



MAKERS

of Baghdad



صُنَاع بَغْدَاد

Welcome to a Year of Impact, Innovation, and Opportunity

2025 marked an important milestone in our journey. We delivered Iraq's first real-time labor market intelligence platform, providing policymakers and businesses with actionable employment data across all governorates. We expanded the **Tamkeen Accelerator** to support hundreds of startups and SMEs, while our research partnerships generated critical insights that are now informing national workforce and employment strategies. Notably,

41 % of our beneficiaries this year were women

Reaffirming our belief that inclusive growth is both achievable and essential for Iraq's long-term stability and prosperity.

Our work is anchored in three core pillars: research and data, startup acceleration, and digital productivity tools, designed to strengthen private sector development, support entrepreneurship, and enhance the competitiveness of Iraqi SMEs. In 2025, we strengthened this model by shifting from traditional training to fully data-driven programming, grounding every initiative in market research, investing in productivity-enhancing tools, and expanding our geographic reach to ensure youth in underserved governorates have equal access to opportunity, allowing us to scale smarter and deliver more relevant, lasting impact.

None of this would have been possible without strong partnerships. Collaboration with international development organizations, government institutions, and private sector stakeholders enabled us to operate at national scale. Government engagement helped translate research into policy action, while private sector partnerships created real employment pathways for our graduates. This is ecosystem building, connecting stakeholders around a shared vision for Iraq's economic growth.

Looking ahead, our ambition is clear. Over the next five years, we aim to build Iraq's most comprehensive entrepreneurship and labor market data infrastructure, support tens of thousands of entrepreneurs, contribute to the creation of thousands of jobs, and equip small businesses nationwide with digital productivity tools. Iraq holds extraordinary untapped potential. What we lack is not talent, but infrastructure, data systems, digital tools, and support networks that connect ambition to opportunity. At Makers of Baghdad, we are building that infrastructure, one entrepreneur at a time.

To Iraq's youth: **The economy of tomorrow will be built by those who start today, and we are here to help you to start.**



Ali Taher

Managing Director Makers of Baghdad



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About

Makers of Baghdad

Makers of Baghdad is a data-driven innovation hub, working to strengthen Iraq's private sector by supporting youth, startups, and small and medium-sized enterprises (SMEs) in entrepreneurship and job placement. The hub operates at the intersection of skills development, innovation, and labor market analysis, with a clear objective to reduce structural gaps between talent supply and private sector demand.

Through an integrated capacity-building approach, Makers of Baghdad delivers targeted training, mentorship, and job placement initiatives for beneficiaries at different career stages, from junior-level individuals and fresh graduates to startup founders and SME owners. To date, more than **7,000 youth** have received training, over **2,500 job placements** have been facilitated, and hundreds of businesses have been supported through structured programs aligned with market needs.

In parallel, Makers of Baghdad operates as an incubation and growth platform, offering co-working spaces, technical consultations, product design equipment, and technology-enabled solutions. This model has enabled the creation of more than **80 businesses**, supported over **200 SMEs**, and facilitated access to funding for dozens of ventures, contributing directly to business sustainability and growth within Iraq's entrepreneurial ecosystem.

A core differentiator of Makers of Baghdad is its portfolio of digital, data-driven tools designed to address systemic private sector gaps. These include the Tawtheef resume builder and talent pool platform, Adam the AI agent, AI-powered presentation design tools, sectoral mapping solutions integrated with Google Maps, and an employment landscape platform analyzing job advertisements through Telegram channels across Iraq. Together, these tools generate actionable labor market insights, improve access to employment opportunities, and support evidence-based decision-making for stakeholders across the ecosystem.



Our Team



Ali Taher
Managing Director



Mohammad Khaled
Operation Manager



Mustafa Ramzi
Financial Officer



Ahmed Dawood
Program Officer



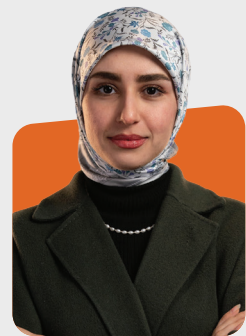
Hayder Hafedh
Visual Innovation Lead



Sarah Luay
Head of Programs



Mina Talib
Project Coordinator



Noor Saad
Communications Lead



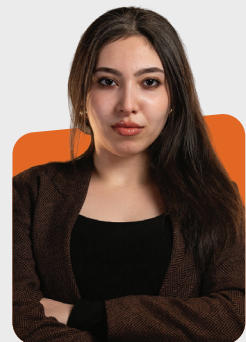
Mohahmmmed Hussain
Brand Specialist



Hasan Fadhil
Technical Lead



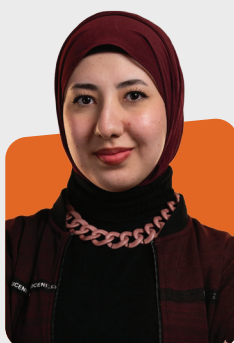
Mustafa Muhammed
HR and Admin



Dalia Alaa
Project Coordinator



Abdulmunem Asaad
Project Assistant



Noor Alhuda
Project Assistant

Our Numbers



492

Sessions



228

Trainings



10,000+

Students



80+

Startups



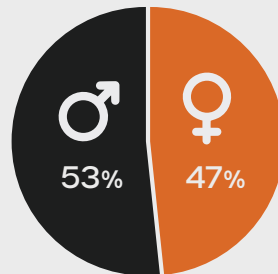
300+

Interns



140+

Products



Total Visitors
in 2025

52,000

154

Average Daily Visitors

Our Space



Our Partners



Our Graduates

2025

Major Employers



80%

Employment Rate.

300+

Job Created

70+

Employer

Makers of Baghdad

Year of Impact

Our Community





Collaborations

German Embassy Visit

A Testament to Partnership and Innovation

At **Makers of Baghdad**, we were honored to welcome **H.E. Ambassador Kristiana Homan** and **Ms. Kirsten Stahl**, Political and Cultural Affairs Attaché at the German Embassy in Baghdad. Their visit reflected the Embassy's deep commitment to supporting innovation and entrepreneurship in Iraq.

The Ambassador toured our co-working spaces and explored the services we provide, while engaging with our team on the initiatives and joint programs that empower youth, enhance technical skills, and prepare them for a more creative and competitive future in the private sector.

This visit also reaffirmed our long-standing partnership with **GIZ** (German International Cooperation), one of the first institutions to believe in our vision and contribute to our success. More than a collaboration, this partnership represents a genuine commitment to building an ecosystem that nurtures entrepreneurial ideas, provides young people with spaces to innovate, opportunities to grow, and experiences that inspire them to drive change.

Together, Makers of Baghdad, the German Embassy, and GIZ are laying the foundations for a thriving entrepreneurial community in Iraq, one that transforms ambition into action and creativity into sustainable impact.



Strategic Partnership with GIZ

Building Steps Toward Iraq's Digital Future

Our partnership with **GIZ Iraq** is a cornerstone of Makers of Baghdad's mission to strengthen Iraq's entrepreneurial ecosystem. Together, we launched the **Tamkeen Program**, under the slogan "Every path needs a step, we complete that step," to accelerate the growth of startups and SMEs through training, mentorship, technical support, and investment readiness. Implemented as part of the **Team Europe Initiative for Iraq (#TAEUFIQ)** and financed by the **EU** and **BMZ**, Tamkeen reflects how local innovation can thrive with international collaboration.

This year, we expanded the partnership with the **Mahara Program**, which will provide **online training** to nearly **2,000 participants**, focusing on skill development and capacity building. Together, Tamkeen and Mahara embody the strength of our collaboration with GIZ: one program drives business growth, while the other equips individuals with the skills to sustain it, unlocking Iraq's economic promise through innovation and talent.



Building Pathways for Innovation

Makers of Baghdad and the United States Embassy

Makers of Baghdad welcomed a delegation from **the United States Embassy in Baghdad** as part of ongoing efforts to strengthen collaboration in the fields of technology, innovation, and entrepreneurship. The visit provided an opportunity to showcase Makers of Baghdad's facilities, training programs, and hands-on workshops, with a particular focus on practical skill development for youth and the supportive environment created for startups to grow within a healthy and collaborative ecosystem.

During the visit, both parties discussed opportunities to expand joint initiatives aimed at empowering young people and enhancing their technical and professional skills to improve access to private sector opportunities. The discussions also highlighted **the American Space** as a key platform for skills development and creativity, offering programs and workshops in technology, leadership, and communication. This collaboration reflects a shared commitment to supporting entrepreneurs and innovators through interactive programs and enabling environments that foster sustainable growth and innovation.



Renewing a Strategic

Collaboration with Zain Iraq to Empower Youth and Innovation

A strategic cooperation agreement was renewed with **Zain Iraq**, reaffirming a shared commitment to supporting youth across technology, entrepreneurship, and innovation-driven programs. This collaboration aims to implement a series of initiatives that create open and collaborative spaces designed to stimulate creativity, strengthen communication and teamwork skills, and provide practical, hands-on learning opportunities. By connecting innovators with entrepreneurs and industry actors, the partnership focuses on equipping the next generation with problem-solving capabilities and real-world experience while contributing to the development of a dynamic and inclusive innovation ecosystem in Iraq.



A Strategic Partnership with Dorsch Impact for Sustainable Development

A Memorandum of Understanding was signed with **Dorsch Impact** to unite local and international expertise in support of sustainable development in Iraq and the region. This strategic collaboration focuses on capacity building and technical skills development, supporting entrepreneurship and small and medium-sized enterprises, and advancing training programs, innovation, and digital transformation. The partnership also enables the implementation of joint consultancy projects at both national and regional levels, translating global best practices into locally grounded solutions. Through this collaboration, efforts will focus on empowering youth, expanding employment opportunities, and strengthening Iraq's business ecosystem toward a more sustainable, resilient, and innovation-driven future.



Visit of the International Labour Organization Strengthening SMEs in Iraq

Makers of Baghdad had the honor to welcome representatives from the **International Labour Organization (ILO)** to our space, where the visit provided an excellent opportunity to showcase our innovative technological solutions designed to support the growth of small and medium-sized enterprises (SMEs). Together with **Ms. Ruby Al-Salem**, **Mr. Marwan Tawfiq**, and **Mr. Mohammed Jaroush**, we discussed sustainable pathways following the launch of the SME Enhancement Program.

This program includes **financial literacy training and tailored guidance**, helping entrepreneurs prepare their businesses to meet the requirements of loan programs that do not require guarantors from funding institutions.

The initiative is implemented by the **ILO**, with financial support from the **German Development Bank (KfW)**, and executed by **Makers of Baghdad**. By combining international expertise with local implementation, the program equips Iraqi entrepreneurs with the tools and knowledge to build resilient, scalable businesses, laying the foundation for sustainable economic growth across the country.



International Engagements



From Baghdad to Riyadh

A New Chapter for Entrepreneurship

As part of our mission to connect Iraqi entrepreneurs with regional opportunities, **Makers of Baghdad** proudly joined the **Bridge Baghdad 2025** program in Riyadh, held from **13–17 September**. Organized by **ValueMakersStudio (VMS)**, implemented by **KAPITA Business Hub**, supported by **Orange Corners Baghdad** funded by **the Dutch Embassy in Baghdad**, with strategic sponsorship from **Digital Zone**, the event brought together more than 30 Iraqi startups to showcase their innovations before leading investors and partners in the Kingdom.

Our participation took place as part of a broader delegation of innovation hubs and successful startups representing Iraq's entrepreneurial ecosystem.

Over five days, the group engaged in strategic dialogues, pitching sessions, and site visits to leading institutions such as Monsha'at and Obeikan Group, gaining firsthand exposure to Saudi Arabia's dynamic business environment. This collective engagement contributed to strengthening connections between Iraqi and Saudi innovation ecosystems, opening new pathways for cross-border collaboration, market expansion, and sustainable growth.





CWCA

A New Station for Water & Climate Entrepreneurship in Iraq

In Erbil, the **Climate and Water Climate Accelerator (CWCA)** marked a new milestone for entrepreneurship in Iraq's environmental sector. Representing Makers of Baghdad, Sarah Luay joined as a supporting trainer, guiding six pioneering projects through an intensive business acceleration camp. The program provided a platform for startups tackling water and climate challenges to refine their ideas, strengthen their strategies, and position themselves for real impact in a sector critical to Iraq's sustainable future.

cewas

Middle East

The training focused on building robust financial models, growth plans, and community-driven approaches, ensuring that each project could balance profitability with social responsibility. By combining technical expertise with mentorship, CWCA empowered entrepreneurs to transform innovative concepts into scalable solutions. Sarah's participation underscored Makers of Baghdad's commitment to fostering climate-focused ventures, highlighting how collaboration and capacity-building can unlock new opportunities for Iraq's next generation of changemakers.



Riada Initiative

Contributing to Trainer Capacity Building

In the **Riada Trainers Capacity-Building Program**, **Makers of Baghdad** played a pivotal role as the implementing partner alongside the Directorate of Entrepreneurship and Excellence – Office of the Prime Minister. Our contribution went beyond logistics: we designed and delivered the training content, ensuring that participants were exposed to **modern entrepreneurial concepts, practical methodologies, and innovative teaching techniques**.

By leveraging our expertise as a hub for entrepreneurship, we focused on equipping trainers with the skills to **mentor and empower Iraqi youth**, enabling them to translate complex ideas into accessible, actionable knowledge. Makers of Baghdad's involvement ensured that the program was not only about certificates, but about building a **sustainable network of qualified trainers** who can amplify the reach of the Riada Initiative, strengthen Iraq's entrepreneurial ecosystem, and contribute to the foundation of a **knowledge-based economy**.

ريادة



Tripartite Meeting in Basra

Expanding Social Protection for Agricultural Workers

As part of the EU-funded **Social Protection Programme in Iraq**, the **International Labour Organization (ILO)** convened a tripartite meeting in **Basra** on **22 September 2025**, bringing together government representatives, employers, workers, and civil society. **Makers of Baghdad** proudly participated, contributing to discussions that placed agricultural workers at the heart of Iraq's food security, front and center. The meeting highlighted the urgent need to extend social security coverage to farmers, addressing barriers such as limited awareness, seasonal incomes, bureaucratic hurdles, and social constraints that prevent many, especially women, from registering. Partners emphasized scaling up outreach campaigns, strengthening inspection and enforcement, and ensuring faster access to benefits ranging from pensions to maternity and unemployment support.



**International
Labour
Organization**

Through a focused group session with **30 farmers**, our participation highlighted the realities of informal work, unstable seasonal incomes, environmental pressures such as rising water salinity and pollution, and limited access to social security. By bringing these voices to the table, Makers of Baghdad ensured that the lived experiences of **Al-Zubair's farmers** were not only heard but integrated into the broader conversation on reform. This contribution underscored our role in connecting grassroots realities with national and international efforts to safeguard Iraq's food security and rural livelihoods.



From Rome to Iraq

Strengthening Innovation and Startup Management

As part of its international engagement with global development organizations, Makers of Baghdad participated in a specialized training program that concluded in **Rome on 3 October 2025**, aimed at strengthening national capacity in startup management and entrepreneurship. The program was implemented within a strategic project designed to transform the **Business Center of the Federation of Iraqi Industries** into an internationally recognized innovation hub serving industrial companies, startups, and entrepreneurs in Iraq. The initiative was delivered in collaboration with the **United Nations Industrial Development Organization (UNIDO)** through its **Investment and Technology Promotion Office in Italy (ITPO Italy)**, and implemented under the supervision of **Zest Group – Italy**, reflecting a strong model of international cooperation supporting Iraq's industrial and entrepreneurial ecosystem.



UNITED NATIONS
INDUSTRIAL DEVELOPMENT ORGANIZATION

The program consisted of **five intensive training sessions** covering **branding and positioning, innovation management, venture capital principles, business ideation, and ecosystem communication**. During the closing ceremony, the Iraqi team presented a practical capstone project rooted in the Iraqi context, reflecting both the country's cultural heritage and the entrepreneurial ambition of its youth. The certificate award ceremony was attended by the Deputy Head of ITPO Italy, **Mr. Andrea**, with **Mr. Adel Akkab** joining virtually to commend the efforts of UNIDO, Zest Group, and the Iraqi team. He emphasized the importance of translating the training outcomes into tangible impact for the industrial sector and reaffirmed the shared commitment to positioning the Business Center as a key national platform for innovation and entrepreneurship in Iraq.



From Baghdad to Erbil

Makers of Baghdad & UNFPA Collaboration

In October, Makers of Baghdad, in collaboration with the **United Nations Population Fund (UNFPA)**, delivered a **Training of Trainers (ToT)** program on the use of artificial intelligence for **governmental media content creation**, targeting media specialists from Iraq's **Ministry of Health**. Implemented across **Erbil and Baghdad**, the program aimed to equip participants with modern tools to communicate public health messages in more engaging, accurate, and impactful ways.

The training was delivered over **five days in each governorate**, reaching **9 participants in Erbil** and **14 participants in Baghdad**. Led by Makers of Baghdad team members **Hayder Hafedh** and **Mohammed Hussein**, the sessions covered AI-assisted content writing, image and video generation, and prompt engineering techniques tailored to official communication standards. The hands-on approach ensured that participants not only gained technical skills, but also developed the capacity to train others and integrate AI tools within their institutional workflows.

By implementing this ToT initiative, Makers of Baghdad strengthened regional knowledge transfer between Baghdad and Erbil and reinforced its role as an innovation hub supporting public institutions. The program enhanced the Ministry of Health's communication capacity,



enabling teams to adopt technology-driven approaches that improve reach, creativity, and effectiveness in delivering vital health information across Iraq.



Wifra

Listening to the Field to Rethink Iraq's Agribusiness Future

Iraq's agribusiness sector stands at a critical juncture. Despite its central role in food security, employment, and economic resilience, the sector continues to face persistent challenges related to financing, resource management, market access, and workforce readiness. These challenges are often discussed in isolation, without sufficient coordination between producers, businesses, financiers, and policymakers. In response, the **Wifra Program** was initiated as a collaborative effort with the **International Trade Center (ITC)** to create a structured platform for dialogue, one that captures field-level realities and translates them into actionable insights. Rather than prescribing solutions, **Wifra was designed to listen first, bringing diverse stakeholders together to surface shared challenges, identify opportunities, and rethink how agribusiness can become a driver of inclusive and sustainable growth in Iraq.**



Wifra Program Snapshot



9

Speakers



8

Panel Discussions



+300

Members

Community Composition



72%

Male



28%

Female



Panel Discussions

Voices from the Field

The core of Wifra Program were its panel discussions, which served as structured yet open spaces for exchange across the agribusiness ecosystem. Most of these discussions were moderated by **Mr. Asir Hasan Abu Al-Soor**, Founder of **Al Tazej Fields Company** and **Alwat Al-Rashid** platform, whose practical experience and deep understanding of the sector helped steer conversations toward real-world challenges and feasible solutions. The panels emphasized lived experience, evidence, and candid dialogue, ensuring that insights reflected market realities rather than theory.

1. Regenerative Agriculture: A New Mindset for Agriculture in Iraq

This panel discussion explored regenerative agriculture as a strategic response to Iraq's growing environmental and economic pressures on the agricultural sector. As water scarcity, soil degradation, and rising input costs continue to challenge traditional farming models, regenerative agriculture was presented as a shift in mindset rather than a single technique, one that prioritizes restoring land health, optimizing resource use, and building resilient systems over time. The discussion focused on whether this approach can realistically improve crop quality while reducing costs, and how Iraqi farmers and investors can adopt regenerative practices in ways that align with local conditions and market realities.

The panel featured **Mr. Maytham Haleem**, Founder of **Food Forest**, who shared applied insights drawn from hands-on regenerative farming projects. He emphasized that regenerative agriculture is not limited to experienced farmers or large-scale operations, but can be adopted gradually through thoughtful planning, crop diversity, and efficient water management. His intervention highlighted the importance of starting small, working with natural systems, and integrating environmental sustainability with economic value creation.



"Regenerative agriculture is built on working with nature rather than exhausting it. When farmers start small, improve soil health step by step, and build biodiversity, they create systems that grow sustainably without overwhelming their resources."

Mr. Maytham Haleem



2. The Honey Products Journey: From the Hive to the Consumer

This panel discussion examined how honey can evolve from a traditional food product into a health-driven brand capable of competing in modern markets. As Iraqi consumers increasingly seek natural, trustworthy products with proven benefits, the discussion explored what it takes to move beyond informal selling toward value-based branding. The conversation addressed the role of quality control, scientific testing, professional packaging, and educational marketing in building consumer trust, while also highlighting how strategic hive placement and resource awareness directly influence honey quality. Moderated by **Mr. Asir Hasan**, the panel connected production decisions with branding, health awareness, and long-term market positioning.



The panel featured **Mr. Kazem Mohammed**, CEO of **Al-Bash Company**, one of the pioneers who introduced authentic Manuka honey to the Iraqi market. Drawing from his personal journey and professional experience, he emphasized that success in the honey industry depends on prioritizing verified quality over volume, educating consumers, and treating honey as a health product rather than a luxury item. His contribution highlighted how scientific validation, customer trust, and authentic storytelling can transform a local product into a competitive brand with regional and global potential.



"The real value of honey is not in how much you produce, but in how pure it is and how much benefit it delivers. When quality comes first, trust follows, and trust is what builds a sustainable brand."

Mr. Kazem Mohammed

3. Quality Management: The Turning Point for Every Entrepreneurial Project

In today's competitive food and agriculture sectors, quality management has become far more than a technical process; it is now a strategic pathway to building trust, driving growth, and standing out in the market. This focus group discussion explored quality as a decisive factor for entrepreneurial success, connecting business owners and startup leaders with certified expertise and highlighting how Iraqi projects can apply quality principles to achieve remarkable performance transformations.



The FGD was opened with a keynote speech by Ms. Wasan Bahir, implementer of the Quality Heroes program, who underscored the critical role of quality assurance in protecting reputation and sustaining growth. She emphasized that weak testing systems in Iraq pose serious risks, with nearly 40% of the production chain depending on raw crop quality, yet irrigation data often missing. Looking ahead, she stressed the importance of consumer awareness as a pillar of food safety, calling for stronger oversight, public education, and collective responsibility to safeguard health and market reliability.



"Because a single low-quality product can erase years of effort in seconds. One bad experience can destroy a restaurant's reputation. Quality assurance isn't just a process, it's the backbone of customer trust and the key to building a business that lasts."

Ms. Wasan Bahir

4. Closing the Payment Gap: The New Financial Lifeline for Iraq's Food Sector

The food and FMCG market in Iraq continues to struggle with delayed payments, a challenge that places heavy pressure on suppliers, threatens supply chain stability, and limits SME growth. Without effective liquidity-management solutions, many businesses face bottlenecks that slow operations and increase risk.



In a panel discussion with entrepreneurs and business owners, **Mr. Manar Al-Obaidi, CEO of First Finance**, presented an innovative financing model that provides instant payments to suppliers while his company manages collections from the market. He explained how invoice funding offers SMEs a practical lifeline, bridging Iraq's \$63 billion financing gap and sustaining operations despite payment delays of 50–90 days. He also announced the launch of a fully digital application system to streamline approvals and ensure funding reaches businesses ready to grow.



"The idea came from challenges faced by suppliers and markets, especially in food. First Finance is one of only two licensed companies in Iraq to fund SMEs, with over 5,000 projects financed. Unlike traditional loans that rely on land or salaries, we study the project itself."

Mr. Manar Al-Obaidi

5. Greening Iraq's Startup Scene: Opportunities Revealed Through the EDF Green Grant

As the world races toward greener economies, Iraq's entrepreneurs are stepping forward with bold ideas that protect the environment and drive sustainable growth. To support this momentum, the Wifra Program introduced the Enterprise Development Fund (EDF) Green Grant, a pioneering initiative by IOM that funds eco-friendly projects and positions sustainability as a driver of innovation.



Mr. Wameed Sabah, TRD Team Lead at IOM Baghdad, highlighted how the program has supported around 350 projects since 2020, with another 60 expected soon. Eligible ventures include organic fertilizer, solar panels, hydroponic farming, and energy-efficient solutions. He emphasized that the EDF Green Grant is non-repayable, ranging from 6.5 to 39 million IQD, and targets existing projects ready to expand.



"Unlike a loan, the EDF Green Grant is non-repayable. We proudly backed a solar water heater facility in Abu Ghraib, and we plan to expand support for innovative, tech-driven ventures in Iraq's agricultural and energy sectors."

Mr. Wameedh Sabah



6. Youth at the Crossroads: Overcoming Challenges in Iraq's Startup Scene

Iraq's startup scene is at a critical juncture, with young founders and SMEs facing both daunting challenges and promising opportunities. This panel discussion led by ITC representatives explored how sectors such as IT, manufacturing, agriculture, services, and energy can serve as engines for job creation, while also addressing barriers like limited finance, unreliable infrastructure, and persistent skills gaps.

Mr. David underscored the urgency, noting that SMEs are Iraq's main job creators, yet with 250,000 graduates annually and only 80,000 jobs created, the employment gap remains stark. Audience members echoed concerns about electricity shortages, lack of government support, and inaccessible financing due to high interest rates and unrealistic collateral requirements. The discussion also examined Iraq's potential accession to the WTO as a pathway to competitiveness and transparency.



"SMEs are Iraq's main job creators, not the government. Yet with over 250,000 graduates annually and only 80,000 jobs created, the employment gap is stark."

Mr. David

7. From Ambition to Obstacles: Breaking Barriers for Iraq's Young Entrepreneurs

This Focus Group Discussion on youth entrepreneurship highlighted the Jobs Project, presented by Ms. Hanaa and Mr. David, which seeks to integrate Iraq into the ITC, boost private sector competitiveness, and advance women's inclusion. By bridging agriculture, technology, and other industries, the initiative aims to create scalable solutions aligned with global trade standards.

Participants shared realities from Basra, where youth projects often lack sustainability, training programs fail to match market needs, and dependence on the oil sector leaves graduates underpaid or displaced.

Farmers face worsening conditions as lands are converted to housing, groundwater disappears, and pollution raises costs while lowering returns. Audience voices captured the urgency, stressing that SMEs suffer from weak support, financing favors large companies, and younger generations are discouraged from continuing family farming.

"Youth projects often lack sustainability, digital skills are limited, and SMEs suffer from lack of state support. Access is nearly nonexistent... financing favors large companies, while SMEs and farmers are left with unreliable international grants."

Audience voices from Basra

8. Agricultural Business Incubators: Bridging Ideas and Support

Amid the growing challenges facing food and agricultural enterprises, business incubators are emerging as a vital bridge between entrepreneurial ambition and structured government support. This session offered a direct window into one of the Ministry of Agriculture's key initiatives aimed at empowering SMEs and transforming innovative ideas into scalable agribusiness ventures. Moderated by **Mr. Asir**, the dialogue featured **Dr. Mohammed Khalid**, Deputy Head of the Agricultural Business Incubators Department, and **Dr. Muthanna Mohammed Raheem**, Head of Plant Production at the Agricultural Investment Directorate.



"Any idea that solves a real problem or introduces new technology to agriculture qualifies. Our role is to guide entrepreneurs, connect them to financing, and ensure their projects grow sustainably."

Dr. Mohammed Khalid

Dr. Mohammed Khalid explained that any project offering new solutions or technologies qualifies, pointing to the launch of the Agricultural Digital Platform to reduce post-harvest losses and align supply with demand. He outlined incubator services such as staged training, feasibility studies, and links to financing channels.

Dr. Muthanna Mohammed Raheem emphasized land access and financing as key challenges, noting options like renting unused greenhouses or applying for plots in new agricultural cities. He advised entrepreneurs to self-manage through private rentals and careful planning rather than relying solely on state land.



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Key Findings and Cross-Cutting Insights

Across all discussions, several themes consistently emerged. Agribusiness challenges in Iraq are largely structural rather than technical, with financing models, data gaps, and coordination failures limiting growth more than production capacity. Participants emphasized that sustainability and profitability are not competing goals, but require phased adoption and practical incentives. Post-harvest inefficiencies and delayed payments continue to erode value, while youth and women remain underutilized despite strong interest and potential. Most importantly, the panels reinforced that solutions already exist, but require alignment between finance, policy, skills development, and market access to scale effectively.

A photograph of three men sitting in a row, looking towards the left. The man on the left is wearing a beige and brown plaid shirt. The man in the middle is wearing a dark blue jacket over a striped shirt. The man on the right is wearing a brown blazer over a white shirt. They are all looking intently at something off-camera. The background features a large window with a view of a city skyline and some colorful abstract art on the wall.

Conclusion

From Dialogue to Action

The Wifra Program demonstrated the value of structured dialogue in shaping a more informed and connected agribusiness ecosystem. By convening diverse voices and grounding discussions in real experience, the program generated insights that are directly relevant to policymakers, investors, entrepreneurs, and development partners alike. Wifra did not aim to offer quick fixes, but to build a shared understanding of challenges and opportunities, an essential first step toward sustainable transformation.

Success Story

From Baghdad's Wholesale Market to Qi Card Acquisition

The Alwat Al-Rashid Story

Starting from Baghdad's wholesale produce market, Alwat **Al-Rashid**, **Asir Abu Al-Soor** identified inefficiencies others had long accepted. This insight led to the creation of **Al-Tazij** (The Fresh Project), a venture focused on organizing produce distribution and improving supply-chain efficiency.



A key milestone came when the project joined the ecosystem of **Qi Card**, signaling its readiness to scale within Iraq's growing digital and financial infrastructure. Asir's journey reflects how local market insight, when paired with strategic alignment, can transform traditional commerce into sustainable innovation.



Success Story

From Post-Harvest Loss to Market-Ready Value

Refeel's 2.88 Billion IQD Investment

Refeel is an Iraqi agribusiness venture redefining how fresh vegetables reach the market by addressing a critical gap in the value chain: post-harvest handling. Rather than focusing on farming itself, the company creates value after harvest, where quality loss and inefficiencies are most common.

By sourcing directly from local farmers and applying standardized processes for sorting, washing, sanitizing, and cold storage, Refeel transforms raw produce into safer, market-ready products. This approach reduces food loss, improves quality consistency, and strengthens farmers' access to organized markets.

الرفيعة
ALRAFEEL

×

الفرسان
AL-FORSAN

Operating in a sector traditionally dominated by informal practices, Refeel has built consumer trust through hygiene, reliability, and transparency. Its growth was further accelerated through a **2,880,000,000 IQD investment by investor Ali Shammara**, secured through **Al Forsan TV Show**, the first televised investment platform in Iraq sponsored by the **Central Bank of Iraq**.

Refeel's journey demonstrates how structured agribusiness models and institutional-backed investment platforms can unlock sustainable opportunities within Iraq's agribusiness ecosystem, where innovation lies not in replacing farmers, but in elevating the systems around them.

Tehlaya

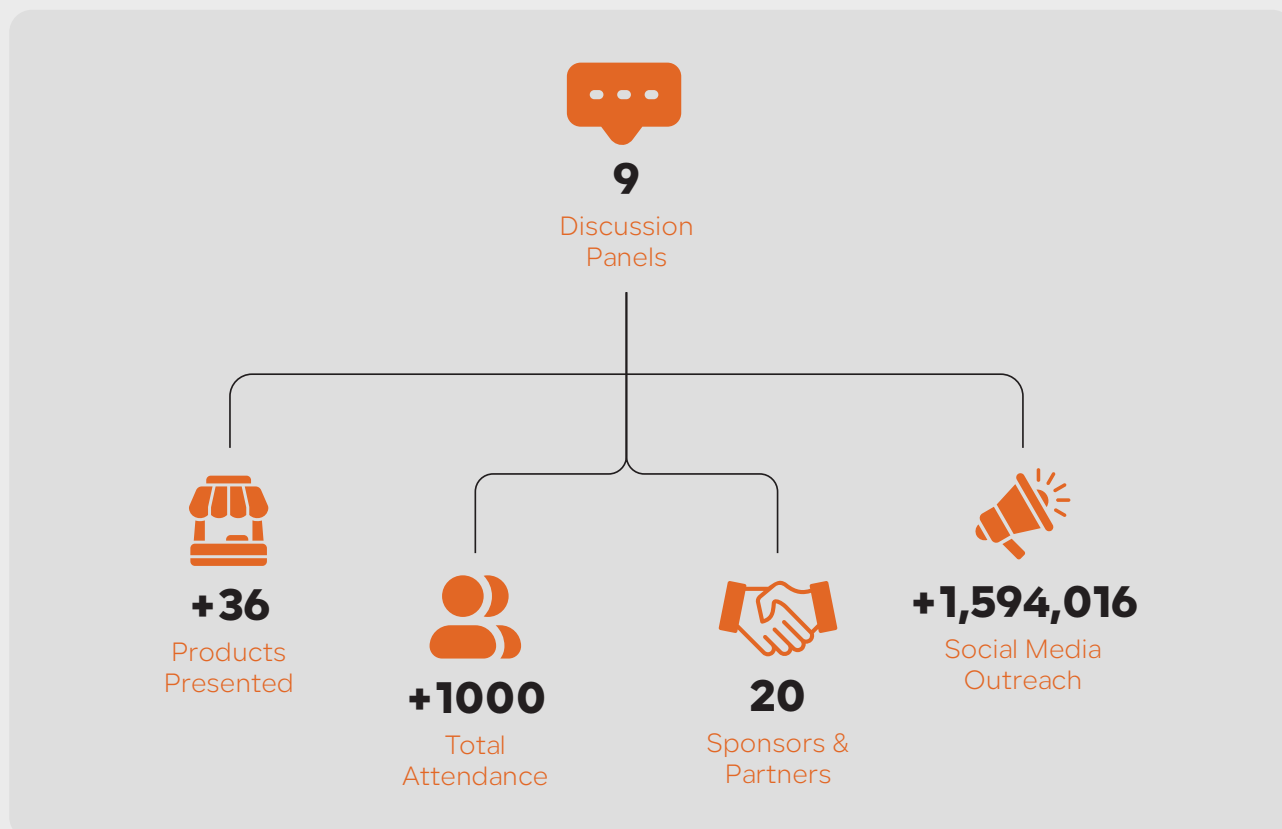
Leveraging Ramadan Culture to Build Networks, Markets, and Opportunity



Iraq's entrepreneurial ecosystem is navigating a critical moment. While Ramadan traditionally serves as a cultural space for dialogue, trust, and community, these interactions often remain informal, fragmented, and disconnected from broader market opportunities. In response, the Tehlaya Ramadania Program was initiated by Makers of Baghdad, in partnership with Zain Al Iraq, as a structured effort to transform the spirit of Ramadan into a professional platform, one that lowers barriers to engagement and channels social gatherings into meaningful networking, knowledge exchange, and market access.

Rather than positioning itself as a one-time event, Tehlaya was designed to listen first, convening experts, entrepreneurs, investors, job seekers, and private sector actors to surface shared challenges and opportunities. Beyond its public impact, the program became a strategic channel for expanding private sector networks and deepening collaboration with institutions and companies. By aligning cultural relevance with long-term objectives, Tehlaya positioned itself as both a community gathering and an ecosystem investment, laying the groundwork for partnerships and capacity-building initiatives that extend well beyond Ramadan.

Key Facts at Glance



Expert Sessions: Market Realities and Sectoral Learning

At the core of Tehlaya Ramadania were nine expert-led discussion panels, each designed to address a specific professional community and held after iftar to align with Ramadan's social rhythm. These panels emphasized real-world experience, market realities, and actionable insights rather than abstract theory.

1- Building Your Brand: The Art of Marketing Your Business

Iraq's marketing and advertising landscape is undergoing rapid transformation. As competition intensifies and digital platforms reshape consumer behavior, branding has become a decisive factor for business success. This session explored how companies can stand out in a crowded market, build trust, and engage audiences through innovative strategies that align communication, creativity, and long-term objectives.



The discussion featured leading industry voices, including **Haider Aqab** (Managing Director of Moonlight Marketing and Advertising Company), **Ali Riyadh** (Founding Partner of Quick Cell Advertising Agency), **Ibrahim Salim** (CEO of Qafia Creative Agency), and **Montader Mohammed** (Co-founder of Dhalma Creative Agency). Together, they highlighted the evolution of Iraq's advertising sector, the growing importance of digital marketing, and the need for businesses to move beyond traditional methods toward data-driven, customer-centric approaches.



2- Career or Entrepreneurship? Navigating the Right Path

Iraq's workforce is facing a pivotal choice between traditional employment and entrepreneurship, with persons with disabilities and women encountering unique challenges. This inclusive session explored how cultural norms, financial literacy, and accessibility shape professional futures, while highlighting pathways to build a more inclusive economy.

The discussion featured **Najma Khan** (Women's Protection and Empowerment Programme Officer, UNFPA), **Hanin Shahin** (National Livelihood Officer, IOM), **Alaa Haseeb**

Waheeb (Head of Department, Rafidain Bank & Women with Disabilities Advocate), and **Narjis Kanaan** (Enterprise Development Coordinator, IOM). Speakers underscored the importance of supportive policies, inclusive budgeting, and mentorship networks,

while emphasizing that entrepreneurship offers autonomy but requires strong financial and social support systems.



3- Digital Transformation: Enhancing Digitization for Traditional Businesses in Iraq

Iraq's traditional business sectors are increasingly pressured to adapt to digital solutions that enhance efficiency, reduce costs, and open new opportunities for growth. This session explored how programming and digital platforms can support entrepreneurs in building products, optimizing processes, and creating innovative ideas that drive sustainable development.

The panel featured **Asir Hasan** (CEO, AlTazej Fields & Founder, Alwa Al-Rasheed Platform), **Ahmed Baqir** (Co-founder, Boxy & Board Member, Ariika), **Noor Alhuda Jawad** (Founder, Virtual Court Platform), **Yousif Khalid** (Co-founder, Faya Software Solutions), and **Dr. Saad Ahmed Diab** (Ministry of Education, Digital Transformation Lead). Discussions highlighted challenges in digitizing Iraq's food trade, building trust with traditional traders, modernizing legal training, and making digital tools accessible for small businesses. The Ministry of Education also shared plans to bridge the digital divide in schools through partnerships with international firms and future collaboration with local companies.



4- The Power of Digital Educational Platforms

Iraq's education sector is undergoing a digital shift, with technology-driven platforms emerging as essential tools to modernize learning. This session explored how online systems, programming, and data analytics are reshaping classrooms, addressing gaps in infrastructure, and preparing students for a tech-driven future.

The panel featured **Nizar Mohammed** (Director of Information & Communication Center, Ministry of Education), **Dr. Mustafa Khalid** (Founder, Generations for Tech Empowerment & CEO, Steamers), **Mustafa Salam** (Founder of Corrsy Platform), and **Najah Anwar** (CEO, Al-Manhaj Platform). Discussions highlighted initiatives such as digital student registration, AI-powered learning games, and hybrid models combining online and in-person education. Speakers emphasized the importance of coding for children, personalized learning paths, and analytics that engage parents and improve outcomes. Despite challenges like poor internet infrastructure and limited computer literacy, the Ministry announced plans for new accredited platforms and a **\$2 billion** initiative to equip schools with computer labs.



5- Image Makers: Secrets of Photography and Media Production

Iraq's photography and media production sector is evolving rapidly, driven by new technologies, social media, and growing demand for creative content. This session brought together leading experts to share their experiences, discuss industry challenges, and explore strategies for building strong personal brands in a competitive market.

The panel featured **Adnan Salah** (Brand Representative, Fujifilm & Director, Black Castle Studio), **Ghaith Saleh** (Freelance Photographer & Trainer), and **Warith Kuwaish** (Project Manager, Cinematheque Iraq & Film Preservation Expert). Discussions highlighted the balance between studio and outdoor photography, the impact of AI on image processing, and the importance of creativity in commercial projects. Freelancers emphasized trust, financial literacy, and client relationships as keys to sustainability,



While film preservation efforts showcased Iraq's cultural heritage and the challenges of reviving cinema.



6- Food Entrepreneurship: Challenges and Opportunities in a Changing Market

Iraq's food sector is witnessing a growing wave of women entrepreneurs who are reshaping traditional markets with innovation, branding, and resilience. This session explored their challenges and successes, focusing on market entry, funding strategies, and overcoming cultural and economic barriers while scaling businesses in a competitive environment.

The panel featured **Dr. Widad Al-Zubaidi** (Founder, Bayt Al-Shai), **Dunia Al-Haddad** (Founder, Karamel Cake & Tarfeh), and **Suhair Issa** (Director of Entrepreneurship, Baghdad Chamber of Commerce). Discussions highlighted the importance of quality and uniqueness in retaining customers, modernizing traditional Iraqi pastries for younger generations, and strengthening the entrepreneurial ecosystem through training, mentorship, and access to funding. Speakers emphasized that family support, branding, and financial planning are critical for women to succeed in the food industry.



7- English as a Career: Opportunities, Challenges, and Impact

As Iraq's private sector expands and global connectivity deepens, English proficiency has become a critical skill for employment, entrepreneurship, and professional growth. This session explored how language training is evolving into a career path and business opportunity, highlighting the demand for specialized courses, exam preparation, and innovative teaching methods.

The panel featured **Noor Ashour** (Business Development Manager - IDP IELTS Iraq), **Mina Ali** (Certified English Trainer - Founder of VOX Language Training), **Russul Al-Hayali** (Founder - English Gate Academy), and **Nawar Al-Ani** (President - Baghdad Toastmasters & Public Speaking Trainer). Discussions emphasized the growing importance of IELTS certification, the challenges of launching educational businesses, and the role of social media in building language training ventures.



Panelists also debated whether academic qualifications alone are sufficient, stressing that practical skills, innovative approaches, and entrepreneurial vision are equally vital for success.



8- Interior Design: Philosophy and Application in the Art of Interior Decoration

Iraq's design and architecture sectors are facing both challenges and opportunities, where success requires more than artistic vision. This session explored how entrepreneurs in interior design, architecture, and production design must combine creativity with business acumen, branding, and client education to meet evolving industry standards. Speakers emphasized bridging the gap between academic training and market demands, while highlighting the importance of adapting to client behavior and market trends.



The panel featured **Mohammed Awni Kamel**

(Director, TAD Engineering Design Office – Entrepreneurship in Architectural Engineering),

Amna Zaid (Co-founder and Architectural Director,

Hay Altasmeem – Branding in Design), **Mohammed Khalid**

(Production Designer – Set Design in Advertising and Film), and

Saif Ali Talib (Scientific

Associate, College of Fine Arts, Al-Turath University – The Role of Education in Design Entrepreneurship).

Discussions covered the need for practical experience before launching firms, the role of branding in design decisions, the challenges of seasonal work in production design, and the gap between academic curricula and entrepreneurial skills. Panelists stressed that managerial, marketing, and financial planning skills are as essential as technical expertise, and that creativity must be paired with adaptability to thrive in Iraq's competitive design market.



9- From Cash to Digitization: Iraq's Journey Towards a Digital Financial Future

Iraq's financial sector is undergoing rapid transformation, with new e-commerce regulations, the Central Bank's launch of digital currency, and the expansion of electronic payments reshaping the economy. This session explored how these developments impact consumers, businesses, and the broader financial landscape, highlighting both opportunities and challenges in building a digital market. "Managerial and marketing skills are essential for building a brand that attracts clients. Creativity alone is not enough, designers must also persuade, manage, and adapt."

The panel featured **Manar Al-Obaidy** (CEO of First Finance Company and Executive Director of the Iraq Future Foundation) and **Fadel Jawad** (Microfinance and Banking Advisor in the Financial Inclusion Project for Economic Restart and Integration in Iraq, implemented by the German Agency for International Cooperation (GIZ)). Discussions emphasized restoring public trust in banks, the role of fintech in easing startup financing, and the importance of incubators in formalizing businesses to attract investors. Speakers also highlighted financial literacy as a cornerstone of inclusion, stressing that entrepreneurs must prepare detailed financial plans and adopt sustainable models to secure funding.



Business exhibition

Translating Dialogue into Market Access

Complementing the discussion panels, Tehlaya hosted weekly product fairs every Thursday and Friday, providing startups and SMEs, many from Makers of Baghdad's incubator, with direct access to customers, partners, and sponsors. A total of 36 products were presented during the program, offering entrepreneurs an opportunity to test demand, receive feedback, and increase visibility in a professional setting.

Participating Startups & SMEs included:



These fairs translated dialogue into tangible market access, enabling entrepreneurs to showcase their innovations, connect with investors, and strengthen their presence in Iraq's growing entrepreneurial ecosystem.

For many participating startups, the product fairs represented their first structured market exposure. The informal yet curated environment allowed founders to engage audiences without the high costs typically associated with exhibitions while maintaining quality and credibility. This component ensured that Tehlaya moved beyond conversation, enabling practical outcomes and commercial engagement.

Partnerships, Sponsors, and Ecosystem Collaboration

Tehlaya Ramadania was implemented in collaboration with a wide range of strategic partners and sponsors, including private sector companies, international organizations, and ecosystem supporters. In total, 20 sponsors and partners contributed to the program, enhancing its reach, logistics, and visibility. These collaborations reinforced Makers of Baghdad's position as a trusted convenor capable of aligning diverse stakeholders around shared objectives.

Importantly, many of these partnerships extended beyond Tehlaya, feeding into future programs, training initiatives, and joint activities. This continuity transformed Tehlaya from a seasonal gathering into a strategic entry point for long-term collaboration.



Conclusion

From Ramadan Gathering to Ecosystem Catalyst

Tehlaya Ramadania demonstrated how culturally grounded programming can deliver strategic, scalable impact. By leveraging the spirit of Ramadan, Makers of Baghdad created a trusted platform where experts, entrepreneurs, investors, and job seekers could connect, exchange knowledge, and pursue opportunity. The program strengthened professional networks, supported startups and SMEs, and expanded Makers of Baghdad's collaboration with the private sector, outcomes that continued to shape programs implemented after Tehlaya.

More than a gathering, Tehlaya functioned as a catalyst for action. It showed that when dialogue is combined with market access and supported by strong partnerships, community engagement can translate into sustainable ecosystem growth. As Iraq's private sector continues to evolve, Tehlaya stands as a replicable model for using culture, strategy, and evidence to drive meaningful impact.



Scan the QR Code to Read
the Full Report or click on it!

Tawtheef

Turning Employment Readiness into Real Job Opportunities for Women in Iraq

Despite growing private sector demand for skilled professionals, many young women in Iraq continue to face barriers to employment. These barriers are not limited to technical skills alone, but include limited workplace exposure, weak professional networks, and a disconnect between academic education and real market expectations. Employers, on the other hand, often struggle to find entry-level candidates who are job-ready and able to integrate quickly into professional environments.

In response to this challenge, **Makers of Baghdad implemented the Tawtheef Program** as a targeted employment readiness and job placement initiative. The program was implemented by Makers of Baghdad in collaboration with the World University Service of Canada (**WUSC**) and the Canadian Leaders in International Consulting (**CLIC**),

as part of the **Tawasul Project**, funded by **the Government of Canada through Global Affairs Canada**, with the objective of creating a direct, measurable pathway from skills development to employment for young women.

Tawtheef was designed as a market-aligned, project-based internship and mentorship program, focused on preparing participants for real jobs in high-demand sectors.

The core objective of Tawtheef was clear: **secure employment for at least 80 percent of participants within four months of program completion**, while addressing gender-specific barriers in Iraq's labor market and strengthening private sector confidence in early-career female talent.

Key Facts at Glance



60

Total Participants



80%

Employment Rate Achieved



12

Day with Experts Sessions



8

Site Visits Conducted

Specializations:

- Human Resources
- Interior Design
- Graphic Design

Program Design and Delivery Approach

Tawtheef was structured as an integrated program combining **technical skills training, project-based internships, mentorship, professional development, and direct employer engagement**. From the outset, the curriculum was designed based on market demand to ensure that participants gained skills aligned with real hiring needs.

All 60 participants completed intensive training across three specializations. In **Human Resources**, participants developed competencies in talent acquisition, HR operations, labor law, digital HR systems, and workplace administration, alongside professional skills such as CV writing and interview preparation. In **Interior Design**, training focused on AutoCAD, 3D Max, Corona Render, space planning, lighting design, and client briefing. In **Graphic Design**, participants gained hands-on experience using Photoshop and Illustrator while building foundational skills in branding, visual identity, and content creation.



Across all tracks, technical training was complemented by **soft-skills development**, ensuring participants were prepared not only to perform tasks but also to operate confidently in professional environments.

Bridging the Gap Through Site Visits

A defining feature of Tawtheef was its strong emphasis on **direct workplace exposure**. The program organized **eight site visits** to leading private sector companies, allowing participants to observe daily operations, understand organizational culture, and engage directly with professionals.

The companies that hosted site visits included:



Baly

Who shared insights into interview evaluation systems, talent acquisition processes, and team culture



Miswag

Which introduced participants to KPI structures and employee performance evaluation frameworks



Zain Iraq

Which presented modern HR practices and led sessions on data privacy and compliance



Evolve

Who shared insights into interview evaluation systems, talent acquisition processes, and team culture



Al Omran Group

Which introduced participants to KPI structures and employee performance evaluation frameworks



Becorp

Which delivered sessions on branding, social media, and creative tools used in professional design teams

These visits played a critical role in aligning participant expectations with market realities and strengthening employer trust in Tawtheef graduates.

Learning from the Market: Day with Experts

To further connect participants with industry realities, Tawtheef organized **12 “Day with Experts” sessions**, where professionals shared practical insights on career pathways, hiring practices, and sector-specific trends.

Experts contributing to these sessions included specialists from organizations such as USAID, Earthlink, UNICEF, NBI, Evolve, Havana Creative Agency, Kaso Group, and leading freelance professionals across design and marketing fields. These sessions provided participants with candid guidance on entering the job market, building professional credibility, and navigating early career challenges.

Employment Outcomes and Measurable Impact

The most significant indicator of Tawtheef’s success lies in its employment outcomes. By the end of the program, **80 percent of participants had secured employment within three months**, exceeding the program’s original target. Employment results were consistent across all three specialization tracks, demonstrating the effectiveness of Tawtheef’s market-aligned design.

Beyond job placement, the program achieved broader impact by improving gender balance in targeted sectors, strengthening professional networks, and creating a trusted talent pipeline for private sector employers. Companies engaged through Tawtheef reported stronger confidence in hiring junior female professionals who had already demonstrated workplace readiness.

Conclusion: From Training to Employment

Tawtheef stands as one of the most successful projects implemented by Makers of Baghdad in 2025, not only because of its strong employment rate, but because it demonstrated what is possible when training is directly connected to market demand. By combining skills development, mentorship, workplace exposure, and private sector partnerships, the program moved participants from learning to earning within a defined timeframe.

More importantly, Tawtheef established a scalable model for women’s employment in Iraq, one that can be replicated and expanded to support future cohorts. With its emphasis on data-driven design, employer engagement, and measurable outcomes, Tawtheef represents a shift toward employment-first programming, where success is defined not by participation but by sustainable job placement and long-term professional growth.



From Uncertainty to Professional Confidence

A Success Story with Rafal Mahmoud

Rafal Mahmoud Abdulrasol is a Tawtheef graduate who is currently working at **Nass Al Iraq Holding Company**, one of Baghdad's leading holding companies. Her journey reflects the transition many fresh graduates face, and how targeted programs like Tawtheef can turn uncertainty into opportunity.

Interviewer: Before joining Tawtheef, where were you professionally as a fresh graduate, and what challenges did you face in entering the job market?

Rafal: After graduating, I felt lost and uncertain about which work environment or position would suit me best. There was a clear gap between what we studied at university and what the job market actually requires. I also lacked practical experience that could properly reflect my abilities, in addition to struggling with presenting myself professionally to companies.

Interviewer: What motivated you to enroll in the Tawtheef program, and what expectations did you have at the start?

Rafal: I joined the Tawtheef program because I needed real guidance and a practical experience that reflects the reality of the workplace. At first, I expected to learn a few basic or general skills, but I quickly realized that the program went much deeper. It helped me rethink my career path, understand myself better, and gain clarity about what I want and how to build my professional future.

Interviewer: Which skills or mindset shifts did you gain through Tawtheef that made the biggest difference in your professional readiness?

Rafal: The most important change was in my mindset. I stopped seeing myself as just a graduate searching for a job and started seeing myself as someone who can add real value to an organization. I also learned how to work effectively within a team, understand corporate environments, and approach job interviews with much greater confidence.

Interviewer: How did the program's training, site visits, or expert sessions directly help you secure your current position?

Rafal: The training and site visits allowed me to see how work actually happens in real professional settings, not just in theory. The expert sessions opened my eyes to what companies truly expect from employees and how to think with an institutional mindset. All these experiences made me more prepared and confident during the application and interview process, which played a major role in securing my current position at one of Baghdad's leading holding companies.

Interviewer: Looking back, how would you describe the impact of Tawtheef on your career journey in one sentence?

Rafal: Tawtheef was not just a program; it was a turning point that helped me find my direction and move forward with confidence.

Confidence doesn't mean knowing everything; it means being ready to learn and taking the step forward without fear.

Mahara

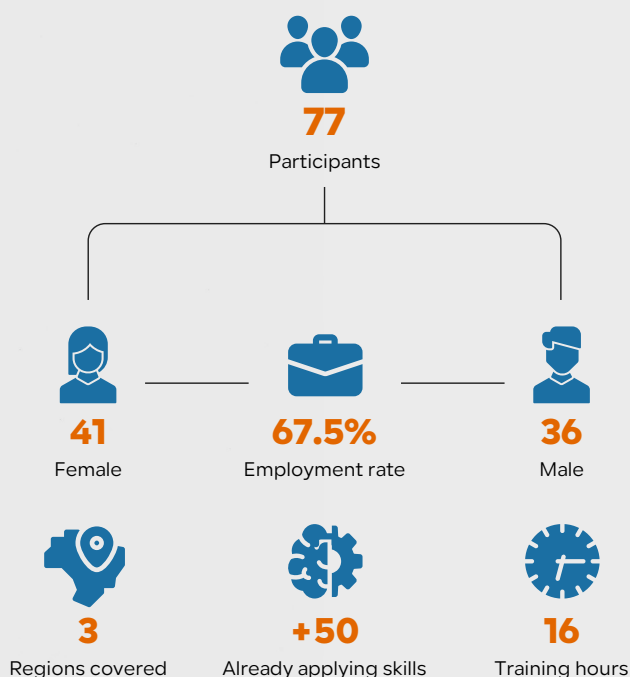
Equipping Iraqi Youth with Skills for Safe Futures

As Iraq's economy becomes increasingly connected to global digital markets, young people face a growing mismatch between ambition and opportunity. While demand for digital skills, artificial intelligence tools, and remote work capabilities continues to rise, many Iraqi youth lack access to structured, market-aligned training that prepares them for real employment pathways. This gap is particularly visible in the context of safe, orderly, and regular migration, where professional readiness, digital competencies, and informed decision-making are essential prerequisites.

Without targeted support, young Iraqis risk being excluded from emerging opportunities or pursuing migration pathways without adequate preparation. Recognizing this challenge, **Makers of Baghdad implemented the Mahara Program** as a focused skills-development initiative designed to strengthen employability while enabling youth to access safer professional opportunities, both locally and internationally.

Mahara was implemented by Makers of Baghdad in collaboration with **Suli Innovation House**, and in partnership with **Zain Al-Iraq**, reflecting a strong public-private-innovation partnership model. The program targeted **students and recent graduates** seeking to build competitive digital profiles and improve their readiness for the modern labor market.

Key Facts at Glance



What Is the Mahara Program?

Mahara is a structured training program that combines **digital skills, AI tools, and employability competencies** within a single, coherent learning pathway. Rather than delivering isolated workshops, the program was designed to bridge learning with real-world application, ensuring that participants could translate new skills into practical outcomes.

The program focused on:

- Digital marketing and AI-enabled tools
- Professional communication and critical thinking
- Employment readiness, including CV writing and interview preparation
- Awareness of safe, orderly, and regular migration pathways

By aligning technical learning with professional development, Mahara addressed both **skills gaps** and **confidence gaps**, enabling participants to navigate competitive job markets more effectively.

Program Design and Delivery

The Mahara Program was delivered over **two intensive months**, combining structured sessions with practical exercises. Training was conducted in person across Baghdad and the Kurdistan Region, ensuring accessibility and regional inclusion.

The curriculum covered four interconnected areas:

Digital and AI Skills

Participants received hands-on exposure to AI tools, digital marketing platforms, content creation techniques, analytics, and automation tools widely used in global markets.

Employability and Professional Readiness

Sessions focused on resume development, interview techniques, professional communication, and workplace expectations, equipping participants to present themselves effectively to employers.

Critical Thinking and Problem Solving

Through interactive exercises, participants strengthened analytical skills and learned how to adapt to evolving technological and professional environments.

Guidance on Safe Migration Pathways

The program provided participants with accurate information about legal migration options and the competencies required to pursue them responsibly.

This integrated structure ensured that participants developed not only technical skills, but also the mindset and confidence needed to apply them.

Geographic Reach and Inclusion

Mahara was implemented across three major cities, Baghdad, Erbil, and Sulaymaniyah, reflecting a deliberate effort to reach youth in both federal Iraq and the Kurdistan Region. Participant distribution was balanced to ensure meaningful engagement and peer learning, while maintaining manageable group sizes that allowed for personalized guidance.

The program's gender balance was also notable, with female participants slightly outnumbering males, highlighting strong interest among young women in digital skills and professional advancement.



Outcomes and Measurable Impact

The impact of Mahara is reflected not only in participation numbers, but in outcomes. By the end of the program:

- **67.5% of participants secured employment or income-generating opportunities,**
- **More than 50 participants began applying their skills immediately** in professional or freelance contexts.

These results demonstrate that targeted, short-term interventions, when aligned with market demand, can generate tangible employment outcomes.

Beyond employment, participants reported increased confidence, clearer career direction, and stronger ability to engage with employers and clients. For many, Mahara represented their first exposure to structured digital tools and professional mentorship, marking a turning point in their career journeys.

Conclusion: Skills as a Pathway to Safe Opportunities

The Mahara Program stands as a strong example of how targeted skills development can empower young Iraqis to access safer, more sustainable professional opportunities. By combining digital competencies, employability training, and migration awareness, the program addressed immediate labor market needs while supporting longer-term economic resilience.

As Iraq continues to navigate economic transition and workforce transformation, Mahara offers a replicable model for youth empowerment, one that positions skills not only as tools for employment, but as pathways to informed choice, mobility, and stability. Through initiatives like Mahara, Makers of Baghdad continues to invest in Iraq's most valuable asset: its young people.

The new Version of Mahara Program
**Offers Free Online Graphic Design
Training for 2,500 Students**
From all Over Iraq

Stay tuned



FinTech

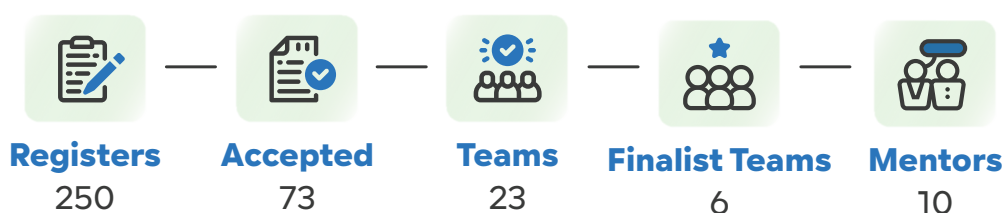
From Ideas to Impact: The Baghdad Financial Wellness Hackathon



Iraq's fintech sector is at a defining juncture. While smartphone usage and digital awareness have grown significantly, financial inclusion remains uneven, with many individuals and small and medium-sized enterprises still dependent on cash-based transactions and informal financial practices. This gap limits transparency, constrains business growth, and weakens financial resilience, particularly for underserved communities. At the same time, the market presents clear opportunities: a young, tech-aware population, increasing interest from regulators in digital transformation, and a growing demand for locally relevant financial solutions. However, many global fintech models fail to account for Iraq's regulatory environment, infrastructure constraints, and user behavior, highlighting the need for solutions designed from within the local ecosystem.

In response to these challenges and opportunities, the **Baghdad Financial Wellness Hackathon** was implemented by **Makers of Baghdad** in partnership with **The Station**, hosted by **Zain Iraq**, and funded by the **Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)**. Rather than positioning the hackathon as a one-off competition, the initiative was designed as a focused ecosystem intervention, placing Iraqi innovators at the center of solution development. By convening emerging fintech talent in a collaborative environment and enabling access to local APIs, mentorship, and sector insights, the hackathon aimed to translate financial innovation into practical digital tools that can realistically improve access, trust, and efficiency within Iraq's financial system, laying the groundwork for scalable solutions rooted in Iraqi realities.

Key Facts at Glance



Private sector experts



Overview of the Finalist Teams

Among the 23 competing teams, six finalist teams advanced to the final stage after evaluation based on innovation quality, technical execution, and relevance to real-world Iraqi financial use cases.



Hisba

An AI-powered financial tool featuring a dynamic dashboard that processes natural language, generates reports, charts, and insights, simplifying money management for students, individuals, and professionals across digital platforms.



Madhmoon

A secure payment platform safeguarding social media transactions through smart escrow and an all-in-one gateway, preventing fraud, building trust between buyers and sellers, and simplifying online commerce in Iraq.



GameWise

Leading digital hub for gamers, offering instant game access, gift cards, and fintech-driven payment solutions designed to empower merchants and support the country's fast-growing gaming economy.



Nabu

A smart bookstore platform using QR and AI to recommend books, simplify payments, and optimize inventory, empowering bookstores with financial insights and customers with seamless, data-driven shopping experiences.



Karawita

A financial management and analytics system for furniture exhibitions, delivering real-time profit insights, customer data visualization, and an integrated app to display products, track performance, and increase sales efficiently.



Insurancy

An AI-powered health insurance app that allows users to compare hospital offers, pay premiums, and access personalized plans-enhancing transparency, reducing fraud, and improving healthcare quality across Iraq.

Impact and Outcomes

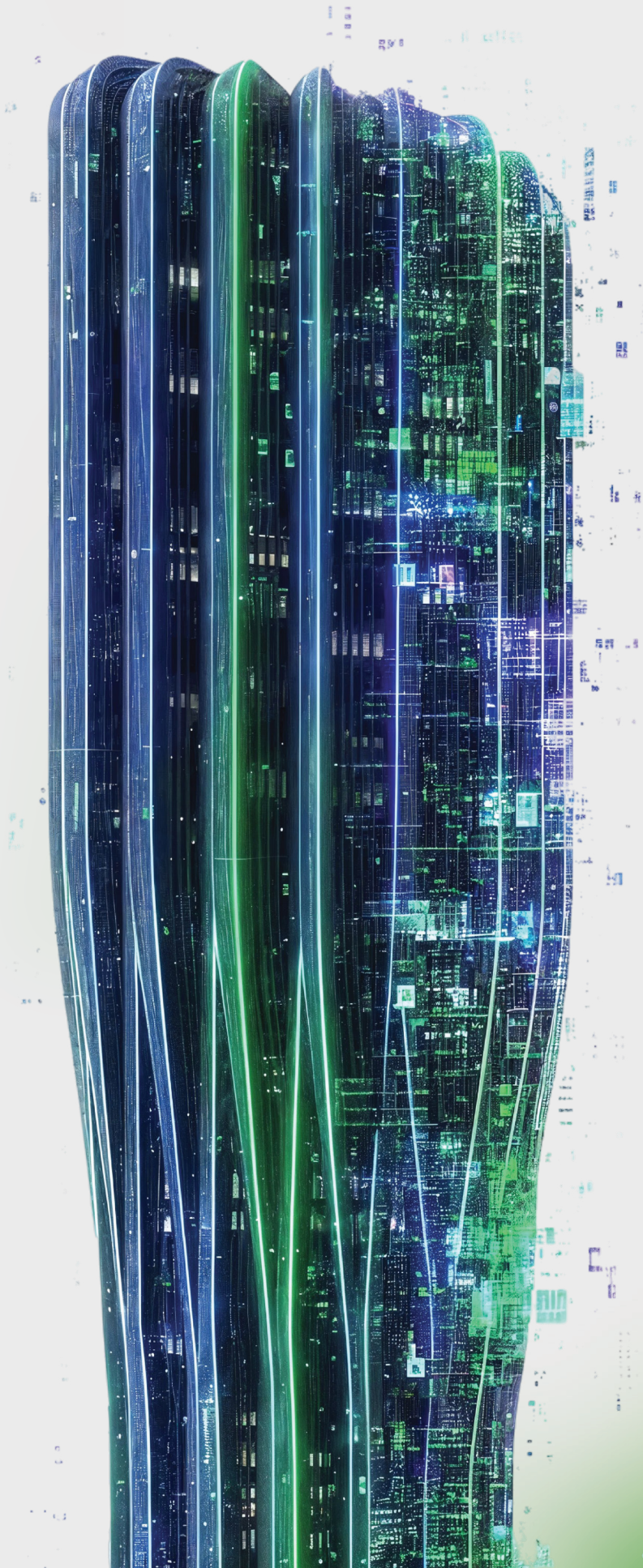
The Financial Wellness Hackathon translated fintech innovation into practical solutions addressing Iraq's financial inclusion gaps. Participants tackled challenges such as limited banking access, cash dependency, complex family-owned financial structures, and the absence of locally relevant financial management tools.

Through focused tracks in **digital payments** and **financial management**, teams developed solutions that improved transaction security, enhanced financial visibility for businesses, and simplified money management for individuals. Supported by mentorship and access to development resources, participants progressed from problem identification to functional fintech prototypes with clear use cases.

The program concluded with a final ceremony where the six finalist teams presented their solutions before a distinguished judging panel comprising **Mr. Ali Tareq**, Executive Director of the Iraqi Banks Association, **Ms. Hadeel Firman**, Director of Financial Culture and Access to Finance at GIZ, **Mr. Mohammed Eyad**, Founder and General Manager of Dofied, and **Mr. Ali Mohsen**, Head of Fraud and Revenue Management at Zain Iraq.

Following evaluation, **three teams (Madhmoon, GAMEWISE, and Nabu) were declared winners** for their ability to deliver impactful, scalable fintech solutions aligned with Iraqi market needs.

Overall, the hackathon strengthened local fintech capacity, validated homegrown innovation, and advanced financial inclusion and digital commerce in Iraq. The awarded prizes supported winning teams in refining their solutions, progressing toward pilot implementation, and improving long-term sustainability in the local market.



GameWise

Turning a Hackathon Idea into a Scalable FinTech Solution

An Interview with **Mr. Yahya Eyad**, founder of **GameWise**, Second Place Winner at the FinTech Hackathon, they addressed critical gaps in Iraq's gaming commerce market. Built on market research and enhanced through mentorship and competition, the platform evolved into a scalable solution that combines technology, business insight, and innovation.

Interviewer: How did the idea for GameWise start? Was it developed before the hackathon, or did it evolve during the competition?

Mr. Yahya: The idea started before the hackathon after we faced repeated challenges in purchasing games and conducted detailed research on the local gaming market. During the hackathon, the concept evolved further as we introduced new challenges and technologies, refining the solution into a more structured and scalable platform.

Interviewer: How did the hackathon contribute to the project technically and commercially?

Mr. Yahya: Technically, collaboration with other participants helped us improve performance, add AI-driven features, and enhance the platform's design. Commercially, the mentors' guidance helped us understand real market needs and position GameWise as a solution with clear value for users and partners.

Interviewer: How do you evaluate the role of mentors and experts during the hackathon?

Mr. Yahya: Their role was highly impactful. One key recommendation was shifting the business model from purely B2C to a hybrid B2C and B2B model serving both individuals and game merchants. This shift became a major competitive advantage for GameWise.

Interviewer: What were the main challenges your team faced during the hackathon?

Mr. Yahya: Time constraints were the biggest challenge, especially when addressing technical issues and preparing a clear project presentation.

Competition added pressure, but it also taught us the importance of better preparation, early testing, and structured teamwork.

Interviewer: On a personal and professional level, how did this experience impact the team?

Mr. Yahya: The experience shifted our mindset from developers to entrepreneurs. We learned how to build business models, target customers, and balance technical execution with management and strategy.

Interviewer: What's next for GameWise, and what advice do you have for future hackathon participants?

Mr. Yahya: Our next step is scaling GameWise to become the largest gaming marketplace in Iraq. Our advice is to think like entrepreneurs, not just programmers. Successful technology projects require both technical skill and business understanding, especially in AI and FinTech-driven markets.

GEW Iraq 2025

Advancing Entrepreneurship, Access to Finance, and AI Adoption in Iraq



Global Entrepreneurship Week (GEW) is an annual global initiative that serves as a platform to promote entrepreneurship, raise awareness of its economic value, and encourage individuals, particularly youth, to pursue business creation as a viable career path. In Iraq, where many young people continue to view employment as the primary route to stability, initiatives like GEW play a critical role in shifting mindsets toward innovation, self-employment, and enterprise-building.

By bringing together entrepreneurs, experts, and ecosystem stakeholders, GEW Iraq contributes to building an entrepreneurial culture that supports long-term economic resilience and private-sector growth.

In response, Global Entrepreneurship Week (GEW) Iraq 2025 was positioned as a strategic platform to move beyond inspiration and address real operational challenges facing Iraqi businesses. The week was organized by Makers of Baghdad in collaboration with Irada Network, with the support of Zain Iraq and Alameen Group, and in partnership with the Central Bank of Iraq, the Communications and Media Authority, and the Office of the Prime Minister's Advisor for Academic Affairs and Artificial Intelligence Applications. This structure brought stakeholders together under a single framework focused on applied solutions, system reform, and measurable impact.

Throughout the week, sessions addressed concrete operational gaps faced by Iraqi companies while aligning private sector innovation with institutional priorities in finance, regulation, and digital transformation. The presence of national stakeholders reinforced GEW Iraq 2025 as part of a broader shift toward modernizing Iraq's business environment and strengthening trust in digital systems.

Key Facts at Glance



Expert-Led Sessions

Addressing Systemic Business Challenges

At the core of GEW Iraq 2025 were expert-led sessions focused on translating complex structural challenges into actionable frameworks. Discussions centered on the realities faced by Iraqi companies, including paper-based accounting, delayed payments, weak financial visibility, and limited trust between businesses and financial institutions.

1. Expert Dialogue: Financial Transparency, Digital Accounting, and Market Readiness

Iraq's private sector continues to face structural challenges rooted in manual accounting practices, fragmented financial records, and low trust in internal systems. These issues reduce operational efficiency, delay payments, and limit the ability of startups and SMEs to build the financial credibility needed to access banking services, investment, and long-term growth. This session examined how digital financial systems can move beyond surface-level digitization to address these gaps at their core.

Moderated by **Mina Talib**, the session featured **Mohammed Ayad**, CEO of **Dofied**, and **Mustafa Mohammed**, CEO of **Copybooks**. Speakers shared practical examples of how digital financial systems address these barriers by enforcing standardized processes, validating transactions at the point of entry, and reducing reliance on individual discretion. The discussion emphasized that meaningful digital transformation requires aligning technology with accounting standards and human capacity, rather than simply digitizing existing paper-based workflows. Integrated systems were highlighted as key enablers of stronger financial visibility, faster cash flow, and more reliable financial records.



"Digital transformation is not about replacing paper with screens, but about eliminating accounting errors before they happen."

Mustafa Mohammed, CEO, Copybooks



"When payments, reconciliation, and verification happen in one system, companies stop chasing money and start managing it."

Mohammed Ayad, CEO, Dofied

2. Turning Ideas into Visuals: Practical AI Workshops for Content Creation

Beyond financial systems, GEW Iraq 2025 emphasized artificial intelligence as a productivity tool rather than a theoretical concept. The focus was on hands-on application, cost reduction, and enabling small teams to compete in digital markets.

The **AI Image Generation** and **AI Video Generation** workshops were led by **Baqer Ahmed**, who guided participants through the practical use of AI tools for content creation. Participants learned how to convert written descriptions into high-quality visual assets and transform static images or scenarios into animated video content, with a focus on prompt structure, technical standards, visual consistency, and professional output quality. These workshops significantly reduced the time, cost, and technical barriers associated with content production, empowering entrepreneurs and SMEs to operate with greater speed, efficiency, and creative capacity.

AI Hackathon

From Learning to Application

Running alongside the training sessions and workshops, the **AI Hackathon** provided a practical environment for teams to apply emerging technologies to real business challenges. While not exclusively focused on AI, the hackathon highlighted how data-driven thinking, automation, and digital tools can be integrated into local business models.

The hackathon reinforced a key message of GEW Iraq 2025: innovation is most valuable when applied to real problems, within local constraints, and with scalable intent.

Conclusion

A Blueprint for Sustainable Entrepreneurship in Iraq

GEW Iraq 2025 demonstrated how entrepreneurship-focused programming can



move from discussion to execution when aligned with institutional priorities and real market needs. By combining **financial system reform**, applied **AI training**, and **cross-sector networking**, the week provided entrepreneurs with tools that extend beyond motivation into operational change.

More than a celebratory event, **GEW Iraq 2025** served as a blueprint for modernizing business practices in Iraq. It showed that when digital tools, financial transparency, and skill-building are addressed together, startups and SMEs are better positioned to scale sustainably, attract investment, and compete in an increasingly digital economy.

As Iraq's entrepreneurial ecosystem continues to evolve, **GEW Iraq 2025** stands as a replicable model for aligning innovation, policy, and practical capacity-building to drive long-term economic impact.

AI Hackathon

Building Practical AI Solutions for Iraq The Baghdad AI Hackathon



The technology and innovation ecosystem in Iraq is entering a decisive phase. While digital adoption, technical talent, and entrepreneurial interest are steadily increasing, the practical application of advanced technologies, particularly artificial intelligence, remains limited across many sectors. Businesses, service providers, and institutions often rely on generic international tools that fail to reflect Iraqi operational realities, Arabic language needs, regulatory constraints, and sector-specific challenges. At the same time, the growing demand for automation, data-driven decision-making, and scalable digital services presents a clear opportunity to position AI as a catalyst for economic growth, service efficiency, and problem-solving at a national level.

In response to these challenges and opportunities, **Makers of Baghdad** initiated the **Baghdad AI Innovation Hackathon (Tamkeen Hackathon)** as part of **Global Entrepreneurship Week (GEW) 2025**,

a global initiative that celebrates entrepreneurship as a driver of economic and social development. The hackathon was organized in collaboration with **Irada Network**, sponsored by **Zain Iraq** and **Al-Ameen Group**, and implemented in partnership with **the Central Bank of Iraq**, the **Communications and Media Commission**, and the **Office of the Prime Minister's Advisor for Academic Affairs and Artificial Intelligence Applications**. Designed as an intensive, hands-on ecosystem intervention rather than a one-time competition, the hackathon placed Iraqi innovators at the center of solution development. By convening technologists, entrepreneurs, and mentors in a structured collaborative environment, the program aimed to accelerate practical AI adoption, strengthen local technical capacity, and enable the development of feasible, scalable AI solutions that directly address real challenges faced by citizens, businesses, and institutions in Iraq.

Key Facts at Glance

**200+**

Registers

**50+**

Accepted

**15**

Teams

**6**

Finalist teams

Private sector experts



Overview of the Finalist Teams



Wasfati

An innovative AI-powered tool specifically designed to accurately read and interpret messy doctor handwriting, helping pharmacists process prescriptions efficiently and safely.



Vendo

AI-powered business assistant automating customer messages, social media comments, menu management, and customer interactions for restaurants and service businesses efficiently.



Stone & Code

AI construction platform calculating material requirements, estimating project costs, managing inventory efficiently, and simplifying building decisions with smart, fast, accurate modern tools.



Fit

AI tool analyzing user photos and body measurements to determine perfect clothing size, evaluate fit suitability, suggest complete outfits and provide accurate data for stores.



AquaBit

Provides comprehensive data analysis and statistics for water waste management and soil moisture monitoring using advanced satellite imagery and AI machine learning algorithms.



Technost

Smart web-based CRM with analytics and voice recognition for field data entry, Google Maps integration, performance metrics, improvement suggestions, intelligent chatbot, and mobile app.



Together
We Build

Hosted By:



Sponsored By:



Organized By:



Partnership With:



Impact and Outcomes

The Tamkeen AI Hackathon marked a practical step forward in embedding artificial intelligence within Iraq's innovation landscape. Implemented by Makers of Baghdad, the hackathon moved AI beyond discussion and experimentation, enabling participants to design solutions grounded in Iraqi market realities and operational needs.

Throughout the program, teams addressed key structural challenges facing local businesses and institutions, including limited access to AI expertise, the need for Arabic-language processing, reliance on manual workflows, and gaps in data-driven decision-making. By working within clearly defined innovation areas, such as business automation, data analytics, Arabic natural language processing, image processing, and AI-powered customer service, participants were able to develop focused, use-case-driven solutions with clear paths toward deployment.

The hackathon culminated in a final presentation ceremony, where the six finalist teams showcased their projects before a distinguished judging panel comprising **Ahmed Qais**, CTO at **Orderii**, **Kifah Issa**, Director of Digital Technologies at **Zain Iraq**, **Hassan Al-Khatib**, Advisor to **the Prime Minister and Head of National Security Network Services**, and **Ali Al-Asadi**, Strategy Director at **Qi Card**. The evaluation process emphasized feasibility, impact potential, and scalability within the Iraqi context.

Following this assessment, two teams, **Vendo** and **Fit**, were declared winners for their ability to translate AI capabilities into practical, high-impact solutions tailored to local business and consumer needs.

Overall, the hackathon strengthened local technical capacity, validated the potential of Iraqi-built AI solutions, and created momentum for continued development, pilot implementation, and cross-sector collaboration. These outcomes contributed directly to accelerating digital transformation and reinforcing artificial intelligence as a realistic and effective tool for economic and social progress in Iraq.



Vendo

When Local Insight Meets Applied Artificial Intelligence

In this interview, **Mr. Abdullah Mohammed**, co-founder of **Vendo**, reflects on his journey of transforming a clear vision into a high-impact AI solution that **secured first place** at the AI hackathon. Mr. Abdullah and his team successfully evolved an initial idea into a practical platform delivering real, measurable value to businesses.

Interviewer: How did the project idea begin? And what played the biggest role in shaping it?

Mr. Abdullah: The project began from my passion for technology and the desire to start a company. We chose to focus on AI because of its huge potential, especially in Iraq. Launching Vendo to solve a local challenge was just the start, participating in the hackathon helped us refine the idea, adding new features and improvements through interactions with mentors and fellow participants.

Interviewer: To what extent did the hackathon contribute to the development of your project, both technically and commercially?

Mr. Abdullah: Technically, it introduced innovative ideas and features that enhanced Vendo. Commercially, it opened doors to investment offers and allowed us to connect with people genuinely interested in our concept. It also helped strengthen our public presence and created opportunities for expansion.

Interviewer: How would you evaluate the role of mentors and experts during the hackathon?

Mr. Abdullah: Mentors were critical. Their real-world experience provided insights grounded in practical knowledge. Even small pieces of advice were invaluable and influenced major decisions in our project's development.

Interviewer: Did the hackathon help you build a network of investors, entrepreneurs, or supporting institutions? How important are these relationships for your next steps?

Mr. Abdullah: Definitely. The hackathon helped us establish a strong network across various sectors. In my view, the success of any project or company largely depends on the relationships and opportunities they bring, which will be crucial as we scale.

Interviewer: What are you planning to do after your victory?

Mr. Abdullah: We plan to further develop Vendo and expand into other regions and countries. Simultaneously, we will enhance our AI capabilities, aiming for broader application across multiple sectors.

Interviewer: What advice would you give to young teams considering future hackathons, especially in AI?

Mr. Abdullah: Every successful project begins as an idea. The key is not to let it remain abstract but to develop it, implement it, and make it real. Don't wait for the perfect opportunity; create the opportunity yourself.

Makers of Baghdad Programs

Year of Impact



Tamkeen

Building Iraq's Next Generation of Scalable Businesses



Across Iraq, many startups and small and medium enterprises (SMEs) demonstrate strong ideas, early traction, and committed founders, yet struggle to scale. The gap is rarely ambition. Instead, it lies in limited investment readiness, weak financial systems, unclear legal structures, and fragmented access to expert support. As a result, promising businesses often stall before reaching their full potential, limiting job creation and private sector growth.

The program is implemented by **Makers of Baghdad** in partnership with **GIZ Iraq** under the **ProDiGI** project, co-financed by the **European Union** and the **German Federal Ministry for Economic Cooperation and Development (BMZ)**, and targets **Iraqi startups and SMEs operating for at least one year**, employing teams, integrating technology, and demonstrating readiness to scale across Iraq.

Tamkeen was designed to address this precise challenge. Implemented by Makers of Baghdad, Tamkeen is a structured capacity-building and acceleration program targeting **growth-stage startups and SMEs with proven traction and national scalability potential**. The program bridges the missing link between early-stage support and investment readiness by combining data-driven diagnostics, tailored training, expert mentoring, and direct connections to investors and ecosystem enablers.

Tamkeen Program Targets



40

Targeted startups and SMEs



20

Investment readiness reach



4

Number of tracks



What is Tamkeen?

Tamkeen is not a generic training program. It is a **multi-phase acceleration framework** built around one core principle: support should match real business maturity, not assumptions. Every participating business undergoes a structured diagnostic process that evaluates market traction, financial health, operational capacity, legal readiness, and founder preparedness. Based on this assessment, each business receives a tailored roadmap and is placed into the track that addresses its most urgent growth constraints. The program unfolds through **progressive tracks**, ensuring that support is focused, relevant, and scalable, both for the business and for the ecosystem.

Outcomes of Track 1 included:

- A complete, documented business model for each company
- Clear value propositions aligned with real customer demand
- Actionable competitor analyses highlighting differentiation opportunities
- Improved internal decision-making and strategic clarity

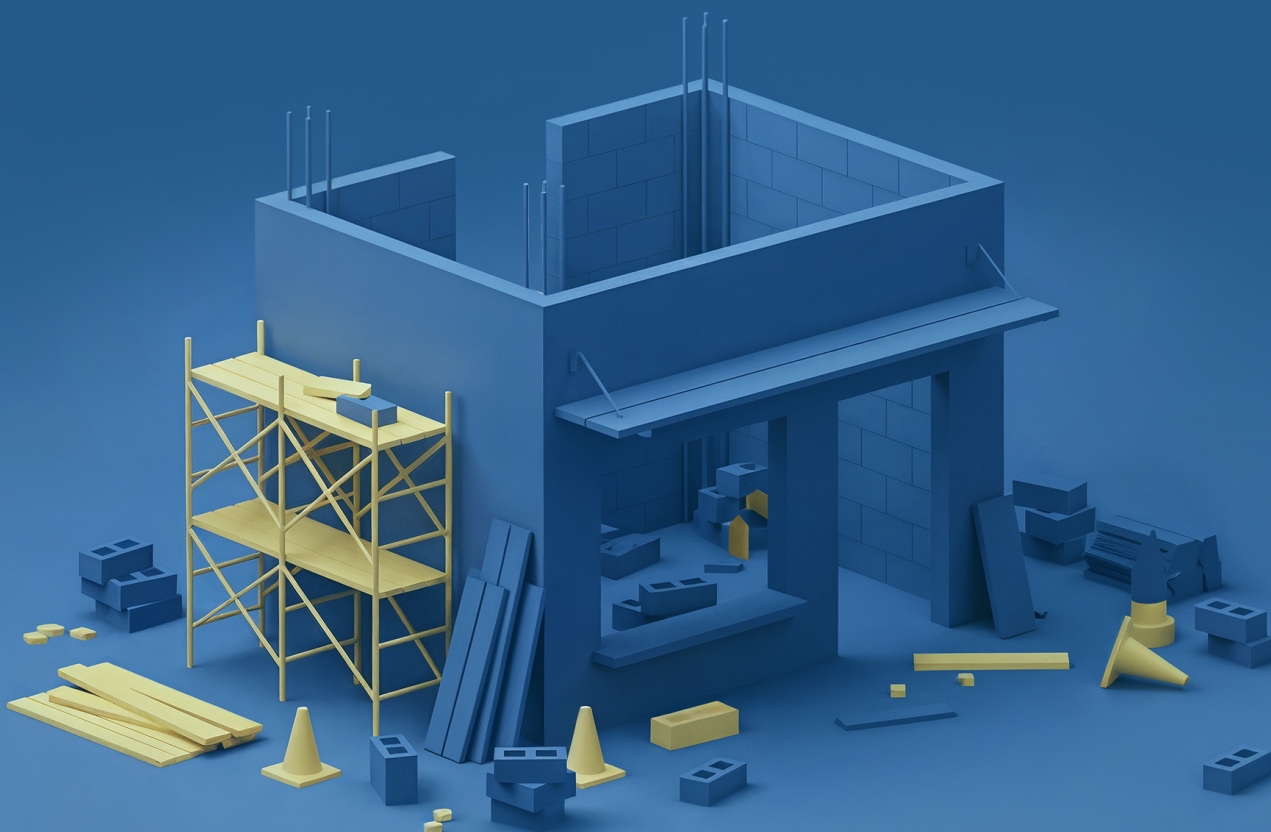
Track 1 also functioned as a filtering mechanism, ensuring that businesses progressing to later tracks are ready to absorb more advanced financial, legal, and marketing support.

Track 1

Business Fundamentals - Strengthening the Core

Track 1 serves as the foundation of Tamkeen. Implemented in late 2025, it focused on strengthening the internal structure of participating businesses to ensure sustainability before scale.

Through four intensive group sessions and personalized mentoring, founders worked on refining their business models, clarifying their value propositions, identifying ideal customer segments, and conducting structured market and competitor analysis. Rather than theory, the track emphasized practical application, helping founders redesign how value is created, delivered, and captured in the Iraqi market context.



Track 2

**Financial Readiness -
Now Underway**

Building on the momentum of Track 1, **Track 2: Financial Readiness** has already been launched. This track responds to one of the most critical barriers facing Iraqi SMEs: the inability to clearly understand, manage, and communicate their financial performance.

Participants in Track 2 work on building cash-flow projections, understanding unit economics (CAC, LTV, burn rate), developing realistic revenue models, and establishing basic accounting systems using practical tools such as Copybox, localized financing system. By the end of the track, businesses are expected to produce structured financial statements and forecasts suitable for investor and bank discussions.

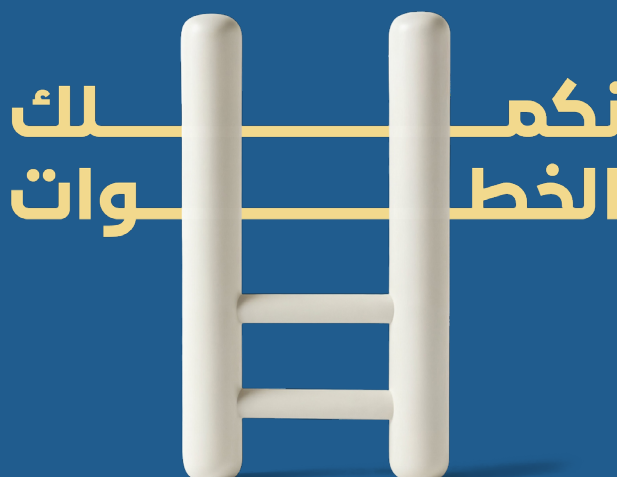
This shift from intuition-based to data-driven financial management marks a turning point for many founders, and significantly improves their credibility with funders.

Additional Tracks for Growth-Ready Businesses

Tamkeen extends beyond fundamentals and finance. Future and ongoing tracks include:

- Legal & Administrative Compliance (Track 3): Supporting proper registration, contracts, IP protection, HR policies, and due-diligence preparation.
- Marketing Strategy & Rebranding (Track 4): Helping businesses reposition their brands, refine messaging, improve digital presence, and plan targeted ad campaigns.

Together, these tracks create a comprehensive growth pathway, allowing each business to strengthen weak points without unnecessary duplication.



Beyond Training: Investment, Market Access, and Regional Expansion

One of Tamkeen's defining strengths is its **integration with investment preparation and market access**. Selected startups advance to build professional data rooms containing pitch decks, legal documents, financials, and market analyses, positioning them for funding discussions.

The program culminates in **Connect Events**, where startups pitch directly to investors and ecosystem enablers, and extends to **regional market exposure**, including participation in international innovation events and strategic visits to hubs such as Saudi Arabia's LEAP Conference. These activities move Tamkeen beyond capacity building into real economic opportunity.

Conclusion: A Scalable Model for Iraq's Private Sector

Tamkeen demonstrates what becomes possible when support programs move beyond isolated workshops and toward structured, evidence-based acceleration. By aligning diagnostics, training, mentorship, and investment preparation, the program transforms promising Iraqi businesses into scalable, investment-ready enterprises.

As Tamkeen expands through additional tracks, partnerships, and regional market access, it positions Makers of Baghdad as a central actor in building a more competitive, resilient, and inclusive private sector in Iraq, one capable of creating jobs, attracting capital, and sustaining long-term economic growth.



Ta'zeez

Strengthening Financial Readiness for Iraqi SMEs



Access to finance remains one of the most critical barriers facing small and medium enterprises (SMEs) in Iraq. While many businesses demonstrate operational maturity and market demand, weak financial literacy, limited understanding of loan requirements, and lack of preparedness to engage with financial institutions often prevent them from securing the capital needed to grow. This gap not only constrains individual businesses but also limits job creation and private sector development at scale.

The **Ta'zeez Program** was designed to directly address this challenge. Implemented by **Makers of Baghdad** in partnership with the **International Labour Organization (ILO)**, Ta'zeez focuses on strengthening SMEs' financial capabilities and preparing them to successfully access loan financing. Rather than offering general entrepreneurship training, the program targets **existing SMEs with revenue, teams, and growth potential**, equipping them with the financial knowledge and tools required to make informed decisions and engage confidently with lenders.

Ta'zeez is part of the broader ILO-supported initiative "The Promotion of the Development of SMEs Project in Iraq", and reflects a shift toward **practical, loan-linked financial education** tailored to Iraq's business environment.

Key Facts at Glance



26

Beneficiaries



3

Training Sessions



Program Design and Target Audience

Ta'zeez was designed for **SMEs that have moved beyond the idea stage** and are actively operating in the market. The target audience included business owners who employ staff, generate income, and demonstrate readiness to scale, but require stronger financial systems and clearer understanding of financing mechanisms.

Through a competitive outreach and selection process, the program attracted strong market interest, confirming a clear demand for structured financial education linked to access to finance. Applicants came from diverse sectors, including agriculture, food and beverage, services, manufacturing, fashion, and retail, reflecting the breadth of Iraq's SME landscape.

The selection process prioritized:

- Business viability and operational maturity
- Entrepreneur commitment and growth ambition
- Readiness to apply financial knowledge in practice
- Interest in loan financing as a growth tool

This ensured that the final cohort was well positioned to immediately benefit from the training and translate learning into action.

Training Structure Practical Financial Education

The Ta'zeez program was delivered through **three intensive training sessions**, implemented over consecutive days in a structured and interactive format. The training was facilitated by **ILO-certified Financial Education trainers**, ensuring alignment with international standards while remaining grounded in the Iraqi business context.

The sessions focused on:

- Understanding financial statements and cash flow
- Budgeting and financial planning for SMEs
- Preparing for loan applications and lender requirements
- Managing financial risk and sustainability
- Linking financial decision-making to growth strategies.

Loan Readiness as a Core Outcome

One of the defining features of Ta'zeez is its strong alignment with **loan facilitation objectives**. The program was explicitly designed to prepare SMEs for engagement with financial institutions by improving their ability to present credible financial information and articulate financing needs.

According to the program assessment, a significant majority of participants expressed strong interest in accessing loans, confirming the relevance of Ta'zeez's focus on financial readiness. By the end of the program, participants demonstrated improved understanding of:

- What lenders assess when reviewing loan applications
- How to structure financial documents clearly and accurately
- How to evaluate loan terms and repayment capacity

This shift from uncertainty to informed engagement represents a measurable outcome of the program.

Market Demand and Ecosystem Value

The strong response to Ta'zeez highlighted a broader ecosystem insight: **Iraqi SMEs are actively seeking access to finance, but require structured support to bridge the gap between operations and financing requirements**. By combining outreach, screening, and targeted financial education, the program addressed this gap in a focused and efficient manner.

- SMEs gained practical tools that strengthened financial stability and supported sustainable growth.
- Financial institutions benefited from a more prepared and credible pipeline of potential borrowers.
- Decision-makers and development partners saw clear evidence that linking training directly to access to finance delivers stronger outcomes than standalone capacity-building activities.



تثقيف المالي

تعزيز

نوسد

قواعد الجلسات

الالتزام بأوقات الحضور دون سماع
ماديت الجانبية

Conclusion: From Financial Awareness to Financial Action

The Ta'zeez Program stands as a strong example of how targeted, partnership-driven training can address one of the most pressing constraints facing Iraqi SMEs. By focusing on financial literacy and loan readiness, and by selecting businesses capable of immediate application, the program delivered practical value within a short timeframe. Implemented by Makers of Baghdad in collaboration with the ILO, Ta'zeez contributes to strengthening Iraq's SME ecosystem by enabling businesses to move from informal financial practices toward structured, growth-oriented decision-making. As part of the broader effort to promote private sector development in Iraq, Ta'zeez offers a scalable model for supporting SMEs, one that aligns skills development with access to finance and measurable economic impact.



Women in Tech

Digital Skills Accelerator

A Collaborative Initiative by Makers of Baghdad and Zain Al Iraq to Empower Women Through Technology



Despite remarkable talent and ambition, Iraqi women face significant barriers to entering the technology sector. Limited access to quality technical training, few female role models in tech careers, and traditional expectations have created a substantial gender gap in the digital economy.

This untapped potential represents not only a loss for individual women but also for Iraq's broader economic development and innovation capacity. The Women in Tech Digital Skills Accelerator was born from the shared vision of **Makers of Baghdad** and **Zain Al Iraq Telecommunications** to address this challenge head-on. This immersive, project-driven program transforms theoretical knowledge into practical expertise, offering women aged 18-35 the opportunity to develop job-ready skills in three high-demand technology tracks: Web Development, Mobile App Development, and Data Analysis.

Makers of Baghdad, Iraq's premier innovation hub and startup accelerator established in 2016, brings its proven expertise in technology education and entrepreneurship development to this initiative. Having trained over 16,000 individuals with 41% women participation, Makers of Baghdad possesses deep understanding of effective curriculum design and participant support. Zain Al Iraq, as a leading telecommunications company committed to digital transformation, provides industry insight, mentorship opportunities, and pathways to employment. Together, this partnership creates a powerful ecosystem for women's technological empowerment.

Key Facts at a Glance

**120**

Total Participants

**3**

Months

Training Tracks

Web
DevelopmentData
AnalysisMobile App
Development

Program Implementation

The accelerator spans three months with sessions held twice weekly, allowing participants to balance intensive learning with personal and professional commitments. Each cohort of 40 women selects one of three specialized tracks, with the 24-day curriculum progressively building from foundational concepts to advanced applications.

What sets this program apart is its hands-on, project-based methodology. Rather than passive lectures, participants actively build real solutions from day one. Web Development students create full-stack applications; Mobile App Development participants build cross-platform apps using Flutter; and Data Analysis trainees transform raw datasets into compelling visualizations and insights. Each track culminates in a capstone project that becomes a portfolio centerpiece.

Throughout the program, participants receive continuous mentorship from industry professionals, including experts from Zain Al Iraq who provide real-world perspective and career guidance. The program concludes with a showcase event where graduates present their projects to potential employers and industry leaders, creating direct bridges to employment opportunities.

Outcomes and Impact

The Women in Tech Digital Skills Accelerator has generated transformative results for participants and their communities. Graduates emerge with market-ready technical skills, professional portfolios, and the confidence to pursue careers in technology. Many have secured positions in IT departments, digital agencies, and tech startups, while others have launched their own freelance businesses or technology ventures.

Success stories abound. Participants who entered the program with no coding experience have gone on to develop applications that solve real community problems. Women who once doubted their ability to work in technology now mentor others and advocate for greater female representation in the sector. The economic impact extends to families and communities, as graduates contribute increased household incomes and serve as role models for younger generations.

Beyond individual achievements, this collaboration between Makers of Baghdad and Zain Al Iraq demonstrates the power of public-private partnerships in addressing social challenges. The program creates a sustainable talent pipeline while advancing gender equality in Iraq's growing digital economy.

Conclusion

The Women in Tech Digital Skills Accelerator exemplifies what becomes possible when organizations unite around a shared commitment to empowerment and innovation. Through the combined strengths of Makers of Baghdad's educational expertise and Zain Al Iraq's industry leadership, 120 women have gained the skills, confidence, and opportunities to transform their futures.

This partnership stands as a model for collaborative impact, proving that investing in women's technological capabilities yields dividends for individuals, industries, and society as a whole. As graduates continue to break barriers and inspire others, the ripple effects of this initiative will be felt across Iraq for years to come.



MinnaLearn

Tech Pathways MENA Program



Access to artificial intelligence education in Iraq remains deeply uneven at a time when demand for digital and AI skills is accelerating. With the private sector showing a growing need for AI-related expertise, many individuals, particularly youth and women, require targeted training to build these in-demand skills. This gap is felt most strongly by youth, women, professionals outside major cities, and communities with limited exposure to emerging technologies, groups who have the motivation to engage with AI, but lack access to hands-on, inclusive pathways to build these essential skills.

To help bridge this gap, Makers of Baghdad adopted the **Tech Pathways MENA Program**, led by **Village Capital** and supported by **Google.org**, **MinnaLearn**, and the **University of Helsinki**, as part of the 2025 cohort of Business Support Organizations across the Middle East and the UAE.

The program enabled us to introduce the **"Elements of AI for Business"** curriculum in a localized and accessible format tailored to the Iraqi context. The focus was on helping participants understand how artificial intelligence works and how it can be applied in everyday business and professional settings, regardless of their technical background.

Within the first month of implementation, the MinnaLearn program established active learning communities and demonstrated strong engagement levels, highlighting the strong demand for practical and accessible AI education in Iraq.

Overall, this experience represents an important step toward strengthening local capacity in digital skills development and contributing to a more inclusive, future-ready workforce across the country.

Key Facts at a Glance



Program Implementation

The MinnaLearn program is designed as a self-learning initiative, giving participants the flexibility to explore AI concepts at their own pace while providing structured support to ensure engagement and completion. Despite being self-paced, our implementation approach emphasized continuous guidance, regular follow-ups, and close coordination with each learning group to help participants stay on track and apply what they learned.

Participants began by learning how to use artificial intelligence effectively, gaining a clear understanding of its tools, functions, and potential. This initial phase helped simplify AI for many participants and boosted their confidence in using a technology that is often perceived as complex or difficult to implement in professional settings.

Building on this foundation, participants developed practical skills to apply AI in real-world business and professional contexts, enhancing their capabilities and strengthening their career prospects.

Although the program was originally planned to run over eight months, the completion **target of 300 participants** was achieved within the first month and exceeded, with **340 participants successfully completing the course**. This early achievement reflects the high level of engagement and the effectiveness of the implementation approach, positioning Makers of Baghdad as one of the most impactful (BSOs) Business Support Organizations in the region.

Outcomes and Impact

Participants in the MinnaLearn program gained a strong understanding of artificial intelligence and how it functions, adding valuable experience to their CVs and boosting their career prospects. By the end of the program, they received a **Certificate of Completion from the University of Helsinki**, validating their achievements and reinforcing their understanding of AI tools and applications.

Our trainers also earned recognition as certified AI Trainers, equipping them to mentor future learners and **expand AI capacity-building in the region**.

The program demonstrated the effectiveness of self-paced, guided learning for large groups, showing that participants can achieve meaningful results when supported with the right structure and guidance. It also **positioned Makers of Baghdad as a leading BSO in AI capacity-building** among the 25 selected organizations in the region. Beyond individual skill development, the initiative **contributed to a more inclusive, future-ready workforce in Iraq**, particularly empowering youth, women, and underserved communities.

Conclusion

The MinnaLearn–Tech Pathways MENA Program stands as a clear example of what is possible when accessible learning meets strong local implementation. In a short period of time, the program transformed curiosity about artificial intelligence into practical understanding, confidence, and real-world application. By breaking down the complexity of AI and delivering it through an inclusive, well-supported learning model, the initiative unlocked opportunities for hundreds of participants across Iraq. Surpassing its targets within the first month, the program not only responded to a growing demand for digital skills, but also positioned Makers of Baghdad at the forefront of AI capacity-building contributing to a more inclusive, resilient, and future-ready workforce.



Reports

Iraq's Hidden Job Market Mapping Digital Platforms and the Future of Employment

Unemployment remains one of Iraq's most persistent structural challenges. While public attention often focuses on job creation policies and vocational training, far less attention has been paid to how jobs are actually accessed. In practice, employment in Iraq is not shaped by a single labor market, but by a fragmented ecosystem of formal and informal recruitment channels operating in parallel.

As jobseekers increasingly turn to digital platforms and social media to find work, the absence of reliable data on these channels has limited the ability of policymakers, development partners, and private sector actors to design effective employment interventions. Recognizing this gap, **Makers of Baghdad**, in collaboration with the **International Organization for Migration (IOM)**, conducted the first nationwide mapping of job placement platforms in Iraq, documenting how digital tools are reshaping access to employment across all governorates.

This research provides a data-driven foundation to understand where job seekers are searching, how employers are hiring, and why informal platforms continue to dominate despite growing investment in formal employment services.

Key Facts at Glance



The Dual Nature of Iraq's Employment Ecosystem

The mapping reveals a **dual labor market**. On one side, formal platforms, licensed recruitment agencies, digital job boards, and workforce enablers, offer structured services, regulatory compliance, and professional hiring processes. On the other, informal platforms, mainly Telegram, Facebook, and Instagram channels, provide speed, accessibility, and wide geographic reach.

Informal platforms account for nearly two-thirds of all identified channels. Their dominance is driven by low barriers to entry, free access, and real-time dissemination of job opportunities. For many job seekers, especially youth and fresh graduates, these platforms represent the fastest and most familiar path to employment. However, the absence of oversight exposes users to unverified job postings, inconsistent information, and potential exploitation.

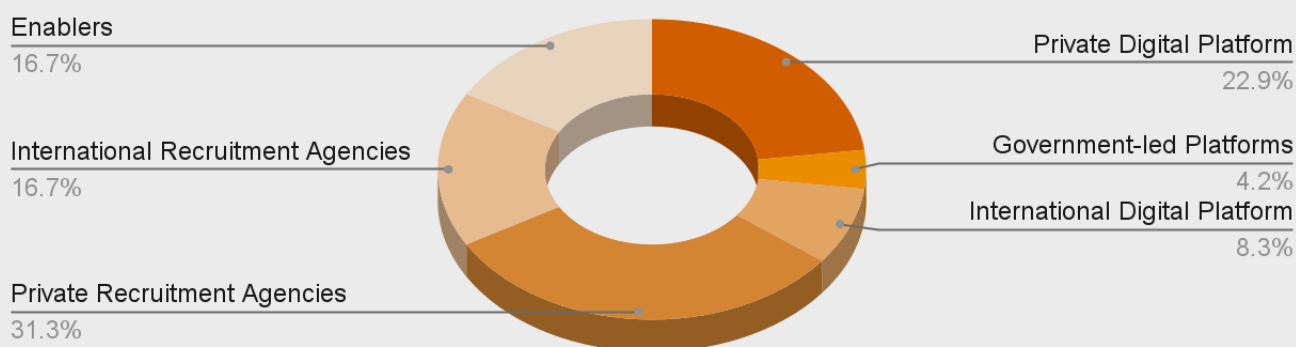
With fewer than 50 platforms nationwide, their concentration in Baghdad and the Kurdistan Region leaves large parts of southern and central Iraq underserved.

This imbalance reinforces regional inequalities in access to employment services.

Platform Types and Services

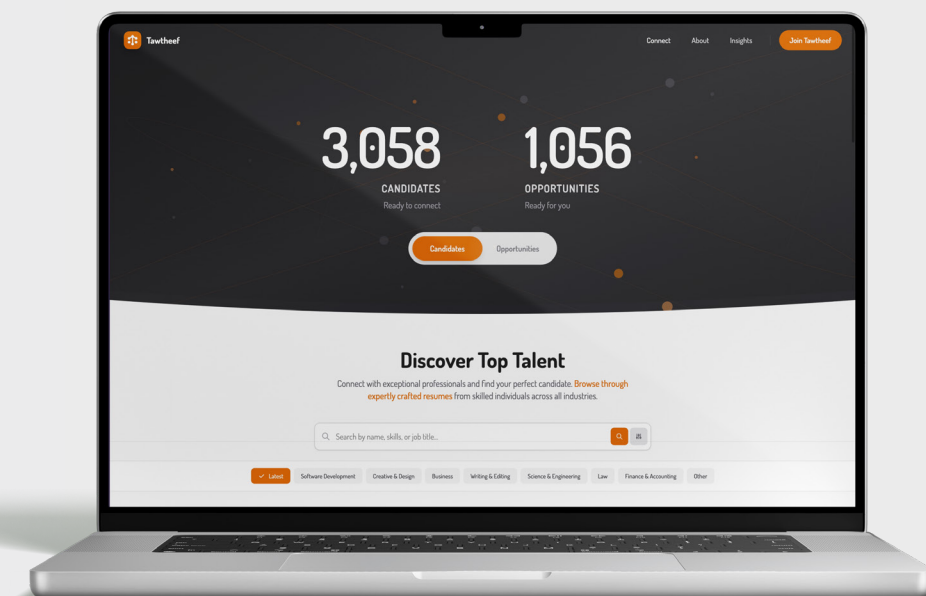
What Exists and What's Missing

The research categorized formal employment platforms into six main groups: government-led portals, local and international digital platforms, recruitment agencies, and workforce enablers. Recruitment agencies represent the largest share of formal platforms and provide the widest range of services, including candidate screening, HR consultancy, and training.



However, service analysis reveals important gaps. While job listings and training are widely offered, advanced services such as resume building, digital application systems, and career coaching remain limited. Only a small fraction of platforms provide mobile-friendly tools, significantly reducing accessibility for job seekers outside major urban centers.

Government presence is notably weak. With only two official platforms nationwide, the public sector plays a minimal role in coordinating employment services, leaving private and informal actors to shape labor market dynamics.



Insights from Platform Operators

Focus group discussions with formal platform representatives revealed that employment challenges are not limited to job seekers. Employers often publish incomplete job descriptions, apply discriminatory criteria, or lack structured HR systems. These practices contribute to low retention rates and frequent job turnover.

Platform operators also emphasized that many training programs focus on certificates rather than competencies. Without practical skill development, graduates struggle to transition into stable employment. Coaching-based and employer-linked training models were consistently identified as more effective.

Informal platform administrators highlighted trust-building as their primary responsibility. While verification methods exist, credibility cannot be guaranteed in a purely digital and informal environment. Despite these risks, users continue to favor informal platforms due to ease of use, speed, and familiarity.

Participating Entities

Virtual Court, Nekdar, My Job App, Al Khana Company, Invest, AKAD Gate Company, Uruk for Employment, CIS, Baghdad Business School, Wedo, E Gate Company, Masterminds Recruitment, Darjah IQ Company, Pence, Tawtheef.

What This Means for Iraq's Labor Market

The findings illustrate a paradox. Informal platforms expand access and participation but weaken transparency and job quality. Formal platforms offer structure and accountability but lack scale, inclusivity, and geographic reach. Together, they form an employment ecosystem that is adaptive yet fragmented.

This fragmentation limits the effectiveness of labor market policies and complicates efforts to support youth, returnees, women, and marginalized groups.

Without integration between formal and informal channels, employment outcomes will remain uneven and difficult to monitor.

Recommendations

Based on the mapping findings, the research proposes the following strategic actions:

- **Address Geographic Inequities:** Expand platforms into underserved governorates and incentivize regional coverage.
- **Balance Sectoral Representation:** Diversify job boards beyond IT and business to include medical, vocational, and creative fields.
- **Improve Retention & Job Quality:** Promote mentorship, flexible work, and employer rating systems to strengthen job stability.
- **Enhance Training Quality & Outcomes:** Shift to coaching and simulation models, with standardized evaluation aligned to market needs.
- **Foster Public-Private Partnerships:** Build stronger collaboration and pilot innovative solutions like AI job matching and blockchain credentials.
- **Integrate Platforms into IOM Programming:** Use mapping to target vulnerable groups and promote ethical, inclusive recruitment pathways.

Conclusion

This mapping research provides the first comprehensive picture of Iraq's digital employment ecosystem. It highlights both the resilience of informal job networks and the urgent need for stronger institutional frameworks. By documenting platform types, services, and gaps, the study offers a practical foundation for reform.

For policymakers, development actors, and private sector leaders, the message is clear: improving employment outcomes in Iraq requires not only creating jobs, but reshaping the systems that connect people to them. Bridging the gap between informal accessibility and formal accountability is the next critical step toward a more transparent, inclusive, and resilient labor market.

Reports

Harnessing Solar Energy in Iraq: Mapping the Landscape and Charting a Sustainable Path Forward

Iraq stands at a critical crossroads in its energy transition. **With more than 300 sunny days per year, the country possesses one of the highest solar energy potentials in the region,** yet continues to experience chronic electricity shortages, heavy reliance on fossil fuels, and growing environmental pressures. The national power system remains under strain due to aging infrastructure, population growth, and rising demand, while dependence on oil and gas exposes the economy to price volatility and long-term sustainability risks.

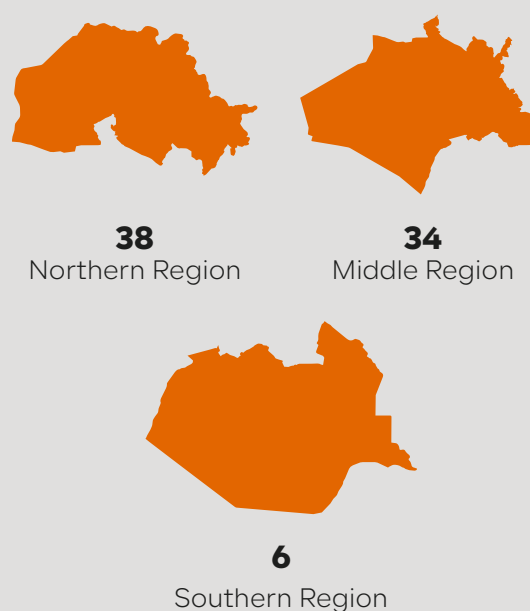
Recognizing this gap, **Makers of Baghdad conducted a comprehensive mapping research** to assess the current state of solar energy in Iraq, identify market dynamics, and highlight opportunities for scalable growth. The research responds to an urgent need for data-driven insight to support policymakers, investors, development partners, and private sector actors as Iraq seeks to diversify its energy mix, strengthen energy security, and reduce long-term economic risk.

Key Facts at Glance

Solar Companies in Iraq



Regional Distribution of Companies



The Current Landscape: High Potential, Limited Utilization

The research reveals a striking imbalance between Iraq's solar potential and its current utilization. While solar irradiance levels place Iraq among the most suitable countries for photovoltaic generation, installed capacity remains extremely limited. Growth has been slow and largely stagnant for nearly a decade, highlighting missed opportunities for sustainable energy development.

Oil continues to dominate Iraq's energy mix, accounting for more than two-thirds of electricity production, followed by natural gas. Solar energy remains marginal, contributing less than one percent. This imbalance exposes Iraq to fuel price volatility, environmental degradation, and long-term fiscal risk, while delaying the transition toward low-carbon solutions.

Where Solar Energy Is Already Making an Impact

Despite systemic challenges, the research documents a growing range of solar applications across Iraq. Off-grid solar systems are increasingly used in rural and underserved areas, powering homes, schools, health centers, and water facilities. These systems reduce reliance on diesel generators and provide stable electricity where the national grid remains unreliable.

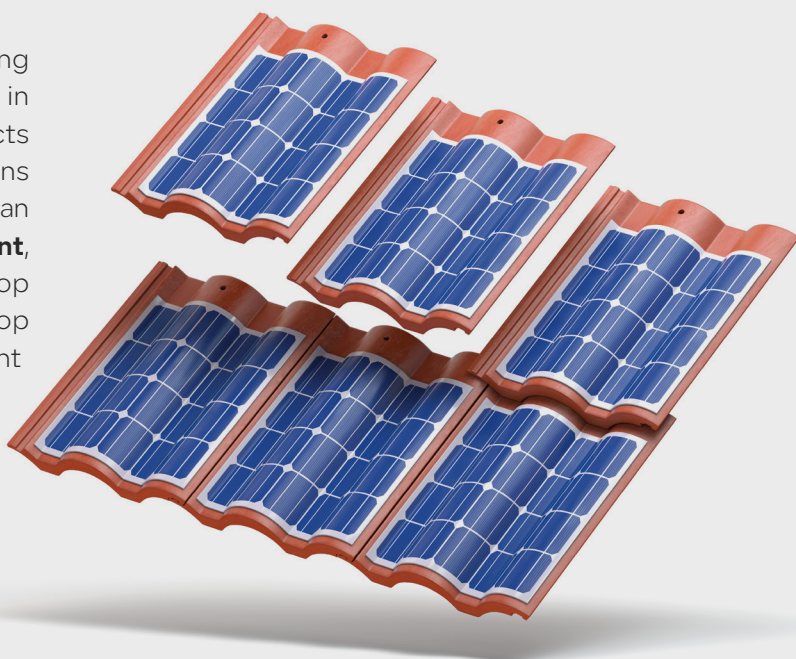
Solar-powered irrigation and water pumping systems have shown particular promise in the agricultural sector. Development projects implemented by international organizations have demonstrated that solar irrigation can reduce operating costs by up to **70 percent**, while improving water management and crop productivity. Solar street lighting, rooftop systems, and water heating solutions also present cost-effective opportunities for urban and residential use, provided awareness and financing mechanisms improve. Large-scale on-grid projects signal growing momentum.

Large-scale on-grid projects signal growing momentum. Major initiatives led by **TotalEnergies, QatarEnergy, Masdar, Power China, and Al-Bilal Group** represent a strategic shift toward utility-scale solar, with several projects scheduled to come online between 2025 and 2027. These investments indicate increasing international confidence in Iraq's renewable energy potential, even as regulatory and implementation challenges persist.

Capacity Building and Policy: Foundations Still Under Construction

The research highlights substantial efforts by international organizations to strengthen Iraq's solar ecosystem through **training, knowledge transfer, and institutional support**. Programs led by **UNDP, GIZ, RENAC, USAID, WFP, and academic institutions** have contributed to building technical capacity, raising awareness, and piloting renewable energy applications.

On the policy side, Iraq's **National Renewable Energy Policy and Strategy (NREPS)** outlines ambitious goals, including achieving 10 percent renewable energy by 2028 and expanding solar and wind deployment. Financial incentives such as feed-in tariffs, tax exemptions, and power purchase agreements aim to attract private investment. However, compared to global best practices, these mechanisms remain limited in scope and implementation, slowing adoption and investor confidence.



Strategic Recommendations

Based on the mapping findings, the research proposes a set of targeted recommendations:

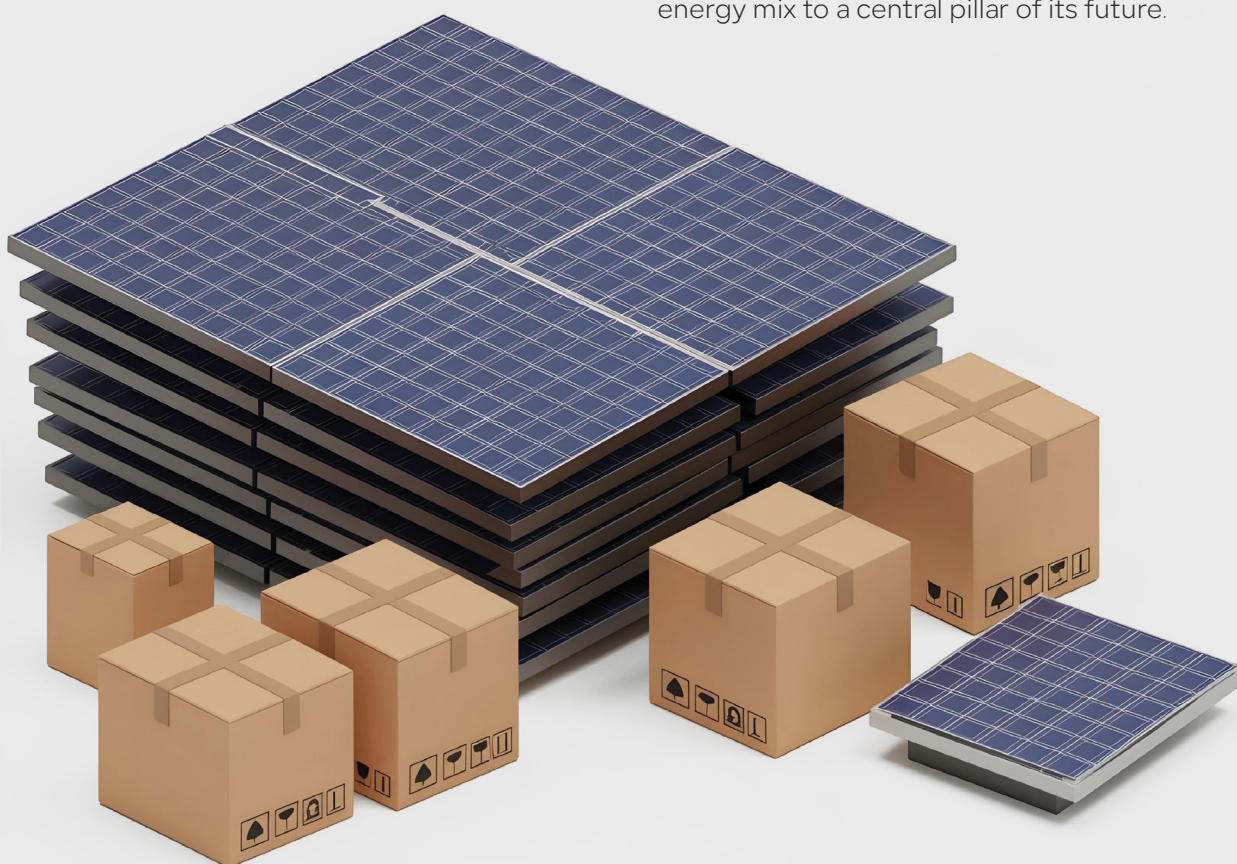
- **Setting clearer, long-term renewable energy targets** aligned with global standards
- **Diversifying renewable sources**, integrating biomass and hydropower alongside solar
- **Expanding public investment, grants, and subsidies** to reduce upfront costs
- **Launching startup incubation and access-to-finance programs** for solar innovation
- **Strengthening net metering and billing regulations** to encourage private adoption
- **Investing in human capital**, including certifications, training centers, and international partnerships
- **Supporting local manufacturing and quality control** to build a resilient market ecosystem

Conclusion

From Mapping to Momentum

This mapping research positions solar energy not as a distant ambition, but as a practical pathway toward Iraq's economic resilience and environmental sustainability. The findings underscore that Iraq already possesses the natural resources, early market activity, and international interest needed to scale solar adoption. What remains is coordinated action, linking policy, finance, capacity building, and private sector engagement.

By providing a comprehensive overview of Iraq's solar landscape, this research aims to inform decision-makers, guide investors, and support development partners in accelerating the country's renewable energy transition. With strategic reforms and sustained commitment, solar energy can move from the margins of Iraq's energy mix to a central pillar of its future.



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Reports

Mapping Iraq's FinTech Landscape

Key Insights, Impact, and the Road Ahead



Iraq's financial sector is undergoing a gradual but critical transformation. For decades, cash-based transactions dominated economic activity, limiting transparency, financial inclusion, and private sector growth. In recent years, regulatory reforms led by the Central Bank of Iraq (CBI), combined with advances in digital technology, have opened new pathways for financial innovation. FinTech has emerged as a key driver of this transition, offering digital payment solutions, mobile wallets, and alternative access points to financial services.

Building on the **fintech sector mapping conducted by Makers of Baghdad in 2024**, this research was designed as an **update rather than a standalone study**. The earlier mapping established a baseline of fintech actors, service providers, and geographic coverage. This updated research captures how the ecosystem has evolved over the past year, identifying changes in service delivery, regulatory progress, and persistent gaps. By examining these shifts, the study provides a clearer, evidence-based understanding of how digital finance is reshaping access to financial services in Iraq and where targeted interventions are still needed.

Key Facts at Glance

- **2 SME financing companies.**
 - **1 loan guarantee company.**
 - **1 deposit insurance company.**
 - **19.7 million electronic payment cards** issued by 2023, with a **22% annual growth rate.**
 - **7.6 trillion IQD** in digital payment volumes recorded, reflecting rapid adoption of cashless transactions.
 - **Mobile wallets present in all governorates**, including areas with no physical bank branches.
- **79 banks** operating in Iraq
 - 45 commercial banks
 - 34 Islamic banks
 - **13 electronic payment companies** providing prepaid cards, POS services, and digital payment solutions.
 - **4 mobile wallet providers** with near-nationwide coverage.
 - **6 financial investment companies.**



A Paradox of Growth

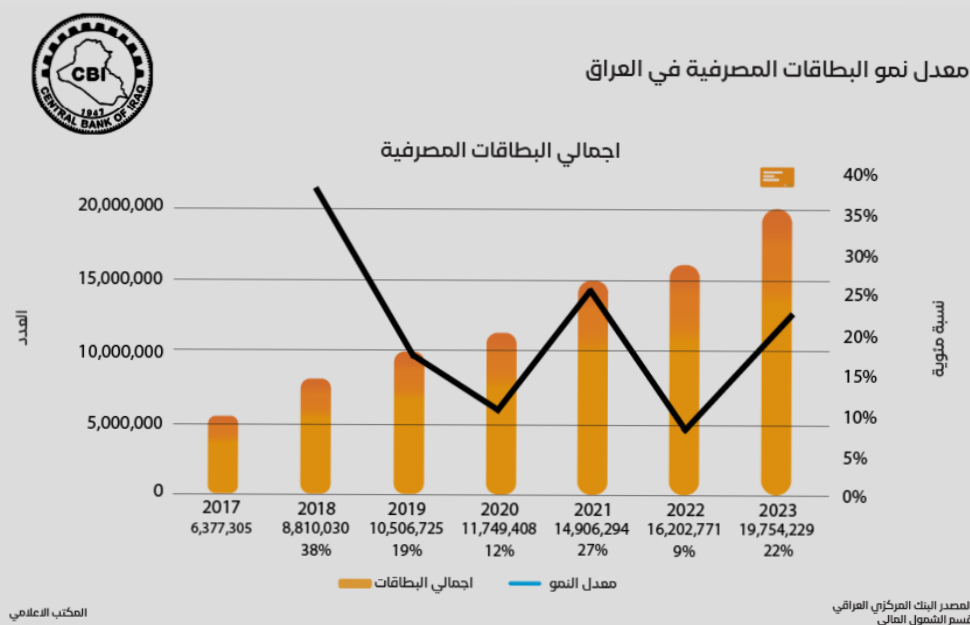
Expanding Digital Payments, Persistent Gaps

One of the central findings of the research is a growing paradox within Iraq's financial sector. On one hand, digital payments have expanded rapidly. On the other, access to comprehensive financial services remains uneven.

The issuance of **payment cards reached nearly 20 million cards by 2023**, while the value of digital transactions exceeded 7.6 trillion IQD, reflecting a significant behavioral shift away from cash. These figures indicate rising public trust in electronic payment systems and successful enforcement of digital salary and payment mandates.

However, this progress is not uniform. Financial services remain heavily concentrated in Baghdad, followed by Erbil and Basrah. Several governorates continue to rely on limited banking presence, revealing that digital growth has not yet translated into balanced national coverage. The research highlights that **FinTech growth has been fast**, but not evenly distributed, reinforcing regional disparities rather than eliminating them.

Growth of Electronic Payment Cards in Iraq



Growth Rate of Electronic Payment Cards in Iraq, CBI 2023

Energy of Access

Mobile Wallets as Iraq's Most Inclusive Tool

Among all financial services analyzed, **mobile wallets emerged as the most inclusive and scalable FinTech solution** in Iraq.

Unlike banks, mobile wallet providers operate through agent networks rather than physical branches. This model allows them to reach all governorates, including areas with weak or nonexistent banking infrastructure. In some governorates, wallets and agents represent the only functional financial access point, enabling salary payments, transfers, and bill payments.

Key insights:

- All licensed mobile wallet providers operate nationwide.
- Wallets reach users in governorates with no bank branches.
- Agent-based models enable rapid expansion at low cost.
- Wallet usage often exceeds that of individual banks in user volume.

The research demonstrates that mobile wallets are not simply a complementary service but a **cornerstone of financial inclusion** in Iraq's current context.

Governorate	Commercial Bank Branches	Islamic Bank Branches	Electronic Payment Company Branches	Mobile Payment (Wallets) Agents
Baghdad	41	34	12	4
Erbil	27	14	9	4
Al Basrah	20	13	7	4
Babil	16	5	7	4
Sulaymaniyah	14	9	9	4
Al-Qadisiyyah	8	5	7	4
Anbar	10	6	7	4
Thi-Qar	12	3	7	4
Diyala	8	3	7	4
Duhok	9	6	7	4
Halabja	0	0	4	4
Kerbala	17	12	7	4
Kirkuk	10	6	7	4
Maysan	11	4	7	4
Al Muthanna	9	5	7	4
Al Najaf	17	15	7	4
Nineveh	17	8	7	4
Salah Al-Din	10	4	6	4
Wasit	12	4	7	4

Banks and FinTech**Depth Versus Reach**

While FinTech drives accessibility, banks remain the foundation of Iraq's financial system. The research mapped **79 banks**, including commercial and Islamic institutions, which collectively provide the widest range of financial services.

Banks dominate in credit provision, account management, and institutional finance. However, their physical branch networks and ATM distribution remain concentrated in major cities. In contrast, electronic payment companies and wallets offer faster onboarding, broader reach, and simpler user experiences.

Key insights:

- Banks control financial depth and regulatory compliance.
- FinTech companies control access, speed, and reach.
- Islamic banks follow distribution patterns similar to commercial banks.
- Collaboration between banks and FinTech remains limited.

This dual structure suggests that Iraq's financial future depends on **stronger integration between traditional banks and FinTech providers**, rather than competition alone.

The Missing Middle**SME Finance and Financial Protection**

A critical insight from the research is the structural weakness of Iraq's SME financing ecosystem. While payment solutions have expanded rapidly, financial products that support business growth remain scarce.

Only **two SME financing companies** were identified nationwide, alongside **one loan guarantee company** and **one deposit insurance entity**. This imbalance limits access to credit, increases business risk, and constrains job creation.

Key insights:

- SMEs lack tailored financing instruments.
- Credit access remains highly centralized.
- Digital SME lending is underdeveloped.
- Payment growth has not translated into investment growth.

Without addressing this "missing middle," FinTech expansion risks becoming transactional rather than transformational.

Digital Adoption**Without Digital Maturity**

Another key finding is the gap between digital adoption and digital quality. While many institutions claim digital services, the research found widespread issues related to usability, reliability, and transparency.

Several banks and FinTech companies operate outdated websites or partially functional applications. Information on services is often inconsistent, undermining user trust and complicating regulatory oversight. Combined with low financial literacy levels, these weaknesses reduce the real impact of digital tools.

Key insights:

- Platform quality lags behind adoption rates.
- Customer support systems are weak.
- Data transparency is inconsistent.
- Digital literacy remains a major constraint.

This highlights the need to shift from **digital quantity to digital quality**.



Geographic Patterns

Financial Hubs and Peripheral Gaps

The mapping exercise revealed clear geographic patterns in financial service distribution. Baghdad dominates across all indicators, followed by Erbil and Basrah. These cities benefit from higher commercial activity, institutional presence, and digital infrastructure.

In contrast, governorates such as Al-Qadisiyyah, Diyala, and Thi Qar show limited banking and FinTech activity, despite population needs. These regions represent strong candidates for **digital-first expansion strategies**, particularly through wallets and agent networks.

Core Finding

FinTech Progress Is Real, but Structural Reform Is Essential

Across all sections of the research, the data converges on a clear conclusion: while FinTech has significantly improved access to digital payments in Iraq, it has not yet delivered a fully resilient or inclusive financial system. Progress has been strongest in transaction digitization, particularly through mobile wallets and electronic payment platforms. However, deeper financial services such as SME financing, credit guarantees, and consumer protection mechanisms remain limited.

The analysis highlights the following core findings:

- Digital payments have expanded rapidly, but financial depth remains shallow.
- Access has improved nationwide, yet service quality and reliability vary significantly.
- Innovation is present, but coordination between banks, fintech firms, and regulators remains weak.
- Financial inclusion has increased, while financial literacy and user protection lag behind.

These findings suggest that Iraq's FinTech sector has reached an important transition point. The next phase of growth will depend on structural reforms that strengthen regulation, improve service quality, expand specialized financial products, and invest in financial education.

Without these reforms, FinTech risks remaining a transactional solution rather than a driver of sustainable economic transformation.

Conclusion

This fintech mapping research offers the most comprehensive snapshot to date of Iraq's digital financial ecosystem. It captures both the scale of recent progress and the structural gaps that continue to limit inclusive growth. For policymakers, investors, and development partners, the message is clear: Iraq's fintech momentum must now shift from expansion to consolidation strengthening quality, balance, and reach.

By addressing these gaps, Iraq can move beyond cashless transactions toward a **resilient, inclusive, and innovation-driven financial system** capable of supporting SMEs, creating jobs, and sustaining long-term economic development.



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the Full Report or click on it!**

Together we Can Make a Difference !!



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Contact Us

Phone: +964 772 225 7067
Email : sara.luay@makersiq.org