

## ENTERPRISE DEVELOPMENT FUND

# TAMEER

November 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), EDF Green (EDF-g) and EDF Tameer (EDF-t).

The Enterprise Development Fund – Tameer (EDF-t) aims to facilitate the return of displaced individuals to their home regions and promote economic recovery. It targets potential grantees residing in displacement camps who aspire to revive or initiate businesses upon returning to their places of origin. EDF-t places a strong focus on supporting returning individuals in reestablishing their businesses, particularly emphasizing opportunities for women and job creation in areas characterized by significant displacement and return rates. The EDF-t was launched in areas of high return for IDPs including Sinjar and Mosul, Ninewa governorate as well as in Shirqat, Salah al-Din governorate.

During the conflict with ISIL, many business owners experienced violence, loss, destruction of their homes, separation of their families, and displacement. In addition, they lost their assets, capital, staff, and local networks that are crucial in restoring their businesses. As such, EDF-t was adapted to be more flexible related to the grantee's obligations to match the contribution, years of operation and number of existing employees.

## LINKAGE TO DURABLE SOLUTIONS

IOM's Transition and Recovery programme has a strong commitment to support people affected by displacement in achieving durable solutions through programme interventions, specialised research, policy development, coordination and support to the Government of Iraq at the national and local levels. With this objective, IOM has been implementing a comprehensive programme approach aimed at improving conditions in areas of origin and of destinations of IDPs to create conducive conditions to a sustainable settlement. This includes the provision of basic services and income generation, as well as supporting facilitated, sustainable and voluntary returns and relocation of people remaining in displacement. The wider objective is to enable IDPs to make informed and voluntary decisions and to pursue those decisions in a safe, dignified and sustainable way.

Individual or household-level services are provided as cash grants, housing rehabilitation or reconstruction, legal and protection assistance as well as livelihoods assistance and referral to other services, while community-level assistance is determined through community-based participatory methods and seeks to restore access to basic services in areas of return and revive the economic situation of communities.

Within this framework of durable solutions, EDF-t explores how providing tailored support to SMEs can become a tool to foster reintegration of former IDPs areas of origin. The adapted processes of EDF-t in areas of displacement allows the displaced population to complete their application process for EDF in areas of displacement camps and prepare their business activation plans prior to returning to their areas of origin.

# KEY ACHIEVEMENTS

## OF EDF-T PROGRAMME



### WHAT IOM'S EDF HAS PROVIDED

- 95** SMEs SUPPORTED
- 84** MALE OWNED
- 11** FEMALE OWNED
- 452** TOTAL JOBS CREATED
- \$1,48 million** TOTAL AMOUNT INVESTED
- 58%** Returned to their Area of Origin after the grant\* (\*from the pilot round in Sinjar, 2021)

## INCORPORATING DURABLE SOLUTIONS INTO EDF-T

DISSEMINATE INFORMATION ON EDF/ EDF-T IN COMMUNITIES OF DISPLACEMENT/CAMPS PRIOR TO DEPARTURE, AS WELL AS IN AREAS OF RETURN.

IDENTIFY DISPLACED BUSINESS OWNERS IN AREAS OF DISPLACEMENT WHO:

1. Had a business in their area of origin but closed due to displacement.
2. Had a business which was destroyed or suffered from loss of equipment/machinery during the ISIL conflict (2014-2017).
3. Partially restored businesses at a decreased capacity in areas of origin.

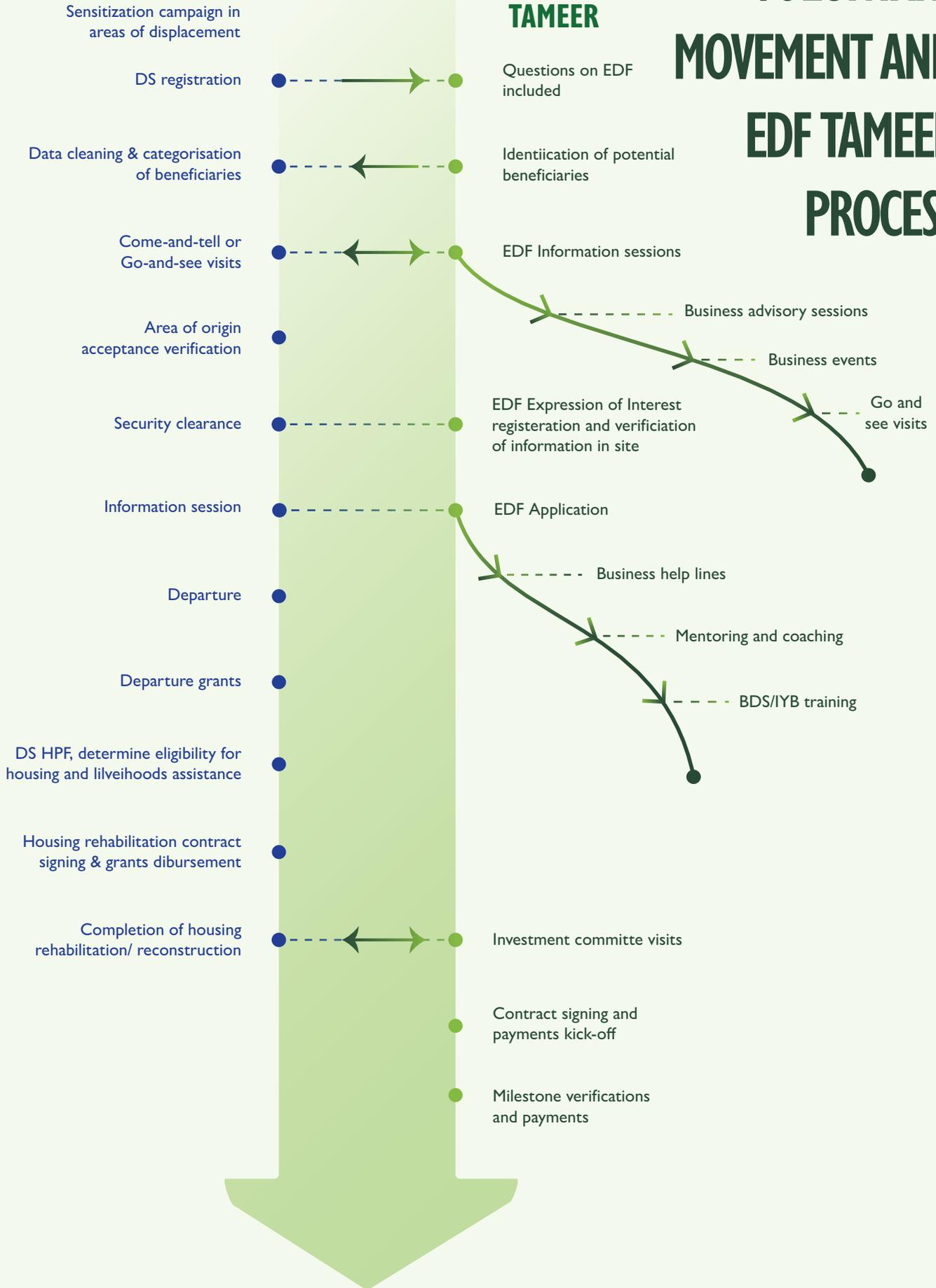
SUPPORT BUSINESS OWNERS WHO ARE INTERESTED IN APPLYING TO THE GRANT IN THEIR AREA OF DISPLACEMENT AND WHO HAVE THE INTENTION TO RETURN WITH THE FOLLOWING:

1. Business training and coaching, if needed.
2. Training provided to business owners on EDF forms and requirements.
3. IOM teams to support business owners to develop business plans and prepare the businesses for the final visit by the EDF investment committee to make a grant decisions.
4. Finalise the selection process for businesses that get granted by IOM in camps and areas of displacement before departure.

# FACILITATED VOLUNTARY MOVEMENTS

# FACILITATED VOLUNTARY MOVEMENT AND EDF TAMEER PROCESS

## EDF TAMEER



# SUCCESS STORIES

## OF EDF-T PROGRAMME





**KHIDER MIJO NAMR ALI**

Khider has a disability but was able to run a successful agricultural business supplying water through an artesian well with the help of his son and wife within the Yazidi community in Tel Ezir. However, when the attacks from ISIL began in 2014, his family was forcibly displaced. For the next seven years, he had been looking for ways to return. Throughout his life, he had witnessed six major wars and attacks on his community. When he finally returned, however, all his saw was destruction. His well was destroyed, all machinery was stolen, and houses were burnt down. With EDF grant, he aimed to restore the well and restart his business in his hometown.

“  
 Our living conditions were very good, we had electricity and farmers until August 3, 2014 the day on which ISIS attacked our village and destroyed everything.  
 Khider Mijo Namr Ali





“  
 We were a family of 12 people, depending on our orchard's crops and income, and life was going very well until ISIS came and destroyed our orchard.  
 Kudaida Haji Mijo

**KUDAIDA HAJI MIJO**

Khudaida was living by his farm on August 3rd 2014 when the ISIL closed in on his hometown Tel Ezir in Ba'aj, Ninewa. He escaped on foot with his family to Sinjar mountain, but along the way his two daughters and son were kidnapped and remain missing to this day. Khudaida had been an IDP since then but he carried the memory of his farmland with him until he applied was selected for the EDF grant to return and restore his business.

### APPLY FOR EDF

<p>To apply for EDF online, please visit the EDF website at</p> <p><a href="http://edf.iom.int">edf.iom.int</a></p>	 <p>Or scan this QR code and apply from your mobile device</p>
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