

Tehlaya

Where Culture Meets
Business in Ramadan



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Tehlaya

Where Culture Meets Business in Ramadan

تَهْلَايَا

In Baghdad, Ramadan evenings are defined by gatherings of families, friends, and communities coming together to eat, talk, and share stories. Out of this cultural rhythm, Makers of Baghdad created the Tehlaya Program, a tradition that has now reached its third edition. What began as a simple idea, turning the spirit of Ramadan into a platform for dialogue, has grown into one of the city's most anticipated business and networking events.

Each weekend, Tehlaya hosts sessions that dive into different sectors of Iraq's economy. Job seekers find themselves building connections that may lead to new opportunities. Employers and entrepreneurs discover fresh talent and exchange ideas. Innovators and project owners promote their products and visions, gaining visibility in front of peers and potential partners. It is a space where relationships are built, ideas are exchanged, and opportunities begin to take shape.

The program culminates in a grand exhibition, where participants showcase their products and innovations. Here, B2B and B2C relationships are forged, investors meet entrepreneurs, and collaborations take root. This final showcase transforms Tehlaya into a marketplace of ideas wrapped in the cultural fabric of Ramadan, a place where tradition and modern business ambitions coexist.

Behind Tehlaya's success is a strong network of partners and supporters who helped shape and grow the program. This program is implemented by Makers of Baghdad in partnership with GIZ Iraq, under the TAEUFIQ initiative of Team Europe, and co-funded by the European Union and the Federal Republic of Germany. Alongside this partnership, strategic sponsors such as Zain Iraq and Hinka contributed to shaping the program's vision, while supporters and partners including Riyadh, UNFPA, Al Rasheed, Al Ameen Group, ILO, First Finance, and the Ministry of Planning played an important role in strengthening the initiative. Together, their contributions ensure that Tehlaya is more than a seasonal gathering, it is a growing platform that supports dialogue, innovation, and the development of Iraq's private sector.

Adding vibrancy to the program is a diverse group of collaborators whose creativity and energy enrich every session. From technology and design to food and lifestyle, their contributions reflect the dynamic spirit of Iraq's entrepreneurial scene. Among them are Quick Cell, Thekrayat-Fuji, Hili, MS Choice, Enkido, Honey Cell, Royal Trip, Copybooks, Mabi3atee, Sahla, Alien Burger, Baly, and Darjah. Together, they bring color, innovation, and authenticity to Tehlaya, turning it into more than an event; it becomes a living ecosystem of ideas, products, and partnerships.

As the lanterns of Ramadan light up Baghdad, Tehlaya shines as a symbol of possibility, where culture inspires commerce, and where every conversation has the potential to become a partnership, a project, or a future.

Key Facts

Strategic Partners



Sponsors



Collaborators



Key Facts



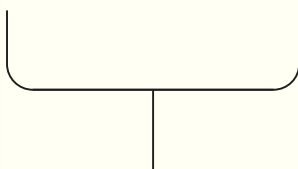
9

Discussion
Panels



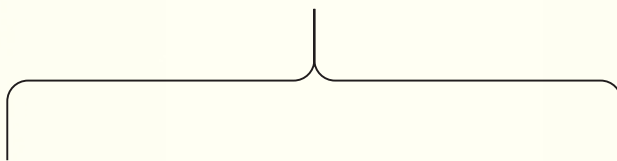
21

Products Presented
in Business Exhibition



+1200

Total
Attendance



71%

Males



+1,819,045

Social Media
Outreach



29%

Females

Riyada Initiative

Government Support for the Private Sector

The opening session of Tehlaya explored how government initiatives can strengthen Iraq's private sector. How can programs like the Riyada Initiative move beyond loans and training to truly build an ecosystem where ideas gain a voice and entrepreneurs find support? Panelists examined both opportunities and challenges, from job creation and ecosystem-building to concerns about transparency and misuse of feasibility studies.



ريادة



مبيعات





The session was moderated by Mohammed Khalid, CEO of IoT Kids, and featured Dr. Hussein Falamarz, Advisor to the Prime Minister on Human Development and Entrepreneurship, alongside three entrepreneurs whose businesses have benefited from the Riyadh Initiative: Mohammed Riyadh Ahmed, founder of Mabi3atee; Zaid Haidar Al-Jurjajji, founder of Sahla; and Mustafa Mohammed Al-Obaidi, founder of Copybooks. Together, they highlighted how Riyadh, modeled on Innovation Norway, provides Iraqis aged 18–50 with training, guidance, and loans to launch service-oriented and production-based projects.

Key quotation:

Riyada is not just about loans or training; it is about building an ecosystem where ideas gain a voice, entrepreneurs find support, and Iraq's private sector can thrive on solid ground.

Key insights:

- The initiative aims to create an enabling environment for entrepreneurship, rather than simply producing entrepreneurs.
- Eligibility requirements are simple: applicants must be Iraqi citizens aged 16–50.
- Accepted projects include productive, service-based, and digital businesses, including mobile applications and technology solutions.
- More than 15,000 loans have been issued, totaling over 300 billion IQD invested into the private sector.
- Riyadh emphasizes that every entrepreneurial idea must clearly answer three questions: What is the product? Where will it operate? Who is it for?



Dr. Hussein Falamarz

Advisor to the Prime Minister on Human Development and Entrepreneurship and Executive Director of the Directorate of Entrepreneurship and Excellence.

Key quotation:

The hardest part was proving to people that e-commerce can earn more than a monthly salary.

Key insights:

- The platform enables users to promote products and earn profit from sales, while logistics and supply are managed through the system.
- The idea emerged from observing that many young people want to work in online sales but lack the financial resources to start.
- One of the main early challenges was convincing people that online selling could become a real source of income.
- Competition in the digital market is increasing, but it also helps expand public awareness of e-commerce opportunities.
- The startup focuses on staying close to its community of sellers, building trust through direct engagement with young entrepreneurs.



Mohammed Riyadh Ahmed

Founder of Mabi3atee, a smart e-commerce platform based on the dropshipping model.

**Zaid Haidar Al-Jurjafji**

Founder of Sahla, a leading platform for home and institutional maintenance services.

Key quotation:

We didn't reinvent the wheel; we organized the service market and built trust.

Key insights:

- The app addresses a common problem in Iraq: difficulty finding reliable technicians and ensuring accountability for service quality.
- Sahla also creates employment opportunities for skilled technicians, many of whom rely on the platform as their primary income source.
- Early challenges included ensuring technician reliability and managing service quality.
- The startup focuses on building a network of technicians who share the company's values and professionalism.
- The company is exploring collaboration with Riyadh applicants who have technical skills, allowing them to work through the Sahla platform.

**Mustafa Mohammed**

Founder and CEO of Copybooks, with over ten years of experience in accounting and financial management.

Key quotation:

The first mistake entrepreneurs make is mixing personal money with business money.

Key insights:

- Copybooks is a digital accounting system designed to help small business owners manage their finances easily and affordably.
- Many startups rely on paper-based accounting or delay financial management tools due to cost, which creates problems as businesses grow.
- Copybooks provide a simple financial tracking system for both accountants and non-accountants, enabling better decision-making.
- One of the most common mistakes entrepreneurs make is mixing personal finances with business finances.
- Collaboration with the Riyadh Initiative exposed the company to a new segment of entrepreneurs, helping the platform better understand the financial challenges of early-stage startups.

Artificial Intelligence

A Future for Investment

The second session turned to the future of technology, asking a central question: How can artificial intelligence become a force that reshapes Iraq's economy and labor market? The discussion explored Iraq's draft national AI strategy, extending to 2050, which envisions a knowledge-based economy with health, industry, and agriculture as priority sectors. Opportunities such as supporting SMEs, streamlining company registration, and creating professional tools like Hinka were weighed against challenges including outdated regulations, limited infrastructure, and the urgent need to reskill workers as roles evolve.





Dr. Daa Al-Jumaili

Advisor to the Prime Minister for Scientific, Academic, and Artificial Intelligence Affairs.

Moderated by Ali Taher, CEO of Makers of Baghdad, the panel featured Dr. Daa Al-Jumaili, Advisor to the Prime Minister on Scientific, Academic, and Artificial Intelligence Affairs; Amal Bani Awad, Project Manager at the International Labour Organization in Iraq with more than 25 years of experience in labor market programs and skills development; and Ahmed Al-Hankawi, international lawyer, legal consultant, founder of Al-Ittihad Law Firm, and founder of Hinka Legal AI. Together, they emphasized that Iraq's AI journey must be homegrown, data-driven, and skill-focused, ensuring innovation translates into sustainable opportunities for businesses and workers alike.

Key quotation:

The idea today is not to work hard, but to work smart. This is the strategy we are trying to build in Iraq.

Key insights:

- Iraq is developing a national AI strategy extending from 2030 to 2050 aimed at transforming the country into a knowledge-based economy.
- The strategy prioritizes sectors where AI can have the greatest impact, including healthcare, agriculture, and industry.
- AI policies must be designed specifically for Iraq's realities rather than copied from other countries' strategies.
- Building reliable national datasets and improving data governance is essential for enabling innovation and informed policymaking.
- The private sector will play a major role in Iraq's future economy, making government support for startups and technology companies essential.



Ms. Amal Bani Awad

Project Manager at the International Labour Organization in Iraq, with over 25 years of experience in labor market programs and skills development.

Key quotation:

Artificial intelligence will reshape the labor market; the real question is how prepared our universities and institutions are for this shift.

Key insights:

- Iraq is currently working on national policies for small and medium-sized enterprises (SMEs) that integrate digital transformation and artificial intelligence.
- Artificial intelligence will significantly reshape labor markets, with studies suggesting that around 23% of global jobs could be affected by automation and AI technologies.
- In Iraq, more than 75% of businesses operate informally, often because entrepreneurs lack clear information about how to register their companies.
- To address this, a national guide for business registration has been developed in cooperation with government institutions, incorporating AI tools to simplify procedures.
- Preparing the workforce for AI-driven change requires updated training programs, stronger infrastructure, and policies that support entrepreneurship and formal business growth.



Mr. Ahmed Hinkawi

Lawyer, International Legal Consultant, and Founder of Etihad Law Firm and Hinka Legal AI.

Key quotation:

Hinka blends experience with intelligence to create a legal AI platform. A lawyer who uses AI will be very different from one who does not; their place in the market will reflect that difference."

Key insights:

- Hinka Legal AI was created to combine legal expertise with AI technology to support lawyers through tools such as legal Q&A systems, contract generation, and case evaluation.
- The platform also includes Hinka Academy, an educational initiative designed to prepare law students and young professionals to work in an AI-supported legal environment.
- One of the major challenges facing AI startups in Iraq is the lack of clear regulatory frameworks and modern legal structures that support emerging technologies.
- Access to accurate legal data and government records remains another obstacle, as reliable datasets are essential for building effective AI systems.
- Greater collaboration between government institutions and private innovators could significantly accelerate the development of locally built AI solutions.



Women's Economic Empowerment

Family Planning and Participation

The third session of Tehlaya addressed one of Iraq's most important development priorities: women's economic empowerment and the role of family planning in expanding participation in the labor market. At its core was a guiding question: How can empowerment and family planning together create pathways for women to balance career and family, while strengthening Iraq's economy? The discussion framed empowerment as both a right and a pillar of national identity, weighing barriers such as limited awareness and cultural perceptions against opportunities like Iraq's 1,700 health and social centers and flexible work policies.





Moderated by Sahar Tawfiq, Head of Media, Partnerships, and Innovation at UNFPA, the panel featured Dr. Abdullah Al-Kamil, Senior Specialist in Reproductive Health and Project Manager at UNFPA; Dr. Khulood Ouda, Director of the Reproductive and School Health Department at the Iraqi Ministry of Health; and Samia Ramzi, Founder and CEO of HR Standards. Together, they emphasized that women's empowerment is not taboo, it is a pathway to stronger families, thriving communities, and a more productive economy.

Key quotation:

Women's participation in the labor market directly increases family income and reduces dependency across society.

Key insights:

- Family planning is fundamentally about empowering couples to make informed decisions about when and how to start their family. This shared decision-making creates a more stable foundation for both partners to pursue their goals.
- When families plan the timing of childbirth responsibly, they are better able to invest in education, healthcare, and opportunities for each child, improving long-term human capital and productivity in society.
- Misconceptions were identified, such as the belief that women's work threatens family stability.
- Empowering couples to make their own reproductive decisions also supports women's economic participation, as it allows women to plan their employment or entrepreneurial activities without facing unexpected interruptions.



Dr. Abdullah Al-Kamil

Senior Specialist in Reproductive Health and Project Manager at the United Nations Population Fund (UNFPA).



Dr. Khulood Ouda

Director of the Reproductive Health and School Health Department at the Public Health Directorate, Iraqi Ministry of Health.

Key quotation:

Marriage is not only a social bond; it is an economic partnership that requires planning and shared responsibility.

Key insights:

- Awareness and access to guidance are critical to enabling couples to make informed family decisions. Public institutions are working to ensure that accurate information and counseling services are available to support responsible planning of family life.
- Social expectations and pressure from extended family often influence reproductive decisions in many communities. Strengthening awareness around shared decision-making between partners helps ensure that choices about family life are made according to the couple's own priorities and capacities.
- When families are able to plan responsibly, women are better positioned to continue their education, remain active in the workforce, or pursue entrepreneurial ventures, contributing directly to the growth of the private sector.
- Advice to young couples stresses financial planning, saving, and investing as integral to empowerment.



Samia Ramzi

Founder and CEO of HR Standards.

Key quotation:

Balancing family and career is possible when flexible laws and supportive systems are in place.

Key insights:

- Many women face a difficult balance between professional ambitions and expectations around family life. Without the ability to plan the timing of childbirth, women often feel forced to choose between career development and family responsibilities.
- Increasing women's participation in the private sector has clear economic benefits. Women who are able to work, start businesses, or pursue leadership roles contribute to innovation, productivity, and economic diversification.
- Policies that support women, such as flexible work environments, maternity protections, and entrepreneurship programs, can further strengthen the link between family wellbeing and women's economic empowerment.
- Evidence shows women-led projects are increasingly visible and successful despite societal pressures.



Creative Work

Turning Talent into a Sustainable Career

The fourth session of Tehlaya explored the path from artistic passion to economic opportunity. How can Iraq's creative expressions in fashion, calligraphy, and handmade crafts be transformed into structured enterprises that drive growth and preserve culture? The conversation examined challenges such as pricing, production, IP protection, and market skepticism, while highlighting opportunities in innovation, partnerships, and international reach.





Moderated by Haidar Hafidh, Director of Visual Innovation at Makers of Baghdad, the panel brought together leading figures from Iraq's creative industries: Mohammed Al-Barzanji, Commercial Director at Quick Cell; Noor Hashim, Founder and CEO of Hili brand and Dar Al-Heraf; Hussein Khalifa, Calligrapher and Brand Designer at Bcorp Agency; and Manar Shihab, Sustainable Fashion Designer and Founder of Earth Weavers and EcoVogue Academy. Their insights showed that with resilience and collaboration, Iraq's creative sector can mature into a cornerstone of both economic vitality and cultural identity.

Key quotation:

The only thing that can replace you is failing to use the tools. AI is just an instrument, not a substitute for human creativity.

Key insights:

- Investing in skills development and continuous learning is critical for creatives to compete in regional and international markets.
- Cultural heritage, such as Arabic calligraphy, can become a competitive advantage when transformed into modern design solutions for businesses.
- Creative professionals contribute to the private sector not only through services but also through knowledge transfer, mentorship, and workshops that build the next generation of designers.
- Technology, including AI tools, should be viewed as supportive tools that enhance creativity rather than replace human expertise, enabling designers to remain competitive in a rapidly evolving market.



Hussein Khalifa

Calligrapher and brand designer at Bcorp Agency, specializing in visual identity and Arabic typography.

Key quotation:

Advertising is not just a tool; it is a vital element for any product seeking market reach. More than promotion, it is the bridge that delivers your message straight to the customer.

Key insights:

- Strong marketing strategies are essential for turning creative ideas into viable commercial ventures that reach the right audience.
- The creative sector requires better strategic planning and resource allocation, particularly balancing production budgets with effective marketing.
- Iraq's growing advertising and media industry reflects the expanding opportunities within the private sector for creatives and entrepreneurs.
- Strengthening the ecosystem through better market practices and intellectual property awareness will help protect innovation and encourage more professionals, especially young entrepreneurs, to enter the creative economy.



Mohammed Al-Barzanji

Commercial Director at Quick Cell.

**Noor Hashim**

Founder and CEO of Hili Brand and Dar Al-Heraf.

Key quotation:

We don't just sell handmade products; we preserve Iraqi identity and transform it into a brand recognized globally.

Key insights:

- Transforming traditional crafts into marketable products demonstrates how local heritage can become a sustainable economic opportunity when combined with branding, quality control, and storytelling.
- By collaborating with local artisans and rural women, Noor's model shows how creative businesses can generate employment and integrate women into the value chain of the private sector
- Building trust in locally made products is essential for strengthening Iraq's domestic creative economy and reducing reliance on imports.
- Exporting handmade Iraqi products highlights the potential of creative industries as a gateway for international market access.

**Manar Shihab**

Sustainable fashion designer and founder of Earth Weavers Company and EcoVogue Academy.

Key quotation:

Fashion is not just clothing; it is a message, and sustainability gives that message lasting meaning.

Key insights:

- Fashion entrepreneurship can serve as a platform for social impact, particularly when businesses integrate training and skill development for women.
- Empowering women through education, employment, and design training creates pathways for women to participate in the private sector beyond traditional roles.
- Promoting sustainable fashion practices not only raises awareness about responsible production but also opens new niche markets with higher economic value.
- Establishing specialized fashion education in Iraq helps address the skills gap in the creative economy, strengthening the long-term growth of the sector.

Employment Platforms

Navigating Jobs in the Age of Technology

In a country where young graduates are navigating a rapidly changing labor market, the fifth session of Tehlaya focused on the digital tools reshaping access to jobs. How can employment platforms provide a reliable alternative to informal channels and open fairer access to opportunities? The discussion highlighted the dominance of Telegram groups, the underuse of structured platforms like LinkedIn, and the steep barriers graduates face when most jobs demand prior experience. Internships, training, and job fairs were presented as vital bridges to employment, while soft skills and gender inclusion emerged as equally critical.





Moderated by Mina Talib, Project Coordinator at Makers of Baghdad, the panel featured Lana Al-Saadi, Director of Inclusion, Development, and Equality at Zain Iraq; Ruaa Imad, Founder and CEO of Darja; Nabaa Hussein, Strategic Programs Leader at Earthlink; and Ali Al-Alwan, HR Specialist and founder of Maharatak. Their insights underscored that Iraq's employment ecosystem must move toward stronger platforms, better data, and inclusive practices, laying the groundwork for careers that are both sustainable and equitable.

Key quotation:

Skills can be trained, but attitude, communication, and adaptability are what truly set candidates apart.

Key insights:

- Large companies rely on multiple recruitment channels simultaneously, including LinkedIn, automated career portals, university partnerships, and talent scouting through professional communities.
- Automation and digital recruitment systems are increasingly replacing manual CV collection, making LinkedIn and structured online applications essential for candidates.
- Companies also invest in non-digital channels such as internships, university partnerships, and job fairs to identify early talent and prepare graduates for professional environments.
- Inclusion is defined as engaging all groups fairly and improving decision-making by reflecting diverse customer perspectives.



Lana Al-Saadi

Director of the Inclusion, Development, and Equality Department at Zain Iraq.



Ruaa Imad

Founder and CEO of Darja, a company specialized in rehabilitation and employment.

Key quotation:

Every recruitment channel has its own type of job; you just need to know where to look.

Key insights:

- Different recruitment channels attract different types of candidates, so employers strategically select platforms depending on the position they want to fill.
- Informal platforms like Telegram may still generate candidate pools, particularly among younger job seekers, but LinkedIn and structured platforms remain more reliable for professional recruitment.
- Hiring managers evaluate candidates beyond qualifications, focusing on communication skills, teamwork, reliability, and ability to adapt quickly to workplace environments.
- For entry-level positions, practical work samples and portfolios often carry more weight than certificates alone.

**Nabaa Hussein**

Strategic Programs Leader for
Employee Affairs at Earthlink.

Key quotation:

Job fairs and training programs are not just about skills; they build confidence and networks for young graduates.

Key insights:

- Entry-level candidates should focus on internships, training programs, and junior-level opportunities to gain practical experience when they lack formal work history.
- Digital platforms can help job seekers identify required skills and market demand, allowing them to prepare strategically for available roles.
- Job fairs and networking events remain valuable channels for direct interaction with recruiters, helping candidates overcome barriers such as lack of experience or professional networks.
- Soft skills such as time management, honesty in CVs, and professionalism in communication strongly influence hiring decisions.

**Ali Al-Alwan**

Human Resources Specialist, Trainer,
and Founder of the Maharatak
employment platform.

Key quotation:

LinkedIn is essential, but local platforms like Maharatak are built from real needs to organize data and make access easier.

Key insights:

- Local recruitment platforms emerged to organize candidate data and simplify access to job opportunities, responding to the limitations of fragmented hiring channels.
- Building a professional digital presence, especially on LinkedIn, is becoming essential for job seekers, even at early career stages.
- Employers increasingly observe candidates' online behavior and personal branding, meaning professional communication and constructive engagement on digital platforms are important.
- Digital networking should be complemented by face-to-face engagement through events and professional communities to maximize employment opportunities.

Technology in the Food Sector

Digital Gap or Investment Opportunity

Against the backdrop of a rapidly expanding food industry, the sixth session of Tehlaya explored how digital innovation is reshaping the sector. How can technology address the absence of reliable data while unlocking new opportunities for investment? The conversation revealed information, reliance

on traditional supply chains, and resistance to digital adoption, yet emphasized that these challenges can be reframed as opportunities. With the right platforms, electronic payment systems, and supply chain innovations, technology has the potential to inject efficiency, transparency, and profitability into the industry.





Moderated by Ali Al-Shammari, CEO of Al-Ameen Group, the panel featured Anas Al-Sarraf, Director of the Restaurants Association in Iraq; Asser Hassan, CEO of Al-Rasheed Platform; Abdulameer Al-Bayati, Head of Technology and Innovation at Eatix; and Hassan Al-Yassin, Founder of First Choice. Their collective perspective underscored that embracing digital tools is not optional; it is the key to positioning Iraq's food sector as a modern, competitive force in the regional market.

Key quotation:

The future of Iraq's food sector lies in technology; training and digital integration are the keys to unlocking quality, efficiency, and immense profitability.

**Anas Al-Sarraf**

Director of the Restaurants Association in Iraq.

Key insights:

- The food and restaurant industry is one of the largest and most promising sectors in Iraq's economy, with strong demand driven by population growth and changing consumer lifestyles.
- However, the sector faces structural challenges such as limited workforce training, lack of social security protections, and insufficient professional development programs.
- Training initiatives, including culinary and hospitality programs, are essential for developing qualified Iraqi talent in areas such as cooking, service, and café management.
- Global trends indicate strong growth in beverage markets such as coffee and tea, presenting an accessible entry point for young entrepreneurs to start small businesses with relatively low startup costs.

**Asser Hassan**

CEO of Al-Rasheed Platform.

Key quotation:

The challenge is convincing traditional markets to see the value of technology when they still rely on pen and paper.

Key insights:

- Iraq's traditional food markets have operated for decades through informal networks and manual processes, often relying on personal relationships rather than digital systems. This creates inefficiencies but also highlights opportunities for modernization.
- The creation of digital platforms that connect farmers, suppliers, and restaurants represents a significant step toward improving transparency and efficiency in the sector. Reducing the number of intermediaries can lower costs and improve pricing for both businesses and consumers.
- The fruit and vegetable market alone represents billions of dollars in annual trade, yet reliable data about local production, imports, and food waste remains limited. Access to this data could significantly improve decision-making and investment strategies.
- As the market gradually adopts technology, digitization of supply chains and marketplaces is expected to unlock major economic opportunities and strengthen Iraq's local food ecosystem.

**Abdulameer Al-Bayati**

Head of Technology and Innovation
at Eatix.

Key quotation:

Digitization is the gateway to electronic payments; without it, the food sector cannot modernize.

Key insights:

- Digital infrastructure is becoming increasingly important for the food sector, particularly in areas such as electronic payments, e-commerce, and data collection.
- Convincing restaurant owners to move from paper-based systems to digital platforms remains a challenge, but such transitions are essential for improving operational efficiency and generating accurate market data.
- The rise of online ordering and electronic transactions is gradually transforming how restaurants interact with customers, suppliers, and delivery services.
- As more businesses adopt digital tools, the sector will benefit from better analytics, clearer market insights, and improved financial transparency, enabling smarter investment decisions.

**Hassan Al-Yassin**

Founder of First Choice.

Key quotation:

Every project in food or hospitality must be built on data, but in Iraq, reliable data is still missing.

Key insights:

- Iraq's food and restaurant sector has expanded rapidly, attracting both local and international investors, yet many businesses still operate without reliable market data. As a result, entrepreneurs often rely on market observation rather than structured statistics when launching projects.
- The lack of centralized data makes market research more time-consuming and expensive, especially when assessing customer demand, service types, or supply availability for new restaurants and hospitality projects.
- Despite these challenges, the sector continues to grow due to high consumer demand for food services, making it one of the most active areas of private sector investment.
- One of the largest opportunities lies in improving supply chains, as many restaurants face high procurement costs and logistical inefficiencies.

Women in the Business World

Requirements for Success in Their Projects

The seventh session of Tehlaya opened with a challenge that often arises when discussing women's role in business. What does it truly take for women entrepreneurs to thrive in Iraq's competitive landscape? The panel explored the essential pillars of success: legal awareness, professional guidance, digital skills, and supportive ecosystems. Speakers emphasized that passion alone is not enough; it must be reinforced with knowledge, networks, and resilience to navigate societal and economic barriers. The discussion highlighted the importance of equipping women with the tools to negotiate contracts, leverage technology, and build strong professional identities.



**Ali Munkhi**

Program Director, National Team for Iraqi Women / Supreme Council for Women Affairs, Council of Ministers.

**Zainab Hussein**

Specialist in Development and Building Supportive Systems, Expertise France.

Moderated by Jinan Akram, journalist, editor, and marketing content writer, the panel featured Ali Munkhi, program director of the National Team for Iraqi Women at the Supreme Council for Women Affairs; Zainab Hussein, specialist in development and building supportive systems with Expertise France; and Noor Al-Huda Jawad, founder of the Virtual Court Platform, specializing in commercial and corporate law. Their collective insights pointed to a clear conclusion: with determination supported by structured systems, women can turn obstacles into opportunities and help shape a more inclusive and dynamic business environment in Iraq.

Key quotation:

The private sector plays a vital role in supporting women entrepreneurs, from the idea stage to project execution, because its expertise goes beyond routine government work and drives real development.

Key insights:

- Governmental initiatives are focusing on supporting women's participation in entrepreneurship and the private sector, particularly through the National Team formed under the Supreme Council for Women's Affairs.
- The team operates across Iraq and has implemented hundreds of activities aimed at training, awareness, and economic empowerment, demonstrating growing institutional attention toward women's economic participation.
- Collaboration between government entities and private sector plays a critical role in expanding opportunities for women entrepreneurs, especially through fundin, mentorship initiatives, and entrepreneurship training.
- Digital skills are becoming essential for women entering business, as technology, and digital tools enable women to launch and manage projects even from home, helping overcome some social and logistical barriers.

Key quotation:

Entrepreneurs need more than passion; they need information, networks, and resilience to navigate Iraq's volatile economy.

Key insights:

- Passion alone is not enough to succeed in entrepreneurship; women must also develop practical business skills such as digital marketing, financial planning, production management, and strategic networking.
- One of the biggest challenges for women entrepreneurs in Iraq is limited access to information and financing, particularly for women living outside major cities where opportunities and support networks are less visible.
- Incubators and entrepreneurship hubs play a crucial role by connecting women with funding opportunities, training programs, and experienced entrepreneurs who can share practical knowledge.
- Social expectations still influence many women's decisions to start businesses, which makes home-based enterprises an important pathway for women to participate in the economy while balancing social responsibilities.



Noor Al-Huda Jawad

Founder of the Virtual Court Platform, specializing in commercial law and corporate law.

Key quotation:

Every entrepreneur must start with the basics: register the trade name, document every agreement, and always keep a lawyer close. Legal awareness is the foundation that protects women's businesses from risk.

Key insights:

- Legal awareness is one of the most important aspects of starting a business. Many women launch projects without properly registering their business name or documenting agreements, which can create legal problems later.
- Formalizing partnerships through written contracts and proper documentation is essential to protect entrepreneurs, especially when working with family members or trusted partners.
- Understanding the legal framework that governs businesses, such as trade name registration, company regulations, and licensing requirements, helps entrepreneurs avoid disputes and ensures long-term sustainability.
- Improving legal literacy among women entrepreneurs is critical for protecting their rights, preventing fraud, and building stronger, more professional businesses.



Financing in Iraq

Pathways for Startups and Small Businesses

The eighth session of Tehlaya turned to a challenge that entrepreneurs in Iraq face time and again. How can access to financing be expanded in ways that truly empower startups and small businesses? The panel explored the realities of financing, emphasizing that it is not just about paperwork but about demonstrating profitability, sustainability, and resilience against external shocks. While traditional guarantees remain a barrier, new approaches such as digital payments, POS systems, and partnerships with local and international organizations are opening doors. Women entrepreneurs, though still facing societal and legal hurdles, are increasingly supported through tailored loan programs and training initiatives.





Moderated by Dalia Samir, Director of Partnerships and SME Division at the National Bank of Iraq, the panel featured Mustafa Ghanem, Head of SME Management at the National Bank of Iraq; Rana Mansour, Marketing and Relations Manager at First Finance Company; and Yassin Ayman Mohammed, Deputy Manager in Business Development at Neo Iraq Company. Their insights pointed to a clear conclusion: Iraq's financing ecosystem must simplify procedures, strengthen legal awareness, and embrace digital integration to build a more accessible and future-ready environment for entrepreneurs.

Key quotation:

Profitability and resilience are the first questions we ask; financing must support projects that can withstand Iraq's volatile environment.

Key insights:

- Banks evaluate SME loan applications primarily based on business profitability, sustainability, and the ability of the project to withstand economic risks, not only on collateral.
- Formal financial analysis and feasibility studies are essential in determining whether a project qualifies for financing and how much funding it should receive.
- One practical pathway for entrepreneurs to improve loan eligibility is building a relationship with banks by opening accounts, maintaining transaction records, and using POS systems, which allows banks to track financial activity.
- Despite the challenges, the Iraqi market remains highly underserved in SME financing, meaning that viable and well-documented projects have strong potential to access funding.



Mustafa Ghanem

Head of SME Management at
National Bank of Iraq.



Rana Mansour

Marketing and Relations Manager at
First Finance Company.

Key quotation:

One of the biggest challenges is the lack of legal awareness; too often, borrowers take loans for personal use rather than business investment and then struggle with repayment.

Key insights:

- Financing companies play a key role in supporting micro- and early-stage businesses that may not yet qualify for traditional bank loans.
- Their model focuses on simplified procedures, faster approval processes, and smaller loan sizes, typically ranging from 1 to 10 million IQD, making financing more accessible for entrepreneurs.
- Financial institutions help entrepreneurs determine the appropriate loan size, as many business owners miscalculate the capital needed for their projects.
- A major challenge in SME financing is that some entrepreneurs use loans for personal expenses rather than business development, which has pushed financing companies to introduce stricter monitoring and follow-up mechanisms.



Yassin Ayman Mohammed

Business Development Manager at
Neo Iraq Company.

Key quotation:

Technology is the bridge; digital payments and e-wallets simplify financial management and open access to funding.

Key insights:

- Financial technology can act as a gateway to finance for SMEs, even when fintech companies themselves do not directly provide loans.
- Digital tools such as merchant wallets, electronic payment systems, and financial transaction records help entrepreneurs build transparent financial histories.
- These financial records make it easier for businesses to prove their financial activity and credibility when applying for loans from banks or financing institutions.
- Digital financial services therefore play an important role in reducing informality in the SME sector and improving access to finance by creating verifiable financial data.



Economy and Population

The ninth session of Tehlaya raised a question that often surfaces when considering Iraq's future. How can rapid population growth and shifting demographics be transformed into a driver of economic resilience and innovation? The panel explored the challenges of fragmented data, migration, displacement, and the broader influence of population trends on labor markets, investment decisions, and long-term development. Rather than focusing solely on numbers, the discussion emphasized the need to see population dynamics as a foundation for shaping sound economic strategies.





Moderated by Osama Hammoudat, humanitarian and development specialist in displacement and migration issues, the panel featured Mahdi Mohsen Al-Allaq, senior national advisor on population and development at UNFPA, and Mohammed Jamal, CEO of Kapita Research. Their insights underscored that Iraq's path forward depends not only on managing growth but on harnessing it, turning demographic pressures into opportunities for innovation, stronger governance, and sustainable economic progress.

Key quotation:

Iraq is now in what is called the demographic dividend; nearly 60% of the population is of working age. This can be an economic opportunity if invested properly, but it becomes a challenge if jobs are not available.

Key insights:

- Iraq's 2024 national census, the first in nearly three decades, provides critical data that reveals significant development gaps between provinces and districts, offering a foundation for more targeted economic and social policies.
- Iraq is currently experiencing a demographic dividend, with around 60% of the population within working age, which could become a major economic driver if sufficient job opportunities are created.
- However, this demographic opportunity could turn into a structural economic challenge if labor markets fail to absorb the growing workforce, especially given Iraq's population growth rate of around 2.5% annually.
- Investment in labor-intensive sectors such as manufacturing, services, healthcare, education, and small enterprises can play a crucial role in absorbing the workforce and diversifying the economy.



Mahdi Mohsen Al-Allaq

Senior National Advisor on
Population and Development at
UNFPA.



Mohammed Jamal

CEO of Kapita Research

Key quotation:

Data is the foundation of any plan; decision-makers need accurate information to act, and our role is to transform that data into analytical frameworks that guide clear decisions.

Key insights:

- Research institutions help local and international companies translate raw data into actionable insights, allowing investors to understand market dynamics and identify investment opportunities across all regions of Iraq.
- Understanding market size is a critical first step for entrepreneurs when deciding whether to enter a sector, followed by analyzing competition and market structure.
- Entrepreneurs should approach business development in three stages: entering the market, navigating competition and pricing strategies, and planning long-term growth based on internal performance data.
- For startups and SMEs, even simple market research methods, such as estimating customer numbers, purchase frequency, and demand patterns, can provide valuable insights before launching a business.

Made in Iraq

Business Exhibition

After nine panel discussions that brought together voices from across Iraq's business landscape, the Tehlaya program concluded with its annual exhibition under the banner "Made in Iraq". The event was dedicated to showcasing startups and small businesses with investment potential, giving them the visibility they needed to grow and thrive.

Organized by Makers of Baghdad, in collaboration with OG, the exhibition was offered as a grant to empower entrepreneurs. Twenty booths came alive with products and services spanning food, fashion, marketing, programming, and other creative sectors. The atmosphere was charged with opportunity: on one side, B2B networking flourished as VIPs and investors engaged directly with founders, opening doors to partnerships and potential funding. On the other side, B2C connections grew as customers explored the booths, tested products, and built relationships with the businesses behind them.

The exhibition drew nearly 600 participants, underscoring its role as a hub for entrepreneurial energy. More than a showcase, it became a marketplace of ideas and a launchpad for investment opportunities. By offering this platform, Makers of Baghdad and OG enabled Iraq's startups to gain exposure, attract investors, and transform their ventures into sustainable businesses, proving that "Made in Iraq" is not just a slogan but a movement toward innovation and resilience.



**Founder**

Mohammed Al Azzawi



+964 783 491 5326

mohammed.azawi@
iotkidsiq.com**Description**

An Iraqi educational platform that teaches children coding, robotics, and digital skills through specialized courses.

**Founder**

Ahmed Hinkawy



+964 781 500 1100



info@hinka.ai

Description

An emerging Legal AI platform specifically designed for the Iraqi legal market. It aims to transform legal work by providing AI-driven intelligence and tools tailored to the local judicial and regulatory landscape.

**Founder**

Hasan Al Diwani



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info@thikrayat-est.com

Description

The authorized distributor in Iraq for Fujifilm cameras, Instax products, and professional photo printing equipment.

**Founder**

Mustafa Mohammed



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mustafa@copybooks.online

Description

Iraq's first integrated financial management system designed specifically for retail stores, startups, and SMEs, developed by the Financial Station for Training and Development.

**Founder**

Ali Kodi



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alikodi@almashroaa.com

Description

Iraq's premier all-in-one e-commerce platform, empowering business owners to launch online stores with integrated order and inventory management, along with dedicated growth and development services.

**Founder**

Furqad Najm Abd



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farqadkhudhur@gmail.com

Description

A sophisticated Iraqi fragrance house that composes unique scents like musical notes, offering a harmonious blend of luxury and emotion in every bottle.

**Founder**

Yusur



+964 773 717 6104



sales@berhyah.com

Description

A distinguished Iraqi brand specializing in premium dates, offering a taste of Iraq's finest agricultural excellence and traditional hospitality to the world.

**Founder**

Mohammed Mohammed



+964 780 666 6654



mohamed.mohned@gmail.com

Description

A premium Iraqi brand dedicated to providing high-quality Amber rice, celebrating Iraq's rich agricultural heritage with authentic local flavors and superior standards.

**Founder**

Eva Rahman



+964 770 843 2713



eva2005em@gmail.com

Description

A premium health food brand providing natural, high-quality products sourced from trusted origins for those committed to a healthy lifestyle and personal well-being.

**Founder**

Awab Maan



+964 781 649 7707



dr.skin.aha@gmail.com

Description

Iraq's first para-pharmacy specializing in skin, hair, and nail care, managed by a professional medical team dedicated to providing expert dermatological solutions.

**Founder**

Ali Suwadi



+964 781 602 2100



ali20swadi@gmail.com

Description

A local retail brand specializing in international cosmetics and skincare products in Baghdad.

**Founder**

Aya Kamal Aldin



+964781 998 8266



ayakamalm@gmail.com

Description

An Iraqi natural skincare brand specializing in safe, handcrafted beauty products made from organic and botanical ingredients.

**Founder**

Faith & Rahma



+964 771 411 0044



nightmarequeen16@gmail.com

Description

An Iraqi cosmetic brand inspired by the heart of Babylon, offering high-quality gluten-free, cruelty-free, and vegan-friendly products for a conscious and radiant beauty experience.



E I Z A Z A

Founder

Basma Haytham



+964 773 982 3915



basma12haitham@gmail.com

Description

A creative Iraqi Instagram-based brand that transforms imported mirrors into contemporary artworks, blending modern aesthetics with personalized storytelling.

**Founder**

Noor Hashim



+964 770 840 5181



daralhiraf@gmail.com

Description

A modern Iraqi brand specializing in aesthetic souvenirs and lifestyle products that blend local heritage with contemporary design.

**Founder**

Ahmed Hassan



+964 771 341 7736



Ahmadhassn747@gmail.com

Description

An authentic Iraqi brand that creates beauty through elegance and the luxury of the Arab soul, blending traditional inspiration with sophisticated modern designs.

**Founder**

Lina Waleed



+964 781 128 2796



lino_glmd@yahoo.com

Description

A creative Iraqi brand that crafts unique artistic pieces, blending passion and love with a vibrant mix of materials and colors to create expressive handmade art.

**Founder**

Haneen Al Salman



+964 783 171 7175



haneen@nabu.studio

Description

The exclusive distributor of modern board games in Iraq, dedicated to bringing families and friends together through interactive and engaging tabletop experiences.

**Founder**

Mohammed Al Hamaoy



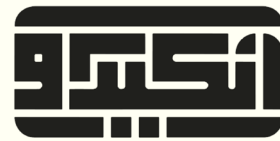
+964 772 226 6145



arms0ml@gmail.com

Description

A Baghdad-based manufacturing brand specializing in 100% locally produced high-quality cardboard packaging, managing the entire production process from raw materials to the final product.

**Founder**

Haider Ahmed



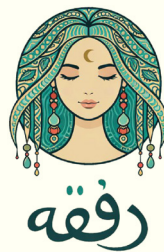
+964 771 199 1169



haiderahmed270@gmail.com

Description

A lifestyle brand in Iraq specializing in men's accessories, featuring a curated collection of watches, wallets, and high-quality leather goods.

**Founder**

Refqa Basim



+964 775 058 1892



rfqhbasm@gmail.com

Description

A charming Iraqi brand offering unique handmade creations crafted with love and happiness, designed to bring warmth and joy to your daily life.



For those interested in exploring the discussions further the full coverage of all sessions is available through the QR code provided.







تلاية

Ramadan Sessions

