Yemen



12.5% of adults in Yemen are scammed each year, losing US$33.7 million.

Population 41.8 million · Latest figures: 2025

Police in the governorates administered by the Ministry of Interior recorded 1,012 fraud and swindling crimes in 2024, up from 844 in 2023, about a fifth. They caught a suspect in 692 of the 2024 cases, 68 percent, against 584 the year before. Hadramout's coast had 285, Marib 181, Aden 149 and Taiz 125.

The criminal investigation directorate keeps the electronic crime book and sends files to the prosecution. From January to the end of October 2025 it recorded 170 electronic crimes, caught suspects in 134, and sent 115 to prosecutors. The central bank in Aden runs the rails the money moves on. On 26 June 2024 it closed private cash-transfer networks and required new cash transfers to go through one network, UNMoney, except a licensed electronic wallet inside a ceiling the bank sets. In 2024 more than 251 billion rials moved on that network, after 22 networks had been folded into it.

The offence is article 310 of the Crimes and Penalties Law of 1994: a material benefit obtained by a fraudulent method, a false name or a false capacity, punishable by up to three years or a fine. The June 2024 transfer rules rest on the central bank law of 2000 and the payment systems law of 2006. In July 2026 the banks joined the company that runs the unified network, and on 3 August 2026 the central bank constituted a national payments and clearing company with the commercial, Islamic and microfinance banks.

PEOPLE SCAMMED

2,758,029

12.5% of adults

The electronic crime book for January to October 2025 names 139 victims: 94 men and 44 women, and one crime against a public body. In Hadramout valley a man of 70 paid 15 million rials, starting with 2 million, after a woman messaged him and he was threatened with being shamed in front of his family and on the internet. In Marib, police said a trader of 30 had taken money from more than 45 people, of whom 20 had filed a report by 23 December 2025.

Many approaches start as a message. In Seiyun in September 2025 a shop owner was contacted on WhatsApp by someone posing as the owner of an online store and asked for 300 Saudi riyals to join it. The same day another man came as the store's agent and took cloth. The two later admitted further sums, including 350,000 rials from a photography shop and 1,150 Saudi riyals from a phone shop. In Aden in December 2024 a man on WhatsApp posed as a trader, agreed a sugar shipment, and had 78,000 Saudi riyals sent in another person's name at an exchange company.

Others are told face to face. In July 2026 women in Khormaksar, Aden, said they had paid for solar-power equipment. In Taiz in May 2025 a man took 45,000 Saudi riyals to place a name on the pilgrimage list. In August 2026 police in Mukalla recorded a land sale for 29,110,000 rials on forged papers, and police in Seiyun arrested a man of 43 who had posed as an import and export businessman and taken 412,000 Saudi riyals from an exchange-company manager.

PEOPLE WHO LOST MONEY

2,117,943

77% of victims

The money leaves as cash, as a transfer, or as goods taken from a shop. In Aden in December 2024 it was a transfer of 78,000 Saudi riyals, collected at an exchange company in another person's name. In Hadramout the 15 million rials were handed over in cash, in instalments that began at 2 million. In Seiyun a WhatsApp subscription of 300 Saudi riyals was followed by cloth from a shop and by 1,150 Saudi riyals from a phone shop. In Mukalla a plot was sold for 29,110,000 rials on papers the criminal evidence unit found to be forged.

Decision No. 23 of 26 June 2024 puts new domestic cash transfers on one network, UNMoney. A network owned by a bank could continue only until 30 July 2024. Any other way of sending or receiving that cash is forbidden, except a licensed electronic wallet or payment firm, inside the ceilings the central bank sets. The same day, circular CBY/L/282/2024 told every bank and exchange firm to stop dealing with 12 unlicensed wallets, among them Floosak, Cash, Saba Cash, Yemen Wallet, Jawali and Jaib. A firm that carries on can lose its licence and be fined.

By the first half of 2025 the central bank counted 9 electronic wallets with 2,102,484 subscribers, 84 percent of them men, beside 2,341,752 cards, 98 percent of them debit cards. A national switch, in its first phase by March 2024, links cash machines, shop terminals and the wallets of banks on the system. In 2024 more than 251 billion rials passed across the unified network.

MONEY LOST

US$33.7m

YER 70.53b in a year, 0.16% of GDP

A fraud file the police have cleared goes on to the prosecution. Of 170 electronic crimes from January to the end of October 2025, 115 were sent to prosecutors, 7 ended because the victim settled and withdrew, 16 were still in procedure, 21 were still being investigated, and 11 were carried forward with no suspect named. In the 2024 fraud book the police caught a suspect in 692 of 1,012 cases. The public-funds unit sent 550 of its 565 cases that year to the prosecution.

In July 2026, after Aden police arrested a man who had taken 800,000 Saudi riyals for land on papers they said were not approved, they said the search to get the money back was still going. Transfers that never reach their owner have a clock: decision 23 requires each one to be reported to the central bank's head office in Aden, with the details, within 20 days. A bank or exchange firm that keeps using a banned network can lose its licence, be stopped, and be fined.

Where the case is fraud under article 310 of the Crimes and Penalties Law of 1994, the sentence is up to three years in prison or a fine. Article 319 sets up to three years where someone keeps movable property that was handed over. The June 2024 circular puts the central bank's sanction on the firm: a bank or exchange firm that deals with an unlicensed wallet faces the legal penalties.

MONEY RETURNED

US$1.1m

3.1% of the money lost

US$1.1m (YER 2.22b) of it was returned to victims, 3.1% of the money lost.

REPORTED

75%

of victims reported it

People report these cases to the police in the governorate. In 2024 the ministry recorded 1,012 fraud and swindling crimes, up from 844 in 2023, and caught a suspect in 692. From January to the end of October 2025 the criminal investigation directorate's electronic book held 170 crimes, including 15 scam cases, 23 of blackmail and 22 of impersonating a person or an office. It counted 139 victims, 94 men and 44 women, plus one crime against a public body, and 196 suspects, of whom 144 were caught.

In one Marib file the reports and the people harmed are different numbers. Police said on 23 December 2025 that one man had defrauded more than 45 people, and that 20 of them had filed. Files in the electronic book move on: 115 of the 170 went to the prosecution, and 7 ended in a settlement. In 2024 the public-funds book sent 550 of 565 cases to the prosecution.

Banks and exchange firms report to the central bank. Decision 23 of 2024 requires a report of every cash transfer that was never paid to its owner, within 20 days, to the head office in Aden. The payment systems sheet for the first half of 2025 counts 9 electronic wallets and 2,102,484 subscribers, and the unified network carried more than 251 billion rials in 2024. An electronic crime the police record is investigated by the criminal investigation directorate and, in those 115 cases, referred to the prosecution.

POLICE RECORDS

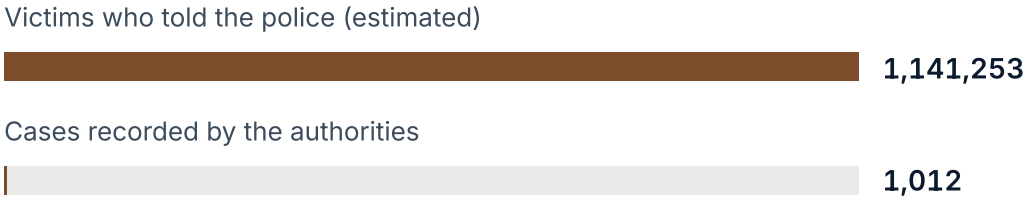
1,012

cases recorded by the authorities

The figure shown here is 1,012 fraud and swindling cases recorded by the Ministry of Interior in 2024, in the governorates the ministry administers. It is that ministry's annual series for the offence, which is wider than a phone or online scam. The same series was 844 cases in 2023. Police caught a suspect in 692 of the 2024 cases, 68 percent, and in 584 of the 2023 cases. Hadramout's coast accounted for 285, Marib 181, Aden 149 and Taiz 125.

The criminal investigation directorate keeps an electronic crime book beside that series. From January to the end of October 2025 it recorded 170 electronic crimes and caught suspects in 134. The classes it names include 31 of insult and defamation, 23 of blackmail, 22 of impersonating a person or an office, and 15 scam cases. Taiz had 85 and Aden 39. A public-funds book recorded 565 crimes in 2024, of which 206 concerned the national economy and 174 were counterfeiting and forgery, and 550 went to the prosecution. In 2023 the wider criminal book recorded 16,532 crimes in the same governorates.

Of the 170 electronic crimes, 115 were sent to prosecutors and 7 ended because the victim settled. Police caught 144 of 196 suspects. Fraud under article 310 of the Crimes and Penalties Law of 1994, a material benefit obtained by a fraudulent method, a false name or a false capacity, carries up to three years or a fine. Keeping property that was handed over carries up to three years, under article 319.



MOST COMMON

1. Online shopping
2. Jobs
3. Card fraud

The 2024 police series is one class, fraud and swindling, 1,012 cases, with a split by governorate. The electronic book for the first ten months of 2025 names classes inside a count of 170. Of those named, insult and defamation is the largest, at 31, then blackmail at 23, impersonation of a person or an office at 22, and scam cases at 15. The case notes show how the last three work.

Impersonation on a message: in Seiyun a WhatsApp account posed as an online store, a second person collected in person, and the two admitted 350,000 rials from a photography shop and 1,150 Saudi riyals from a phone shop. In Aden a WhatsApp account posed as a sugar trader and steered 78,000 Saudi riyals to a named person at an exchange company. Impersonation in person: a Mukalla plot sold for 29,110,000 rials on papers the criminal evidence unit found forged, 45,000 Saudi riyals in Taiz for a place on the pilgrimage list, and 412,000 Saudi riyals taken in Seiyun from an exchange-company manager by a man posing as an importer.

Blackmail is the other large class in that book. In Hadramout a man of 70 paid 15 million rials after threats to disgrace him on the internet, arranged through a woman who messaged him. Article 310 of the Crimes and Penalties Law of 1994 is the fraud, a false name or a fraudulent method used to obtain a material benefit, with up to three years or a fine. Article 313 is the fear used to make someone hand over money, a document or a signature.

Scam type	People scammed	Money lost
Online shopping Borrowed from India, Indonesia, Japan and 6 more	1,036,485	US$2m
Jobs Borrowed from Australia, Canada, Colombia and 18 more	763,140	US$4m
Card fraud Borrowed from Australia, Canada, India and 11 more	673,370	US$2.7m
Investment Borrowed from Australia, Canada, India and 10 more	673,449	US$7.2m
Prizes Borrowed from Australia, Canada, India and 10 more	644,447	US$3.3m
Government impersonation Borrowed from Australia, Canada, India and 10 more	629,162	US$5.5m
Charity Borrowed from Australia, Canada, Colombia and 18 more	388,201	US$1.1m
Romance Borrowed from Australia, Canada, India and 11 more	321,471	US$2.1m
Threats and extortion Borrowed from Australia, Canada, India and 11 more	24,712	US$123,424
Tech support Borrowed from Australia, Canada, India and 11 more	16,295	US$114,127
Loans	11,091	US$31,906

Scam type	People scammed	Money lost
Borrowed from Australia, Canada, India and 11 more		
Business impersonation Borrowed from Australia, Canada, India and 11 more	10,599	US$107,335
Friend or family impersonation Borrowed from Australia, Canada, India and 10 more	7,433	US$15,262
Other Borrowed from Australia, Canada, India and 11 more	421,359	US$1.4m
Stolen logins and devices Borrowed from Australia, Canada, India and 11 more	1,529,176	US$4m

GOVERNMENT RESPONSE

In June 2024 the central bank closed private cash-transfer networks and moved new cash transfers onto one network, UNMoney. The same day it barred dealings with 12 unlicensed wallets, Floosak, Cash, Saba Cash and Yemen Wallet among them. In January 2026 the payment systems director said 22 networks had been folded into that one, that it carried more than 251 billion rials in 2024, and that every bank and electronic wallet had joined it.

In July 2026 the banks became shareholders in the company that runs the network. On 3 August 2026 the central bank constituted the Yemeni Payments and Clearing Company to run clearing and settlement, with the banks. A national switch linking cash machines, shop terminals and bank wallets was in its first phase by March 2024. The criminal investigation directorate recorded 170 electronic crimes in the first ten months of 2025, caught suspects in 134, and sent 115 files to prosecutors.

Fraud and swindling cases rose from 844 in 2023 to 1,012 in 2024, and a suspect was caught in 68 percent of the later year. In an Aden land case in July 2026 the suspect was in custody and the search for 800,000 Saudi riyals was still going. Seven electronic cases ended because the victim settled. At the January 2026 payments fair the manager of the Al-Qutaibi wallet asked for a committee of the central bank, the telecommunications and finance ministries, and the banks. Article 310 of the 1994 law still sets the penalty at up to three years or a fine.

Calculation Methodology & Sources

People scammed

- 12.5%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.
- 12.5% of 22,016,145 adults.

People who lost money

- 76.8%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.

Money lost

- Our estimate of the money lost in cases recorded by the authorities is YER 47.49b. Adding the 2,116,931 victims who lost money but are not in those records, at YER 10,882 each, gives YER 70.53b.
- Price of an unrecorded loss: Read off the line fitted to GDP per person in the countries where this price is measured (Canada, Chile, Mexico, Singapore and United States): US$5.20 = YER 10,881.94.
- US dollars at 0.000478207 per YER.
- Share of GDP: US$33.7m against GDP of US$21.61b in 2025. World Bank, GDP (current US$) and alternative conversion factor for Yemen.

Money returned

- Estimated: the median share of money recovered in low-income countries that publish it: Ethiopia (2.1%) and Uganda (4.2%).

Reported

- Borrowed from Indonesia, India, Malaysia, the Philippines, Singapore, Thailand and Vietnam: 75.0%. The median of the shares measured by the non-government survey: Indonesia (48.0%), India (87.9%), Malaysia (55.2%), the Philippines (76.9%), Singapore (87.1%), Thailand (75.0%) and Vietnam (65.2%).

Police records

- Borrowed from Indonesia, India, Malaysia, the Philippines, Singapore, Thailand and Vietnam: 41.4%. The median of the shares measured by the non-government survey: Indonesia (28.0%), India (53.4%), Malaysia (41.4%), the Philippines (13.5%), Singapore (54.8%), Thailand (45.8%) and Vietnam (39.4%).
- 1,012: Fraud and swindling cases recorded by the Ministry of Interior in the liberated governorates.

Most common

- Borrowed from Indonesia, India, Japan, South Korea, Malaysia, the Philippines, Singapore, Thailand and Vietnam: ranked by the average of the scam types their victims named (no survey of Yemen's own). 34.8% of answers are methods such as phishing, or other, and are not ranked.
- Borrowed from Australia, Canada, Colombia, France, Greece, India, Indonesia, Italy, Japan, Malaysia, Mexico, the Netherlands, the Philippines, Singapore, South Africa, South Korea, Thailand, Ukraine, the United Kingdom, the United States and Vietnam: Online shopping, Jobs, Card fraud, Investment, Prizes, Government impersonation, Charity, Romance, Threats and extortion, Tech support, Loans, Business impersonation, Friend or family impersonation, Other and Stolen logins and devices.
- Victims can be hit by more than one type, so the people by type add up to more than the people scammed.
- Money by type adds up to the money lost.
- In YER: Online shopping YER 4.25b, Jobs YER 8.44b, Card fraud YER 5.68b, Investment YER 14.96b, Prizes YER 6.84b, Government impersonation YER 11.54b, Charity YER 2.36b, Romance YER 4.37b, Threats and extortion YER 258.1m, Tech support YER 238.7m, Loans YER 66.7m, Business impersonation YER 224.5m, Friend or family impersonation YER 31.9m, Other YER 2.89b, Stolen logins and devices YER 8.37b.

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