

FT BIG READ

ISIS - Boots on the ground?

By Sam Jones and Geoff Dyer

When US forces moved in 2004 to oust al-Qaeda in Iraq from Fallujah, the small city that is the gateway to Anbar province, it took thousands of troops and months of violence. The city of mosques became one of rubble.

"The resources needed to do that were phenomenal," recalls Afzal Ashraf, a former RAF group captain who at the time was a senior counter-terrorism adviser at the multinational force headquarters in Baghdad.

"The city was leafleted for weeks beforehand to get civilians to leave. And then when we went in with the Iraqis, we went from house to house and room to room trying to clear it."

In total, 13,500 US, Iraqi and British forces in Operation Phantom Fury cleared a core of an estimated 500 al-Qaeda operatives from the city. The battle left 107 coalition soldiers dead - 95 of them Americans - and 613 wounded.

"I would say it's still the model that can and should be applied," says Mr Ashraf, now a consultant fellow at Rusi, the UK defense think-tank. A decade later, Fallujah was taken by Isis, becoming one of the first dominoes to fall in the jihadi group's takeover of swathes of Iraq and Syria.

The battle for Fallujah is a salutary tale for western governments as they attempt to step up their military campaign against the terrorist group. US and French presidents Barack Obama and François Hollande pledged at the White House on Tuesday to expand air strikes against key Isis centers, but Mr Obama has largely ruled out any broader shift in strategy.

For many officials and military experts, an exercise in "more of the same" will not be enough seriously to weaken Isis. "If we are in a containment phase with Isis right now, then we are not doing a great job of it," says Harleen Gambhir, counterterrorism analyst at the Institute for the Study



Fighters from the al-Qaida linked the Islamic State of Iraq and Syria (Isis) marching in Raqqa, Syria

of War. "And a lot of these new proposals are just little things that we can do to try and affect Isis. They don't add up to a strategy."

Notwithstanding the complex task of securing a political concord over Syria's future - the US and Russia are still at loggerheads over the role of President Bashar al-Assad in a postwar government - there are shortcomings in the parallel military effort and divisions over what any escalation might achieve. The anti-Isis alliance is also complicated by an increase in tensions between Ankara and Moscow after a Russian fighter jet was downed by the Turkish air force on Tuesday.

Few, if any, policymakers in the west and Middle East seem willing to consider augmenting the aerial effort with the sort of immense ground campaign that many analysts think will be needed - on a scale far larger than the Iraqi

"surge" instigated by the US in 2007 for which the earlier battle of Fallujah became the template - if the jihadis are to be destroyed.

"The air campaign has its limits," says Mr Ashraf. If military planners are serious about destroying Isis, they need to think about what that will require on land. "Tackling one city at a time is not going to

For months, some of the most influential military figures within the 65-nation anti-Isis coalition have complained that the efforts are far too limited. In the wake of the Paris attacks, there are some signs that the US-led coalition has become bolder. A senior diplomat in London describes a "new phase" in military operations, char-

acterized by the realization that caution has carried its own risks too. New targets for the US and its allies include Isis' economic infrastructure and military positions in civilian areas. US jets blew up a line of 116 oil trucks last week and another 283 in recent days.

Such targets had been considered off-limits, in part because the smugglers are not always Isis militants. To reduce the risk of casualties, coalition aircraft dropped leaflets on the trucks 45 minutes before the bombing began, telling the drivers to flee.

"This was a tidal wave that swept across these oilfields and really crippled them," says Col Steve Warren, a spokesman for the US military in Baghdad, of the strikes against Isis oil operations. But the bombing campaign is still limited. David Deptula, a retired US Air Force general, says the US is conducting about six air strikes a day in Syria that actually drop bombs, compared with 1,200 a day during the 1990-91 Gulf war when he was in charge of targeting. A more effective air campaign could speed up the disintegration of Isis, he says, saving more civilian

lives in the long run.

"We are not giving air power a chance," he says. "We could do it in a matter of weeks, not years." He adds that the excessive caution about potential civilian casualties is "yielding an advantage to our adversaries that I find difficult to understand".

Beyond further use of air power, the option that has been discussed the most by the administration is the establishment of a safe zone in Syria. Supporters say this would provide a haven for refugees and create space for opposition fighters to assemble and receive training. But it has been ruled out by Mr Obama in the past. US defense officials say policing a safe zone would require a major increase in coalition aircraft and a significant commitment of ground forces from a regional ally.

Washington's other options for ramping up the war are even more incre-

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be effective in getting rid of Isis," he says. "You need to be hitting Ramadi, Tikrit, Mosul - and Syria too - simultaneously. That is a massive operation." At its peak, the "surge" saw about 140,000 US troops deployed in Iraq.

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ISIS - Boots on the ground? (continued)

mental. They include sending in more special forces to help provide intelligence and call in air strikes; allowing US troops in Iraq to operate nearer the front lines to assist with ground operations; and sending Apache attack helicopters to Iraq to assist local security operations.

But for some analysts, these approaches - even if they were all used - fail to address the central issue. Isis is far better armed and prepared - militarily and politically - than al-Qaeda in Iraq ever was. The struggle that Iraqi Security Forces are experiencing in retaking Ramadi gives a hint of the difficulties coalition forces will face.

More than 10,000 ISF troops have been trying to recapture the city for months. It is a test of their ability. Unlike other conflicts with the insurgents, Baghdad has been able to ensure that its operations in Anbar province are free from the participation of Shia militia under Iran's direction that could exacerbate sectarian tensions.

But progress has been excruciatingly slow. Hampered by hundreds of improvised explosive devices, the ISF has barely made it to the city limits. The problem, says a military official who was based in Baghdad until recently, is that the Iraqis do not have sufficient numbers, or mobility. As a result, operations have succeeded in clearing areas - such as the Olympic stadium west of Ramadi in July - only to see them fall back under Isis control.

"Who will hold the city is a huge question, and one that says a lot about how able we are going to be to defeat Isis," says Ms Gambhir. "Isis is dug in and the ISF is moving at a snail's pace."

If Ramadi could be retaken, it would only be the start. Iraqi forces would



A fighter from the Islamic State group, armed with a knife and an automatic weapon, next to captured Syrian army soldiers and officers

then have a long campaign ahead to secure the Euphrates river valley up through Anbar province.

A strategy to hold territory there would require either the establishment of fortified outposts, in an echo of previous US strategy, or a far larger and more capable helicopter strike capability than the ISF possesses.

In either case, the buy-in of local Sunni militia groups would be essential. Many have little appetite for co-operation with Baghdad or Washington after their alliance against al-Qaeda - the 2006 Sahwa or the Awakening movement - was abandoned by its backers and left to be torn apart by revenge assassinations and politicking.

Securing Anbar, according to a coalition diplomat, is Baghdad's first priority, since it relieves pressure on the capital from the in-

surgents, and because "it's the easiest thing to do".

If pushing Isis out of its Iraqi cities is hard, the situation in Syria - the focus of so much of the debate since Paris - is even more intractable. Kenneth Pollack, a Middle East expert at the Brookings Institution, argues that the only way to create a military stalemate that can bring the civil war to an end - other than through an intervention by

an outside power - is to create a major Syrian opposition army that can retake territory.

This is essentially a bigger version of the "train and equip" program that the Pentagon abandoned last month after suffering a series of humiliating setbacks when one group of troops was kidnapped and a second handed over weapons to an al-Qaeda affiliate. While the principal US role

would be to train the opposition army, he argues that a significant deployment of troops would be required to secure a postwar power-sharing arrangement.

"It [the new army] is going to have to be disciplined, it is going to have to be conventional, it is going to have to be able to hold territory and it is going to need to have a very heavy American presence so that it does not become a new cat's paw of some would-be dictator," says Mr Pollack.

The army would cost USD1bn-\$2bn a year to develop but the US would also need to spend at least \$6bn a year on air support and another \$1.5bn-\$3bn a year on aid, he adds.

The biggest problem in creating such a force could be finding sufficient numbers of effective soldiers. Many in the US defense

and intelligence community think a Sunni force battling Isis would have to be drawn from tribes in the areas it was fighting in. But where militia have fought beyond their traditional areas of interest they have largely failed to achieve lasting successes.

In eastern Syria, where Isis' caliphate has its nominal capital, Raqqa, potential recruits for such a force are in short supply. Isis has killed many men of fighting age there as part of a deliberate strategy, says one US intelligence official. Pre-empting efforts to nurture any form of uprising of Sunni tribes has been a cornerstone of Isis' strategy, they add.

"Seriously, in terms of beginning to degrade and destroy Isis, I think we are on a scale of three to five years at the very, very least," says Ms Gambhir.

Isis, meanwhile, is not sitting still. Its recent attacks in Lebanon, Turkey, Egypt's Sinai region and Paris are part of a coordinated strategy that is as much about securing its territory in Iraq and Syria as about waging global jihad, says a European intelligence official.

Inciting its enemies into more vicious and precipitate responses in Syria and Iraq, the group's leaders appear to believe, will only make the group stronger by deepening sectarian and tribal divisions in both countries.

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HARLEEN GAMBHIR
COUNTER-TERRORISM ANALYST

BATTLE FOR MOSUL

Jihadis dig in for fight over Iraq's second city

If the battle for the Iraqi city of Ramadi has already become a brutal slog, pushing Isis from its centre of gravity in the country - Mosul - will be altogether tougher. The city, says one senior western intelligence official, has become a fortress. A Saddam-era berm that rings it has been repaired by Isis, the official says, and reinforced with networks of trenches. The belts of villages and towns around the city are riddled with mines and improvised explosives, and a network of tunnels has been dug "to rival

the Viet Cong".

Even after the persecutions and ethnic cleansing under Isis, Mosul is still a city of at least 1.3m people. Any operation to clear it could not rely on civilians leaving in advance of military action, as they did in Fallujah in 2004.

When the US and Iraq moved to clear al-Qaeda in Iraq from Mosul in 2008, it did so with thousands of coalition troops and 10,000 Sunni fighters from the Sahwa or Awakening movement.

The campaign to secure the city, which involved defeating a

core of about 500 al-Qaeda fighters, took months. More than 20 heavily fortified command outposts had to be built and manned across the city.

Isis now has thousands of battle-hardened fighters in its ranks in Mosul and crucially also has a large part of the indigenous population on its side or, at least, ambivalent to it.

"Taking Mosul is going to [require] intensive urban warfare," says Harleen Gambhir, counter-terrorism analyst at the Institute for the Study of War. "It [Isis]

has resources to call on. It's not going to be like fighting any other insurgency. And they'll almost certainly use human shields too."

Such a drawn-out and violent conflict will play into the hands of Isis. Among its faithful, the guiding point of reference is the Battle of al-Ahzab, a 27-day siege of Yathrib in 627. The defenders won by sowing discord and allowing their opponent's divisions to split them apart. Isis propaganda has already declared that "the New Ahzab" is about to begin. Sam Jones

By Joyce Koh

Double or nothing is way into lucrative Indonesian banking

FOREIGN banks that have been frustrated trying to break into one of the world's most-profitable countries for banking, Indonesia, now may have a way. Buy two lenders, merge them - you may get management control while Indonesia gets to cut its weakest players and consolidate its banking sector.

After Indonesia imposed rules three years ago that limited foreign ownership of its banks to 40 percent, the ground shifted again this year. Regulators started saying that bidders could go above the threshold if they bought and merged two local lenders. At least two deals, by China Construction Bank Corp. and Korea's Shinhan Bank, have been given the go-ahead.

"It may be an odd way of being allowed to enter the market, but maybe it's a relatively small price if you are taking a long-term perspective on Indonesia," said Mark Young, the Singapore-based head of Fitch Ratings' Asia-Pacific financial institutions group. "This market is something that any regional bank that has ambitions would look to enter."

China Construction Bank said in Sept. it would become the controlling shareholder of Jakarta-based Bank Windu Kentjana International

Indonesia is among the most profitable lending markets in the world. The country's four largest banks, with market value exceeding \$5 billion, have a return on equity of 20.4 percent, the highest among similar-sized banks in the 20 biggest economies of the world, data compiled by Bloomberg show. The banking sector's average



A sign sits above the entrance to the Bank Indonesia in Jakarta, Indonesia

net interest margin of 5 percent is more than double that of Southeast Asian neighbors Singapore and Malaysia, the data show. Loan growth is expected to accelerate as much as 13 percent next year, according to Indonesia's banking regulator, Muliaman Hadad, chairman of the Financial Services Authority.

Yet the problems and costs of merging two banks' differing operational systems and family owners who may not want to fully cede management control make such acquisitions tricky, said Jim Antos, a Hong Kong-based analyst at Mizuho Securities Asia Ltd.

In addition, Basel rules requiring more liquidity buffers for banks mean lenders could be spending precious capital for an acquisition that may not end up delivering results for years - especially in an economy that is heavily tied to commodities, which are currently in a down cycle. Finance Minister Bambang Brodjonegoro said this

month the country's economy would grow at most 4.8 percent this year, which would be the slowest pace since 2009.

"It might be double the trouble actually," said Antos. "A 2-for-1 sale is something that you find in a retail shop, not in a banking sector. It's not a bad idea in theory, but the reality is going to be very tough."

Valuations of Indonesia's smallest banks have risen in the past year as indications emerged that regulations were shifting. Shares of the 10 smallest lenders listed in Indonesia have risen an average 36 percent in the past 12 months. By comparison, the top 10 have fallen an average 30 percent in value.

China Construction Bank said in September it would become the controlling shareholder of Jakarta-based Bank Windu Kentjana International, which handles trade financing and foreign currency from 78 outlets primarily on the island of Java, after the Indonesian bank bought Bank Antardaerah in July, a small commercial bank with 30 offices in Java, Bali and Lombok.

China Construction Bank said the acquisition would help it offer infrastructure lending in Indonesia as well as financing for cross-border settlements to facilitate trade with China.

"This is a critical step for CCB in entering the Indonesian market," Qi Jiangong, CCB's deputy general manager for strategic planning and investment, said at the Sept. 18 signing ceremony in Jakarta for the purchase. "Indonesia has always been a high priority market for CCB's overseas de-

velopment."

Shinhan Bank also received approval to buy more than 40 percent in two Indonesian banks it purchased in stages. Shinhan said it signed a deal for 40 percent of Jakarta-based commercial lender Bank Metro Express PT in 2012, though it got Indonesia's approval for the purchase only this year when it sought to buy Surabaya-based small-business lender Centratama Nasional Bank. The deal is also paving the way for Bank Negara Indonesia to open its first branch in Seoul.

The new rules allowing majority stakes make more sense for foreign buyers than buying minority stakes, said Kevin Kwek, an analyst at Sanford C. Bernstein & Co. in Singapore.

"At 40 percent or below, you are merely buying an exposure to growth," he said. "Without effective control, there is a limit to how much a foreign buyer can bring in expertise, know-how and a host of other intent to drive value out of an acquisition."

After failing to win regulatory

approval for a majority stake in 2013, Singapore's DBS Group Holdings Ltd. scrapped plans to buy PT Bank Danamon Indonesia.

Indonesia, with 118 commercial banks, is pushing for banking consolidation. With its top 10 banks accounting for more than 60 percent of total assets, the country is trying to weed out the bottom performers. The Financial Services Authority's Hadad said last year that the regulator would push small lenders to merge or seek strategic investors, as well as increase industry oversight by tightening non-performing loan levels.

"For consolidation, it's not enough for them to acquire just one bank," Irwan Lubis, the regulator's deputy commissioner of banking supervision, said on Sept. 18. The CCB deal "should be a lesson for other investors interested in acquiring Indonesian banks. Hopefully with this example, they will know what to do next."

He said regulators would consider previously stated criteria such as reciprocity between Indonesia and the buying bank's country, and whether the buyer would help to grow the economy, when deciding whether to approve controlling-stake acquisitions.

Nelson Tampubolon, chief executive for banking supervision at the Financial Services Authority, said by text message that there are no plans by other foreign banks to buy another Indonesian lender at this time.

In addition to the CCB and Shinhan deals, Tokyo-based J Trust Co. managed to buy 99 percent of PT Bank Mutiara a year ago, with regulators making an exception for the Japanese financial-services firm because it was buying a distressed bank. The bank is aiming for as much as 20 percent loan growth this year.

Others are content with less. Taiwan's Cathay Financial Holding Co. said in January it was buying 40 percent of Bank Mayapada International, while Sumitomo Corp. paid \$460 million to raise its stake in Bank Tabungan Pensiunan Nasional to 20 percent in February.

"If you look long-term the Indonesia market is very attractive, but it will need capital to support the growth," said Fitch's Young. The government's efforts at pushing banking consolidation "makes life easier for themselves, and if it means mopping up weaker entities, that's smart too." **Bloomberg**



A clerk displays Indonesian 50,000 rupiah banknotes

This market is something that any regional bank that has ambitions would look to enter.

MARK YOUNG

Tens of thousands overcome Delhi pollution in half marathon

By Muneeza Naqvi in New Delhi

THE tens of thousands of people who participated in Sunday's half marathon in India's capital had more than just running 21 kilometers through New Delhi's streets on a misty, chilly morning to deal with. They also had to overcome the city's unparalleled air pollution.

Last year, the World Health Organization named New Delhi the world's most polluted city. Twelve other Indian cities ranked among the world's most polluted 20.

On Sunday, most of New Delhi's government-run air monitors were showing "very poor" readings, providing an extra challenge for those taking part in the annual half marathon.

More than 30,000 people participated in the race, according to the Press Trust of India, or PTI. Two runners were



Participants run during Delhi Half Marathon in New Delhi, India

seen being taken to ambulances, but it was not known why they needed medical attention.

Still, the event proceeded in a carnival atmosphere, with Ethiopia's Birhanu Legese and Kenya's Cynthia Limo winning the men's and women's elite

categories.

"It is my first time in Delhi, and I have come up with a personal best," PTI quoted Legese, who finished in 59 minutes, 20 seconds, as saying. "It is even more satisfying considering the top six were so close."

PM2.5 — the very fine particles that get lodged deep in the lungs and cause the most damage — crossed 300 at some places in New Delhi, but very few runners wore pollution masks during the race.

"I've never tried to run with a mask. The idea of wearing one for the race seems uncomfortable," said one of the runners, Shruti Saxena, a 41-year-old businesswoman who has been distance running in New Delhi for eight years. "We're breathing the same air even if we stop running, and I'd rather run than not."

The Delhi half marathon, in its 10th year, has become an important part of the city's calendar. The race, and the international runners it attracts, has encouraged a culture of running in a country where for decades the odd cricket game on the weekend was the most exercise most people got. Running groups are now

gaining in popularity across the country.

The U.S. Embassy's air quality monitor, located in one of the greenest parts of the city, showed a reading of 283 this weekend, deemed so hazardous that the embassy advised that everyone avoid outdoor activities. The readings were nearly five times higher than what India deems acceptable and 11 times what's recommended by the World Health Organization.

The race is typically scheduled for late October or November, when the air is cooler and the scorching north Indian summer has ended. But the cold weather also leads to spikes in smog levels.

"It's a public health catastrophe," said Akshay Jaitley, a lawyer and longtime distance runner who has competed in races all over the world and ran in Sunday's half marathon.

"You can feel the difference," he said of training and running races in cities like Boston and London.

But he said he would continue to run in India's capital. "The benefits of running are more than not running," he said. **AP**

ASK THE VET

by Dr Ruan Du Toit Bester



WHY IS YOUR CAT THROWING UP YELLOW LIQUID?

A cat throwing up yellow liquid may occur because:

- The cat's stomach is empty
- The cat ate something that's not processing well in its system
- The cat has a disease

A cat throwing up yellow liquid needn't cause alarm. The yellow liquid is usually just bile, stomach acids. Odds are high that the cat simply had an empty stomach when he threw up. Unless the cat is vomiting repeatedly and not keeping any water down or you suspect the cat ate or drank a poisonous substance, simply watch the cat for a day and see if the vomiting stops.

Typically, a cat digests a meal within eight hours. If a cat vomits after eating a meal, you'll generally find undigested cat food mixed with mucus. If the cat throws up yellow liquid, the cat's stomach is obviously empty and what you're seeing is bile.

REASONS FOR A CAT THROWING UP

There are dozens of reasons explaining a cat throwing up. Your pet may have wolfed his meal. There may be a hairball in the esophagus or stomach. The cat may have eaten something that's not agreeing with his system. Vomiting also occurs with a number of diseases, including cancer, liver disease, thyroid problems and heartworm.

When a cat vomits bile, it's generally because the cat's stomach is empty. The acidic stomach bile irritates the stoma-

ch lining leading to vomiting. It's more common in cats with set meal times. If your cat is throwing up bile, try feeding smaller meals four or five times a day or filling your cat's food dish every morning and allowing the cat to graze throughout the day. I do this with my cats.

For some cat owners, free feeding doesn't work. Their pet sits and empties the food dish in one sitting. Those who work find it impossible to be around to feed their pet throughout the day. If this is the case, there are timed feeding dishes that release a specified amount of food, canned or dry, at preset times. Programmable pet feeders work wonders for those with busy work schedules or who are out of the home for most of the day.

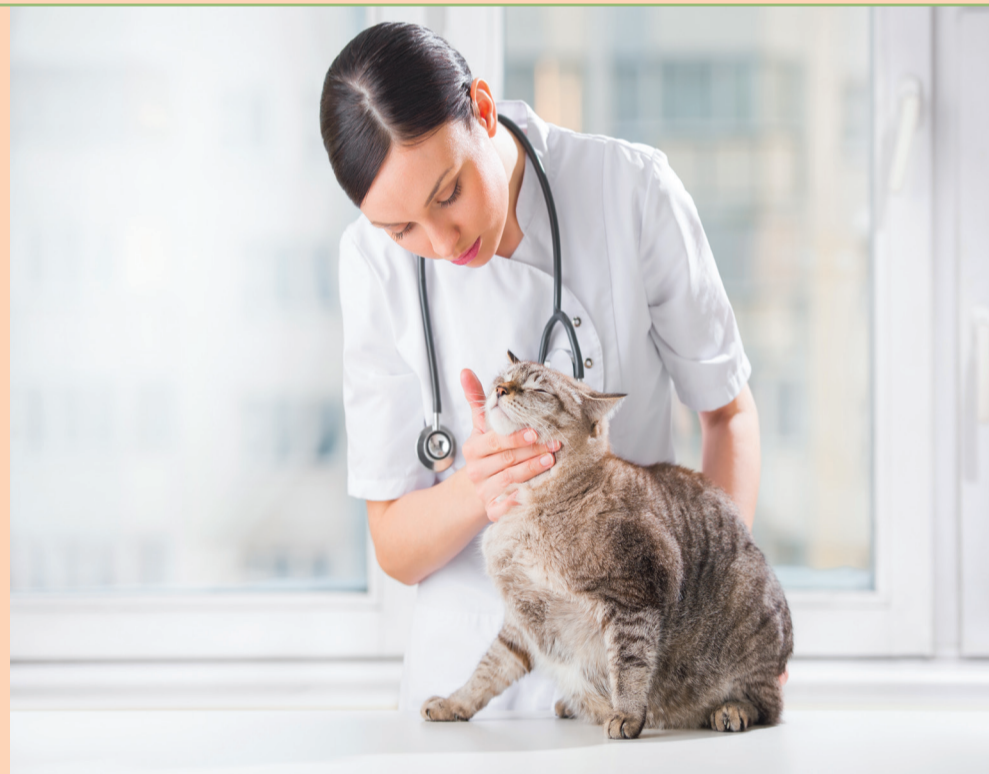
HOLISTIC REMEDIES FOR FELINE STOMACH DISCOMFORT

Should the cat simply have an upset stomach, many veterinarians recommend making a cup of strong peppermint tea, allowing it to cool and giving the cat an eye dropper full. Mint soothes the stomach helping to reduce any nausea.

Meat based baby foods can help cats that are simply feeling nauseous. Make sure the food is stage one, meaning there is nothing but the pureed meat. Avoid foods with added sodium or seasonings.

WHEN TO SEEK VETERINARY CARE FOR A CAT THROWING UP

If you notice blood mixed with the yellow



bile, call your vet. This is a sign of an underlying problem like a blockage, ulcers or tumors.

Call your veterinarian if your cat is projectile vomiting, vomiting persists for two days, the vomit smells and looks like fecal matter or if you haven't seen your cat drink any water. Dehydration is a risk with a cat that is throwing up regularly.

Finally, if the cat is showing any other symptoms, such as:

- Breathing problems
- Diarrhea
- Fever
- Lethargy
- Stomach bloat
- Weight loss

Immediately take him to the vets office

for a checkup. Bring a sample of the vomit so that the vet can run some diagnostic tests. It will help him diagnose if a toxin or parasite is involved in the clinical signs.

Hope this helps
Till next week
Dr Ruan

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