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People & Purpose



The Middle East and North Africa region continues to experience a widening gap between youth potential and labor market outcomes. Youth unemployment stands at 24.4%, almost double the global average of 13.0%, reinforcing the urgent need for scalable, long-term solutions that connect young people to decent work.

In parallel, digital disruption is reshaping what it means to be employable. As global employers anticipate that 44% of core job skills will change within five years, organizations are being pushed to rethink talent development as a strategic business priority, not a supporting function. Zain’s purpose is to build a future-ready workforce by strengthening employability, accelerating skill-building, and aligning talent capabilities with emerging technologies. Through targeted workforce development, career mobility, and inclusive growth opportunities, Zain aims to create sustained value for its people while supporting economic resilience across the markets it serves.

Employee Breakdown:

In 2025, while Zain’s overall workforce remained stable, the ongoing conflict in Sudan significantly affected part-time and temporary employees. The company remains dedicated to supporting those impacted by this crisis, prioritizing their safety and well-being by providing complimentary mental health services and actively monitoring the situation.

To ensure full transparency and reporting accuracy, ZainTECH, BEDE , Zain Omantel International (ZOI), and FOO have been presented as distinct entities within this report.



Employee Breakdown Table

	Kuwait	Bahrain	Iraq	Jordan	Saudi Arabia	Sudan	South Sudan	ZainTECH	FOO	BEDE	Total
Full-Time Employees	1,663	246	1,577	1,317	1,593	822	191	633	195	17	8,254
Part-Time and Temporary Employees	1	209	1,374	478	0	0	154	34	8	4	2,108
Employees (All Contract Types)	1,664	455	2,951	1,795	1,593	822	0	667	203	21	10,362
Full-Time Male Employees	1,367	164	1,134	921	1,223	426	148	483	148	9	6,023
Full-Time Female Employees	296	82	443	396	370	396	43	150	47	8	2,231
% Of Full-Time Male Employees	82%	67%	72%	70%	77%	52%	77%	76%	76%	53%	73%
% Of Full-Time Female Employees	18%	33%	28%	30%	23%	48%	23%	24%	24%	47%	27%
New Hires - Male Employees	267	24	304	91	79	43	23	145	30	1	1,007
New Hires % - Males	16%	10%	19%	7%	5%	5%	12%	23%	15%	6%	12%
New Hires - Female Employees	63	9	116	34	52	55	9	29	13	0	380
New Hires % - Females	4%	4%	7%	3%	3%	7%	5%	5%	7%	0%	5%
Total New Hires	330	33	420	125	131	98	32	174	43	1	1,387
Total New Hire %	20%	13%	27%	9%	8%	12%	17%	27%	22%	6%	17%
Staff with Disability	5	1	18	6	26	9	2	3	0	0	70
Staff with Disability %	0.30%	0.41%	1.14%	0.46%	1.63%	1.09%	1.05%	0.47%	0%	0%	0.85%
Employee Voluntary Turnover - Males	124	15	103	60	133	25	5	91	24	1	581
Employee Voluntary Turnover - Males %	7.5%	6%	7%	5%	8%	3%	3%	14%	12%	6%	7%
Employee Voluntary Turnover - Females	37	2	45	36	45	20	0	23	3	1	212
Employee Voluntary Turnover - Females %	2.2%	0.8%	2.9%	2.7%	2.8%	2.4%	0%	3.6%	1.5%	5.9%	2.6%
Total Voluntary Turnover	161	17	148	96	178	45	5	114	27	2	793
Employee Involuntary Turnover-Males	100	0	2	10	83	2	2	24	5	1	229
Employee Involuntary Turnover- Males %	6%	0%	0.1%	0.8%	5.2%	0.2%	1%	3.8%	2.6%	5.9%	2.8%
Employee Involuntary Turnover- Female	9	0	0	2	11	2	0	7	0	0	31
Employee Involuntary Turnover- Females %	0.5%	0%	0%	0.2%	0.7%	0.2%	0%	1.1%	0%	0%	0.4%
Total Involuntary Turnover	109	0	2	12	94	4	2	31	5	1	260
Return to Work Rate After Parental Leave - Females	100%	100%	100%	89.8%	67%	92%	100%	88.9%	100%	100%	94%
Return to Work Rate After Parental Leave - Males	100%	100%	100%	98.73%	99.22%	100%	100%	100%	100%	100%	90%
Retention Rate After Still Working for Zain One Year After Return From Parental Leave - Females	100%	100%	97%	100%	92%	92%	100%	100%	100%	100%	88%
Retention Rate After Still Working for Zain One Year After Return From Parental Leave - Males	100%	100%	100%	100%	100%	100%	100%	100%	100%	N/A	81%

- Employees All Contract Types - does not include outsourced employees

- New hire % - Female hires are calculated by dividing no. of new-hire females with total number of full-time employees

- Employee Turnover % - Males is calculated by dividing employee turnover - males with total number of full-time employees

- Staff with disabilities are people characterized to have long-term physical, mental, intellectual, or sensory impairment, which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others

- Employee Turnover % - Females is calculated by dividing employee turnover - Females with total number of full-time employees

- Return to work rate is defined as employees returning to work after their respective maternity or paternity leave

Employee Age Structure Table

	% Employees under 30	% of Employees between 30-50	% Employees above 50
Kuwait	19%	73%	8%
Bahrain	16%	81%	3%
Iraq	30%	64%	5%
Jordan	21%	72%	8%
Saudi Arabia	14%	83%	3%
Sudan	6%	73%	22%
South Sudan	20%	71%	8%
ZainTECH	30%	63%	7%
FOO	37%	63%	1%
BEDE	24%	53%	24%



Training and Development

Year-on-Year Average hours of training per employee

2014	14
2015	18
2016	18
2017	18
2018	22
2019	14
2020	10
2021	10
2022	10
2023	12
2024	9
2025	15

Average hours of training

Average Hours of Training per Employee- Males		Average Hours of Training per Employee- Females
19	Kuwait	27
15	Bahrain	19
5	Iraq	10
21	Jordan	31
3	Saudi Arabia	4
47	Sudan	45
3	South Sudan	4
3	BEDE	3
5	FOO	3

* ZainTECH delivers training through third-party partnerships; however, these have been excluded due to limitations in monitoring and tracking training activities.

Supporting Local Talent

In 2025, the average percentage of locals in senior management positions totaled 51% across all Zain markets. This progress reflects Zain’s ongoing investment in human and social capital through leadership localization, while simultaneously strengthening the company’s overall value-creation direction across the six capitals. The tables below demonstrate the year-on-year percentages of senior management (defined as the top two management levels) comprised by locals in each operation.

Supporting Local Human Capital: Percentage of Locals in Senior Management

	Kuwait	Bahrain	Iraq	Jordan	Saudi Arabia	Sudan	South Sudan	ZainTECH	FOO	BEDE
2016	79%	100%	57%	9%	33%	100%	82%			
2017	81%	86%	40%	9%	51%	93%	88%			
2018	81%	90%	66%	100%	60%	95%	60%			
2019	42%	90%	66%	100%	63%	95%	93%			
2020	43%	82%	56%	100%	61%	96%	92%			
2021	40%	82%	54%	100%	61%	97%	80%			
2022	42%	82%	59%	100%	77%	96%	50%			
2023	46%	76%	52%	96%	58%	97%	67%			
2024	39%	74%	44%	96%	60%	97%	45%	26%	57%	0%
2025	41%	71%	60%	96%	62%	97%	29%	24%	50%	0%

The table below represents the percentage of total local employees in each of our operating markets.

Operations	Percentage of local employees
Kuwait	36%
Bahrain	87%
Iraq	95%
Jordan	99%
Saudi Arabia	82%
Sudan	100%
South Sudan	95%
BEDE	0%
FOO	65%
ZainTECH	53%

UNITY

Launched in 2024, Zain’s company-wide culture transformation program, UNITY, evolved in 2025, aligning with the new ‘4WARD-Progress with Purpose’ strategy, embedding Purpose and Customer Centricity deeper into the organization’s DNA. The initiative represents Zain’s journey toward becoming a purposeful and human-centric organization, built on three interconnected pillars: Purpose, Employees, and Customers. Through these pillars, UNITY reinforces a human-centric mindset, strengthens collaboration across teams, and drives Zain’s purpose-led customer experience strategy. The program harmonizes experiences, connects individual purpose with organizational goals, and ensures that the company’s values are reflected in the way people work, lead, and engage with customers across all markets.

Unity Highlights by operation:

Zain Kuwait

- Improved customer experience foundations through finalized B2B and channel journey surveys and a mid-year channel workshop.
- Rolled out the Zainers Delight engagement plan, including the cross-operating company Mkhmkh tournament with over 200 participants.
- Strengthened employee experience and UNITY awareness across the organization.

Zain Iraq

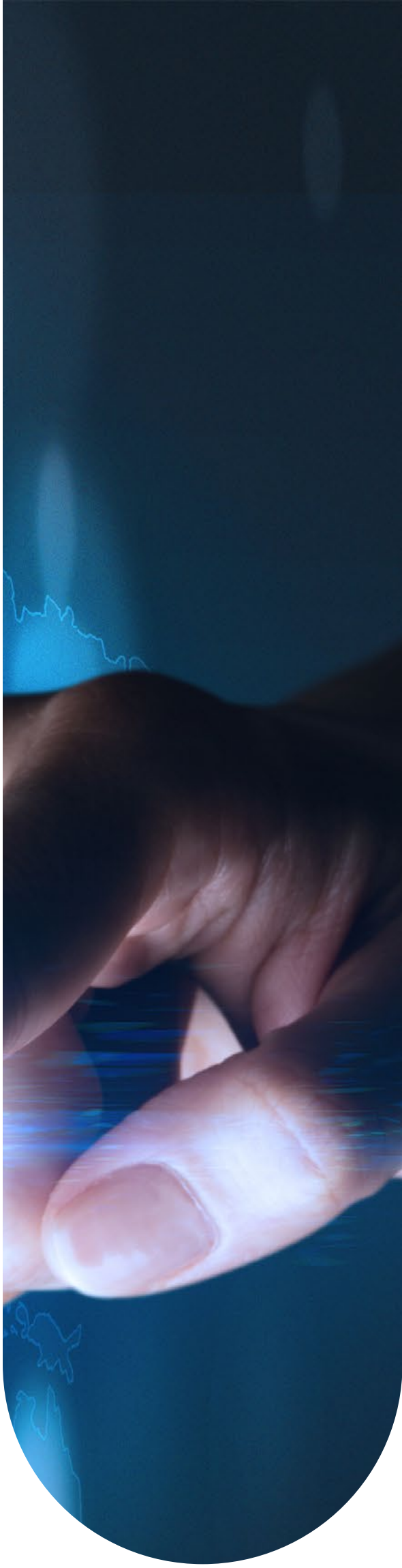
- Advanced service improvements through Channel Team initiatives, particularly across complaints-handling and shop experience enhancement.
- Training initiatives led to a 5% increase in CSAT and a 21% rise in employee ratings, reinforcing performance and customer focus.
- Continued strengthening UNITY-related engagement across internal teams.

Zain Bahrain

- Empowered employee growth and alignment with UNITY through the UNITY Learning Path, with 61 employees enrolled.
- Completed the Tiny Habits behavior change initiative with over 140 participants actively engaged.
- Launched two priority customer journeys focused on eShop device purchases and prepaid renewals, with journey teams activated and progressing.

Zain Jordan

- Advanced customer experience work through updated channel mapping and Fiber Onboarding Journey preparation.
- Identified and mapped the Employee Journey, focusing on promotion pathways into management roles.
- Launched Channel Teams across multiple departments, beginning impact measurement and early customer feedback initiatives.



Training and Development

IDEU

Zain strengthened employee capabilities through comprehensive upskilling and reskilling initiatives that align with the company’s corporate strategy. This ongoing commitment reinforces Zain’s focus on developing a skilled workforce that drives innovation and supports the adoption of sustainable practices across the organization.

As a people-centered organization, Zain invested in developing internal capabilities to advance both personal and professional growth, supporting its broader mission and strategic business objectives. In collaboration with IE University in Spain, Zain established the IDEU in 2023 to deliver an inclusive online Digital Transformation program, offering 2000+ employees the opportunity to enhance their digital skills and pursue a master’s degree.

In 2025, 974 employees embarked on their digital transformation journey, achieving consistently high results that underscore the program’s success. To date, participants have averaged a 96.1% pass rate, earned over 3,900 certificates, completed 60,300 training hours, and we expect the first batch to graduate by the end of 2026, having pursued their master’s degrees.

Addressing the Gender Gap

Zain monitored remuneration ratios across all its markets to identify and address any disparities between different organizational levels.

- **100%** – Indicates pay parity, where female and male employees earn the same on average within that level.
- **Above 100%** – Indicates that **female employees earn more on average** than their male counterparts (for example, 120% signifies that women earn 20% more than men in the same category).
- **Below 100%** – Indicates that **female employees earn less on average** than their male counterparts (for example, 80% signifies that women earn 20% less than men).
- **N/A** – Denotes insufficient or non-comparable data, typically due to an absence of either male or female representation within that employee level.

Average Remuneration Ratio Females to Males by Employee Category

	Kuwait	Bahrain	Iraq	Jordan	Saudi Arabia	Sudan	South Sudan	ZainTECH	FOO	BEDE
Employee Level 1 (Executive Management)	79%	94%	105%	131%	86%	93%	N/A	N/A	N/A	N/A
Employee Level 2 (Senior Management)	97%	87%	84%	101%	83%	90%	101%	98%	85%	194%
Employee Level 3 (Middle Management)	113%	84%	86%	90%	93%	96%	N/A	34%	84%	N/A
Employee Level 4 (Team Leaders)	N/A	N/A	107%	101%	91%	100%	108%	N/A	N/A	N/A
Employee Level 5 (Professionals)	115%	103%	89%	97%	90%	88%	N/A	75%	83%	99%
Employee Level 6 (Team Members)	N/A	N/A	92%	92%	92%	N/A	97%	N/A	N/A	38%



WE

Launched in 2017, Zain’s Women Empowerment (WE) initiative set a clear goal for 2030, to increase women’s representation in leadership roles to 30%. Currently, women represent 27% of the overall workforce, with 23% in middle management and 16% in leadership roles. Over the past year, this reflects a positive progression, with middle management increasing by 5% and leadership representation growing by 2%

In 2025, Zain continued to advance its WE programs, building on the success of previous years to strengthen leadership capabilities, enhance career mobility, and address representation gaps across all levels of the organization.

NOVA

In response to ongoing underrepresentation of women in technical divisions, NOVA was expanded in 2025 as a dedicated intervention initiative aimed at equipping women with the tools and confidence to thrive in tech-driven environments. The program began with a two-day retreat focused on self-awareness, resilience, and collaboration, utilizing the VIA Character Strengths framework to promote personal and professional development. Participants then took part in Outward Mindset and Performance sessions that applied practical, real-world case studies to strengthen leadership and problem-solving skills. The program achieved strong engagement results, with a 94% overall satisfaction rate and 93% knowledge acquisition and application rate.

In 2025, building on insights collected from women in technical divisions, NOVA conducted a retreat, focusing on three areas, mindset transformation, community building, and coaching. To date, 148 participants have completed the retreat, one Mindset session, and 10 ongoing Performance sessions focused on real-world case studies and practical leadership challenges.

WE SUCCEED

Zain relaunched the WE SUCCEED program to empower women in middle management through structured career development and leadership training. The 2025 edition targeted 50 participants and was designed to unlock role expansion opportunities and strengthen readiness for future leadership positions. The program focused on building an Outward Mindset approach, followed by technical and behavioral skill development through Outward Leadership sessions and assessments.

Key focus areas included leadership and people management, critical thinking, communication, problem-solving, and business judgment. Technical modules

covered include change management, project and risk management, process improvement, and data-driven decision-making.

During the year, the WE SUCCEED program strengthened the Middle Management and Leadership pipeline by enrolling 50 women nominated by their respective CEOs. The program’s first phase focused on Mindset Transformation, introducing participants to the Outward Mindset methodology before progressing to Outward Leadership training. By the end of the quarter, 96% of participants completed all sessions, resulting in the development of 50 individual leadership profiles that will guide ongoing growth and mentorship plans.

Through these initiatives, WE SUCCEED supported Zain’s 2030 target of increasing women’s leadership representation to 30% across all operations.

BE WELL

The BE WELL initiative reflects Zain’s ongoing commitment to embedding employee wellbeing into the core of its operations, moving beyond standalone initiatives toward a more integrated and strategic approach. The program provides employees with access to resources supporting mental, physical, and social wellbeing, including complimentary counselling and therapy services, expert-led workshops, and targeted initiatives designed to enhance awareness, resilience, and performance.

In 2025, Zain partnered with One Mind to conduct the Mental Health at Work Index, enabling a data-driven assessment of wellbeing maturity across operations. Building on these insights, a two-day workshop with the Zain and Omantel Wellbeing Committee translated the findings into a clear, actionable vision for BE WELL 2030, with a focus on more personalized wellbeing that reflects diverse workforce needs. The workshop defined foundational pillars now guiding the strategy, including personalized wellbeing, strengthening Zain’s internal wellbeing culture, and driving regional impact through stigma reduction and increased mental health literacy.

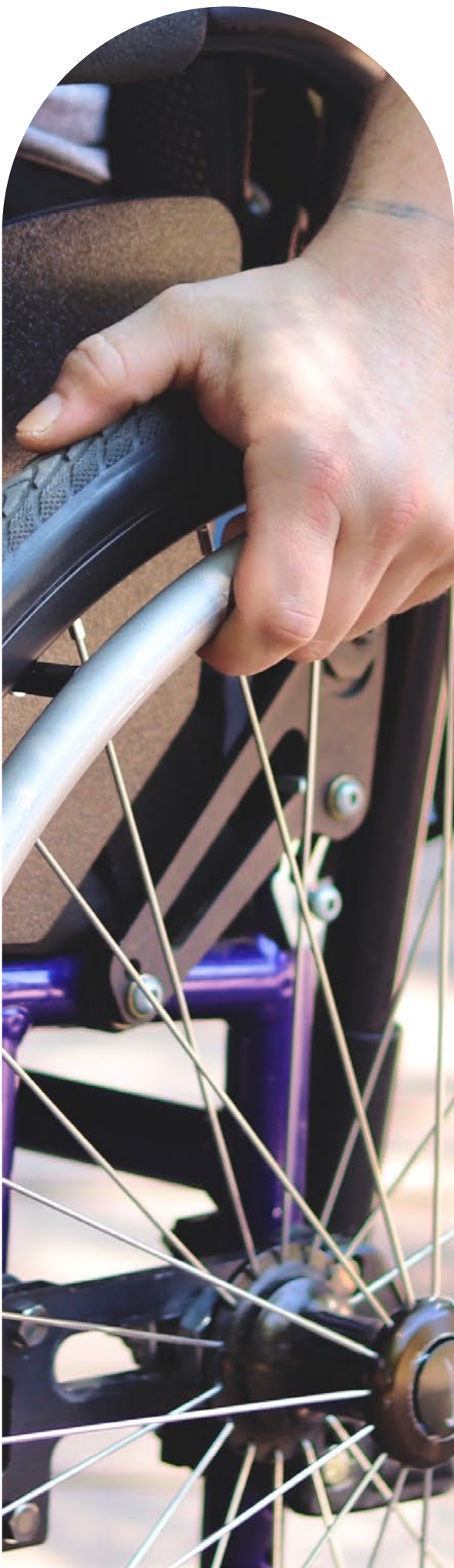
Throughout 2025, each operation leveraged its Index results and this shared vision to develop and implement tailored, locally relevant action plans aligned with the broader BE WELL 2030 framework.

BE WELL Partnerships and Initiatives:

1. Kuwait Counseling Center (KCC): Zain continued its partnership with KCC, providing confidential and unlimited therapy sessions for employees. Throughout the year, more than 944 sessions were conducted, supporting

141 employees across the organization. With more than 2,513 sessions carried out overall since 2021. These sessions offered a safe space for individuals to seek guidance and maintain mental wellbeing during challenging times. In addition, a groupwide session titled “Managing Stress and Uncertainty” was hosted with KCC expert Marie Abdel-Ahad, equipping 72 attendees with practical tools to navigate stress and build resilience amid regional and global challenges.

2. Middle Eastern Psychological Association (MEPA): As Platinum Sponsor of the 8th Annual MEPA Conference and Expo, held under the patronage of His Excellency Dr. Ahmad Al-Awadhi, Minister of Health, Zain reaffirmed its role in promoting mental health awareness and dialogue across the region.
3. BE WELL 2030 Youth Wellbeing Initiative: This initiative was launched, beginning with a comprehensive youth wellbeing survey designed to identify key employee needs. A total of 791 Zain youth employees participated, highlighting anxiety or overthinking, financial stress, and burnout or exhaustion as the most common challenges faced. Notably, only 39% of respondents reported feeling comfortable discussing wellbeing at work, underscoring the need for a more open and supportive environment. In response, Zain delivered three Youth Wellbeing sessions, “Feel It, Name It, Navigate It” with psychologist Renad Haddad, “Overthinking, Anxiety, and Career Uncertainty” with Dr. Sara AlSayed, and “Sleep & Movement: Recharge & Build Resilience” with Dr. Sami Ouanes, reaching a total of 342 youth employees. Following this, each operation developed tailored action plans based on their respective youth survey results to address local needs and priorities.
4. Mental Health First Aiders: In recognition of the increasing pressures that employees may face both in and outside the workplace, Zain continued to invest in creating a supportive and empathetic environment through its Mental Health First Aider (MHFA) program. The program equips selected employees with knowledge and tools to recognize signs of mental distress, listen with empathy, and provide safe, confidential support. As of 2025, Zain has trained 24 Mental Health First Aiders across its operations. These individuals serve as accessible points of contact, helping to guide colleagues toward available resources and professional assistance when needed. The continued development of the MHFA network reflects Zain’s commitment to wellbeing, compassion, and fostering a workplace culture where employees feel heard, understood, and supported.
5. The Mentl Awards: BE WELL was recognized for the first time since its inception in 2021 with a wellbeing-specific honor at The Mentl Awards, receiving the Highly Commended Award for Outstanding Diversity, Equity, and Inclusion Initiative, positioning BE WELL on a regional stage for its impact on employee wellbeing. The award acknowledged BE WELL’s role in creating psychologically safe workplaces, expanding access to support, tailoring wellbeing to diverse cohorts, and driving regional stigma reduction.



WE ABLE

As part of Zain’s ongoing commitment to inclusion, the WE ABLE initiative empowered employees with disabilities (PWDs) by strengthening environments that promote growth, visibility, and leadership potential. Building on the progress achieved in 2024, the initiative evolved to further integrate accessibility and inclusion within the company’s culture and operations, ensuring that every employee has the opportunity to thrive.

In 2025, Zain marked a significant milestone in its inclusion journey with the launch of the WE ABLE 2030 Vision, setting a bold new direction for disability inclusion across the Group. Aligned with the ‘4WARD-Progress with Purpose’ strategy, the vision introduces a pioneering Global Disability-Inclusive AI Governance Framework, ensuring that people with disabilities are empowered and represented in the evolving digital and AI landscape.

The WE ABLE 2030 Vision is built on five strategic pillars: Global Disability-Inclusive AI Governance, Inclusive Employment and Retention, Innovative Products and Services Designed for All, Global Recognition and Storytelling, and Leadership Development for PWDs. Together, these commitments reinforce Zain’s dedication to creating a workplace and society that are equitable, accessible, and inclusive for all.

Be My Eyes

In 2024, Zain was the first company in the MENA region to partner with Be My Eyes, a global app that connects and brings accessibility support to people who are blind or with low vision with volunteers worldwide through live video and artificial intelligence. Throughout this partnership, Zain employees in 8 markets volunteer during dedicated volunteering events offering real-time assistance with everyday tasks. Throughout the year, 10 volunteering events were held, resulting in 1873 successful support calls, with caller satisfaction rate of 97.97%, and volunteer satisfaction rate of 99.8%.

Disability Etiquette Sessions

A disability etiquette session was delivered in Zain Group and Zain Kuwait by employees with disabilities, engaging 47 participants and promoting greater understanding of inclusive interactions in the workplace. Zain Bahrain delivered an accessibility awareness session to 15 participants during the Zain Summer Camp, with 2 disability etiquette sessions in Q1 and Q3, nominated Marwa Al Qattan to the one-year Future Maker Program offered by PurpleSpace, to support leadership development for people with disabilities, amongst 50 individuals with disabilities worldwide, and completed the Accessibility Building Project with inclusive signage and artwork across the designated floor and main entrance. In Zain Iraq, 3 Disability Etiquette sessions, were held with over 60+ employees alongside a sign language awareness session attended by 22 participants to strengthen communication accessibility, and nominated Gangawar Smail to the one-year Future Maker Program offered by PurpleSpace, to support leadership development for people with disabilities, amongst 50 individuals with disabilities worldwide. Zain Jordan conducted 12 disability etiquette awareness sessions with 250+ employees and implemented a four-phase GROW job shadowing journey for six participants, providing structured exposure, upskilling, hands-on learning, and coaching to support professional growth.

WE ABLE Awareness

Zain Group Procurement team started their journey with supplier accessibility, through partnering with the Business Disability Forum to engage with over 600 organizations in the procurement network.

The “People, First” storytelling campaign (11 videos) was used by PurpleSpace as a global learning resource through a case study and highlighted by the ILO.

Be My Eyes launched a case study on Zain’s WE ABLE program, as the first of its kind in the region, leading the way for a more inclusive and accessible world.

Zain Iraq launched its service directory on the Be My Eyes app, becoming the first telecom in the region to integrate customer care and an AI agent for their customers who are blind or with low vision, ensuring equitable access to their products and services.

Zain Jordan launched the Physical Accessibility Framework for Jordan Buildings in collaboration with the Jordanian government.

ZainTECH received the Mawaama certificate from the Saudi government for their KSA building’s physical accessibility.

ZY

Zain Youth (ZY)

The ZY pillar is dedicated to empowering young employees at Zain by investing in their professional growth, equipping them with the skills and resources needed to realize their full potential within the workplace. Over the years, ZY has launched several initiatives and programs designed to strengthen youth development and foster a culture of continuous learning and advancement including:

- **Generation Z Program:** An annual initiative that onboards fresh Kuwaiti graduates, receiving training, development through rotational programs and work on strategic projects. Top achievers are offered and sponsored by Zain to undertake their MBA at the UK’s London Business School.
- **ZY Counsel:** A distinguished group of high-potential young professionals recognized for their strategic insight and innovative problem-solving skills. The Counsel serves as an advisory and change management body, tackling key operational challenges and contributing to strategic decision making across the organization. More information can be found below.
- **ZY Mavericks:** A group of highly skilled young professionals who earn specialized certifications to train and mentor their peers through the ZY Learn program. They play an active role in supporting and contributing to a wide range of projects across the organization.
- **ZY Learn:** An interactive and youth driven training program that focuses on developing both soft and technical skills. Designed by young employees for their peers, the initiative aims to bridge skill gaps and equip participants with the capabilities needed to become future leaders within the organization.

Generation Z Program

2025 marks the tenth cycle of the Generation Z program, where six university graduates were selected to participate in a year-long intensive program designed to align and prepare them to support Zain’s recently launched 4WARD - Progress with Purpose strategy, which focuses on continuity, acceleration, collaboration and digital innovation. The program this year gave the graduates an opportunity to work with Zain Kuwait’s Digital Factory, covering UI/UX, Development, Product Management and Project Management.

Key highlights from this year’s program include:

Generation Z’s Evolution:

2016 Zainers 2.0 Focused on a rotation in different departments throughout Zain Group with an emphasis on conducting research on various digital verticals	2017 Generation Z Generation Z, 2017 Centered on establishing a business, gaining entrepreneurial skills, and studying innovative trends in the market	2018 Generation Z The theme for this cycle was to enhance digital skills such as coding and agile project management in addition to a focus on self-growth and development	2019 Generation Z Enhancing corporate culture and teamwork when managing projects were the main focus of this edition
2020 Generation Z This cycle incorporated three themes: corporate culture, leadership styles, and future trends	2021 CODE 7 Focused on developing digital skills for future data analysts. This cycle addressed topics that included big data, artificial intelligence, and sustainable innovation	2022 ZTwenty Two Geared towards cultivating internal entrepreneurs, innovators, and new thinkers who already possess a mindset capable of supporting Zain's strategic goals	2023 GenZ Focused on cultivating entrepreneurial mindset that supports Zain's 4WARD strategy
2024 GenZ Focused on supercharging leadership skills and training for long successful corporate careers	2025 GenZ 2025 focused on preparing graduates to strengthen Zain Kuwait’s Digital Factory driving innovation and accelerating the development of customer-centric digital solutions.		

ZY Mavericks

A group of highly skilled young professionals who earn specialized certifications to train and mentor their peers through the ZY Learn program. They play an active role in supporting and contributing to a wide range of projects across the organization. In 2025, ZY Mavericks delivered 163 certifications and engaged 58 Mavericks, with a total of 909 learning hours completed. The program introduced new learning paths, including Data Analysis for Decision Making, Cybersecurity, Full-Stack Development, Database Design & SQL, and Advanced AI and Big Data, focusing on building both soft and technical skills.

ZY Learn

An interactive and youth driven training program that focuses on developing both soft and technical skills powered by Mavericks. The initiative aims to bridge skill gaps and equip participants with the capabilities needed to become future leaders within the organization. In 2025, ZY Learn delivered 19 sessions reaching 208 attendees, covering a wide range of topics including Data & AI, Communication, UX & Design, Supply Chain, HR & Leadership, Digital Marketing, and Cloud Computing.

ZY Counsel

A flagship initiative under the ZY pillar, bringing together talented young employees from across Zain to strengthen their strategic thinking and problem-solving capabilities. The Counsel serves as an advisory body, providing innovative insights and recommendations to address key operational challenges presented to each operating company’s CEO.

In 2025, 3 masterclasses were conducted with leadership advisories, 5 final presentations made to CEOs, 4 counsels currently in the implementation phase, and 3 counsels in the brainstorming phase.

More information related to Inclusion, Diversity and Equity (IDE) can be found on the Zain group website on the following page: <https://zain.com/en/inclusion>

To illustrate our people-driven value creation, the table below presents how our employee-related focus areas align with the Integrated Reporting Capitals. Generation Z’s Evolution:



To illustrate our people-driven value creation, the table below presents how our employee-related focus areas align with the Integrated Reporting Capitals.

MATERIAL TOPIC

Workforce Management

SUB-TOPIC

Training and Development

RISK

Limited access or misalignment between employee skills and future business needs can result in reduced organizational agility.

OPPORTUNITY

Upskilling programs and development plans strengthen internal capabilities, drive innovation, and enhance the company’s ability to adapt to changes in the market.

IMPACT ON THE SIX INTEGRATED THINKING CAPITALS

Investing in career development elevates human capital through stronger competencies and intellectual capital via knowledge creation and innovation. In the short term, it may reduce financial capital due to training costs, but it ultimately increases social and relationship capital through higher engagement and loyalty.



MATERIAL TOPIC

Workforce Management

SUB-TOPIC

Developing local talent

RISK

Limited investment in local workforce capabilities can lead to skills gaps, higher turnover, and reduced long-term sustainability of operations, particularly in markets with nationalization priorities.

OPPORTUNITY

Building programs that foster local talent enhance organizational resilience, reduce recruitment costs over time, and strengthen alignment with national development agendas and localization mandates.

IMPACT ON THE SIX INTEGRATED THINKING CAPITALS

Focusing on local talent development enhances human capital through stronger skills. Social and relationship capital is also developed by fostering trust and credibility with regulators and communities. However, it can initially reduce financial capital due to higher training investments.



MATERIAL TOPIC

Inclusion, Diversity, and Equity

SUB-TOPIC

Addressing the gender gap

RISK

Unequal access to training and leadership opportunities can exacerbate gender disparities, limit innovation potential, and damage the company’s reputation regarding inclusivity and fairness.

OPPORTUNITY

Implementing targeted programs that empower women through mentorship, leadership training, and equal access to development opportunities enhances workforce diversity, creativity, and decision-making.

IMPACT ON THE SIX INTEGRATED THINKING CAPITALS

Promoting gender balance strengthens human capital through increased participation and performance, and social and relationship capital by improving stakeholder trust. However, achieving equitable outcomes may require upfront financial capital and time investments to reform structures and systems.



MATERIAL TOPIC

Employee Health and Safety

SUB-TOPIC

Mental Health and Wellbeing

RISK

Neglecting employee mental health can lead to burnout, absenteeism, decreased productivity, and higher turnover rates. It may also expose the company to reputational damage or legal risks related to inadequate workplace support systems.

OPPORTUNITY

Integrating mental health and wellbeing initiatives fosters a supportive culture that enhances engagement, morale, and long-term retention, ultimately improving organizational performance.

IMPACT ON THE SIX INTEGRATED THINKING CAPITALS

Prioritizing mental health strengthens human capital through improved well-being and resilience and enhances social and relationship capital by cultivating a caring and empathetic work environment. However, it may initially impact financial capital due to the costs of implementing support programs.

