

Entrepreneurs in hijab - the rising tribe

Across the Muslim world, a new generation is poised to make an outsize impact on their countries' prosperity

Early in her career, Samira Negm, a Cairo-based engineer, programmed self-parking features for cars. But she spent nearly as much time driving a car as she spent programming one. Millions of people moved from home to work every day in her city of more than 20 million; her daily commute to work could at times run to three hours or more.

She started wondering if she couldn't do more useful things with her skills — and her time. Perhaps she could connect co-workers looking for efficient ways to travel to work in Cairo's chaotic traffic. Perhaps she could even design a car-pooling app, to provide workers, particularly women, with safer and cheaper ways to travel while helping cut down traffic congestion. Negm quit her job and Raye7, a car-pooling app, was born. Negm is the new face of tech entrepreneurship in the Muslim world. And she is not alone.

The number of women at work across the Muslim world is swelling. Across the 30 largest emerging-market Muslim countries, 100 million women were working in 2002. Today, that number is 155 million. Economic necessity, more education, new technologies and changing social norms have been at the core of this shift. And among these new entrants to the labor force, women like Negm — a new generation of educated, female, dynamic, tech-savvy, globally connected but locally committed entrepreneurs — hold the most promise for delivering an outsize impact on their countries' prosperity.

Across most countries of the world, women make up a much smaller proportion than men of those skilled in coding and the sciences. In fact there are only five countries where among students enrolled in science, technology, engineering and mathematics, or STEM programs, women outnumber men. Two of those, Brunei and Kuwait, are Muslim-majority economies. Across 18 countries, women make up 40 per cent or more of STEM students. More than

half of the countries have Muslim majorities. (In the United States, women make up just 30pc of STEM students.)

When it comes to entrepreneurship, Indonesia and Malaysia are among the 13 economies in the world where there is a higher percentage of early-stage entrepreneurial activity among women than men. Other Muslim countries also show high percentages: In Kazakhstan, women's entrepreneurial activity is 80pc that of men, while in the United Arab Emirates it is 63pc. In all four countries, the ratio of female-to-male entrepreneurs is higher than in the United States, where it's 60pc.

This intersection of STEM education and rising entrepreneurship has created the conditions for women in Muslim-majority emerging markets to catch the wave of technological change sweeping the world. But they have done so in a way that looks very different from the West — and very different from the generations of women before them. They are using technology to trump culture and then changing culture from within.

DoctHers, a Pakistani telemedicine company aimed at solving a unique cultural and economic issue, is a case in point. Women in Pakistan graduate from medical schools in the country in higher numbers and with better grades than men. But while having a medical degree adds prestige for women in the marriage market in Pakistan, using that degree as a practicing doctor usually does not. Many qualified female doctors therefore don't practice medicine after marriage. Perhaps related, there is a massive shortage of doctors in the country, especially in rural areas.

This is where DoctHers comes in. The startup was co-founded by Dr Sara Khurram and modelled on a predicament she herself faced. It is a platform, providing

Laws are often behind the economic realities of female (and male) citizens. While most emerging markets in the Muslim world have high internet and mobile penetration rates, women still tend to have less digital access than men.

initial retraining and skills for housewives with medical degrees and then an online connection to part-time telework through a video platform. On the other end are (primarily female) patients who live in remote parts of the country and who would otherwise re-

ceive little or no medical care at all. Such digital bazaars have sprung up across the Muslim world, offering technological solutions to cultural constraints and providing new forms of livelihood and services to women.

Often young female entrepreneurs are tapping into a market in which they have a comparative advantage: other young millennial women like them who have new-found disposable income.

Amira Azzouz is the Cairo-based founder of Fustany.com, a fashion and lifestyle portal for Arab women covering everything from health, beauty, nutrition and fashion to careers, relationships and children. Elissa Freiha, based in Dubai, is the co-founder of Womena, a platform for connecting high net worth women investors with entrepreneurs. Diajeng Lester, in Jakarta, is the founder of Hijup.com, a pioneer in Islamic modest fashion e-commerce, which brings together products from 200 fashion designers and gets 1.5 million visitors each month.

For their grandmothers and mothers, work outside the home was often inaccessible. But the 50 million Muslim women who have joined the work force — online and offline — in the last 15 years have led the greatest migration from home to work ever seen in their countries. The economic opportunity unleashed by the combination of education, ambition and technology is massive. The combined income of working women across the Muslim world is already \$1 trillion.

As more women create entrepreneurial ventures, generating jobs and income for ever-larger segments of the population, governments can facilitate this new avenue of growth for their econo-

mies. The social payoff, in the form of women's empowerment, breaking stereotypes and stronger communities, may be even greater. And as digital platforms and tools make economic activity more easily visible and measurable, policymakers have an opportunity for smarter regulation.

Laws are often behind the economic realities of female (and male) citizens. While most emerging markets in the Muslim world have high internet and mobile penetration rates, women still tend to have less digital access than men. While public transport infrastructure in many Muslim emerging markets needs overall improvement, it also needs to take into account women's concerns around safety and harassment to truly open up mobility options for them.

Governments across the economies of the Muslim world will need to reconsider policies in a range of areas — digital inclusion, labor, parental leave, child care, taxation, safety, access to finance and transport — and apply a gender lens to developing new areas to fully unleash the potential of their female work force, including entrepreneurs.

Globalization and technology have at times had a harsh impact on parts of the working class in the United States and elsewhere in the developed world in recent years. On the other side of the world, those same forces have empowered millions of women, with far-reaching consequences for their families, communities and countries. If the image of a typical entrepreneur in Silicon Valley is a young man in a hoodie, in many urban areas of the Muslim World, it could easily be a young woman in a hijab. The passion, energy and desire to solve local problems are the same. Their governments should now recognize and back these new employers.

(Saadia Zahidi is head of the Center for the New Economy and Society at the World Economic Forum and author of "Fifty Million Rising.")



Samira Negm

CIVILIAN'S TRIBUNE

Don't judge book by its cover

Good afternoon

I've just spoken to you by phone regarding an article, an incident that I would like to share with you, hopefully you can publish it, under this title:

Don't judge a book by the cover!

As a regular loyal customer, coffee drinker I'm wondering always about the impoliteness, rudeness of coffee shop staff members, when this incident happened a few days ago.

Wondering as well about the customer service, as we all know that customer care and service here in Bahrain in restaurants, coffee shops etc is on a very low poor level.

Like 2 days ago when I went to my fixed daily coffee shop in Galleria Mall, having my

daily coffee, I'm a loyal regular customer of this coffee shop (I'm coming to this coffee shop for more than 1 year) so I know all the staff members there working as well.

As being jobless for a very long time and interested in coffee, the boss was sitting inside the coffee shop in a meeting with a couple.

So I was shy, trying to find a way to approach him in order to ask him about recruitment, hiring staff.

I've asked one of the staff members just a simple question which was:

How to apply for getting a job in the coffee shop, is it possible to have a word with your boss regarding this?

She was looking at me and answered with: You don't need a job, you're rich enough and

having money enough, you don't need!

How could she judge me, judging a book by the cover by nationality or whatever?

This is totally disrespectful to be treated like this as a loyal customer.

I mean is this the way to treat loyal regular customers like this, is this customer service, trained staff members?

As being shocked by this answer of her, I've even made a complaint to the coffee shop owner but I didn't get even any response of it!

No phone-call, no email and not even a complimentary!

While the owner of the coffee shop is more than 30 years in business over here in Bahrain, having bakeries, restaurants and that coffee shop.

Where I'm coming we're more aware of customer service, knowing, simple: Any customer should be treated as a king/queen, any complaint, notice should be taken seriously and handed out with a complimentary in order for him/her to come back to the restaurant, coffee shop or whatever restaurant, coffee shop it is.

Anyhow, don't judge a book by a cover, you may, might never know what's behind it, someone could be in real serious issues, problems, you just simply don't know, can't imagine even, how to survive, struggling daily....

Assumption of something, someone doesn't give right to judge a book by a cover, same as a sorry without action is meaningless, useless.

Nicole

It was a ve... but I'm a... the odds, I'r... I'll be in Rus... all proud... support w... strength I n...

Why o... Ang... investigate... of Crooked... ton, many... Collusion... Why didn't... the Server... Rugged Inv... @real

The date... of Cla... amination... announced... days.

We we... leas... Tamara F... unjustly i... #Venezuel... ward Vene... unchanged... the Venezu... their efforts... mocracy. W... & his famil... this difficul...

Disclaimer: I... by columnist... need not nec... editor