the main food-related coping strategy they have been using is reducing their intake of fresh food (meat, vegetables, and fruit). This strategy has resulted in lower-quality diets overall despite the availability of fresh food in markets, which is not affordable for most. Findings from cash assistance programmes on how people spend cash can help explain household priorities and why fresh food may not be first.
- Households resort to the parallel market for non-food essentials, including cooking gas, fuel for vehicles, medication, water, and electricity, and for exchanging currency.



Source: ACAPS

TABLE OF CONTENTS

Background: Coping strategies and the challenges that Yemenis face
What do we mean by coping strategies?4
What are Yemenis coping with?4
Coping through connections and social capital5
Households
Neighbourhood
Extended family and kinship5
Tribe
How life goes on: key coping strategies6
Social capital6
A network of debts and credits that influences spending7
Connections to humanitarian assistance7
Neighbourhood collaboration8
Community saving groups8
Coping through the diversification of income sources10
Multiple sources of income
Ghost soldiers and civil servants10
Selling assets
Changes in consumption
Changes in food consumption12
Parallel market
Table of terminologies 14
ANNEX 1: Summary of household study15
ANNEX 2: Examples of households from the study – composition and stories16

BACKGROUND: COPING STRATEGIES AND THE CHALLENGES THAT YEMENIS FACE

What do we mean by coping strategies?

Humanitarians frame the understanding of how people continue their lives during crisis in terms of 'coping strategies'. Ideas about coping strategies are typically rooted in food security because of the importance of food to survival. Over time, it was observed that people regularly used a number of strategies to manage household food shortages. The Coping Strategies Index is a set of questions about these strategies aiming to support the analysis and measurement of the severity of food insecurity. The index was launched in 2003 (revised in 2008) and was based on the key question: "What do you do when you don't have enough food and don't have enough money to buy food?" (CARE 01/2008).

Humanitarian discourse has expanded its interest beyond food into how people cope with any challenges they face during times of crisis, including insecurity, fear, lack of shelter, and protection concerns. It is this expanded idea of coping that ACAPS was interested in for this research.

Taking an ethnographic approach to the study, the research did not predefine life challenges. Instead, the approach was to look at people's lives through the stories they told researchers. Further discussions went deeper into changes during the years of war. Because of its centrality to life, food was expected but not prescribed to be one of the topics that households discussed. Following a study on coping strategies in Taiz in 2021–2022, this ACAPS analysis sought to understand Yemeni resilience and capacity to protect their overall wellbeing (Kim,J., Elsamahi, M., Humphrey, A., Kadasi, A., & Maxwell, D. 2022).

What are Yemenis coping with?

Around 17.4 million Yemenis are food-insecure, including 31,000 people facing extreme hunger levels (IPC 14/03/2022). Over 80% of the population lives below the poverty line (UNHCR 25/02/2021). This research looks at the lived experience of households throughout eight years of war, which has affected all aspects of life in Yemen. Yemenis have lost their homes, been displaced, lost livelihood opportunities, seen the currency plummet and their purchasing power decline, and experienced a deterioration in the quality of and access to services, such as electricity, fuel, and healthcare. There have been thousands of civilian casualties and over four million people displaced.

Economic collapse in Yemen has involved the depreciation of the Yemeni rial, rising commodity prices, and commercial import restrictions (ACAPS 29/01/2020). Traditional sources of foreign currency, such as remittances, oil exports, and bilateral funding streams, remain suppressed (ACAPS 18/10/2021).

Access to services like electricity, water, healthcare, and education is a struggle across the country. The public electricity system in Yemen is in very poor condition. The war has damaged or destroyed generation capacity, as well as transmission and distribution networks across the country. In DFA areas, war has severely damaged the public grid, leaving the majority of governorates without access to electricity. The public grid is still functioning in most IRG areas, but electricity is sporadic and unreliable (IGC 24/11/ 2021).

Access to safe water and sanitation is challenging. Yemen has the lowest water per capita availability globally. Water scarcity is increasing, and WASH-related diseases are prevalent. An estimated 17 million people require support to meet basic WASH needs, including 8.7 million people in acute need (OCHA 19/04/2022).

The already inadequate healthcare system further deteriorated throughout the conflict. According to the 2020 Health Resources Availability Monitoring System, 49% of health facilities were either non-functional or partially functional. Even fully functional health facilities struggled to provide health services because of staff shortages, inadequate supplies and equipment, the inability to meet operational costs, and power outages resulting from the lack of fuel (OCHA 19/04/2022).

Years of conflict have also impeded access to education for children. Nearly 8.5 million school-aged girls and boys need education assistance. Protracted displacement, the irregular payment of salaries to teachers, distant schools, safety and security risks, child labour, early marriage, intentional separation and recruitment in armed forces, encourage girls and boys to dropout (OCHA 19/04/2022).

Aside from low levels of development and the impact of war, natural hazards (such as flash floods, cyclones, and desert locust infestations) aggravate conditions. The recurrence of floods is of particular concern because the lack of repairs and maintenance to infrastructure and houses leaves people highly exposed to flood impacts (ACAPS 09/11/2021).

COPING THROUGH CONNECTIONS AND SOCIAL CAPITAL

The groups and connections identified in this study as important to the continuation of life and coping with challenges were strongly linked to proximity.

Households

The household represents an inner circle of connections and resource-sharing in Yemen, even though life within a household may not always be harmonious. Household members may also not all have equal status, but in general, the wellbeing of individuals in a household increases and decreases together. This study looked specifically at how households managed their lives during the war. The study confirmed their dynamic and changeable nature; in Yemeni households, there are births and deaths, members leave and join, children grow up, and people's roles change. These occurrences take place organically and sometimes deliberately as people adjust to cope with difficulties.

According to development practitioners and humanitarians, an average Yemeni household has six members. The definitions of a household used are not always consistent, but the main variables are co-residency, the co-mingling of income or shared production, eating together, and the acknowledgement of a common household head (UN 2019; UN accessed 27/04/2022; WB 2009; Protection Cluster 04/2016).

The Arabic term used in Yemen closest to a household is bayt. Bayt refers to a physical house, a lineage, or an extended family living under the same roof. When a man gets married, his wife commonly moves in to live with his family, so bayt often comprises several nuclear families with one household head. Members contribute to the household economy, and the head is responsible for financial decisions and the needs of the household. The head is often the person that goes to the market to purchase supplies.

Neighbourhood

Neighbours hold an important role in Islamic and Middle Eastern society. Most reciprocal practices in Yemen take place in a neighbourhood setting. Social relationships in tribal villages highlight the overlap of kinship and neighbourhood, which are difficult to disentangle from one another. In urban settings, neighbours are extremely important. On social occasions, neighbours help each other, sharing pots, cooking, and serving guests like relatives would in a village. Neighbours are also whom people turn to first in facing the challenges of everyday life.

Multiple examples of receiving and extending support within neighbourhoods emerged from the households involved in the study. These examples include donating money to those in need, cooking for the neighbourhood poor, and receiving food from neighbours when in need. Key services people rely on are located within the neighbourhood. Shared services, including gas, water, and electricity, can only be extended to people in proximity. Small neighbourhood shops are important because shop owners know and trust community members and allow them to purchase on credit.

There are well-documented challenges surrounding purchasing power, accommodation costs, and poor and unreliable services adding to the direct impact of the conflict on Yemen's urban centres. Although the situation seems to make moving to rural areas and villages as a coping strategy more appealing, the study revealed that participating households preferred otherwise. They found importance in being embedded in an urban neighbourhood for getting support. The only reason households in the study saw for moving to rural areas was the safety offered by their distance from the direct impact of the conflict.

Extended family and kinship

Yemenis maintain kinship or extended family relationships in Yemen by observing cultural norms played out in the behaviours, responsibilities, and duties well known by everyone involved. These norms most clearly materialise during social occasions, celebrations, and life-cycle events. For example, at weddings, relatives help by cooking, serving guests, and providing economic support to the groom's family. On some social occasions, maternal relatives have specific privileges, but they are also expected to make contributions. On major religious celebrations, like Eid al-Adha, men are expected to visit female relatives and gift them money. In villages, communities largely comprise kin who support each other. In cases where the extended family is dispersed, members are expected to travel to the ancestral home for religious or social milestones. Visiting and receiving extended family (relatives not part of the household and possibly living far away) are expected. These activities entail bringing gifts and food and offering hospitality by way of meals and even accommodation.

Being able to rely on these kinship norms offers critical support for enabling social events (such as weddings) to continue during times of hardship. In a sense, socialising this way provides the glue holding the social capital people rely on together. Maintaining these social connections can be a burden. Unless people actively maintain their connections, they cannot expect support for their needs. As the cost of visiting has increased with the economic challenges households are facing, people find it more difficult to visit relatives for any reason, including to provide support. Despite their importance, the study found evidence through conversations with people that they were limiting their socialising to adapt to circumstances.

Tribe

Tribal connections were not a feature that assisted any of the households in the study as they coped with life's challenges throughout the war. That Yemeni society has a tribal structure can lend to the assumption that the tribes have a welfare function. This case applies to some tribal societies but not in Yemen, where tribal connections play a limited role in people's lives only for very specific reasons. They also do not involve any permanent shared tribal funds. The tribes in Yemen only collect ghurm (payment) when needed for a specific purpose, usually to pay diya (blood price). People only activate tribal connections in matters concerning the offence or defence of the tribe. For further explanation, see the key terms at the end of this report and this ACAPS tribal report.

While tribal affiliation does not provide a structure directly linked to how people cope, it interplays with social connectedness in relation to the people's location of origin. For Yemenis living in villages, their neighbours are fellow tribe members and serve as the social connections that help them cope with challenging circumstances. Arguably, it is the location basis of these connections instead of their tribal nature that is important, similar to urban connections where people do not belong to the same tribe. The connections are important not because of the overarching tribe people belong to but instead because of the 'smaller' more localised ties of kinship and co-residency.

HOW LIFE GOES ON: KEY COPING STRATEGIES

Social capital

The social network, or social connectedness is the key to survival for many households in Yemen (Kim, J., Elsamahi, M., Humphrey, A., Kadasi, A., & Maxwell, D. 2022). To ensure that it functions as a source of support, people actively maintain the network by repaying debts, sharing resources, and lending to others in need. This form of socialisation is what builds social capital and embeds households within a network of debts and credits (Nevola 2015).

Maintaining social capital often incurs financial costs, as maintaining social expectations usually involves offering hospitality, giving gifts, and providing financial support. These activities keep connections alive and affect household economic decisions. While social capital continues to be a priority, it does stretch household finances. After years of war, some households in the study reported avoiding social events and reducing their visits to extended family, freeing up resources. This situation sometimes causes tensions within households and decreases social capital, implying that households prioritise the social connections they can afford to maintain. When Yemenis have modest celebrations, inviting fewer guests or keeping events shorter, they build less social capital.

"When I give someone money for his wedding, it's not about the Islamic giving or charity. It is about what his parents gave me, what his grandfather did for the family" (KII 22/02/2021)

Households in IRG areas in this study had fewer social interactions overall than those in DFA areas. The former exchanged fewer visits with others and left their homes less frequently than before the war. One reason they provided was to avoid the social obligation of needing to arrive with something for the visited household. Another was the potential embarrassment of encountering a friend and having no money to pay for or the capacity to reciprocate in a qat chew or other social activities.

Qat: drain on household finances or enabler of social connections?

Qat chewing has been part of Yemeni culture for thousands of years. It is part of most social events, and not chewing can cause social exclusion. Chewing qat releases chemicals related to amphetamines, producing a mild high. In 2008, an estimated 90% of adult men and over 50% of women chewed qat three to four hours a day (Ayman et al. 03/2015).

Qat chews are important forums where information gets exchanged. Qat has traditionally been less widespread in southern Yemen than in the north. Hadramawt has banned selling qat inside Mukalla city since April 2020, but it has remained available in the rest of the south.

Qat is often presented as a problem because of the lengths individuals go to support their habit. The purchase of qat can consume a big part of household finances; buying qat for the head of the household can take up to 50% of the household income (Ayman et al. 03/2015). Qat critics claim that people could use the time and money spent on qat chewing better to support the family, implying that while men chew qat, women and children suffer. This claim is difficult to prove and balance with the value of the information and social capital gained from being a part of chewing (Wondemagegn 06/02/2017).

A number of people in both northern and southern households in this study have either stopped or reduced qat chewing. Some people who haven't completely stopped have shifted to chewing qat yabis (dry qat). Others continue to spend a lot on qat. For some, alternate social interactions for men, such as watching sports in cafes and clubs, have replaced qat chewing and led to some form of saving. The alternative activities still cost money, however, which highlights the importance placed on social engagement.

A network of debts and credits that influences spending

The Yemeni commitment to social connections and social capital makes it almost a foregone conclusion that a lump-sum payment will be spent quickly, especially on the repayment of debts. This situation is confirmed by and helps explain the findings of studies on cash-based programmes in Yemen (WB 21/03/2018; DFID 06/2013). Cash programmes aim for households to be able to determine their own needs and spending decisions. Understanding households' commitments within their social network explains why this cash assistance may not directly improve household wellbeing. It also explains why money will not be set aside for the household needs anticipated by those designing cash programmes. Maintaining social capital has a higher priority than saving money to be spent gradually on important things like fresh food. The implication is that injections of cash will have a limited impact on the consumption of fresh, nutritious food despite being the usual aim of cash programmes.

Most people are continually in some form of indebtedness (e.g. to the local shopkeeper or relatives), and they are likely to know that some lump sum will need to be paid in the near future (such as school fees). Once money arrives, it gets immediately spent on debt repayment and some basic needs of the moment. Lump-sum payments are considered easier to make than day-to-day payments. This situation helps explain why people don't have money for fresh food, but they still send their children to private schools, attend weddings, and bring gifts when they visit relatives.

Connections to humanitarian assistance

None of the households in the study expressed having benefitted from humanitarian assistance, and there was a limited experience of receiving international aid within the sample. Regardless, it is important to understand the Yemeni social capital maintained through this debt-and-credit network in the light of humanitarian programmes. Currently, over 13.3 million of 31.9 million Yemenis receive regular humanitarian food assistance (OCHA accessed 16/05/2022).

Three programmes aimed at improving food insecurity for households in Yemen through cash transfers found that:

- The money provided to people was fully spent shortly after receiving it, mainly to purchase food, cover medical expenses, or pay debts.
- Everyone in the targeted community or area, whether recipients of aid or not, had foodrelated debt.
- Both cash and food voucher recipients reported that they shared the transfer they received with their relatives and neighbours (WB 21/03/2018; DFID 06/2013; 0XFAM 25/09/2013).

Interrogating these findings, it is important to highlight some key points:

- People in Yemen are embedded in a network of debts and credits, which usually are a combination of directly monetised and in-kind support.
- Sharing resources with others in the social network guarantees future credits or the repayment of past debts.
- The network of debts and credits prevents households from saving money as they continuously owe others.
- New injections of resources (including lump-sum cash payments) are immediately reinvested in strengthening relationships through reciprocity, effectively building social capital.

Imports into Yemen continue to arrive, and households confirm no shortage of staple food in the market (ACAPS 16/12/2020; WB 29/05/2018). At the same time, the narrative of need in Yemen has maintained that the country has been on the brink of famine since 2016, leading some to question how so much food assistance could yield so little improvement (WFP 14/06/2021; UN 16/03/2022; Tufts University 31/05/2019).

Paying off debts using cash assistance is not necessarily negative. Having to pay off foodrelated debt (i.e. food that has already been consumed) and share food with others, however, indicates the need to understand more about the timing or frequency of payments and how needs may go beyond those targeted. Perspectives shared by Yemeni humanitarians help explain why international assistance may not be as useful as intended to households. The main reason they cited was that humanitarian efforts are not based on a deep understanding of the root causes of the problems in Yemen. Movement restrictions because of conflict and insecurity prevent international humanitarians designing programmes from accessing Yemeni communities and culture (KII 17/02/2021).

9.3 million Yemenis receive in-kind food assistance (for a household of seven per month) consisting of:

- 75kg wheat flour
- 10kg kidney beans
- 8L vegetable oil
- 2.5kg sugar
- 1kg iodised salt

Over 3.6 million Yemenis also receive support in the form of cash or vouchers to spend in the local market.

Of the targeted 13.3 million, only eight million receive food assistance every two months because of decreased funding.

Neighbourhood collaboration

The neighbourhood is an important staging ground for collaboration to meet needs, as **some of the key challenges people face can only be addressed locally.** The household conversations in the study highlighted how people found ways to work together, particularly to address the lack of basic services (such as cooking gas, electricity, and water).

- **People share (borrow or lend) gas with other households** knowing they will reciprocate this action.
- Those who have them store energy in batteries. This strategy provides extended electricity supply during power cuts that can be shared with neighbours. Households with the storage capacity either share or sell stored energy to neighbours who need it.
- When households need water, they purchase a water tanker to fill their tank. Often, households can no longer afford to purchase a whole tanker, so several neighbours split the cost and share the water.

Other key facilities available at the neighbourhood level are the local shops embedded in the community and where people are known, enabling households to have a line of credit they could use until their next lump sum of cash arrives. While this practice is part of business, it is also part of the social connection and social capital maintained on both sides.

Micro providers and the importance of internet connectivity

Internet and mobile connectivity are available in Yemen, but they are expensive. Most people cannot access the internet at home, so private shops sell access to their Wi-Fi network for a set time. This way of accessing the internet makes it affordable for many Yemenis in urban centres. In rural areas, connections are weak or absent, making people's ability to access services and find support harder.

A common theme in all surveyed households and among key humanitarian Yemeni informants was the importance of mobile and internet connections. These communication tools are coping strategies in themselves that are used to access services, run businesses, and support people's mental health and wellbeing by maintaining relationships with family in Yemen and with the diaspora. They are also tools to ask for help from others within the social network.

"The feeling that somebody is there somewhere across the globe and you are not alone was something that gave me hope, and I personally felt like I am not alone. At times, when there was no internet, I felt like I was abandoned" (KII 17/02/2021, speaking particularly of times during active conflict). Several households spoke of starting online businesses during the war. Women in particular use social media platforms to sell products that they make themselves or purchase online then on sell.

Community saving groups

Traditionally, women use informal savings associations (known as *Al Jammaiyya or Haqba*) to contribute to household finances. A group of women makes regular contributions to a pot of money and takes turns to receive the entire pot. This kind of financing contributes to financing life-cycle events (such as weddings and births) and lump-sum expenses (such as school fees, debts, and religious celebrations) (SFD 06/2008; Sana'a Center 10/03/2021). Although traditionally mostly used by women, any group of people in Yemen, whether colleagues, family members, friends, or neighbours, can form a *jammaiyya*.

Women's changing roles as households cope with challenges

Challenges can bring about changes in social roles. How women contribute differs considerably between households, but there are signs that women in Yemen have expanded their presence in economic activities during the war. As with low-status professions in general, the experience of the conflict has reduced the restrictive cultural expectations placed on women, allowing them more engagement in managing household affairs and more opportunities to contribute to the household income (CARE 11/2016; KII 08/02/2021).

Within the households in the study, there was a mixture of educated women who worked outside the home and women who contributed to the family in more traditional ways inside the home. For all of them, things had changed during the war.

Some women in the study with the more traditional 'homebound' roles had started micro-businesses, often using social media. One woman produced incense for sale and developed the business further into teaching the craft to others. Another made and sold necklaces. These stories echo the key informant interviews with humanitarians and findings from other research explaining how women have opened bakeries, become street food vendors, and connected to Yemenis abroad to import consumer goods (Sana'a Center 10/03/2021; KII 15/02/2021).

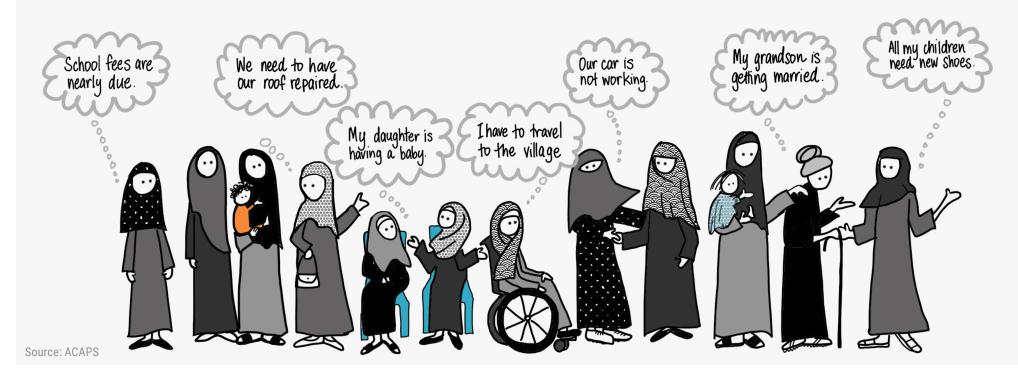
One of the households changed from having seven sources of income before the war to only one source during, which was the salary of one of the female members. She explained that this new situation had strengthened her position within the household. Although her father remained in charge of handling the money and making decisions, she had a say in most issues. In discussing the role of women in general, she said that many women she knew had sold their wedding gold to start economic activities. She estimated that over half of the new business activities started during the war that she knew of were led by women, many of whom monetised their existing skills, such as baking and weaving.

Yemeni women have a history of playing important roles in conflict resolution and social cohesion, including through civil society organisations during the war (Sana'a Center 10/03/2021; KII 17/02/2021). Some of the changes in the way people construct their household livelihoods to cope with the challenges of war may last even after the conflict. These changes particularly include the new small businesses started by women, who appear to be gaining greater influence within the household.



Hana is able to put aside YER 10,000 per month, but this amount is not enough for anything meaningful. Usually it gets easily spent on unimportant items.

By joining a Jammaiyya with eleven. Other women, Hana Knows her money is safe and that she will receive YER 120,000 when it is her turn.



Coping through the diversification of income sources

Multiple sources of income

Even before the war, most Yemeni households relied on multiple sources of income to cover their expenses. A mix of formal and informal income sources often covered expenses and met their needs. This setup was particularly important for those working in agriculture, where harvests brought in lump-sum payments once or twice a year, or for civil servants with secure but underpaid jobs. The war has made multiple income sources even more important, with the delayed and partial payment of civil servant salaries and reduced purchasing power. Being accustomed to this situation has helped Yemenis survive (Nevola 2015).

Some households in the study continued to rely on the income sources they had before the war, while others have diversified with members starting businesses and getting new jobs. Some individuals have left civil service for new jobs where they work longer hours but with increased incomes. Still, not everyone has the skills to get a new job or the resources to start a business. An older household head in the study who relied on a government pension is an example of someone who found it hard to continually find new sources of income to compensate for the loss of other sources of income.

Ghost soldiers and civil servants

There have been challenges for civil servants during the war because of the reduced frequency of their salary payments. Of the northern households in the study, seven of nine had at least one member who was a civil servant.

It has long been common for many Yemeni civil servants and soldiers to receive part of their salary without serving at their duty station full-time. In these cases, they would share some of their salary with their supervisor and only come to the duty station occasionally. This setup is where the notion of the Yemeni 'ghost soldiers and lazy civil servants' came from. Even employees who attended their jobs daily took advantage of the flexible working hours to make time for other activities.

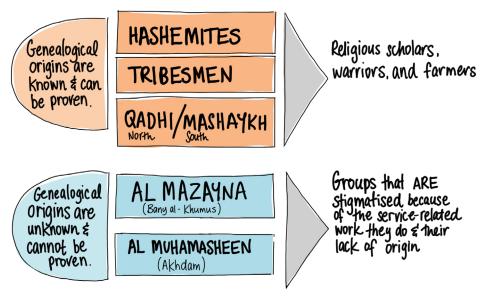
Often, there are family clusters with government employment because people get government jobs through their connections. Within a household, there may be several government employees, making the household heavily reliant on government salaries. These households' extended family is likely to have used the same connection to also get government jobs, making them unable to provide additional support during times of need. This case applied to two households in the study, and they both had less income than before the war.

Changes to low-status professions

Traditionally, Yemeni society looks down upon some occupations carried out by low-status people, such as servants, migrant workers, and the Muhamasheen. During the war, economic challenges made social standing less important, opening these stigmatised professions to the general population, including the tribes and Hashemites. Households in the study explained that most people had started considering tasks once only performed by low-status groups as acceptable. Examples include Hashemite women opening hair and beauty salons and doing henna decorations and Hashemite men taking jobs as street cleaners.

While making money from occupations normally considered below their social status has been a way tribal and Hashemite households coped with challenges, it has had a negative impact on the lower-status groups who usually took these jobs. The legitimisation of these professions by the higher social classes has deprived lower classes of these niches and increased their challenges.

GROUPS IN YEMENI SOLIETY



Source: ACAPS

Selling assets

Wealth in the form of cash in Yemen does not last long, as either it is too easily spent or it loses its value as the currency depreciates. As a result, Yemeni households keep their wealth stored in assets such as land, houses, cars, and gold and eventually sell these assets as a last resort. Households in the study indicated that it was more common to buy food on credit for as long as possible then sell an asset to repay the debt only as a last resort.

Selling assets is a way for people all over the world to get extra cash when they really need it. It is one of the coping strategies that humanitarians often consider in understanding the severity of need. The more important, irreplaceable, or productive an asset is, the more severe the need is likely to be. Selling productive assets, such as land, machinery, and livestock, is a negative coping strategy because while the sale may provide short-term gain, in the longer term, the outcome for the household is most often negative (WB 01/2019).

Land

Land is usually the most valuable asset people own. Parting with land in the ancestral village is very serious because the land represents their link to the village, the origins of the family, and the tribe. A key element of claiming tribal affiliation is proving one's origins linked to land tenure.

Conversations in the study indicated that people only consider selling land when dealing with serious challenges, such as a medical emergency. One family indicated that they were prepared to sell land to pay for their son's mahr (bride price) (KII 15/02/2021).

Only one of the households in the study had sold land, in the early years of the war. The land was outside the village, and the family had not adapted to the new economic environment and had no other sources of income at the time except for a negligible amount coming from the land. The sale enabled them to buy a building where they could live and that generated income through the lease of space to shops and apartments, so the decision was a wise one.

Gold

Gold is an important asset in Yemen, and it can be easily sold, so it functions as an emergency insurance fund. Women mainly own gold in Yemen, as they receive it at their wedding as part of their mahr. At any point that they have their own savings, women often buy gold to add to their security. Men do not have direct access to women's gold. If a man wants to sell gold, he must negotiate to borrow it from a woman. It is a fair **assumption that the war has depleted many personal gold reserves as households struggle and women resort to selling their gold.**

Gold serves as economic security for women and their families. Having no gold means that women are vulnerable to social and economic shocks and lose their security within the family. A woman saves her gold for the most serious situations, such as the death of her husband, divorce, or a family medical emergency. When the war started, and many men either lost their jobs or had inconsistent salaries, women sold their gold to open small businesses and help the family cope (KII 20/04/2022).

Although mahr has been reduced and standardised in DFA areas, wedding costs have increased overall. People use mahr and the bride's gold to cover these costs (including the venue and catering clothes) (KII 20/04/2022). During the conflict, women received less gold than they would have before the war, leaving them with less personal security and capacity to assist their households. This situation can result in a woman feeling like she has less social standing among other women and cause her to step back from social gatherings, weakening her social network and capacity to build social capital.

Gold came up several times during household discussions. In four of the northern households, there were stories of selling or borrowing gold to meet needs. In one household, a divorced woman who had moved back with her parents sold half her wedding gold to pay for general expenses for her and her son. In another, two daughters got married during the war at an agreed lower mahr, giving them less security for the future. In one of these two cases, the mahr was used to pay for the wedding itself, highlighting the importance to the families of maintaining the tradition of celebrating and not losing face over the longer-term security of the women.

Cars and other productive assets

Cars and motorbikes are more than personal means of transport in Yemen. Owning a vehicle not only gives a household the means to move around freely but can also be used as a form of hired transport, serving as a source of income.

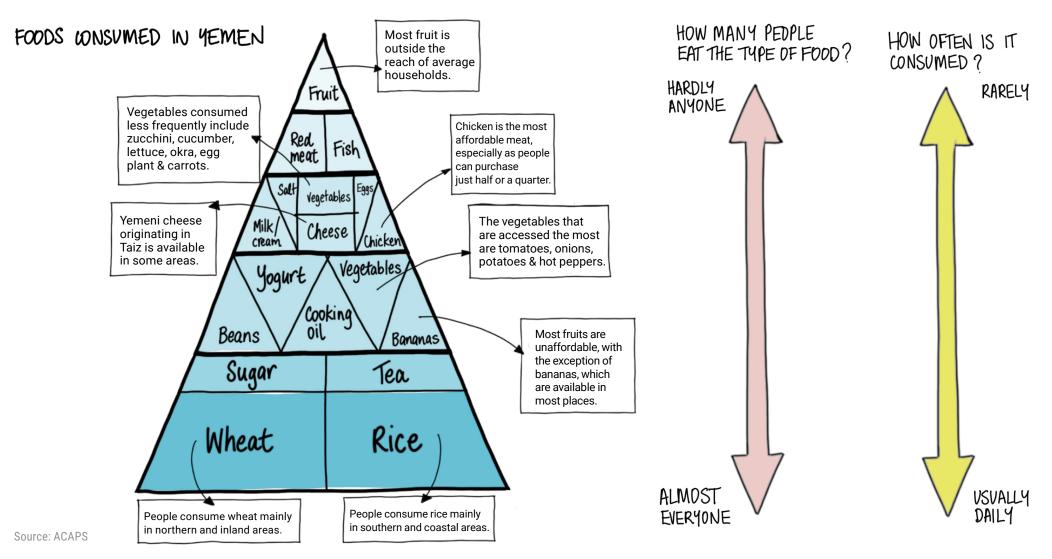
None of the households in the study had sold a car or motorbike during the war, and several reported using their vehicles as a taxi service. The main reason for selling a vehicle would be if there was no one to drive it or no passengers to make it profitable.

Changes in consumption

Changes in food consumption

All study households had changed their food consumption during the war by reducing the quantity of non-staple foods (such as meat, eggs, vegetables, dairy products, and fruit). There was no lack of bread, the Yemeni staple, in all the households, but what accompanied the bread has changed in terms of the quantity of additional food. This change has resulted in a less nutritious diet overall for households. Fresh food was available but unaffordable for most of them.

A combination of information from study households, the Yemeni research team, and key informants was used to understand people's access to different foods. Diets are diverse across Yemen, and this diagram is designed to provide a very general idea of the foods people consume during the war. The findings are illustrated below.



Changes to food-related behaviours

Excerpts from the stories of the households in the study illustrate how people have stretched coping strategies and how behaviours related to food have changed.

Just one dish

"Before the war, lunch included several dishes: red meat, fish, or chicken with salad, chips, and condiments, such as ketchup. We would have fish three times a week, red meat three times a week, and chicken once. Now, lunch is just one dish. We eat half a chicken on alternate days. On Fridays, we eat beef; it's cheaper than goat. For dinner, we used to have jam, cheese, egg, beans, and many other dishes. Now, we only have beans." (Bayt Mohammed*)

No more delicacies and no more economies of scale

"We no longer buy local butter or honey (samn baladi and asal baladi) from the countryside, and we have reduced the amount of food we purchase at a time. We used to buy a whole pack of tuna cans; now, it's half a pack or even one can at a time." (Bayt Ali*)

"Previously, whenever possible, we bought food in large quantities, saving money by having a stock to fall back on and reducing the number of trips to the market. Now, we buy small quantities and make more trips, costing us more in the long run." (Bayt Ali*)

Maintaining assets but reducing food

"Our diet now consists of rice, bread, and vegetables. We buy one chicken every two weeks. Sometimes, we have to ask our extended family outside our bayt for money to buy food."

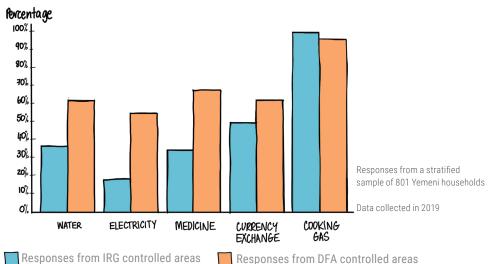
(Bayt Abdullah*)

Names have been changed to protect their identities (marked with *)

Parallel market

While it is accessibility, specifically affordability, instead of availability that prevents people from getting the food they need, some non-food essentials are also scarce. When households run out of these items, they resort to the parallel market, where they have to pay inflated prices. The parallel market is important for a range of essentials, including cooking gas, fuel for vehicles, medication, water, and electricity, and for exchanging currency.

A 2021 study found that the legality of economic activity did not concern Yemenis when purchasing what they needed to survive. It also found that in both IRG and DFA areas, parallel or 'black' markets were essential for survival. The figure below shows the percentage of people using the parallel market to meet needs. It highlights how people use the parallel market more in DFA areas than in IRG areas, except for cooking gas (Huddleston and Wood 23/02/2021).



Reliance on the black market 'offen' or 'all the time'

Responses from IRG controlled areas Source: (Huddleston and Wood 23/02/2021).

In both DFA and IRG areas, the AI Aqil (community chairman) distributes liquefied petroleum gas cylinders. The system works in different degrees in different locations, but households generally do not know how long they will need to wait until their next distribution. They usually run out of gas before it happens. All households in the study spoke of difficulties accessing enough cooking gas. Whenever the supply from the AI Aqil runs out, households in IRG areas can buy from the open market, if available, or from the parallel market. In DFA areas, the only option is the parallel market. Recently, people have begun partially refilling gas bottles depending on what they can afford.

For many Yemenis, access to medication is only through the parallel market. There has been an active smuggling of pharmaceutical medicines into Yemen since 2011 in response to the reduction of imports. Companies stopped selling their products to Yemeni retailers over concerns around the lack of payment, and increased prices also made them unaffordable to legally purchase for most people (Reuters 13/02/2017; Yemen Times 15/05/2011).

ACKNOWLEDGEMENT

ACAPS YAH particularly acknowledges the support of the Mercy Corps research team for their contributions to discussions on this product. For additional information or to comment, please email YAHinfo@acaps.org.

The project benefited from support by the IMEDA programme, which is supported by UK aid from the UK government.

TABLE OF TERMINOLOGIES

bayt	In traditional settings, a Yemeni tower house hosts two or three generations of people descending from a living ancestor (the grandfather or the great-grandfather) who owns the properties of the family (including house, land, and other productive assets). Different nuclear families (each associated with one of the ancestor's sons or nephews) coexist under the same roof (ACAPS 13/08/2020).
Hashemite (alternatively Sayyid or Sharif)	The Hashemites belong to a family claiming to descend from the prophet Muhammad. In Yemen, they include families of the Zaydi school in the north and the Sunni school in the central and southern regions. Alternative titles are Sayyid and Sharif. Women of Hashemite descent (sharifas) are only permitted to marry within this social class (ACAPS 13/08/2020).
qadhi	Literally meaning 'judge', the qadhi social status, which only exists in north Yemen, is hereditary and is considered just below the Hashemites in social ranking. It is ascribed to families of religious and legal learning that used to act as jurists and state bureaucrats (ACAPS 13/08/2020).
Al Mazayna (Bany al-Khumus)	The Mazayna is a group of protected individuals who do not share the political rights of the tribal group. They are legally entitled to protection and sustenance and, in exchange, perform menial tasks. When an outsider insults, injures, or even kills a 'weak' individual, the tribal group is expected to intervene (ACAPS 13/08/2020).
Al Muhamasheen (Akdum)	People commonly refer to the Al Muhamasheen using the derogatory term 'akhdam' (servants). Their population is an estimated 3.5 million. The Muhamasheen are engaged in the most menial and stigmatised occupations, such as garbage collection. Their marginalisation and experiences of discrimination stem mainly from their position outside traditional social structures and their perceived African ethnic origins (ACAPS 13/08/2020).
ghurm	The ghurm is a fee covering joint expenses and collective debts in relation to the blood price (diya). Each tribesman in the village is expected to pay ghurm. Tribesmen who pay this fee are considered active members of the tribe, and they are called gharram, a sort of citizen (ACAPS 13/08/2020).
Defining characteristics of a tribesman land (ardh) and property (haqq), blood (dima`), women's integrity (`irdh)	The defining characteristic of a tribesman is his power to protect what is vulnerable. This definition implies (a) having something to protect and (b) being recognised by his fellows as capable of protecting. The power to protect is often symbolised by weapons, such as the typical Yemeni dagger and a rifle. The core of what needs to be protected is summed up as follows: (1) land (ardh) and property (haqq), (2) blood (dima`), and (3) women's integrity (`irdh). In sum, to wrong a tribesman is to offend, injure, or kill him or his womenfolk or assault or damage his property(ACAPS 13/08/2020).
mahr	Bridal payment or bride-wealth is the groom's obligation to the bride in the form of money or possessions at the time of the marriage contract. These become the property of the bride either immediately or in the case of divorce. Mahr traditions vary considerably in different parts of the country and among various economic, social, and ethnic groups. Mahr is sometimes translated incorrectly as dowry (Sana'a Center 10/03/2021).
Al Aqil	The AI Aqil is a male elder, a community leader, in a neighbourhood, village, or town setting. In tribal societies and villages, the AI Aqil is elected from among the members of an extended family and represents that group. The AI Aqil has a number of functions relating to the provision of public services, such as cooking gas, and the resolution of disputes at the neighbourhood level (ACAPS 13/08/2020).
parallel market	The parallel market is also known as the black, shadow, or underground economy. It includes any economic activity (such as trade, money exchange, or money transactions) that takes place outside government-sanctioned channels – including price controls, taxation, or compliance with national and international laws (ACAPS 29/01/2020).

ANNEX 1: SUMMARY OF HOUSEHOLD STUDY

NO.	BAYT (NOT THEIR REAL NAMES)	LOCATION	NUMBER OF HOUSEHOLD MEMBERS	MEN	WOMEN	GIRLS	BOYS	GENERATIONS
1	Mohammed	Sanaa	15	7	6	0	2	3
2	Saleh	Sanaa	5	1	2	0	2	2
3	Abdo	Sanaa	7	3	3	0	1	3
4	Ali	Sanaa	3	1	2	0	0	3
5	Ahmed	Sanaa	5	1	4	0	0	2
6	Abdullah	Sanaa	4	2	2	0	0	2
7	Nabil	Sanaa	7	2	5	0	0	3
8	Hassan	Sanaa	5	2	2	0	1	3
9	Nasir	Sanaa	9	6	2	0	0	3
10	Khaled	Aden	5	1	2	1	1	3
11	Fatima	Aden	3	0	3	0	0	2
12	Anwar	Aden	5	2	1	2	0	2
13	Naji	Hadhramaut	4	1	1	1	1	2
14	Fatima	Abyan	4	1	2	0	1	3
15	Bandar	Aden	12	4	5	2	1	3
16	Yahya	Aden	10	3	4	2	1	3
17	Ibrahim	Aden	15	4	4	3	4	3

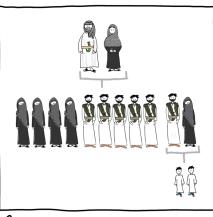
ANNEX 2: EXAMPLES OF HOUSEHOLDS FROM THE STUDY – COMPOSITION AND STORIES

Bayt Mohamed

Bayt Mohamed consists of two nuclear families with two separate kitchens. The household head and his wife live with their ten children, one daughter-in-law and two grandsons, one of which has down syndrome. They are Hashemites and live in Sana'a city.

Before the war six of the adult children worked in the private sector in addition to having the pension of the household head. Now the only income sources are the pension, paid irregularly, and the salary of one of the adult children, a female teacher. Their monthly income has reduced from \$2000 to \$400.

They own their house and its contents, and they have 4 cars.



Sanaa

During the war they have had weddings of two of their children (one son, one daughter) and hosted another wedding in their house.

Throughout the war they have sold gold and changed their diets, heavily reducing the amount of meat and dairy products they consume.

The main income earner for the household is a single woman and has input into decisions affecting the household that she didn't have previously when she was one of multiple contributors.

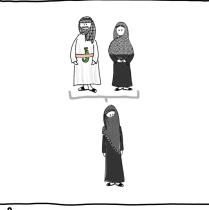
Bayt Ali

Bayt Ali is a Hashemite family consisting of 3 members (mother, father, daughter). The father is the only provider for the family. He is dependent on his inconsistent pension and occasional work.

They own the house they are living in. During the war two of their daughters were married. The arrangements for these involved reduced mahr, and even this was used to cover wedding expenses, leaving the women with limited financial security.

The household only buy essentials.

They have reduced the quality of the food they eat, and they only shop in small quantities reducing the advantage of economies of scale they used to e



Sanaa

Bayt Khaled

The household of five members, includes the household head, his mother, wife and two children. Their income sources both now and before the war were the pension still being paid from Khaled's father (deceased) and Khaled driving a taxi. The household still received the pension but the taxi income has become very unstable and they struggle due to price increased, especially fuel costs.

There are no celebrations taking place in the family because of their inability to pay for them. In their extended family a baby has been born during the war and the acknowledgment of the birth was very modest involving fewer and shorter visits.

The family was displaced to Yafi` for 7-8 months

during the Aden conflict but they did not receive any aid. They tried to register for aid and they felt they deserved it, but they were not given access to aid because "they don't come from that particular village" of their displacement.

Aden.

Family includes 3 people with a disability, one of these is bedridden and two have what was described as "mental health problems and epilepsy".

Women of the family are conservative and feel it would be shameful for them to work, so both before and after the war no gender-specific changes have occurred regarding working.

Bayt Naji

Naji lives with his wife and two children. They used to live in Saudi Arabia where Naji was a teacher but they were expelled under the recent changed laws (in 2021) and returned to Yemen. Now both Naji and his wife work as teachers.

Naji's wife said no part of their life is the same as before the war - they eat less, buy clothing only when needed, Naji has stopped chewing gat. She said celebrations are less in general and their had not been an event during the months prior to the conversation.



Hadramawt

