



MAKERS

of Baghdad



صُنَاعُ بَغْدَاد

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Makers of Baghdad
Slogan



Makers of Baghdad
Values

CREATIVITY, Entrepreneurial,
Environmental solutions,
Effectiveness, **Cooperation,**
Fostering Opportunities,
DEVELOPING, Activeness,
Improving Skills, Sharing Experience.

Makers of Baghdad

About

is a dynamic innovation hub dedicated to empower Iraqi entrepreneurs and innovators. Through a blend of cutting-edge training programs, collaborative workspaces, and startup incubation, we are transforming ideas into impactful businesses. Our mission is to bridge the skills gap, provide mentorship, and create job opportunities in Iraq's growing digital economy, all while fostering a community of creators, thinkers, and doers. Since 2017, Makers of Baghdad has been a driving force for positive change, particularly in the lives of young people eager to contribute to Iraq's future.

Foster Iraq's Entrepreneurial Ecosystem

We aim to create a supportive environment for Iraqi entrepreneurs by offering access to resources, knowledge, and mentorship.

Create Jobs for Youth in The Digital Sector

Through training and capacity building, we focus on upskilling Iraqi youth to meet market demand and secure jobs in the growing digital economy.

Promote Local Production

We encourage and facilitate the production of goods and services within Iraq by providing the tools and skills to design, develop, and manufacture locally.

Entrepreneurship Programs

We offer startup incubation programs that provide mentorship, access to finance, matching with investors, and grant opportunities to help entrepreneurs turn their ideas into successful ventures.

State-of-the-Art Co-Working Space

Our affordable co-working space provides more than just a place to work; it fosters collaboration and innovation by offering mentorship and a supportive environment for our startup community.

Job Readiness Programs

Focused on equipping university graduates with the skills in demand in today's job market, these programs cover a wide range of topics including graphic design, software development, PLC programming, digital marketing, and soft skills development. We also help match graduates with potential employers to secure job placements.

American Space

Sponsored by the U.S. Embassy in Baghdad, the American Space promotes innovation and entrepreneurship through various programs designed to inspire and support young Iraqi entrepreneurs and innovators.

Market Study and Research

Makers of Baghdad assists organizations and private sector companies in conducting market studies. This includes significant research projects like the FinTech in Iraq study, Ed-Tech sector Mapping, Deep Dive Into Food Sector, and various other market studies that help inform business decisions and policy development.





Makers of Baghdad and ITC Collaboration

Makers of Baghdad and ITC Collaboration

Makers of Baghdad and the International Trade Centre (ITC), under the EU-funded SAAVI Project, have achieved a significant milestone by formalizing their partnership to support startups in Iraq's agricultural and food sectors.

The partnership underscores ITC's trust in local expertise and highlights the potential of Iraqi institutions to contribute to the development of sustainable entrepreneurship.

Speaking about the collaboration, Hanaa Al Hasan, Economic Development Specialist at ITC, remarked,

"This partnership reflects our shared commitment to empowering Iraq's entrepreneurial ecosystem by fostering innovation and collaboration within key sectors like agribusiness."

Through this agreement, Makers of Baghdad played a pivotal role in implementing capacity-building projects that bridge the gap between international standards and local market realities. The Wifra Program, delivered under this partnership, was designed to enhance the skills of startups and small businesses in the agribusiness sector. The collaboration also extended ITC's global expertise and resources to Iraqi entrepreneurs, enabling them to adopt sustainable practices, improve market readiness, and tap into new opportunities.

"This partnership is a celebration of collaboration and shared vision,"

*noted Ali Taher,
Director of Makers of Baghdad.*

"It signifies a shift towards recognizing the potential of Iraqi organizations to contribute meaningfully to economic development."

The agreement also introduced a new model of cooperation, where local entities like Makers of Baghdad took the lead in implementing ITC-backed programs, leveraging their on-the-ground expertise. This approach not only empowered local teams but also showcased how international organizations and local institutions can join forces to drive impactful change.

As the collaboration between Makers of Baghdad and ITC continues, it paves the way for further initiatives that promote innovation, sustainability, and economic growth in Iraq. This partnership not only highlights the potential of local organizations to lead impactful programs but also reinforces Iraq's role in contributing to regional and global entrepreneurial ecosystems.



الهيئة العامة للغذاء والدواء
Ministry of Health
الهيئة العامة للغذاء والدواء
Ministry of Health

انقرض لك تملك مؤسسة صغيرة توظف أربعة أشخاص اثنان منهم بدوام كامل واثنان بدوام جزئي باستثناء أحد العاملين بدوام كامل الذي غالبا يصل متأخرا. ويطلب أيام إجازات إضافية الموظفين الآخرين.

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وابدي رحب
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وفرة

Programs

Wifra Program

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Wifra Program

Empowering Agribusiness and Driving Innovation in Iraq

Makers of Baghdad launched the Wifra Program to empower agribusinesses and drive innovation in Iraq's food sector. Implemented in partnership with the International Trade Center (ITC) SAVI Project and funded by the European Union, Wifra aimed to provide targeted training, foster collaboration, and address key challenges in this vital sector. The program, with 22 participants, 10 of whom were women, focused on existing agribusiness owners seeking to enhance their operations. It combined intensive training sessions with dynamic discussion panels to create a comprehensive platform for growth and development.

Addressing Market Needs

Agribusiness is a cornerstone of Iraq's economy, yet the sector faces challenges such as outdated practices, limited market linkages, and inadequate access to resources. Recognizing these obstacles, Wifra was designed to provide targeted training, capacity building, and networking opportunities, fostering innovation and resilience among youth entrepreneurs.

"Through Wifra, we wanted to bring people together to build a strong agribusiness community,"

Shares Mina Talib,
Project Coordinator
at Makers of Baghdad.

"From farmers to food producers to retailers, our goal was to create a space where everyone in the value chain could collaborate and support one another."

Practical Training for Real Impact

The program provided eight specialized training sessions covering essential topics such as:

- Business Model Canvas
- Market Research
- Marketing and Sales
- Financial Management
- Procurement Management
- Grant Management
- Presentation Skills

These sessions enabled participants to refine their marketing strategies, improve product packaging, and optimize their financial

management, resulting in increased sales and more sustainable businesses.

One notable success story is Fatima, owner of Twinkle Cake Shop, who used the skills gained

from Wifra to expand her market reach. She successfully organized catering for five sessions during the Global Entrepreneurship Week at Makers of Baghdad, transitioning her business to serve both individual consumers and corporate clients.

Following the training, participants presented their projects for evaluation, and **10 winning projects** were selected to receive:

- Formal business registration.
- Free workspace at Makers of Baghdad.
- A tailored marketing campaign to expand their reach.



Top 10 Participants



DAHAB
For Natural Care

Dhahab

By: Saja Hussein Abbas

Offers 100% natural skincare products, including soaps and exfoliants. Dhahab uses raw, chemical-free materials to address issues like acne and pigmentation, providing effective solutions for healthier, glowing skin.



Alnawaeir Mushrooms

By: Ali Dawood Salem

Grows high-quality, organic mushrooms to meet increasing local demand. Mushroom Noria focuses on sustainability while empowering women in agriculture with consistent employment opportunities.

Top 10 Participants



BAHARCHI

Baharchi

By: Sarah Mohammed

Produces and packages natural, chemical-free spices and custom blends. Baharchi focuses on delivering clean, flavorful seasonings to elevate meals while maintaining high-quality standards for health-conscious customers.



WARAQA

Waraqa Plants

By: Mays Majid

Creates decorative terrariums featuring miniature self-sustaining ecosystems in glass containers. Waraqa Plants combines art and nature to provide unique, eco-friendly designs for indoor spaces.

Top 10 Participants



EDENIR

Edinere

By: Ali Ihsan Aziz

Creates organic, cold-pressed hair oils using locally grown medicinal plants. Oil of Life promotes sustainable beauty by offering chemical-free products tailored for scalp health and nourishment.



Bun Al-Mhmas

By: Omar Nasser Mohsen

Roasts and grinds fresh coffee, ensuring high-quality blends delivered weekly for maximum flavor. Bun Al-Mhmas also provides brewing tools and accessories for coffee enthusiasts.

Top 10 Participants



Twinkle Cakeshop

By: Fatima Ali Abdel

Specializes in handmade cheesecakes and desserts, catering to both regular and health-conscious consumers. Twinkle offers gluten-free and low-sugar options, ensuring delightful treats for everyone.



Micro Harvest

By: Hasan Falah Hasan

Grows nutrient-dense microgreens, such as radish and broccoli sprouts, harvested at peak freshness. Micro Harvest delivers organic, flavorful, and healthy greens for culinary use in homes and restaurants.

Top 10 Participants



Balanced Bites

By: Rawaa Raafat Khalil

Produces healthy snacks like granola, nut butter, and baked crackers, focusing on natural ingredients free of preservatives. Balanced Bites promotes healthy eating with convenient, nutritious options for busy lifestyles.



Wafaa Nursery

By: Wafaa Thaeer Talak

Designs closed terrariums in glass vases, offering self-sustaining, low-maintenance ecosystems. Wafaa Nursery brings nature indoors with unique decorative pieces perfect for homes, offices, and gifts.



Ye! Community

As part of the Wifra Program, dynamic discussion panels were held to create a platform for Iraqi entrepreneurs in agribusiness to exchange insights and be integrated into the global Ye! Community, powered by the International Trade Centre (ITC). The Ye! Community connects young entrepreneurs to resources, mentorship, and global networks, empowering them to build impactful businesses. These discussion panels brought together business owners, public and private sector employees, and industry specialists, addressing critical topics such as:

- **Agribusiness Challenges and Opportunities**

The inaugural panel emphasized the pressing need for improved marketing strategies, stronger government support, and sustainable agricultural practices. Key issues like water scarcity, inadequate infrastructure, and bureaucratic obstacles in registering projects were explored, highlighting the sector's untapped potential.



- **Digital Transformation in Agriculture**

Led by Mr. Asir Hasan, CEO of Al-Tazej Field Company, this session explored the transformative role of technology in supply chains, pricing transparency, and reducing food waste. The discussion underscored the importance of platforms like Alwa Al-Rasheed in digitizing agricultural trade and fostering efficiency.



Mr. Asir Hasan
CEO of Al-Tazej Field Company

- **Iraqi Dates: From Palm to International Markets**

Mr. Maythem Saad, CEO of Barhyah, shared insights into Iraq's potential as a global date supplier. Discussions revolved around enhancing packaging standards, overcoming export barriers, and expanding the range of date-based products to capture new markets.



Mr. Maythem Saad
CEO of Barhyah

- **Innovation in the Tea Industry**

In the fourth panel, Mr. Wissam Sarmad, CEO of Harair, highlighted how branding and quality control have revolutionized the tea market in Iraq. The panel also addressed the role of electronic payment systems and the challenges posed by consignment-based market systems.



Mr. Wissam Sarmad
CEO of Harair

- **Digitalization in the Hospitality and Restaurant Sector**

The fifth panel, led by Mr. Ali Al Shimmery, Managing Partner at Al Ameen Group, explored how digital tools are reshaping the hospitality industry. Topics included the shift toward delivery and takeaway services post-COVID-19, the benefits of electronic payment systems in reducing financial losses, and the rising trend of cloud kitchens. The session also addressed challenges such as the lack of consumer protection laws and the importance of data analytics for enhancing customer loyalty.



Mr. Ali Al Shimmery
Managing Partner at Al Ameen Group

- **The Relationship Between Supply Chain and Sales**

The sixth panel, led by Mr. Mohammed Abdullah, Commercial Manager of Amira Market, discussed how supply chain management impacts sales. Key topics included piloting products, data-driven decisions, strategic product placement, challenges like limited e-payment adoption and inventory management, and opportunities in online delivery and app development.



Mr. Mohammed Abdullah
Commercial Manager of Amira Market

Each panel provided actionable takeaways, inspired collaborations, and contributed to building a robust agribusiness community. By integrating these entrepreneurs into the Ye! Community, Wifra has laid the groundwork for global connections and enhanced local impact.

A Vision for the Future

Wifra envisions building a strong agribusiness ecosystem in Iraq, where businesses collaborate to support growth and innovation. The program also aims to encourage Iraqi agribusinesses to meet international standards and expand into global markets.

"Our goal is to create a self-sustaining agribusiness community,"

adds Mina Talib.

"By providing targeted training and fostering collaboration, Wifra is helping businesses thrive locally while setting the stage for international success."

With its comprehensive approach and impactful outcomes, the Wifra Program represents a vital step toward transforming Iraq's agribusiness sector and unlocking its full potential.



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مع المتحدث
محمد عبدالحادي جابر
المحور التجاري لسلسلة سوبر ماركت أميرة، صاحب خبزة V سلوات في
مجال ادارة سلاسل البيع بالتجزئة





MAKERS
of Baghdad

Make Your
Passion





American
Spaces



American Space at Makers of Baghdad

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American Space at Makers of Baghdad

*Renews Partnership for **Second Year***

Makers of Baghdad and the U.S. Embassy in Baghdad have signed a memorandum of cooperation to continue their successful partnership supporting youth development and entrepreneurship through the American Space initiative. The renewal ceremony was attended by Andrew Halus, Public Affairs and Public Diplomacy Counselor, and Andrew McClain, Public Affairs Officer.

The American Space, entering its second year at Makers of Baghdad, has established itself as a vital hub for youth engagement and skills development in the capital. The space offers a unique blend of educational resources, technology access, and cultural exchange opportunities designed to empower Iraqi youth.

"Our partnership with Makers of Baghdad has created a meaningful impact in its first year,"

*Noted Andrew Halus during
The signing ceremony.*

"We're excited to build on this foundation and expand our reach to more young entrepreneurs and innovators."

The facility, equipped with modern technology and learning resources, provides various programs including English language courses, digital skills training, and entrepreneurship workshops. Over the past year, it has served hundreds of young Iraqis, offering them access to American educational resources and cultural exchange opportunities.

During their visit, embassy officials

toured Makers of Baghdad's various facilities, experiencing firsthand the dynamic learning environments and specialized spaces dedicated to technology, innovation, and entrepreneurship development.

"This renewed partnership reflects our shared commitment to youth empowerment,"

*Explained Ali Taher,
Director of Makers of Baghdad.*

"The American Space has become an essential platform for knowledge exchange and skill development, helping bridge cultural understanding while providing practical skills for the future."

The collaboration aims to enhance its programming in the coming year, focusing on expanded digital literacy initiatives, entrepreneurship support, and cultural exchange activities. This partnership represents a significant investment in Iraq's youth, providing them with tools and opportunities for personal and professional growth.



American Spaces





الفائز الاول

الفائز

الفائز الثاني

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Programs

Digital Transformation Hackathon

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Digital Transformation Hackathon

Digital Future Hackathon Marks Milestone in Iraq's Innovation Journey at GEW 2024

The Digital Future Hackathon emerged as a cornerstone event of Iraq's Global Entrepreneurship Week (GEW) 2024, showcasing the country's accelerating digital transformation. The seven-day event, organized through collaboration between The Station, Hub 200, and Makers of Baghdad, brought together over 70 innovators to develop solutions for Iraq's service sector challenges.

Participants engaged in an intensive program designed to maximize innovation and practical outcomes. The journey began with discovery and design thinking sessions, progressing through prototype development and targeted mentorship. The structured approach ensured participants could transform their ideas into viable digital solutions.

The event's reach and impact proved substantial, with more than 30 hours of workshops and mentoring sessions leading to the development of 15 innovative solutions. Eight teams advanced to the finals, demonstrating exceptional technical proficiency and market understanding.

The hackathon's success highlighted Iraq's growing potential in the digitaleconomy, with participating teams showcasing innovative approaches to local challenges.

Distinguished partners, including Zain, contributed significantly to the event's success. While The Station provided the venue for the final event, Hub 200 facilitated workshops and startup engagement. Makers of Baghdad leveraged its technical expertise to manage the hackathon's implementation effectively.





Ali Hazim Al-Khazraji
CCO, Earthlink



Kefah Issa
Director of Digital
Technology, Zain Iraq



Dr. Hayder Al-Salih
R&D ENGINEER, CMC

A distinguished panel of judges evaluated the final presentations, Their expertise helped identify solutions with the strongest potential for market impact and scalability.

The winning projects demonstrated diverse approaches to digital innovation:



First Place

Mega Food revolutionized the health food sector with a digital platform offering natural supplements and healthy products at competitive prices. The platform uniquely supports startups in the healthy food industry, creating a sustainable ecosystem for nutritional products.



Second Place

Tawsila addressed urban transportation challenges with an eco-friendly ride-sharing platform. By connecting travelers with verified drivers along shared routes, the solution offers both cost savings and environmental benefits through reduced traffic congestion.



Third Place

Zero Deploy supports digital transformation through specialized DevOps services. Their solution helps startups deploy applications online efficiently, providing comprehensive cloud infrastructure, security solutions, and continuous technical support.

The hackathon's success extends beyond the immediate winners, representing a significant milestone in Iraq's digital transformation journey. The event demonstrated the country's growing commitment to fostering innovation and entrepreneurship in the technology sector, while showcasing the talent and creativity of Iraqi youth.

As Iraq continues embracing digital transformation, events like the Digital Future Hackathon play a crucial role in nurturing the next generation of tech entrepreneurs and innovators. The solutions developed during the event promise to contribute to the country's digital ecosystem, addressing critical challenges while creating new opportunities for growth and development.

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تباين الألوان



Programs

Mahara Program

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Mahara Program

Bridges Skills Gap and Employment Opportunities in Anbar

Makers of Baghdad has launched the Mahara employment readiness program in Anbar governorate, targeting 120 youth across Fallujah and Ramadi. The initiative, implemented under the Improving Living Conditions and Livelihoods in Anbar (ARILA) project by GIZ and funded by the German Federal Ministry for Economic Cooperation and Development (BMZ), aims to enhance both digital skills and employment prospects in the region. The program, with a 35% female participation quota, was developed based on a comprehensive market study conducted in early 2024, surveying 73 local companies to identify critical skill gaps in Anbar's job market.

This research revealed significant demand for digital skills, particularly in graphic design, digital marketing, and social media management.

"Mahara goes beyond traditional training by creating direct pathways to employment,"

Explains Ali Taher,
Program Director.

"We're not just teaching digital skills; we're preparing youth for real job opportunities in the local market through practical, hands-on training and industry engagement."

Working in partnership with Youth Hub Ramadi, the program offers intensive training in three high-demand areas. Mohammed Dilan from Youth Hub Ramadi emphasizes the program's comprehensive approach: "By combining technical skills with job readiness preparation and professional development workshops, we're significantly increasing our graduates' employment prospects." The program culminates in a job fair, connecting graduates directly with potential employers from Anbar's private sector. This event serves as a crucial bridge between trained youth and local businesses seeking digital talent, facilitating immediate employment opportunities.



"Our goal is tangible employment outcomes," adds Taher. "The job fair is designed to translate skills into actual job opportunities, supporting both local business growth and youth employment. We're creating a sustainable model for skills development and job placement."

The initiative represents a strategic collaboration between German development cooperation and local implementing partners to enhance economic opportunities in Anbar, focusing on sustainable employment solutions through market-driven skills development and direct employer engagement. This comprehensive approach ensures that training directly translates into employment opportunities, contributing to the region's economic development.



Implemented by

giz Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ) GmbH



Graphic Design Skill

Participants gained expertise in design principles, advanced software like Photoshop and Illustrator, and the creation of visual identities, logos, and branding materials. They developed creative ideas while mastering color theory, typography, and professional design techniques.





Digital Marketing Skill

The training offered a deep understanding of SEO, SEM, and content marketing. Participants honed skills in keyword research, strategy development, campaign execution, and data-driven performance enhancement to achieve measurable business growth.





Social Media Management Skill

Participants mastered the art of creating engaging content, managing platforms effectively, analyzing performance data, and executing impactful marketing campaigns that align with brand objectives.



A woman with long dark hair, wearing a light-colored blouse and a dark skirt, stands in the center of a workshop. She is looking down at a group of people seated at tables. The room has large windows with colorful, abstract murals of buildings and bridges. Several people are seated at tables in the background, some looking at laptops and others talking. The lighting is warm and modern, with pendant lights hanging from the ceiling.

Programs

Edara Program

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Edara Program

Practical Business Management Skills

Edara is a training program meticulously crafted to empower business owners, particularly startups and micro-businesses, in effectively managing their ventures using essential and cost-efficient tools. The program emphasizes implementing specific online tools in business management, enabling business owners to construct practical systems tailored to their business needs.

Why Edara?

Implementing the Edara program is crucial for empowering small business owners with the skills they need to thrive in today's competitive market. Many entrepreneurs lack formal management training, which can hinder their ability to effectively run their businesses. By offering practical and accessible management education, Edara addresses this gap and equips participants with the knowledge and tools they need to succeed. Through a combination of hands-on training and the use of online tools, Edara helps entrepreneurs streamline their operations, make informed decisions, and drive business growth. Additionally, by supporting the success of small businesses, Edara contributes to overall economic development and prosperity.

Below are some key reasons why implementing the Edara program is essential:

Better Business Management: Edara teaches small business owners how to manage their ventures more effectively.

Efficiency Through Technology: Participants learn how to use online tools to save time and work more efficiently.

Improved Decision-Making: Edara helps entrepreneurs make better decisions for their businesses.

Encouraging Growth and Innovation: The program fosters an environment of growth and innovation among participants.

Supporting Economic Development: By supporting small business success, Edara contributes to overall economic development.

Meeting Market Needs: Edara addresses the specific needs of small business owners who seek practical management training.

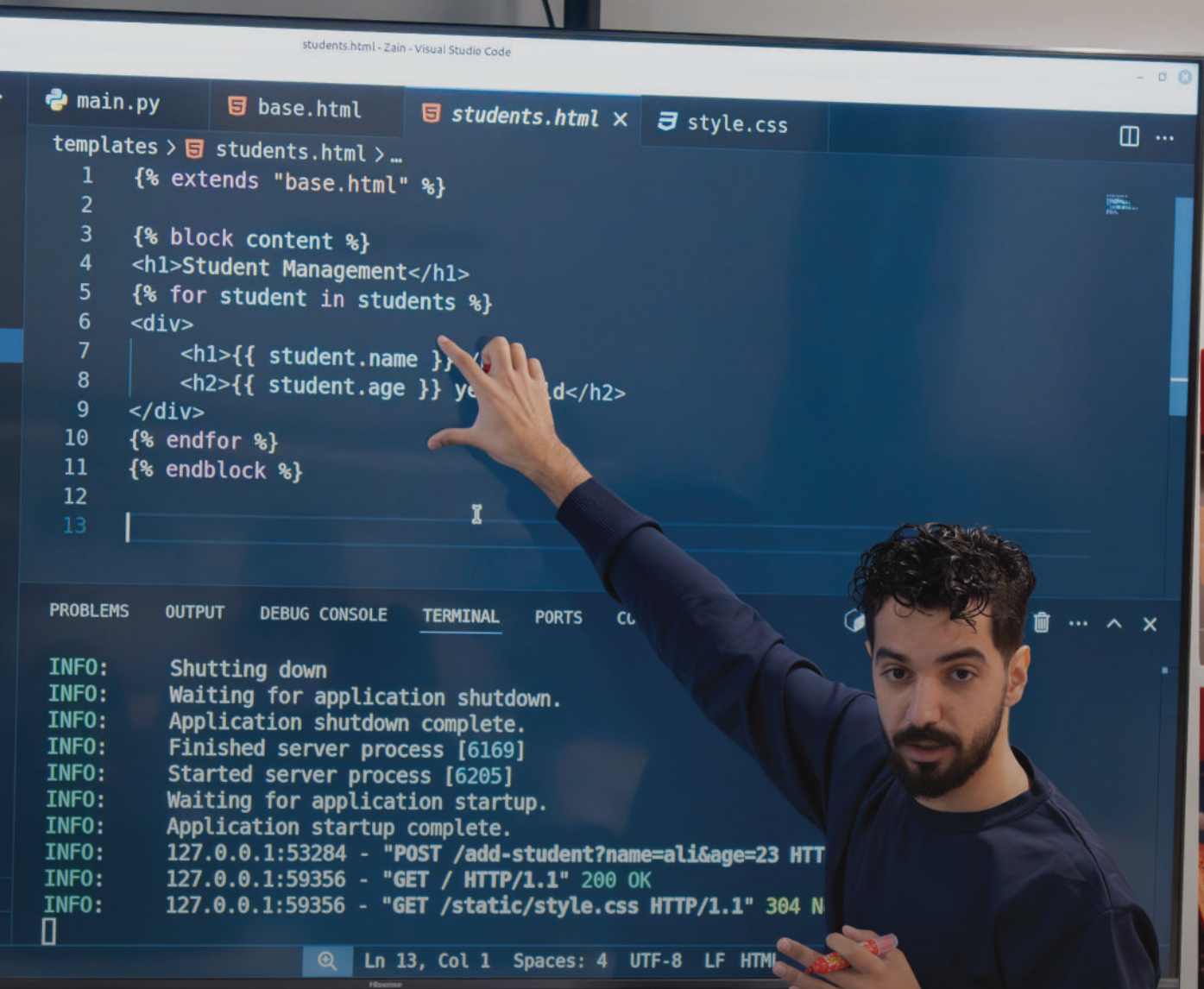
The Edara program plays a vital role in empowering small business owners, driving economic growth, and meeting the evolving needs of today's entrepreneurial ecosystem.

Objectives

- Empower small business owners with practical management skills using online tools like Google Sheets, ClickUp, and Meta Business Suit.
- Enhance productivity, improve decision-making, and promote growth and innovation.
- Target specific areas such as cash flow management, sales, social media, and marketing.
- Emphasize accessibility and affordability by utilizing free tools.
- Support economic development by helping small businesses succeed.

This program is in cooperation with





Programs

Girls Coding Camp

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Girls Coding Camp

A First Step Toward Web Design

In an inspiring initiative aimed at empowering girls and supporting them in entering the world of technology, IoT Kids, in collaboration with Zain Iraq, organized a Girls Coding Camp. Spanning a month and a half, the camp left a positive impact on all participants.

The camp had a clear and simple goal:

To give girls the chance to learn programming in a fun and innovative way, equipping them with the skills needed to become part of the digital future. Over the course of the camp, participants engaged in a rich educational experience where they learned programming basics, website design, app development, and worked on real tech projects.

But the camp was not just about coding—it was an opportunity for the girls to discover their potential, build self-confidence, and develop teamwork skills.

The camp hosted 28 girls, who began their journey by learning web development fundamentals. They were later divided into teams to work on their projects, which spanned diverse fields such as medicine, tourism, gaming, environmental awareness (like plants), and entertainment.

This camp serves as a powerful reminder of the importance of supporting girls and providing them with the tools they need to become the leaders of tomorrow.





خروج
EXIT



مجتمع داعم من النساء

Programs

Qudra Program

Makers of Baghdad
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Programs

Qudra Program

Makers of Baghdad presents the Qudra Women's Empowerment Program, a comprehensive initiative designed to address the unique needs and challenges faced by women in Iraq. This program empowers women through skill development in various areas such as web development, graphic design, interior design, digital fabrication, and entrepreneurship. It aims to foster a vibrant community where participants collectively face challenges, celebrate victories, and are empowered to chart their unique paths. By forging lasting connections with the private sector, the Qudra program positions participants at the intersection of skill and opportunity, ensuring that the skills acquired are directly responsive to contemporary job market needs.

The Qudra program is not just a one-year venture; it's a foundational step toward a more inclusive and empowered Iraq. By systematically analyzing workplace challenges, providing tailored recommendations, and encouraging active participation, the program aims to harness the untapped potential of talented women, driving economic growth, innovation, and societal resilience. Success will be measured through the stories of women who, equipped with skills and resilience, become agents of change in their communities, contributors to the economy, and inspirations for others. Each success story is a testament to the program's effectiveness and its long-term positive impact on Iraqi society.

Rationale

Iraq stands at a crossroad where harnessing the untapped potential of its talented women is not just an imperative but a strategic necessity. The Qudra program is grounded in the understanding that empowering women isn't just a social good; it's a powerful driver of economic growth, innovation, and societal resilience.

What sets the Qudra program apart is its holistic approach. It goes beyond merely imparting skills to create a vibrant community where challenges are collectively faced, victories are celebrated, and each participant is empowered to chart her own unique path. By forging lasting connections with the private sector, the program positions participants at the intersection of skill and opportunity, ensuring their talents meet the needs of the contemporary job market.



Program Objectives

- **Work Environment Analysis:** Systematically monitor and analyze the issues and challenges facing women in the workplace.
- **Location Identification:** Accurately pinpoint areas of concern or conflict across various aspects of the work environment.
- **Customized Recommendations:** Formulate tailored and specific recommendations derived from a meticulous analysis of identified issues.
- **Engagement with the Private Sector:** Share these recommendations with the private sector, fostering collaboration to discover effective solutions.
- **Expertise Utilization:** Harness women's experiences and insights to enhance the overall work environment.
- **Positive Impact Achievement:** Endeavor to create a positive impact on the work environment through the implementation of sustainable solutions.
- **Promoting Constructive Interaction:** Encourage active participation of women in the process of identifying and implementing solutions.

Strategic Collaborations and Enduring Impact

The Qudra program is not an isolated initiative but a strategic collaboration between Makers of Baghdad and the broader Iraqi ecosystem. By partnering with private sector entities, the program ensures that the skills acquired are not merely theoretical but directly address the contemporary job market's needs. This initiative is not just a one-year endeavor; it is a foundational step toward a more inclusive and empowered Iraq. By cultivating a cohort of skilled, empowered women, the Qudra program aims to create a ripple effect that influences societal perceptions, challenges stereotypes, and inspires future generations.

Beyond Technical Skills: Empowerment and Tangible Success

While technical skills are at the core, the Qudra program understands that true empowerment extends beyond them. It focuses on fostering resilience, creativity, and community support. This is more than a training program; it is a journey of personal and collective growth. The success of the Qudra program will be measured not just in numbers but in narratives. Stories of women who, equipped with skills and resilience, become change agents in their communities, contribute to the economy, and inspire others. Each success story underscores the program's effectiveness.



Research Methodology

The success of the Qudra Women's Empowerment Program hinges on a robust research methodology that ensures a tailored and impactful initiative. Our approach integrates both quantitative and qualitative research methods, enabling us to gain a comprehensive understanding of the unique challenges and aspirations of women working in private sector companies across Baghdad.

To achieve this, we employed several research tools:

- **Surveys and Interviews:** A structured survey was conducted to gather quantitative data, offering insights into the specific needs, challenges, and aspirations of women in the private sector. Additionally, we conducted in-depth interviews with selected groups to delve deeper into individual experiences, and the perceived impact of such empowerment programs.
- **Focus Group Discussions:** To foster a collaborative and community-centric approach, focus group discussions were organized. These sessions facilitated open conversations, allowing participants to share their perspectives, challenges, and expectations. The qualitative data gathered from these discussions contributed to refining the program's design.
- **Stakeholder Consultation:** Engagement with key stakeholders, including representatives from the private sector, governmental bodies, and women-led organizations, provided valuable insights. These consultations helped align the program with the evolving needs of the job market and ensure its sustainability beyond the initial phase.

Targeted Segment

The Qudra program specifically targets recent female graduates, women employed in the private sector, and female business owners. This target group has been strategically selected due to its significant potential to influence and benefit the broader community.

To effectively address the needs of this diverse group, we focused on the following key aspects:

- **Occupational Diversity:** Participants were selected from various occupational domains within the private sector, ensuring representation from diverse fields such as technology, design, business, and entrepreneurship.
- **Experience Levels:** The program was designed to cater to women at different stages of their professional journeys. This included early-career professionals, mid-level managers, and aspiring entrepreneurs, creating a dynamic and inclusive learning environment.
- **Geographic Focus:** The focus on women in Baghdad ensured a targeted approach that considers the unique socio-economic dynamics of the region. By concentrating efforts in Baghdad, we aimed to address the specific challenges faced by women in the capital city.

- **Demographic Considerations:** We took into account demographic factors such as age, educational background, and family responsibilities to tailoring the program to the diverse needs of the participants. This careful targeting aimed to provide contribution to the female professional and personal growth.

Conclusion

Based on the survey results provided, we can glean several insights into the situation of Iraqi women in the private sector, focusing on their demographics, educational background, employment status, challenges faced, and preferred support mechanisms.

Here's what we can learn from the provided survey results:

- Nearly half of the women are employed, yet many face limited career growth opportunities, inadequate training programs, and work-life balance challenges.
- Desired skill development areas include leadership, technical, and interpersonal skills.
- A substantial number of participants report difficulties accessing educational resources and skill development programs, highlighting a critical area for improvement.



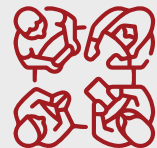
375

Participants



44

Speakers



17

Sessions

Esteemed speakers



Sarah Abdel Salam

Holds a Master's degree in Laser Engineering and Optoelectronics complemented by a diploma in Early Education utilizing the Monte sori approach. She maintains an affiliation with the Baytouna Initiative Foundation for Early Childhood Development.



Hanguin Safaa

Holds a Master's degree in Clinical Pharmacy and serves as a university professor and researcher. Specializing in the development of policy papers for the private sector and emerging businesses in Iraq, she is presently employed at Kapita



Shaimaa Alhashimi

Holds a Bachelor's degree in Education and is recognized as an Autism specialist. She serves as the CEO of the "Momayazoon" Foundation, dedicated to addressing the unique needs of individuals with disabilities.



Imama Raed

Holds a Master's degree in Chemical Engineering and serves as the Programs Coordinator at the United Nations Development Programme.



Rana Mufeed

Holds a Bachelor of Management Sciences and currently serves as the Director of the Corporate Sustainability Department at Zain IQ Telecom.



Alaa Adil

A Fashion Designer, is the founder of the "Alaa Adil" clothing brand and holds a Master's degree in Fashion Design.



Marwa Almashali

The founder of the "Nusseh" project, dedicated to providing psychiatric therapy and guidance.



Fatima Jassim

Holds a Bachelor of Computer Engineering and is a proficient trainer in artificial intelligence. She has demonstrated expertise in serving as a dedicated and responsible instructor at IoT Kids.



Jinan Akram

Is a determined advocate against stuttering a journalist, and a proficient content creator. She is also the founder of the "Tanaffus" platform.



Wafaa Salaheddine

Holds a Bachelor's degree in Architecture and works in consultancy as a Relationship Manager for "Makan" Company. Additionally, she is the Founder of the "Bunyan" Organization for Development and Education.



Ola Ihsan

Holds a Bachelor's degree in Public Relations and serves as the Head of the HR Department at The Station.



Muklah Naji

Holds Bachelor's degree in Information-Technology Engineering and a diploma in entrepreneurship and leadership, she is also Founder and CEO of computiq IT consultancy and Hub200.

Esteemed speakers



Mawada Ahmed

Holds a Bachelor's degree in Life Sciences and is a specialized professional in haircare. She is the founder of "Rw," a brand dedicated to haircare products.



Hind Mohammed

Holds a Bachelor's degree in English Language and is the Co-founder of BoothHub. Additionally she serves as a Consultant in the Projects Department at "Wassil Tassil" Humanitarian Foundation.



Zainab Adeeb

Holds a Bachelor's degree in Physics Sciences and is the founder of Elaka. She earned first place in the Climathon contest for her innovative solutions addressing climate change.



Fatimah Laith

is an art therapy coach and the visionary founder of "Tuhfah." She is also the founder of the first art therapy center in Iraq.



Ola Alamidi

Holds a Bachelor's degree in Trade and Banking Sciences and is the founder of Ola Library.



Sama Abbas

A Fashion Designer, is the founder of the "Alaa Adil" clothing brand and holds a Master's degree in Fashion Design.



Qamar Al-Zaman

She is a santur player WITH the Iraqi National Music Band and holds a bachelor's degree in biomedical engineering from the UOT. SHE was representing Iraq as a solo performer on the stage of the UNESCO headquarters in Paris



Mina Abdel Khaleq

As a United Nations employee, Mina's passion lies in the realm of conscious consumption. She actively raises awareness about sustainable fashion and mental health.



Israa Al-Jubouri

As the Director of the Youth and Adolescent Program at UNICEF Iraq, Israa leads the charge in developing and implementing strategies to address the unique needs and challenges faced by young people.



Zainab Intisar

Bachelor's degree in Oral and Dental Medicine and Surgery, University of Baghdad. Member of Al-Mirbid International Toastmaster Club, team supervisor, and founder of Read to Think Association since 2022.



Sarah Khadr

Bachelor's degree in Fine Arts, Interior Design, BBS graduate with over 4 years of experience in flower arranging. Events manager at a conference company, creating her own flower shop business for exceptional customer experiences.



Maria Faisal

Master's degree in Computer Design and Manufacturing, over 5 years in modern tech and 3D printing. Board Member of "Faya" Software Solutions and Design.

Esteemed speakers



Qamar Al-Qurmaili

Bachelor's degree in Multimedia Design from the American University of Sharjah. Creative director of Colors Library, founder of the "Factory" that hosted the Best 100 Arabic Posters exhibition for the first time in Iraq, and founder of the brand Qaf Concept, which was launched at the Phygital Sustainability Expo in Rome, Italy.



Zahraa Sameer

A biomedical engineer specializing in medical devices, fashion designer, and graphic designer. She won first place in "Azyaa" program held at "Makers of Baghdad" and participated in the Phygital Sustainability Expo in Rome. She has certificates in programming and artificial intelligence and she is working on building her own brand.



AEEK Mahmoud

Student in International Studies, Strategy Branch, UNAMI certified trainer, with two years' experience in training in the areas of leadership and development for youth, as well as diplomatic etiquette for women, contributing to drawing up strategies for the internal structures of development projects in local organizations.



Zainab Mazhar

Student at the AUB, Department of Physics and minor in Literature. She collaborated with UNICEF in 2019 to work to address the issue of education. Founder of the "Amwaj Belad MA Bain Al-nahrain" project.



Aseel Aeed

A bachelor's degree student in pharmacy at the American University And the official spokeswoman for the Model United Nations for Iraqi Youth Public speaker director of programs at IYMUN



Zina Muthana

Bachelor's degree in interior design, Founder of Haram Office for Architecture, Decoration and Engineering courses



Sura Khaled Ali

Bachelor of Architecture Head of the Design Department, Caso Real Estate Investment Company, founder of Pink Pineapple Brand, specializing in Event Planning



Amani Ibrahim

Ph.D. in Renewable Energy, Environmental Consultant. Chair of the Committee for Updating Curricula of Renewable Energy Departments in Ministerial Science Colleges.



Maryam Elyass

Bachelor's degree in Media, Public Relations Dep., has 8 years of experience in the field of media, founder of "Mudallal Baby Spa for Children in Iraq".



Sally Qusay

Master's in Renewable Energy Engineering. Executive Director of the Baghdad Center for Renewable Energy and Sustainability.



Samia Ramzi

HR Specialist and Trainer with 7 years of experience in the private sector, specializing in Employee Relations and implementing Employee Assistance Programs (EAP).



Hamssa Faleh

HR Supervisor in the private sector, specializing in Recruitment and Talent Management.

Esteemed speakers



Nabaa Hussei

Holds an MBA (Master of Business Administration) and a Diploma in Organizational and Institutional Psychology. employed in the Human Resources Department at Earthlink



Zahraa Hazem

Bachelor's Degree in Computer Science from the UoT. Employee Experience Specialist in the Human Resources Department at Zain Iraq,



Sahar Kashwan

Program Manager for Exchange Programs at the U.S. Embassy in Baghdad, responsible for the International Visitor Leadership Program (IVLP).



Alicia Holland

Chief Communications Officer and Senior Public Affairs Advisor to the President at the American University of Baghdad. With 28 years of experience in strategic planning, communications, global relations, outreach, and development.



Sarah Luay

Entrepreneurship and Management Specialist at Makers of Baghdad (Coordinator of Makers of Baghdad American Space), with ten years of experience in entrepreneurship and management.



Hasnaa Alaa

Bachelor's in Interior Design Owner of a private interior design project specializing in engineering solutions and creative designs.



Zainab Salam

Bachelor's in Management and Economics - Financial and Banking Sciences. Certified TOT Trainer and founder of "Ghamra" project.



Shathra Al-Hekam

University Professor in Arabic Language and Literature. Founder of "Shathra" Platform for Artistic and Cultural Skills and President of Al-Mirbad Toastmasters Club for Public Speaking and Leadership.



Ghufran Falah

Pharmacist and Consultant at the Prime Minister's Office, Founding Member of the Iraqi Businesswomen Council.



Hala Issa Fadel

Architect and Professor at Al-Farahidi University, Department of Architecture. Founder of Art Center Engineering Office for Design, Construction, and Supervision.



Sarah Mohammed

Rheumatologist and Therapeutic Nutrition Specialist, Iraqi Content Creator with a focus on Public Health.

Empowerment of Women Survey

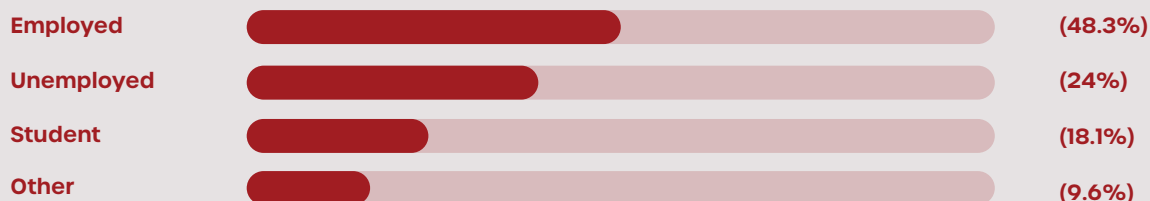
Age



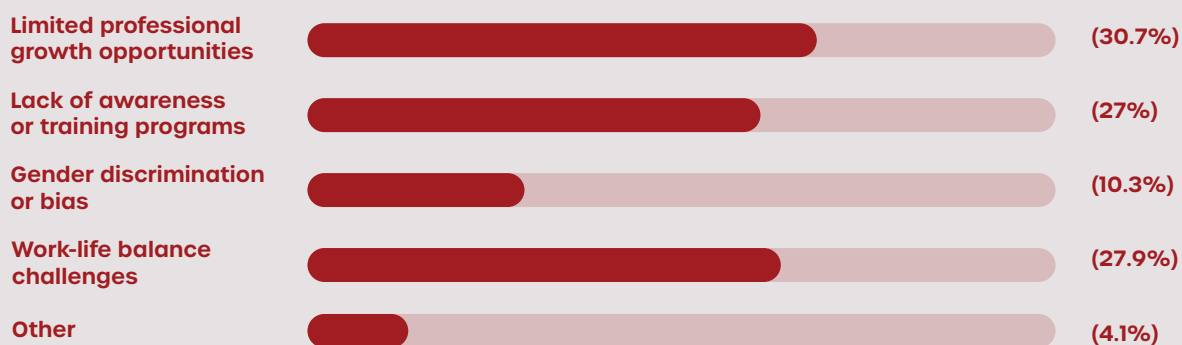
Educational Background



Employment Status



What are the main challenges you face in your current field of work or the profession you desire?



Empowerment of Women Survey

Are there specific skills or training programs that you believe could enhance employment opportunities?



What difficulties hinder you in accessing educational resources or skills development programs?



How do you usually obtain information about educational opportunities and skills development?

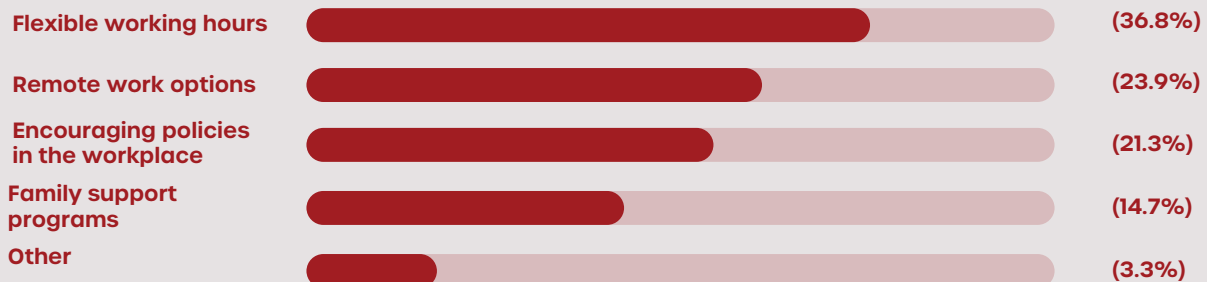


What type of resource do you think would be most beneficial for continuing education or skills development?



Empowerment of Women Survey

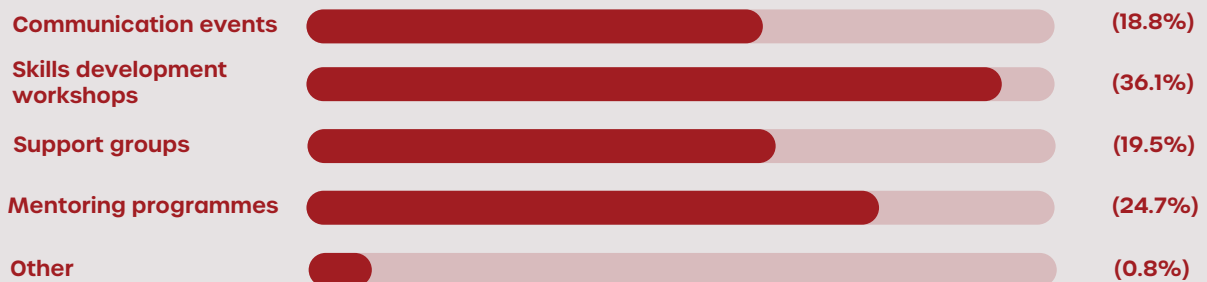
How do you manage work-life balance, especially if you have family responsibilities?



What workplace policy or initiatives do you think improve work-life balance for women?



What community programs or services would you like to see available to women your age?





Central Bank of Iraq

Mapping the Role of **FinTech in Iraq**

Exploring the Impact of Financial Technology on Economic Growth, Inclusion, and Innovation in a Transforming Economy

Introduction

The financial landscape in Iraq is undergoing a significant transformation, largely driven by the rise of Financial Technology (fintech). This study examines the evolving fintech industry in Iraq, focusing on its impact on various sectors, including payments, banking, and financial inclusion. This study provides a comprehensive overview of how fintech reshapes Iraq's economic ecosystem by mapping the current fintech landscape, identifying key challenges, and exploring future opportunities.

Background of Fintech Transformation in The Iraqi Banking System

The fintech sector in Iraq has seen considerable growth, fueled by governmental initiatives and increasing public acceptance of digital financial services. The Central Bank of Iraq has been instrumental in advancing this shift by promoting the adoption of digital infrastructure and encouraging the use of electronic payments. As the country transitions from cash-based transactions to digital payments, the fintech industry is becoming an integral part of Iraq's financial ecosystem.

Key Drivers of Fintech Growth in Iraq:

- **Government Initiatives and Regulations:** Government initiatives and supportive regulations have significantly driven the growth of Iraq's fintech sector. The Central Bank of Iraq (CBI) and Cabinet regulations have played a pivotal role by encouraging the expansion of digital payment infrastructure, including the deployment of more POS terminals

, ATMs, and online banking services. These efforts are central to the transition from cash-based to digital payments, a shift that is not only enhancing financial inclusion but also supporting broader economic growth in Iraq.

[Central Bank of Iraq, 2023](#)

- **Bank Adoption and Financial Inclusion:** A second key driver is the proactive role of banks in adopting this transition, following the directives of the CBI and Cabinet regulations. This has led to a marked increase in the number of bank accounts and payment cards. As of 2023, Iraq boasts over 12.5 million bank accounts and nearly 20 million bank cards, signaling a growing integration of Iraqis into the formal financial system. This expansion reflects the population's increasing acceptance of digital financial tools, further propelling the fintech sector's growth.

[Iraq Future Foundation, 2024](#)

- **Private Sector Collaboration:** The private sector's collaboration with banks to meet consumer needs has also been crucial in driving fintech growth. These companies have partnered with financial institutions to offer a range of digital services, aligning with the evolving demands of consumers. This partnership has contributed to a significant increase in electronic payment volumes, with April 2024 marking a milestone as the first month where electronic payments in Iraq reached 1.5 trillion Iraqi dinars—a 77% annual growth rate and a 10% monthly increase.

[Iraq Future Foundation, 2024](#)

Objectives of The Study

This study aims to provide a comprehensive overview of Iraq's fintech landscape, highlighting the role of fintech in supporting and transforming the financial sector. Key objectives include assessing the current fintech environment, examining the role of fintech in promoting financial inclusion and providing strategic insights for stakeholders.

- **Assess the Current Fintech Landscape:** Analyze key players, technologies, and market trends in Iraq's fintech sector.
- **Promote Financial Inclusion:** Evaluate how fintech is increasing access to financial services, especially in rural and conflict-affected areas.
- **Provide Strategic Insights:** Offer recommendations for stakeholders on navigating the evolving fintech landscape.
- **Identify Challenges and Barriers:** Highlight specific obstacles faced by fintech companies, such as regulatory and technological challenges.
- **Explore Opportunities for Growth:** Identify areas of growth and innovation within Iraq's fintech sector.
- **Evaluate the Impact on Traditional Financial Systems:** Examine how fintech is transforming traditional banking and financial services.

Methodology

In this study, a comprehensive approach was adopted to analyze the fintech landscape in Iraq,

incorporating a variety of data sources to provide a well-rounded view of the sector's growth and challenges. The methodologies used were carefully selected to ensure that the information presented is accurate, up-to-date, and reflective of the current state of the fintech industry in Iraq. This approach included both quantitative and qualitative data, drawing on a range of reliable sources to offer a detailed and insightful analysis.

The resources used in this study include:

- **Reports from the Central Bank of Iraq:** Key statistics and insights were drawn from official publications and data releases by the Central Bank of Iraq, including information on bank accounts, payment cards, and electronic payment volumes.
- **Financial Statements from Major Banks and Fintech Providers:** An analysis of financial documents from leading banks and fintech companies in Iraq provided critical data on the financial health and operational scale of these institutions.
- **News Sources:** Relevant news articles and reports were reviewed to gather context and understand the broader impact of fintech developments on the Iraqi economy.
- **Regulations and Policies:** The study included an examination of relevant regulations and government policies that affect the fintech sector, such as Cabinet Resolution No. (23044) of 2023, which mandates the expansion of electronic payment terminals.

Financial Services Offered by Fintech Providers in Iraq

To assess the digital services offered by banks and fintech companies in Iraq, it is essential to identify the specific services available and evaluate their presence across the country. This approach allows for a comprehensive understanding of the accessibility and impact of these services within the financial sector.

	Type	No.	Year
Electronic Payment Cards	Debit Cards	6,484,402	2023
	Credit Cards	126,491	2023
	Prepaid Cards	13,143,336	2023
ATM Services	ATM Machine	4,021	2023
POS Services	POS Devices	23,066	2023
Online Banking Services	Mobile Applications	58	2024



Mapping Key Areas: Banking and Fintech Companies

1. Central Bank of Iraq:

The Central Bank of Iraq (CBI) plays a crucial role as the primary regulator of the financial sector. It sets monetary policy to maintain price stability, issues banking licenses, and supervises financial institutions to ensure a sound and efficient financial system. Additionally, the CBI implements reforms aimed at strengthening the banking sector and promoting financial stability across Iraq.

2. Banks:

Banks in Iraq are financial institutions that provide a wide range of services, including accepting deposits, offering loans, and providing various digital financial products. The banking sector is divided into two main types: commercial banks and Islamic banks. Each of these types is further categorized into three groups: government-owned, privately-owned, and foreign banks. In this study, the presence of foreign banks is highlighted to showcase their role and influence within Iraq's banking sector.

2.1 Commercial Banks:

Government-Owned Banks:

Iraq has six government-owned commercial banks, with the oldest being the Agricultural Cooperative Bank, established in 1935. All are headquartered in Baghdad, with Al Rafidain Bank having the most extensive branch network of 167 branches across 15 provinces and 7 international branches. These banks offer a full range of digital services,

such as e- payment cards, online banking, ATMs, and POS devices, with Al Rafidain, Al Rasheed, and the Real Estate Bank (REB) partnering with electronic payment companies to enhance their offerings.

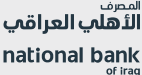


Bank	Name	Founded Year	HQ	No. of Branches	E- Payment Cards	ATM	POS	Apps
	Rafidain Bank	1941	Baghdad	167	✓	✓	✓	✓
	Rasheed Bank	1988	Baghdad	162	✓	✓	✓	✓
	Agricultural Cooperative Bank	1935	Baghdad	34	✓	✓	✓	✓
	Trade Bank of Iraq	2004	Baghdad	27	✓	✓	✓	✓
	Industrial Bank	1941	Baghdad	17	✓	✓	✓	✓
	Real Estate Bank	1948	Baghdad	10	✓	✓	✓	✓

Privately-Owned Banks:

There are 24 privately-owned commercial banks in Iraq, with the oldest being the Bank of Baghdad, established in 1992. Twenty-two of these banks are headquartered in Baghdad, while two are based in Erbil. Al Warkaa Bank is the largest, with 120 branches across Iraq. 11 out of 24 banks are banned from trading in the US dollar currency. 21 out of 24 privately-owned commercial banks in Iraq issue e-payment cards, with 14 out of 24 banks providing ATMs, 6 offering POS devices for businesses, and 9 offering online banking applications to their customers.

Bank	Name	Founded Year	HQ	No. of Branches	E- Payment Cards	ATM	POS	Apps
	Middle East Iraqi Investment Bank	1993	Baghdad	15	✓	✓	✓	✓
	Commercial Bank of Iraq	1992	Baghdad	26	✓	✓	✗	✓

Bank	Name	Founded Year	HQ	No. of Branches	E- Payment Cards	ATM	POS	Apps
	Iraqi Investment Bank	1993	Baghdad	14	✓	✗	✗	✗
	Sumer Bank	1999	Baghdad	9	✓	✓	✗	✗
	United Investment Bank	1994	Baghdad	1	✓	✗	✗	✗
	National Bank of Iraq	1995	Baghdad	23	✓	✓	✗	✓
	Trans Iraq Bank	2006	Baghdad	2	✓	✗	✓	✗
	Real Estate Bank	1998	Baghdad	3	✓	✓	✗	✓
	Dar Al Salam Investment Bank	1999	Baghdad	Declared Bankruptcy	✗	✗	✗	✗
	Babylon Bank	1999	Baghdad	8	✓	✗	✗	✗
	Hammurabi Bank	2020	Baghdad	2	✓	✗	✓	✗
	Bank of Economy for Investment and Finance	1999	Baghdad	11	✓	✗	✗	✗
	Union Bank of Iraq	2004	Baghdad	12	✓	✓	✗	✗
	Erbil Bank	2010	Erbil	4	✓	✓	✓	✗
	North Bank for Finance and Investment	2004	Baghdad	Operations Suspended by ISC	✗	✗	✗	✗
	Ashur Bank	2005	Baghdad	1	✓	✓	✗	✗
	International Development Bank	2011	Baghdad	1	✓	✓	✗	✓

Bank	Name	Founded Year	HQ	No. of Branches	E- Payment Cards	ATM	POS	Apps
	Mansour Investment Bank	2006	Baghdad	8	✓	✓	✗	✗
	Al Huda Bank	2008	Baghdad	5	✓	✗	✗	✗
	Gulf Commercial Bank	2000	Baghdad	19	✓	✓	✓	✓
	Al Warkaa Bank	2000	Baghdad	Declared Bankruptcy	✗	✗	✗	✗
	Mosul Bank for Development and Investment	2001	Baghdad	8	✓	✓	✗	✓
	RT Bank	2007	Erbil	8	✓	✓	✓	✓
	Bank Of Baghdad	1992	Baghdad	35	✓	✓	✗	✓

Foreign Banks:

Iraq hosts 14 foreign commercial banks, with Bank Melli Iran being the oldest, established in 2005. Most of these banks have their headquarters in Baghdad, with only two operating in Erbil. Among them, 4 offer e-payment cards, and provide ATM machines, only Byblos Bank offers POS devices for businesses, and 6 foreign banks offer online banking applications to their customers. Additionally, 2 out of 14 banks are banned from trading in the US dollar currency.

Bank	Name	Founded Year	HQ	No. of Branches	E- Payment Cards	ATM	POS	Apps
	Jordan Bank	2022	Baghdad	1	✓	✓	✗	✓
	Byblos bank	2006	Baghdad	4	✓	✓	✓	✓
	Fransa bank	2014	Baghdad	1 (liquidation)	✗	✗	✗	✗
	Inter Continental Lebanon	2008	No branch (liquidation)	No branch (liquidation)	✗	✗	✗	✗

Bank	Name	Founded Year	HQ	No. of Branches	E- Payment Cards	ATM	POS	Apps
	Meab Bank	2014	Baghdad	1 (Under guardianship)	✗	✗	✗	✗
	Standard Chartered	2013	Baghdad	1	✗	✗	✗	✓
	Ziraat bank	2006	Baghdad	1	✓	✓	✗	✓
	Bank of Beirut and the Arab	2009	Erbil	3	✓	✓	✗	✓
	Bankmed	2012	Baghdad	1 (liquidation)	✗	✗	✗	✗
	Parsian Bank	2012	Baghdad	1 (Under guardianship)	✗	✗	✗	✗
	VAKIF	2011	Erbil	1 (liquidation)	✗	✗	✗	✗
	BLOM Bank	2014	No branch (liquidation)	No branch (liquidation)	✗	✗	✗	✗
	Is Bank	2011	Baghdad	2	✗	✗	✗	✓
	Bank Melli Iran	2005	No branch (liquidation)	11	✗	✗	✗	✗

2.2 Islamic Banks:

Government-Owned:

Iraq has one government-owned Islamic bank, Al Nahrain Islamic Bank, established in 2015. The bank has only two branches, both located in Baghdad. Al Nahrain Islamic Bank offers a full suite of digital services, including credit cards, ATMs, POS devices, and online banking applications.

Bank	Name	Founded Year	HQ	No. of Branches	E- Payment Cards	ATM	POS	Apps
	Nahrain Islamic Bank	2015	Baghdad	2	✓	✓	✓	✓

Privately-Owned:

Iraq has 30 privately owned Islamic banks, with the oldest being the Iraqi Islamic Bank, established in 1993. Most of these banks are headquartered in Baghdad, with only three based in Erbil. Al Taif Islamic Bank is the largest, with 22 branches across 14 provinces. Out of 30 banks, 26 offer e-payment cards, 18 provide ATMs, 8 offer POS devices for businesses, and 15 have online banking applications available to their customers. Additionally, 19 out of 30 banks are banned from trading in the US dollar currency.

Bank	Name	Founded Year	HQ	No. of Branches	E- Payment Cards	ATM	POS	Apps
	Elaf Islamic Bank	2001	Baghdad	14	✓	✓	✓	✓
	South Islamic Bank	2016	Baghdad	11	✓	✓	✓	✓
	Islamic World Bank	2016	Baghdad	14	✓	✓	✗	✗
	FIB	2020	Baghdad	4	✓	✓	✓	✓
	Iraqi Islamic Bank for Investment and Development	1993	Baghdad	15	✓	✓	✓	✓
	Cihan Bank for Investment and Islamic Finance	2008	Erbil	12	✓	✓	✓	✓
	Asia Al Iraq Islamic Bank	2018	Baghdad	5	✓	✗	✗	✗
	National Islamic Bank	2008	Baghdad	8	✓	✓	✗	✗
	International Iraqi Islamic Bank	2016	Baghdad	5	✓	✓	✗	✓
	Al Ansari Islamic Bank	2017	Baghdad	4	✓	✓	✗	✓
	Trust International Islamic Bank	2017	Baghdad	16	✓	✓	✓	✓
	The Islamic Cooperation Investment Bank	2007	Baghdad	1 (liquidation)	✗	✗	✗	✗

Bank	Name	Founded Year	HQ	No. of Branches	E- Payment Cards	ATM	POS	Apps
	Al Taif Islamic Bank	2018	Baghdad	22	✓	✓	✓	✓
	Al Rajeh Islamic Bank	2017	Baghdad	5	✓	✓	✗	✓
	Mashreq Islamic Bank	2018	Baghdad	9	✓	✓	✗	✓
	Arab Islamic Bank	2023	Baghdad	1	✗	✗	✗	✗
	Arabia Islamic Bank	2016	Baghdad	4	✓	✓	✗	✗
	Al Ataa Islamic Bank	2006	Baghdad	4	✓	✗	✗	✗
	Al Qabidh Islamic Bank	2017	Baghdad	1	✓	✓	✗	✗
	Al-Wad Islamic Bank (formerly Al-Wefaq Islamic Bank)	2016	Baghdad	1	✗	✗	✗	✗
	Al-Nasik Islamic Bank	2020	Baghdad	1	✓	✗	✗	✗
	Zain Iraq Islamic Bank	2016	Baghdad	4	✓	✗	✗	✗
	Al Sanam Islamic Bank	2023	Baghdad	1	✓	✗	✗	✗
	Al Qurtas Islamic Bank	2016	Baghdad	5	✓	✓	✗	✓
	Al Mustashar Islamic Bank	2018	Baghdad	6	✓	✗	✗	✓
	Dijlah and Furat Bank	2005	Baghdad	1	✗	✗	✗	✗
	Kurdistan International Islamic Bank	2005	Erbil	4	✓	✓	✗	✗

Bank	Name	Founded Year	HQ	No. of Branches	E- Payment Cards	ATM	POS	Apps
	Iraq Noor Islamic Bank	2016	Baghdad	4	✓	✗	✗	✓
	Amin Iraq Islamic Bank	2018	Baghdad	5	✓	✗	✗	✗
	Almal Islamic Bank	2018	Baghdad	2	✓	✓	✓	✗

Foreign Banks:

Iraq has two foreign Islamic banks. The oldest is Abu Dhabi Islamic Bank, which established its branch in 2010. Abu Dhabi Islamic Bank is headquartered in Baghdad, while Al Baraka Turkish Islamic Bank operates in Erbil. Both banks offer e-payment cards and online banking applications to their customers in Iraq. However, only Al Baraka Turkish Bank provides ATMs and POS devices.

Bank	Name	Founded Year	HQ	No. of Branches	E- Payment Cards	ATM	POS	Apps
	Al Baraka Turkish Islamic Bank	2011	Erbil	2	✓	✓	✓	✓
	Abu Dhabi Islamic Bank	2010	Baghdad	3	✓	✗	✗	✓

3. Fintech Companies

Fintech companies in Iraq are specialized entities that leverage technology to provide innovative financial services, playing a crucial role in modernizing the financial sector. These companies are categorized as government-owned, privately owned, or partially-government-owned, reflecting a diverse ownership structure that balances public and private interests. The key types of fintech companies in Iraq include Electronic Payment Companies, Mobile Payment Companies (Wallets), Deposit Insurance Companies, Finance Investment Companies, Loan Guarantee Companies, and SME Financing Companies, each contributing uniquely to the country's financial ecosystem.

3.1 Electronic Payment Companies:

The sector includes 12 privately-owned companies and one partially-government entity, Qi Card, offering services including prepaid cards, mobile apps, and POS devices.

Bank	Name	Founded Year	HQ	E- Payment Cards	ATM	POS	Apps
	Blue Pay	2020	Baghdad	✓	✗	✗	✓
	NEO	2018	Baghdad	✓	✗	✗	✓
	Switch	2016	Baghdad	✓	✗	✓	✓
	National Gateway Company for Electronic Payment and Financial Services Ltd.	2018	Baghdad	✓	✗	✗	✗
 tabadul	Tabadul	2021	Baghdad	✓	✗	✓	✓
	Areeba Company for Information Technologies and Electronic Payment	2019	Baghdad	✓	✗	✓	✓
	CSC Electronic Payment Company	2001	Unknown	✓	✗	✗	✗
	Amwal Electronic Banking Services Company	2018	Baghdad	✓	✗	✗	✓
	Al Saqi Company for Electronic Payment Services	Unknown	Baghdad	✓	✗	✓	✗
	Yanah Banking & Electronic Services Company	2018	Erbil	✓	✓	✓	✓
	Al Qassa Financial Services & Electronic Payment Limited Liability Company	Unknown	Najaf	✓	✗	✓	✓
	Arab Electronic Payment Company	2016	Baghdad	✓	✓	✓	✓
	Qi Card (International Smart Card Company)	2007	Baghdad	✓	✓	✓	✓

3.2 Mobile Payment Companies (e-Wallet):

There are four privately owned mobile payment companies in Iraq, with Asia Pay and Zain Cash, both established in 2015, being the oldest. These companies are based in different regions: Zain Cash in Baghdad, NassWallet and FastPay in Erbil, and Asia Pay in Sulaimaniya. All four companies provide financial services through their mobile applications, while only NassWallet and Zain Cash offer prepaid cards and POS services.

Bank	Name	Founded Year	HQ	E- Payment Cards	ATM	POS	Apps
AsiaPay	Asia Pay	2015	Sulaymaniyah	✗	✗	✗	✓
 NASSWALLET Digital Banking	Nass Wallet	2019	Erbil	✓	✗	✓	✓
 zain CASH	Zain Cash	2015	Baghdad	✓	✗	✓	✓
FastPay	FastPay	2017	Erbil	✗	✗	✗	✓

3.3 Other Financial Service Providers:

Currently, Iraq's deposit insurance, finance investment, loan guarantee, and SME financing sectors do not provide digital services. The Iraqi Company for Deposit Insurance, established in 2016, is the only entity in its sector, while six privately-owned finance investment companies and a loan guarantee company, along with two SME financing companies, are all operational but offer limited online functionalities. Despite the current lack of digital services, there is significant potential for future development. For example, these companies could introduce online platforms for real-time insurance claims, investment management tools, digital loan applications, and advanced SME financing solutions, enhancing accessibility and operational efficiency.



Opportunities and Challenges

The analysis of Iraq's fintech sector reveals both significant opportunities and considerable challenges. The sector is expanding rapidly, driven by rising demand for digital financial services and government efforts to modernize the financial landscape. However, the growth is uneven: government-owned banks are leading in digital integration, privately-owned banks show varied progress, and foreign banks have limited digital presence.

Opportunities:

1. **Emerging Fintech Ecosystem:** Iraq has one government-owned Islamic bank, Al Nahrain Islamic Bank, established in 2015. The bank has only two branches, both located in Baghdad. Al Nahrain Islamic Bank offers a full suite of digital services, including credit cards, ATMs, POS devices, and online banking applications.
2. **Underutilized Sectors:** Key financial sectors, such as deposit insurance, finance investment, loan guarantees, and SME financing, remain largely untapped in terms of digital service offerings. These sectors present substantial opportunities for digital transformation, which could enhance financial inclusion and operational efficiency.
3. **Strategic Partnerships:** There is a significant opportunity for collaboration between government entities, traditional financial institutions, and fintech companies. By fostering public-private partnerships and investing in technology, stakeholders can overcome existing barriers and accelerate the growth of digital financial services.
4. **Regulatory Support:** The fintech sector stands to benefit from further development of the regulatory framework. Clearer guidelines, consumer protection measures, and incentives for digital innovation can create a more favorable environment for fintech companies to thrive.
5. **Capacity Building:** Enhancing digital literacy and financial awareness among consumers is crucial. Initiatives such as training programs and educational campaigns can improve engagement with digital financial tools, leading to increased adoption and utilization of fintech services.
6. **Cybersecurity:** As the sector grows, robust cybersecurity measures will be essential. Implementing strong security protocols and regulatory frameworks will protect consumer data, build trust, and encourage broader adoption of digital financial solutions.

Challenges:

1. **Limited Digital Adoption:** Despite growing interest, the adoption of digital services is limited by inadequate infrastructure, regulatory hurdles, and low digital literacy. Addressing these issues is crucial for unlocking the sector's full potential.
2. **Infrastructure Deficiencies:** Many financial sectors, including deposit insurance and loan guarantees, currently lack digital services. Addressing these deficiencies presents an opportunity to modernize these areas, driving further financial inclusion and operational efficiency.
3. **Financial Literacy:** A significant challenge is the general public's limited understanding of the financial system and available financial products. Improving financial literacy would likely increase demand for these services, which in turn could drive greater supply and innovation in the sector.



A Glimpse of Innovation at Makers Baghdad

Makers of Baghdad had the pleasure of hosting a delegation from the Australian Embassy, represented by **Elliott Mann, Second Secretary (Political/Economic)**.

The visit centered around an engaging discussion on the evolving role of financial technology (FinTech) in Iraq and its potential to drive economic transformation and inclusivity.

During the meeting, we delved into the findings of the latest market study conducted by Makers Baghdad on Iraq's FinTech sector, which provided valuable insights into emerging trends such as digital payments, mobile banking, and blockchain solutions. The study also shed light on key challenges, including regulatory barriers, infrastructure gaps, and the need for enhanced digital literacy among the population.

The discussion further explored opportunities for collaboration in areas such as developing innovative FinTech solutions tailored to the Iraqi market, fostering partnerships between local startups and international players, and creating supportive ecosystems for entrepreneurship in the financial technology space. The Australian delegation expressed keen interest in leveraging these opportunities to strengthen bilateral ties and contribute to Iraq's economic growth.

This visit underscores Makers Baghdad commitment to advancing Iraq's tech landscape through knowledge sharing, research, and strategic partnerships. By fostering connections with global stakeholders, Makers Baghdad aims to pave the way for transformative projects and innovations that empower communities and drive sustainable development in the FinTech ecosystem.



Evolution of Technical Skills Demand

A Multi-City Analysis of Iraq's Private Sector 2025

Executive Summary

This comprehensive study examines the technical skills requirements across Iraq's private sector, focusing on **Baghdad, Anbar, and Najaf**. Through detailed analysis of **358 companies** (200 in Baghdad, 90 in Anbar, and 68 in Najaf), our research reveals critical insights into the current technical skills landscape. The study identifies key market demands, emerging trends, and skills gaps across these diverse economic zones. Our findings highlight significant variations in technical skills requirements among different regions, with particularly strong demand for digital marketing, computer skills, and graphic design across all three cities. This research provides crucial data for aligning workforce development initiatives with actual market needs.

Iraq's private sector is undergoing rapid transformation, driven by technological advancement and changing market dynamics. Understanding the technical skills requirements across different regions has become crucial for economic development and workforce planning. This study focuses on three key Iraqi cities - Baghdad, Anbar, and Najaf - each representing distinct economic environments and market needs.

Our research examines the specific technical skills demands within these regions, aiming to bridge the gap between available workforce capabilities and market requirements.

Through comprehensive data collection from 358 companies across these cities, we seek to provide actionable insights for educational institutions, training providers, and policymakers. The study's primary goal is to identify and analyze the most in-demand technical skills, enabling more targeted and effective workforce development programs. This research is particularly timely as Iraq's private sector continues to evolve, requiring increasingly specialized technical competencies across various industries.

The findings of this study will serve as a foundation for developing targeted training programs and educational initiatives that align with actual market demands, ultimately contributing to increased employment opportunities and economic growth across these regions.



Research Objectives

Primary Objective: To identify and analyze the most in-demand technical skills across Baghdad, Anbar, and Najaf's private sector, with specific focus on opportunities for workforce development and women's employment.

Specific Objectives:

1. Map current technical skills demands across three major Iraqi cities.
2. Identify gender-specific employment opportunities.
3. Understanding regional variations in skill requirements.
4. Guide development of targeted training programs.
5. Support evidence-based decision making for educational initiatives.

Purpose: This research aims to bridge the gap between market demands and available skills by providing actionable data for training providers, educational institutions, and policymakers, ultimately contributing to increased employment opportunities and economic growth across these regions.



Methodology

Our research employed a mixed-method approach to analyze technical skills demands across three major Iraqi cities:

Baghdad, Anbar, and Najaf. We conducted a comprehensive assessment through direct engagement with private sector companies of varying sizes and sectors.

The data collection process combined:

- One-on-one interviews with company decision-makers and HR managers
- Structured surveys assessing technical skills requirements
- Direct engagement with business owners about current and future needs

Key areas of investigation included:

- Technical skills demanded by sector.
- Gender-specific employment opportunities.
- Required qualifications and experience levels.
- Workplace accommodations and flexibility options.
- Growth potential in various technical fields.

The research sample included:

- Baghdad: 200 companies.
- Anbar: 90 companies.
- Najaf: 68 companies.

This comprehensive approach enabled us to gather detailed insights about market demands and workforce requirements across these three economically distinct regions.

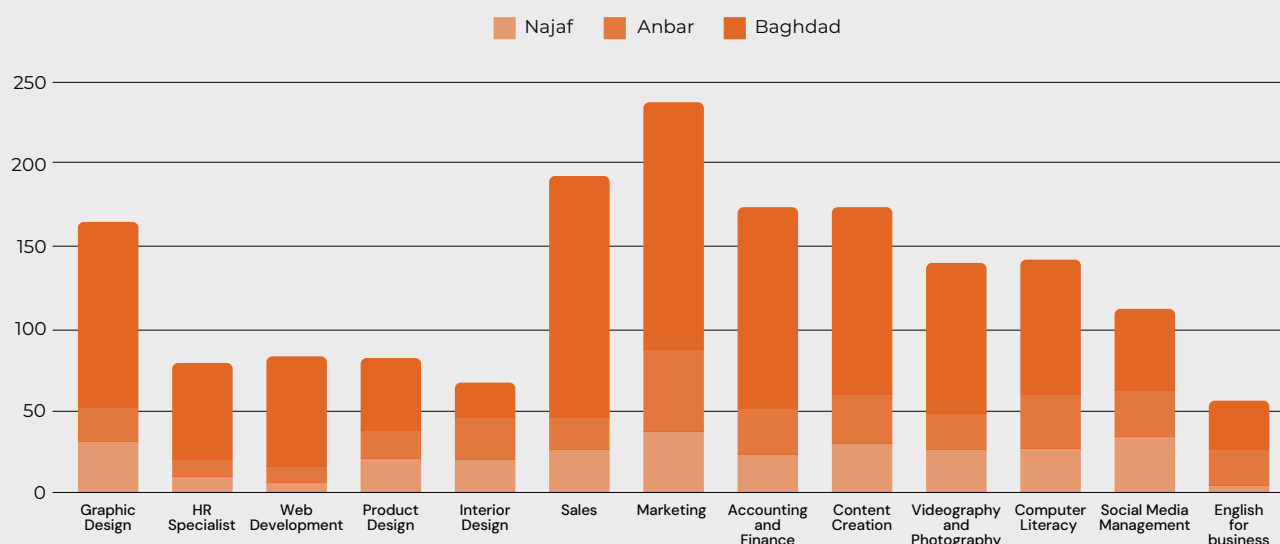


Key Findings and Statistical Analysis

Introduction Our comprehensive analysis of Iraq's private sector technical skills demand in 2025 encompasses data from 358 companies across three major urban centers. The research reveals a significant transformation in the technical skills landscape, characterized by increasing digitalization and diversification of professional competencies. The total identified demand of 1,763 positions across all surveyed companies demonstrates substantial market potential for technical professionals.

General Market Characteristics

- Digital marketing emerges as the leading technical skill requirement across all regions
- Strong correlation between city size and technical skills demand volume
- Consistent pattern of digital and creative skills requirements
- Notable emphasis on financial and professional services



Technical Skills Type	Baghdad	Percentage	Anbar	Percentage	Najaf	Percentage	All Cities	Average Percentage
Marketing	151	13.43%	50	15.06%	37	12.05%	238	13.50%
Sales	147	13.08%	20	6.02%	26	8.47%	193	10.95%
Accounting and Finance	123	10.94%	28	8.43%	23	7.49%	174	9.87%
Content Creation	114	10.14%	30	9.04%	30	9.77%	174	9.87%
Graphic Design	113	10.05%	21	6.33%	31	10.10%	165	9.36%
Videography and Photography	92	8.19%	22	6.63%	26	8.47%	140	7.94%
Computer Literacy	82	7.30%	33	9.94%	27	8.79%	142	8.05%
Web Development	67	5.96%	10	3.01%	6	1.95%	83	4.71%
HR Specialist	59	5.25%	10	3.01%	10	3.26%	79	4.48%
Social Media Management	50	4.45%	28	8.43%	34	11.07%	112	6.35%
Product Design	44	3.91%	17	5.12%	21	6.84%	82	4.65%
English for business	30	2.67%	22	6.63%	4	1.30%	56	3.18%
Interior Design	21	1.87%	26	7.83%	20	6.51%	67	3.80%
PLC and Classic Control	21	1.87%	5	1.51%	2	0.65%	28	1.59%
Other	10	0.89%	10	3.01%	10	3.26%	30	1.70%

Statistical Analysis by Region

Top 5 Technical Skills in Demand: Analysis 2025

Our comprehensive analysis of technical skills demand across Baghdad, Anbar, and Najaf reveals clear patterns in market requirements, with five key skills emerging as dominant across all regions.

1. Marketing (238 positions, 17.79% of total demand)

- Highest overall demand across all regions
- Strong presence in Baghdad (151 positions)
- Significant representation in Anbar (50 positions)
- Steady demand in Najaf (37 positions)
- Indicates growing digital transformation across all markets

2. Sales (193 positions, 14.42% of total demand)

- Second highest demand overall
- Particularly strong in Baghdad (147 positions)
- More moderate presence in Anbar (20 positions) and Najaf (26 positions)
- Suggests robust commercial sector development

3. Accounting and Finance (174 positions, 13.00% of total demand)

- Demonstrates consistent demand across regions
- Highest concentration in Baghdad (123 positions)
- Balanced representation in Anbar (28 positions) and Najaf (23 positions)
- Indicates maturation of business infrastructure

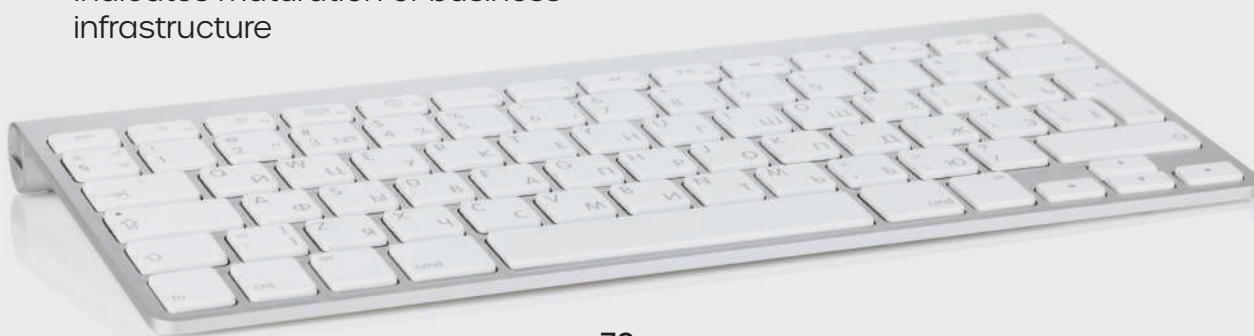
4. Content Creation (174 positions, 13.00% of total demand)

- Shows remarkably balanced distribution
- Strong presence in Baghdad (114 positions)
- Equal representation in Anbar and Najaf (30 positions each)
- Reflects growing digital media sector

5. Graphic Design (165 positions, 12.33% of total demand)

- Demonstrates sustained demand across all regions
- Highest in Baghdad (113 positions)
- Notable presence in Najaf (31 positions)
- Moderate demand in Anbar (21 positions)
- Indicates growing creative sector

These top five skills collectively represent 70.54% of total technical skills demand across the surveyed regions, highlighting their crucial role in Iraq's evolving private sector. The data suggests a strong orientation toward digital and commercial capabilities, with particular emphasis on marketing and sales competencies. The regional distribution patterns provide valuable insights for workforce development initiatives and training program design.





Marketing	15.06%
Computer Literacy	9.94%
Content Creation	9.04%
Accounting and Finance	8.43%
Social Media Management	8.43%
Interior Design	7.83%
Videographer and Photographer	6.63%
English for business	6.63%
Graphic Design	6.33%
Sales	6.02%
Product Designer	5.12%
Web Developer	3.01%
HR Specialist	3.01%
Other	3.01%
PLC and Classic Control	1.51%

Most Technical Skills Needs in Anbar



Marketing	12.05%
Social Media Management	11.07%
Graphic Design	10.10%
Content Creation	9.77%
Computer Literacy	8.79%
Videographer and Photographer	8.47%
Sales	8.47%
Accounting and Finance	7.49%
Product Designer	6.84%
Interior Design	6.51%
HR Specialist	3.26%
Other	3.26%
Web Developer	1.95%
English for business	1.30%
PLC and Classic Control	0.65%

Most Technical Skills Needs in Najaf



Marketing	13.43%
Sales	13.08%
Accounting and Finance	10.94%
Content Creation	10.14%
Graphic Design	10.05%
Videographer and Photographer	8.19%
Computer Literacy	7.30%
Web Developer	5.96%
HR Specialist	5.25%
Social Media Management	4.45%
Product Designer	3.91%
English for business	2.67%
Interior Design	1.87%
PLC and Classic Control	1.87%
Other	0.89%

Most Technical Skills Needs in Baghdad

This statistical analysis provides crucial insights for workforce development initiatives and demonstrates clear patterns in technical skills demand across Iraq's major urban centers.

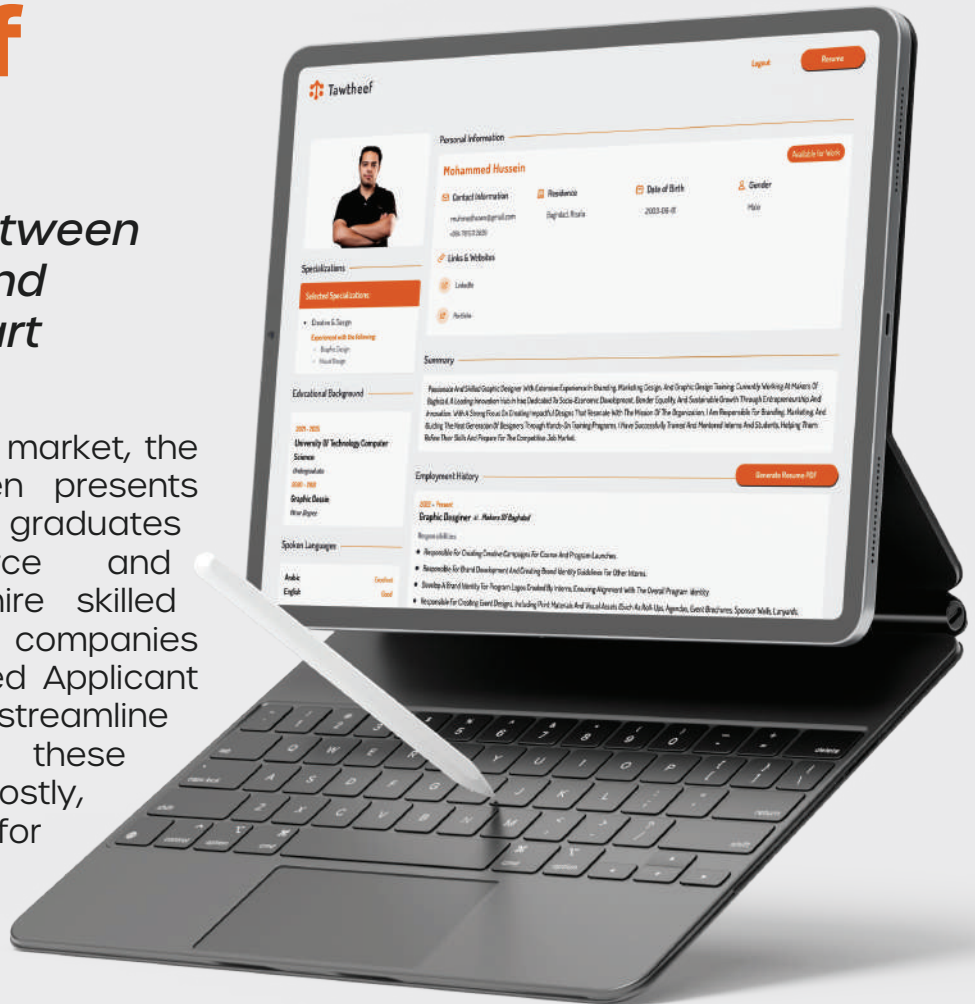
Tawtheef Platform

Bridging the Gap Between Young Graduates and Employers with Smart Solutions

In today's competitive job market, the recruitment process often presents challenges for both young graduates entering the workforce and employers seeking to hire skilled professionals. While some companies have invested in advanced Applicant Tracking Systems (ATS) to streamline their hiring processes, these platforms are often costly, putting them out of reach for many SMEs and startup businesses. Others rely on more traditional methods such as job opportunity announcements or third-party hiring services, which can be time-consuming and less efficient. On the other hand, recent graduates frequently encounter obstacles in designing professional resumes and ensuring their applications reach the right employers. This disconnect can lead to missed opportunities, with qualified candidates overlooked and vacancies remaining unfilled.

The Core Challenge: Finding Balance in Hiring Practices

For many companies in Iraq's private sector, recruitment remains a delicate balancing act between efficiency and cost. Advanced tools like ATS platforms can significantly streamline the process but often come with high price tags. At the same time, conventional methods, such as sifting through large numbers of resumes or working with hiring agencies, require considerable time and effort.



Meanwhile, young professionals struggle to create resumes that effectively showcase their skills and align with employer expectations. Without access to tailored guidance, many of their applications fall short of catching the attention of hiring managers, compounding their difficulty in securing opportunities that match their potential.

Tawtheef: A Game-Changing Solution
Makers of Baghdad has introduced Tawtheef (www.tawtheef.com), a platform designed to bridge these gaps by providing practical tools for both job seekers and employers. Developed with insights from 22 leading Iraqi companies, Tawtheef addresses the specific challenges faced in Iraq's job market.



**Scan the code
To visit the platform**

1. For Employers: Precision Meets Accessibility

Tawtheef's advanced talent search tool offers an affordable and efficient alternative for companies seeking qualified candidates. With filtering options based on skills, experience, education, and other criteria, the platform enables employers to streamline their search process without compromising on quality. By connecting them to a pool of over 1,200 pre-screened resumes, Tawtheef saves time and helps companies find candidates who meet their exact requirements.

2. For Job Seekers: Empowering Professionalism

For young professionals, Tawtheef offers an intuitive resume builder that simplifies the process of creating ATS-friendly resumes tailored to private sector standards. By hosting their profiles on the platform, job seekers increase their visibility to employers actively seeking their qualifications, enhancing their chances of finding the right opportunities.

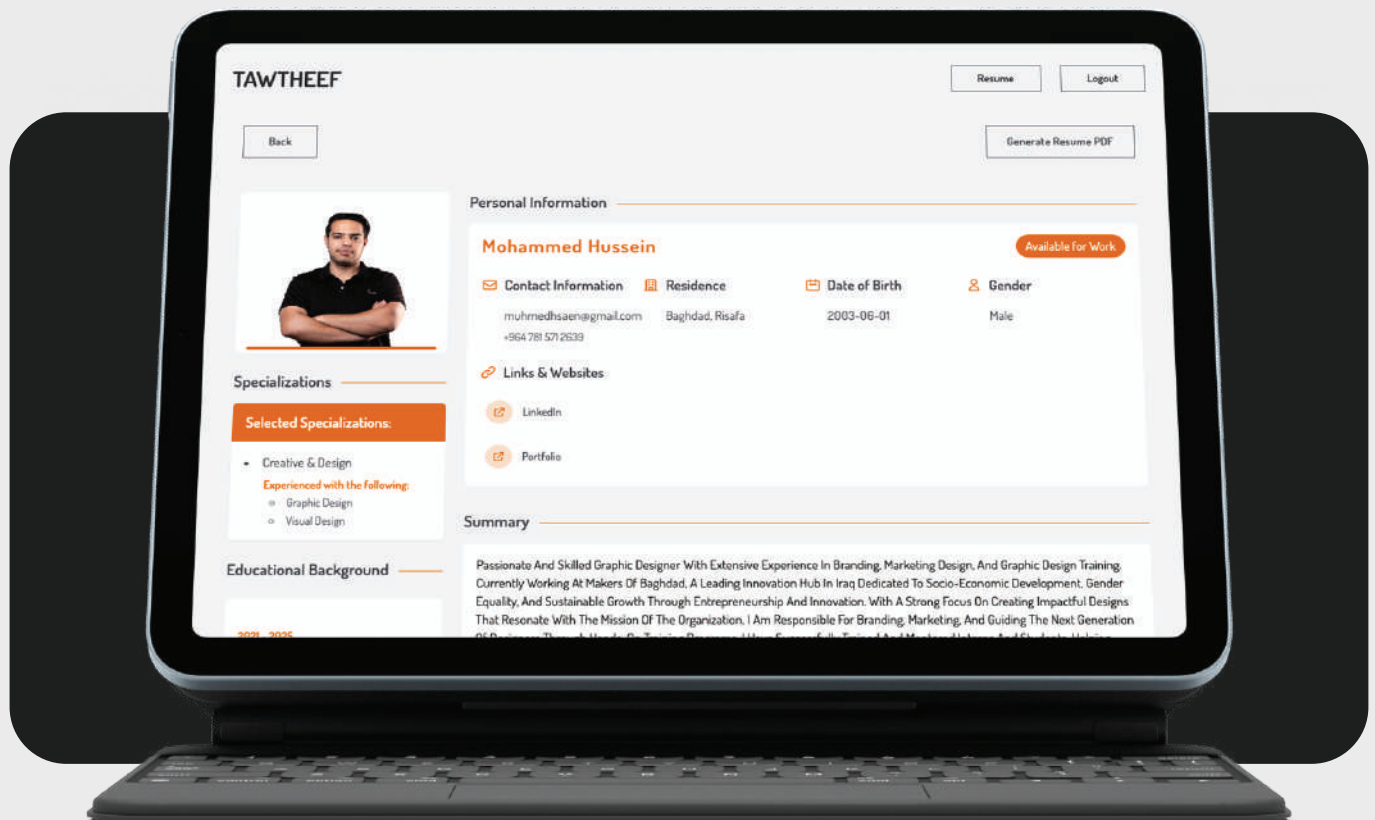
Rapid Adoption and Growing Impact

Since its launch, Tawtheef has quickly gained traction, with more than 1,200 registered resumes and counting. *Sara Luay, Community Manager at Makers of Baghdad*, highlights the platform's success:

"Tawtheef represents a significant step forward in modernizing Iraq's job market. We're thrilled to see more than 1,300 job seekers already benefiting from the platform."

By addressing key inefficiencies in hiring practices and providing accessible tools for young professionals, Tawtheef is reshaping the recruitment landscape in Iraq. The platform makes it easier for companies to identify the right talent and for job seekers to showcase their potential, ensuring a more connected and efficient job market.

Visit www.tawtheef.com to experience the future of recruitment in Iraq.





Eme-BAL *Legal Translation*

By: Yasmin Yousif

A certified legal translator for the English language.

As a translator, I have a deep passion for languages, and throughout my professional journey, I have worked in various places, always searching for an environment that supports and guides me. Eventually, I found Makers of Baghdad.

After that, I decided to launch my own project, which offers written and simultaneous translation services. I expanded my network and built a team of specialized translators for other languages as well.

The project is called Emy-BAL Legal Translation. It focuses on providing translation services and language training. I started it as an individual service, and over time, it grew, especially after joining Makers.

I joined Makers of Baghdad about a year ago when I decided to enrol in their HR internship. I immediately felt I had found the right environment to develop my skills and manage my own business.

Makers of Baghdad provided me with immense support on my journey. I greatly benefited from the advice they gave me, which helped me expand my services and consistently deliver the best.

One of the challenges I faced was finding clients. However, the members at Makers assisted me with marketing and attracting clients from various sectors.

I was also given the opportunity to lead my first workshop on legal translation, which motivated me to continue providing more services and benefiting others.

The work environment at Makers is filled with creativity and mutual support. It feels like being in a family that embraces your ideas. I highly recommend everyone to join Makers, develop their skills, and benefit from the workshops they organize.



Balanced Bites

By: Rawaa Rifaat

Rawaa Rifaat, another participant in the Wifra Program, is the founder of a budding healthy snack business inspired by her personal journey toward clean eating.

Rawaa's passion for healthy living began during her time abroad while pursuing a master's degree in Systems and Control Engineering. Surrounded by nutrition experts and health-conscious friends, she discovered the importance of eating clean and transformed her lifestyle.

Returning to Iraq, however, presented new challenges. Local supermarkets rarely offered genuinely healthy snacks, and even the ones labeled "healthy" often contained additives. Determined to stay true to her values, Rawaa started creating her own snacks using natural and organic ingredients. What began as a necessity quickly grew into a creative and fulfilling hobby.

Encouraged by her husband, Rawaa joined the Wifra Program, an incubator she found through social media. The program became a turning point, teaching her essential business skills, including how to develop a Minimum Viable Product (MVP) and align her passion with market needs. Despite having no prior experience in business, Rawaa embraced the journey, learning how to turn her ideas into a sustainable venture.

Through Wifra, Rawaa gained the tools and confidence to pursue her dream of providing genuinely healthy snacks for her community. Her story is a testament to how passion, combined with the right guidance, can lead to meaningful change.

Today, Rawaa continues to grow her business, creating snacks that prioritize health and nutrition while inspiring others to adopt a better lifestyle.



Twinkle Cake

By: Fatima Ali

Fatima, one of the passionate participants in the Wifra Program, is the proud owner of Twinkle, a project specializing in cheesecakes and other desserts. For Fatima, the Wifra experience was a transformative journey filled with learning, growth, and opportunities to turn her dreams into reality.

"This experience was new and unique for me,"

Fatima shared.

"We learned so much about the world of entrepreneurship, from where to start, how to plan effectively, to calculating costs and maintaining profitability."

The program provided Fatima with a comprehensive understanding of the fundamentals of running a business. She gained insights into identifying and targeting customers and learned how to reach them in meaningful and impactful ways.

Marketing, especially digital marketing, was a central focus. "We explored how to create engaging social media posts, the different types of content, and how to structure our pages to grab attention and boost engagement," Fatima explained.

Beyond the knowledge and skills, Wifra offered Fatima the opportunity to refine and elevate her business. The hands-on training sessions, personalized feedback, and supportive community gave her the confidence to grow Twinkle into a more professional and profitable venture.

"The experience wasn't just educational," Fatima emphasized, "it was a real chance to develop our projects and turn our ideas into a reality."

Through Wifra, Fatima not only gained the tools and skills necessary to enhance her business but also connected with a network of like-minded entrepreneurs, reinforcing her vision of creating exceptional desserts that delight her customers.



Israa Jasim

Human Resources Intern

A senior at university, majoring in Computer Science and a percussionist in the Sunjat band. My passion lies in improving myself as much as possible to build a bright future.

I learned about the internship program from my university peers, and my goal was to enhance my communication skills with others, apart from gaining new skills that would benefit me in my professional life.

I learned a lot of things related to my field of study, as well as additional skills, with the help of the employees there. Everyone was eager to share their knowledge, which made the internship environment very comfortable and beneficial.

I received a job offer to manage social media pages and create ad campaigns. Unfortunately, I had to decline it to focus on my studies at the moment. However, I am confident there will be many opportunities after graduation, God willing.

I highly recommend joining this program to those who want to gain new knowledge and skills, enhance communication, and meet new people. It will benefit you by providing valuable information and increasing your job opportunities.

Welcome in

Makers of Baghdad

• Go Day •



Makia Mahdi

Graphic Design Intern

A Computer Science student, as well as a digital artist and graphic designer.

I joined a summer internship at Makers, and by chance, I chose graphic design. Thanks to the mentors and the training, I fell in love with this field and found my passion in it, which led me to decide to immerse myself further.

My goal during the three-month training was to enhance my design skills to be prepared for any job opportunity. Indeed, I managed to land a job in the last month of training at Ako Sayara.

I learned many things I wasn't aware of in the field of design. The staff were always supportive and made sure I didn't face any difficulties, making the experience very smooth and enjoyable.

Currently, I'm a social media graphic designer at Ako Sayara, and I'm very happy with my specialization, especially since I'm working on something I learned at Makers, which made the transition easier for me.

I highly recommend new youth to join because it provides a great network, connects you with people in your field, offers many opportunities, and the mentors and staff support you step by step.



Mohammed Issam

Human Resources Intern

21 years old and a graduate of the University of Baghdad, College of Arts, Department of English Language, ranking sixth in my class for the 2023-2024 academic year. My passion for reading and writing led me to English literature, as I find it a mirror of human emotions and experiences.

During university, I focused on building a career path, exploring both translation, my specialty, and HR, which appealed to my interest in the human-centric aspects of the job market. I learned about the Makers Internship Program through their Instagram page, inspired by previous participants and my frequent visits to Makers for study and work purposes.

Joining the program allowed me to gain hands-on HR experience, including Microsoft proficiency, data entry on Makers' dashboard,

and other essential skills. The highlight was networking with professionals from diverse fields, building a valuable foundation for my career.

After completing the internship, I secured a position as an HR Recruiter at Masterminds Recruitment. The practical experience and skills gained at Makers significantly contributed to my success and continue to support my growth in HR.

the Makers internship program. As I mentioned earlier, it helps to build an excellent network for anyone new to the job market, and enhances essential skills needed in today's competitive workforce.

Makers of Baghdad Achievements



377
Sessions



208
Trainings



7,076
Students



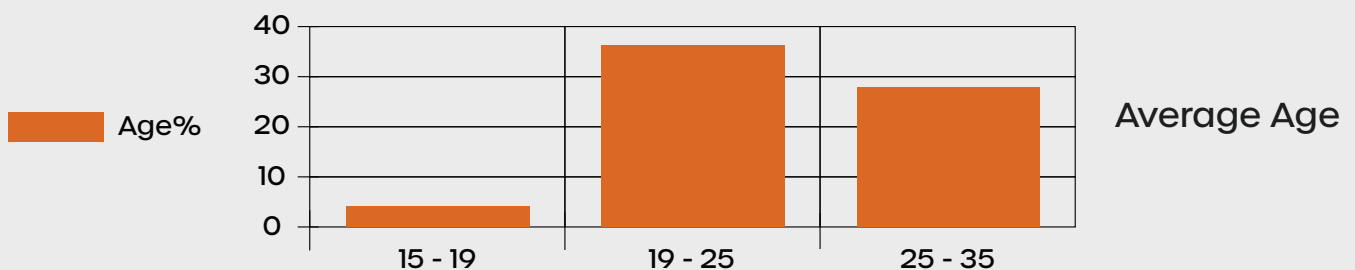
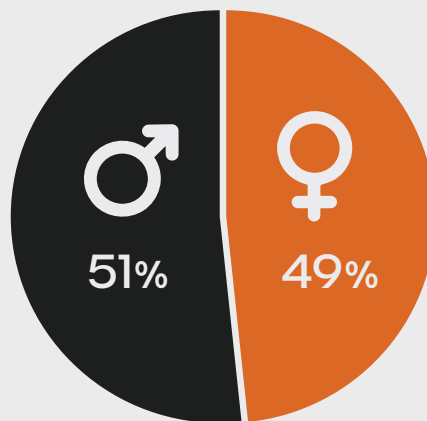
59
Startups



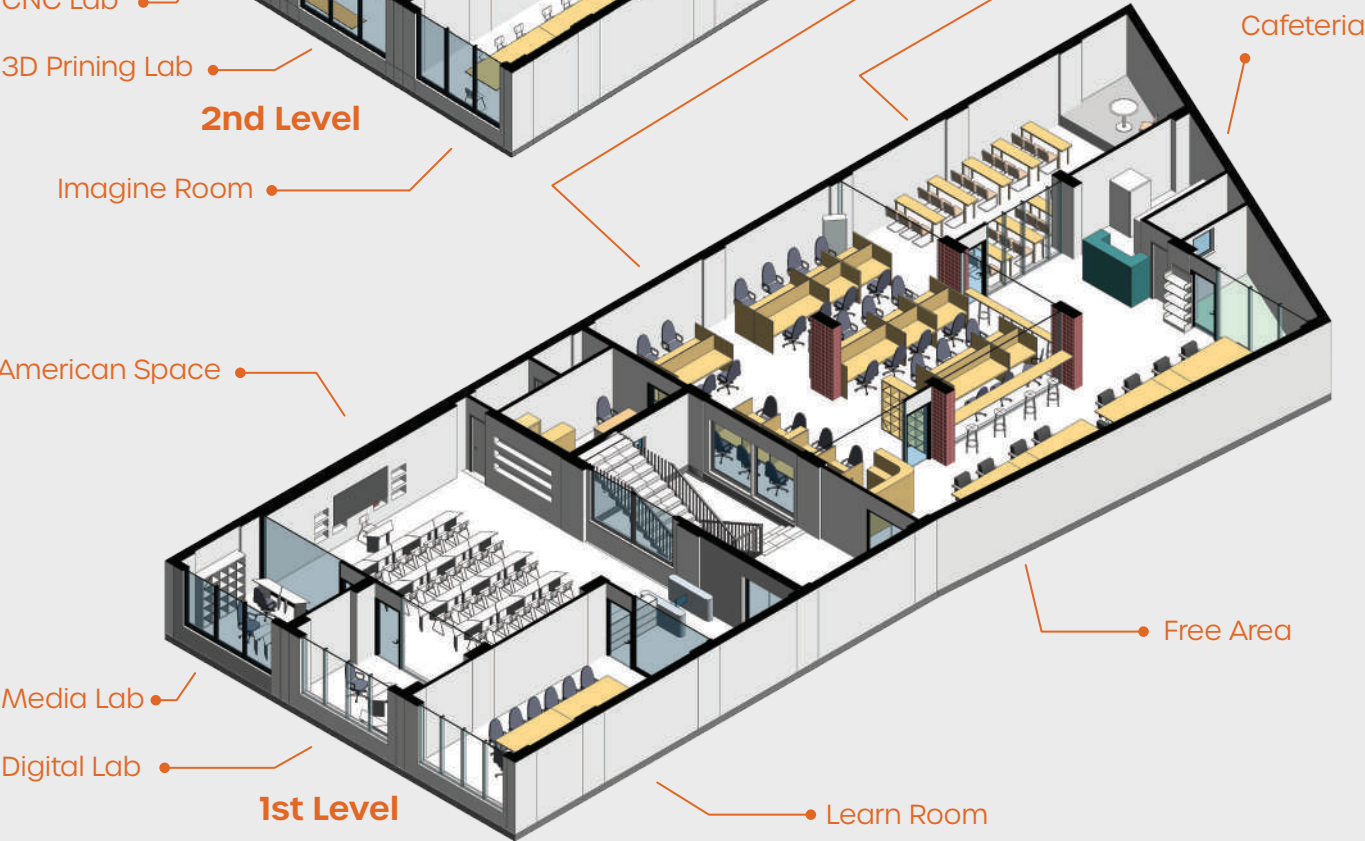
241
Interns



142
Products



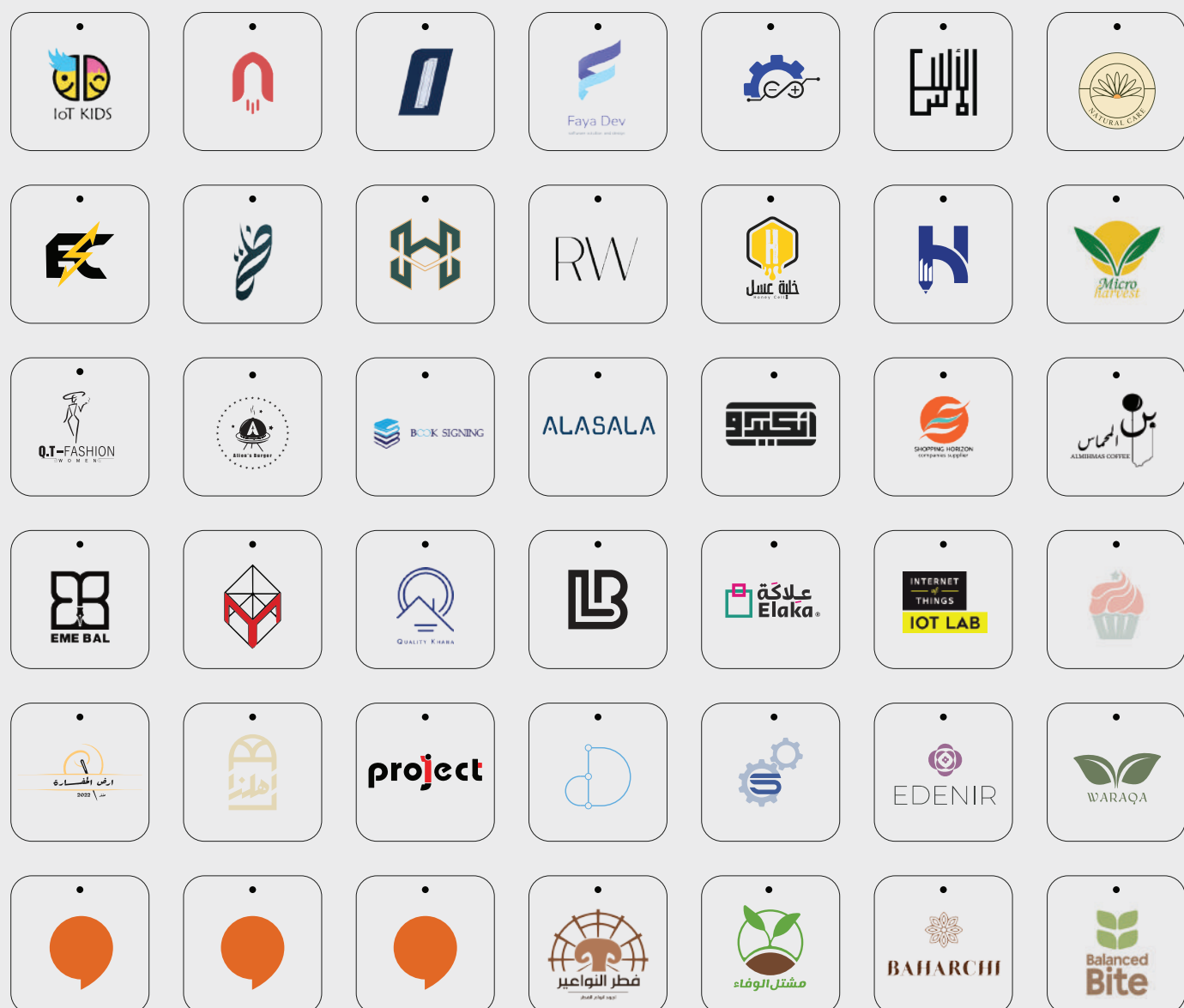
Makers of Baghdad Space



Makers of Baghdad Partners



Makers of Baghdad StartUp





2024

Major Employers



Job
Created

394

Employment
Rate.

75%

Employer

64

**Together we Can
Make a Difference !!**



● Make Your Passion ●

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