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QRDI Council's four-day training programme drives growth, innovation

Monday, September 30, 2024
Rabia I 27, 1446 AH

GULF TIMES
BUSINESS

10,600 LEVEL : Page 3

QSE closes almost flat despite buying by domestic funds, Arab retail investors

Union of Arab Chambers focuses on enhancing joint Arab action

From left: HE the Minister of Commerce and Industry Sheikh Mohamed bin Hamad bin Qassim al-Thani; Qatar Chamber Chairman Sheikh Khalifa bin Jassim al-Thani; and ambassador Dr Ali bin Ibrahim al-Malki, Assistant Secretary-General and Head of the Economic Affairs Sector of the League of Arab States.

Qatar Chamber hosted the 135th Session of the Council of the Union of Arab Chambers yesterday in the presence of HE the Minister of Commerce and Industry Sheikh Mohamed bin Hamad bin Qassim al-Thani.

The meeting was attended by Qatar Chamber chairman Sheikh Khalifa bin Jassim al-Thani; ambassador Dr Ali bin Ibrahim al-Malki, assistant secretary-general and head of the Economic Affairs Sector of the League of Arab States; Samir Abdulla Nass, chairman of the Bahrain Chamber and president of the Union in its outgoing session; and Samir Majoul, president of the Tunisian Union of Industry and Commerce and president of the Union in its current session.

HE Sheikh Mohamed underscored the importance of developing cooperation between business sectors of the Arab world, activating and upgrading the Arab private sector for the advantage of Arab economies, and the efforts to achieve Arab economic integration.

The minister also noted that the Arab region enjoys enormous potential, abundant wealth, diverse natural resources, and advanced human potential, assuring that these resources qualify the Arab world to occupy a prominent position on the global economy map.

Sheikh Mohamed lauded the tireless efforts made by Arab leaders to capitalise on these resources to achieve Arab economic integration, achieve sustainable development, and fight poverty and unemployment, which will bear fruit through flexible economic policies in which the private sector plays a leading role.

"The Arab region offers plenty of promising investment opportunities in various fields, especially in light of the existence of leading economic laws and Arab free zones, which provides greater opportunities to promote economic integration, activate intra-Arab trade, and create a sustainable and diversified Arab economy," he said.

The minister underscored the Arab private sector's role in the development process, especially through the development of more flexible and effective economic policies, and through greater co-ordination and cooperation between the chambers in the Arab countries. He reiterated that Qatar welcomes all initiatives and programmes that support and strengthen the Arab private sector position in the economic arena and enable it to perform its expected role by enhancing the partnership between the public and private sectors.

Sheikh Mohamed also emphasised that the Qatari economy has experienced substantial growth in recent years, supported by the economic plans and strategies adopted by the State to create an attractive business environment for investments, pointing out that the major projects implemented ahead of the 2022 FIFA World Cup have contributed to accelerating the economic diversification plans under the Qatar National Vision 2030.

HE the minister said: "Qatar's Third National Development Strategy 2024-2030 aims to focus on priority sectors, such as the low-carbon minerals industry and renewable energy sources. The key sectors identified within this strategy offer promising opportunities, including industry, logistics, information technology, digital services, finance, food, agriculture, health, education, and other key sectors. To achieve these goals, investments amounting to QR100bn have been allocated to the local economy by 2030." To Page 3

QCB governor meets MSCI chairman

HE the Governor of the Qatar Central Bank, Sheikh Bandar bin Mohammed bin Saoud al-Thani met Henry Fernandez, chairman and chief executive officer of MSCI in Doha yesterday. During the meeting, they reviewed the latest global developments in banking and finance, the QCB said in a statement

Qatar banks' asset quality supported by higher lending to sovereign and public sector entities: Moody's

By Santhosh V Perumal
Business Reporter

A "significant" lending to the low-risk Qatari government and public sector organisations and personal loans to nationals helped Qatar's banks maintain asset quality, even as concerns remain on high provisions, according to Moody's, an international credit rating agency.

"Banks' asset quality will nonetheless be supported by significant lending to the low-risk Qatari government and public-sector organisations (29% of the loan book as of June 2024). Personal loans (13% of the loan book as of June 2024) are largely extended to Qatari nationals, who have high job security, even in an economic slowdown," Moody's said in its latest report.

The aggregate provisioning charges declined by 20% in the first half (H1) of 2024 compared with H1-2023 (+5%), the first such fall since the pandemic, and consumed around 25% of pre-provision income, against 33% in H1-2023, the rating agency noted.

Provisioning costs (as a percentage of gross loans) eased to 0.8% in H1-2024 from 1.1% in H1-2023, but remained higher than the pre-pandemic levels (0.7% in H1-2019), it said, adding cost-of-risk remains higher at banks more exposed to financially strained sectors such as real estate, contracting and hospitality.

Notwithstanding the decline in provisioning costs, loan-loss reserves, as a proportion of problem loans, remained "stable" at 126% as of June 2024 for the Qatari banks against June 2023. The aggregate problem loan ratio was 3% as of June 2024, in-line with H1-2023 but up from 2.4% in H1-2022.

Highlighting that the Stage 2 loans also increased to 11.3% of gross loans at the end of June 2024 compared to 9.7% in June 2022; Moody's said the increase in non-performing loans and Stage 2 loans resulted from a combination of payment delays in the contracting segment and the rise in interest rates.

The bulk of problem loans emerged in the real estate and service sector, including hotels and "we expect asset quality to continue to weaken because of overcapacity in these sectors in Qatar," it added.

More severe real estate market weakness would lead to a bigger strain on the banking sector because real estate and contractors together represent around one-fifth of banks' lending, although "we expect new policy measures will help to monitor and mitigate these risks," the rating agency said.

"We expect overall provisioning costs to remain elevated in H2-2024, although declining, which will continue to weigh on banks' aggregate profitability," it said.

QNB first bank in CEMEA to launch updated version of Visa 'Click to Pay' service

QNB has become the first Bank in CEMEA (Central and Eastern Europe, Middle East and Africa) to launch the updated version of Visa's 'Click to Pay' service.

'Click to Pay' is a fast, easy and secure way to pay for consumers who choose to shop from different devices. When shopping from websites displaying the Click to Pay logo, consumers that have enabled their card will no longer have to enter a 16-digit primary account number, look up passwords or fill out long forms to make a purchase.

QNB, a longstanding user of Visa's Click to Pay solution through the Visa Acceptance Platform, now benefits from several upgrades to the Click to Pay platform, including the Visa Payment Passkey Service.

This service, based on the latest FIDO standards, enhances the checkout experience by allowing consumers to authenticate with biometric scans (face or fingerprint), eliminating the need for passwords or one-time codes.

Through Click to Pay, merchants are able offer a faster and more convenient payment using unified checkout process, removing transaction friction that exists today. Merchants can look forward to new and exciting opportunities in attracting and serving new and existing customers.

Adel al-Malki, senior executive vice president, QNB Group Retail Banking, said: "We are extremely pleased to be the first bank in CEMEA to introduce this enhanced version of the solution and feel proud of Qatar being

Visa 'Click to Pay' icon.

the first market in CEMEA region to do so. The digital payments market is rapidly evolving and QNB is consistently ahead of the curve to ensure its merchant community and cardholders benefit directly from QNB's investment into the payments industry."

"We would like to express our appreciation to Visa for their invaluable contribution in bringing this solution to Qatar's market, which will have a direct and positive impact to our merchant customers."

Shashank Singh, Visa's general manager (Qatar and Kuwait) said: "We are committed to pioneering solutions in line with Qatar National Vision 2030 and the Central Bank's strategy. By offering a unified integration for participating card brands, we are effectively streamlining the digital checkout process for a better customer experience. Click to Pay - utilising Visa Passkeys for biometric authentication, helps retailers in meeting the growing demand for seamless digital experiences and significantly reducing shopping cart abandonment. This is not just innovation; it's also a game-changer in digital commerce, and we are delighted to partner with QNB to bring Click to Pay to Qatar."

QNB, a long-standing user of Visa's Click to Pay solution through the Visa Acceptance Platform, now benefits from several upgrades to the Click to Pay platform, including the Visa Payment Passkey Service

QSE closes almost flat despite buying support

By Santhosh V Perumal
Business Reporter

The Qatar Stock Exchange (QSE), which intraday crossed the 10,600 level, finally closed almost flat despite the buying support from the domestic funds as well as Arab and Gulf retail investors.

The insurance, consumer goods, transport and banking counters witnessed higher than average demand as the 20-stock Qatar Index settled mere 0.03% higher at 10,585.3 points, although it touched an intraday high of 10,623 points.

The foreign institutions continued to be net buyers but with lesser intensity in the main market, whose year-to-date losses truncated to 2.27%.

The Gulf institutions turned net profit takers in the main bourse, whose capitalisation was up QR0.12bn or 0.02% to QR618.19bn on the back of microcap segments.

The local retail investors' weakened net selling had its influence in the main market, which saw 0.05mn exchange traded funds (sponsored by Masraf Al Rayan and Doha Bank) valued at QR0.14mn trade across 23 deals.

The Islamic index was seen gaining slower than the other indices in the main bourse, whose trade turnover and volumes were on the increase.

The Total Return Index was up 0.03%, the All Islamic Index by 0.02% and the All Share Index by 0.02% in the main market, which saw no trading of treasury bills and sovereign bonds.

The insurance sector index gained 0.37%, consumer goods and services (0.36%), transport (0.15%), banks and financial services (0.11%) and telecom (0.06%); while industrials and real estate declined 0.4% and 0.23% respectively.

Major gainers in the main market included Qatar General Insurance and Reinsurance, Doha Insurance, Mannai Corporation, Ezdan, Medicare Group, Qatar Islamic Bank and Al Meera. In the juniour bourse, Techno Q saw its shares appreciate in value.

The insurance, consumer goods, transport and banking counters witnessed higher than average demand as the 20-stock Qatar Index settled mere 0.03% higher at 10,585.3 points, although it touched an intraday high of 10,623 points.

Nevertheless, QLM, Inma Holding, Aamal Company, Vodafone Qatar, Doha Bank, Industries Qatar, Mesaieed Petrochemical Holding, Qamco and Barwa were among the losers in the main market.

The Arab individuals turned net buyers to the tune of QR2.84mn compared with net sellers of QR4.27mn on September 26.

The domestic institutions were net buyers to the extent of QR2.17mn against net profit takers of QR0.49mn last Thursday.

The Gulf individuals turned net buyers to the tune of QR1.5mn compared with net sellers of QR1.05mn the previous trading day.

The Qatari individual investors' net selling declined noticeably to QR7.13mn against QR19.75mn on September 26.

However, the Gulf institutions were net sellers to the extent of QR6.39mn compared with net buyers of QR7.1mn last Thursday.

The foreign retail investors turned net profit takers to the tune of QR1.93mn against net buyers of QR0.05mn last Thursday.

The foreign institutions' net buying decreased substantially to QR8.94mn compared to QR18.42mn on September 26.

The Arab institutions had no major net exposure for the second straight session.

Trade volumes in the main market fell 36% to 169.79mn shares, value by 42% to QR336.71mn and transactions by 41% to 11,923.

The venture market saw 90% plunge in trade volumes to 0.03mn equities, 87% in value to QR0.09mn and 54% in deals to 16.

Union of Arab Chambers focuses on enhancing joint Arab action

From Page 1

For his part, al-Malki said Arab countries attach significant importance to the Arab private sector as a key pillar of economic and social development. He also highlighted its role in promoting joint Arab action, emphasising its potential to achieve economic surplus through mutual benefit and foster sustainable development.

Al-Malki underscored the impact of Arab economic integration and the Arab private sector's role in contributing to joint Arab projects and meeting the needs of Arab civil society.

He stressed the importance of continuing the fruitful cooperation between the League of Arab States and the Union to support joint Arab economic and investment cooperation in light of providing new initiatives to stimulate Arab economies.

Sheikh Khalifa highlighted that the session of the union includes several important strategic issues, expressing confidence in the council's ability to make appropriate decisions and take necessary actions on each issue, particularly those related to critical regional and international changes and challenges that impact our Arab economy.

He thanked HE Sheikh Mohamed for inaugurating the meeting, as well as Nass for his dedicated efforts and sincere work during his tenure as chairman of the union. Sheikh Khalifa congratulated Majoul on assuming the presidency of the current session, expressing confidence in his ability to continue the pace of achievements by the mechanisms and goals that the union seeks to achieve for the benefit of the Arab economy in general.

Furthermore, Sheikh Khalifa thanked the general secretariat, headed by Dr Khaled Hanafi, for its valuable efforts in developing the union and enhancing its activities while activating its role both regionally and internationally.

He also praised the secretariat's role in proposing strategic topics and issues for the agenda of the union's council meetings, highlighting the significant efforts made in the interest of the Arab economy in general.

Sheikh Khalifa, on behalf of the Arab private sector, condemned and denounced all brutal massacres taking place in Gaza, the West Bank, and Lebanon by the Israeli occupation in the complete absence of the international community, which stands helpless and silent in the face of these crimes.

During the meeting, the union's presidency was handed over from Bahrain to Tunisia, where Nass handed over the presidency for the current session to Majoul. Addressing the meeting, Majoul affirmed his confidence that Tunisia's presidency will be supportive and fruitful for joint Arab economic action and strengthening the role of the private sector at the Arab and international levels.

Majoul expressed hope that the union will continue to achieve the desired Arab economic integration and enhance the role of the private sector and Arab chambers in the economic landscape of the Arab world.

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The rise, and rise of healthcare spending

Healthcare sector inflation and aggregate spending continues upward. People are living longer, but often with chronic conditions. How can governments and healthcare providers best respond?

By Fahad Badar

One of the paradoxes about the human condition is that, as we live longer and healthier lives, spending on medical treatments increases. The annual Global Medical Trends Survey by the actuarial consultancy Willis Towers Watson reported a record high of 10.7% increase in medical care benefit costs in 2023, up from 7.4% in 2022. There are some regional variations, with cost rises in Europe falling from 10.9% to 9.3%. The Middle East and Africa registered a higher level, rising from 11.3% to 12.1%.

Upward pressure on the cost of healthcare has many factors. The global increase in inflation in 2022-23 affected the health sector, but inflation in the sector is more complex than in others. It is not only affected by labour and input costs, but by a complex array of demographic, behavioural and societal factors.

With universal state coverage and affordable private health insurance, there is higher utilization of services – people will seek medical help for more minor ailments where in the past they may have just rested and taken an aspirin. This is observable in Qatar, and independent reports confirm that high utilisation it is a trend in many countries.

If a patient is covering the cost of their private care, then they have a disincentive to request additional tests or treatments that are not absolutely essential. Where costs are covered by insurance, however, there is little such disincentive for either patient or doctor, and the medical staff may wish to be on the safe side by arranging more than the minimum number of tests.

A similar effect occurs in a jurisdiction such as the USA with a mature legal system and a track record of compensation. Doctors will want to prevent being sued for negligence and this can result in a natural tendency to maximise the number of tests and treatments. As well as inflation at a cost of service level, aggregate healthcare spending has risen inexorably. One of the paradoxes is that preventative health programmes do not always reduce spending on treatment over the course of people's lifetimes. For example, reduced smoking and consumption of alcohol curbs demand for some services, but people may be living longer with chronic conditions such as diabetes.

Similarly, artificial intelligence (AI) promises faster, more accurate diagnosis of some conditions at an early stage, which is timely and reduces the number of clinical hours needed at diagnosis stage, but AI requires considerable investment, training, and computer storage capacity.

All of these factors push healthcare spending and unit costs upwards. There are some disinflationary forces, such as a greater adoption of generic drugs, but so far not enough to reduce inflation significantly.

There is potential for improvement in the efficient allocation of resources, however. New technology, for example, is not only a case of precision diagnosis with AI tools. It can also predict better clinical outcomes, and optimize sleep monitoring.

At the administrative level, AI can better forecast patient flows and help adjust staffing levels and resources accordingly. Tools can be used in public health to monitor trends in morbidity and mortality, and link these to lifestyle and environmental factors.

Increasingly, healthcare is a global industry, and with affordable air travel, the phenomenon of health tourism has grown over the years. People who live where treatments are expensive – such as the USA or Germany – may choose to have an operation in a location such as Croatia, Brazil or Thailand where the cost is much lower. Even if they also have a vacation as part of the trip, the overall cost may still be less.

For many patients, the quality of the medical treatment is the equivalent of what they would experience at home, however this may not be guaranteed, and there are issues around quality control and standards. Two online firms based in Germany, Qunomedical and Medigo, have been set up to offer more

information around cost and quality in health tourism.

The principal demographic driver internationally is rising life expectancy. This is not only a phenomenon of the wealthiest countries. Absolute poverty has fallen dramatically in the past 30 years, especially in Asia. But while people are living longer, they may have chronic conditions, and they may seek medical help even for minor conditions if access is easy and affordable.

■ *The author is a Qatari banker, with many years of experience in the banking sector in senior positions*

QRDI Council's CILP training drives growth and innovation

The Qatar Research, Development and Innovation (QRDI) Council has concluded its '8th Corporate Innovation Leaders Programme' (CILP), a comprehensive four-day training event designed to provide corporate leaders with the essential tools and strategies needed to drive business growth and foster innovation.

Held in collaboration with Alchemist Accelerator, a renowned global accelerator for corporate startups, the programme gathered a diverse group of corporate leaders, including executives, strategists, and innovators.

Aysha Abdulhameed al-Mudahka, RDI Programme Director at QRDI Council, said: "As we wrap up the eighth edition of this programme, we are thrilled to see an increasing number of participants with total of 236 acquiring the tools and expertise necessary to drive innovation within their organizations. This not only promotes innovation within the country but also significantly contributes to achieving Qatar National Vision 2030."

Throughout the four-day event, participants engaged in a series of sessions designed to nurture innovation and tackle corporate challenges. These included workshops on cultivating a growth mindset,

The programme gathered a diverse group of corporate leaders, including executives, strategists, and innovators.

overcoming corporate obstacles, and exploring innovation modules. The first day featured exclusive workshops addressing innovation challenges, focusing on opportunity identification and prioritisation.

A panel discussion featuring insights from industry experts on 'Building a Culture of Innovation' was a highlight on the third day of the training programme, creating an enthusiastic and engaged atmosphere among participants. Attendees were inspired by successful innovators who shared their experiences and lessons learned, providing valuable insights to motivate and guide future endeavours.

Participants in the QRDI Council's Corporate Innovation Leaders Programme gain access to numerous benefits, including entry into Alchemist's exclusive network of global corporate innovators, startup founders, and venture capitalists.

Additionally, through QRDI Council's Qatar Open Innovation (QOI) Programme, Large Local Enterprises (LLEs) participating in the CILP partner with QRDI Council as "Opportunities' Owners", gaining access to a diverse pool of innovators and solution providers, including MNCs, SMEs, and startups, to collaborate with them to develop solutions based on best practices in open innovation on a global scale.

QRDI Council has effectively collaborated with 236 leaders and 35 LLEs in Qatar, including Qatar Airways, Qatar Shipyard, Qterminals, Qatar Insurance Group, Aspire Zone, Ooredoo, Barzan Holding, Kahramaa, Milaha, Al Jazeera, Es'hailsat, Qatar Museums, Baladna, Hamad International Airport, Qatar Media City, GWC, Qapco, Msheireb Qatar, and HMC. The council's growing list of partners demonstrates its dedication to empowering all entities in Qatar to become active players in an ecosystem characterised by innovation.

QFC Data Protection Office reprimands a licensed entity, imposes $150,000 penalty

By Santhosh V Perumal
Business Reporter

The Qatar Financial Centre Authority (QFCA) Data Protection Office (DPO) has issued a reprimand and financial penalty of $150,000 on a QFC-licensed firm for infringements of its data protection policy.

The DPO's move comes after the entity was found infringing Article 8 (Principle 6), Article 9, Article 29(1)(B) and (D), and Article 31(1) of the QFC Data Protection Regulations 2021.

"The firm received a formal reprimand for its failures, particularly regarding incident response procedures and the implementation of adequate security measures. The DPO required the firm to revise its technical and organisational measures to prevent future breaches and ensure timely notification in the event of any incidents," DPO said.

On the financial penalty, DPO said this reflects the seriousness of the firm's infringements and serves as a deterrent against similar lapses in the future.

The DPO has elected not to issue a public censure against the firm, considering the firm's prompt and full co-operation with the investigation, its acknowledgment and acceptance of the DPO's findings, and the substantive steps taken to strengthen its data protection measures.

"As a result, the DPO has determined that a public censure would not further serve the public interest and would serve little purpose beyond inflicting additional punishment," it said.

In December 2022, a substantial data breach at the firm led to the exposure of a considerable amount of personal data. The breach was caused by a threat actor gaining unauthorised access to the firm's systems due to inadequate security measures and a lack of sufficient monitoring and oversight, the DPO said.

The firm failed to notify the DPO of a personal data breach within the required 72-hour timeframe after becoming aware of it. The firm's data processor was aware of the breach 13 days prior to notifying the firm, resulting in a delayed personal data breach report by of at least 10 days.

The DPO notes that where a data processor becomes aware of a personal data breach, it is obligated under Article 31(7) of the regulations to notify the data controller 'without undue delay'. Where the data processor delays notification to the firm, this does not absolve the data controller of its responsibilities under the regulations.

As the key decision-maker in processing activities, the data controller determines the purposes and means of processing, while the data processor acts on its behalf according to instructions.

The data processor cannot be used as a means to evade compliance with the regulations. Accordingly, the firm was found to have contravened Article 31(1) of the regulations.

The DPO also found that the firm did not sufficiently meet its obligations to protect the confidentiality, integrity, availability, and resilience of its processing systems and services, as required by Article 29(1) (B) of the regulations.

The firm did not fully implement its established security measures and lacked adequate mechanisms for effective system monitoring.

Additionally, the firm lacked adequate system logs, as there was insufficient retention and recording of activities, which affected the firm's ability to detect and investigate potential security incidents. The firm also did not conduct a comprehensive review of its information security and data protection practices to ensure their adequacy and effectiveness.

The firm failed to process personal data in a manner that ensured appropriate security, including protection against unauthorised or unlawful processing and against accidental loss, destruction, or damage, as required by Article 8 (Principle 6).

Additionally, the firm was unable to demonstrate compliance with these principles, infringing Article 9. The firm's lack of oversight mechanisms and failure to enforce its own security policies contributed to this failure.

DCICAI holds 'The AI Advantage: A CFOs New Playbook' event

The Doha chapter (DC) of the Institute of Chartered Accountants of India (ICAI) recently hosted the 'The AI Advantage: A CFOs New Playbook' event, which was attended by more than 150 attendees, underscoring the growing interest in the intersection of finance and technology.

Chapter secretary Arun Somanath opened the meeting, while chairperson Kamlesh Tibrewal discussed the chapter's upcoming flagship annual conference 'Startup Surge: Igniting Innovation, Transforming Future' to be held on October 17-18.

Keynote speaker Shobha Singh, director Business Development - Strategic Engagements & XOB (ECEMEA) at Oracle, and Lokendra, director Business Development & Strategy at Oracle, delivered a presentation on how CFOs are leveraging AI and innovations to gain a strategic edge. The speakers explored the evolving role of CFOs, highlighting how Generative AI is driving efficiency, optimising

Participants of the recently held 'The AI Advantage: A CFOs New Playbook' event hosted by the Doha chapter of the Institute of Chartered Accountants of India.

decision-making, and unlocking new growth opportunities. Chapter treasurer Dewaki Nandan congratulated the newly qualified chartered accountants who successfully passed the exams from the Doha Exam Centre with a token of appreciation.

Chapter secretary, Kishore Alex concluded the event with a vote of thanks, expressing gratitude to all attendees, speakers, and sponsors for their contributions and continuous support towards the event's success.

QICDRC launches legal clinic to provide free legal assistance

The Qatar International Court and Dispute Resolution Centre (QICDRC) has launched its latest initiative, the QICDRC legal clinic, aimed at providing top-tier early advice and assistance to those in need within the community.

The QICDRC legal clinic operates in collaboration with partner law firms, known as 'panel law firms', which have committed to providing legal assistance under the scheme's terms and conditions. This model mirrors the rich history of legal clinics and law centres, offering guidance and support to individuals who may not have access to legal services due to financial constraints.

Under the QICDRC legal clinic, individuals can benefit from a 30-minute consultation session with a panel law firm, where they can receive expert advice on civil and commercial matters. The clinic serves as a conduit, connecting members of the public with the necessary legal expertise to address their concerns effectively. Moreover, it contributes to reducing the administrative burden on Courts, as it provides an avenue for resolving legal issues before they escalate.

"This initiative provides an opportunity for lawyers seeking to offer voluntary services to their community,

The QICDRC legal clinic operates in collaboration with partner law firms, known as 'panel law firms', which have committed to providing legal assistance under the scheme's terms and conditions

particularly to those who are financially disadvantaged, and to work towards ensuring that justice is accessible to all," said Faisal bin Rashid al-Sahouti, chief executive officer of the ICDRC.

The launch of the legal clinic is in line with QICDRC's dedication to upholding the principles of justice and equity, ensuring that all members of the community have access to legal assistance when needed.