

# ENTERPRISE DEVELOPMENT FUND WOMEN

June 2023



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.

To adapt to the ever-changing market dynamics and to cater for specificities of sectors and enterprises, the EDF has been expanded to include different adaptations, notably EDF Culture (EDF-c), EDF Agriculture (EDF-a), EDF Women (EDF-w), EDF Innovation (EDF-i) and EDF Tameer (EDF-t).

Launched in 2021, the EDF-W targets businesses owned by women to increase the representation of female business owners and to encourage women's participation in the labour force. The two main objectives of EDF-W are to support female-led businesses to expand through facilitated access to capital, and to support the entry into the labour force of female job-seekers who may face cultural, economic and social barriers.

To cater to the needs of female business owners and female job-seekers in the Iraqi context, the following specificities are considered for EDF-W:



Given that most female-owned businesses are micro-businesses who often require less employees and less capital for sustainable expansion, reflect this in the selection criteria;



Given limited access to resources and capital, do targeted outreach for start-ups and nascent businesses;



Establish referrals from partner organizations for current and potential female entrepreneurs who have received business trainings and start-up grants;



Prioritise and encourage businesses in non-stereotypical sectors;



Incorporate on-the-job training service provision for female job-seekers, especially for larger businesses;



Identify safe GBV and protection referral pathways.

## Background and research

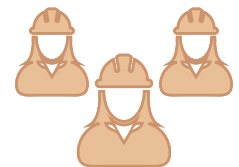
To better understand the needs and vulnerabilities of female business owners and female job-seekers, in 2021 IOM undertook a feasibility study which determined that women need additional support to grow their businesses. Restrictions to women's freedom of movement and decision-making in business investments highlighted factors that restrict businesses from reaching their full potential.

- The assessment pointed to the importance of:
- Access to capital
- Savings
- Technical support
- Networks
- Trainings

which are often not available to women.

In 2022, IOM expanded on the feasibility study through an

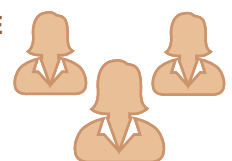
### FUNDING WOMEN'S PARTICIPATION IN THE LABOUR FORCE February 2021



Read the full report here:  
<https://edf.iom.int/Publications/View/17>

assessment and report into supporting 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 January 2022



Read the full report here:  
<https://edf.iom.int/Publications/View/24>

# MADE IN IRAQ

## STORIES

edf w  
Women

### NUMBER 1 TAILOR

Mhabad Shareef grew up watching her mother, Gulchin Hamid Maroof, sew clothes for their entire family. But Gulchin wasn't always a seamstress. For years, she'd admired her mother-in-law's sewing machine, but it intimidated her. Over time, she worked up the nerve to ask to use it. Eventually, Gulchin's husband gave her her own sewing machine as a gift. The machine proved essential for their family throughout the Iranian sanctions of the late 80s and 90s.

“

*It's about more than a pay cheque. I'm getting skills, I'm making friends. I have a social life now.*

Mhabad Shareef

“

*It would have been impossible for us to support our family on his salary alone.*

Randa Saad

edf w  
Women

### TAJHIZAT UMM THAYIR BAKERY

The cacophony of Baghdad's crowded streets is sharply offset by the calm one finds stepping beyond the gate of the Sadiya Hamza Bakery. In the courtyard where figs and lemons trees grow, a woman sits peeling onions while chickens roam, pecking at patches of grass. Upstairs, a little boy sleeps while his mother, Randa Saad, 41, orients her workers around the day's priorities.

“

*Here, I'm able to turn off the world around me and focus on what I love.*

Shurooq Dhiaa

edf w  
Women

### WHISPERS SALOON

Noor Ahmed walks through the opaque doors of Whispers Salon with two little girls trailing behind. Noor started coming to the salon two years ago, and at the time her life looked a lot different. From the outside, she had a lovely family: a husband and two precocious young daughters. But as Noor got to know the friendly women who manicured her nails and cut her hair, she would talk about the second life she was living — the one where, behind closed doors, her husband was growing increasingly violent.

Read the full story

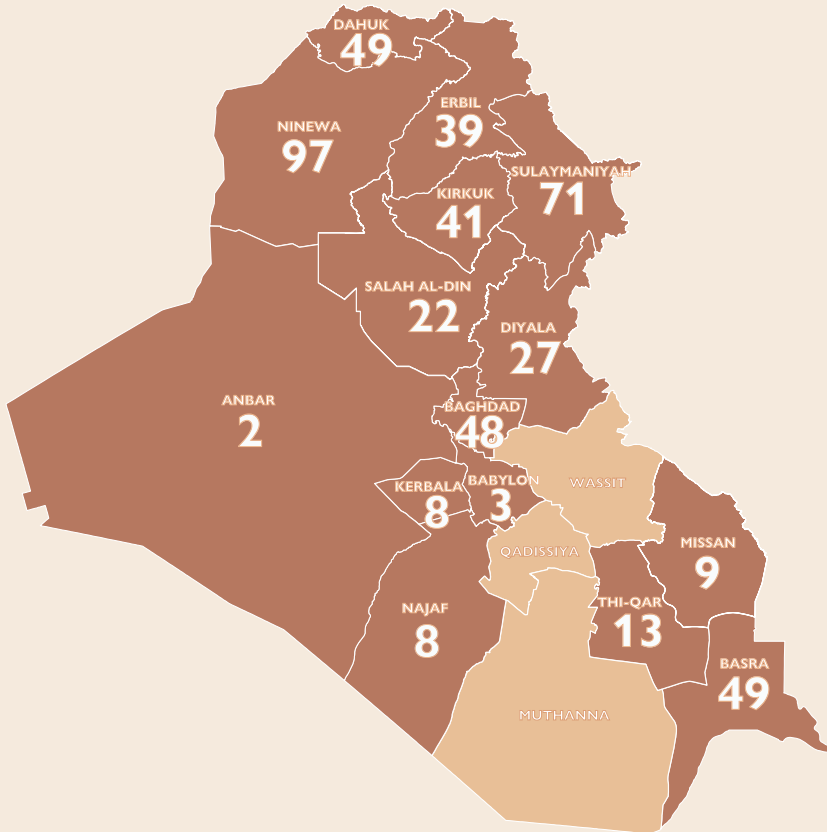


# KEY ACHIEVEMENTS

## OF EDF- w PROGRAMME

### PROGRAMME COVERAGE

Number of women businesses given grants per governorate



### WHAT IOM'S EDF HAS PROVIDED

SINCE 2018



FEMALE-OWNED BUSINESSES

486



FULL TIME, PAID EMPLOYMENT

2042



FULL TIME, PAID FEMALE EMPLOYMENT

1352



CAPITALS SUPPORTED BY IOM

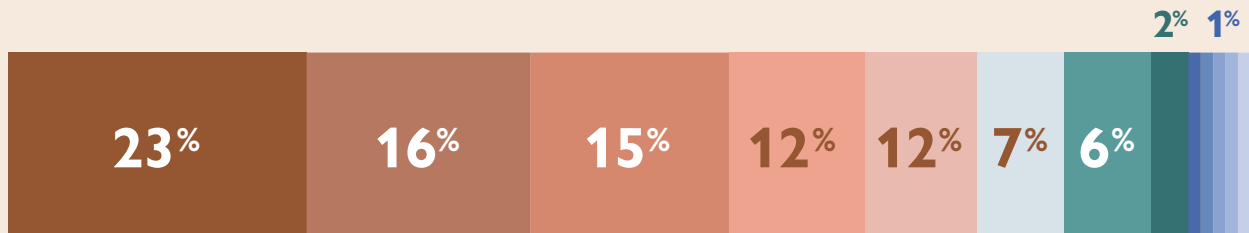
\$6,884,299



CONTRIBUTION MATCHED BY THE BUSINESS OWNERS

\$2,418,081

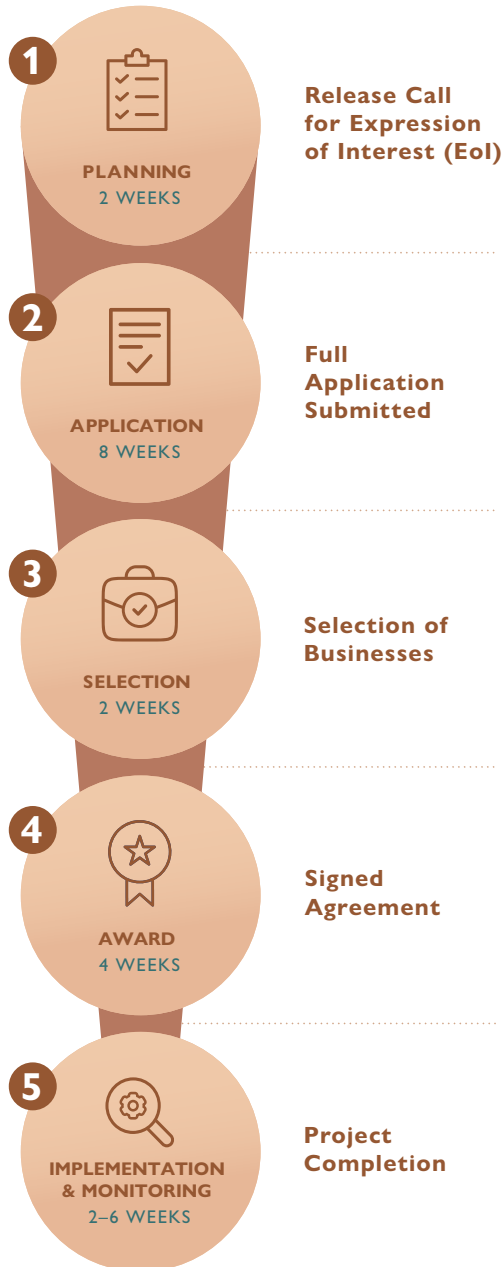
### APPROVED WOMEN BUSINESSES TYPE OF BUSINESSES BY SECTOR



- Service
- Manufacturing
- Food
- Agriculture
- Other
- Education
- Textile
- General Trade
- Chemical, Construction, Hospitality, Technology, Trade

# Selection Criteria

The EDF-w uses a multi-stage selection process in which businesses are filtered based on a scoring system supported by a due-diligence process. The below diagram summarizes the various stages businesses go through prior to final grant.



## 1 EDF-w Start-up Business

- Ability to demonstrate product market fit (i.e. feasibility study, business market analysis, surveys etc.).
- Business operational for 1-12 months.
- Female entrepreneurs who have received entrepreneurship training from recognized partners (NGOs, training institutions).
- Business plan that is investment ready.
- Ability of business owner to show the intended goods or services that the business will provide to her customers.

## 2 EDF-w Early-Stage Business

- Business demonstrates ability to scale up significantly (i.e. sales and growth figures, business expansion plan, market analysis, surveys etc.).
- Have at least one staff or more staff currently employed.
- Must have been operational between one to three years at the time of the application.
- The individual who have received entrepreneurship training from recognize (NGOs, and training institution) (optional).

## 3 EDF-w Early to Later-Stage Business

- Must have been operational more than three years at the time of the application.
- The business should currently have employees (excluding the businesses owner).
- The business owner is willing to provide on the job training to at least one female jobseeker a minimum of three months.

### APPLY FOR EDF

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

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



Or scan this QR code and apply from your mobile device