

**Amjad Ahmad:** You're listening to leading voices shaping Middle East business and economy. I'm Amjad Ahmad, and this is empowerMe Conversations. Let's jump in.

Hi, everyone, and thanks for joining us. Today's empowerMe Conversation is with a remarkable entrepreneur who has built a leading language service provider in the Middle East -Tarjama. In the last 10 years, she has expanded the company to eight markets with over 400 employees, of which an astonishing 90% are women. Welcome Nour.

**Nour Al Hassan:** Thank you Amjad, thank you so much for having me.

**Amjad Ahmad:** We're glad to have you. I want to kick off by talking about your entrepreneurial journey. So you have a law degree, you're working, you're doing well and then you decide to jump in the deep end, what made you become an entrepreneur?

**Nour Al Hassan:** It was a complete coincidence. So as you know, I was working for an NGO in Jordan, after I graduated, and most of our work as most consultants used to happen in English, and whenever we used to translate, it was always a struggle with timeline with quality. So I spotted an opportunity there, and I started the business on the side. Honestly, I have to be very honest, I did not build the business model around women or thought of like I want to have females in the business. But when I started looking for talent back in Jordan, it was so difficult to find the best resources that are bilingual, English and Arabic; fluent English and Arabic, basically resources.

So I started looking at a few and the recommendations came for some of the females that are basically looking for jobs that give them some flexibility and remote to be able to work from home and as you know, the power of network, when it comes to females, is very strong. So we started receiving a lot of recommendations; and one woman would bring the other, and I tapped into really a goldmine, because most of these females were PhD, graduates, MBAs, master's degrees, fluent English and Arabic sitting at home and actually without any jobs. So they started working with us, which helped the business model as well to remain lean. In the early days, we didn't have offices; we were all working from home. Before working from home was actually cool.

**Amjad Ahmad:** Right, now everybody's doing it.

**Nour Al Hassan:** Exactly.

**Amjad Ahmad:** And what was the environment like in Jordan, when you started your business in Jordan, what was the ecosystem? There's probably no ecosystem but...

**Nour Al Hassan:** No ecosystem. Actually, I bootstrap the business from 2008 until 2019, when I had the first investor join the company and because when I started in Amman back then even after moving to the UAE, there was no ecosystem that actually looked after entrepreneurs the way the ecosystem is built now or the environment. So it was like, literally I started the business and I didn't really think about it, like how am I building the business; I found the females and I started looking for customers immediately. And I was expanding the network, by business development, the second Island word clients,

or a new language or a new set of service, I would expand that line. So it was like, without any planning, totally organic.

**Amjad Ahmad:** What prompted the decision to move to the UAE from Jordan?

**Nour Al Hassan:** When I started, I started with clients in Amman in the early days, and then I felt I need to expand because I had basically some friends in Abu Dhabi, and it was the real estate boom back then. Although recession happened in 2008, we didn't really feel it immediately on the business. The business was still going on. A lot of construction was happening. A lot of real estate companies were still building. So I came to Abu Dhabi and I had no idea why I'm going, who I'm meeting and there was a big conference exhibition that used to happen for real estate in the UAE still happens actually all the time. So I went there, and I started visiting booths from one booth to the other. I actually asked people around, who's the marketing person that comes first? And I collected business cards, very traditional old way, and then I started offering the service. To my knowledge it was surprising;

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When I used to tell clients, "By the way, I have a pool of women that work from home and they're really talented." Everybody gave me this look from that, like "Corporate world woman working from home, oh my God, that's going to be really a terrible service. We don't know the quality, the security, and all these questions." To be very honest, when you talk about translation in general, in this part of the world, it's a profession that people really don't value much or it comes like an afterthought. You think of the strategy, and then when it comes to the translation, it's like the aftermath, okay now we finished the strategy, let's give the strategy four months and two days for the translation and we want it to be fantastic.

**Amjad Ahmad:** It's like an afterthought.

**Nour Al Hassan:** Yeah, completely afterthought. So I was like, this is really weird, I have to do so much education and awareness to these clients that it's okay a woman working from home doesn't mean the quality is bad. On the contrary, you can have impeccable quality; we're not going to miss deadlines and you need to understand that this service is very valuable, and if I don't convert your content in the right manner, you're going to end up unable to sell or people are going to laugh at your content when it's out. So you have to really value the service. So I did a lot of awareness. And to be honest, I always stressed on the quality aspect of the service and how we do it and that customer basically is always right, customer comes first and the customer service has been always our really forte. And this helped me so naturally; I had to move to Abu Dhabi because I had more business in the UAE. So it was a very natural move.

**Amjad Ahmad:** And you hit on a point that's really important to us, because one of our strategic pillars is empowering women. But you hit on a really important point, which is I think there's a misconception about the caliber of women in our region, when in fact, they have a very high literacy rate, they have a very high educational rate. But however, their participation rate in the economy is low. So you talk a lot about flexibility. Would

you say that is the most important reason why our participation rates are low? Or are there other factors that you think come into play?

**Nour Al Hassan:** I think when it comes to education, our females are definitely top and actually the numbers are even higher. It's not an issue of education, the issue is one, it's an opportunity. This is why I always I stopped using the word empowerment as much as I love and value the word empowerment. But I always look at women and basically, we need to give them opportunity not to empowerment, because women are empowered, they just need the opportunity. So if they're given the opportunity, they'll be able to do anything. And I look at it from the company in Tarjama, and even from the number of freelancers we interact with, and from other females across the board. The issue is, flexibility is crucial. Most of the women that work in the company, either mothers or going to become mothers, and it's very difficult for them to leave their kids; they need to drop to school, back from school, they need to do some homework, they need to choose a little bit more of a flexible timeline. That doesn't mean they will miss deadlines. It's just about flexibility.

The second thing is about you know that the maternity leave and all these issues are basically an obstacle for females. Like the other day, we just actually recruited a female, a new joiner to the company, and she just discovered she's pregnant and she immediately came to us in probation saying, "It's okay, if you guys don't want me to stay I completely understand." I was actually shocked from the idea that someone would decide to quit, or actually fear that they might lose their job just because they're pregnant. So it's very difficult.

**Amjad Ahmad:** I have experienced that myself from the region unfortunately. There is a bias. When a woman walks in pregnant, it's basically a no go; people don't want to deal with it. It's just unfortunate. But that's interesting basically you're saying it's really about the opportunity that they're not getting those opportunities.

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That to me means it's a private sector issue.

**Nour Al Hassan:** Definitely! It's a private sector, government sector; it's across the board and women need the opportunity, they need to be given the opportunity, it's not still equal.

**Amjad Ahmad:** Has COVID changed this because even in a market like the US, that's very mature, flexibility in a lot of sectors was still an issue. But now you're seeing that flexibility is coming whether we like it or not, it's changed. Have you seen already changes given the COVID situation?

**Nour Al Hassan:** I've been seeing more change, especially us because we give the woman the flexibility to work from home, if she wants to work from home, if she wants to work from the office; our offices are open across all markets. So we have been always seeing more females coming forwards. But I'm seeing more from all the companies around me like I hear more people are applying and because COVID allows people to

even look at different geographies, we're actually experiencing some very interesting people applying to serious job posts in Tarjama from Europe, which is very interesting.

**Amjad Ahmad:** Yeah, you can work from anywhere now.

**Nour Al Hassan:** Absolutely no boundaries.

**Amjad Ahmad:** So you don't see this as a cultural or home issue where the husband doesn't want the woman to work?

**Nour Al Hassan:** This is a big issue too. But yeah, I see it. Of course I see it and I've experienced this with some team members. I've seen a lot of resistance in the households, like you need to be looking after your kids, making it very difficult for her to work. Some females like hiding laptops or so on. I've seen this. It has been improving and to be honest, when the woman gains financial independence, she feels completely empowered and totally capable of actually having her own opinion, and participating in the house. So it changed the narrative. It used to be; I used to hear a lot of these stories before now it has changed.

**Amjad Ahmad:** That's good to hear and hopefully it continues. Coming back to; now that you're in Abu Dhabi and I know you have a lot of visibility to other cities as well. What's your sense of the entrepreneurial ecosystem today? How do you see it differently?

**Nour Al Hassan:** I have to say it's easier to enter the market than before; a lot of barriers have been lifted, a lot of financial support is actually happening, more mentorship, accelerators, all of these things did not exist when I started the business. So now I feel it's much more open a lot of startups or founders that exited businesses are now either contributing back as investors or as mentors in the ecosystem. So you feel that has been a change. Is it enough? Of course not, we can definitely get much more. But it has definitely drastically changed since that since like 10 years ago.

**Amjad Ahmad:** If there was one area where you feel like, still a lot more needs to be done, where would you look? What would you say?

**Nour Al Hassan:** I would definitely say that we still have an issue when it comes to funding. So you can secure maybe Seed and series A when it comes to big tickets, there's an issue. You can feel that we still need more accelerators, and we still need more venture capitalists females maybe and we need more female entrepreneurs in the region. So I still feel there's a gap in these areas for sure.

**Amjad Ahmad:** Yes, and do you think that hinders sort of companies being able to scale in the region? Has that been a major issue?

**Nour Al Hassan:** Well Amjad, this market is super fragmented. Scaling in the region has a lot of obstacles. One major obstacle is, if you want to operate in a market, like the Middle East, you're not operating from one country for the region; you're technically having eight, nine licenses, sometimes more, and sometimes having four licenses in one

country to be able to operate within the same country. So it's extremely challenging and super fragmented.

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**Amjad Ahmad:** Hence you require more capital to break those barriers?

**Nour Al Hassan:** Very true. Capital and sometimes you really need to work on regulations with the governments as well. So we still have a long road.

**Amjad Ahmad:** Yes, you've succeeded in sort of being in more market. I know you've been through that pain. If there was one regulation that you felt strongly needs to come down, what would you think that would be?

**Nour Al Hassan:** Licensing, I wish I can have one license that can allow me to operate across the Middle East without having any issue, where I am registered, where my headquarters are, where my team is, because I have teams across the board, it doesn't really matter. So I can do business from anywhere.

**Amjad Ahmad:** It's a great point where I think some governments missed the point is that a company headquartered in Abu Dhabi doesn't mean it cannot impact you positively.

**Nour Al Hassan:** Absolutely!

**Amjad Ahmad:** I know you have a substantial team in Jordan, for example, but your headquarter is in Abu Dhabi. You're impacting the Jordan economy. I see integration pieces are really crucial and something that we think a lot about, and we want to work a lot on this issue. Do you feel like the UAE is heading in the right direction? They've made some moves, obviously, in terms of ownership? What do you think about that? Has it changed your life a little bit?

**Nour Al Hassan:** Not yet. But I am hoping that we will see the change the coming six months, because now you don't have to operate in a free zone, which is a big deal, because for me, I have a DED license, which is the Department of Economy license, and you have that free zone license, which are two different licenses. And then what I did is technically I have to do multiple licenses within the same country. But now we know that it's going to change, we're going to be able to operate with one license across the board for the entire country. I'd love for that to become maybe a GCC license for us to be able to operate from one country for the entire GCC would be great.

**Amjad Ahmad:** We'll work on it together.

**Nour Al Hassan:** Yes, I'd love to.

**Amjad Ahmad:** I think this is a super important area, and it impacts everything. If companies in the region can scale easier, they'll attract more capital. It's a chicken and egg thing; people want to see more scalable companies and we need that to attract investment and foreign direct investment. It's critical. Coming back to technology,

because I know I want to talk about recently, you've sort of made a really interesting move to say, "I'm doing business one way. But I need to evolve, and I need to change, I need to sort of pivot and use more technology." Tell us a little bit about that because I think it's very relevant to the digitization of the entire region in general. So you're taking sort of a leadership position by bringing it to your sector. So what have you done recently in technology? And more importantly, where do you see it evolving?

**Nour Al Hassan:** Amjad to be honest, in 2016, actually, we've been tech enabled. So we've been using third party software's for a while for translation management, system translation memory, all these technologies that can help the translators. But since 2016, I felt if we don't actually integrate technology by building it from scratch, we're going to be left out eventually. And we will like machine translation plus, will be able to disrupt our business big time because we're not going to be able to adapt. I took a decision which is very difficult for someone who's not a techie. I'm not a technologist, I don't understand half of what the tech team says, and sometimes I have to really educate myself.

For me the first meetings with the tech team, I was like, "What are they talking about?" I don't get it. When you're looking at your P&L every day, and it's positive, you're growing, you really understand like, I'm going to grow this service, I'm going to sell it, I'm going to make X and then when you look at building and you're technically breathing because you're just building and it takes a lot of time to see. So for me it was like, "No, no, I can't do this. I need to really pause on the technology." And I have to remind myself continuously if I don't push myself out my comfort zone, if I don't build technology, we're going to be completely left out.

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What I did in 2016, I hired a couple of resources to help me build the product and in the early days, we were brainstorming, what are our pain points, and we felt the company can actually recruit more the same way, we really need to scale. So I felt like freelancing is a big part of our day to day DNA. It's very difficult to get resources, and how do we scale? How do we get into new languages? So we built a marketplace called ureed.com. In the early days, it was just focusing on freelance translators and writers and then we pivoted that and we separated it as a separate company, we heard the CEO for it, it has a separate team and it went into a complete set of services. So it covers engineering, developers, animators, designers, all sorts of services. And to be honest, when we built it in the early days, in 2016, everybody was actually telling us marketplaces are very difficult to scale, you're not in the right space, you need to shut it down, companies will never hire freelancers, everybody wants a full time staff and look what COVID did.

What COVID is basically now everybody wants freelancers, more business is so volatile, and nobody wants more overheads without actually keeping their staff busy, even governments now. And in the UAE, they just launched a visa for freelancers that they just launched new regulations for remote work, that embracing the entire business model has changed. So we felt like, okay, fantastic. Now we see, Ureed growing substantially every day and this is very cool. Sometimes I look at the customers

converting to the platform and I smile, because I thought these people will never ever use our marketplace, will never ever put a credit card and use the marketplace. So it was very interesting. Then I looked at Tarjama and what Tarjama needs and what have big, large companies globally built that none of the companies in the Middle East have built from scratch. So we've been in this business for years, we have done so many words in translation. So we build machine translation to Arabic, that is a really super quality and in different sectors from business, to legal, to medical, to ecommerce and then we build a translation management system, which is a tool that all our translators use and our clients and we started selling it to clients. So this year, I think we have sold to six clients. So we started monetizing, which is great.

**Amjad Ahmad:** This platform must have unlocked-- again, you're unlocking more women to participate?

**Nour Al Hassan:** Absolutely, we trained females in the university. So we're giving it to university in Saudi and all females. We just finished the training yesterday, we're giving it to big university in Lebanon as well. So we're starting to engage universities with us and all these translators need to study tools, because if they leave the university without having tools to help them in translation, they're going to be completely left out. Actually we're partnering up with universities and training the females on the tools.

**Amjad Ahmad:** And from a business perspective, what are you seeing in terms of foreigners using the tool? Is there a lot of activity outside of the region that is coming to ureed.com?

**Nour Al Hassan:** A lot actually.

**Amjad Ahmad:** That's unlocked for you also clients more globally?

**Nour Al Hassan:** Definitely. We have not done any marketing globally yet, but we are actually receiving some jobs from neighboring countries definitely.

**Amjad Ahmad:** I think that's interesting, because it also acts as a marketing tool for the region that people outside can come and get great quality products from people within the region. I think it's an interesting thing and you have to push on that one for sure.

**Nour Al Hassan:** We are.

**Amjad Ahmad:** So what's next for you when you think about Tarjama and the growth going forward you've included this innovation and this technology. Where do you see the focus for the next sort of few years?

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**Nour Al Hassan:** The focus is definitely more tech, what we want to do is really we have done really some cool tools for the Arabic language and we feel Tarjama is very capable in building more AI for Arabic. So we're looking into big problems now like problems that we suffer from, like spell checker, like OCR into Arabic, because these are problems that we struggle with as a company when we want to translate, or we

want to use PDFs and turn them into Word documents. We're looking internally at key problems and we're building solutions around them. We're looking at dialects chatbot training. So we have few customers that we're working with on these things, and we have great advisors that are advising the company even some from global companies. So AI Arabic has been really our focus and will continue to be for the coming two, three years.

**Amjad Ahmad:** Yeah, and I think it's great that you're bringing innovations to the region. When you think about AI and machine learning, and all these new technologies, obviously the region borrows a lot from outside and borrows business models from outside. But we don't see a lot of internal innovation going outward. Why do you think that is? You've been around the region you've talked to many universities, and you've talked to many governments, what do you think is going to take for us to crack that, where we're creating innovation for the world rather than just borrowing all the time?

**Nour Al Hassan:** I'll tell you it's two things mainly; this is how I see it. It's one education. When we look at even we were talking the other day, because Ureed have an academy now and they're looking at doing boot camps for engineers. If you look at the education system, some of the computer science, like C++ and other curriculum that is being taught, the language changes in a month, like the technology changes rapidly, and we really don't have that. So there is a disconnect between the education and what the market needs and this is how you do innovation. You really need to either train on the job or get it in a boot camp or get properly educated in university. So technically, it's education that can lead to innovation eventually.

The other thing is we have not had innovation centers or experience in basically getting students out of university and putting them in an accelerated program and allow them to innovate. It's you finish your school and you have to look for a job, and this is how it is and then the ecosystem was not there. So the ecosystem now is being somehow born basically to allow some of these opportunities to happen. So this is why you just see, even the big exits that happened in the region, there's definitely a lot of innovation for sure for it. But it's technically something that has been happening globally, and you're doing something like admitted to it. But building some tech from scratch and innovating is still relatively to be born. So I think you have to have the ecosystem to allow it.

**Amjad Ahmad:** You said you've been spending a lot of time in Saudi, what can you tell us sort of about the changes you're seeing there because it's very rapid? What are you seeing there both positively? And maybe even if it's not positive, what are you seeing?

**Nour Al Hassan:** To be honest for the past four years, I've been seeing very positive change. So I've seen and noticed the market has been opening up drastically, I managed to open my company very fast. I tried for three years to open the company without succeeding. Now you open your company in like literally 15 minutes online, and in one day, you receive the certificate. So this has been really that there's a leap for sure and there's a huge jump in opening companies. It's a huge market. So we all know that Saudi Arabia is the largest market in the Middle East and it's definitely opening up as a great opportunity for everybody. You see a lot of funds happening now in Saudi, a lot of

funding is going out of Saudi to startups across the region and a lot of startups being built in Saudi Arabia. You'd be surprised at the talent and talking about females.

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I've met brilliant Saudi women that are highly educated, super smart, even fresh grads that really are eager and hungry to prove themselves. So by unleashing that, and giving females opportunity in Saudi, you're going to see a lot of change. It might take time. But I think we're going to see a lot of big startups coming out of Saudi Arabia, that are going to be interesting and a lot of females as well.

**Amjad Ahmad:** I tend to agree. I've had personal experience with Saudi women working across companies, and they were really impressive. I think just unleashing this should add significant GDP on its own. I see it and I think you're right, I think more and more are getting engaged and I think the ecosystem is improving. And I do think we will see great companies come out of Saudi for sure. If you think about it, just from a scale advantage, they have the scale advantage; their local market is the biggest market.

**Nour Al Hassan:** If they sell locally, they're good enough.

**Amjad Ahmad:** Exactly! I think naturally, they're going to have some successful startups coming out of there. I think the UAE still continues to be the number one in terms of attracting talent, but I think Saudi is catching up. I think they're getting there. It's getting very interesting. I'm wondering what role places like Amman can play? There are smaller markets, but obviously, they can play a role, you know the market very well. What role do you think Amman can play in connecting all of this and continuing to be a relevant ecosystem for the region?

**Nour Al Hassan:** Amman has been actually playing a role when it comes to human capital for a while. Amman has been always whether that talent is in Amman or it's actually like leaving Amman and going elsewhere, that region. I think Amman's role, if we continue to be that it will continue to be probably a hub for anyone who's looking to have talent in a market, that's like a back office for companies. So you see, a lot of big companies like Microsoft, Expedia, Amazon, building their large back offices in Amman, because of talent and cost. So I think that will continue to be that. So you'll see more human capital coming out of Jordan. So this is basically our oil.

**Amjad Ahmad:** Yeah, I fully agree and I think that's what I try to advocate all the time is that these ecosystems actually are very complimentary. They don't need to necessarily compete. They add value to each other.

**Nour Al Hassan:** Definitely yeah, and you can't compete, like the size of the market doesn't allow you to compete when it comes to ways we're looking at scale of business.

**Amjad Ahmad:** Yes. So my last question is, for you now, what is the biggest challenge going forward? It sounds like talent is coming to you, which is great. What is your biggest challenge when you look at the market now going forward?

**Nour Al Hassan:** It's how you scale within the same market without creating silos because now if I look at the business today, I honestly have silos like I have different offices and I feel like each one of them look at the other as a different company. It's a different entity. So this for me, has been honestly a struggle; like how do we scale in one big market like the Middle East without creating small tiny markets across because this is extra cost on the business as well. This doesn't help the business scale smoothly. Its cost of operation, cost of companies, you name it. Even audit, when I want to audit, I audit like 10 entities.

**Amjad Ahmad:** Yeah that's not efficient.

**Nour Al Hassan:** Yeah it's not efficient. So these obstacles need to be completely eliminated for businesses like ours to be able to grow in a market. Like this market; it's a sizable market, but when you break it into blocks, it doesn't sound appealing for any company that's coming from abroad to this region.

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This is why probably companies abroad, when they come they want to acquire a business that has been through all this struggle and not to go through the hassle from scratch.

**Amjad Ahmad:** Yeah, when you think about Amazon buying Suke...

**Nour Al Hassan:** It's a shortcut.

**Amjad Ahmad:** It's a shortcut, they could have come in and if it was one unified market probably put in billions and tried to kill Suke. But they've already been through all the heartache of all the licensing and setting up the operations. In a way, it's a double edged sword. I think the easier the operation in the region becomes, the more competition you'll have. But I think in the long run, it's better to have more competition.

**Nour Al Hassan:** And I think one big issue that I'm seeing now is; where are your headquarters? Or you want to get business from our market headquarters business here, and no headquarter is there. It doesn't really matter as long as I'm servicing you from this region, I should be able to get business from this region, wherever I am. I will pay tax for your country for a certain service different than other country. But that's my problem to worry about. But it doesn't really matter where I sit. I'm a minor company so I should be able to demeanour from wherever I am.

**Amjad Ahmad:** I think looking a little bit more strategically about how companies end up helping economies is important. It doesn't matter where you're headquartered. If you can be headquartered in Dubai with five people, but 50 of your staff could be in Jordan and so you're making money there, the government is being helped, and they're creating income, and they're living and so on and so forth. So yes, definitely, I think a more pragmatic view needs to be in order, rather than looking at the silos. So we hope to make that happen.

**Nour Al Hassan:** You will.

**Amjad Ahmad:** We will Inshallah.

**Nour Al Hassan:** I think the UAE started and I think many would follow eventually.

**Amjad Ahmad:** Agreed, the good thing now is that I think there's an impetus to do this. Everyone wants to address, everyone wants to create a dynamic economy. I think the momentum is with us. So I'm very optimistic about the future. So with that said, again, I want to thank you for joining us.

**Nour Al Hassan:** I thank you for having me.

**Amjad Ahmad:** I can't tell you how much you're a shining example to all the young women who are trying to be entrepreneurs and keep it up and we wish you all the best.

**Nour Al Hassan:** Thank you Amjad so much. Thanks a lot.

**Amjad Ahmad:** Thanks for listening. If you like what you heard, please subscribe to empowerMe Conversations on your favorite podcast platform and please tell your friends about it. For updates on our work, follow Atlantic Council with the Career Center and Middle East Initiative on LinkedIn and at AC Middle East on Twitter. You can also visit [www.atlanticcouncil.org](http://www.atlanticcouncil.org). And click sign up to receive email alerts about the empowerMe Conversations. See you next episode.