

Through proactive engagement, robust regulations, and an ethical framework, we can harness the transformative power of AI while mitigating its potential risks. By doing so, we can shape a future where AI serves as a tool for progress, augmenting human capabilities and improving societal well-being.

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THE FINANCIAL CHALLENGES AND EFFECTS OF WAR ON YEMEN'S BANKING SYSTEM

Adhwaa bagel Mohammed (student)

Taiz University, Taiz, Yemen

Scientific Supervisor – **Hadil N.A. Abduljalil**

Young scientists and Master, Xidian University, China.

Abstract: The ongoing conflict in Yemen has had far-reaching consequences, including severe impacts on the country's banking system. The financial challenges and effects of war have disrupted the functioning of Yemen's banks, impeded economic growth, and hindered the financial well-being of individuals and businesses. This report examines the specific financial challenges faced by Yemen's banking system and explores the broader effects of the war on the country's financial landscape.

Key words: Financial challenges, financial system, banks, Yemen.

Introduction

The ongoing conflict in Yemen has had far-reaching consequences, including severe impacts on the country's banking system. The financial challenges and effects of war have disrupted the functioning of Yemen's banks, impeded economic growth, and hindered the financial well-being of individuals and businesses. This report examines the specific financial challenges faced by Yemen's banking system and explores the broader effects of the war on the country's financial landscape.

Results and discussion

The ongoing war in Yemen has inflicted substantial financial challenges and significant impacts on the country's banking system. Since its initiation in 2015, the conflict has caused considerable disruptions to Yemen's economy, leading to pressing financial issues. Vital banking infrastructure, including bank branches, ATMs, and communication networks, has been destroyed as a result of the armed conflict. Consequently, the operational capacity of the banking system has been severely compromised, hindering individuals and businesses from accessing their accounts, withdrawing funds, and conducting routine banking transactions. A shortage of physical currency has emerged within Yemen due to the war. This disruption in banking services, along with broader economic instability, has hindered banks' ability to maintain an adequate supply of banknotes. Consequently, individuals and businesses face difficulties in obtaining cash for their daily financial needs. The Yemeni rials (YER) has experienced significant depreciation since the conflict began. Factors contributing to this devaluation include disruptions in economic activities, reduced foreign exchange inflows, and increased demand for imports as domestic production suffers. Consequently, the purchasing power of the Yemeni population has diminished, while the cost of imported goods has risen, exacerbating inflationary pressures [1-3].

Financial Challenges Faced by Yemen's Banking System:

- **Limited Access to Banking Services:** The conflict has resulted in the closure and destruction of bank branches, limiting the availability of banking services for Yemeni citizens. Displaced populations, particularly those in remote or conflict-affected areas, face significant obstacles in accessing banking facilities, conducting

- transactions, and managing their finances effectively.
- Cash Shortages and Liquidity Issues: The war has disrupted the flow of cash and created liquidity challenges within Yemen's banking system. Banks struggle to meet the increasing demand for cash, resulting in long queues and limited access to funds for individuals and businesses. This scarcity of cash hampers economic activities and impedes the smooth functioning of financial transactions.
 - Devaluation of the Yemeni Rial: The conflict has contributed to the devaluation of the Yemeni rial, exacerbating inflationary pressures and eroding the purchasing power of individuals and businesses. The depreciation of the national currency has severe implications for the financial stability of the banking system, making it challenging for banks to maintain adequate reserves and manage foreign currency transactions effectively.

Effects of the War on Yemen's Banking System:

- Economic Contraction and Shrinking Investment: The protracted conflict has led to a significant economic contraction, reducing investment opportunities and stifling economic growth. The uncertainty and instability associated with the war deter both domestic and foreign investors, limiting capital inflows and hampering the expansion of Yemen's banking sector.
- Reduced Access to Credit and Financing: The financial challenges arising from the war have constrained banks' ability to provide credit and financing to individuals and businesses. Banks face increased risks, making them more cautious in extending loans. As a result, entrepreneurs, small businesses, and individuals find it difficult to access the necessary funds to sustain their operations, invest in growth, or meet their financial needs.
- Increased Non-Performing Loans (NPLs): The war's impact on the economy, coupled with limited economic activity and financial constraints, has led to a rise in non-performing loans within Yemen's banking system. Businesses facing financial difficulties struggle to repay their loans, leading to an increase in NPLs. This further strains the financial health of banks and reduces their capacity to support economic recovery.
- Disruption of International Financial Transactions: The conflict has also disrupted international financial transactions for Yemeni banks. Restrictions on trade, sanctions, and challenges in accessing global banking networks have impeded international remittances, trade finance, and foreign currency transactions. These disruptions limit Yemen's ability to engage in international commerce and exacerbate the financial challenges faced by the banking system.

Conclusion

The financial challenges and effects of the war have profoundly impacted Yemen's banking system, exacerbating economic hardships and impeding financial stability. Addressing these challenges requires concerted efforts from local and international stakeholders to restore banking infrastructure, improve liquidity, and facilitate access to financial services. Additionally, supporting economic recovery, enhancing security, and promoting stability are crucial for revitalizing Yemen's banking sector and fostering sustainable economic growth.

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USING BIOMEDICAL ELECTRONICS FOR MANAGING CHRONIC ILLNESS [MINI REVIEW]

Ahmed Mohammed Al-Qahm

Gomel State Medical University, Gomel, Belarus

Scientific Supervisor – **M.F.S.H. AL-Kamali**

(Ph.D., Associate Professor of the Department of “Industrial Electronics” Sukhoi State Technical University of Gomel)

Abstract This mini review article explores the potential of biomedical electronics in the management of chronic illnesses. Chronic diseases pose a significant burden on individuals and healthcare systems worldwide. Biomedical electronics, which encompass a range of technologies such as wearable devices, implantable sensors, and remote monitoring systems, offer new opportunities for monitoring and treating chronic conditions. This review provides an overview of the current applications of biomedical electronics in chronic disease management, highlighting their benefits and challenges. Additionally, it discusses future directions and the potential impact of these technologies on improving patient outcomes and quality of life.

Key words: biomedical electronics, chronic illness, wearable devices, implantable sensors, remote monitoring, chronic disease management.

Introduction

Chronic illnesses, characterized by long-term health conditions that require ongoing management, affect a substantial portion of the global population. The use of biomedical electronics presents a promising avenue for enhancing the management of chronic diseases. These technologies, including wearable devices, implantable sensors, and remote monitoring systems, offer the potential to revolutionize the monitoring, treatment, and overall care of individuals with chronic conditions. This mini review provides an overview of the current applications of biomedical electronics in chronic disease management, highlighting their benefits and challenges while exploring future directions for their implementation.

Results and discussion

The utilization of biomedical electronics in chronic illness management demonstrates significant potential for enhancing patient outcomes, promoting self-management, and alleviating the burden on healthcare systems [1-3].

- **Wearable Devices:** Wearable devices, such as smartwatches, activity trackers, and biosensors, allow continuous monitoring of vital signs, physical activity, and other health parameters. They provide real-time data that can aid in the management of chronic conditions, including cardiovascular diseases, diabetes, and respiratory disorders. Wearable devices empower individuals to track their health metrics, enabling early detection of abnormalities and facilitating self-management.
- **Implantable Sensors:** Implantable sensors offer the ability to collect data from within the body, providing valuable insights into the progression of chronic diseases. These sensors can monitor parameters such as glucose levels, blood pressure, and organ function. Implantable devices enable healthcare providers to remotely monitor patients' health status, make timely interventions, and personalize treatment plans, especially in conditions like diabetes, heart failure, and neurological disorders.
- **Remote Monitoring Systems:** Remote monitoring systems allow healthcare professionals to track patients' health remotely, reducing the need for frequent hospital visits. These systems utilize wireless technology to transmit data from wearable devices or implantable sensors to healthcare providers. Remote monitoring enhances disease management by facilitating early detection of complications, optimizing medication adherence, and enabling timely interventions in conditions such as hypertension, chronic obstructive pulmonary disease (COPD), and chronic kidney disease.

The incorporation of biomedical electronics in chronic illness management offers several