

# ENTERPRISE DEVELOPMENT FUND WOMEN

September 2025



IOM's Enterprise Development Fund (EDF) is an innovative programme that supports livelihoods at the community level through private sector revitalization and economic development by targeting small and medium-sized enterprises (SMEs) in Iraq. By targeting key sectors and businesses with the greatest potential to create jobs, the EDF encourages rapid and large-scale job creation.

In order to provide an equitable distribution of funds and to target a diverse range of sectors and enterprises, the EDF has been expanded to include different adaptations, including EDF Women (EDF-w), EDF Innovation (EDF-i), EDF Tameer (EDF-t) and EDF Green (EDF-g).

The Enterprise Development Fund – Women (EDF-w) specifically targets women-owned businesses, with the dual aims of :

- **Supporting female-led businesses to expand** through improved access to capital, technical support, and networks.
- **Facilitating women's entry into the labour force**, especially jobseekers who may face cultural, economic, and social barriers.

The EDF-w approach tailors each step to the specific needs to its target businesses:

- **Selection criteria** reflect the reality that most female-owned businesses are micro-businesses, often requiring fewer employees and less capital for sustainable expansion.
- **Targeted outreach** for start-ups and nascent businesses, given women's limited access to resources and capital.
- **Referrals from partner organizations, innovation hubs, and local incubators for women who have received business training.**
- **Prioritization of non-stereotypical sectors** to encourage diversity in job roles created for women.
- **On-the-job training** for female jobseekers.
- **Safe GBV and protection referral pathways** are identified and integrated.

## EVIDENCE-BASED PROGRAMMING

Rigorous research and assessment: A 2021 feasibility study and a 2022 assessment highlighted the unique challenges faced by women in business—such as limited access to finance, technical training, and networks, as well as restrictions on mobility and decision-making.

### FUNDING WOMEN'S PARTICIPATION IN THE LABOUR FORCE

Read the full report here:  
<https://shorturl.at/8EBjy>



In 2022, IOM expanded on the feasibility study through an assessment, to better understand how to best support female entrepreneurs in Iraq. The findings of the assessment were developed into recommendations that guided the application process, selection criteria and support mechanisms of EDF-W.

### SUPPORTING FEMALE ENTREPRENEURS IN IRAQ

Read the full report here:  
<https://shorturl.at/djCPy>



- **Data-driven programming:** Collection and analysis of demographic data (sex, age, gender, disability, ethnicity) ensure interventions are inclusive, effective, and tailored to the specific needs of women, especially those from marginalized communities.
- **Best-practice data management:** Data is handled ethically, with respect for privacy, confidentiality, and informed consent.
- **Transparent and multi-stage selection:** A robust due diligence and scoring process—beginning with a Call for Expression of Interest, followed by full applications, review, and agreement signing—ensures fairness and transparency.

COMPREHENSIVE SUPPORT PACKAGE

EDF-w offers a comprehensive package to female entrepreneurs and jobseekers, including:



**Financial grants for business expansion** and start-up support



**Capacity-building and mentorship** through partnerships with local incubators, NGOs, and training centers



**Commitment-based savings** programmes to foster financial resilience and empowerment for women employees.



**On-the-job training** to build practical skills and workplace experience



**Networking events** to enhance market access and peer learning



**Mentorship programmes** to inspire and develop women's leadership in business



**Key stakeholders** include local government bodies, NGOs, community organizations, and international partners.

OUTREACH AND ACCESSIBILITY

IOM ensures EDF-w opportunities are widely accessible through an up-to-date EDF website, door-to-door campaigns, mapping exercises to identify and engage potential beneficiaries, and referrals from partners for women who have received entrepreneurship training and start-up grants.

EDF-w recognizes the persistent challenges women face, including cultural norms and family support, access to capital and resources, and the double burden of unpaid care and work.

To address these, EDF-w adapts selection criteria for micro-businesses and family-run enterprises, prioritizes businesses in non-traditional sectors and those adopting new technologies, provides personalized support through helpdesks and female staff, and integrates safe GBV (Gender-Based Violence) and protection referral pathways.

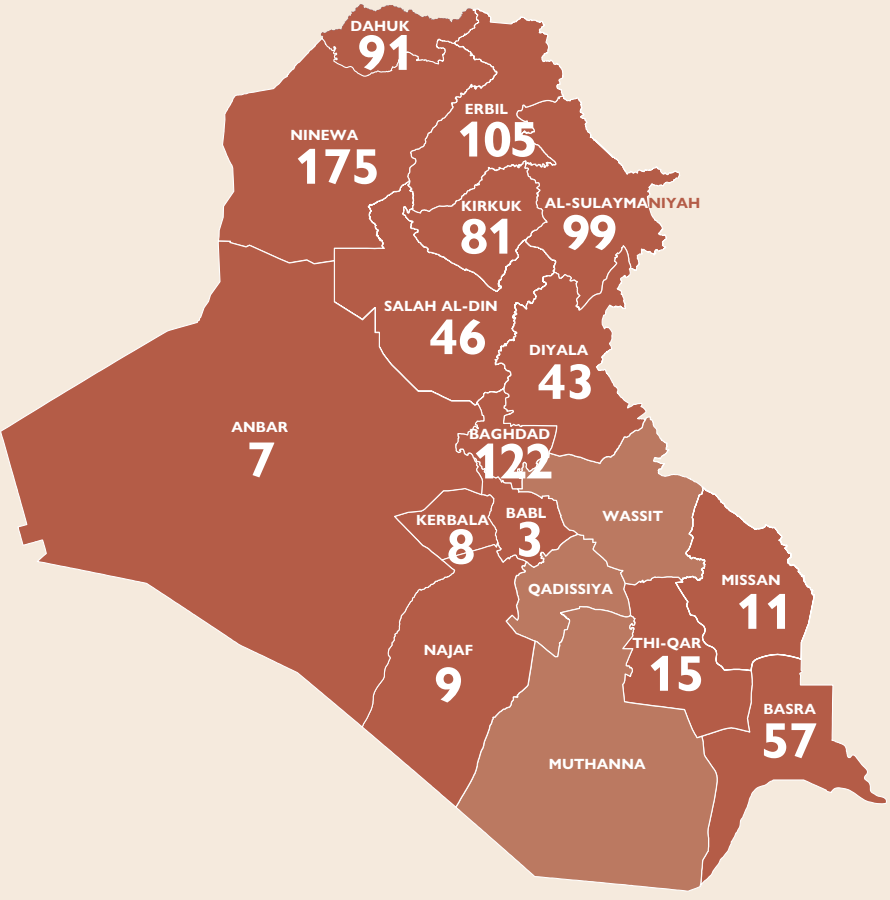
KEY SUCCESS FACTORS

- **Grants alone are not sufficient:** Integration of savings, training, technical support, and networking is essential.
- **On-the-job training** closes skills gaps and improves employment prospects.
- **Verification measures** ensure support reaches genuine women-led businesses.
- **Whole-family engagement**—particularly in agriculture—improves outcomes and reduces risks, including gender-based violence.

KEY ACHIEVEMENTS

**PROGRAMME COVERAGE**

NUMBER OF WOMEN BUSINESSES GIVEN GRANTS PER GOVERNORATE




Governorate	Number of Women Businesses
DAHUK	91
NINEWA	175
ERBIL	105
KIRKUK	81
AL-SULAYMANIYAH	99
SALAH AL-DIN	46
DIYALA	43
ANBAR	7
BAGHDAD	122
KERBALA	8
BABL	3
WASSIT	
QADISSIYA	
NAJAF	9
THI-QAR	15
MISSAN	11
MUTHANNA	
BASRA	57

**WHAT IOM'S EDF-w HAS PROVIDED**

SINCE 2018


**FEMALE-OWNED BUSINESSES**

872




**NEW JOBS CREATED**

3,503



**OF WHICH, FULL TIME, PAID FEMALE EMPLOYMENT**

3,489



**EXISTING JOBS SUPPORTED**

3,881

**FEMALE**


79%

**MALE**

21%


**TOTAL CAPITALS SUPPORTED BY IOM**


\$11,379,102



**CONTRIBUTION MATCHED BY BUSINESS OWNERS**

\$4,440,916





**VOICES OF THE BENEFICIARIES**

**“ They said I couldn't do it without men. I said, 'Watch me.' ”**

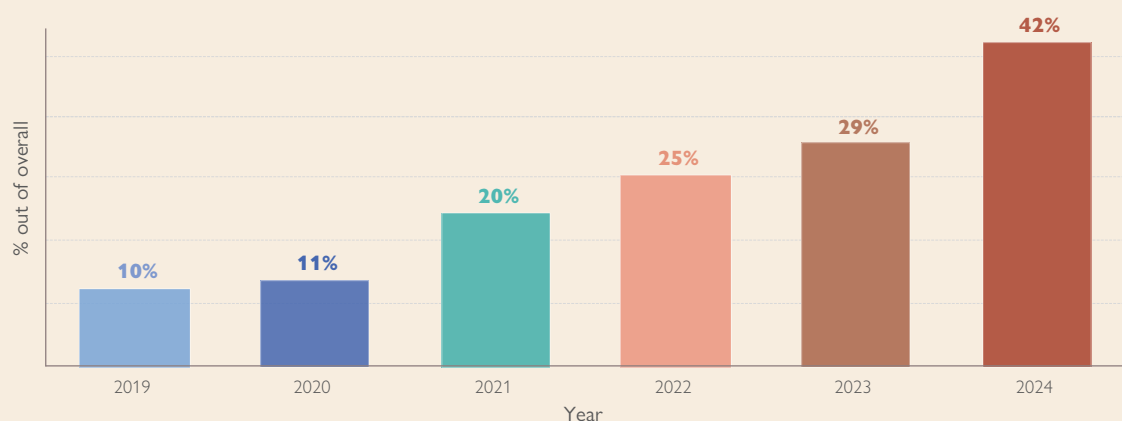
Dr. Sanaa Salim's love for animals began in childhood, inspired by her mother's gentle care for the family's cows. She turned that passion into a career in veterinary science, starting with a small pet shop in Dohuk where she treated animals in a cramped back room.

With support from IOM's Enterprise Development Fund, she expanded into a 300m<sup>2</sup> clinic, the first of its kind in the Kurdistan Region. Today, she leads a 12-woman team providing treatment, grooming, and education, serving over 200 pets each month.

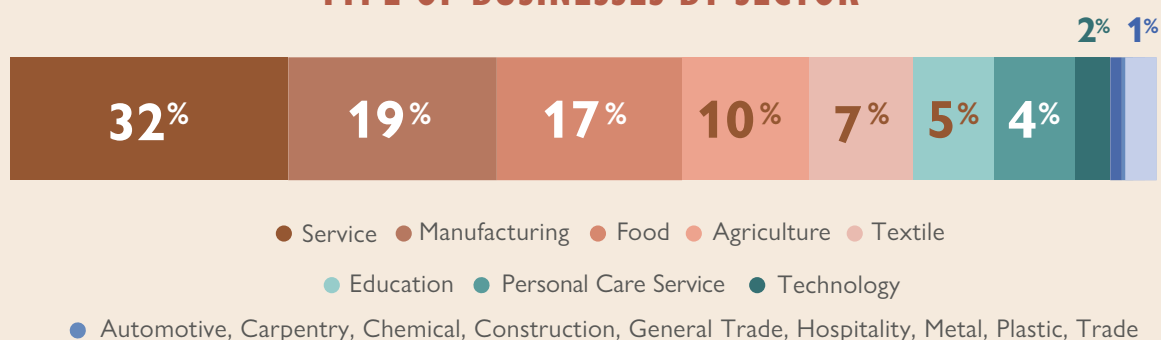
Once doubted, Dr. Sanaa now runs a thriving, women-led clinic reshaping how her community views animals—and women.

	<b>CAPACITY BUILDING AND TRAINING</b>	300 women-owned businesses have participated in tailored "Start and Improve Your Business" (IYB) sessions.
	<b>NETWORKING AND COLLABORATION</b>	Connected over 60 women from Mosul and Kirkuk with successful entrepreneurs, facilitated participation in industry-specific workshops and events to enhance entrepreneurship knowledge.
	<b>MENTORSHIP PROGRAM</b>	Delivered dedicated mentorship sessions for 72 women entrepreneurs, improving their entrepreneurial skills through guidance from experienced mentors.
	<b>COMMITMENT-BASED SAVING PROGRAM</b>	Encouraged savings among 40 women entrepreneurs, offering rewards for successful savers to promote financial discipline.

## OVERALL % OF EDF BUSINESSES THAT ARE FEMALE-OWNED



## APPROVED WOMEN BUSINESSES TYPE OF BUSINESSES BY SECTOR



## VOICES OF THE BENEFICIARIES

“ One machine, one dream.  
Now my work travels across borders.”

When Um Ahmed fled Mosul in 2017, she left behind more than a home, she left her business. In Baghdad, she began again with one machine and two workers, slowly building a name through quality and custom designs.

A grant from IOM's Enterprise Development Fund helped her buy embroidery machines and grow her team. Now, her work reaches customers across Iraq—and beyond.

## APPLY FOR EDF

To apply for EDF online, please visit the EDF website at

[edf.iom.int](https://edf.iom.int)



Or scan this QR code and apply from your mobile device