pril 2022/Issue 6

International Women's Day

BREAKING THE BLAS

Alaq Al-Muwali

Women's Rights and the Workplace

KAPITA's Research Department

Iraqi Women in Numbers: **Analyzing the Current Status** and Identifying the Way Forward

Interviews with

Chra Hussain Chief Commercial Officer, Asiacell

Basima Abdulrahman Founder and CEO, KESK

Women from the Iraqi Ecosystem

Laura Olivier Khudairi

Female Entrepreneurship in Iraq: The Challenges of Women **Entrepreneurs'** Journey and the Roadmap for a More Inclusive Ecosystem

CONTENTS

Business LANDSCAPE is a quarterly published magazine that covers a wide range of topics regarding the private sector of Iraq.

Supported by:

التعاون الألماني الألماني

Editor-In-Chief: Mohammed Jamal

Executive Editor: Safwa Salim

Editor: Issa Mohammed

Researchers: Riyadh Radhi Essam Munir Reem Halim Hanguin Al-Ramadani Moamin Al-Kakaei

Public Relations: Taher Tameem





04.

Editorial

An Equitable Business Landscape

22.

Lubna Kasim

Creating a Competitive Advantage in Already Competitive Markets

24.

KAPITA's Research Department

Iraqi Women in Numbers: **Analyzing the Current Status and Identifying the Way Forward**

07.

Alaq Al-Muwali

Women's Rights and the Workplace

19.

Business Meetup Scope

International Women's Day: **Breaking the Bias**

15.

Muklah Naji

Iraqi Women in Tech: **Bringing a Seat to the Table**

10. Laura Olivier Khudairi

Female Entrepreneurship in Iraq: The Challenges of Women Entrepreneurs' Journey and the Roadmap for a More Inclusive Ecosystem



<image>

Interviews

34. Chra Hussain Chief Commercial Officer, Asiacell

42. Basima Abdulrahman

Founder and CEO, KESK

50.

Women from the Iraqi Ecosystem Editorial

An Equitable Iraqi Business Landscape

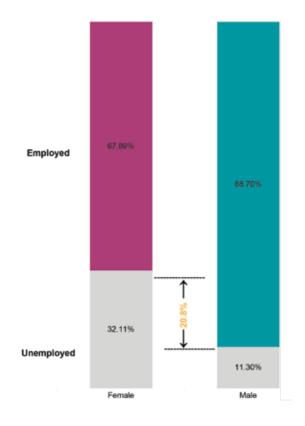
The ever-growing Iraqi business landscape comes with its own set of challenges and hurdles. The pioneers in this scene have made it their responsibility to navigate those challenges and pave the way for the development of this landscape. However, in the midst of this process, the fight for women's equal access to opportunities rises while tackling more specific challenges.

In our population, Iraqi women contribute to around 50% of the population, while 65% of them are youth under 30 of age. Still, there is a lack of representation in the workforce, with 67.8% of the women labor force being employed compared to 88.7% of the men labor force. While women employers are only 0.2% of the workforce compared to 10 times that of their men counterparts which indicates the existence of numerous obstacles and glass ceilings. (Read more on page 24, Iraqi Women in Numbers: Analyzing the Current Status and Identifying the Way Forward by KAPITA's Research Department).

Those challenges are deeply rooted in many societal and cultural norms that steer women away from realizing their full potential in the Iraqi ecosystem. Women have been encouraged since childhood to take less risky paths and seek stability in order to attend to other chores at home. The unequal footing in the responsibilities between genders restrained women from pursuing ambitious goals in the private sector and the entrepreneurial scene.



Employment and Unemployment Rates by Gender



Note: Unemployment refers to the share of the labor force that is without work but available for and seeking employment.

Source: International Labour Organization, ILOSTAT database. Data retrieved on February 8, 2022.

Copyrights: KAPITA Business Hub, 2022

Those challenges are magnified when examining the unequal access to many educational and training opportunities. In addition to the underperforming legislative frameworks and policies that do not empower women to take the private sector path. (Read more on page 19, International Women's Day: Breaking the Bias, by KAPITA).

Women's participation in the formal workforce was limited until very recently when they started playing an integral role in the formal economy. This has positively impacted those societies where women were granted equal access to work. However, the inadequacy of the labor laws and regulations in recognizing women's needs and rights have restrained the just participation of women in the workforce.

Continuous attempts have been adopted by the International Labor Organization, and nations and governments to address those gaps in the labor laws. Iraq has been no exception, with its adoption of Law No.37 of 2015. (Read more on page 7, Women's Rights and the Workplace by Alaq Al-Muwali).

Moreover, in the entrepreneurial scene, the gender disparities are more widespread, where the journey of women entrepreneurs takes on a more arduous form in all different phases, from forming the team, developing the sales to fundraising. In 2021, women founders in the MENA region had received only 1.2% of the amount of funding raised by startups. (Read more on page 10, Female Entrepreneurship in Iraq: The Challenges of Women Entrepreneurs' Journey and the Roadmap for a More Inclusive Ecosystem by Laura Olivier Khudairi).

Nevertheless, women in the Iraqi ecosystem have been navigating their way through despite the challenging boundaries and delving into domains that are dominated by men, such as technology and science. The gender biases that embody the negative perception of women in those fields and the limited educational opportunities have made aspiring Iraqis create inclusive tech training spaces to equip women with the necessary skills to pursue careers in the tech domain. (Read more on page 15, Iraqi Women in Tech: Bringing a Seat to the Table by Muklah Naji).

Enabling the women in the Iraqi ecosystem and supporting them to take on their righteous role in the development process of the Iraqi business landscape is the only way forward. This can be achieved by collective efforts in tackling gender gaps in education, work opportunities, laws and regulations, and the implementation entities.

Safwa Salim Executive Editor, Business LANDSCAPE





Alaq Al-Muwali

Women's Rights and the Workplace

Making Strides

Women have not always been a part of the labor force. Historically, the women in the society were often limited to housekeeping roles and were denied work opportunities and access to education which led to even fewer chances to join the formal market and contribute to complex, high-paying roles.

The Industrial Revolution, which took place in the late 1700s, allowed for increased women's participation in the industrialized society. Later on, when the second World War occurred (1939-1945), women joined the workforce to fill in the roles of men who were sent to war. However, this did not last, as most women were forced to leave those jobs and return to housekeeping duties once the war was over. It was not until the 1960s that women joined the workforce alongside men. This was due to the Feminist Movement that demanded women to be seen as an integral part of the labor sector.

Women's participation in the formal economy has great economic and social benefits. It led to an increased national economic output (measured in Gross Domestic Product) for all societies where women could work. Moreover, it contributed to a decrease in labor costs due to an increased supply of the labor workforce.

The entry of women into the labor force came with its own set of challenges. The patriarchal nature of societies meant that the laws and regulations that controlled the workplace favored men and did not take women's rights and needs into consideration.

The need for inclusive labor standards is evident. They empower women by recognizing their rights and place in the labor workforce, legitimizing their concerns, and providing international and national blueprints to solidify women's positions in societies.

Global Standards

The establishment of the International Labor Organization (ILO) in 1919 was a significant step toward realizing worker's rights worldwide. Their mandate is to advance social and economic justice through setting international standards (international conventions and recommendations). In addition, they promote the Decent Work Agenda that aims to create a healthy and productive work environment for men and women in conditions of freedom, equity, security, and human dignity.

Everyone is entitled to this agenda, including those who work in the formal economy, informal economy, self-employed, and those in the care economy and private households (predominantly women). The ILO standards are implemented when countries adopt them and integrate them into their national laws.

Those conventions and recommendations aim to address some of the main issues concerning gender equity in the workplace, including nondiscrimination, minimum wage, equal pay, maternity leave, protective legislation, and nonstandard work.

Some of the main ILO conventions were drafted with gender equity at their core, such as the Convention of (1958) on employment and occupation, which is considered one of the most comprehensive conventions ever on gender equality. Alongside the Convention of (1951) on equal remuneration and the Convention of (1981), that is concerned with the ability of both men and women to reconcile work and family responsibilities.

Other noteworthy standards include the Fourth World Conference on Women at the Beijing Platform for Action (1995) and the United Nations (UN) Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). CEDAW was adopted in 1979 and is ratified by 189 parties as of 2017, making it the second most ratified UN human rights treaty. It is an ambitious convention that is built on a vision of equality between men and women. It explicitly defines discrimination against women and establishes legal obligations for the state to end discrimination.

While these global standards are ratified and well known in many countries worldwide, major gaps still persist between those standards and the reality of workers due to the lack of proper implementation and awareness on the workers' behalf of most of their rights in the workplace.

The Iraqi Context

The Labor Rights Movement

Iraq's private sector was governed by the old labor law No. 71 of 1987, which was no longer appropriate or relevant. Over the past 30 years, major changes occurred, particularly to Iraq's economy, changing from socialism to an open market and the increasing number of expat workers in the country.

The movement towards a more progressive and inclusive labor law, which is aligned with the conventions and standards of the International Labor Organization, was led by Iraqi Labor Union's activists and advocates who campaigned for several years. It took a long time for the new law to be issued, as its draft had to be amended several times between 2005 and 2010. The new Iraqi labor law No. 37 was eventually adopted in 2015. The Iraqi labor law No. 37 of 2015 applies to all workers in Iraq (Iraqis and foreigners) with the exception of public sector employees who are governed by the Civil Service Law and all military force workers. Therefore, it is important to distinguish between Iraqi workers and Iraqi employees as they are governed by two different laws. Furthermore, it is critical to note that Iraqi labor law No. 37 of 2015 is not yet adopted in the Kurdistan Region of Iraq.

This law ratifies all the previously pending international labor standards and conventions, a significant accomplishment that was not achieved by the previous labor law. It is also equitable to the employers and employees, allowing it to obtain similar status as other laws in developed nations.

The Gender Provisions of the New Labor Law

The new labor law puts an unprecedented emphasis on gender equity and women's rights in the private sector. This emphasis is not arbitrary; it results from active campaigning by Iraqi women labor unionists who contributed to parliamentary debates, attended conferences, and drafted amendments. They had an active role with the Ministry of Labour and Social Affairs to integrate progressive gender provisions into the law that guarantee women's safety and dignity in the workplace. They were put to increase the number of Iraqi women who would eventually join the private sector.

1. Sexual Harassment

The new labor law is one of the few in the region to define sexual harassment and determine clear penalties for it explicitly. Article 10 defines sexual harassment as "any physical or verbal conduct of a sexual nature or other conduct based on sex, affecting the dignity of women and men, which is undesirable and unreasonable and insulting to those who are victims of this conduct, and the rejection by any person of this conduct, leading explicitly or implicitly, to a decision affecting his job." Penalties for sexual harassment in employment, the search for work, or vocational training are up to six months of imprisonment or a fine of 1 million IQD or both.

2. Discrimination

The law prohibits discrimination based on gender in job recruitment, terms of conditions of employment, vocational training, and the workplace. Article 11 determines the penalty for discrimination on the grounds of gender to be imprisonment for up to six months or a fine of 1 million IQD or both.

3. Equal Pay

The new labor law states an explicit legal guarantee for equal pay to work of equal value under Article 53. Women must be paid an equal amount as their men counterparts if they were to perform the same work, without any discrimination in wages based on sex or gender.

4. Maternity Leave

The new law has increased paid maternity leave under Article 85 to 14 weeks, fully paid by the employer. Alternatively, the new mother can take unpaid leave for up to a year. The employer must ensure that she later returns to the same position or a position of equal performance and salary. The law also stipulates that employers must provide onsite child care at the workplace.

5. Domestic Workers

Article 3 covers domestic workers by prohibiting discrimination and forced labor and ensuring equal rights and opportunities.

Possible Areas for Improvement

While this law is considered one of the most progressive ones in the region, there are still many areas for improvement to ensure women's rights in the workplace. For example, this law does not prohibit dismissal from work due to pregnancy. It also prohibits women from being recruited for arduous jobs and forbids women from working at night (except for certain administrative, commercial, transport, healthcare, communication, and recreational services). These prohibitions create fewer chances for women to participate in the workforce in comparison to men.

The new Iraqi labor law does not exist in a vacuum. There are many other outdated and patriarchal Iraqi laws that limit women's rights in other avenues of life and thereby cause harm to their work lives. These laws control women's inheritance, the size of pension, marriage rights, and position in the household, among others. A comprehensive reform movement needs to address all the unfavorable Iraqi laws and regulations that are contributing to Iraqi women's oppression and lack of agency in today's society.

The Reality on the Ground

The reality of Iragi women workers in the private sector remains threatened, vulnerable, and subjected to outdated frameworks, despite the progressive laws. A culture of fear and shame still surrounds women who face abuse or harassment in the workplace. The practical application of these gender provisions will need to rely on many tools, processes, and mechanisms that are either still primitive or simply do not exist yet. Education about the concept of gender, women's rights, and the new labor law needs to be standardized for all Iraqi lawyers, labor inspectors, and labor judges. Information about these laws needs to be available in every workplace. Women workers must have full support to access this law and use it in a way that safeguards their rights.

More effort needs to be made to enact these provisions and increase society's acceptance and tolerance toward them. Several civil society organizations are leading the action on the ground, mainly PartnersGlobal/Iraq, to practically apply these provisions. It is important to engage other relevant governmental and nongovernmental institutions in this process, such as the Ministry of Labour and Social Affairs, the Higher Judicial Council, and the Iraqi Bar Association.

In order to protect Iraqi women, we all must do our part to increase awareness and capacity regarding the new labor law. The best way to have our rights is to demand them!



Laura Olivier Khudairi

Female Entrepreneurship in Iraq: The Challenges of Women Entrepreneurs' Journey and the Roadmap for a More Inclusive Ecosystem Women generally and women entrepreneurs particularly encounter many challenges in the workplace worldwide. In nearly every country, the gender bias and reality of gender disparities affect women at various steps of their journey, such as when forming a team, in sales meetings, and when fundraising. However, these challenges and biases are particularly prevalent in the MENA region, where there are fewer women in the workforce, in leadership positions, and where female founders received only 1.2% of the total funding raised by startups in the MENA region in 2021, according to Wamda. Furthermore, in Iraq, where funding is exceptionally scarce and day-today business challenges are vast, the difficulties women face are compounded.

Yet, the economic benefit of women participating in the economy as entrepreneurs, employees, and leadership roles is clear. Research shows that if there were as many female founders as male ones, global GDP could increase by 6%, or up to \$5 trillion. Many studies found that diverse teams lead to higher levels of performance and innovation. Despite these pieces of evidence, bias, stereotypes, and cultural norms hold women back.

The Challenges of Women Entrepreneurs' Journey

Here are some typical phases of the entrepreneur's journey with details about how these can be challenging for a female entrepreneur in Iraq, where women still face tremendous pressure from cultural and societal norms.

Forming Your Team

Forming a team is an integral part of an entrepreneur's journey and a very positive signal to investors that you are a leader and can recruit talent. Unfortunately, Iraqi female founders may not have a large pool of professional and educational networks as their male counterparts for a few reasons:

- First, many schools in Iraq separate boys and girls early on, limiting the number of interactions they have together and their ability to form relationships at a very formative age.
- Even though many schools at the university level are mixed, there are familial and societal pressures to continue to stay away from males for security and reputational reasons.
- These pressures can also exist in the workplace, prohibiting regular and professional interactions between men and women, which prevents women from forming healthy professional relationships with men and expanding their network of potential team members, co-founders, and mentors.

In this context, it can be particularly frustrating for a female founder to hear that they "need" males on their teams to be successful because they do not feel encouraged by society to forge those relationships in the first place to try to recruit males. One entrepreneur I interviewed said, "They tell me, 'This is a huge project. You need a man on the team,' and they are right. I will get more done having a man on my team in this society. But at the same time, my family does not want me to associate with men."

Developing Sales

Showing a sales record and validation by the market is a prerequisite for many early-stage investors in Iraq. However, establishing this can be more difficult for women, who often are not taken as seriously as their male counterparts in sales meetings and pitches. Female founders that I interviewed said that clients would often speak directly to their male employees rather than to them, even though they are the founder and owner of the company. This can impact the success of the sales meeting since the founder may be better suited to answer many of the questions rather than her employee. It also makes women feel that they need to work harder to prove themselves, to be taken seriously by men.

Why does this happen? It all starts with the lack of women in the workplace (women make up only 12% of the Iraqi workforce according to the World Bank Data), and the lack of women in leadership roles perpetuates the idea that a woman is not capable of being a leader. This has a substantial impact on men, who are not used to viewing women as peers and leaders, and on women, who, consequently, doubt themselves and their abilities regularly. As a result, many of the female founders I spoke to suffer from imposter syndrome, even when succeeding.

On top of these mental barriers, it can be more difficult for Iraqi women to physically get to the right places needed to advance their professional positions and businesses. Societal and familial pressures can make it difficult for women to travel alone. Often, families will not allow their adult daughters to travel alone or request that they go with an escort, which can prevent women from taking important meetings, going to networking events, and attending entrepreneurial programs.

Fundraising

Ideally, an entrepreneur can bootstrap their business for as long as possible without raising external funding, but they will likely need the support of friends and family. For women, the support of their family can be more difficult to obtain if they come from a more traditional background.

One entrepreneur I spoke to said, "My family tells me I am crazy when I leave the house to work on my business. Hence, I have stopped trying to get their approval." Another female founder told me how the powerful men in the family influence them by saying, "If my dad and brother had not offered me regular support and encouragement, I would have quit by now."

Once they need to raise external funds, women face more challenges. Across the world, fundraising is a more arduous journey for women than for men due to the lack of women in decision-making roles in the venture capital and private equity industry.

In 2019, only 11% of senior investment roles were filled by women in emerging market venture capital (VC) and private equity. Moreover, research done on VC conversations with startups showed that female founders were asked *different questions* than male founders during the fundraising process. One of the Harvard Business Review articles explains the research further and discusses how women continuously received questions about loss prevention and risk mitigation strategies.

In comparison, men were asked more about the potential for their achievement and gains. They found that this bias impacted funding significantly, and females raised seven times less funding than the male entrepreneurs during the study.

The Roadmap for a More Inclusive Ecosystem

In light of all this research and these experiences, there are many things that ecosystem organizations and accelerator/incubator programs in Iraq can do to help address these issues:

1. Combine men and women participation whenever possible:

- Although there are great intentions behind having women-focused programs and workshops. Many women I spoke to said that they dislike participating in women-only cohorts. One said, "It can feel like we are not as good as the male founders, so we need a special program for us."
- Female inclusivity measures could still be taken, such as setting a target of at least 25% women participants, but within a mixed environment.
- Mixing male and female founders may help normalize interactions between them, making it easier to discuss their work and join each other's teams without feeling as though they will be judged for interacting.

2. Facilitate meetings for female founders:

- Program directors or mentors can help connect men and women together when they feel they would benefit from each other's work or services.
- These connections help expand the female founders' networks and can take some of the pressure off the founder to forge these connections by herself.
- Furthermore, connecting them with a male co-founder or team member may even improve their ability to attract funding: mixed-gender founding teams in MENA received more funding than female-only founding teams in 2021, according to Wamda.

3. Encourage male entrepreneurs to add women to their teams:

• Diverse teams are more productive and more innovative. Multiple perspectives in mind can build products and services suited for a diverse audience.

4. Survey women more often:

 Survey women to make sure they are getting the support they need. Many female entrepreneurs I spoke to feel like they lack the networks and resources in specific areas such as practical mentorship and fundraising preparation that are easier for their male counterparts to receive.

- Conducting surveys on the timing and availability of programs may also help better cater to women who are balancing their family obligations and childcare responsibilities.
- 5. Include women on the judging panel:
- Women should be part of the decision-making process during competitions or events where entrepreneurs receive funding from grants or investors. According to the International Finance Cooperation (IFCC), female partners invested in female founders twice as much as male partners did.

6. Encourage women's role in the ecosystem:

- Generally, we all need to make a conscious effort to encourage female entrepreneurs as much as possible. Whether it is the fear of disappointing their family or feeling they are not good enough, women face a number of mental barriers on a daily basis.
- Remind them that they are trailblazers! For example, one entrepreneur said, "I want to change things for other women in Iraq and show others that it is normal for women to have their own company, and they can do just as much as a man."





Muklah Naji

Iraqi Women in Tech: **Bringing a Seat to the Table**

The number of women in science and engineering is increasing. However, men continue to outnumber women, notably at the higher levels of these fields. Girls and women are systematically steered away from science and math throughout their education, limiting their access, preparation, and opportunity to pursue these disciplines as adults.

In science, technology, engineering, and math (STEM), The National Girls Collaborative Project states that women make up only 28% of the workforce, while men outnumber women studying in most STEM fields in college. Gender gaps are particularly prominent in some of the future's fastest-growing and highest-paying majors, such as computer science and engineering (National Girls Collaborative Project). It does not come as a surprise that this is a globally prevalent issue. However, it is notably worse in Iraq.

This can be deduced by looking at all the social and cultural boundaries limiting women in different STEM fields, especially technology. However, the relatively growing economy and private sector are pushing towards changing those boundaries by creating the space and opportunities for women to take the lead.

Women in Tech: Boundaries and Challenges

Delving into the tech field for a woman is quite challenging, as many barriers encounter women based on their gender. The domain

of programming and software development is still not as popular in Iraqi society; the limited awareness about these work fields, in return, affects the numbers of applicants in general to those positions. This, as well as how society perceives working in a field dominated by men, is contributing to limiting women from getting training opportunities or starting their careers in the field.

The main issue that women face when entering technology fields is the difficulty of networking. The tech field is demanding, as it requires its workers to constantly be in the information loop while also being interactive with the community. In addition, technical work often calls for availability outside work hours, especially for those working in private companies. This can raise the concerns of the female employees' families as it goes against societal norms. Many families prefer that their daughters get less challenging jobs with fixed working hours. Thus, many companies prefer to hire men in technical fields for their availability and flexibility, leading women to get fewer positions in those areas.

Another challenge is the workload the tech domain necessitates for success. It demands a lot of effort on the individual's part to stay up to date with the latest technological advances, which can be a lifelong journey. This is somewhat of a hurdle in the way of women desiring higher positions in the field, as their stereotypical role in society is expected to be focused on settling down and having a family. Parents prefer their daughters to work in the public sector, deeming it to be more appropriate and stable.

Technology has not yet realized its full potential in Iraq, and businesses are still lagging behind in terms of digital transformation. Moreover, the lack of skilled human capital is a prominent issue in the labor market regardless of gender, which stems from an inadequate academic education provided by the educational system in Iraq, as it does not prepare or qualify the students for the job market.

How to Tackle These Challenges

The solution lies in educating women on the significance of the private sector, which is an ever-growing part of Iraq's economic landscape. Moreover, with the increasing number of investments in tech fields, numerous opportunities are opening up for skilled women to find their career paths.

Developing women's technical skills establishes a more diverse and creative work environment. Companies can take the initiative in being a part of the solution by creating more female-friendly workspaces that encourage women to flourish and excel. Organizations should strive to provide equal opportunities to both men and women. Innovation cannot be achieved without true inclusivity. Any business that wants to make an impact must have an active strategy to address the lack of women in the workplace.

Computiq: Inclusive Tech Training

Computiq is a leading software startup, with a vision to mainstream coding. It provides technical solutions and education opportunities through coding courses and bootcamps. The idea behind Computiq has come to light during a global Google coding competition. In 2018, a group of professional programmers hosted the first version of the competition in Iraq and noticed the lower scores in critical thinking and problem solving skills among Iraqis compared to participants from other countries.

These skills are required to be a successful programmer, therefore, in order to fill the gap, Computiq emerged to promote improving these skills through providing the right training programs that target different levels. Since its very beginning, Computiq was committed to providing opportunities for women who are interested in technology, with a mission toward inclusivity and diversity. Since 2018, Computiq has started teaching the most well-known and significant programming course in the world, the CS50 computer science course from Harvard University. This course is beneficial for everyone, whether they have a background in programming or not. The people who partake in this course start with knowing next to nothing about programming; then they advance towards building the proper foundation for a successful programming career. Many companies such as Google and Meta recommend taking this course before job interviews.

Besides the CS50 Harvard course, which contains many subjects such as introduction to computer science, Computiq offers courses in web and mobile applications design, game development, and artificial intelligence. Computiq also offers data science courses in collaboration with UC Berkeley.

Computiq always encourages girls to enter this field by providing them with opportunities within the training programs; those include fully funded programs or discounts on the cost. The startup always strives to meet the Sustainable Development Goal of gender equality. Therefore, it ensures that at least 40% of the participants are women in all programs. In addition to providing internship opportunities in technology companies after the programs, most of which turn into fulltime job opportunities. Computiq has provided its interns with job opportunities with many reputable local companies, such as Earthlink, Bloom Academy, Aswar, Band Tech, Codi, and Integrated Path.

Working in teams is an essential skill that trainees, especially women, learn throughout the programs. This simulates the actual work environment, for them to be ready later in their careers. In addition to their work on real world capstone projects, which qualifies them to work in companies on projects that directly contribute to solving the market problems and needs.

The number of female applicants to software training programs executed by Computid is 1042 out of an approximate total of 3000 applicants



(Computiq statistics). The percentage of accepted female trainees is set to approximately 40%. Most of them finish their training and get internships or job offers directly. Computiq's interns work on are real world projects sponsored by the Station's startups or some ideas from the UNDP Accelerator Lab.

Towards a More Diverse Tech Field

The way to solve the problems that women face is to push them away from the public sector and toward the private sector. We must first develop the beginners' personal and technical skills in order for them to become viable candidates, to work in organizations and companies in this competitive and expanding market. This would decrease the unemployment rate affecting the lives of Iraqi youth. When the quality of the skills of college graduates increases, it will solve a problem that many companies are struggling with, which is finding adequate local employees and avoiding outsourcing foreign individuals and companies.

There is a tangible change in Iraqi society that can be noticed from the finest details in regards to people's attitudes toward women in tech. This change can be observed on two levels, on a skill set and societal level. At first, many of the female participants' families were scared and were not even comfortable leaving them by themselves. Nowadays, we have reached a stage where their families are trusting enough to allow them to travel to other regions to participate in Computiq programs. The young women themselves are hard working, and by enabling them to grow their skills and develop, more success stories are coming out that can inspire other women. These women in leadership positions are pushing their own personal and societal boundaries, making a real impact in the technological and business landscape by shattering glass ceilings.



Business Meetups Scope

International Women's Day: **Breaking the Bias**

Women have been paving their way into the Iraqi ecosystem, navigating its challenges while at the same time dealing with the accompanying biases, gender stereotypes, the glass ceiling, and cultural and societal barriers.

To celebrate those women and honor their contributions to the Iraqi scene, KAPITA has organized a business meetup event titled "International Women's Day: Breaking the Bias." The meetup shed light on the most prominent challenges for the women in the Iraqi scene, the root causes of these issues, and the possible approaches to tackle them. Addressing these challenges will pave the road toward tangible solutions. The types of solutions that can create a more inclusive ecosystem where women feel enabled, empowered, and have the same access to opportunities and rights, to be able to lead the ecosystem to grow and prosper.

The two panel discussions included Mohammed Jamal, managing director of research and development at KAPITA Business Hub; Ghina Taha, acting HR manager, General Electrics -Iraq, and Christine van den Toorn, founder and president of Iraq Higher Education Fund and their flagship project Baghdad Business School, for the first panel. The second panel hosted Ali Al-Hilli, marketing and communications consultant at Blue Pay, Ava Nadir, member of the Commission of Media and Communication (CMC) Iraq, and Sherizaan Minwalla, founder of Taboo LLC.

The panelists addressed the most prominent challenges women face today in the private sector and the entrepreneurial scene and dissected the underlying causes while highlighting some critical steps that can be taken to take those challenges.

The root causes of the problem that women go through today can be traced back to the formative years of women growing up. Girls are mostly encouraged to stay in their comfort zone, and their ambitions are often dismissed or discouraged. They are steered away from taking risks and pursuing certain career paths. When they grow up, they are also encouraged to find jobs that are "secure" enough—all of this while having to fight stereotypes such as that they are more emotional or cannot be a decision-maker and take on higher positions. This hinders their opportunity to take up leading positions, realize their potential, and participate in the ecosystem.

Moreover, education plays an integral role in preparing youth for the job market. This is particularly emphasized for women, as they do not have as much access to many opportunities to equip them with the necessary toolkit and skills. Ensuring that the admissions are gender-sensitive and inclusive will allow more women access to educational opportunities. Ms. Christine van den Toorn added, "Half our class of Baghdad Business School are women. Education prepares women for the workplace; everything starts there. There are certain steps we do to attract them and retrain them. Young women might not have as many opportunities as young men, so we make sure to interview all women who apply and cater our social media campaigns towards them."

Also, implementing extracurricular activities help shape the personality and outlook of students. Encouraging women in particular to participate will empower them to take active roles later in their careers. In addition, shaping the pedagogy and including critical thinking, research, and analysis, are necessary steps to develop the mindset. Also, having a mentor or an advisor for women at this stage could empower them to overcome many issues or problems that might be preventing them from taking their role in society.

The private sector in Iraq is still not the preferred choice for many youths to work, as it is more demanding in terms of skills, experience, workload, and working hours and offers less stability. This issue is prevalent in both genders but is more pronounced in the case of women. The unequal footing of chores and responsibilities women experience at home leads them to seek employment in the public sector, where they have more secure careers that also offer maternity leaves and pension plans and allow them to attend to their roles at home.

Mrs. Ghina Taha explained that private sector companies need to implement policies to attract and retain their female candidates and execute programs that empower women and prepare them for the workplace. "At GE, we have our graduate programs that helped many women take up leadership roles in men-dominated areas. As a company, we strive to provide them with the right environment to prosper and thrive." Internships can also play a vital role in attracting and training the youths for the private sector while providing equal opportunities for students of both genders. They also allow for a smoother transition from college to the workplace and prepare them for their careers.

Mr. Mohammed Jamal added, "The ecosystem is still nascent. Women participate almost equally in our incubator and accelerator programs at KAPITA. Still, we see that women founders have not yet obtained investments compared to the men founders; we also see a lack of women participation on the investors' table." KAPITA has ensured that enabling women in the Iraqi ecosystem is a part of its core values. KAPITA tries to further understand the challenges of women and how to tackle them through its Research and Development arm. Having an overview of the situation on multiple levels and from various aspects, supported by data, enables the drawing of frameworks that offer better solutions. In addition, KAPITA has also developed its incubator and accelerator programs, Orange Corners and Scale-Up Academy, to encourage women entrepreneurs and founders to participate. Also, KAPITA had undertaken the task of creating a healthy, safe environment, hybrid classes model, targeted social media campaigns, and promoting the inspiring journeys of leading key women figures in the ecosystem.

Mr. Mohammed Jamal added that "The ecosystem has come a long way since its humble beginnings. However, there is still a long road ahead of us; it is the responsibility of all to break the bias and enable women to take up their destined role in the ecosystem."

Furthermore, the entrepreneurial scene is still young and not fully developed. "We still have more SMEs than startups," Mr. Ali Al-Hilli added.

The Women entrepreneurs' journey is not that much different from their men counterparts in its beginning as the challenges are somewhat similar. Both men and women are entering this scene with the least amount of resources and have the same raw material for entrepreneurship and very limited networks. Mr. Ali elaborated that "The hassle begins, further into the road, when we accelerate those startups.

The number of the programs is still deficient compared to the youth population in the country and is still focused in certain cities. Therefore, the competition for those opportunities is very difficult. The challenges women face, lack of access to training to build their skills, and their responsibilities at home prevent them from competing fairly with their male counterparts."

Another critical issue that was raised is digital inclusion and its importance in combating gender disparities.

The Commission of Media and Communication (CMC) has strived to tackle this; Ms. Ava Nadir added that "Digital inclusion is important to bridge the gap between women and men and enable women to have access to the same resources and opportunities as men. We have implemented a few interventions to raise awareness and ensure the technology's affordability and availability."

Consequently, legislation, or lack thereof, is a hindering factor that limits women's participation in all aspects of society. Enforcing the frameworks and legislation to tackle women's challenges is a crucial part of enabling women in the Iraqi ecosystem. Mrs. Sherizaan Minwalla explained, "The monitoring and implementing entities for legislation are weak or absent. The current labor law that was issued in 2015 is progressive, inclusive, and guarantees workforce rights. It also tackles many issues such as harassment, equal pay, and maternity leave. However, little has been done to enforce this on the ground."

Procedures on a macro level could further enable and empower women and protect their rights against harassment, discrimination, and violence that ultimately prevent women's participation in society. The responsibility also falls on organizations and companies to employ a gender lens and ensure gender equity in the workplace, and that women are supported, empowered, and granted access to the same resources and opportunities, that they can reach leadership roles, and the evaluations are merit-based.

The journey to ensuring gender equity in education, the workplace, the entrepreneurial scene, and the ecosystem is arduous, but change is inevitable; hence it is everyone's responsibility from individuals, companies, organizations, authorities, and the government to take steps in this direction.



Competitive advantage is having the advantage over your competitors to meet a customer's needs. It is the starting point for any business and the reason why some businesses collapse while others thrive.

As an e-commerce specialist in the European marketplace for LCW retailers, it is my responsibility to create that advantage and create a broader customer base with loyalty at the core, which is not an easy task to embark on nor a stroke of luck but can be achieved when employing specific methodology and tactics.

Your road to creating a competitive advantage starts with answering five simple questions. The answer to each question should be shared by all your team members as it will provide the basis for all your plans to navigate through the market.

Who Are Your Customers?

Businesses operating in any sector or industry should determine their customers' profile and specify their customers' segment. It is essential to conduct thorough research to determine demographics such as gender, age, socioeconomic status, interests, source of news, and location. A business should not try to serve all segments but instead focus on one and try to meet its demands. For example, Tesla focused on environmentally-aware clients who were not satisfied with the small and slow electric cars available at that time. Tesla offered what customers were looking for, reliable vehicles with zero carbon emissions, a luxurious design, and racing cars' speed.

How to identify your customers? First, identify the customer segments in your market. Ensure using different combinations of demographics and interests, then determine each segment size in your market and your ability to identify their problems and develop the product or service they are looking for. Not recognizing your customers make businesses vulnerable, just like shooting a rocket to the stars, unable to reach the goal.

Lubna Kasim

Creating a Competitive Advantage in Already Competitive Markets

Recently, Tesla has dominated the market with a trillion-dollar stock value, making its CEO, Elon Musk, the richest man in the world as he is now worth more than \$300 billion. However, the electric cars industry has been operating for a century now, so we need to ask ourselves how Tesla achieved this huge success.

Aside from the brilliant engineering systems and ambitious plans that Tesla and its CEO have executed, from a marketing perspective, one aspect that made all the difference is the competitive advantage.

What Value Is Your Product or Service Offering?

After identifying the customer segment, the business has to determine the needs of its segment in order to create a product-market fit. For example, if our customer segment is 15-25 years old youth interested in online gaming with mid-level budgets to spend. Then, we need to create a budget-friendly, engaging online gaming platform with good speed and exciting features.

The business then needs to align its resources and capacities to deliver the product that meets its customers' needs. The other aspect would be to create a loyal customer base. Any product or service should have an underlying social meaning for the customer not only to interact with but also to be part of a community.

The social meaning or value of any product or service is vital to keep the business in the field for the long run. Therefore, the company's mission should always be embedded in that social value and have an emotional sentiment to build a connection with its customers base.

Marketing is another aspect that businesses should pay a great deal of attention to. Thus, the product or service can reach their customer segment. Companies should think creatively and out of the box and consider which channels to use and which social media platforms do their customers prefer.

In the case of our example, it will probably be Instagram and TikTok, and this is where the budget should be mostly spent. The business should also adapt to the changing world and the developing needs of their customers.

What Is Your Endgame?

Many businesses could have a successful start but end up deteriorating along the way. This is due to the lack of planning for long-term strategies and key performance indicators (KPIs). The business should have a more extensive plan and goals other than just making a profit. There

are many startups, for example, that only focus on short-term success, and while you should enjoy and celebrate your small wins, you should also consider your long-term strategy so you can anticipate the upcoming surprises.

In addition, businesses should have clear KPIs on a quarterly basis to know where they stand and how to re-adjust their business plan to align with the changes in the market.

What Are Your Resources?

Starting a business requires various resources like human resources, capital, know-how, and other variables like land and equipment. Establishing a business also requires finding reliable partners who share the same mission, vision, and values which is one of the essential cruces of business.

How Can You Gain a Competitive Advantage and Maintain Your Success?

The key is to adapt fast to changes; no product or service can stay stagnant and still maintain the same demand and meet customers' expectations. Change is the only constant in life. Therefore, businesses should keep innovating, developing, and expanding their product line and service. A business can create new products to serve new customer needs, target more customer segments, or upgrade and add more features to the current products to keep them relevant.

Businesses should also create a customer community, ensure that the customers are a part of the development, and ask for their input and feedback on the products and services. Moreover, businesses should be creative, innovative, and courageous to take a risk to differentiate their products and dominate their market share. While keeping an eye on other competitors is important, businesses should not follow blindly in the steps of others; instead, they have to pave their own way in the market.



Research Summary KAPITA's Research Department

Iraqi Women in Numbers: **Analyzing the Current Status and Identifying the Way Forward**

RESEARCH

Numerous setbacks have denied women an equal opportunity to rise and compete with men. Many social boundaries were drawn around women hindering their growth within integral aspects of life. However, few examples have shown that when women were given a chance, they could constantly innovate and be an essential part of society's story. These attitudes towards women started to thaw in the mid 20th century; that process has been ongoing ever since.

Iraq has been slow in that regard. Although, there were many individual cases in many fields that

proved that when women are given space can excel and demonstrate their competence. When it comes to the business ecosystem, the whole ecosystem is still young and fresh. The chance to integrate women into the ecosystem from its inauguration is high if the necessary steps were taken to ensure that the culture of inclusivity is applied.

In this report, we are trying to give an overview of women in Iraq, their demographics, education, employment, Information and communications technology (ICT) skills, and health. To understand what are the challenges and the steps that need taking to improve the overall conditions and provide women with equal access to resources and opportunities, enabling them to take their role in the ecosystem.

Demographics

Iraq has a relatively young population which totals, according to 2021 projections, an estimated 41,190,658 of which there is an estimated female population of 20,380,179. That is 49.48% of the whole Iraqi population. Almost 65% of females are under the age of 30, divided into 60.04% under the age of 15 and 39.96% are 15 and above. This is a clear indicator of the dominance of youthfulness of the female population.

Also, it should be taken into account the socioeconomic distinction between urban female and rural female populations. In general, the urban female population is almost 70% of the whole female population of Iraq. With that in mind, it is worth noting that when divided into governorates, there are some governorates

with a higher percentage of the rural female population. For example, 55% of Salah Al-Din's female population is rural, which is the highest percentage in all of Iraq, followed by Al-Muthana with 54%, then Babylon with 52%.

Age Group 80+ 79-75 74-70 69-65 64-60 59-55 54-50 49-45 44-40 39-35 34-30 29-25 24-20 19-15 14-10 9-5 4-0 10.00% 10.00% 20.00% 15.00% 5.00% 0.00% 0.00% 5.00% 15.00% 20.00% Female Male

Age Groups of Iraqi Population by Gender

Source: COSIT, 2019. Copyrights: KAPITA Business Hub, 2022

Women Education

Literacy

Women have been historically underrepresented in education in Iraq and the MENA region. However, According to UNICEF's Iraq Education Fact Sheets, the literacy rate of youth females (15-24) is 78%, yet, only 53% literacy rate for those below the poverty line and 68% of the ones living in rural areas.

This can indicate a correlation between access to finances and education when it comes to female youth's literacy. Another issue facing literacy in Iraq is early marriage; around 46% of women who married between 15 to 18 were literate, and 63% of those married before 15.

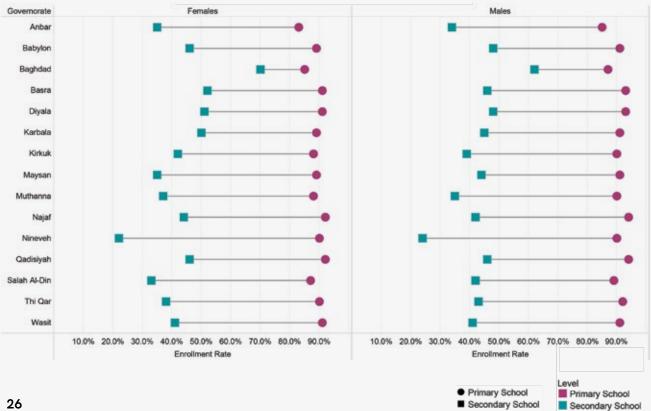
According to the Ministry of Planning's Central Statistics Organization data, the total percentage of existing female primary school students in Iraq for the Academic year 2019/20, excluding the Kurdistan region, is 47.42%.

When this is broken down into governorates, the highest percentage of existing female primary school students is in Basra with 48.66%, followed by Baghdad with 48.15% and Anbar with 47.88%.

The lowest rate of existing female primary school students is in Maysan with 42.98%, preceded by Wasit with 45.99% and Al-Muthanna with 46.14%.

The total percentage of existing female secondary school students in Irag for the Academic year 2019/20, excluding the Kurdistan region, is 55.57%. When this is broken down into governorates, the highest percentage of existing female secondary school students is in Karbala with 70.1%, followed by Al-Muthanna with 63.53% and Wasit with 60.78%.

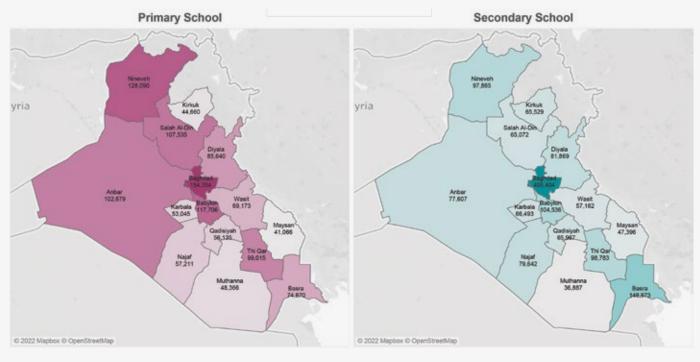
The lowest percentage of existing female secondary school students is in Al-Qadisiyah with 45.51%, preceded by Salah Al-Din with 47.07% and Nineveh with 47.38%. When it comes to the number of existing secondary school female students, excluding the Kurdistan region, there are 665,692.



Enrollment Rate Difference by School Level

Existing Students

Females



Source: COSIT, 2020. Copyrights: KAPITA Business Hub, 2022

Enrollment

The issue of early marriage is echoed in the enrollment of female students, just as in illiteracy. Almost half of women who married before they were 18 did not enroll in schools.

According to data from the Central Statistics Organization, in the 2019/20 primary school year, 48.63% of admitted students were females, accounting for 555,053 female students in all public, private and religious schools. While 47.42% of existing primary school students were females, accounting for 3,147,138 of the existing students in the aforementioned types of schools.

When it comes to secondary schools, in the year 2019/20, 47.48% of admitted students were female, accounting for 467,947 female students in all public, private and religious schools.

While 46% of existing secondary school students were female, accounting for 1,499,085 of the existing students in the aforementioned types of schools.

Females Out of School and Dropout Rates

According to 2020 data provided by UNICEF's Iraq Education Fact Sheets, 56% of out of school children at the primary level are females, while 65% of out of school children at the lower secondary level are females, and 56% of out of school children at the upper secondary level are females. However, it is worth mentioning that in all levels of education, there are more out-ofschool girls than boys.

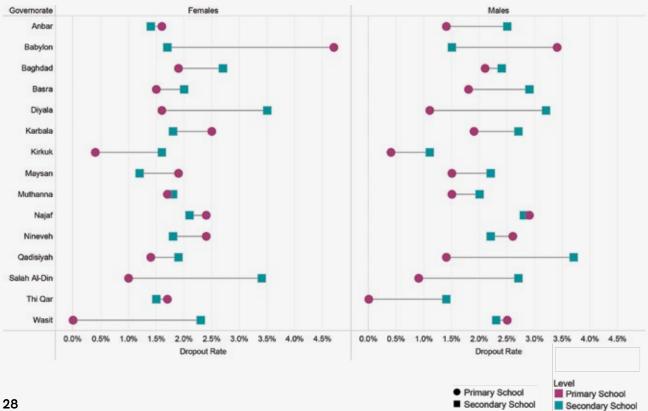
Data provided by Central Statistics Organization shows that the average rate of female students dropping out of primary school, in the 2019/20 school year, in all public, private and religious schools, excluding the Kurdistan region, is 1.9%.

The average rate of female students dropping out of secondary school, in the 2019/20 school year, in all public, private and religious schools, excluding the Kurdistan region, is 2.2%.

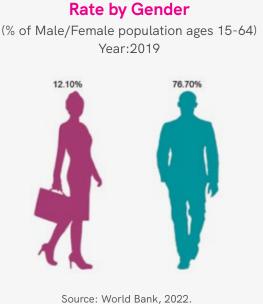
When broken down into governorates, the highest female dropout rate at the primary level is in Babylon, with 4.7%. While for secondary school level, Diyala takes the lead, with 3.5%.

Women's Study Major Preferences

Many of the major fields of university education have a high number of enrolled female students for the academic year of 2018/19. Pharmacy has the highest percentage of female to male enrolled students, with 67.2% of students being female, followed by Dentistry with 65.94%, and Medicine with 61.33%. However, Law and Engineering have lower percentages of female students, with 25.61% and 41.69%, respectively. There is an apparent inclination towards certain professions that are often associated with more stability for women



Dropout Rate Difference by School Level



Labor Force Participation

Copyrights: KAPITA Business Hub, 2022

Employers by Gender

(% of Male/Female Employment)



Women Employment

According to the World Bank, the female labor force participation rate is 12.10% of the female population ages 15-64 compared to 76.7% in the male population ages 15-64. The Labor force participation rate here refers to the proportion of the population ages 15-64 that is economically active, meaning all people who supply labor for the production of goods and services during a specified period.

Women employers represent only 0.2% of female employment compared to 10 folds of this percentage in their male counterparts, indicating a significant gender disparity and the existence of glass ceilings preventing women from rising to leadership positions.

According to a joint report by UN Women and Oxfam, 94% of employed women are working in the public sector because of the stability and guaranteed labor law rights it offers. While in the private sector, although the rights exist, they are not as guaranteed nor enforced. Within the whole context of the private sector, only 2% of employees are women, 71% of them have little to no education. Most working women in the private sector are employed in the agricultural sector, a total of 15.10%, while 43.7% of them are in rural areas.

According to the UNDP, the likelihood of women being more active economically is higher for rural women than urban women. However, they face more significant challenges regarding education barriers and food insecurity, and they are more likely to participate in informal and unprotected economic activities. Therefore, women in the rural agricultural sector are rarely in control of financial transactions and resources. On the other hand, due to the consequences of conflict, which create a relative absence of men on the farms, women have the chance to be active in the market, buying, selling, and negotiating, allowing them to have more agency. Nevertheless, it was reported that working women face new challenges when it comes to being financially independent because they are expected to fulfill their gendered roles within the household as well.

Informal Work Sector

The informal economy could be defined as any type of work outside government regulations and taxes. This includes but is not limited to informal businesses and work without contracts. The downside of the informal economy is that the labor laws do not protect informal workers. Thus, the perks that may legally apply to working women are not applied to women working informally. However, one should also point out that the legal hindrance to working women, such as the inability to work late or in some specific sectors, is not applied to women in the informal economy.

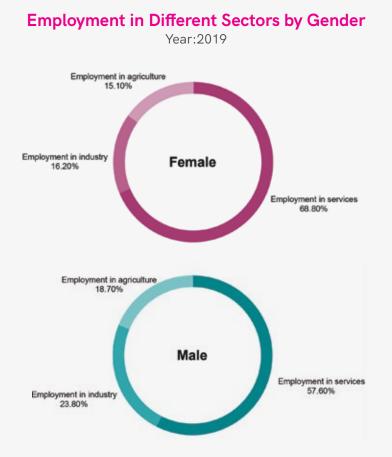
The informal sector activities are generally lowtechnology. Many women working in the informal sector are employed in agriculture, specifically on small-scale family-owned farms, especially in domestic milk products processing. The aftermath of the 2014 ISIS invasion has a massive toll on women. Women are forced into being the heads of households due to factors beyond their control.

Many women are being denied their basic human rights, such as access to identity cards and official documents, which is causing them to be unable to work, move freely, inherit property or pensions, and often it extends to their children being unable to attend school, obtain medical care, and are also at risk of being stateless.

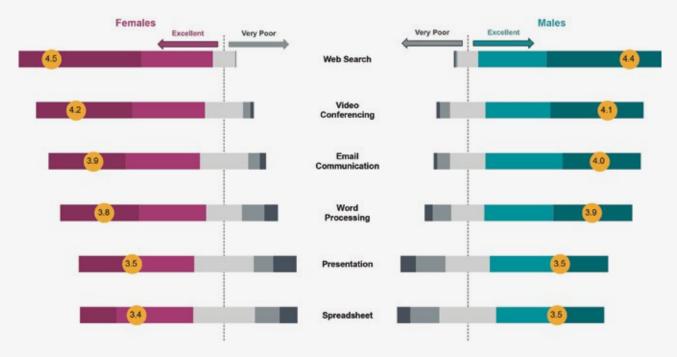
Therefore, due to these specific circumstances, many of these women are working within the informal sector.

Entrepreneurship

A survey conducted by a research team for The International Journal of Academic Research in Business and Social Sciences regarding Iraqi women entrepreneurs found that 35.5.2% of the respondents held no academic degree, 30% held an undergraduate degree, 8.5.4% held a diploma, 17% held a Master's degree, and 4% held a Ph.D.



Basic Skills Assessment



Note: Numbers within the Orange Circles represent average scores of all respondents on that particular question. Scores range 1-5 with higher scores indicating positive answers. Source: The reality of information and Communication Technology in Iraq, KAPITA 2021. Copyrights: KAPITA Business Hub, 2022

The same research surveyed women about their experience in the entrepreneurship field. The results showed that 55.5% had no experience in entrepreneurship, 23.5% had 1-5 years of experience, while 6 to 10 years and 11 and above both scored equally with 10.4%.

One of the main issues hindering women's involvement in the entrepreneurship ecosystem is financial support. As previously mentioned, women tend to be less financially independent. This aspect, coupled with various other factors, like lack of funding affect their chances to start their entrepreneurial ventures.

ICT Skills

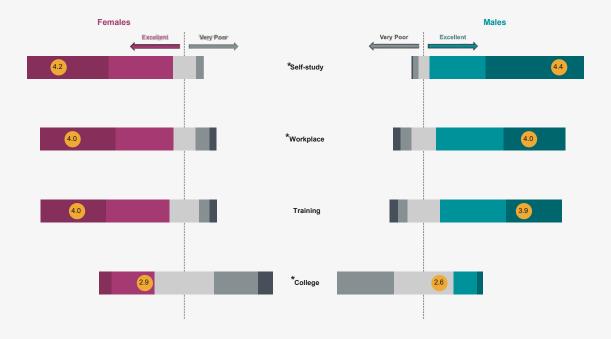
In a survey done by KAPITA's research team, on a scoring system of 1-5, the highest score indicating positive answers, in regards to basic ICT skills assessment. Women had a higher average than men in web search and video conferencing skills, while lower scores in email communications, word processing, and spreadsheet skills.

While assessing the sources of knowledge in basic ICT skills, women scored higher than men in gaining skills through training and college, while men had higher scores with self-study, and both were on equal footing in gaining skills through the workplace.

The aforementioned indicators show that, in Iraq, there seems to be a gap between men and women in ICT skills. There is an issue in the shortage of ICT skilled women, which led to the introduction of a few initiatives that are trying to combat this issue.

According to the Reality of Information and Communications Technology in Iraq report by KAPITA's Research Department, the interviewed experts believe that women are less encouraged to enter ICT domains as those domains are stereotypically believed to be more suitable for men. This belief resulted, in actuality, in steering women away from these fields and caused them to be less equipped with technical skills.

Basic Skills Knowledge Source



Note: Numbers within the Orange Circles represent average scores of all respondents on that particular question. Scores range 1-5 with higher scores indicating positive answers. * Statistically significant differences between genders Source: The reality of information and Communication Technology in Iraq, KAPITA 2021. Copyrights: KAPITA Business Hub, 2022

Women Health

Early Marriage

Early marriage is divided into two categories, those who were married before the age of 18, and those who married before the age of 15. Data gathered from the 2018 Multiple Indicator Cluster Survey (MICS) found that for the age group between 20 and 24, 27.9% of women were married before the age of 18, and 7.2% were married before 15. In the case of the wider age group of 24-49, 24.8% of women were married before the age of 18, and 6% were married before 15.

There is a correlation between early marriage and education that could be observed. For the women who were married before 18, there is a high rate of child marriage among those who stopped going to school at the lower secondary school level. On the other hand, for the ones who got married before 15, there is a high rate of child marriage among those who stopped going to school by the primary school level.

In general, almost half of women who never attended school married early. Moreover, nearly half of all illiterate women were married before turning 18. Women with secondary education and above reported only 6.8% of them who had an early marriage, to 33.8% for uneducated women.

Maternal Mortality Rates

Sustainable Development Report 2021 data indicates that there are 50 cases of maternal mortality per every 100,000 live births. This might be due to the fact that 70.4% of births are attended by skilled health personnel.

Although there are other mediums of midwifery, it seems that skilled health personnel is the most prevalent one, thus, reducing maternal mortality.

Conclusion and Recommendations

There is a lot to be done to improve the situation of women in Iraq. Although a core part of society, women seem to be underrepresented in a lot of aspects of life in Iraq.

While demographically, they represent almost half of the population, their integration would only mean a better future for everyone in the country, as they will serve as fuel to ignite the engine of the economy further.

One of the main issues that need to be addressed is early marriage, as it affects the educational prospects of many women. Its correlation with dropout rates, illiteracy, and levels of completion is alarming.

Also, the lack of formal employment opportunities for women should be tackled, and ways to make the workspace safe and accessible for women should be a priority. At the same time, legislation frameworks should be set in place to regulate the informal sector and transition the women working within into more formal jobs that could bring them under the umbrella of the labor laws.

The private sector companies should also implement policies to attract and retain their women employees and provide them with the support needed, from a healthy and safe working environment to the right to maternity leave and childcare support.

Moreover, many women should be encouraged to start their own businesses and delve into the entrepreneurial scene. There should be programs that target women specifically or offer a quota to women, as well as providing them with financial and investment opportunities.





Interview

Chief Commercial Officer, Asiacell

Chra Hussain is the Chief Commercial Officer at Asiacell. She has a rich experience of almost two decades in the telecommunications sector, driving the growth of her organization and, consequently, the country's digital transformation forward.

Ms. Chra talked to the Business LANDSCAPE about her journey and challenges as a key woman

figure in a leading position and how to support and empower women in the workplace and ecosystem.

In addition to Asiacell's role in developing human capital, their current projects and initiatives targeting youth employment, and the unrecognized power of analytics.

We would like to know the story behind this inspiring long career. How was your journey, and what were some of the challenges you encountered along the way?

I graduated among the top ten of my class from the English Department in 1995. Then, I was offered an immediate job in my department as a lecturer at the University of Sulaymaniyah. That is when I encountered my first challenge; gaining the respect of students at the early age of 21 in a class of 30-40 students; keep in mind that some of them were older than me. To earn their respect, I knew I had to work hard and strive to prove myself.

My English language skills introduced me to countless opportunities. One of them is joining the United Nations-affiliated agencies that entered the country in the late 90s through the Oil-for-Food Programme, which aimed to improve the living situation in Iraq that was caused by politics.

I obtained an opportunity to work in Mines Advisory Group, a British demining organization that operated back then and still operates today in Kurdistan. When I started working there, I had to learn many things, like policies and procedures, following rules and regulations, and the importance of commitment.

At that time, spending so many hours working, especially as a woman, was not an easy thing for me. But again, it was a challenge and a turning point to explore and grow in new domains. In addition, my job required me to stay after working hours, drive for miles outside the city to reach schools in remote areas to establish an awareness program for those exposed to the risk of getting in contact with mines.

Then I moved to work among UN agencies that were more about international domains and systems, which opened my eyes to many new things and motivated me to keep learning. After 2003, many companies and investments entered the Iraqi market, and the wheel of development of the private sector started turning.

Prior to that, the available jobs were affiliated with the public sector. This new change certainly captured me. I started my 18 years journey working in Asiacell in 2004. My job at that time was as a product manager while launching SMS services; I was part of Asiacell's journey of success from the beginning.

I was fortunate to be working in an environment that had many women in leading positions. My first marketing director was a lady, and we had many other women leaders within the organization. Asiacell was and still is a workplace where one is given the resources needed to grow.

During my journey, I worked in different fields in Asiacell, including business design and various areas of marketing. I learned a lot from my colleagues, managers, partners and from the many training sessions held at Asiacell. I always set my targets to continue learning. Even today, I am enrolled in a program at Harvard to keep up to date with the current information in the business world and keep growing and developing.

It is not the norm to have women in leadership in many companies. What is it like to be a leading woman in the private sector, and how do you deal with the hardships you face?

This is the mindset generally in the Middle East, not specific to a country or a company, and this is the society we live in. However, I personally do not perceive anything as an obstacle, which I see as key. We should not focus on the fact that we, as women, are subjected to more obstacles or challenges. We must disassociate from this fact.

I think the biggest challenge is to lead in a time of uncertainties, and how to develop an agile and resilient team. Change can be especially difficult for successful leaders because they are faced with the possibility that things might not work out.

More than ever, in this dynamic world, we need leaders with the ability to recognize the fears and risks and how we can still deliver on our goals and be successful. Female leaders are relatively more reflective and collaborative in their decision-making process, and this means that it will be easier for them to adopt a positivethinking leadership style.

What is Asiacell doing to empower and support women?

At Asiacell, women are always encouraged to take leadership positions. Asiacell focuses on objectives and deliverables, regardless of gender. As a result, everyone gets equal opportunities for growing, learning, and training.

I have been truly fortunate to see a group of aspiring leaders. Asiacell's leadership built a set of core values around taking care of its people. Whether from a safety perspective, where we ensure everyone is working in a healthy, safe working environment or preparing individuals to navigate their career paths. Ultimately, it is easy to create core values and stick them on walls.

But it does not mean that it will be embodied throughout the entire organization. It takes time to build this culture, and I believe that culture has been embedded in Asiacell for some time now.

What main pillars does Asiacell focus on to build this inclusive, healthy work environment?

At Asiacell, we set goals, and we evaluate performances accordingly. We avoid evaluation based on any intangible things. This method eliminates any other factor that will impact one's growth or promotion. We hire for merit and intellectual diversity —we do not overemphasize culture, gender, or religious fit. Asiacell also encourages input at all levels of the organization; everyone in the company has a voice, and their voice matters. We learned that it is not enough to invite someone into your business.

66

During my journey, I worked in different fields in Asiacell, including business design and various areas of marketing. I learned a lot from my colleagues, managers, partners and from the many training sessions held at Asiacell.

They need a seat at the table and be active participants in the conversation. Leadership sets this tone. Asiacell team leaders are well versed in the philosophy of inclusion to understand its best practices and implement them properly.

Throughout your experience in the private sector, how do you evaluate the transition in the Iraqi market, are the culture and the ecosystem more inclusive?

I believe that women in the Middle East can contribute positively to country reforms and use their capacities in their professional careers to further excel in society at large and be agents of change. When I started working in the private sector, it was a different work environment for women. Being a working woman in itself was a challenge. For example, if you were a mother, you were not expected to work but stay home to care of your child.

While currently, we can see more participation of women in the labor force. Women are working in all different sectors and are in leading positions and can stay late or work multiple shifts. Asiacell, for example, invested in the role of women in economic and social development. To do more, I believe promoting equality in education would play a pivotal role in bridging the gender gap between men and women, as would advocating for women's rights so more women can pave the way for a successful future in Iraq. This can be achieved through the support of initiatives that seek primarily to improve women's social and legal rights in Iraq, which is something I am glad Asiacell is doing too.

What is the responsibility we have to take, as women, to lead this transformation in the ecosystem forward?

The most important thing women can do is keep on learning and growing to earn their place in any organization. They should constantly challenge the barriers and break the glass ceilings. Women leaders should lead by example and support the women around them. For instance, in my role, it is my responsibility to mentor some women employees to help them handle work and life balance and set their priorities. My door is always open for them.

Women in leading roles must share their experiences and guide others to overcome the challenges. It is not easy, simply because our culture demands women to be at home more than men. Hence, women have more responsibilities at home, and it is pretty tricky to manage and create a balance between work and family.

Asiacell has been a significant player in the ecosystem and a supporter of youth employment and the entrepreneurial scene. Why is this a core value of the company?

Asiacell focuses on creating more employment opportunities for the local community in general. Our strategy is localization, training, developing the local human capacity, and attracting and developing the youth segment of our organization and the ecosystem. We are a technology company; we always need new blood to understand and keep up with the rapidly evolving technology and digital transformation. We partner with different local and international entities and support programs that empower the youth. Our partnership with United Nations Development Programme (UNDP) in Iraq, for example, has combated unemployment among the youth and made it easier to find suitable jobs. Our collaboration with KAPITA, The Station, and Orange Corners, among others, has been supporting the entrepreneurial scene for years now.

66

The most important thing women can do is keep on learning and growing to earn their place in any organization. They should constantly challenge the barriers and break the glass ceilings.

Can we know more about Asiacell's current projects and initiatives in the ecosystem?

We are pleased to lead the entrepreneurship model in Iraq. We have been implementing various programs for many years now. We have worked with many international programs with the Netherlands Government, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), the International Organization of Migration (IOM), and recently with the United Nations Development Programme (UNDP). We also collaborated with other substantial organizations and firms in Iraq, especially with KAPITA, which we believe in their capabilities as a youth entrepreneurship enabler in Iraq. In addition, we supported Qaf Media Lab in their Business Shortcut program in Mosul and had other collaborations with the Station, Five One Lab, and other incubators.

We focus on youth, and we believe in the youth's capabilities to improve the economy of Iraq. Enabling entrepreneurship is a part of Asiacell's strategy.

Annually, we have a program to develop the entrepreneurship and the startup scene. We have more than 200 successful businesses running in the market out of the thousands that we have already mentored and gone through our programs.

Furthermore, we are partners with many youth domains, like the IQESF (Iraqi Esports Federation). We are helping them to build up their capabilities to be able to compete globally. In addition, we have many internship programs with universities. Each summer, around 1000 students get the chance to receive courses and real-life training through our internship programs. We also try to acquire any talent that we see through our internships.

To make things easier, Asiacell has launched ASAS, which is a platform under which the youth can find all the local and international programs and initiatives we are offering, sponsoring, or supporting. They can see what meets their needs best and join. We really want to make a change and offer this generation the opportunities we were not offered ourselves.

Recently Asiacell has launched a digital platform aimed towards youth and the digital transformation of Iraq. Can we know more about this platform, the reason behind this launch, and what you are trying to achieve?

We value differences and celebrate similarities. We connect people with diverse backgrounds and visions across Iraq. After conducting extensive research, we have recognized an excellent potential: the youth want something different,

fully digital, and flexible to match their lifestyle. We wanted to offer new channels for them to be active. Therefore, we came up with a unique brand that fits their needs.

A specific platform we call YOOZ. The bright, happy colors represent the positive energy we see in the Iraqi youth. It shows them that they are the future of this country.

We encourage digital transformation with unique apps and user experience through this platform. For example, youth will have a specific channel for chatting with our agents via WhatsApp through texting, as we are aware that they prefer texting over phone calls. We even try to reach them in universities and other youth gathering areas, integrating with their lifestyle, offering discount cards for places like cafes and gyms.

How is analytics relevant to your career, and why is it a powerful tool to understand your customers?

Not just my career, I believe that the telecommunications industry as a whole is all about analytics. We have to understand our customers, how they perceive our advertisements, when they make an action to purchase, how they experience our services, and how they feel after making a transaction. Analytics is not just about reading numbers while sitting behind the screen.

It is about the relation of internal or external factors to customer behavior. It is also about analyzing the ecosystem around your customer to understand their needs. Analytics plays a critical role in our modern world, not only the numbers but also the insights. Understanding the market and the economy is overly complicated, and it requires having a 360 degree look to evaluate every decision.

The analysis sometimes forecasts the future, which direction one would like to move, and where to invest. Analytics create the foundation to build the right strategy for the company.

How do you think we can further employ analytics in the Iraqi private sector and encourage the youth to acquire those skills?

Primarily, I would start with education. Universities need to open new study majors; many universities are still not providing the required market skills. We should educate our university students and provide them with new domains to employ these skills and add value to the existing companies in the market. We must stop relying on foreign experts only because these skills are not being taught in Iraq. It is just baby steps, but we have to start from somewhere.

At Asiacell, when we bring new calibers, we make sure that a knowledge transfer takes place. However, we need to start with education to expand our pool of calibers. This case is not specific to a particular gender; we lack both men and women with the skills and mindset of analytics. I emphasize that locals are the ones we need to improve and integrate into the market for the thrive of the private sector.

After this long career, how would you describe yourself?

I am industrious, I love a good challenge, and I am incredibly competitive. I want to be known as a woman that will cause a threat to the competition. The sky is the limit for me, and I always strive to improve and learn as much as possible. I am a perfectionist; I want the company I work with to be the best in its domain, our employees to be of the highest caliber, and my work to be of the highest impact.

I keep challenging myself all the time, each goal I achieve is the start of another one, and I do not know where to stop; I am always restless to achieve more.

66

My advice is to simply go ahead and pave your way into the scene. Do not doubt yourself or your abilities. You need to prioritize your education and self-improvement and always keep up with the new developments.

What is your message for women navigating their way into the Iraqi ecosystem?

I think, in Iraq, it is too often that women learn too late in their careers to stand up and speak for themselves. I think that is partially contributed to the culture and the way we have been taught in schools. Hence, it is essential to find both men and women as allies, mentors, and sponsors. Also, focus on the transition points in your careers. For example, if you have kids, you are going to need more support, so having the right network is really critical.

My advice is to simply go ahead and pave your way into the scene. Do not doubt yourself or your abilities. You need to prioritize your education and self-improvement and always keep up with the new developments. You also need to work on creating excellent work and family balance.

Finally, never stop somewhere thinking you have learned it all; it is a constant journey of learning and growing. Iraqi women have always had big names in different sectors and industries, and hopefully, they could continue carrying this torch and driving forward the prosperity of our country.





Interview

Basima Abdulrahman Founder and CEO, KESK

Basima Abdulrahman is the founder and CEO of KESK, an Iraq-based green solutions company that provides green building and design and renewable energy solutions. Basima has a passion for sustainable development and making a positive impact on the environment. She has also been a board member of the World Economic Forum and is the 2021 Cartier Women's Initiative laureate on MENA Region. Basima told the Business LANDSCAPE about her story, navigating through the main obstacles surrounding operating a startup in the green energy sector and securing her six figures seed funding. She also addressed how to raise awareness about the green energy sector and its prospects, the challenges of being a woman entrepreneur and founder of a tech-enabled business, and how to enable more women to enter this domain.

Who is Basima, and what is her story?

I am originally from Kurdistan but was born and raised in Baghdad. I lived in Baghdad until 2006 then moved to Kurdistan, where I finished my bachelor's degree in civil engineering.

Then I worked for a little bit in the public sector before telling myself that this could not be what I wanted to do. I was very young and did not know what else to do. Everybody wanted to work in the public sector; there was no culture of entrepreneurship at that time.

Later, I applied to the Fulbright program and got awarded the scholarship to finish my master's degree abroad. I thought this would be the best way to move forward.

As I was doing my master's in the United States, I was introduced to the concept of green buildings. I am really passionate about the environment, and I am concerned about climate change and mitigating its impact. I knew the green building would be the right career path for me.

I went back to Iraq in early 2015; at the time, the war with ISIS was taking place, and everything was different compared to the time I left. Therefore, I joined the UN, but I continued my passion for green building.

I would not say I was an entrepreneur because, back then, I was not thinking about entrepreneurship in particular, but I wanted to do something in that regard. However, the more I look, the more I see that nobody is doing it, nobody even knew about it, and nobody was considering it.

I went to the States twice and got my training to become an accredited professional by the US Green Building Council in 2016-2017. It was at my own expense to develop in that area. When I came back, I started considering starting a business in the domain of green building myself, and I began by offering my services as an independent consultant. Since no one was doing that, and I was already taking the initiative to do so as a consultant, more people started to hear about the work I was promoting and wanted to be a part of it. So we started forming a small team, and from there, KESK was born.

Can you tell us about KESK? And the solutions you are offering?

KESK started as a green building consulting company. First, we established our headquarters in Erbil, and now we have another headquarters in Baghdad. We have not opened an office yet, but we have a new LLC developed in Baghdad. This is a part of our expansion strategy; when we have a company registered and based in Baghdad, it gives us more access to the rest of the country.

KESK started as a green building consultancy company, but since this concept is not very common in the country yet, it was somewhat confusing to the public. People are mostly acquainted with solar energy; hence, they think our services are limited to those. Therefore, we had to raise a lot of awareness and clarify that green building is an umbrella term that includes water, energy, waste, etc.

KESK is pivoting to be a green solutions company, including green buildings consulting. We also have a branded solar air conditioning entering the market under our name. In addition, we are planning to expand to other solar energy products, like solar street lights and water heaters. We provide smart solar energy products that come with built-in IoT technology and deliver general solar PV development projects. Our services include design, implementation, and after sales.

What is green building in particular, and what types of services fall under this umbrella?

A green building is a building that consumes less energy and water, produces less waste and CO2, and also has a healthy indoor environment.

66

I would not say I was an entrepreneur because, back then, I was not thinking about entrepreneurship in particular, but I wanted to do something in that regard.

A green building should consume a minimum of 40% less energy, 50% less water, and generates 33% less greenhouse gases. It is the way the building is designed to be well insulated at an architectural design level to harvest all the resources in terms of water, sunlight, and other energy sources.

The green spaces and landscapes can include native or adaptive plants that do not need much irrigation outdoors or indoors. The appliances can be more sustainable. For example, instead of using a faucet that uses one gallon of water per minute, it can use half a gallon of water per minute.

A green building designed in Europe is different from one designed in Iraq because we account for summertime; our summers are long and hot. Moreover, if we are designing in Europe, we must account for the harsh winter, especially in the Scandinavian areas of Europe.

We look into all the different details and aspects. Various factors play a significant role in the design of the building. Even the direction of the sun that takes different angles and changes in different seasons is taken into consideration. We compute how much energy the building is consuming during the design stage and how much emissions it is producing to rely on this for the implementation stage.

I would assume that the awareness in Iraq about climate change and the importance of green energy solutions is still limited. With the services you are providing, how are you also trying to raise awareness about the importance of these solutions?

I have personally taken part, and still, take part in a lot of discussions and meetings that are happening. I try to shed light on the importance of sustainability and green solutions. It used to take most of my time, but now, it is tough for me to manage a team, follow up with clients and make sure the projects are going as planned while still doing what I used to do a couple of years ago.

However, I still participate in the conversation as much as possible, especially if it is something that I can do online and I do not have to travel.

I try to be vocal about my message and advocate for green solutions and a sustainable economy. It is not just a matter of trying to mitigate the effects of climate change but also a substantial economic win for our clients and the country.

As a team, we try to understand our clients' needs, we do our homework and let them know what we are addressing to reduce the amount of money and CO2 emissions. Whenever we are developing proposals for clients, there has to be a component that highlights the return on investment, environmental impact, and all other involved aspects, so that the clients have a comprehensive picture of the work.

What are the prominent challenges and obstacles you have encountered in running a company in the green energy field?

I would say that the lack of awareness is the biggest challenge. Many people do not understand what we are going through today regarding the lack of services. We have less than 12 hours of electricity a day coming from the electrical grid, which is a huge issue that is only getting worse. This is not happening in a vacuum or for no reason; it is all happening because we are not developing and building sustainably. We are not considering the expansion of cities and the increase of population in certain areas, and their impact on the grid. Unfortunately, we as a country lack proper studies and assessments in order to address these issues.

There is also the issue of quality control. Many service providers have an inadequate understanding of the services they provide and insufficient quality control on the materials entering the country. At some point, this will reflect negatively on the trust of people in green solutions.

How do you evaluate the current regulations and legal framework in the domain of green energy? How was this reflected in the registration process?

The sector of green energy would have prospered quicker in Iraq if it was well regulated. Some excellent initiatives are running right now, such as the National Initiative by the Central Bank of Iraq, which is providing low-interest financing for solar energy systems. However, I am afraid that these initiatives do not address the people they intend to serve very well.

We have contacted many banks, and we realized that they do not want to spend their time and go through the paperwork to finance a project starting from \$10,000. They perceive that as a waste of time. They can only see value in bigger projects that might cost \$100,000 and above.

Yet, the ecosystem is not that evolved in this domain, and supporting smaller projects is essential to drive growth. Therefore, these finer details need to be well addressed among different institutions, the government, the Central Bank, and other key players. We think it is a learning process for everyone involved, and it is good that we have started to develop this sector. The only way to go from here is up.

66

I always strive to become better at leading the business and the team. I believe that a good leader aligns the team with the vision and makes sure that everyone is content at the company to drive the success of the business.

Regarding the registration process, we have faced some challenges in Erbil because the registrar does not identify the green building field. Hence, we had to register the company for services and consulting in sustainable and environmentally friendly buildings.

We had to come up with a long description because we were not allowed to use a concept like green building or its Arabic and Kurdish counterparts. So we had to break it down into simple and clear wording.

Updating the regulations and procedures to be more inclusive of the new emerging sectors would positively reflect on their growth. On the upside, there were no other obstacles to registering the company, and the rest went smoothly.

How was KESK's journey to securing investments? And how do you perceive the access to finance in the ecosystem?

In the very beginning, I put in my own capital and bootstrapped on that for two years. We developed small projects for good customers, which helped us build a good track record for a startup. From there on, we started to explore other financing options.

There were some financing opportunities coming out by different entities, which had some sort

of fund for small and medium-sized enterprises (SMEs). But, there is a common misconception to view SMEs and startups as the same thing; we try to educate financing entities about the differences between the two.

For example, a startup does not have an asset of value that could be used as collateral for some financial support. There was a bit of struggle for us as a startup as we tried to obtain several financing opportunities that catered to SMEs. When I say SMEs, I am talking about the level of big factories and operations that are way larger than what a startup is.

It was challenging to convey to these financing entities that we have certain limitations. We had a lot of discussions in that regard. A lot of these entities appreciated the feedback and learned that they might need to create different forms of support that served startups.

As for us, we tried different fronts to get some financial support and expand our operations. At some point, we need to be a bit quicker and bolder to expand. This requires some capital, and we need this capital to come from certain entities.

We managed to secure some funds from Five-One Labs as a part of their acceleration and growth funding program. We also got the 2021 Cartier Women's Initiative award last year on the Middle East and North Africa region. Then, we received a pre-seed investment from Euphrates Advisors. 2021 was a really good year for us in terms of access to different financing opportunities.

How did the Cartier Women's Initiative empower you personally and professionally? And what value did it add to your business?

Cartier Women's Initiative is a great experience that is still ongoing. Part of the program is that we receive executive training by INSEAD, a business school with campuses in France, Singapore, Abu Dhabi, and San Francisco. They did not just provide us with a financial award. The capital was just a component among many other

services. Before receiving the award, there was a lot of due diligence, meetings, and discussions. After we had been selected among the top three candidates for each region, we were put through a training process, which enabled us to connect with experts from different fields.

After we received the award, we went through different training sessions to develop our personal skills as leaders of these companies. It was an enriching experience in terms of the volume of information and the quality of training we received. It helped me shape a lot of the documentation; my financial documents, pitch deck, financial models, marketing strategies, and sales strategies.

Aside from all of that, it was helpful for me personally as I took part in a lot of training catered towards female entrepreneurs and the challenges we face on a daily basis.

What are the challenges that you face as a woman entrepreneur and founder?

I would say that there are differentiating aspects to being a woman leader. I always strive to become better at leading the business and the team. I believe that a good leader aligns the team with the vision and makes sure that everyone is content at the company to drive the success of the business.

This is how I look at it, and this is how I feel about my business. The company is like my family, and I dive into what happens internally. I do a lot of business development, and I deal with many things outside of the company. However, what keeps me up at night is what is happening inside the company. I often try not to get too emotionally involved, but it is challenging, as a woman, not to get emotionally involved in the way I run the business and the team. I am very invested in how happy and comfortable the team is and how their lives outside of work are taken care of. If I am not pleased with these aspects, it makes me less productive than I should be. Therefore, I need to find a balance, so both the team and the company are doing well.

I seek a lot of guidance and support to ensure that I am doing my best and constantly developing my leadership skills.

Personally, I think it is not very common to see women entrepreneurs in our society. Even when there are women entrepreneurs in different sectors, they are less likely to work in techenabled businesses or green energy building, and this case is global. Still, it is more pronounced in the MENA region.

How do you think we can empower women to break the glass ceiling and take leadership roles in tech-enabled businesses?

I have discussed this with some women who graduated from engineering schools. The problem that I found is that they, as women, do not feel comfortable pursuing such career paths because they feel that it is challenging. Although around 50% of graduates of those fields are women, statistically, they have higher grades than their peers. Unfortunately, they settle for office jobs in management, human resources, finance, or similar professions. Another reason for this issue is that many business owners believe that men can do a better job in these fields than their women counterparts.

So they would rather hire a man to fill the position than a woman. In order to bridge this gap, we need both women and business owners to take responsibility for this. Women need to start to get into those fields; if they feel passionate about them, they need to step up their game and overcome the challenges along the way. While business owners need to grant women equal opportunities at work, provide them a chance to show their potential, encourage them, and give them access to resources.

Another major issue is the educational system. Our education system is grades-oriented and does not consider people's passions or talents. This leads many graduates to pursue career paths where they have no interest and feel less enthusiastic about joining the workforce.

Did you face any gender-specific biases during your work, whether during your operations or when raising funds?

I would not say that I experienced any discrimination. However, because it was uncommon for women to work in this sector, I had to work harder and needed to be very well equipped before getting into any discussion, whether during the registration process or while pursuing a client or any other type of work that I was conducting as a founder.

Some people would have a prejudice, thinking that I might not be able to do this job as required. Nevertheless, once we have a meeting and I am able to present them with all the needed information, numbers, and technical know-how, then I can feel that those prejudices are fading away. It becomes a normal conversation between two people on equal footing. I know my business very well inside out. I have more information than whomever I am talking to about our services and operations. Being qualified and prepared is key to shattering those prejudices against women in tech-enabled businesses.

Is it a challenge to find the human capital and skills in your domain of work?

Yes, definitely. Being a startup in itself is not conventional. So we cannot settle for traditional skills. We have a small team, so it must be very strong and well-skilled. Because we need to make sure that we are cutting off operational costs while maintaining maximum productivity and

efficiency. It is not easy finding the right skills for our startup, given the fact we are a tech-enabled startup operating in the field of green energy, and our services are related to engineering.

It is also very high-tech and very sensitive work, whether during the pre-design phase, design, installation, or even after sales. Thus, it is a challenge that we face to build and grow our team, so we try to find the right people and build up their capacity and skills to help us expand our operations all over the country.

How do you think we can equip the human capital with better skills that match the requirements of the modern job market?

I believe we can address this issue by creating very well-structured internship programs to develop the soft skills of the fresh graduates and also provide them with good work experience.

Moreover, educational institutions need to incorporate those internship programs for students in diverse fields to help them gain different skill sets. In addition to developing the current curricula to respond to the modern-day job requirements. Private sector companies, large corporations, and startups could be great options for those students, who are the next workforce, to learn and broaden their perspectives.

What is next for KESK? What is the future vision of your company?

We have already taken the first step and registered the company in Baghdad. The next step is to open an office there and then expand our operations to all of Iraq and extend our services to other innovative solar energy products.

We also have more innovative solutions coming up that we are excited about. Our vision is to be futuristic, sustainable, and relevant to the everchanging scene.

66

I encourage people who might be working in different sectors and fresh graduates interested in the environmental field not to shy away from what they are passionate about and believe in.

What is your advice for those interested in working in the green energy sector?

As a country and as a whole region, we are making some initiatives towards the environmental sector, humble initiatives but good ones. It is an excellent first step that discussions on sustainable development and solar energy production are taking place.

The impact of climate change we are facing today will only exacerbate. I encourage people who might be working in different sectors and fresh graduates interested in the environmental field not to shy away from what they are passionate about and believe in.

Even if the job market does not provide many opportunities for them to pursue a career where they can lead a green energy business and positively impact society, they can still navigate this challenging scene and create their own opportunities.

In addition, intrapreneurship is another path that those people can take to mitigate the negative impact on the environment, which is being a part of an organization, whether public or private, then developing initiatives that could somehow steer that organization to be more environmentally aware and have a positive impact integrated into their operations and activities.



















Women from the Iraqi Ecosystem



The Iraqi business landscape is young and recovering from decades of instability and economic inconsistency. To revive it and push it forward, all of its gears have to be activated. An integral part of that landscape is women. They are an important key to unlocking the full potential of the Iraqi ecosystem. Business LANDSCAPE, as part of its efforts to shine the necessary light on women and their inspiring journeys in Iraq, is presenting a series of profiles of women whose achievements made them stand out. Some success stories, amongst the many women's success stories, are presented here in their heroes' own words.

Noor Hashim

Founder and CEO, Hili

My name is Noor Hashim, and I am a political science graduate with a passion for art, handicrafts, and design. I am a businesswoman invested in empowering culture, women, and entrepreneurship. In 2017, I managed to turn my dream into reality, and my own brand, Hili, came to light.

Hili, the Sumerian word for love, is a local Iraqi brand of authentic handmade products inspired by the Mesopotamian culture and heritage. Hili's mission is to spread awareness and celebrate Mesopotamian Civilization through timeless designs, empower artists, create employment opportunities, and support women to invest their artistic skills towards building their future. Iraq is gifted with a lot of skilled artisans. Hili brings an array of traditional handmade crafts designed by regional artisans and craftsmen from across the country.

0000

Hili has 25 - 30 freelance workers and artisans from different backgrounds and various governorates in Iraq who work on various lines of products. We also have staff members who work as Hili showroom runners and project coordinators. Hili specializes in handcrafted products, such as jewelry, souvenirs, home decor, and other ornaments, and has several product lines like Khoos products, ceramics, pottery, miniature statues, rugs, organic soap, and others.

Hili has been present at the Iraqi Duty-Free for the past three years, providing a wide range of products that reflect the rich heritage and culture of the country, promoting tourism. Recently, Hili started a strategic partnership with Babylon Mall in Baghdad to invest in the Al Mutanabi Street section of the Bazaar floor for a percentage of the sales in return.

Hili is also working with the International Organization for Migration (IOM) to develop a national product and support a group of marginalized women and workers. This project involves producing a ton of Amber rice and packaging a ton of Iraqi tea to sell them at certain sale points.

In addition, Hili has collaborated with an Iraqi jewelry designer, Hajer Ghani, the daughter of renowned artist Mohamed Ghani Hikmat. As a result, Ms. Ghani has created and produced her jewelry collection with the help of a group of widowed women, and the products will be available to purchase at the Iraqi Duty Free.

Moreover, Hili worked with several nongovernment organizations to produce different lines of products. For example, Hili worked with IOM to manufacture a line of wooden toys and the United Nations Development Programme Accelerator Lab to create a collection of Eco Bags.

Hili has also taken part in Spotlight Iraq, a project of the Goethe Institut Irak that supports cultural projects through funding and capacity building and development, in addition to networking opportunities with professionals in that domain; with this support, we produced our line, Samawah Rugs.

Through the years and during the previously mentioned projects, Hili encountered many challenges, including funding, market prices, competition with imported goods, and the lack of awareness. Hili has been able to support many women in the ecosystem by providing them with employment opportunities and the potential to capitalize on their skills and give them a platform to showcase their artistry.



Shumoos Ghanim

Founder, Holiveg Vocational Guidance and Counseling Manager - World University Services of Canada, Iraq

My name is Shumoos Ghanim. I have a master's degree in biotechnology and several years of experience with local and international NGOs. I work as a vocational guidance and counseling manager at World University Services of Canada, Iraq.

I have designed and developed the first vocational guidance and counseling (VG&C) approach that has been adopted by the Iraqi Ministry of Labor and Social Affairs as a key service in the vocational training centers (VTCs) in many governorates across Iraq. In addition, I provide career counseling services to young Iraqis regarding their career path planning.

Moreover, I am the co-founder of Holiveg, a startup that provides vegan, healthy, organic, eco-friendly, and local products to Iraqi customers who seek a healthy lifestyle.

When I wanted to start planning my business, it was very hard in the beginning as a woman to communicate and engage with local suppliers. I always needed the presence of a man to support me in this journey. Which I believe is a great challenge to many women entrepreneurs that we face when launching our businesses.

XXXXXXXXXXXXXXXXXX



Thus, it is important for women entrepreneurs to surround themselves with a good support system throughout their journey. It might sound cliché, but it is very true that one of the main challenges that we face as women in Iraq is the underestimation of our capabilities and potential. This limits our opportunities in access to employment and also means we need to work even harder to prove ourselves in the workplace.

I have once come close to not getting a job because one of the hiring committee members thought that I did not have it in me to handle the job. However, the rest of the committee gave me a chance to showcase my work potential which blossomed into many achievements. I believe this is a major challenge for many women in all different sectors in Iraq.

Through Iraqi Women in Business, I tried to provide free counseling services for women who feel lost or trapped in their careers or encounter economic/social challenges that prevent them from taking a step forward in their career path.

It is critical for women to support other women in order for our economic landscape to evolve and flourish. I also provided technical support for my female colleagues at work and motivate them to take ambitious steps to grow in their roles further and advance their careers.

day____

Maryam Allami

Project Advisor, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

My name is Maryam Allami. I am a project management professional and business development consultant known in the community for my work supporting the Iraqi startup landscape. I am currently employed as a project Advisor for the Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH (GIZ). In 2021, I served as a Business Development Coach in a UNITAR-funded program, volunteering to support women entrepreneurs in Iraq, Afghanistan, and Africa. Before returning to Iraq in 2017, I worked in an international position focusing on global business and financial markets.

In addition to my work, I am now pursuing an MBA at Heriot-Watt University, focusing on strategy. Since returning to Iraq, I have been monitoring and supporting the Iraqi entrepreneurial ecosystem through various approaches and mechanisms. Consequently, contributing to the collective efforts to improve the Iraqi economy, reduce the unemployment rate, and revitalize the private sector.

As a woman, I faced many challenges related to gender prejudice, which made working in Iraq an arduous endeavor that required additional hard work to disprove these assumptions. However, it also opened my eyes to the various challenges women encounter and how I can advocate for them.

I have strived to include women in my work by supporting gender streaming and developing specific programs that incorporate a gender perspective. Hence, highlighting women's success stories and understanding their challenges to better address the needs of women in business.

As part of my efforts to enable and empower women, I have also joined a global team that has helped create a handbook on accelerating women-led businesses. In essence, this handbook can serve as a reference for applying the best international practices to ease the way for women to grow their businesses and navigate their way into the business landscape.

Despite the challenges we face as women in our daily lives, starting with movement limitations, preconceived perceptions, social pressure, and many other issues. We need to understand that our future and the future of our daughters lie within our hands, and only we can write a better narrative for a more inclusive ecosystem.

Christine van den Toorn

Founder and President of the Iraq Fund for Higher Education (IFHE) Founder of Baghdad Business School

My name is Christine van den Toorn. I am the founder and president of the Iraq Fund for Higher Education (IFHE), a nonprofit foundation dedicated to creating new education and employment opportunities for Iraqi youth in Iraq and abroad. Several Iraqi colleagues and I have started our flagship project, Baghdad Business School (BBS), in October 2020.

BBS is a one-year program that prepares Iraqi university graduates for their careers and lives by teaching them essential English language and professional and business skills. Our firstclass graduated last December 2021, and are all working in various fields - finance, HR, design, IT - in Iraqi startups, SMEs, and their own businesses. Our second cohort is in their second semester in Professional English and taking training in Microsoft Office and Career Services.

BBS aims to educate and empower all Iraqi youth. However, we pay specific attention to recruiting and admitting young women-around 40% of our first pilot class and 50% of our current second cohort is female. During the program, we prepare them to deal with and overcome the many

xxxxxxxxxxxxxxxxxxxxxxxxxxxxxx



challenges and obstacles they face once in the workplace so that they can succeed. In addition, we try to prepare our male students to be good co-workers to their future female colleagues.

In BBS classes, participation is encouraged to build confidence and skills in our female students, as well as teamwork and to foster healthy professional engagement among all students. In addition, nearly half of our instructors, guest lecturers, and mentors are women who can serve as role models, helping our students navigate the ecosystem.

This year, through a cooperation with KAPITA and GIZ's Strengthening Participation of Women project, we are holding a monthly series of workshops, training, courses with gender experts and accomplished women professionals in Iraq and the region.

The cooperation aims to further equip our students for the workplace, such as dealing with harassment and other inequities and deficiencies like unequal pay, resources, and opportunities. In addition, one thing I learned while establishing BBS was that such endeavors need a strong network of professionals, hence, we will also establish a network of mid-and upper-level career women to propel and encourage younger Iraqi women and empower them to find their way to success.

Ghina Taha

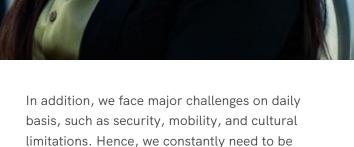
Acting HR Manager/ HR Operations Specialist, General Electric

My mother still reminds me of things I used to say when I was a little girl, things that relate to independence in a way or another. I always used to say, "Mom! I cannot wait to graduate, work and receive my first salary!". Little did I know back then that I would start work, literally, the day after my final exam in my senior year in college. I graduated from the college of linguistics, the French language department, and immediately started my career in Human Resources.

I believe women in action (that's what I like to call working women) are under certain expectations from society and culture. We are supposed to juggle multiple props that keep increasing over time. In today's world, women are as responsible as men are when it comes to providing for their families and supporting their needs. Also, we have other responsibilities at home, some with children, many of us wear different hats on the same day.

When COVID-19 pandemic hit, most companies transitioned to work remotely from home, the whole world witnessed what it means to be a working woman.

<



However, Iraqi women in action are driven by ambition and resilience. They have always navigated their way through every challenge to participate actively in the ecosystem regardless of the countless barriers.

mindful of our safety while taking care of others.

It has been a personal responsibility I am holding myself accountable for through my position is to educate, advise and empower women joining work or starting in a new place. I always encourage women to raise their voices and be vocal about how they feel to someone they trust or through designated channels of reporting at work when they are experiencing challenges or any type of discomfort that makes their workplace difficult to grow and prosper in.

It is our responsibility to address those issues to develop feasible solutions to create a more inclusive and equitable workplace and society.

W.IPTT.



Safa Fadhil Jafar

Head of Exploration, UNDP Accelerator Labs

Four years ago, Luvvie Ajayi Jones reflected that one way to leave the world a better place is to "get comfortable with being uncomfortable." These words have resonated with me ever since as an approach for women to thrive, own their potential, and induce change in society. Getting comfortable with being uncomfortable does not merely mean getting out of our current comfort zone only, but continuously doing so. We live in a society with many social and cultural limitations. Hence, our comfort zones are already pre-set for us. Most of the time, leaving these zones is an overwhelming experience that can sometimes be scary. We need to get comfortable with crossing lines and taking risks to overcome these issues. That is how we can create a rumble that shakes the societal barriers, causing the status quo to crumble down.

I have an oxymoron when it comes to continuously investing in my learning journey, which can seem, and is at times, uncomfortable. However, it is one of the most fulfilling decisions, enabling me to reshape my personality.

At the age of 17, I decided to venture into uncertainty and partake in breaking the boundaries set for women. I moved around the world, lived in three different cities, and studied various topics ranging from business and finance, economic development, innovation, international relations, and public policy.

Capitalizing on my potential is only the starting point, then I put this knowledge to the test by taking on challenging roles. By the age of 25, I was the youngest and only female board member at one of Iraq's biggest publicly listed companies, Baghdad Soft Drinks, Pepsi Co. Later, I transitioned to being an Assistant to the President of Iraq. The challenges I faced in these roles sculpted my personality and broke the "risk-averse" mentality I had. Currently, I am diving into another challenging role as the Head of Exploration at UNDP-Accelerator Lab in Iraq to take a part in supporting fellow women in the ecosystem.

Getting along with being uncomfortable is demanding; it requires persistence, courage, patience, and the ability to endure challenges. Nevertheless, once we achieve that transformation, we can empower ourselves as women to induce structural changes in our society and leave the world a better place for all.

It is worth mentioning that this piece is a brief manifestation of my own journey. Many courageous Iraqi women have found different paths to get uncomfortable and change the status quo. I give my utmost respect to all our approaches and efforts.



Safwa Salim

Research Associate, KAPITA Business Hub Executive Editor, Business LANDSCAPE

I am Safwa Salim, a research associate at KAPITA Business Hub, a private sector company that aims to empower small and medium-sized enterprises (SMEs) through investment, research, incubation, acceleration, and market development program.

I am also the executive editor of the Business LANDSCAPE magazine, a quarterly publication that aims to shed light on the Iraqi private sector, its challenges, developments, investments, and the entrepreneurial scene and serves as a platform for the Iraqi ecosystem. Like many students graduating high school in Iraq, my supposed career path was determined by the grades-based education system coupled with the social standards that glorify working in the medical field and view the public sector as the main driver for professional stability.

I was enrolled in the college of dentistry before I made my decision to drop out and follow a path that I was passionate about. After an arduous process, I started pursuing a main major degree in Business Management abroad, where I obtained a merit scholarship in Istanbul and graduated with high honors. During that, I was also able to pursue a minor in Entrepreneurship in Lille, France. However, as a Middle Eastern

woman, living abroad and venturing into those fields were not considered very suitable and mostly was frowned upon.

I believe that the challenges women face today stem from a lot of societal boundaries and rigid, outdated structures that we are deemed to abide by. We are often set to follow certain paths and achieve goals that are expected of us, and live up to someone else's idea of success.

It is on rare occasions that we are encouraged to navigate our own paths and explore our options. Our futures are often tied to finding career paths that do not steer us far off our comfort zones and that are more likely to be stable. It is our responsibility to push those boundaries, mitigate those challenges, and lift those external pressures. Thus women can write their own success stories in their chosen paths.

Through working in research, a field that is still untapped in Iraq, I am striving to comprehensively understand and analyze the Iraqi ecosystem, its private sector, market, and entrepreneurial scene and draw on data-driven findings and conclusions that will lay the foundation for its development and prosperity. In addition to bridging the existing gaps, and identifying opportunities where we can empower and support more youth and women to delve into this scene and take part in its growth.

Ranya Sabah Bakr

Country Manager, Viamo

My name is Ranya Sabah Bakr. I am the Country Manager of Viamo Iraq and a Research Fellow of the Institute of Regional and International Studies (IRIS) at the American University of Iraq, Sulaimani (AUIS).

I am an Iraqi entrepreneurship and innovation professional, holding a master of science in Innovation Management and Entrepreneurship from Bournemouth University in the United Kingdom as a Chevening Alumna, and a bachelor's degree in Architectural Engineering from Al-Nahrain University in Baghdad.

Prior to that, I worked for the Deutsche Gesellschaft für Internationale Zusammenarbeit GIZ since 2018 for both Strengthening the Participation of Women in the Rehabilitation and Peace Process Project in Iraq as an Advisor for Entrepreneurial and Economic Empowerment and the Private Sector Development program as a Startup Promotion and Policy Development Advisor where I co-led a nationwide startups competition named INTILAQ.

Additionally, upon my graduation in 2017, I co-founded a co-working space for architects in Baghdad called STOREY. I was also a Stakeholder Advisor and a management team member of the Innovation for Development project by UNDP Iraq.

I am a strong advocate for international collaboration and exposure, which helped me participate as a speaker for the Global Entrepreneurship Week in Iraq and the United Kingdom.

In addition, I was the only woman participant from Iraq in the first cohort of UNLEASH in Denmark where my team won the bronze award in the category of Urban Sustainability. Moreover, I was part of the first group of fellows to participate in the United Nations Institute for Training and Research's Entrepreneurship program in Japan. I later became a trainer for the same program the following year. Having said that, taking on strenuous tasks, shifting careers from my primary degree, and challenging social norms was not always smooth sailing. However, the key to tackling these challenges lies in differentiating between internal motivation and external pressure.

Most women (myself included) face internal challenges such as doubt, guilt, and social anxiety that naturally come with high ambition more than external ones such as social bias. Therefore, I strongly believe in the power of mental health in helping us all to overcome the challenges of work and life.

Lastly, as a believer in Human-Centered Design, and as a woman, we are blessed with the gift of empathy, for that, it is crucial for me to empower and support other women in my daily practices, from purchasing my goods from women-led businesses to building a genuine connection with women in leadership positions, supporting women in the ecosystem has become a habit and a ritual for me in my job and daily life, hoping to see more women breaking their internal and external barriers and benefit the 'landscape' through their offering.

KAPITA, in partnership with the National Bank of Iraq, was awarded 1€ million euros as part of the Orange Corners Innovation Fund, an initiative by the Ministry of Foreign Affairs of the Kingdom of Netherlands.

क्त

210

11

20

April 2022/Issue 6

BUSINESS LANDSCAPE

Business LANDSCAPE is a quarterly published magazine that covers a wide range of topics regarding the private sector of Iraq.