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## Most Crucial Factor Influencing Women Entrepreneurship Intentions in Iraq

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### Abstract

Historically, women have little access to traditional forms of business ventures. Thus, women's unfair status compared to men, particularly in the Middle East, prevents women from becoming successful entrepreneurs than females in Western countries. This study responds to the recent call of several scholars recommended examining the obstacles facing women entrepreneurs before beginning their business. Therefore, this study aims to determine how significant is the influence of financial support factor on women entrepreneurship's intention to start their business in a conflict country like Iraq. The data were collected from 366 women entrepreneurs in Iraq using the Web-Based Questionnaire (WBQ). Statistical Package for the Social Sciences (SPSS v22) was used to test the hypothesis. The regression analysis was used to determine the most significant factors influencing Iraqi women's entrepreneurship intention. The research study's findings revealed that financial support is a significant factor motivating women entrepreneurs in Iraq to establish their business in a country with long suffered armed conflict. Given the Middle East culture and environment's unique context, the study discusses how this important finding can support women entrepreneurs in Iraq. Several recommendations are proposed from this study; first, it is necessary to develop a supporting institutional structure in conjunction with the ministry of commerce and industry to discover business possibilities that meet the women's requirements in all sectors of the economy. Secondly, the government needs to continuously collect reliable information about the actual number of women entrepreneurship who have started a business. This type of data collecting can determine the number of successful start-up businesses and their operational challenges.

**Keywords:** Entrepreneurship, Women Entrepreneurship Intention, Iraq, Financial Support

### Introduction

In recent years, women's entrepreneurship intention (WEI) has received considerable attention due mainly to solid proof of the relevance of emerging business formation for economic development and growth (Gupta & Aggarwal, 2015; Micozzi & Micozzi, 2020; Singer et al., 2015).

Women's entrepreneurship not only contributes to national economic development, but it is also progressively acknowledged for expanding the variety of entrepreneurship in any

economic structure (Bastian et al., 2018a) and enabling women's empowerment and potential development channels. (Ladge et al., 2019). However, these benefits are rarely leveraged systematically, given that women's entrepreneurship intention talent and potential remain largely untapped in many contexts (Roomi et al., 2018). Furthermore, women entrepreneurs are more restricted than men because they do not have fair access or power to services, networks, markets, and support programs (Jamali, 2009; Patel, 2015). In the Middle East, women are distinguished by the local cultural community's lower status than men. This perception prevents women from becoming successful entrepreneurs, unlike women from the West (Al-Kwifit et al., 2020). Similarly, Masud et al (2019b) pointed out that women in the Middle East fight against variation and obstructive education, family roles, and economic activities.

Meanwhile, Şen et al (2018) listed factors that significantly affect women's entrepreneurship intention: cultural restrictions, family and social environment, legal, political-administrative and financial concerns, education, and psychology. Besides, Masud et al. (2019a) reported that education, law, the justice system, economics, and health care are among areas where women are systematically discriminated against, marginalized and limited women's roles. However, despite all these strict patriarchal status, the strike of globalization demands changes and equality for all genders in every region (Al-Kwifit et al., 2020). Thus, this might indicate that women will be having equal treatment when they start their business. This argument was proved to be confirmed when the Iraq government recently made a significant reformation by appointing women to top positions. The action was taken because Iraq has recognized entrepreneurship as economic growth-driven activity. Consequently, the Iraqi government believed that inspiring entrepreneurs could make them be known as a developed nation globally (Jamil & Obeidat, 2019).

Several scholars (e.g., Al-Dajani et al., 2019; Althalathini et al., 2020; Bullough & Renko, 2017; Sabella & El-Far, 2019) indicated that in conflict zones, entrepreneurs women have substantial challenges and obstacles in setting up and running their enterprises. However, high flexibility and adaptation levels have been shown in these situations by overcoming their conflict with economic, social, and political boundaries.

Iraq's economy is mainly dominated by the oil sector, with about 90,7 % of government income (OPEC, 2019) and 65% of its GDP (Luca et al., 2018). However, only one percent are employed in this sector (primarily men), which remains heavily reliant on the public sector (Vilardo & Bittar, 2018). According to World Bank data, the percentage of Iraqi women contributing to the labour force has increased from 9 percent in 1990 to 17 percent in 2018 (Luca et al., 2018) while declining in 2019 to 13.4 percent (World Bank, 2019). UN Women and Oxfam's annual joint report for analysis on gender equality and women's empowerment in Iraq in 2018 presented that only 6.8 % of firms have female ownership. Besides, only 2.3% of women's businesses occupy senior managerial and decision-making roles, indicating women's constraints in senior management positions and decision-making (Vilardo & Bittar, 2018). Thus, the unfair ratio will cause difficulties for Iraq women to prosper (Vilardo & Bittar, 2018).

Although the Iraqi government's initiatives to minimize gender bias and discrimination, these steps still face difficulties due to the community's cultural constraints (Jones & Clifton, 2018;

Smith-Hunter, 2006). Thus, challenges and obstacles faced by women who want to start their business came from various factors. The restricted access to financial funds makes it difficult for women to expand their business in the monetary part. Accordingly, this restriction might make them unable to start their business (Jones & Clifton, 2018; Smith-Hunter, 2006).

Most of the existing studies emphasized the challenges faced after women have started their businesses. Still, few studies reported the barriers during the start-up or before the business began (Al-Kwafi et al., 2020). Therefore, the policymakers in Iraq have acknowledged the problems women entrepreneurs face. As a result, it is essential to identify the most critical factors influencing women to establish their business in Iraq. Some studies showed that family and financial support are crucial for women entrepreneurs to succeed (Al-Kwafi et al., 2020; Brush, 2019; Erogul et al., 2019; Hassan et al., 2020; Mehtap et al., 2019; Musa & Mansori, 2017), while other scholars argued that entrepreneurship training is essential (Bhatti et al., 2021; Dana et al., 2020; Hutasuhut, 2018; Manolova et al., 2014). Accordingly, not much is known whether these factors are indeed having any effect on women's entrepreneurship in conflict countries like Iraq. By understanding the affecting factors, the proper measures and framework can be taken to plan a promising start-up for any woman who wants to start a business. Therefore, our study seeks to bridge the knowledge gap by defining the key factors influencing women's decision to start-up their businesses in Iraq.

Further, this research study contributes to the body of knowledge and responds to more comprehensive and in-depth research on the relationship between women and entrepreneurship (Althalathini et al., 2020; Marlow, 2014; Sabella & El-Far, 2019). By investigating women's entrepreneurial motives and restrictions and their entrepreneurial business outcomes within the context of the Iraqi conflict within a conflict zone. Thus, we contribute to a broader understanding of women's entrepreneurship intention within conflict areas that remain under-researched.

## **Review the Literature and Hypothesis**

### **Entrepreneurship Intention**

Several scholars argued that the concept of Entrepreneurship Intention (EI) is a complicated research area and consists of a different process (Hisrich et al., 2013). Thus, more investigation is required to understand better entrepreneurship intention (Liñán & Fayolle, 2015). EI describes adherence to a new entrepreneur, and it can be considered a key antecedent of entrepreneurial behaviour (Krueger, 1993). In the current study, following Adekiya and Ibrahim (2016); Ladd et al (2019), the entrepreneurial intention is the intentional behaviour perceived among women in Iraq to start their new business.

The unfair women's opportunities for entrepreneurship are not limited to any particular country or a specific community but somewhat worldwide (Raghuvanshi et al., 2017). In the last four decades, the women's entrepreneurship research stream has achieved global interest (e.g., Bosma et al., 2018; Cooke & Xiao, 2021; Eckhardt & Shane, 2003; Gartner, 1988; Masud et al., 2019b; Welter, 2011; Zahra, 2007). Entrepreneurship intention describes the highly efficient performance with an improved desire to execute a specific task (Boahemaah et al., 2020; Maresch et al., 2016). Hence, Sheeran (2002) argues that human attitude can be clarified by motivation or intention. Thus, entrepreneurship intention is

crucial in being an entrepreneur (Zhao et al., 2010). Whereas, Sihombing (2015); (Ng et al., 2016) pointed out that entrepreneurship intention describes motivating factors and a tendency to initiate business. Besides these factors, the entrepreneurship intention also demonstrates an individual's state of mind and self-employment preference (Karimi et al., 2016). Even though sufficient studies in the literature have indicated some psychological features that can improve entrepreneurship, few studies have suggested how women's entrepreneurs can improve these features to promote entrepreneurship intention (Adekiya & Ibrahim, 2016; Fayolle & Gailly, 2015; Fragoso et al., 2020; Miranda et al., 2017). However, prior studies have not clarified how these features can be established among women in the Middle East's societies (Bhatti et al., 2021).

Numerous studies have been carried out to examine women's entrepreneurship and related obstacles and challenges in different contexts. For example, Gautam and Mishra (2016) discussed the issues related to women's entrepreneurship in rural India. (Bhatti et al., 2021) assess the variance among psychological attributes pre and post entrepreneurial knowledge and training programs. Besides, he examined the influence of psychological features on entrepreneurial intention among females in Saudi Arabia students.

Mitchelmore and Rowley (2013) identified women's competencies required for business growth in the UK. While Westhead and Solesvik (2016) examined the effect of intensity of entrepreneurial education programs on female students' entrepreneurship intention in Ukraine. In a comparative study, Nowiński et al (2019) found lesser entrepreneurial intention among female students than male students in four European countries (Czech Republic, Hungary, Poland, and Slovakia). In another comparative study, the GUESSS Project (Global University Entrepreneurial Spirit Students' Survey) conducted at more than 1000 universities in a 50-country with 122,000 completed responses investigated the entrepreneurship intention among university students. The findings revealed that entrepreneurship intention of female students, only 36.6% of and this percentage decreased by only 10.8% intended to be entrepreneurs after five years of their graduation (Sieger et al., 2016). On the other hand, Cooke and Xiao (2021), in their review of the existing situation of women's entrepreneurship in China, have analyzed the challenges facing women entrepreneurs and the governmental and institutional policy interventions to enhance women's entrepreneurship.

#### Financial Support and Women's Entrepreneurship Intention

Tremendous previous research has investigated the influence of different factors affecting women's entrepreneurship intention. The prior studies explored personal characteristics such as personality, demographics, motivation, cultural beliefs, including gender standards, social context, and organizational environments, including policy and financial support (Cooke & Xiao, 2021). Most previous studies identified financial support as one of the critical challenges and a common problem for women's entrepreneurial intention (e.g., Jones & Clifton, 2018; Li et al., 2016; Şen et al., 2018; Smith-Hunter, 2006; Villaseca et al., 2020; Xiong et al., 2011). Therefore, Fragoso et al (2020) claimed that entrepreneurial individuals who take the financial risk and constantly seek alternative funding opportunities have entrepreneurial intentions and are more business-oriented. Accordingly, institutional financial support and government policies and regulations significantly affect entrepreneurship intention (Manolova et al., 2014; Shirokova et al., 2016). Considering this

relationship, government authorities in developed and developing countries have implemented various financial initiatives to increase entrepreneurial contributions to their economy (Bhatti et al., 2021). On the other hand, it is also common for the family to provide financial support to their family members, enhancing their entrepreneurial intention (Dunn & Holtz-Eakin, 2000; McManus, 2003; Sharma, 2014).

After the Second World War, gradually, women's entrepreneurship underwent rapid growth, followed by an increase in women's education level, resulting in good job opportunities (Valladares, 2018). Over time, the large numbers of women entrepreneurship and the need for a sound basis to understand them resulted in the first published study on women entrepreneurship (Ribes-Giner et al., 2018). Nevertheless, the concept of women being involved in entrepreneurship is currently commonplace compared to three decades ago. However, their participation in entrepreneurial activities is still low compared to their male counterparts (Maes et al., 2014; Panta & Thapa, 2018; Santos et al., 2016; Yordanova & Tarrazon, 2010). The Global Entrepreneurship Monitor GEM global report showed that an estimated 902 million entrepreneurs aged between 18 and 64 years old established new business ventures in 70 economies worldwide. Out of this total, 397 million entrepreneurs representing about 44% of the world's new entrepreneur population, were women (McAdam et al., 2019). The data shows new male entrepreneurs double the participation numbers for women approximately, but it has been pointed out that this gap is in decline (Neumeyer et al., 2019).

Several researchers argued that what they called "Gender Gap" in financing the women's entrepreneurship intentions. They claimed that women have insufficient opportunities in securing funding for their entrepreneurial activities (e.g., Al-Kwafi et al., 2020; Bastian et al., 2018; Bhatti et al., 2021; Li et al., 2016; Taylor, 2019; Wang et al., 2019; Zhu, 2019). Therefore, to investigate the gender bias from investors facing the world's female entrepreneurs. HSBC Bank carried a broad online and in-depth interviews survey in 2019 over eight countries in North America, the Middle East, Europe, and Asia. The study investigated more than 1,200 entrepreneurs, of which almost half were women. The study revealed that women pursuing corporate investment in China had the lowest bias levels, with just 17% gender. Female entrepreneurs in the United States experience gender bias with 46% during funding rounds than women's entrepreneurs in the United Kingdom, with 54%. Besides, Saudi Arabia and the United Arab Emirates have the same percentage of investors' bias against women entrepreneurs, with 31%. Therefore, we hypothesized that:

*H1: There is a significant relationship between family support and women's entrepreneurship Intention.*

Furthermore, the participation of women in entrepreneurship is evident in their establishment and management of businesses. They are recognized to provide a substantial degree of economic momentum by creating wealth and providing employment. Their businesses tend to be concentrated in retail and service sectors and are characteristically smaller. They have lower revenues, fewer hands, poor return on investment (ROI), and high exit rates. Nonetheless, their modest activities tend to improve their economic status and quality of life, potentially decrease the unemployment rate, and improve life quality for the employed (Foss et al., 2019; Hechavarria et al., 2019). Generally, there is the perception that

increasing women's entrepreneurship participation in an economy will increase national economic output (Singh & Gaur, 2018).

Moreover, it has been pointed out that women's entrepreneurship is not universal but varies due to socio-cultural variables across countries (Gupta & Mirchandani, 2018). These variables affect both men and women differently, to a greater or lesser extent, and account for the differences in entrepreneurial behaviour between gender and across countries (Gupta & Mirchandani, 2018). It had been noted that women's entrepreneurship is subject to social and cultural constraints, which justify their study with new gendered theories and models that consider their peculiar conditions (Adom et al., 2018).

### **Women Entrepreneurship in Iraq**

Entrepreneurship is known to drive the growth of the economy. An entrepreneur is also an inventor because they usually invent something new to differ from other entrepreneurs. They have business-minded, but they also like innovation. Thus, entrepreneurship development constantly led to the rise of innovation, technology upgrades, increased employment, generation of technical knowledge, and income generation at the community level. This entrepreneurship development indirectly increases the national GDP (Mohammadali & Abdulkhaliq, 2019). Most of the studies examined entrepreneurial activities conducted in the Kurdish Region of Iraq (e.g., Bartnick, 2017; Hasan, 2021; Hilmi, 2018; Kanabi & Tasie, 2020; Mohammadali & Abdulkhaliq, 2019). This region is the most stable and secure in Iraq (Mohammadali & Abdulkhaliq, 2019). Minor studies in the southern part of Iraq (e.g., Desai, 2011) Globalization has forced organizations to be more innovative and entrepreneurial to adapt to new circumstances because it may help them gain more market share. This idea was mentioned by (Mohammadali & Abdulkhaliq, 2019) in their report on entrepreneurship challenges in the Kurdish Region of Iraq (KRI). Their report claimed that the availability of human resources and valuable experience could be used to plan for entrepreneurship development in the KRI. Therefore, they emphasized that KRI can be among the entrepreneurial centers in the region for possessing specialists in science and technology, potential human resources, flexible structure, and efficient technology. Besides the idea, they also suggested ways to address and eliminate problems that can block the development of entrepreneurship in KRI.

Entrepreneurship development can be achieved by having appropriate culture building, proper job training, business development centers, sponsorship, and legal framework establishment for entrepreneurial activities. All these suggestions may provide spiritual support to entrepreneurs. These suggestions will enhance the social and economic aspects and reduce the unemployment rate. The first integrative review on women entrepreneurship in the Middle East region was done by Alarifi *et al.* (2019). They reviewed literature at the macro, meso, and micro levels using a method that considers aspects like gender awareness and narrative review. This approach is appropriate because they reviewed studies in different settings. They tackle the problem and motivation factors, including women's entrepreneurship traits in the Middle East region. This study identifies gaps between the under-develop area and the area which received more attention. They found that culture and religion as macro-level indicators have been over-emphasized in terms of theoretical foundations. Meanwhile, the lack can be seen in women entrepreneurship within ethnic

groups; studies that acknowledge the region's complex social, cultural, and religious diversity; and inattention to particular regional experiences like refugees' crisis and emerging trends.

Dato-on and Al-Charaakh (2013) used a model to develop an entrepreneurial ecosystem through an ongoing partnership to emphasize educational initiatives and pedagogical development. They aimed to show how an autonomous system of economic entrepreneurship is created globally. The model, known as the Global Links Program, serves as a prototype for economic development in the transitional economy. Developed by Tupperware Brands, Rollins College, and the U.S. Department of State Secretary of Global Women's Issues, it aims to improve women's status through social entrepreneurship. Thus, it serves as a connection between partners in the United States and Iraq. Through education and practice, a nation will build a more robust and independent economic system. Another study on women's participation in economic activities in Kirkuk, Iraq, was conducted by Haseeb *et al.* (2019). This study aimed to identify factors that hinder women from taking part in such activities. Using a questionnaire with the lowest number of variables' approach, the participants involved were women in Kirkuk. They found that there are eight affecting factors that explained about 70% of the total variance.

## Methodology

### Research Model

Figure 1 below illustrates the research study's theoretical framework suggested for this study, with financial support as independent variables and women's entrepreneurship intention as a dependent variable.

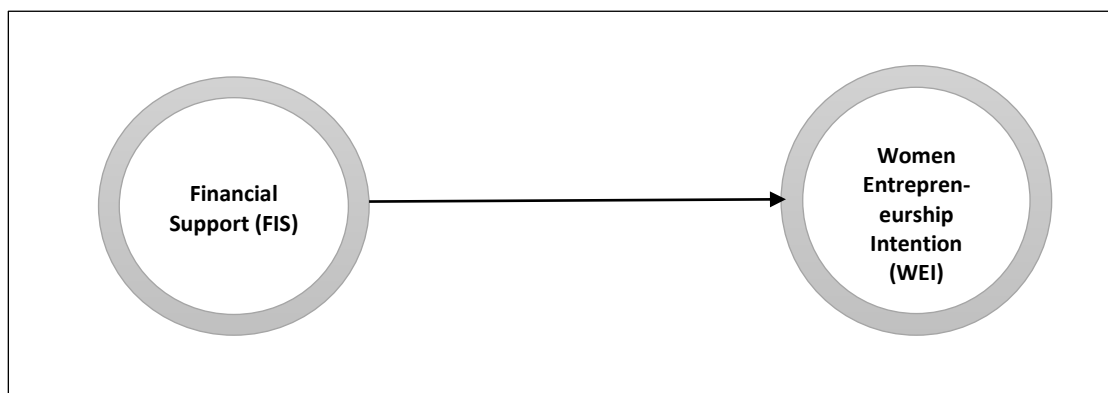


Figure 1: Study's Theoretical Framework

### Data Collection and Population

Given the importance of having enough data for the analysis in this study, the researcher has been provided with a list of 470 registered women entrepreneurs by the Iraqi Ministry of Social Affairs from different geographical areas in Baghdad. Thus, 470 questionnaires were distributed online using the Web-Based Questionnaire (WBQ) tool using Google Forms; this method is used widely to collect market research data (McDaniel & Gates, 2013). Several scholars (e.g., Lopez *et al.*, 2020; Madariaga *et al.*, 2017; Nurmahmudah & Nuryuniarti, 2020; Vasantha & Harinarayana, 2016) stated that using Google Forms has several features. For example, it is a freely available online tool, inexpensive, simple to use and send to multiple and unlimited respondents, can access any time anywhere, could be minimizing the missing data. In response, 388 questionnaires were returned with a response



rate of 82.6%. According to Mellahi and Harris (2015), an acceptable response rate in business and management research range between 35% and 50%, while Goyder (1985) reported that the acceptable response rate range could vary between 30% and 70%. This study's response rate above 50% is considered enough for multivariate data analysis (Hair *et al.*, 2010). The returned 388 questionnaires were included for preliminary data analysis. This number is a sufficient data sample for analysis and interpretation (Bell *et al.*, 2018). Table 4.1 illustrates details of data collection and response rate. The data were analyzed via SPSS 22 statistical software.

## Measurement

### Reliability Analysis of Survey Instrument

Cho and Kim (2015) debate that Cronbach's alpha is the best option to assess the construct reliability to measure scale reliability's internal consistency. They recommend values more than 0.7 for considering construct reliability. In this study, Cronbach's alpha coefficient was performed to measure constructs' reliability. As presented in Table 1, Cronbach's alpha coefficient of financial support was (0.842) while Cronbach's alpha of women entrepreneurship intention was (0.87).

Table1: Reliability Analysis of Variables

Variables	Questions/Items	Cronbach's alpha ( $\alpha$ )
Financial Support	4	0.842
Women Entrepreneurship Intention	6	0.871

### Financial Support

The financial support (FIS) variable was measured by four items developed by (Pruett *et al.*, 2009). A 5-points Likert scale measured each item, ranging from (1)= strongly disagree to (5)= strongly agree. The sample questions were, "Access financial support from a bank, Government financial support programs to start a new business."

### Women Entrepreneurship Intention

The Women Entrepreneurship Intention (WEI) was measured by a six items scale developed by Liñán and Chen (2009). Cronbach's Alpha value was 0.943. The sample questions were, "My career's goal is to become an entrepreneur; I have very seriously thought of starting a firm in the future; Self-employment can make more money."

## Analysis and Results

This research study primarily examined the linear relationship, significance level, and the effect of financial support (FIS) on Women Entrepreneurship Intention (WEI) in Iraq. The analysis of this study includes descriptive statistics, correlation, and multiple regressions.

### Descriptive Statistics

In this study, descriptive statistics were utilized to describe each variable's basic information, such as demographic information, the response rate, respondents' profile, and the variable descriptive statistic. The data were analyzed in terms of frequency, mean, minimum, maximum, and standard deviation. Dan *et al.* (2007) suggest for the five points

scale measures; the mean is classified as low (1 to 2.33), moderate (2.34 to 3.66), and high in the range between (3.67 to 5). Hence, a smaller standard deviation represents data where the results are very close to the mean. Therefore, the standard deviation values indicate that there is not much deviation from the mean. A descriptive analysis is presented in Table 2.

Table 2: Descriptive Statistics of Items

Variable/Item	N	Min.	Max.	Mean	Std. Deviation
<b>Financial Support</b>					
1. Access financial support from a bank	366	1	5	4.11	.862
2. Government financial support programs to start up a new business	366	1	5	4.10	.840
3. Available financial resources to support females	366	1	5	3.81	.930
4. No discrimination procedures within banks to support female-run small businesses	366	1	5	3.06	1.106
Average Mean	366	-	-	<b>3.77</b>	0.935
<b>Women Entrepreneurship intention:</b>					
1. My career's goal is to become an entrepreneur.	366	3	5	4.06	.418
2. I am ready to do anything to be an entrepreneur.	366	3	5	4.05	.405
3. I have very seriously thought of starting a firm in the future.	366	4	5	4.89	.312
4. Self-employment can make more money.	366	4	5	4.88	.322
5. Being an entrepreneur can be a balance between work and personal life.	366	3	5	4.09	.491
6. I want to create jobs for others.	366	4	5	4.80	.404
Average Mean	366	-	-	<b>4.46</b>	.392

Table 2 describes the descriptive statistics for constructs of financial support and women entrepreneurship intention's constructs. The results were analyzed through SPSS 22, indicating the construct-wise values of mean and standard deviations. The construct financial support shows the average mean value of 3.77. The items' value ranged from 3.06, with no gender discrimination from banks to support female entrepreneurs, to 4.11 for access to financial resources. While women entrepreneurship intention's construct shows a favourable

mean average score of 4.46, in this construct, the items have very close scores, ranging between 4.05 for ready to do anything to be an entrepreneur and 4.49 for very seriously thought of starting a firm in the future.

### Demographic Profile of Respondents

The demographic details for 366 returned structured questionnaires represent a response rate (82.6%). The study's demographic information includes the respondents' age, position, education level, and entrepreneurship experience. The descriptive results revealed that most of the respondents' age are within the middle generations, as the age ranges of 30–39 (n=191; 52.2%) followed by the age group of 40–49 (n=105; 29%), while young generation 29-30 representing (n=67; 17.3%). Concerning the respondents' marital status, the distribution revealed that half of the respondents were married (n=183; 50%). The single respondents were the second group (n=141; 39%). The respondents' highest number of children goes to the group with one child (n=166; 45%), followed by the entrepreneur's women with two children (n=125; 34%). The third group with three children representing (n=72; 20%). The distributions show surprising results regarding the educational level that the entrepreneurs' women with no degree represent the largest group (n=130; 35.5.2%). The second largest group comprised respondents with first Degree holders (n=111; 30%). In comparison, respondents holding a diploma degree constitute (n=32; 8.5.4%). Master holders' respondents (n=77; 17%). The respondents with PhD degrees were (n=17; 4%). Lastly, respondents were asked to report their total years of entrepreneurship experience. The results revealed that most respondents recorded the majority of the respondents don't have any experience in entrepreneurship (n=204; 55.5%), followed by the category from 1 to 5 years' experience (n= 86; 23.5%), the category from 6-10 and 11 years and above recorded the same contribution (n=38; 10.4%).

### Correlation Analysis of Variables

Pearson's correlation analysis was implemented to measure the statistical strength of the relationship between two variables. In specific, it is commonly used to assess the associations between numerical variables on a Likert scale (Zimmerman, 2008). The correlation analysis's results have confirmed a positive relationship between the independent and dependent variables. Table 2 presented that the relationships among variables are moderate positive correlation and significant at 0.01 levels two-tailed. (Zhu, 2016).

Table 3: Correlations Analysis

	Pearson Correlation	FIS
WEI	Pearson Correlation	.741**
	Sig. (2-tailed)	.000
	N	366

\*\* Correlation is significant at the 0.01 level (2-tailed).

Note: FIS (financial support), WEI (women entrepreneurship intention).

As presented in Table 3, the Pearson Correlation of financial support (FIS) was positively and statistically significant with women's entrepreneurship intention (WEI). The correlation coefficient (r=.741) is significant at the 0.01 level (p<0.01). The correlation between FIS and WEI was found a high positive correlation and is above 0.32 levels suggested

by Saxe and Weitz (1982). Thus, H1 was supported. This finding shows that an increase in financial support would lead to a higher women's entrepreneurship intention. A correlation analysis is mainly used in combination with regression analysis to measure how to fit the regression line in explaining the dependent variable's changes. The following section describes the regression analysis.

### Regression Analysis

A linear regression analysis was performed to describe how the independent variable explains the dependent variable's change or prediction. The regression coefficient is a measure of how strongly the independent (*predictor*) variable predicts the variation or the change in the dependent (*outcome*) variable (Abramovich & Ritov, 2013; Montgomery et al., 2012; Seber & Lee, 2012). The regression output consisted of correlations (*r*), mean square, R square, adjusted R square, significance level (F), and regression coefficients (B). Table 4 shows the regression coefficient results, while Table 5 presents a summary of the regression analysis. In the regression model presented in Table 4, The unstandardized regression coefficients (B) demonstrate the strength of the relationship of the independent variable (financial support) on the dependent variable (women entrepreneurship intention).

Table 4: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t-value	Sig.
	B	Std. Error	Beta		
FIS	.473	.076	<b>.416</b>	6.242	.000

Dependent Variable: WEI

Table 5: Summary of Regression Analysis

Hypothesis	Regression Weight	Beta Coefficients	R <sup>2</sup>	R	F	P-value	Hypothesis Result
H1	→ FIS WEI	.473	.643	.819	91.819	.000	Supported

\*\* Correlation is significant at the 0.01 level (2-tailed).

Note: FIS (financial support), WEI (women entrepreneurship intention).

The hypothesis test if financial support as an independent variable significantly impacts women's entrepreneurship intention as a dependent variable. Table 4 presents R square's values, F statistics, and the model's significance. The inferential statistics results have confirmed that the overall model was significant with value (F (91.819) = 92.00, (p < 0.01). The coefficient of determination value was (adjusted R square = 0.643). This result means that financial support (FIS) significantly predicted and explained the change in the dependent variable women entrepreneurship intention (WEI). Thus, it shows the variability of almost

64.3% for the dependent variable, i.e., women entrepreneurship intention (WEI), at 95% probability level. This result indicates that an increase in financial support would affect increase women's entrepreneurship intention. In other words, financial support can play a significant role in shaping women's entrepreneurship ( $B = .473, p < 0.01$ ). These results direct the positive effect of FIS of WEI. Furthermore, Schroeder et al. (2016) stated that an independent variable with a larger unstandardized coefficient (Beta) would significantly affect the dependent variable. Thus, financial support has a high unstandardized coefficient with a value of .473; Hence, it would positively influence women's entrepreneurship.

## Discussion

The study's objective is to assess how financial support influence women's entrepreneurship intention in Iraq. Financial support is a significant predictor of initiating a business (Brush et al., 2014). Most previous studies identified financial support as one of the critical challenges and a common problem for women's entrepreneurial intention (e.g., Jones & Clifton, 2018; Li et al., 2016; Şen et al., 2018; Smith-Hunter, 2006; Villaseca et al., 2020; Xiong et al., 2011). Hence, it was evident that financial support is critically required to guarantee that a potential possibility, once discovered, can be turned into a viable business. Undoubtedly, Inadequate financial assistance or inaccessibility to this assistance will have a detrimental effect on women's entrepreneurial intentions. Further, from a women's perspective, financial support is crucial in turning their ambition to become entrepreneurs into reality. (Al-Kwafi et al., 2020). Additionally, women's inequitable equality of financial access is critical for women to become entrepreneurs (Gafni et al., 2019, 2020; Mohammadi & Shafi, 2018; Raghuvanshi et al., 2017). In this study, financial support has been confirmed as a significant factor affecting women's entrepreneurship intention in Iraq. This result provides a similar finding in other previous studies, emphasizing that raising finance is the most crucial factor affecting women entrepreneurs (Leitch et al., 2018; Li et al., 2019; Robb & Coleman, 2010). For example, the study conducted by Leitch et al. (2018) revealed that 64.6% of respondents have confirmed that once women have been provided with financial support, they are willing to start a new business. They emphasized that getting funds is the most crucial challenge for entrepreneurial women.

## Theoretical Implications

From a theoretical point of view, this study contributes to the knowledge of two main research streams. First, it contributes to a comprehensive understanding driving entrepreneurial ambition among Iraqi women. We investigated Iraqi women's entrepreneurial intention in light of financial support's importance to start-up their business. Second, the study also helps to explain the importance of planned behaviour theory in the business sense. Previous studies primarily focused on understanding the women entrepreneurs' barriers during or after starting their business; this study provides an in-depth analysis of the factors influencing entrepreneurship intention. Overall, this study focused on obstacles facing the Iraqi women entrepreneurs before beginning their business, focusing on the imperative role of financial support on women's entrepreneurship intention to initiate their business.

## Practical Implications

From a practical point of view, this study's findings can help policymakers develop new policy initiatives to encourage entrepreneurship culture and the development of current

business ecosystems. Further, it is necessary to develop a supporting institutional structure in conjunction with the ministry of commerce and industry to discover business possibilities that meet the women's requirements in all sectors of the economy. Besides, the government needs to continuously collect reliable information about the actual number of women entrepreneurship who have started a business. This type of data collecting can determine the number of successful start-up businesses and their operational challenges.

### **Limitations and Recommendations for Future Research**

In conducting this study, there were several limitations. Firstly, this study was conducted only in one city in Iraq is Baghdad, the capital. Therefore, the result obtained from this study is less reliable to represent the whole population due to a small sample. In the future, it is recommended that the researchers include more cities throughout Iraq to obtain more accurate data concerning women's entrepreneurial intentions. In addition, this study only examines the entrepreneurial intention due to time constraints but not the actual action. It appears to be impracticable in real life and requires a longer duration to monitor the actual activity. Besides, the time constraint also leads to a lower response rate from respondents. Thirdly, the survey research method is one of the limitations in interpreting the result. The respondents answer the questionnaire according to their understanding and assumptions of the factors affecting starting their business.

Moreover, culture has a significant effect on women's entrepreneurial intentions. Therefore, researchers should pay more attention to examine the impact of culture on women's starting their business in Iraq and conducting comparative empirical research studies focusing on the barriers facing women to begging their business in Iraq and other regions. Further, future research studies could be helpful to examine the effect of the emotional process on women's entrepreneurial intention (Alsharif et al., 2021a, 2021b). Lastly, in this study, the ethnic background of the respondents is not included in the collection of data. Thus, future studies should examine the influence of ethnic background in Iraq on women's entrepreneurial intention.

### **Conclusion**

The study aims to examine the effect of financial support on women's entrepreneurship intention in Iraq. Although women entrepreneurs contribute to society's achievement and the country's growth, women still face obstacles and gender discrimination. The unfair equal opportunity of women's financial access is crucial for women to become entrepreneurs. The current study results indicate a statistically significant impact of financial support on women's entrepreneurship intention. Accordingly, to promote women entrepreneurs at the governmental level, financial policies and regulations, including the banking sector and financial institutions, should be developed to facilitate funding women's entrepreneurial activities. Moreover, launching a platform for women to help them in establishing a new business.

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