

ISSN: 2399-830x

Reflections of the Entrepreneurial Knowledge of Iraqi Women on Entrepreneurship

Manal Abdul Jabbar Al-Sammak *

Assist. Prof, University of Mosul/Iraq.

ORCID: https://orcid.org/0000-0003-1425-9219 Email: manal_abdulgabar@uomosul.edu.iq

*Corresponding Author Email: manal abdulgabar@uomosul.edu.iq

Received Date: 19-10-2024; Accepted Date: 21-11-2024; Publication Date: 30-03-2025

Abstract

This study explores the entrepreneurial knowledge and lived experiences of Iraqi women entrepreneurs operating both domestically and in European contexts, examining the extent to which varying socioeconomic environments shape these experiences. A mixed-methods research design was adopted, combining quantitative findings from 160 valid survey responses (Cronbach's α = 0.912) with qualitative data. The results indicate significant contrasts: women based in Iraq often exhibit risk-taking behaviours driven by necessity in response to challenging conditions, whereas those situated in Europe are supported by more enabling environments that encourage environmental consciousness and are characterised by a stronger tradition of entrepreneurial success. The study identifies a nuanced relationship between education and entrepreneurship, suggesting that formal education may have steered women towards stable employment rather than entrepreneurial paths. Additionally, cultural and social norms emerge as critical factors influencing women's participation in entrepreneurial activities. The paper concludes by recommending that policy-makers develop tailored interventions to mitigate the socioeconomic and cultural constraints impeding women's entrepreneurial progress, thereby supporting inclusive and sustainable economic growth.

Keywords: Entrepreneurial Knowledge, Women Entrepreneurs, European Context, Iraq

Introduction

The Kurdistan Region of Iraq (KRI) possesses a range of strengths, including scientific

How to cite (APA):

Al-Sammak, M. A. J. (2025). Reflections of the Entrepreneurial Knowledge of Iraqi Women on Entrepreneurship. *International Journal of Instructional Cases*, 9(1), 203-219.



International Journal

*Instructional Cases



knowledge, skilled human resources, advanced technological capabilities, an adaptable institutional framework, and a strong commitment to fostering entrepreneurship education, technological innovation, and the knowledge-based economy. These attributes position the KRI to become a prominent centre for entrepreneurship within both Iraq and the broader region (Mohammadali & Abdulkhaliq, 2019). Despite these advantages, the economies of both the Kurdistan Regional Government (KRG) and the Government of Iraq (GOI) remain heavily dependent on the public sector. As noted by Bartnick (2017), around 40% of Iraq's labour force is employed in the public sector, a proportion markedly higher than in more economically diverse neighbouring countries such as Turkey (12%), Iran (17%), and Jordan (31%).

Globally, women entrepreneurs represent one of the most rapidly expanding segments within the broader entrepreneurial landscape (Sajjad et al., 2020). The growth of small and medium-sized enterprises (SMEs), including those established by women, is widely acknowledged for its role in driving economic progress. In developing economies, women-led enterprises are instrumental in creating employment opportunities, facilitating wealth generation, mitigating poverty, enhancing human development, and contributing to improvements in both education and healthcare systems (Orobia et al., 2020). Nonetheless, women often face distinct challenges that are frequently more intricate than those encountered by men, spanning the entire business lifecycle—from inception to long-term financial viability and crisis navigation (Guzman & Kacperczyk, 2019). To ensure sustainability, entrepreneurial initiatives must develop strategic business models that optimise resource utilisation, maintain internal alignment, and uphold cultural integrity while remaining competitive in the market (Ponisciakova, 2020). Despite increasing female participation in entrepreneurship at the global level, women remain significantly underrepresented compared to men. Substantial gaps persist regarding institutional mechanisms to support female entrepreneurs, particularly in relation to how women-led networks can strengthen and elevate collective entrepreneurial efforts (Balachandra & Dublish, 2019).

Over recent decades, contemporary entrepreneurial entities have evolved into dynamic, competitive organisations capable of adapting to long-term shifts in consumer preferences and market conditions. These organisations have increasingly prioritised the identification, development, and retention of individuals with specialised knowledge, recognising that entrepreneurial competencies require sustained cultivation over time (Popa et al., 2018). Research on women's entrepreneurship education is predominantly empirical and often reflects gender-specific perspectives on training. The existing literature is largely concentrated in countries such as the United States (63 studies), the United Kingdom (38), Spain (34), Canada (33), Germany (30), Italy (29), Malaysia (27), South Africa (24), and Sweden (23), among others. Broadly, female entrepreneurship has emerged as a vital mechanism for job creation and a driver of sustainable economic development, significantly contributing to poverty alleviation and improved societal well-being (Gaweł & Mroczek-Dąbrowska, 2022). In alignment with these findings, the



current study observes that the global rise in female entrepreneurship has prompted policy-makers to introduce institutional support mechanisms and promote women's leadership roles (Muhammad et al., 2021). However, gender-based subordination has not been eradicated; instead, patriarchal ideologies that reinforce male dominance within the household have been further entrenched (Abdul Waheed et al., 2025; Agarwal & Lenka, 2018).

Since 2003, women have participated in Iraq's political processes. Nonetheless, they continue to face numerous barriers stemming from the country's deep-rooted ethnic, sectarian, and ideological divisions, which have impeded the work of women's rights organisations (WROs) and limited effective political involvement (Fischer-Tahir, 2010). Gender-based violence, exacerbated by prolonged instability and conflict, has further exposed women to heightened psychological stress and increased vulnerability to mental health issues (Younis & Khudhiar Lafta, 2021). Within Iraqi society, socio-cultural norms that restrict women's entrepreneurial engagement are largely entrenched in patriarchal traditions and prevailing gender ideologies. These structural constraints pose significant challenges for women-led enterprises. Research indicates a prevailing perception that women in Middle Eastern societies, including Iraq, possess a lower social status than men (Radović-Marković & Achakpa, 2018). Consequently, opportunities for women's entrepreneurial and professional advancement in Iraq are considerably curtailed when compared with the more enabling environments found in many Western countries. Iraqi society remains profoundly influenced by patriarchal systems that constrain women's access to economic resources and limit their participation in public life (Sattar et al., 2021).

Whereas existing diaspora research has largely concentrated on political lobbying and homeland engagement, the present study explores a relatively overlooked aspect—the contribution of diaspora communities to the cultivation of democratic values and transnational civil society. Specifically, it focuses on the experiences of the Iraqi diaspora in Sweden (Kadhum, 2019). This research is structured around two central questions:

- 1. In what ways does the entrepreneurial knowledge possessed by Iraqi women within Iraq shape their entrepreneurial endeavours?
- 2. How does exposure to distinct environmental contexts influence the utilisation of entrepreneurial knowledge among Iraqi women residing in Iraq compared to those in the diaspora?

Although academic interest in women's entrepreneurship across the Middle East and North Africa (MENA) region has grown (Dechant & Lamky, 2005), and the economic significance of diaspora populations has received increased scholarly attention (Kuznetsov, 2006), a significant gap persists regarding the entrepreneurial knowledge held by Iraqi women. Much of the existing literature either addresses structural challenges confronting women entrepreneurs within the region or offers generalised perspectives on diaspora entrepreneurship. However, few comparative analyses explore variations in market insight, technical expertise, managerial proficiency, and the



formation of support networks between Iraqi women entrepreneurs located domestically and those operating within diaspora communities. A primary shortcoming of the current literature is the tendency to treat Iraqi women entrepreneurs as a uniform group, without adequately considering the influence of context-specific variables. Over the past two decades, Iraq has endured extensive instability, armed conflict, the spread of paramilitary factions, and widespread degradation of social infrastructure. This environment has proven to be highly adverse to women's entrepreneurial pursuits, severely constraining mobility, market access, and personal safety—factors critical to acquiring and applying entrepreneurial knowledge effectively (Abdul Waheed et al., 2025). In contrast, Iraqi diaspora members living in more politically secure environments benefit from institutional frameworks and trust-based systems that enhance the acquisition and deployment of entrepreneurial knowledge (Radović-Marković & Achakpa, 2018).

Literature Review

Prevailing social and cultural constraints in Iraq continue to impede women's capacity to establish and maintain professional networks, thereby restricting their access to critical sources of information, entrepreneurial opportunities, and support structures (Al-Ali, 2007; Kandiyoti, 1991). This limitation significantly affects the development of 'know-who' knowledge—an essential dimension of entrepreneurial competency. Conversely, Iraqi women entrepreneurs residing in the diaspora are often integrated into broader and more diverse social networks, extending across both their ethnic communities and the wider host societies. These networks facilitate knowledge exchange and enable access to new market avenues. In Iraq, female entrepreneurs encounter institutional barriers when attempting to obtain financial support, training, or mentorship. These difficulties are frequently rooted in entrenched patriarchal norms, institutional biases, and risk-averse perceptions that systematically hinder women's entrepreneurial advancement (Vilardo & Bittar, 2018). Consequently, access to vital skills and experiential knowledge necessary for launching and expanding business ventures is limited.

Although migration frequently entails challenges such as displacement and socio-cultural adjustment, women in diaspora contexts often benefit from improved access to formal financial systems, governmental assistance, and institutional support through established networks (Fairlie & Lofstrom, 2015; Portes & Zhou, 1993). These sources provide valuable tacit knowledge and insights into effective market strategies. The continuing socio-cultural limitations within Iraq also undermine women's ability to forge strategic professional alliances, significantly curtailing their access to entrepreneurial resources and further weakening the accumulation of 'know-who' knowledge essential for successful enterprise development (Al-Ali, 2007). In contrast, diaspora-based entrepreneurs are typically embedded within more interconnected and supportive networks, both within their ethnic circles and the wider host environment, thereby enhancing their ability to capitalise on market opportunities.

Women's entrepreneurship reflects the capacity of women to initiate, operate, and manage businesses independently and innovatively. It presents an important pathway

Iraqi Women Entrepreneurs: A Comparative Analysis of ...

Volume 9, Issue 1, 2025, Page 203-219



towards economic autonomy and upward social mobility. By establishing business ventures, women not only secure income but also contribute to employment generation while simultaneously managing familial, societal, and personal responsibilities (Shadrack & Warsanga, 2021). Although academic interest in female entrepreneurship originated in Western contexts approximately thirty years ago, its significance has been increasingly recognised in non-Western regions owing to its potential for fostering economic development (Roy et al., 2022). Therefore, the promotion of women's entrepreneurial engagement is critical for achieving sustainable development, particularly in contexts striving for inclusive growth (Ziyae et al., 2021). Despite women constituting a demographic majority, notable disparities in social standing continue to persist (Agarwal & Lenka, 2018). Women-led enterprises are also aligned with the objectives of the United Nations Sustainable Development Goals (SDGs), as they not only deliver innovative products and services but also address socio-environmental issues through market-oriented solutions (Mahajan & Bandyopadhyay, 2021).

A further point of divergence lies in the availability of economic and social safety mechanisms. In Iraq, female entrepreneurs experience substantial obstacles when attempting to engage with formal financial institutions, primarily due to institutional configurations, heightened risk perceptions, and gendered restrictions on property ownership and collateral provision (Nawafly, 2021). Although microfinance programmes do exist, their reach remains limited, and their impact on broader economic development remains marginal. In contrast, Iraqi women operating in more developed countries tend to access a wider array of financial resources, including traditional banking services, venture capital, and government initiatives tailored to support start-ups or minority-owned businesses (Fairlie & Lofstrom, 2015). As highlighted by Portes and Zhou (1993), diaspora networks also act as crucial conduits for financial support and sources of social capital.

Entrepreneurial knowledge serves as a vital resource for both individual entrepreneurs and public institutions, as it aids in recognising opportunities and applying innovative approaches. According to Kamal et al. (2020), this form of knowledge entails the strategic utilisation of existing information to foster innovation in business practices, which is essential for the longevity and success of entrepreneurial projects. Similarly, Tshikovhi and Shambare (2015) describe it as a comprehensive understanding of entrepreneurial principles and competencies. Entrepreneurial knowledge is thus central to both the establishment and sustainability of new ventures, contributing meaningfully to personal advancement and collective socio-economic development (Ossai & Iwegbu, 2012). Empirical findings support the assertion that access to knowledge resources is closely linked to the promotion of entrepreneurship and the attainment of competitive advantage (Coulson-Thomas, 2003).

Methodology

Watchravesringkan et al. (2013) suggest that entrepreneurial knowledge can be

Iraqi Women Entrepreneurs: A Comparative Analysis of ...

Volume 9, Issue 1, 2025, Page 203-219



categorised into several key domains: content knowledge, practical skills, leadership capacity, managerial abilities, communication competence, and the aptitude to recognise opportunities. Knowledge serves as a foundational asset in fostering innovation, which in turn underpins the creation of competitive advantage (Bhardwaj et al., 2011). For immigrant entrepreneurs, the acquisition of diverse and non-uniform knowledge from multiple sources frequently yields distinctive advantages. This form of foundational knowledge is instrumental in ensuring the success and continuity of entrepreneurial ventures (Lemes et al., 2010).

Such knowledge plays an essential role in identifying and leveraging opportunities, as well as in implementing innovative approaches—both of which are prerequisites for expanding entrepreneurial efforts at individual and institutional levels. Kamal et al. (2020) underscore the value of drawing upon existing knowledge to drive innovation in business settings. Similarly, Tshikovhi and Shambare (2015) describe entrepreneurial knowledge as a synthesis of skills and attitudes developed through engagement with entrepreneurial experiences. Miswanto et al. (2020) view it as the capability to identify emerging opportunities informed by practical life experiences. Moreover, a distinction can be made between knowledge-based and management-based aspects entrepreneurial knowledge. The former relates to job-specific competencies, whereas the latter encompasses strategic planning and competitiveness within the broader entrepreneurial process. Ossai and Iwegbu (2012) also emphasise that entrepreneurial knowledge is integral to the design and refinement of new ventures, and it contributes significantly to both personal progress and societal development. Earlier studies affirm that the enhancement of entrepreneurship and the achievement of competitive standing are closely linked to the availability and application of knowledge resources (Ossai & Iwegbu, 2012).

How does the entrepreneurial knowledge of Iraqi women inside Iraq reflect on their entrepreneurial activities?

The entrepreneurial knowledge possessed by Iraqi women within the national setting plays a pivotal role in shaping their participation in business activities, particularly amid the country's complex and restrictive socio-economic conditions. This knowledge is reflected in several core dimensions. A prominent feature is the dominance of necessity-driven entrepreneurship, which often emerges as a response to the scarcity of formal employment opportunities. For many women, initiating small-scale enterprises becomes a practical means of supporting their families under economically strained circumstances (Al Shamy & Abbas, 2021). Empirical data suggests that Iraqi women with secondary or higher education levels are generally more likely to engage in early-stage entrepreneurial ventures. Nonetheless, other findings indicate that women with advanced education may prefer stable, well-remunerated employment within the public or private sectors. As a result, women with limited formal education are more inclined to pursue self-employment, frequently driven by economic need and largely concentrated within traditional or informal segments of the economy (Al-Taai, 2021).



Results and Discussion

The level of small-scale entrepreneurial engagement in Iraq remains considerably low, and this can be largely attributed to a lack of entrepreneurial knowledge, which stems in part from diminished confidence among women in participating in public domains. This lack of confidence limits their economic involvement and restricts access to employment opportunities within the labour market. Iraqi women continue to confront a series of systemic challenges, including widespread unemployment, poverty, ongoing security threats, displacement, and persistent instability. As a result, women are frequently confined to occupations considered traditionally feminine, such as teaching and nursing, which further narrows their presence in the broader labour force and hampers overall economic development, as evidenced by the low levels of female entrepreneurship in the country. Since prior to 2002, Iraq has witnessed a concerning rise in female illiteracy, accompanied by increasing dropout rates and a failure to complete compulsory education. Muhammad et al. (2021) document this trend, highlighting the growing educational gap. According to statistics provided by the Ministry of Planning, female unemployment was exceedingly high, recorded at 93.34% between 1986 and 1990, and rising slightly to 94.17% between 2006 and 2011. These figures suggest that fewer than one in ten women were engaged in formal employment, underscoring a significant underutilisation of female human capital.

A comparative analysis of educational attainment and unemployment levels among Iraqi women in 2007 further reveals stark disparities. At that time, 26.4% of women were reported to be illiterate, in contrast to 11.6% of men (Sousa, 2021). Women holding only primary education certificates comprised 28% of the population, slightly below the 30.2% recorded for men. These statistics point to a 30% increase in the number of unemployed, illiterate women, reinforcing the correlation between educational level and joblessness. Among individuals with primary education, 30.2% were female, compared to 28.2% male. The active participation of women in the labour market is essential, as it contributes to reducing poverty, boosting household incomes, and driving national economic development. Evaluating economic activity and unemployment rates thus offers valuable insights into the extent of women's economic contributions and their potential to assume leadership roles in the workforce.

- Maternal mortality increased between 2003 and 2019, primarily due to insufficient healthcare provision. The decline in security conditions following 2003 has also contributed to the erosion of women's roles within society. Unemployment among women remains high, approaching 70%, with a substantial number lacking financial independence.
- Cultural and religious influences serve as major barriers to women's participation in entrepreneurial activities. Traditional societal expectations often confine women to domestic responsibilities and childrearing, thereby limiting their engagement in business ventures.

Data from the Global Entrepreneurship Observatory suggest that higher education

positively influences entrepreneurial participation by enhancing individuals' self-confidence and sense of autonomy. As a result, those with advanced education are generally better equipped to initiate new business ventures and possess the competencies required to navigate and remain competitive in dynamic labour markets. Figure 1 demonstrates the declining entrepreneurial engagement of women in Iraq. A related study on Jordanian women involved in early-stage entrepreneurial initiatives revealed that 24.5% held university-level qualifications, while 38.4% had attained only secondary education. Most women participating in early entrepreneurial efforts had either completed secondary education or obtained vocational certificates. Few pursued academic qualifications beyond this level. Given the perceived benefits associated with higher education, women who attain such qualifications often pursue formal employment within the public or private sectors. However, when job prospects in these areas are limited, levels of female unemployment tend to rise. In contrast, women with lower levels of education are more likely to pursue entrepreneurship as a practical alternative to continuing formal education.

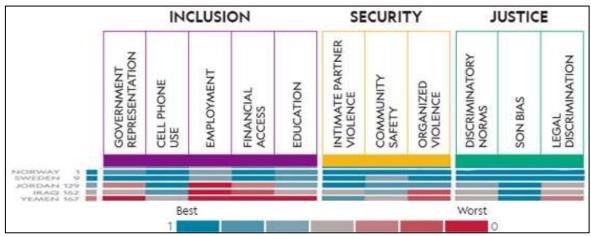


Figure 1: The Women, Peace, and Security Index Ranking. Source: (Georgetown Institute for Women, 2023).

As a result, women with lower educational attainment are more likely to engage in traditional forms of entrepreneurship, while those with higher education levels tend to pursue employment within the formal public or private sectors. According to the Global Entrepreneurship Observatory, there exists a strong link between educational attainment and entrepreneurial competence. Education is seen not only as a contributing factor to business success but also, in some cases, as an outcome of entrepreneurial experience. The nature of employment and entrepreneurial development within organisations plays a significant role in shaping the quality, scope, and variety of educational offerings. Education facilitates entrepreneurship by equipping individuals with the necessary skills and knowledge to succeed in business activities.

Examination and Testing Outcomes for the Google Forms

Reliability Testing of the Questionnaires: The internal consistency and reliability
of the questionnaire scales were evaluated using Cronbach's alpha. The resulting



- value of 0.912 indicates a strong degree of reliability. This outcome was statistically significant at the 0.05 threshold, confirming the robustness of the instrument.
- Sample Description: The questionnaire was distributed using Google Forms and targeted female entrepreneurs residing in both Iraq and Europe. Respondents were selected based on predefined entrepreneurial characteristics, and only those who fulfilled these criteria were included in the final sample. Questionnaires that did not align with these parameters were excluded. Of the 250 forms circulated, 160 were deemed valid, reflecting a response rate of 64%. Specifically, 80 responses were obtained from Iraq and 80 from Europe, with both cohorts meeting the inclusion requirements. In addition, respondents' socioeconomic profiles were assessed according to an established classification system, and each valid response was categorised accordingly. Figure 2 presents the socioeconomic segmentation of the participants based on the verified responses.

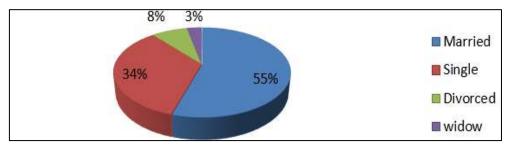


Figure 2: The Social Status of the Female Respondents Source: Prepared by the Researcher Based on the Results of the Questionnaire

Figure 3 indicates that married women comprise the majority of female entrepreneurs, representing 55% of the sample, while widowed women account for the smallest proportion at just 3%. This outcome prompts reflection, as it challenges prevailing assumptions that married women primarily concentrate on domestic duties and caregiving. This observation aligns with the findings of Seuneke and Bock (2015), who offer a fresh perspective on the entrepreneurial engagement of married women. Their research highlights that pivotal life stages, including marriage and parenthood, significantly influence women's choices regarding employment, career progression, and business ownership. Although these life events are often associated with a retreat from formal employment, they do not appear to hinder women's entrepreneurial pursuits within self-owned ventures. In fact, the data suggest that women with children demonstrate higher levels of entrepreneurial activity compared to those without, with the likelihood of business initiation increasing after the birth of the first child and continuing to rise with subsequent children. This counterintuitive trend is reflected in the elevated proportion of married women business owners identified in the study. Conversely, the minimal representation of widowed entrepreneurs may be linked to diminished support systems or reduced personal motivation to establish independent enterprises. The age-related distribution of female entrepreneurs is also detailed in Figure 3.

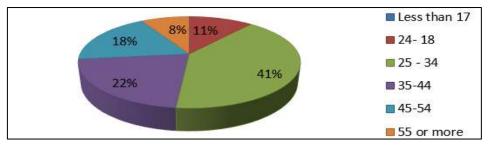


Figure 3: Ages of Respondents

Source: Prepared by the Researcher Based on the Results of the Questionnaire

The questionnaire findings reveal that 41% of the female entrepreneurs surveyed were within the 25 to 34 age bracket, indicating that this younger cohort demonstrated the highest level of entrepreneurial activity compared to other age groups. This trend may be attributed to the perception that younger individuals often exhibit higher levels of creativity, which is a critical component of entrepreneurial success. Such traits are typically associated with a lower sensitivity to risk and a reduced fear of failure when initiating new ventures. Moreover, women in this age group are often less constrained by rigid educational trajectories and are more inclined to pursue autonomy and seize emerging opportunities. They also tend to possess a clearer understanding of their career aspirations. Özsungur (2019) explores the interplay between the entrepreneurial activities of young women and their underlying motivations and goals for establishing businesses.

In terms of educational qualifications, Figure 4 illustrates that the largest proportion of participants held a bachelor's degree (46.88%), whereas only a small minority (6.25%) reported holding a doctoral qualification. This distribution can be attributed to the general pattern among Iraqi women—whether residing within Iraq or abroad—of not pursuing higher academic credentials beyond undergraduate level. Advanced education is frequently perceived as an alternative pathway to entrepreneurship, with highly educated women more likely to seek roles within formal employment sectors, including government or private institutions. Conversely, those with lower educational attainment often engage in more traditional forms of entrepreneurial activity. This pattern accounts for the limited number of respondents with doctoral degrees among the surveyed group of female entrepreneurs.

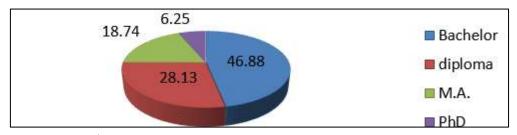


Figure 4: Respondents' Academic Achievement

Source: Prepared by the Researcher Based on the Results of the Questionnaire.



Testing the Study Hypothesis: A chi-squared test was employed to evaluate the entrepreneurial knowledge of women residing in Iraq compared to that of Iraqi women living in Europe. The results of this statistical analysis are summarised in Table 1.

Table 1: Chi-Square Test Results for the Entrepreneurial Knowledge Dimensions of Iraqi Women and Women from Iraq Living in Europe.

N	Dimensions of the Entrepreneurial Knowledge of Women	X ² Results at the Level of Iraqi Women in Europe		X ² Results at the Level of Iraqi Women in Iraq	
	Statistical Test	Chi-Square	A Symp. Sig.	Chi-Square	A Symp. Sig.
1	Environmental Awareness	17.78	0.00	126.837	0.00
2	Analytical Vigilance	141.8	0.00	128.750	0.00
3	Trend towards the Target	154.73	0.00	132.913	0.00
4	Risk Tolerance	150.35	0.00	137.150	0.00
5	Active Communication System	165.16	0.00	133.550	0.00

 $N=80 df = 2 p \le 0.05$

Source: Table Prepared by the Researcher Based on the Results of SPSS Version 25

Table 2 outlines the chi-square test results for different dimensions of entrepreneurial knowledge among Iraqi women residing in Europe and those living in Iraq. In the case of environmental awareness, the chi-square value was 170.78 for women in Europe and 126.837 for their counterparts in Iraq. Both figures exceed the critical value of 5.991 at a 0.05 significance level with 2 degrees of freedom, indicating a statistically significant association between the two groups in this dimension. For analytical vigilance, the values were recorded at 141.80 for Iraqi women based in Europe and 128.750 for those in Iraq. As with the previous dimension, both results surpassed the threshold of 5.991, confirming a consistent relationship between the samples. In terms of goal orientation, the chi-square values stood at 154.73 for European-based respondents and 132.913 for those in Iraq, again exceeding the critical limit, thereby suggesting a stable association in this domain.

Table 2: Chi-square Test Results for Different Dimensions of Entrepreneurial

	Dimensions of the X ² Res		ults at the	Dimensions of the	X ² Results at the	
N	Entrepreneurial	Level of Iraqi		Entrepreneurial	Level of Iraqi	
	Knowledge of Women	Women in Europe		Knowledge of Women	Women in Iraq	
	Statistical Test	Chi-	A Symp.	Statistical Test	Chi-	A Symp.
		Square	Sig.	Statistical Test	Square	Sig.
1	Environmental Awareness	170.78	0.00	Risk Tolerance	137.15	0.00
2	Active Communication	165.16	0.00	Active Communication	133.55	0.00
	System	105.10		System	155.55	
3	Trend towards Target	154.73	0.00	Trend towards the Target	132.913	0.00
4	Risk Tolerance	150.35	0.00	Analytical Vigilance	128.75	0.00
5	Analytical Vigilance	141.8	0.00	Environmental	126.837	0.00
				Awareness	120.037	



With respect to risk-taking, the test yielded values of 150.35 for Iraqi women in Europe and 137.150 for those residing in Iraq, both of which surpassed the tabular value, indicating a steady correlation between the two populations. Lastly, in the dimension of effective communication systems, the chi-square result for women in Iraq was 165.16, which remained above the critical threshold and was consistent with the value obtained for the European group (133.550). These findings collectively demonstrate a reliable and statistically significant relationship across the examined dimensions of entrepreneurial knowledge in both samples. The study's findings are detailed in Table 2, which presents the relative significance of key entrepreneurial traits among Iraqi women entrepreneurs, both within Iraq and in European settings. The outcomes of the chi-square test applied to various dimensions of entrepreneurial knowledge are displayed, based on a sample size of N = 80, with degrees of freedom (df) = 2 and a significance level of p \leq 0.05. The analysis reveals that all evaluated dimensions of entrepreneurial knowledge produced values exceeding the critical threshold in both groups, although the prioritisation of these attributes varied between the two populations.

Among women entrepreneurs in Iraq, risk-taking was identified as the most dominant trait, followed by effective communication, goal orientation, analytical vigilance, and environmental awareness. A pivotal question for these entrepreneurs concerns the type of developmental knowledge required to attain entrepreneurial competence. This inquiry is central to interpreting the present findings. Existing literature underscores the importance of accessing relevant sources of entrepreneurial knowledge as a means to maintain a competitive edge, which is facilitated through the development of effective communication systems. Nevertheless, there is limited scholarly work that specifies the precise types of accessible knowledge, the associated risks, or the initial stages necessary to conceptualise a comprehensive entrepreneurial framework (Rembiasz & Siemieniak, 2019). Early-stage entrepreneurship, particularly in small-scale ventures, is often marked by uncertainty and risk. It is well established that initiating a small business entails inherent risk, although this perception is frequently shaped more by social relations and personal beliefs than by objective measures of failure. In many cases, ventures are not terminated due to business failure but rather due to shifts in motivation, changes in personal circumstances, or transitions to new opportunities. These scenarios are more appropriately interpreted as strategic redirections rather than failures (Fletschner et al., 2010).

Conversely, for Iraqi women entrepreneurs based in Europe, environmental awareness emerged as the most significant factor, followed by effective communication, goal orientation, risk-taking, and analytical vigilance. These women bring unique competencies derived from their migration experiences and individual worldviews, which distinguish them from those operating within Iraq. This research recognises not only the knowledge that diaspora entrepreneurs accumulate over time but also their capacity to harness it as a source of sustainable competitive advantage in foreign contexts.

Their heightened understanding of the environmental conditions essential for launching a successful enterprise abroad underscores the relevance of environmental awareness. Furthermore, the supportive frameworks often present in host countries play a vital role in nurturing female entrepreneurship and strengthening this particular trait.

Although entrepreneurship can initially yield motivation and fulfilment, ongoing demands such as sustained commitment, unpredictability, and income instability may contribute to emotional fatigue and psychological strain. Despite these obstacles, female entrepreneurs in Europe continue to derive satisfaction from their ventures, aligning their activities with longstanding goals and ideals. Their experiences reflect the broader social and cultural dynamics of their host societies. Figure 5 provides a histogram displaying the chi-square results related to entrepreneurial knowledge dimensions among Iraqi women residing domestically and abroad.

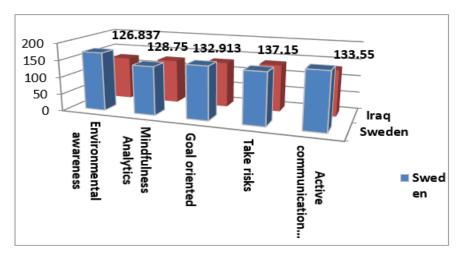


Figure 5: Histogram Results of the Chi-Squared Test Conducted on the Qualities of Entrepreneurial Expertise among Iraqi Women in Iraq and Europe.

Conclusion

This research explores the entrepreneurial knowledge of Iraqi women both within Iraq and across the European diaspora, identifying key determinants that shape their entrepreneurial outcomes. Entrepreneurial knowledge emerges as a vital resource enabling women to navigate challenging socioeconomic environments and to recognise avenues for growth and sustainability. Employing a mixed-methods design, the study integrates quantitative data from 160 valid responses (64% response rate) alongside qualitative insights to compare the entrepreneurial experiences of Iraqi women in distinct regional settings. The findings demonstrate marked contextual variations. Women in Iraq exhibited a greater propensity for risk-taking, driven by socioeconomic instability and constrained access to formal employment. In contrast, their European counterparts operated within more secure and supportive settings, which fostered heightened environmental awareness and a more strategic approach to entrepreneurship. Chi-square analyses confirmed significant differences across core dimensions of entrepreneurial knowledge, including environmental awareness, analytical vigilance, goal orientation,



risk propensity, and communication practices. While higher education was found to enhance entrepreneurial capability, entrenched cultural expectations and patriarchal norms in Iraq continue to impede women's full participation in economic life. These constraints frequently compel less-educated women to pursue entrepreneurship out of necessity, particularly in informal or traditional sectors. Notably, married women comprised the majority of respondents, although prevailing gender roles continue to restrict their broader economic engagement.

Although the study is limited by its sample size and reliance on self-reported data, it establishes a platform for further research. Future investigations should consider larger and more diverse samples, longitudinal methodologies, and more in-depth qualitative inquiry. Additionally, there is a need to examine emerging domains such as digital entrepreneurship and to assess the efficacy of policy measures designed to support female entrepreneurs. Overall, this research highlights the adaptability and resilience of Iraqi women in navigating adversity, while also emphasising the importance of enabling environments for entrepreneurial success. It further suggests that intersectional factors, digital business models, and institutional support mechanisms remain underexplored areas warranting sustained academic and policy attention.

References

- Abdul Waheed, K., Laeequddin, M., & Sahay, V. (2025). Bridging the gap between entrepreneurial intentions and behavior: examining the role of mindfulness. *Journal of Small Business and Enterprise Development*, 32(1), 109-124. https://doi.org/10.1108/JSBED-03-2023-0132
- Agarwal, S., & Lenka, U. (2018). Why research is needed in women entrepreneurship in India: a viewpoint. *International Journal of Social Economics*, 45, 1042-1057. https://doi.org/10.1108/IJSE-07-2017-0298
- Al-Ali, N. (2007). Reconstructing Gender: Iraqi women between dictatorship, war, sanctions and occupation. In *Reconstructing Post-Saddam Iraq* (pp. 187-206). Routledge. https://www.taylorfrancis.com/chapters/edit/10.4324/9780203822302-17
- Al-Taai, M. H. A.-J. (2021). Social entrepreneurship and women empowerment in the light of the corona pandemic": A field study from the point of view of a sample of iraqi women entrepreneurs. *Rigeo, 11.* https://rigeo.org/menu-script/index.php/rigeo/article/view/2659
- Al Shamy, S., & Abbas, M. A. R. (2021). Barriers to women's economic empowerment in Iraq. *The Journal of Contemporary Issues in Business and Government*, 27(6), 86-98. https://www.researchgate.net/profile/Salam-Alshamy/publication/361345427
- Balachandra, L., & Dublish, P. (2019). Women for women in entrepreneurship: Understanding the role of other women for women's entrepreneurship. In *Go-to-Market Strategies for Women Entrepreneurs: Creating and Exploring Success* (pp. 239-260). Emerald Publishing Limited. https://doi.org/10.1108/978-1-78973-289-420191029



- Bartnick, A. (2017). Obstacles and opportunities for entrepreneurship in iraq & the kurdistan region (The Institute of Regional and International Studies ..., Issue. https://auis.edu.krd/iris/sites/default/files/IRIS Entrepreneurship%20in%20Iraq %20and%20KRI%20report.pdf
- Bhardwaj, B. R., Sushil, & Momaya, K. (2011). Drivers and enablers of corporate entrepreneurship: Case of a software giant from India. Journal of Management Development, 30, 187-205. https://doi.org/10.1108/02621711111105777
- Coulson-Thomas, C. (2003). The knowledge entrepreneur: How your business can create, and profit from intellectual capital. Kogan Page Publishers. https://books.google.com.pk/books?id=QzFni-BpT5sC
- Dechant, K., & Lamky, A. A. (2005). Toward an understanding of Arab women entrepreneurs in Bahrain and Oman. Journal of Developmental Entrepreneurship, 10(02), 123-140. https://doi.org/10.1142/s1084946705000100
- Fairlie, R. W., & Lofstrom, M. (2015). Immigration and entrepreneurship. In Handbook of the Economics of International Migration (Vol. 1, pp. 877-911). Elsevier. https://doi.org/10.1016/B978-0-444-53768-3.00017-5
- Fischer-Tahir, A. (2010). Competition, cooperation and resistance: women in the political field in Iraq. International Affairs, 86(6), 1381-1394. https://doi.org/10.1111/j.1468-2346.2010.00949.x
- Fletschner, D., Anderson, C. L., & Cullen, A. (2010). Are women as likely to take risks and compete? Behavioural findings from central vietnam. The Journal of Development Studies, 46(8), 1459-1479. https://doi.org/10.1080/00220381003706510
- Gaweł, A., & Mroczek-Dabrowska, K. (2022). Gender pay gap in explaining female entrepreneurship - industry perspective of selected European countries. International Journal of Manpower, 43, 42-59. https://doi.org/10.1108/IJM-12-2020-0554
- Georgetown Institute for Women, P. a. S. (2023). Women, Peace, and Security Index 2023/24: *Tracking sustainable peace through inclusion, justice, and security for women.* **G. a.** PRIO. https://giwps.georgetown.edu/wp-content/uploads/2023/10/WPS-Index-fullreport.pdf
- Guzman, J., & Kacperczyk, A. O. (2019). Gender gap in entrepreneurship. Research Policy, 48, 1666-1680. https://doi.org/10.1016/j.respol.2019.03.012
- Kadhum, O. (2019). Assessing co-development projects for civil society building in Iraq: the case of the Iraqi diaspora and Swedish institutions following the 2003 intervention in Iraq. British **Iournal** Middle Eastern Studies. https://doi.org/10.1080/13530194.2019.1569302
- Kamal, N., Ali, B., & Samdani, H. (2020). The competencies and knowledge entrepreneurship relationship in higher education institutes: Examining the moderating role of organizational climate. *Global Social Sciences Review*, V, 390-398. https://doi.org/10.31703/gssr.2020(v-i).40
- Kandiyoti, D. (1991). Women, Islam, and the state. Temple University Press. https://www.worldcat.org/title/women-islam-and-the-state/oclc/21971994
- Kuznetsov, Y. (2006). Diaspora networks and the international migration of skills. The World Bank. https://doi.org/10.1596/978-0-8213-6647-9



- Lemes, P. C., Almeida, D. J. G., & Hormiga, E. (2010). The role of knowledge in the immigrant entrepreneurial process. *International Journal of Business Administration*, 1. https://doi.org/10.5430/ijba.v1n1p68
- Mahajan, R., & Bandyopadhyay, K. R. (2021). Women entrepreneurship and sustainable development: select case studies from the sustainable energy sector. *Journal of Enterprising Communities*, 15, 42-75. https://doi.org/10.1108/JEC-11-2020-0184
- Miswanto, M., Suparti, S., & Abdullah, Y. R. (2020). The effect of entrepreneurial knowledge and environmental support on student entrepreneurial intention. *Telaah Bisnis*, 19(1). https://doi.org/10.35917/tb.v19i1.160
- Mohammadali, Z. M., & Abdulkhaliq, S. S. (2019). Prospects and challenges of entrepreneurship development in the kurdistan region of iraq: An overview. *International Journal of Entrepreneurial Knowledge*, 7. https://doi.org/10.37335/ijek.v7i2.89
- Muhammad, S., Kong, X., Saqib, S. E., & Beutell, N. J. (2021). Entrepreneurial income and wellbeing: Women's informal entrepreneurship in a developing context. *Sustainability*, 13, 10262. https://doi.org/10.3390/su131810262
- Nawafly, A. T. M. (2021). Obstacles to the advancement of women as CEO: Evidence from financial sector Iraq. *Rigeo*, 11(7). https://rigeo.org/menu-script/index.php/rigeo/article/view/2398
- Orobia, L. A., Tusiime, I., Mwesigwa, R., & Ssekiziyivu, B. (2020). Entrepreneurial framework conditions and business sustainability among the youth and women entrepreneurs. *Asia Pacific Journal of Innovation and Entrepreneurship*, 14(1), 60-75. https://doi.org/10.1108/APJIE-07-2019-0059
- Ossai, J., & Iwegbu, J. C. (2012). Advancing entrepreneurial knowledge through reengineering social studies education. *Multidisciplinary Journal of Academic Excellence*, 8, 1-8. https://www.globalacademicgroup.com/journals/academic%20excellence%20/A <a href="https://www.globalacademicgroup.com/journals/academicg
- Özsungur, F. (2019). A research on women's entrepreneurship motivation: Sample of Adana Province. Women's Studies International Forum, https://doi.org/10.1016/j.wsif.2019.03.006
- Ponisciakova, O. (2020). Knowledge management and its application in human resources management in the context of globalization. SHS Web of Conferences, https://doi.org/10.1051/shsconf/20207401026
- Popa, I., Ştefan, S. C., Morărescu, C., & Cicea, C. (2018). Research regarding the influence of knowledge management practices on employee satisfaction in the Romanian healthcare system. *Amfiteatru Economic*, 20(49), 553-566. https://doi.org/10.24818/EA/2018/49/553
- Portes, A., & Zhou, M. (1993). The new second generation: Segmented assimilation and its variants. *The Annals of the American Academy of Political and Social Science*, 530, 74-96. https://doi.org/10.1177/0002716293530001006
- Radović-Marković, M., & Achakpa, P. (2018). Employment women through entrepreneurship development and education in developing countries. *Jwee*, 1(2), 17-30. https://doi.org/10.28934/jwee18.12.pp17-30



ISSN: 2399-830x

- Rembiasz, M., & Siemieniak, P. (2019). Selected entrepreneurship support factors increasing women's safety and work comfort. *System Safety: Human Technical Facility Environment*, 1, 120-125. https://doi.org/10.2478/czoto-2019-0015
- Roy, S., Mohapatra, S., & Banerjee, D. (2022). I mean business: exploring women entrepreneurs' journey in India from an emancipation perspective. *Journal of Entrepreneurship in Emerging Economies*, 14(6), 1072-1095. https://doi.org/10.1108/JEEE-10-2020-0357
- Sajjad, M., Kaleem, N., Chani, M. I., & Ahmed, M. (2020). Worldwide role of women entrepreneurs in economic development. *Asia Pacific Journal of Innovation and Entrepreneurship*, 14, 151-160. https://doi.org/10.1108/apjie-06-2019-0041
- Sattar, S., Hong, H. T. S., & Jouda, A. A. (2021). Most crucial factor influencing women entrepreneurship intentions in iraq. *International Journal of Academic Research in Business and Social Sciences*, 11, 1334-1354. https://doi.org/10.6007/ijarbss/v11-i10/11515
- Seuneke, P., & Bock, B. B. (2015). Exploring the roles of women in the development of multifunctional entrepreneurship on family farms: an entrepreneurial learning approach. *NJAS: Wageningen Journal of Life Sciences*, 74(1), 41-50. https://doi.org/10.1016/j.njas.2015.07.001
- Shadrack, E., & Warsanga, W. B. (2021). Women managed micro-enterprises and households' welfare in mirerani mining township, tanzania. *East African Journal of Social and Applied Sciences*, 2, 89-99. http://41.59.211.104:8080/xmlui/handle/123456789/189
- Sousa, A. (2021). The Eradication of Illiteracy in Iraq. In *Iraq* (pp. 100-108). Routledge. https://doi.org/10.4324/9781003252719-8
- Tshikovhi, N., & Shambare, R. (2015). Entrepreneurial knowledge, personal attitudes, and entrepreneurship intentions among South African Enactus students. *Problems and Perspectives in Management*, 13, 152-158. https://doi.org/10.21511/ppm.13(1-1).2015.06
- Vilardo, V., & Bittar, S. (2018). *Gender Profile-Iraq: A situation analysis on gender equality and women's empowerment in Iraq* (1787483460). O. U. Women. https://doi.org/10.21201/2018.3460
- Watchravesringkan, K., Hodges, N. N., Yurchisin, J., Hegland, J., Karpova, E., Marcketti, S., & Yan, R. n. (2013). Modeling entrepreneurial career intentions among undergraduates: An examination of the moderating role of entrepreneurial knowledge and skills. *Family and Consumer Sciences Research Journal*, 41(3), 325-342. https://doi.org/10.1111/fcsr.12014
- Younis, M. S., & Khudhiar Lafta, R. (2021). The plight of women in iraq: Gender disparity, violence, and mental health. *International Journal of Social Psychiatry*, 67, 977-983. https://doi.org/10.1177/00207640211003602
- Ziyae, B., Sadeghi, H., Shahamat Nejad, M., & Tajpour, M. (2021). A framework of urban entrepreneurship for women breadwinners. *Foresight*, 23, 597-609. https://doi.org/10.1108/FS-12-2020-0137