UNIVERSITY OF PLYMOUTH

pearl

Plymouth Business School Theses
Faculty of Arts, Humanities and Business Theses

2020

Resilience of Entrepreneurs in Conflict Zones: Evidence from Afghanistan, Iraq and Palestine

Doaa Althalathini

Let us know how access to this document benefits you

This work is licensed under a Creative Commons Attribution 4.0 International License.
General rights
All content in PEARL is protected by copyright law. Author manuscripts are made available in accordance with publisher policies. Please cite only the published version using the details provided on the item record or document. In the absence of an open licence (e.g. Creative Commons), permissions for further reuse of content should be sought from the publisher or author.
Take down policy
If you believe that this document breaches copyright please contact the library providing details, and we will remove access to the work immediately and investigate your claim.
Follow this and additional works at: https://pearl.plymouth.ac.uk/pbs-theses

Recommended Citation

Althalathini, D. (2020) *Resilience of Entrepreneurs in Conflict Zones: Evidence from Afghanistan, Iraq and Palestine.* Thesis. University of Plymouth. Retrieved from https://pearl.plymouth.ac.uk/pbs-theses/108
This Thesis is brought to you for free and open access by the Faculty of Arts, Humanities and Business Theses at PEARL. It has been accepted for inclusion in Plymouth Business School Theses by an authorized administrator of PEARL. For more information, please contact openresearch@plymouth.ac.uk.

UNIVERSITY OF PLYMOUTH

PEARL

PHD

Resilience of Entrepreneurs in Conflict Zones: Evidence from Afghanistan, Iraq and Palestine

Althalathini, Doaa

Award date:
2020

Awarding institution:
University of Plymouth

Link to publication in PEARL

All content in PEARL is protected by copyright law.

The author assigns certain rights to the University of Plymouth including the right to make the thesis accessible and discoverable via the British Library's Electronic Thesis Online Service (EThOS) and the University research repository (PEARL), and to undertake activities to migrate, preserve and maintain the medium, format and integrity of the deposited file for future discovery and use.

Copyright and Moral rights arising from original work in this thesis and (where relevant), any accompanying data, rests with the Author unless stated otherwise*.

Re-use of the work is allowed under fair dealing exceptions outlined in the Copyright, Designs and Patents Act 1988 (amended), and the terms of the copyright licence assigned to the thesis by the Author.

In practice, and unless the copyright licence assigned by the author allows for more permissive use, this means,

That any content or accompanying data cannot be extensively quoted, reproduced or changed without the written permission of the author / rights holder

That the work in whole or part may not be sold commercially in any format or medium without the written permission of the author / rights holder

* Any third-party copyright material in this thesis remains the property of the original owner. Such third-party copyright work included in the thesis will be clearly marked and attributed, and the original licence under which it was released will be specified . This material is not covered by the licence or terms assigned to the wider thesis and must be used in accordance with the original licence; or separate permission must be sought from the copyright holder.

Download date: 28. Oct. 2024

UNIVERSITY OF
PLYMOUTH

RESILIENCE OF ENTREPRENEURS IN CONFLICT ZONES: EVIDENCE FROM AFGHANISTAN, IRAQ AND PALESTINE

by

DOAA ALTHALATHINI

A thesis submitted to the University of Plymouth
in partial fulfilment for the degree of

DOCTOR OF PHILOSOPHY

Plymouth Business School

January 2020

Copyright Statement

This copy of the thesis has been supplied on condition that anyone who consults it is understood to recognise that its copyright rests with its author and that no quotation from the thesis and no information derived from it may be published without the author's prior consent.

Dedication

This study is dedicated to my parents, Ateya and Amira, for their faith in me and for their unconditional and endless love and support; without whom I never would have reached this point.

This study is also dedicated to all entrepreneurs in conflict zones who persevere for a better life and future for themselves, their families and their countries.

Acknowledgements

First, utmost appreciation to Almighty God who bestowed me the understanding, patience and perseverance to be resilient and achieve this academic endeavour.

Sincere thanks and appreciation to all men and women participants in Afghanistan, Iraq and Palestine who sacrificed their time to share their entrepreneurial experiences and inspiring stories.

I would also like to express my sincere appreciation to Plymouth Business School for their generous scholarship to study my PhD degree. This study could not have been realised without their funding. My gratitude is deeply paid to my former Director of Studies, Dr Haya Al-Dajani and my former second supervisor, Dr Nikolaos Apostolopoulos. Thank you for their guidance, inspiration, patience, kindness and allowing me the opportunity to work independently and grow as a researcher and an academic. Their critical and timely feedback on my work has been of enormous values, and I consider myself fortunate to have worked under their supervision. My profound gratitude also goes to my Director of Studies, Dr Jonathan Moizer, for his invaluable guidance, support and encouragement.

I would like to extend my heartfelt thanks to my colleagues and friends in Afghanistan, Iraq and Palestine for their cooperation and help in identifying and approaching the participants.

I would like also to thank all my friends and colleagues in Plymouth, especially Randa, Michael, Rabui, Jonathan, Beth, Shikhar, Guoqing, Xiaotian, and Sutinee for their companionship during my studies. My special thanks go to Zainab Bu Sinnah, Kilian Eichenseer and Nasir Zubairu who have been a great source of support and guidance. My deep thanks and appreciation to Joseph and his wife Suzan Fanous for their love and caring and for proofreading this thesis.

I would like also to thank my friends in Palestine, especially Rowanda, Sawsan, Randa, Nour, Aseel, Basma, Israa, Nedaa and Narmeen for their continued encouragement and support. My biggest thanks go to my friend, Nour Hasanin, who was always and still an amazing friend and sister, listening and encouraging me through difficult times. Without their support I would not have made it through my PhD degree.

Finally, my sincere gratitude to my parents, Ateya and Amira; my brothers, Darwish, Mohammed and Saif; my sisters, Alaa and Walaa; my nieces, Amira, Joud, Roze, Howayda and Reema; and my nephews, Ateya, Yamen, Bahjat and Kenan. They have been all the source of patience, strength, motivation and love.

Author's Declaration

At no time during the registration for the degree of Doctor of Philosophy has the author been registered for any other University award without prior agreement of the Doctoral College Quality Sub-Committee.

Work submitted for this research degree at the University of Plymouth has not formed part of any other degree either at the University of Plymouth or at another establishment.

This study was financed with the aid of a studentship from Plymouth Business School.

A programme of advanced study was undertaken, which included Postgraduate Certificate in Academic Practice, and Postgraduate Certificate in Research Methodology.

Relevant scientific seminars and conferences were regularly attended at which work was often presented, and few papers prepared for publication.

Publications:

- Value Creation in Conflict Zones: Evidence from Afghan and Palestinian Women Entrepreneurs. A book chapter in Research Handbook of Women's Entrepreneurship and Value Creation (under review).
- Islam, Gender and Women's Entrepreneurs in Conflict Zones (in progress)
- Building Resilience through Entrepreneurship in the Context of Conflict Zones (in progress).

Conference Papers:

- European Academy of Management (EURAM 2019), 26-28th June 2019, Lisbon, Portugal.
- The Institute for Small Business and Entrepreneurship Conference (ISBE 2018), 7-8th November 2018, Birmingham, UK.
- British Academy of Management Conference (BAM2018), 4-6th September 2018, University of the West of England, Bristol, UK **(2nd Best Poster Presentation Award).**
- The University of Plymouth Business Doctoral Conference (UPFoBDC), 25-26th June 2018, Plymouth University, UK **(Best Literature Review Award).**
- Seminar for RESI research group at Plymouth University where I shared the preliminary findings of my PhD research, resilience of entrepreneurs in conflict-affected zones, with academics and PhD students.

- Doctoral Symposium at BAM2017, 4th September 2017, The Oculus, University of Warwick, UK.
- Annual Postgraduate Research Conference 2017, 24th June 2017, Plymouth University, UK.
- Plymouth Doctoral Colloquium (UKPDC) 2017, 5-6th June 2017, Plymouth University, UK.

Word count of main body of thesis: 79,575

Signed: Deena Althalathini

Date: January 07, 2020

Abstract

Resilience of Entrepreneurs in Conflict Zones: Evidence from Afghanistan, Iraq and Palestine

Doaa Ateya Althalathini

In places where there is violent conflict and substantial institutional deficiencies, entrepreneurial activity increases as self-employment becomes a necessary survival and coping mechanism and strategy. Women within context affected by long-term conflict are also more likely to engage in entrepreneurship whilst experiencing additional challenges to those experienced by women entrepreneurs in non-conflict affected developing economies. With the temporary or permanent loss of household income, women contribute an increased share of income-generating activities and may often be the main or sole providers for their families. Therefore, researching entrepreneurship in contexts of conflict is important for advancing our knowledge of entrepreneurship practises, albeit this remains very limited research. The limited evidence available to date suggests that entrepreneurs are *resilient* in confronting political and economic instability, and this is dependent upon factors both within and outside their control.

Therefore, this study aims to contribute to entrepreneurship and resilience literature from a contextual and institutional perspective. The study explores and analyses how entrepreneurs build and develop resilience within institutional constraints to maintain or thrive their businesses in the context of conflict zones. This qualitative study explores the entrepreneurial experiences of 30 entrepreneurs in total, 16 women and 14 men, in the three conflict-affected zones of Afghanistan, Iraq and Palestine. Those countries were chosen due to their cultural similarities and easier access to personal networks.

Despite the regulative, normative and cognitive institutional constraints that entrepreneurs face, they are willing to start businesses and work persistently in response to institutional voids in order to maintain their businesses. The conflict situation in addition to religious values have shaped the entrepreneurial motivations, challenges and resilience of entrepreneurs in conflict zones. Entrepreneurship as a process has also contributed to entrepreneurs' resilience. Resilient entrepreneurs are thus the ones who overcome and thrive in the face of adverse social, economic and political conditions. They mainly rely on their own competencies in addition to the social support they believe they have which gives them feeling of control and protection, where they have positive perceptions of their contexts. They are more able to navigate resources, grow their businesses and create economic and social impact through providing jobs and changing attitudes.

The findings have both theoretical and practical implications that can promote entrepreneurship and resilience of entrepreneurs which will increase the number of entrepreneurial activities in such fragile contexts and promote peacebuilding.

Table of Contents

List of Tables XI

List of Figures XII

List of Abbreviation XIII

CHAPTER ONE: INTRODUCTION 1

1.1 Research Background and Gaps 1

1.2 Research Aim and Objectives 5

1.3 Research Methodology 5

1.4 Research Significance 6

1.5 Research Structure 9

CHAPTER TWO: RESILIENCE AND ENTREPRENEURSHIP 12

2.1 Introduction 12

2.2 Definitions of Resilience 12

2.3 History of Resilience Research 14

2.4 The Social Ecology of Resilience 17

2.5 Resilience in Entrepreneurship 21

2.6 Conclusion 26

CHAPTER THREE: INSTITUTIONAL THEORY, ENTREPRENEURSHIP AND RESILIENCE IN CONFLICT ZONES 28

3.1 Institutional Theory 28

3.2 Entrepreneurship in Conflict Zones 33

3.2.1 Women Entrepreneurship in Conflict Zones 36

3.3 Institutions, Entrepreneurship and Resilience 40

3.3.1 Regulative Institutions 40

3.3.2 Normative Institutions 49

3.3.3 Cognitive Institutions 60

3.4 Gaps in the Litreture 65

3.5 Conclusion 68

CHAPTER FOUR: RESEARCH METHODOLOGY 70

4.1 Introduction 70

4.2 Research Philosophy 70

4.3 Paradigm of Inquiry 72

4.4 Qualitative Approach 75

4.5 Research Methods **77**
4.6 Research Sampling and Recruiting 81
4.7 Interview Guide 85
4.8 Conducting Interviews 86
4.9 Data Analysis 87
4.10 Ethical Protocol 91
4.11 Research Quality 93

CHAPTER FIVE: FINDINGS: CONTEXTUAL REVIEW OF AFGHANISTAN, IRAQ AND PALESTINE 97
5.1 Introduction 97
5.2 The Context of Afghanistan 99
5.2.1 History of Conflict 99
5.2.2 Demographic and Socio-Economic Characteristics 100
5.2.3 Entrepreneurship in Afghanistan 102
5.3 The Context of Iraq 106
5.3.1 History of Conflict 106
5.3.2 Demographic and Socio-Economic Characteristics 107
5.3.3 Entrepreneurship in Iraq 109
5.4 The Context of Palestine 111
5.4.1 History of Conflict 111
5.4.2 Demographic and Socio-Economic Characteristics 113
5.4.3 Entrepreneurship in Palestine 118
5.5 Conclusion 120

CHAPTER SIX: FINDINGS AND DISCUSSION 121
6.1 Introduction 121
6.2 Entrepreneurial Motivation for the Start-up 122
6.2.1 Economic Prosperity 123
6.2.2 Independence 124
6.2.3 Making Impact 128
6.2.4 Special Interest 131
6.2.5 Lack of Job Opportunities 132
6.2.6 Opportunity Recognition 134
6.2.7 Observing Role Models 135
6.2.8 Women Empowerment 138

6.2.9 Heritage Preservation 140
6.2.10 Reflection 140
6.3 Entrepreneurial Challenges and Resilience in Conflict Zones 141
6.3.1 Understanding the Regulative Institutional Dimension of Entrepreneurship 141
6.3.2 Understanding the Normative Institutional Dimension of Entrepreneurship 176
6.3.3 Understanding the Cognitive Institutional Dimension of Entrepreneurship 187
6.3.4 Reflection 196
6.4 Resilience as a Psychological Capital 198
6.4.1 Optimism 199
6.4.2 Perseverance 201
6.4.3 Self-efficacy 206
6.4.4 Opportunity Recognition 207
6.5 Resilience Factors at the Regulative Level 208
6.5.1 Tax Avoidance 208
6.5.2 Paying Bribes 209
6.5.3 Bricolage 210
6.5.4 Partnership 211
6.5.5 Diversification of Business 212
6.5.6 Rely on Other Income Sources 212
6.5.7 Use of Technology 212
6.5.8 Access to International Markets 212
6.6 Resilience Factors at the Normative Level 213
6.6.1 Islamic Religious Values 213
6.6.2 Family Support 216
6.6.3 Social Networks 217
6.7 Resilience Factors at the Cognitive Level 218
6.7.1 Previous Experience 218
6.7.2 Education 218
6.7.3 Self-Learning 219
6.7.4 Role Models 220
6.7.5 Training/ Mentoring 221
6.8 Entrepreneurship and Gender in Conflict Contexts 222
6.9 Contextualizing Resilience of Entrepreneurs in Conflict Zones 228
6.9.1 Highly Resilient Entrepreneurs in Conflict Zones 235
6.10 Conclusion 239

CHAPTER SEVEN: CONCLUSION 242
7.1 Entrepreneurial Motivation in Conflict Zones 242
7.2 Entrepreneurial Challenges in Conflict Zones 244
7.3 Factors of Entrepreneurs' Resilience in Conflict Zones 246
7.4 Resilience Strategies in Resource-Constrained Environments 249
7.5 Theoretical Implications 251
7.6 Empirical Implications 254
7.7 Limitations and Future Research 259
7.8 Final Remarks 261
Bibliography 264
Appendix A: Interview Guide 319
Appendix B: The Participants' Demographic and Business Indicators 321
Appendix C: Information Sheet for Participants 324
Appendix D: Consent Form 326
Appendix E: Motivation for the Women and Men Participants for Start-Up 327
Appendix F: Resilience Factors for Each Participant 329
Appendix G: Ethical Approval Letter 278
Appendix H: Data Analysis 279

List of Tables

Table 2.1: Four Waves of Resilience Research 17

Table 3.1: Regulative institutional Themes 48

Table 3.2: Normative institutional Themes..... 59

Table 3.3: Cognitive institutional Themes 65

Table 4.1: Challenges Conducing Online Interviews 79

Table 4.2: Explaining Themes and Sub-themes that Emerged 90

Table 5.1: Statistical characteristic for Afghanistan, Iraq and Palestine..... 98

Table 6.1: Business Finance at Start-Up and During Operation 160

Table 6.2: Number of Working People 226

Table 6.3: Common Resilience Factors for men and women entrepreneurs 229

List of Figures

Figure 1.1: Research Process and Structure 11

Figure 3.1: Research Contributions 68

Figure 4.1: Total Number of Interviews 84

Figure 4.2: Thematic Analysis Process 91

Figure 5.1: Business Environment Constraints in Afghanistan, 2008 104

Figure 6.1: Motivation of the women and men participants for start-up 122

Figure 6.2: Empirical Framework of Resilience Process 235

Figure 9.1: Summary of the Study's Empirical Implications 2599

List of Abbreviation

Abbreviation	Full Term
ANERA	American Near East Refugee Aid
ANA	Afghan National Army
ANSF	Afghan National Security Forces
CEPR	Centre for Economic Policy Research
CIA	Central Intelligence Agency
CIPE	Center For International Private Enterprise
CSO	Central Statistical Organization
FCV	Fragility, Conflict, and Violence
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
GS	Gaza Strip
ICF	International Classification of Functioning, Disability and Health
IDRC	International Development Research Centre
IMF	International Monetary Fund
LICs	Low-Income Countries
MAS	Palestine Economic Policy Research Institute
MENA	Middle East and North Africa
MICs	Middle-Income Countries
MoPH	Ministry of Public Health
MP	Member of Parliament
NGOs	Non-Governmental Organisations
OCHA	United Nations Office for the Coordination of Humanitarian Affairs
OECD	Organisation for Economic Co-operation and Development
OFF	Oil-For-Food
OPHI	Oxford Poverty and Human Development Initiative
PA	Palestinian Authority
PCBS	Palestinian Central Bureau of Statistics
PCHR	Palestinian Centre for Human Rights
SMEs	Small and Medium-sized Enterprises
TEA	Total Early-Stage Entrepreneurial Activity
UN	United Nations
UNCTAD	United Nations Conference on Trade and Development
UNDP	United Nations Development Programme
UNESCO	The United Nations Educational, Scientific and Cultural Organization
UNFPA	United Nations Population Fund
UNHCR	United Nations High Commissioner for Refugees
UNRWA	The United Nations Relief and Works Agency for Palestine Refugees in the Near East
USAID	United States Agency for International Development
WB	West Bank
WBGS	West Bank and Gaza Strip

CHAPTER ONE: INTRODUCTION

This introductory chapter provides the background of the study and specifies the gaps in the literature. This is followed by clarifying the main research aim and objectives. Finally, the significance of this study and thesis structure are presented.

1.1 Research Background and Gaps

Around two billion people live in countries where development outcomes are affected by fragility, conflict, and violence (FCV) (World Bank, 2016a), 37% of whom live in higher-MICs and 37% in lower-MICs, with the remaining 25% in LICs (World Bank, 2016e). These countries are often marked by weak governance and institutions and a fractured society. They also experience repeated disruption in their development progress, resulting in low growth, higher vulnerability to shocks, high levels of extreme poverty and conflict and lack of access to basic services (World Bank, 2015b). According to the World Bank (2016a), about half of the world's poor live in fragile and conflict-affected states. Moreover, extreme poverty will increasingly be concentrated in these areas as the rest of the world makes progress, rising from 17% of the global total today to almost 50% by 2030 due to the high population growth rates and weak economic development (World Bank, 2016a). In 2011, no conflict-affected country had managed to achieve a single Millennium Development Goal (World Bank, 2011a). Violent conflict causes and intensifies poverty and its persistence by damaging infrastructure, institutions and assets and breaking up communities and social networks (Rohwerder, 2014; Justino & Verwimp, 2013).

The academic literature on conflict has traditionally had a strong macro perspective, with a focus on understanding the effect of violent conflict on state institutions and services, security, economic variables, household welfare and consumption (Brück & Schindler, 2009; Brück & De Groot, 2013; Bundervoet et al., 2009; Ibáñez & Vélez, 2008; Justino

& Verwimp, 2006; Justino, 2009). Other studies have explored the relationship between the labour market, unemployment and conflict (Berman et al., 2011; Dube & Vargas, 2008; Iyer & Santos, 2012). Despite considerable progress, there is still limited rigorous and comparative evidence at the micro-level on how people live in contexts of dangerous conditions and ongoing conflict, particularly regarding the choices people make to secure lives and livelihoods and what policies work in establishing peace and supporting economic stability (Aldairany et al., 2018; Bozzoli et al., 2010; Brück et al., 2016; Langevang & Namatovu, 2019; Santoro et al., 2018).

According to the literature, entrepreneurship has a positive impact on poverty reduction and economic development (Audretsch et al., 2008; Bruton et al., 2013; Chliova et al., 2015; Kistruck et al., 2011; McMullen, 2010). Entrepreneurs create jobs, which are fundamental to reducing poverty and rebuilding states in conflict and post-conflict countries (Tobias & Boudreaux, 2011; Welsh et al., 2013). Support for entrepreneurship is widely seen as a mechanism to facilitate prosperity and peace in a growing number of conflict and post-conflict states (Naudé, 2007; Tobias et al., 2013). One might expect that violent conflict would reduce entrepreneurial activities; however, they often increase during conflict. In countries where there are substantial economic and institutional deficiencies, self-employment may often be a survival strategy (Bozzoli et al., 2012). Therefore, conflict shifts households away from formal employment to low capital self-employment activities, small businesses, and agriculture related self-employment (Ciarli et al., 2015; Iyer & Santos, 2012).

There is a growing recognition of the importance of context when studying entrepreneurship (Yousafzai et al. 2019), which is contextually embedded in the legal, economic, and socio-cultural institutions (Shane, 2003). While the important economic and social role of entrepreneurship in developing countries has had a long traction in the

academic and international communities (Naude´, 2011), research on entrepreneurship in ongoing violent conflict contexts is relatively scarce (Aldairany et al., 2018; Branzei & Abdelnour, 2010; Bullough et al., 2014; Brück et al., 2013; Daou, 2019; Langevang & Namatovu, 2019; Robert, 2010). Conflict-affected developing countries are different from traditional developing countries and pose different kinds of challenges and institutional voids for development which set them apart.

Lack of security and support, destruction of infrastructure, weak governance, humanitarian crises, persistent social tensions and physical and psychological violence (World Bank, 2011a) are all factors likely to inhibit risk taking, limit collaboration, and weaken the foundations on which entrepreneurship could grow (Casson et al., 2008). In a context wherein state capacity is often lacking, there are high expectations that entrepreneurship can make an important contribution towards economic growth and stability (Baumol et al., 2007). However, few scholars have covered the drivers of entrepreneurial decisions in adverse conditions (Branzei & Albelnour, 2010; Bullough & Renko, 2013) and there is a significant lack of research on the challenges facing entrepreneurship during conflict (Brück et al., 2013; Bullough et al., 2014). As overseas investment in conflict zones can be reduced due to uncertainty (Abadie & Gardeazabal, 2008), Luthans and Ibrayeva's (2006) emphasised the need to focus on how entrepreneurs handle challenging environments and turn threats into opportunities, i.e. *resilience*.

Research on resilience and entrepreneurship receives more attention at the level of the individual and firms (e.g. Ayala & Manzano, 2014; Bullough & Renko, 2013; Bulmash, 2016; Corner et al., 2017). This interest reflects concerns about the growing complexity and interdependence of socio-economic, financial and technological systems and the associated risk of failure, in addition to the increasing severity and frequency of natural and man-made disasters (Linnenluecke, 2017; McNaughton & Gray, 2017), particularly the studies which emerged in the post 9/11 period (e.g. Gittell et al., 2006). The literature

regarding entrepreneurship suggests that resilience is particularly important in the explanation of entrepreneurial intention and success (Ayala & Manzano, 2010, 2014; Bullough & Renko, 2013; Envick, 2005; Hayward et al., 2010). However, research on resilience still need advancement in order to understand the concept (Daou et al., 2019; McNaughton & Gray, 2017), particularly in the context of SMEs (Alonso, 2015; Crick & Crick, 2016; Doern, 2016). Most resilience studies have focused on large firms and in a Western context (Jaaron & Backhouse, 2014; Lengnick-Hall et al., 2011; Sullivan-Taylor & Branicki, 2011), with calls for a focus on under-researched contexts such as businesses in conflict settings (Daou et al., 2019; Linnenluecke, 2017; Wafeq et al., 2019).

Moreover, most previous research has focused on individual resilience, i.e. the characteristics of entrepreneurs which make them resilient (Ayala & Manzano, 2010, 2014; Fatoki, 2018; Fisher et al., 2016; Morisse & Ingram, 2016), rather than the macro environment where institutions have proven to be especially helpful in understanding individuals' behaviour (North, 2005; Scott, 2008). A theoretical perspective that places a large emphasis on *context* is institutional theory. The appropriate institutions are crucial in influencing the attitudes and motives of entrepreneurs, the resources that they can mobilize as well as the constraints and opportunities for starting and running a business and hence on their resilience (Bradley & Klein, 2016; Urbano & Alvarez, 2014). The characteristics of the external environment under conflict have strong influence on entrepreneurs while they may also influence institutional development by contributing to institutional change (Welter & Smallbone, 2011). Conflict zones are replete with institutional voids which could facilitate and hinder entrepreneurial activities and resilience, which call for a need to focus on institutionally underdeveloped settings (Bettis et al., 2014). Therefore, this research seeks to gain a better understanding of individual and institutional factors, which facilitate or hinder entrepreneurs' resilience with a main focus on the *context of violent conflict*.

1.2 Research Aim and Objectives

The main aim of this study is to understand and contextualise the resilience of entrepreneurs by exploring the role of conflict contexts on entrepreneurship through the lens of institutional theory. Hence, the research question underpinning this thesis, hence, is: *"How an institutional context characterized by violent conflict affects the motivation, challenges and resilience of entrepreneurs, and what factors contribute to their resilience?".* The thesis will shed more light on the role of women entrepreneurs as they are still under-represented and researched in those contexts despite their significant role as will be discussed later. That said, the study will achieve the following objectives:

- To explore the motivation of men and women entrepreneurs for start-up in conflict contexts,
- To discuss the challenges that men and women entrepreneurs face in conflict contexts,
- To identify the factors for resilience of men and women entrepreneurs in conflict contexts,
- To analyse the strategies that men and women entrepreneurs adopt to endure conflict and resource-constrained contexts,
- To propose strategies and policies to enhance the resilience of men and women entrepreneurs in conflict contexts.

1.3 Research Methodology

The study adopts a qualitative interpretivist approach to understand entrepreneurial behaviour and resilience based on the meanings, experiences and views of the participants in their own context and culture (Al-Busaidi, 2008). In-depth semi-structured individual interviews were undertaken with a total of 30 men and women entrepreneurs in the three countries (9 in Afghanistan, 8 in Iraq and 13 in Palestine), by utilizing professional networks to identify the initial participants in each country, followed by snowballing. The interview method led to a deep and insightful understanding of the perceptions and attitudes of the entrepreneurs as they expressed their views freely and recounted their life

experiences under conflict. The interviews were conducted via online communication such as Skype/telephone to overcome travel risks associated with conflict-affected contexts. Indeed, the benefits of using online communication for data collection outweighed the drawbacks in this study (Deakin & Wakefield, 2014). The interviews in Afghanistan were conducted in English, while those in Iraq and Palestine were conducted in Arabic. Qualitative thematic and content analyses were undertaken through MAXQDA, as it supports the Arabic language. The data analysis was undertaken in the original language of each interviewee to avoid inaccuracies and meanings getting lost in translation (Nes et al., 2010).

The study focuses on the three conflict-affected countries of Afghanistan, Iraq and Palestine which have witnessed decades of intense and protracted political tensions and conflict, which remain ongoing. Focusing on more than single country makes the institutional impact applicable to other countries which live under violent conflict. However, it should be emphasised that a comparison between the three countries has been undertaken in the data analysis and discussion because they live under related different circumstances, but this is not the main aim of this study. Focusing on more than one context provides more in-depth contextualised and comprehensive understanding of the experiences of entrepreneurs in the under-researched conflict contexts. So, the study aims to provide one empirical framework for these conflict contexts, which have similarities in many institutional aspects.

1.4 Research Significance

Despite several years of ongoing violent conflict, evidence suggests that private economic activities do in fact increase in the research contexts (Bradley et al., 2010; Ciarli et al., 2015; Sabri, 2008). However, the number of studies and research conducted so far on entrepreneurship in those countries is limited (Daou et al., 2019; Myatt, 2015; Sadeq et

al., 2011; Wafeq et al., 2019), and there is still little understanding of the resilience of entrepreneurs (Bullough, et al., 2014). Answering the calls for a deeper understanding of the influence of context on entrepreneurship, and particularly women (Bastian et al., 2018; Yousafzai et al., 2019), this study makes a theoretical contribution by advancing our knowledge of how an institutional context characterized by violent conflict and extreme conditions affects the entrepreneurship and resilience of entrepreneurs. This leads to empirical implications on how entrepreneurship can best be promoted in such contexts. This will be addressed by learning from the narratives of men and women entrepreneurs themselves and exploring their motivation, challenges and resilience, and the role of conflict at both the individual and institutional levels.

Entrepreneurship helps to move nations towards self-sufficiency, as the private business sector contributes to poverty alleviation (Hubbard & Duggan, 2009). Therefore, it is important to explore how entrepreneurs perceive and deal with difficulties and failures. Resilience is of particular relevance as a key factor that may affect the pursuit of entrepreneurial initiatives under dangerous conditions (Bullough et al., 2014). The implications of this study inform policies to design interventions which support 'safe' entrepreneurship. Defining best practices will help to sustain the businesses of entrepreneurs and facilitate the start-up of prospective entrepreneurs operating their enterprises in contexts of violent conflict. Entrepreneurs can compensate for lack of government support by improving access to basic services and finding innovative solutions to critical problems, which boost economic recovery and peace.

Moreover, women are vital in lifting conflict countries out of poverty and eliminating long histories of dependence on foreign aid (Misango & Ongiti, 2013). However, women typically face greater barriers to entrepreneurship in both developed (Acs et al., 2011; Parker, 2009) and developing contexts (Shehabuddin, 2004), yet they are comparatively

more likely to emerge as entrepreneurs under adversity and conflict (Anugwom, 2011). Women in conflict-affected countries experience profound injustices, loss, trauma, marginalisation and gender-based violence (Clark et al., 2010; Harvey et al., 2013; Memmi, 2015; Müller & Barhoum, 2015). For example, a report by the International Monetary Fund (IMF, 2013) stated that the MENA region could have gained $1 trillion in cumulative output if the labour force gender gap had been narrowed between 2000 and 2011. However, cultural values, beliefs, and traditions still put significant burdens on the entrepreneurial activities of women (Sultan, 2016), with calls for more in-depth research (Bastian et al., 2018).

Nonetheless, the social roles of women and men are typically redefined during conflict and in its aftermath. With the temporary or permanent loss of men's contributions towards household incomes, whether because of fighting, disability, death, displacement or migration, women contribute to a larger share of income-generating activities and may become the main providers, in addition to their unpaid care and housework activities (Holmén et al., 2011; World Bank, 2014). There is growing evidence that conflict and difficult economic situations have pushed many women to start a business and work in the informal sector in the three research contexts (Abdullah & Hattawy, 2014; Boros, 2008; Holmén et al., 2011). This can cause disruption of social and cultural traditions, which give women more opportunities to engage in economic and social life (Abdelnour et al., 2008). However, most research on women in war zones focuses on women's losses (Fuest, 2008). While gender and violent conflict is well documented in literature (Alsabaa, 2016; El-Bushra & Sahl, 2005), the documentation of gender and entrepreneurship in conflict situations is still limited (Lemmon, 2012; Sultan, 2016). Little is known about women's economic participation in wartime and in the transition from war to peace (Hudock et al., 2016; Sow, 2012). Therefore, studying the experiences of women entrepreneurs in such contexts helps to transform women's survivalist

activities into more sustainable income-generating activities, while is still a central challenge in conflict settings (Esim & Omeira, 2009).

However, gender should be understood as including and empowering men and women entrepreneurs, as they both suffer in the context of violent conflict. This will also create sustained positive aspects for women, and exploit the role of men as resources in promoting gender equality and peace. Therefore, focusing on different experiences provides a base of knowledge upon which programmes and policies can be designed to promote entrepreneurship, alleviate poverty, and support economic and political stabilisation in such context.

1.5 Research Structure

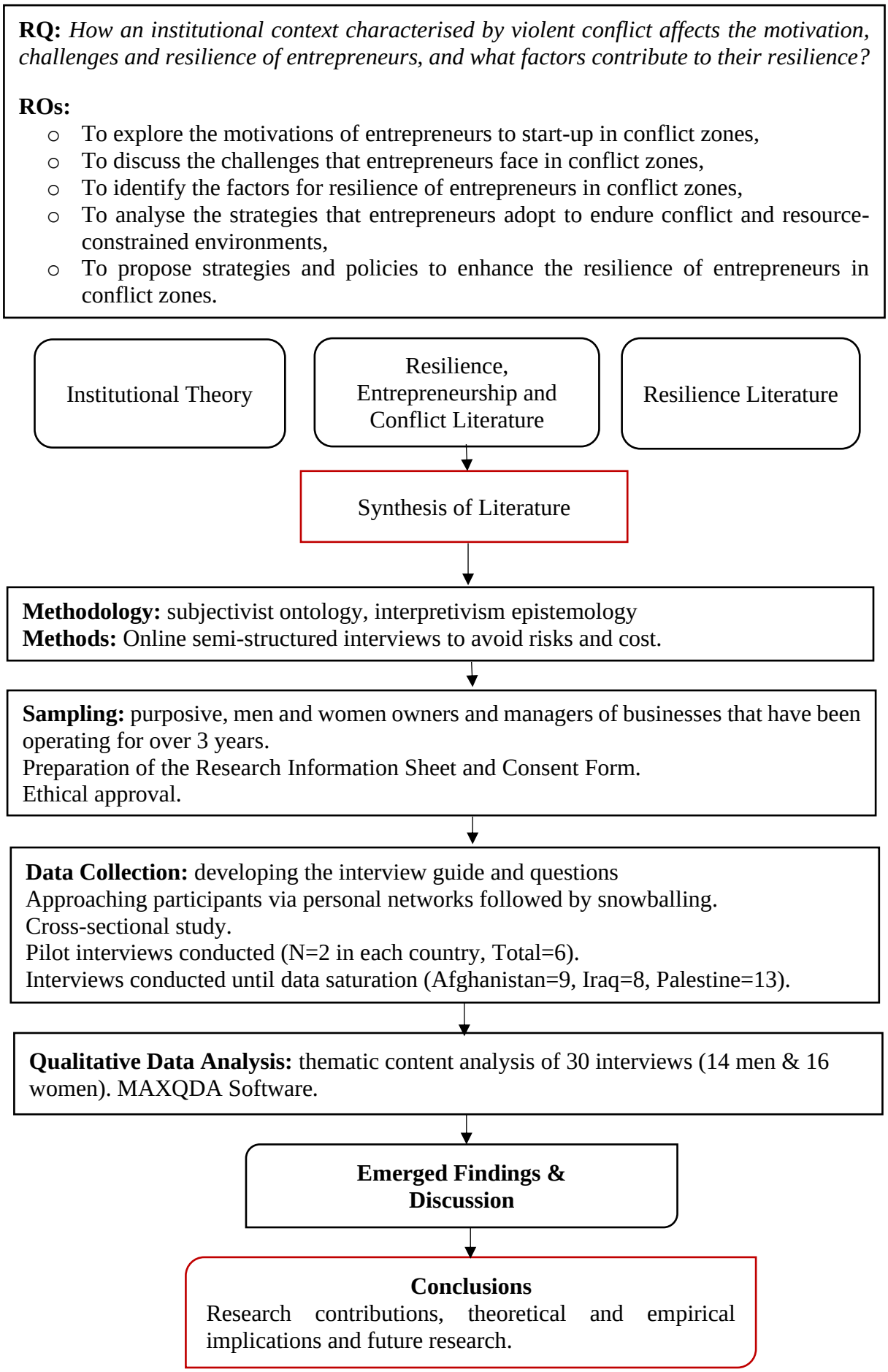
Following the introductory chapter, the remainder of this study is structured as follows. Chapter 2 discusses the concept and history of resilience, and its conceptualisation in entrepreneurship literature. Chapter 3 discusses institutional theory, entrepreneurship and resilience in the context of violent conflict by reporting how psychological capital and institutions influence the motivation, behaviour and resilience of entrepreneurs. Chapter 4 presents the research design and methodology of this study, including the philosophical foundations, data collection and analysis, and quality issues in the qualitative research. Chapter 5 provides a contextual review of the contexts of this study. It presents the history of conflict, demographic and socio-economic characteristics and an overview of economy and entrepreneurship in the three countries of Afghanistan, Iraq and Palestine.

Chapter 6 discusses the findings emerging from the qualitative data analysis, providing a comparison between the three countries and women and men entrepreneurs. It presents the findings related to the motivation of entrepreneurs in starting their businesses in a conflict context, and the challenges that entrepreneurs face while operating their businesses in a constrained and risky institutional environment. It also discusses how they

were able to create strategies to face personal and institutional challenges and thereby foster resilience. The Chapter ends with contextualising the role of conflict in shaping entrepreneurship and resilience of entrepreneurs; and how this in turn impacts on maintaining their businesses. Finally, Chapter 7 sets out the conclusion of the study in addressing the research objectives and contribution based on the empirical findings and identifies the theoretical and practical implications, and the areas for further research.

A summary of the research process and structure is outlined in Figure 1.1.

Figure 1.1: Research Process and Structure



CHAPTER TWO: RESILIENCE AND ENTREPRENEURSHIP

2.1 Introduction

It has been argued that resilience can play an important role in the decision to become an entrepreneur (Bullough et al., 2014), and in surviving when facing difficulties and institutional constraints (Bernard & Barbosa, 2016). Therefore, this chapter starts by discussing the concept of resilience in social science and the history of resilience studies, which have gone through several stages. The chapter also reviews the literature regarding entrepreneurship and resilience.

2.2 Definitions of Resilience

Resilience is derived from the physics of materials that have been researched across many disciplines such as psychology, ecology, economics and engineering. In materials science, resilience refers to the ability of something to return to its original form or position after being bent or compressed (Valentine & Feinauer, 1993). Historically, the origins of resilience have deep roots in the field of medicine (Zolkoski & Bullock, 2012: 2296), which is defined as the ability to recognize pain, acknowledge its purpose, tolerate it for a while until things begin to normalize (O'Leary & Ickovics, 1995). In ecology, resilience refers to the capacity of an ecological system to recover from environmental stresses such as climate change, fires, pollution or drought (Glicksman, 2009; Odum & Barrett, 2005). In economic systems, resilience refers merely to the ability of a system to bounce back (Dawley et al., 2010) or resist external crises (Simmie & Martin, 2010) and thus generate consistent economic growth. In psychiatry, resilience is the psychological and biological strength which humans use to master change successfully (Flach, 1988). In the behavioural sciences, research on resilience began to emerge around 1970; the systematic empirical study of resilience emerged within the broader context of developmental psychopathology (e.g. Anthony, 1974; Garmezy, 1978; Murphy, 1974).

Pioneering researchers contended that critical aspects of human function and development, crucial for recovery from psychopathology, had been profoundly neglected (Masten, 2011: 493). This group of pioneering researchers began to notice the phenomenon of positive adaptation among subgroups of children who were considered "at risk" of developing later psychopathology (Wright et al., 2013: 15). Studies of children of schizophrenic mothers played a crucial role in the emergence of childhood resilience as a major theoretical and empirical topic (Garmezy, 1978; Masten et al., 1990). Evidence that many of these children thrived despite their high-risk status led to increasing empirical efforts to understand individual variations in response to adversity (Luthar et al., 2000: 2). Despite the vast multi-disciplinarity of research on resilience, there is no universally agreed definition of resilience (Carle & Chassin, 2004).

Within the social sciences, the concept of resilience has emerged relatively recently and its definition is still contested (Martin, 2012; Simmie & Martin, 2009). A general definition treats resilience as the ability of individuals, groups and organisations to respond productively or adapt positively to the adversity of stress (Clark, et al., 2007). Resilience is a complex phenomenon that refers to the ability of individuals to rebound from stressful encounters (Tugade et al., 2004: 6). It is the capacity of people to cope, grow, survive, and define a new sense of self through situations of adversity (Ridgway, 2004). Wolins (1993: 5) defines resilience as the "capacity to bounce back, to withstand hardship, and to repair yourself". It refers to the human ability to adapt in the face of tragedy, trauma and other adversity (Bonanno, 2004; Connor & Davidson, 2003; Newman, 2005). Resilience is more than whether individuals continue to persist with passion despite minor setbacks, which is more comparable to the concept of grit. Resilience is an interdependent set of processes that reflect the positive adaptations that individuals, families, and communities make regardless of the presence of disordered thoughts, feelings, and behaviours (Masten & Powell, 2003; Nakkula et al., 2010).

Overall, the concept of resilience has been used to refer to a positive outcome despite the experience of diversity, continued positive or effective functioning in adverse circumstances, or recovery after a significant trauma (Schoon, 2006: 7).

2.3 History of Resilience Research

A significant number of pioneering scientists (e.g. Lois Murphy, Emmy Werner, Norman Garmezy, Michael Rutter, and Ann Masten) have examined the behavioural and psychological correlation of individual, familial, and broader environmental contributors to resilience (Curtis & Cicchetti, 2003). The study of resilience has advanced in four major waves of research. The first wave "resilient qualities" (Anthony, 1974; Masten et al., 1990; Rutter, 1987), second wave "resilience process" (Cicchetti, 2010; Egeland et al., 1993; Masten, 1999), third wave "innate resilience" (Diamond et al., 2007; Masten & Gewirtz, 2006; Masten, 2011; McLain et al., 2010), and the fourth wave "social ecological" (Feder et al., 2009; Longstaff, 2009; Masten, 2012). The first three waves of research on resilience in development were behavioural in focus, and largely led by scientists in clinical psychology, psychiatry, and human development (Wright & Masten, 2005).

The first wave of resilience inquiry focused on the paradigm shift from looking at the risk factors that led to psycho-social problems, "a problem-oriented approach", to the identification of the strengths of an individual, "a strengths-based approach" (Richardson, 2002). The aim was to emphasise the positive rather than the maladaptive (Rutter, 2012). It yielded good descriptions of resilience phenomena, along with basic concepts and methodologies, and focused on the individual (Wright et al., 2013). The concept of resilience originated in research on the behaviour of children whose parents have mental health problems, but they seemed to progress well in extremely challenging and stressful environments (Masten et al., 1990; Sinclair & Wallston, 2004). These studies focused on

children and family traits and characteristics, and provided a list of internal and external resilient qualities or protective factors, which help growth through, and recover from, adversity (Kaplan, 1999; Sinclair & Wallston, 2004). They assumed that the adaption of the child would be less successful in a stressful situation or chronic adversity without the presence of those protective factors (Masten, 1996), such as self-esteem, family conditions, community supports, etc. (Benzies & Mychasiuk, 2009; Zolkoski & Bullock, 2012).

The second wave of resilience investigators have been focused on uncovering the processes of attaining the identified resilient qualities (Masten, 2006). For them, resilience is a "dynamic process encompassing positive adaptation within the context of significant adversity" (Luthar et al., 2000: 543). They argued that resilience must be studied longitudinally (Masten, 2007), and with consideration of the interaction between genetic and environmental factors (Rutter, 2012). Resilience then became defined as the process of coping with adversity, change, or opportunity in a manner that results in the identification, fortification, and enrichment of resilient qualities or protective factors (Richardson, 2002).

Using lessons from the first two waves, investigators of the third wave began to translate the basic science of resilience that was emerging into actions intended to promote resilience (Wright et al., 2013). The third wave, characterised by efforts to create and promote resilience through prevention, intervention, and policy, rose from a sense of urgency for the welfare of children growing up with adversities and vulnerabilities, who could not wait for a complete elucidation of resilience (Masten & Obradović, 2006).

Earlier waves of resilience research were dominated by psycho-social studies emphasising individual behaviour and development, with some attention to other levels, such as relationships, families, peers, and schools or other community systems (Cicchetti,

2010; Luthar, 2006). They stressed the role of genetics and argued that some people are just born resilient. They implied that those individuals were in possession of a rare and remarkable set of qualities, like a source of magical force which enabled them to rebound from whatever adversity came their way (Santos, 2011). Seccombe (2002) argued that merely focusing on individual-level factors is insufficient and it is important to understand resilience as a quality of the environment as much as the individual. She calls to pay careful attention to the structural deficiencies in societies and to the social policies that families need in order to better function in adverse situations. Emphasis is placed on understanding resilience as a process rather than a particular individual trait (Luthar & Cicchetti, 2000). Gilligan (2004) considers resilience as a variable quality that derives from a process of repeated interactions between a person and the surrounding context. An important change in resilience research was the shift from labelling risk and protective factors to recognising and describing processes and contexts (Rutter, 1992; Luthar et al., 2000).

The fourth wave is a large complicated wave that focuses on understanding and integrating resilience across multiple levels of analysis, with growing attention to epigenetic and neurobiological processes, brain development, and the ways that systems interact to shape development (Wright & Masten, 2005: 16). Researchers use advanced methods to examine the structure and function of the brain and central nervous system in order to illuminate the neurobiological structure and processes of human coping and adaptation to stress (Lee et al., 2012). It clearly points to an integration of biological, psychological, and social perspectives, building on evidence gathered from the first three waves of resilience research. Table 2.1 provides a summary of the four waves of resilience research.

Table 2.1: Four Waves of Resilience Research

Wave	Description
First Wave Resilient Qualities	Started early 1970s. Definitions centre on attributes specific to the individual such as personal qualities, capacities, skills and abilities.
Second Wave The Resiliency Process	Protective and risk factors incorporating meso level. Definitions characterised by abstractions such as processes, patterns, vulnerability, risk and protection
Third Wave Innate Resilience	More systemic understanding of resilience. Definitions refer to dynamic processes, systems and negotiation
Fourth Wave Social ecological	Social ecological understanding of resilience places the individual and adversity within micro, meso and macro contexts.

2.4 The Social Ecology of Resilience

The fourth wave of resilience research expands the focus on resilience as a characteristic of the individual to one of resilience as a social and cultural process (Kirmayer et al., 2009). The social cognitive theory is a broad theory of human behaviour which emphasises the importance of interactions among three primary factors that predict future behaviour: the environment, the person, and behaviour (Bandura, 1997). If the social cognitive theory approach is applied to resilience, people are able to be strategic in adapting to changing demands through dynamic interactions with environmental conditions (Benight & Cieslak, 2011). Different contexts are conceptualised as nested spheres of influence varying in proximity to the individual, ranging from micro to macro (Schoon, 2006). Rather than seeing individuals in isolation from their cultural, social and communal contexts, an ecological perspective also emphasises the relationships within and between social systems, such as families, communities, cultures and institutions (Kirmayer et al., 2009).

An increasing body of empirical studies show that trait resilience is a developmental process that builds through the experiences of the individuals (Coutu, 2002; Masten, 2001). Benard (1995: 17) claimed “We are all born with an innate capacity for resilience,

by which we are able to develop social competence, problem-solving skills, a critical consciousness, autonomy, and a sense of purpose". Optimism, perceptions of control, self-efficacy, and active coping are associated with better health (Smith, 2002). Self-efficacy perceptions have been found to be highly predictive of behaviour across a vast array of human functioning: education, health, work performance, and stress (Bandura, 1997). The literature on self-efficacy in relation to resilience is vast. Bandura (1997) formally defined perceived self-efficacy as the personal judgement of one's capabilities to organise and execute courses of action to attain designated goals. A person's self-efficacy contributes to individual resilience (Benight & Bandura, 2004). Whatever other factors serve as guides and motivators, they are rooted in the core belief that one has the power to produce desired effects by one's actions; otherwise one has little incentive to act in the face of difficulties (Benight & Bandura, 2004).

Furthermore, optimism has been found to serve as a protective factor that establishes and maintains resilience (Applebaum et al., 2014; Stewart, 2007). Optimism is typically defined as the degree to which an individual generally expects positive experiences in the future which, in turn, can lead to enhanced judgments and decisions (Baron & Markman, 2000). Positive emotion in traumatic and stressful situations is an important element in psychological resilience. Optimism is also intimately linked to experience and knowledge. People are optimistic because they believe in their own ability and self-efficacy, based on the successful handling of past experiences and perceiving situations as an opportunity rather than a challenge (Ryan et al., 2004). On the other hand, some writers have encouraged caution when focusing on optimism as a psychological characteristic, while ignoring how it is influenced by external situations.

The integration of genetics and other contextual factors plays a role in developing resilience (Wu et al., 2013). While resilience operates from within an individual, it is not

a fixed personality trait (Eley et al., 2013). Rather, resilience operates more at a surface level and can be related to the protective factors in the external environment (Lutahr et al., 2000). Protective factors can be defined as specific attributes or situations that are necessary for the process of resilience to occur (Dyer & McGuinness, 1996). They play a role in modifying the negative effects of adverse life circumstances and help to strengthen resilience (Schoon, 2006: 14). They are involved in one's social ecological interactions and can include both internal and external factors (Rutter, 2013). Protective factors can lead to varying outcomes; the ability to experience resilience depends on person-environment interactions (Masten, 1999).

Previous research has revealed three broad sets of variables operating as protective factors that may impede or halt the impact of adverse experiences which include individual attributes, family environments, and the wider social context (Bynner et al., 2000; Masten et al., 1990; Werner & Smith, 1992). However, this does not explain how some individuals are resilient while others are not (Schoon, 2006). What is needed is a better understanding of the multiple levels and different sources that influence individual resilience. Protective factors are individual, situational and contextual (Johnson & Wiechelt, 2004). The existence of those protective factors is the main difference between individuals who adapt very well despite facing risks and individuals who end up in maladaptation. The analyses of protective factors can help establish when and under which conditions resilience can develop (Herrenkohl, 2011). Thus, enhancing both internal and external protective factors of people may help them adapt to stressful and risky life situations (Lee et al., 2012).

Therefore, resilience research has increasingly focused on contextual issues since the fourth wave which has led to greater emphasis on the role of relationships and systems beyond the family, and attempts to consider and integrate biological, social, institutional

and cultural processes into resilience research (Cicchetti, 2010; Masten, 2012). Kent (2012: 111) mentioned that "resilience does not occur in isolation. It is an interactive process that requires something or someone to interact with. It is dependent upon context or environment, including our relationships". According to Nguyen-Gillham et al. (2008), resilience does not exist as a static quality or a mechanistic process but in a continuum that varies over time and context. Resilience can grow or decline over time depending on the interactions taking place between an individual and their environment and between risk and protective factors in individuals' lives (Borman & Rachuba, 2001; Schoon, 2012). Resilience is a product of the context in which it can emerge (Goodley, 2005: 334). Supkoff et al. (2012) reports that children at risk sometimes did surprisingly well due to contextual factors which affected the developmental history of these resilient children. Cultural traditions, spiritual beliefs, and community support services undoubtedly provide a wide variety of protective functions which serve to counteract or ameliorate the impact of devastating experiences among people within a culture (Wright et al., 2013). Resilience definition should include both contextual and cultural factors, where environments facilitate the navigation and negotiation of individuals in achieving the resources they need to cope with adversity (Ungar, 2013). This explanation is comprehensive, acknowledging how both individuals and their environments interact in ways that optimise developmental processes.

The above discussion raises significant implications regarding the importance of contexts when studying the resilience of entrepreneurs, and particularly in relation to the available institutional framework. Studying the resilience of entrepreneurs is important since it can be seen as an intangible resource and a dynamic driving force to overcome challenges and environmental change (Savolainen et al., 2016). Therefore, this study adds to the growing literature on entrepreneurship and resilience, with a focus on conflict zones which are still under-researched contexts.

2.5 Resilience in Entrepreneurship

The term resilience is relatively new for entrepreneurship research (Sullivan-Taylor & Branicki, 2011; Williams & Vorley, 2014). More researchers have conceptualized the basic idea of resilience and adapted it to the business world (Hamel & Välikangas, 2003; Reinmoeller & Baardwijk, 2005). Studies of resilience in entrepreneurship have looked at the cognitive resilience of individual entrepreneurs, rather than resilience at the system level (e.g. Ayala & Manzano, 2014; Branicki et al., 2017). The concept of resilience has emerged as a factor that protects entrepreneurs against the threat posed by challenges and changes in the business environment (Karra et al., 2008), and it plays a major role in how individuals approach goals and overcome challenges (Bandura, 1984). People who start businesses under dire circumstances often have to change the status quo and forge new paths in order to succeed (Bullough & Renko, 2013). Without resilience, individuals would be "less capable of engaging in the necessary entrepreneurial behaviour required to start businesses or pursue new ventures" (Bullough & Renko, 2013: 345). Resilient entrepreneurs can explore and exploit opportunities because when an unexpected event occurs, resilience enables them to drop a venture or modify it in order to take advantage of the new situation (Manzano-García & Calvo, 2013).

However, resilience has received remarkably little attention in entrepreneurship literature (Daou et al., 2019; Powell & Baker, 2011). Korber and McNaughton (2018) argued that resilience is still poorly defined since it is used synonymously with success, survival, persistence, self-efficacy and optimism. Resilience has been defined as an amalgamation of qualities such as optimism, self-efficacy, perseverance and flexibility (Bulmash; De Vries and Shields, 2006). Hence, it has been argued that resilience forms part of the construct of psychological capital (Youssef et al., 2007). Psychological capital is identified as a form of capital in which intangible assets and resources possessed by an

individual in the form of their behaviour, thoughts and actions influence productivity and thereby contribute to the achievement of success in entrepreneurship (Envick, 2005).

Psychological capital is important for entrepreneurs to empower them with the capability to persevere through uncertain conditions and to bounce back from failure (Hmieleski & Carr, 2008). Over the years researchers have proposed several factors that define resilience in entrepreneurship context. Self-efficacy, optimism, and hope act in synergy to build psychological capital within individuals (Luthans & Youssef, 2004). When faced with challenging and difficult situations, self-efficacy beliefs help to develop a sense of self-worth that in turn influence the ability of entrepreneurs to persevere in the situations of adversity (De Vries & Shields, 2006; Sun et al., 2011). Entrepreneurial self-efficacy is the extent to which a person believes in his/her ability to perform the tasks necessary to successfully become an entrepreneur (McGee et al., 2009). Several studies suggested the importance of entrepreneurial self-efficacy on entrepreneurial behaviour and performance (Lee et al., 2011; Markman et al., 2005; Pihie, 2009). Self-efficacy is found to be important in the opportunity recognition process of entrepreneurs (Asantea & Affum-Osei, 2019). In addition, an entrepreneur's belief in his/her ability to effectively influence entrepreneurial processes and manage the effects of challenges and stressors can also contribute to coping skills and promote resilience.

The greater the entrepreneurial self-efficacy, the more likely the individual takes risks and start a business (Boyds & Vozikis, 1994). More confident entrepreneurs are better able to emotionally, cognitively, socially and financially recover from their failed ventures (Hayward et al., 2010). Self-efficacy becomes even more important when entrepreneurs operate within a challenging environment that lacks resources and stability (Sun et al., 2011). Bullough, Renko and Myatt (2014) argued that that under conditions of war, the strong belief in abilities gives entrepreneurs the confidence to overcome

adversity and to enhance entrepreneurial motivations. Bullough and Renko (2013) found that self-efficacy enables entrepreneurs to be resilient during periods of adversity where they recommended networking and mentoring opportunities as important activities to learn by modelling others who have been resilient through challenging times.

Furthermore, resilient entrepreneurs have a high degree of self-esteem and are not afraid to fail (Ayala & Manzano, 2014: 128). If this happens, despite adversity, they rise again stronger than before because they have been able to change and adapt to the new circumstances of their environment (Cannon & Edmondson, 2005). Brück, Llussá and Tavares (2010) found that violent conflict decreases fear of failure and that individuals that have been exposed to greater levels of violence display more risk seeking behaviour (Voors et al., 2010). Therefore, and as Bullough et al. (2014) found, the perceived danger (or risk) is only marginally if an individual is highly resilient, which in turn affects their willingness to become an entrepreneur. They also found that there are no significant differences between men and women in terms of how they perceive danger. This is consistent with the findings of Daoud et al. (2014) who suggested that gender itself is not significant in affecting the degree of a person's fear of failure among Palestinian entrepreneurs. Anugwom (2009), for instance, showed that the conflict in the Niger Delta in Nigeria has thrust more women into the forefront of informal commerce despite the danger. The women have an undaunted spirit of enterprise and high resilience, however, the need for survival overrides the risks for those women.

Resourcefulness, hardiness and optimism are found to be distinct factors in the entrepreneurs' resilience (Ayala & Manzano, 2014). Hardiness means the control of oneself and the ability to control being easily frustrated under difficult conditions but to fight for the achievement of goals (Kobasa, 1979). Resourcefulness refers to the resources, capabilities and skills the entrepreneur possesses in order to control the various

adverse situations they have to face. Resourcefulness implies that the entrepreneurs believe in their own ability to control events and influence the outcome of situations in which they find themselves in (Powell & Baker, 2011). Optimism is the capacity of the entrepreneur to maintain a positive attitude in difficult circumstances and to learn from mistakes and see them as an opportunity rather than a failure (Cannon & Edmondson, 2005). Ayala and Manzano (2014) argued that the key factor in predicting the success of the entrepreneur is resourcefulness for both men and women. However, the influence of optimism on the success of their businesses is greater for women than for men.

Resilient individuals have optimistic approaches that enable them to rebound from adversity (Segovia et al., 2012; Tugade et al., 2004). Optimism and a sense of hope develop resilience in situation of violent conflict (Eggerman & Panter-Brick, 2010; Sousa et al., 2013). In entrepreneurship field, several researchers found that particularly optimism is important for resilience (Aidis et al., 2008; Trevelyan, 2008). However, high levels of optimism can be linked to negative outcomes. Highly optimistic individuals often hold unrealistic expectations and discount negative information (Geers & Lassiter, 2002; Segerstrom & Solberg Nes, 2006). This can exert a negative influence on entrepreneurs' behaviour (Hmieleski & Baron, 2009). In contrast, entrepreneurs who are moderate in optimism hold more realistic expectations and take a deliberate approach when engaging in high risk situations than those higher in optimism (Gibson & Sanbonmatsu, 2004; Luthans et al., 2006).

Perseverance, hardiness and persistence are main factors in the resilience of entrepreneurs who showed more resilience than other populations, which predicts their entrepreneurial success (Fisher et al., 2016; Hayward et al., 2010). Perseverance is seen as a key competence necessary to deal with different entrepreneurial setbacks and difficulties (Van Gelderen, 2012; Orengo Serra, 2017). Resilient entrepreneurs tend to persist with realistic

control beliefs (Hayek, 2012), so they change their strategies or start again when they feel there are limited prospects of success (Korber & McNaughton, 2018). Resilience among Chinese entrepreneurs has been shown to be linked to need to achievement and aspiration, creativity and innovation, flexibility and knowledge seeking (Sun et al., 2011). Similarly, a sample of Indonesian women entrepreneurs listed motivation to succeed, creativity, social skills, optimism, confidence, independence, high ambition and tolerance to failure as important determinants of their resilience (Loh & Dahesihsari, 2013). Furthermore, in an investigation of resilience factors of Liberian women entrepreneurs revealed asset ownership, education and training, women associations and perseverance as the main factors defining their resilience (World Bank, 2014). However, resilience is not only a condition of individuals alone, but also exists as a process of social and political settings (Ungar, 2008).

Previous research has found that individual resilience has a direct impact on business performance and resilience (Adeniran, et al., 2012; Ayala & Manzano, 2010, 2014; Fatoki, 2018; Fisher et al., 2016). This is because the behaviour and personality attributes of entrepreneurs have been found to have a strong direct impact on the structure, strategy, and performance of businesses (Stoltz, 2000). Resilient entrepreneurs have the capacity to sustain their business (Fisher, 2011) as they tend to learn from their failures and look for other opportunities to start a business (Corner et al., 2017; Hayward et al., 2010). Failure (Jenkins et al., 2014) and learning from others' failure (Bledow et al., 2017) develop resilience which in turn enables entrepreneurs to deal with setbacks. Therefore, these studies assumed that resilience is an *ex ante* condition that enables entrepreneurs to better adapt and overcome challenges to lead their business to success (Korber & McNaughton, 2018). They did not, however, explore what factors help entrepreneurs to build their resilience as *a process* over time, and if entrepreneurship has a role on their resilience. In other words, they ignored the *context*, what challenges entrepreneurs face

and opportunities they have in a certain context, and how they navigate them to build resilience.

2.6 Conclusion

From the above discussion, it is evident that the majority of resilience research derives from and correspondingly focuses on human (particularly child) development in Western countries (Kliewer et al., 2001; Nguyen-Gillham et al., 2008; Yates et al., 2014). There has been little emphasis on the sensitivity to cultural factors that contextualize how resilience is defined by different populations (Barton, 2005; Boyden & Mann, 2005; Ungar, 2004). Furthermore, a small, but growing body of entrepreneurship research focuses on resilience rather than risk factors. However, most of the studies are based on the resilience of individuals, emphasising the characteristics of the individual that make them resilient to environmental turbulence (Ayala & Manzano, 2010; 2014; Bullough et al., 2014; Hayward et al., 2010; Ngah & Salleh, 2015), instead of the macro environment that contributes to developing or mitigating resilience. Few studies (Hedner et al., 2011; Sun et al., 2011; Zelekha et al., 2014) have investigated the broader roles of institutions in promoting the resilience of entrepreneurs in developing countries.

Understanding resilience requires a more complete understanding of not only personality traits, but also the influence of the legal, social and cultural environment and the interaction between them. Therefore, for the purposes of this study, resilience definitions and understanding are embedded in the legal, economic and cultural institutions (Ungar, 2008), which make it more or less likely that an entrepreneur, who is disadvantaged by adversity, will experience resilience (Leadbeater et al., 2005). It is more important to study this in conflict zones because of the absence of supportive institutions and the need to explore how entrepreneurs fill institutional voids and build their resilience. Therefore, the major driving force of this study is how the contexts of violent conflict affect the individual and institutional factors that could promote or mitigate the resilience of

entrepreneurs and their businesses which could lead to entrepreneurship development. The next chapter discusses the institutional theory as the main lens of this research and the intersection of resilience, institutions and entrepreneurship in conflict zones.

CHAPTER THREE: INSTITUTIONAL THEORY, ENTREPRENEURSHIP AND RESILIENCE IN CONFLICT ZONES

As discussed previously, resilience is both characteristic of individuals in navigating their way to resources, and a condition of the environments which provide the resources that are necessary to overcome challenges and flourish in situations of adversity. Entrepreneurship is contextually embedded in the institutional framework in any country which impact on the norms and behaviours of people (Baker & Welter, 2018; Smallbone & Welter, 2012). The appropriate institutions are crucial for providing resources to entrepreneurs, which could affect the level of their resilience, and how they are able to thrive or survive when such institutional processes are hostile to their activities (Welter & Smallbone, 2011). Therefore, it is important to understand the role of both individual characteristic and institutions on the resilience of entrepreneurs. Hence, this chapter discusses in-depth institutional theory and entrepreneurship and how they influence the resilience of entrepreneurs, with a focus on the context of ongoing violent conflict.

3.1 Institutional Theory

Institutions represent constraining and/or enabling forces on individuals' behaviour in any environment (Smallbone & Welter, 2012). The institutional framework of a society comprises the fundamental political, social, and legal ground rules that people and organizations must conform to it if they are to receive support and legitimacy (North, 1990; Scott, 2008). Institutional theorists differ in their definitions of institutions since they have disparate meanings in different disciplines: politics, economics and sociology (DiMaggio & Powell, 1991). Political institutionalists form a theoretical school, though one with a weaker self-identity. Political institutionalists typically situate their claims at the state or macro-political level and argue that the process of formation of states, political systems, and political party systems strongly influence political processes and outcomes (Amenta & Ramsey, 2010). Economic institutionalism is based on North’s (1990, 1995)

work, and focuses on regulatory level institutions. North understands institutions as the incentive structure of a society, defining them more specifically as the rules of the game in a society or the humanly devised constraints that shape human interaction. The sociological institutionalists, or neo-institutional theory, is based on the works of Dimaggio and Powell (1983, 1991) as well as Meyer and Rowan (1991). They examine the influence of the "world society" (Meyer et al., 1997), and focus on cultural and ideational causes.

Theories of North (1990, 2005) seek to discover and learn more about the environmental factors that bring the evolution of the formal and informal institutions that influence human interaction. North (1990, 1995) views formal institutions as the visible "rules of the game" such as constitutions, laws, property rights, which can be altered quickly to adapt to changing economic circumstances. In contrast, he categorizes informal institutions as the invisible "rules of the game" made up of norms, values, attitudes, acceptable behaviours, religious beliefs, or rather the culture which are embedded in a society. Theories of North seek to discover and learn more about the environmental factors that bring the evolution of the institutions that influence human interaction. He attempts to explain how institutions and institutional framework affect economic and social development. For him, the main function of institutions in a society is to reduce uncertainty by establishing a stable structure for human interaction. While formal rules contain political and economic rules, and contracts, informal rules include taboos, customs and traditions (Jepperson, 1991). Both formal and informal institutions help to give pattern to human behaviour by enabling and constraining their activities.

Defining informal institutions is more difficult; many authors emphasize their customary element (Casson et al, 2010). They are understood to 'come from socially transmitted information and is part of the heritage that we call culture' (North, 1990: 37). Informal

institutions are therefore often seen somewhat pejoratively as 'traditional' and counter-posed to 'modernity' and for many, they lie primarily outside the formal institutions of the state (Chappell & Waylen, 2013). North (1995) draws attention to the path-dependent behaviour of informal institutions, which are deeply rooted in society. Whilst formal institutions may be easily modified and transformed, informal institutions are more persistent, which leads to an incompatible institutional framework fostering institutional distrust (Butler, 2003). According to North (1995), formal institutions are subordinate to informal ones in the sense that they are the deliberate means used to structure the interactions of a society in line with the norms and cultural guidelines that make up its informal institutions. For example, formal institutions such as laws may enable women to enter entrepreneurship but social norms may still discourage women from engaging in various activities (Pathak, et al., 2013). Policy making that attempts to change the formal institutions of society therefore, will have little success if it does not first adjust the informal institutions in a compatible way. The difficulty rises from the fact that, whereas a governing body can influence the evolution of a society's formal institutions in a rather direct way, informal institutions are much less tangible and usually fall outside the direct influence of public policy. They tend to resist change and take time to evolve towards new social norms (Jayachandran, 2019).

Whilst informal institutions can develop as a result of spontaneous and intended individual actions, they can also partly result from formal institutions, which they can in turn modify. In this regard, informal institutions evolve as a culture-specific, collective and individual interpretation of formal rules. For example, while a specific legal framework normally contains explicit regulations for implementing laws, over time these regulations are complemented by unwritten rules, which provide an implicit understanding of their content. In this sense, informal institutions may fill legal gaps,

which may only become apparent when laws and regulations are applied to daily life (Smallbone & Welter, 2012).

The application of institutional theory has proven to be especially helpful to entrepreneurship research. It plays a major role in helping to explain the forces that shape entrepreneurial success (Ahlstrom & Bruton, 2002; Alvarez et al., 2011; Bruton et al., 2010; Wade-Benzoni et al., 2002). Institutional theory provides a theoretical lens through which researchers can identify and examine issues such as legal and political environment, culture, norms, etc. (Baumol et al., 2009; Yousafzai et al., 2015). Indeed, the institutional environment shaping the overall economy also affects the dynamics of entrepreneurship within any country (Bowen & DeClercq, 2008; Spencer & Gomez, 2004). It has an impact on the nature, pace of development, extent of entrepreneurship and the ways in which entrepreneurs behave (Welter, 2012). Institutions influence, among other things, the quality of governance, access to capital and other resources, and the perceptions of entrepreneurs (Acs, et al., 2008). Institutions are critical determinants of economic behaviour (North, 1990), and they can impose direct and indirect effects on the prevalence and types of entrepreneurship in a society. The better the institutions, the higher the level and quality of entrepreneurship, which ultimately allows for a greater development (Baumol & Strom, 2007). The institutional factors impacting entrepreneurial efforts include the formal institutions in terms of direct action of governments in constructing and maintaining an environment supportive of entrepreneurship as well as the informal institutions such as societal norms toward entrepreneurship (Bruton et al., 2010).

The work of theorists such as Douglass North has been criticized as it overlooks the agency of people as they are “passive recipients of the rules of the game” while entrepreneurs can contribute to institutional change (Welter & Smallbone, 2011: 120).

Therefore, this study employs institutional theory to understand the behaviour of entrepreneurs based on the three pillars of institutions developed by Scott (1995, 2007). Scott (2001) defines institutions as multifaceted, durable social structures, made up of symbolic elements, social activities, and material resources. Those pillars are regulative, normative and cognitive institutions. The regulative pillar derives most directly from studies in economics and thus is formal and encoded in law (Bruton et al., 2010). The normative pillar includes values (what is preferred or considered proper) and norms (how things are to be done, consistent with those values), embedded in society (Scott, 2007). The cognitive pillar reflects the cognitive structures and social knowledge shared by people in a given social context (Veciana & Urbano, 2008).

The normative pillar is distinct from the cognitive pillar in their mechanisms and content. The normative pillar is concerned with what people consider to be legitimate and the acceptable ways of gaining something that has broad societal approval; in contrast, the cognitive pillar reflects what individuals believe and thus act upon (Valdez et al., 2013). Normative elements contain the collective sense-making of a society, while cultural-cognitive elements refer to the individuals' understanding of meta values and rules, which is influenced by individual experiences and backgrounds (Smallbone & Welter, 2009). Each pillar offers a different rationale for claiming legitimacy, whether by virtue of being legally sanctioned, morally authorized or culturally supported (Scott, 2008). Institutions may overlap, an institution could have regulatory and normative properties, normative and cultural-cognitive properties, or properties of all three (Scott, 2007). On all levels, institutions can be formal or informal, explicit or hidden, and shape not only individual choice and orientation but also the nature and actions of organizations and decision-making structures by assigning roles and norms that determine what is acceptable behaviour or not in a given society.

In this research, entrepreneurs are both constrained and enabled by the regulative, normative and cognitive institutions in their environment (Bruton & Ahlstrom, 2003; Scott, 2007). The institutional environment for countries with political instability is weak and the enforcement of laws and property rights is poor (Welter & Smallbone, 2011). It is only in situations where formal and informal institutions form a coherent framework that formal regulations and the rule of law will predominate and shape entrepreneurial behaviour, whereas in fragile and conflict settings where the rule of law is largely absent, 'non-compliance with the formal rules becomes pervasive' (Feige, 1997: 32). Therefore, it is obviously important to explore how entrepreneurs in such contexts are able to navigate the institutional constraints and build resilience. However, the study will first discuss entrepreneurship in conflict contexts, with a focus on women entrepreneurship.

3.2 Entrepreneurship in Conflict Zones

Violent conflict is a "struggle, between individuals or communities over values or claims of status, power and scarce resources, in which the aims of the conflicting parties are to assert their values or claims over those of others" (Goodhand & Hulme, 1999: 14). Violent conflict is not a homogenous phenomenon but a multi-dimensional phenomenon varying in magnitude (scale, duration and intensity), geographical scope (international and internal), the nature and extent of foreign intervention and the technology adopted (Stewart & FitzGerald, 2001). Violent conflicts change the structure of institutions, both local and national, and their relationship with populations (Justino, 2011). Violent conflicts affect the economic status of individuals and households through the direct and indirect transformations they entail. Direct effects include changes in household composition due to killings, injuries and recruitment of fighters, changes in the household economic status due to the destruction of assets and livelihoods and effects caused by forced displacement and migration (Kalyvas, 2007). Indirect effects include changes in

households' access to and relationship with employment, credit and insurance markets, social relations and networks and political institutions (Justino, 2008; 2011).

Violent conflicts have been one of the most significant causes of growth decline in modern economies (Brück & De Groot, 2013), through the damage they cause to infrastructure, markets and social cohesion, and their effects on the capacity of economies and households to respond to other shocks (Brück & Schindler 2007; Verwimp et al., 2009). The economic consequences of war and violent conflict have been studied in detail, and estimates suggest that the impact of civil war is substantial and tend to be long-lasting (Chen et al., 2007). This includes the direct costs in terms of the destruction of infrastructure, and diverted (military) expenditure as well as the much higher indirect costs of disruption of markets and increase in risk and uncertainty (Naudé, 2007). For example, Lopez and Wodon (2005) calculated that Rwanda's GDP could have been 25% higher in 2001 if it had avoided the genocide of 1994. Ksoll et al. (2009) found that conflict in Kenya reduced flower exports by 24% overall and by 38% for firms located in conflict areas, mainly through displacing workers, which exceeded 50%. Using a small sample of firms, Vijayakumar (2012) found that the civil conflict in Sri Lanka had a negative effect on firms' growth in terms of the value of assets, turnover and employment.

According to the World Bank's Doing Business database (2010), fragile states represent the world's most challenging business environments, often with the most bureaucratic hurdles and the least property protection for entrepreneurs. Peschka, Emery and Martin (2011) argued that conditions in conflict-affected countries create additional dimensions of difficulty for businesses, beyond the standard barriers captured by the surveys and the Doing Business data. Conflict creates inflation, macroeconomic instability and uncertainty, currency weakness, limited access to credit and financial services, and distorted regulation of economic activity (Muhammad et al., 2016). These factors result

in a high proportion of informal economic activity, and an economic environment with these constraints increases both the costs and risks of engaging in commercial activity and investment (Mac Sweeney, 2009).

For example, Deininger (2003) found that civil conflict reduced investment and non-agricultural enterprise start-ups in Uganda. However, Cañares (2011) argued that conflict in the Philippines had little impact on the decision to start or continue entrepreneurial activities. Furthermore, Chowdhury (2011) found that the probability that a household will own a business in a conflict region is 11% lower in comparison to elsewhere in Bangladesh. This is because starting a business requires more capital, and violent conflict and geo-cultural characteristics are particularly discouraging for entrepreneurship. However, other studies found that conflict can increase entrepreneurial activities (Branzei & Abdelnour, 2010; Guidolin & La Ferrara, 2007). Conflict areas may have a higher rate of self-employment, but these are lower quality activities, involving people with lower education attainment than in non-conflict areas. For example, forms of employment that arise in conflict-affected areas in South Asia are women workers replacing absent men, particularly in the agricultural sector and unpaid family labour (Iyer & Santos, 2012). Similarly, Ciarli et al. (2015) found that conflict in Afghanistan pushes households towards marginal self-employment activities and towards agriculture.

Research on the study of external environmental factors has increased with the recognition that market conditions exert far greater influence on the decision to become an entrepreneur than personal characteristics alone (Amine & Staub, 2009). Significant effects of ongoing conflicts appear to operate through inadequate access to markets and land and lack of adequate infrastructure to support business activity (Abdelnour et al., 2008; Justino, 2009). Conflict-affected countries suffer from poor infrastructure which has often been damaged or destroyed, including basic transport and communications

structures, as well as utilities such as electricity and water (Bray, 2009). On the other hand, the private sector plays a role in helping to mitigate the socioeconomic exclusion that lies at the root of many conflicts. Entrepreneurial activity may substitute for lacking markets and governance institutions and it is sometimes a means of survival, rather than of entrepreneurial spirit (Ciarli et al., 2010). For example, Ciarli et al. (2009) found that entrepreneurship is mainly a coping strategy in Afghanistan. This is important because socio-economic exclusion could lead to significant economic and political grievances and challenges to authority using violence (Peschka et al., 2011). Therefore, conflict can push individuals to entrepreneurship but also provide opportunities to address challenges (Cañares, 2011). However, the impact of conflict on women could be worse than men and this will be discussed further in the next section.

3.2.1 Women Entrepreneurship in Conflict Zones

Women and girls comprise a significant proportion of the civilians living in war-torn areas; therefore, they are faced with significant risks and threats to their physical, psychological, and social well-being (Haeri & Puechguirbal, 2010). Even in times of peace, gender roles typically segregate men from women in many Middle Eastern countries, and both sexes exist in and perform very different roles (Darychuk & Jackson, 2015). Middle Eastern cultures are very conservative and are highly governed by religion, customs, and traditions (Mathew & Kavitha, 2010). Some of these cultures identify themselves with more of a religious identity than a cultural one (Essers & Benschop, 2009). Women's subordinate positions and increased vulnerability in times of conflict stem from "pre-existing peacetime social inequalities, which are further reinforced by conflict, that result in many of women's wartime vulnerabilities" (Haeri & Puechguirbal, 2010: 108). The absence of women from decision-making bodies means that their wartime experiences are rarely credited, and their social gains rarely endure into the post-conflict phase (Pratt & Werchick, 2004).

In conflict-affected countries, women entrepreneurs usually face the same obstacles as women in other developing countries. With regards to their entrepreneurial motivation, many women entrepreneurs may not be 'growth-oriented' entrepreneurs, but rather 'survivalist' entrepreneurs. For example, Ayadurai and Sohail (2006) found that most of women entrepreneurs in the North East of Sri Lanka were pushed to entrepreneurship, where they were in business for the first time, in order to be self-reliant and support their families. Their measures of success were self-fulfilment and a balance between family and work (Ayadurai & Sohail, 2006). Sultan (2016) showed that most Palestinian women interviewees were driven by necessity rather than opportunity into business and most enterprises are within consumer oriented business activities and their size is relatively small. In addition, cultural constraints, lack of support services and access to finance are the main challenges for them. The few studies about women entrepreneurs in Afghanistan have found that income generation was the most important push factor (Boros, 2008; Minniti & Naudé, 2010), but other pull factors were important such as independence and autonomy (Myatt, 2015; Nehad, 2016), help other women or non-family members (Holmén et al., 2011; Nehad, 2016), and challenge gender-based stereotypes and the oppressive gendered system (Sabri, 2015).

Lemmon (2012) investigated the obstacles faced by women entrepreneurs using examples of programmes in Afghanistan, Rwanda, El Salvador and Liberia. She found that access to markets, finance, networks and skills are obstacles faced by men and women entrepreneurs alike. However, women entrepreneurs' challenges are often exacerbated by unique social and financial barriers and greater distances from relevant business networks, and women are more likely to work in informal sectors. Min (2011) stated that the main challenges for women entrepreneurs in Afghanistan included finance, lack of contacts and security, limited market, mobility constraints and negative attitudes towards women entrepreneurship. According to the World Bank (2014), there are key gender-

specific obstacles that are aggravated by conflict situations. They include the widened gender gaps in education and skills, less access to information and technology, increased vulnerability to gender-based violence, and the larger domestic burdens due to an increase in the number of women-headed households and the larger size of households comprising war orphans or disabled family members so that women find it more difficult to balance domestic and productive responsibilities (World Bank, 2014).

Therefore, conflict can restrict women's freedom and strengthen conservative gender ideologies (Peterson, 2010). On the other hand, and looking on the bright side of war for women, it can also give more opportunities for them to enter spheres usually reserved for men (Meintjes et al., 2002; Richter-Devroe, 2010). The lives of women in contexts of violent conflict adjust dramatically in response to changes in their households and their communities. Conflict can open opportunities to challenge socio-cultural institutions that act against gender equality (Justino et al., 2012). Women can be pushed to break down some of the gender stereotyped social norms and behaviours for the survival of their households (Muhanna & Qleibo, 2008). As noted before, entrepreneurship is a socially embedded activity (Thornton et al., 2011), so entrepreneurial activities available to and pursued by women will inevitably be shaped by the socially constructed institutional context they encounter (Blackburn et al., 2015). Therefore, violent conflict can have a positive, significant, and robust impact on entrepreneurial activity across different population groups, specifically among women (Brück et al., 2011).

It seems evident that conflict might be a source of new opportunities for women entrepreneurs (World Bank, 2014). Abdelnour et al (2008) mentioned that the conflict in Darfur has restricted the access of men and women to economic activities such as agricultural, pastoral and trading work. It has; however, simultaneously opened a new range of opportunities, particularly for women, to engage in informal sector activities

such as selling foodstuff and trading, which have enabled them to provide for their families (Abdelnour et al., 2008). Menon and Rodgers (2015) found that women in Nepal who lived in areas with high-conflict intensity engaged in more work over the course of the civil war in relation to comparable women in regions of low-conflict intensity.

Women's economic activity is essential, as they are often the main sources of family support when men are killed or injured in the war. The World Bank report (2014) on women entrepreneurs in Liberia, showed that civil conflict has increased women's participation in trade and business and the labour force in general. Fuest (2008) demonstrated that the economic roles that Liberian women perform today appear to be greater than before the war. Similarly, women in Cambodia held jobs in textile industries, construction, and salt and rubber production during the conflict and have been working in them ever since (Kumar, 2000). Giles and Hyndman (2004) and Wood (2008) found that the civil wars in Chad, El Salvador, Peru, Sierra Leone, and Sri Lanka enabled the women to break traditional social norms in these societies.

During wars, patriarchal networks are often reshaped since women and girls take on unprecedented roles (Wood, 2008). Conflict in the Niger Delta has thrust more women into entrepreneurship where they exploit their social networks and gender to mitigate the danger posed by the presence of militant youths (Anugwom, 2011). Women entrepreneurs are considered relatively safe by the militants who live a life of constant relocation between camps and bases of operation, and are wary of betrayal (Anugwom, 2009). Depending on the specific circumstances of each case, women are also frequently among the most trusted members of a community, given their lack of participation in violent wartime acts (Lemmon, 2012). Furthermore, many Palestinian women have undertaken economic activities at home to generate money for their families as a consequence of the occupation, such as losing productive land due to the separation wall

or their husbands having restricted movement (Sousa, 2012). However, those women chose entrepreneurial activities which promote traditional activities, such as food or embroidery. Another example is Esim and Omeira (2009) who showed that for rural women in conflict settings in Iraq, Palestine, and Lebanon, cooperatives allow the sharing of risk, pooling of resources, learning together, generating income, and balancing work and family responsibilities. However, cooperative initiatives often put too much emphasis on the existing home making skills of women, which reinforces the traditional gender division of labour and existing power imbalances. Therefore, conflict can empower women and undermine the traditional social order (Kumar, 2000); however, interventions need to be gender-responsive, inclusive, interactive, contextualized, and forward-looking in order to sustain those gains for women.

3.3 Institutions, Entrepreneurship and Resilience

The following sections discuss in-depth each of the three institutional pillars of Scott (2014), how they influence entrepreneurship and how entrepreneurs can develop resilience when those institutions are hostile to their activities.

3.3.1 Regulative Institutions

In the regulatory system, formal and informal rules are set, monitored and enforced if necessary by means of laws, regulations, and government policies that promote or restrict behaviour within a country (Busenitz et al., 2000). Economists particularly view institutions as resting primarily on the regulatory pillar (Scott, 2001: 52). Laws, sanctions and political power thus serve to regulate individual and organisational actions (Scott, 1995). They can provide support for new businesses, reduce the risks for new entrepreneurs, and facilitate their efforts to acquire resources (Stenholm et al., 2013). Good economic governance in areas such as taxation, regulations, and business licensing is a fundamental pillar for the creation of a favourable business environment (Darnihamedani et al., 2018). Changes in technology, political forces, and regulation can

be decisive influences on the existence and occurrence of new opportunities (Shane, 2003). Specifically, the level of entrepreneurship that develops in a society is directly related to the society's regulations and policies (Baumol et al., 2009).

The rule of law and size of the state sector are key institutional features that enhance entrepreneurial activity (Aidis et al., 2009). Women are less likely to undertake entrepreneurial activity in countries where the state sector is larger because of the availability of job opportunities and welfare system (Estrin & Mickiewicz, 2011). The key aspect for entrepreneurs in the rule of law concerns property rights and the reduction of transaction costs in business, and these affect men and women entrepreneurs equally (Angulo-Guerrero et al., 2017; Estrin & Mickiewicz, 2009). Other institutional factors that impact upon entrepreneurial activities are favourable market incentives and the availability of financial capital (Sunny & Shu, 2017; Wallmeroth et al., 2018). Bigsten et al. (2003) investigated whether firms in manufacturing sector in six African countries are credit constrained. They found that only a quarter of those firms with a demand for credit obtained a formal sector loan. They suggested that while banks allocate credit on the basis of expected profits, micro or small firms are much less likely to get a loan than large firms. Access to capital can be difficult for both men and women; however, it is usually much more difficult for women entrepreneurs, especially if they are unable to legalise their business (Halkias et al., 2011; Muravyev et al., 2009). It is not surprising then that access to capital is one of the most frequently cited environmental barriers to business entry for women entrepreneurs (Ghouse et al., 2017; Leitch et al., 2018; Panda, 2018).

Furthermore, government policies contribute towards gender differences in entrepreneurship (Narayanasamy et al., 2011). The legal gender differences limit the opportunities available for women. For example, a World Bank report (2015c) found that 155 out of 173 economies have at least one law impeding women's economic

opportunities, and that husbands can legally prevent their wives from working in 18 economies. Some customs favour men for inheritance and property ownership, and sometimes it is enabled by government laws that discriminate in inheritance and divorce matters, preventing women from access to productive assets (Scalise, 2009). Therefore, making legal changes to women's asset inheritance can improve their socio-economic outcomes. For example, the states of Maharashtra and Karnataka in India amended the Act in 1994 granting daughters equal shares in inheritance relative to sons that was denied to daughters in the past (Deininger et al., 2010). The improvement in women's inheritance rights was associated with an increase of 1.1-1.3 years in the mean educational attainment for the cohort of women who were exposed to the reform (Roy, 2011).

Furthermore, a strong infrastructure enhances the competitiveness of economies and generates a business environment conductive to enterprise start-up and growth (Borges et al., 2018). It efficiently connects enterprises to their customers and suppliers, and enables the use of modern production technologies (World Bank, 2014a). Conversely, deficiencies in infrastructure create barriers to productive opportunities and increase costs for all enterprises. Serious infrastructure flaws limit access to markets. While this affects men and women alike, the larger number of women entrepreneurs and their predominance in informal and small businesses leaves them more exposed (World Bank, 2014).

An adequate physical infrastructure (roads, logistics, local distribution channels) and digital infrastructure (internet, technolgoy) foster the startup activity of new firms by facilitating the recogniaion of entrepreneurial opportunities and enhance learning (Audretsch et al., 2015; Bennett, 2018; Cho et al., 2008). Invesmtent in technology could enhance the use of digital infrastructure (e.g. social media) to start and grow a business (Nambisan, 2017). Entrepreneurs who utilise technologies, either by starting a digital business or using internet in entrepreneurial operations, are able to be creative and

innovative in resource-scarce contexts with weak physical infrastructure (Ashurst et al. 2012; Ngoasong 2018). Institutional voids can be considered a source of opportunities for entrepreneurs (Brück et al. 2010), and mainly a source of innovation (Garud et al. 2014). However, lack of resources is a major barrier to exploit such opportunities, where researchers started to consider technologies in order to tackle such challenges. Despite the rapid growing, however, technology-based entrepreneurship has been fragmented, divergent and slow to respond to practice and mainly conducted in the West (Zaheer et al. 2019).

A deficient legal infrastructure can restrict entrepreneurship development since it can foster rent-seeking behaviour, corruption and non-compliant or deviant entrepreneurial behaviour (Smallbone & Welter, 2012). Corruption leads to lack of trust in others and in the state (Zelekha, 2013), and reduces the level of human capital and the share of private investment in politically unstable contexts (Mo, 2001). While corrupt environments affect both men and women entrepreneurs, they impose additional burdens on women who may lack confidence in their ability to deal with corrupt government officials, and they are more often considered soft targets of corruption (Simavi et al., 2010). Corruption increases the women's perceptions of risk where it was found that more corrupt countries have smaller shares of women entrepreneurs and vice-versa, and simplifying business processes is likely to create more first-time female business owners at a rate 33% faster than that for their male counterparts (World Bank, 2007). In Liberia, more women than men (81 percent compared to 76 percent) reported corruption as a major barrier to formalisation (IFC, 2007). Women also have less time available to handle bureaucratic procedures, due to their household and childcare responsibilities (Amine & Staub, 2009). Such restrictions constrain women's ability to start and run successful businesses.

Legal institutions can create an environment conducive to entrepreneurship. However, this is not the case in conflict zones where many legal institutional voids exist (Langevang

& Namatovu, 2019). Corruption, in the majority of cases, is a natural consequence of a conflict (Peschka et al., 2011), which is a feature of institutions (Rothstein & Teorell, 2008). According to the World Bank (2009: 76), "The opportunities for corruption are great…in a situation lacking adequate institutional and human capacity and necessary public oversight and monitoring mechanisms". In Palestine, a report prepared by the European Union stated that corruption in the Palestitian authority (PA) led to the loss of financial aid amounting to around US$3.13 billion, which was transferred to the West Bank and Gaza strip (WBGS) during the period 2008 to 2012 (The Times, 2013). A World Bank report published in 2003 noted that US$900 million was transferred to an "unknown party" for five years, from 1995 to 2000 (Ramahi, 2013), which led to inefficient use of scarce resources and prevented deserved beneficiaries from services and aid. The people of Afghanistan consider corruption to be one of the principal challenges facing their country (Chaudhuri & Farrell, 2011; Le Billon, 2008). In 2012, half of Afghan citizens paid a bribe while requesting a public service and the total cost of bribes paid to public officials amounted to US$ 3.9 billion (UNODC, 2012). The report reveals that the bribery prevalence rate is substantially higher for men than for women, whereas the reported frequency of bribe paying is higher for women than for men. According to Fishstein and Wilder (2012: 45), "The construction sector was generally described as the most corrupt, and evidence exists in some places it has become highly criminalized".

According to Baumol (1990), in corrupt environments more potential entrepreneurs will allocate their time and efforts to non-innovative rent seeking activities such as lobbying and bribing government officers instead of being involved in productive entrepreneurship activities. Thus, higher levels of corruption should be associated with lower levels of productive entrepreneurship (Avnimelech et al., 2014). Therefore, entrepreneurs work on filling these institutional voids and develop resilience in different ways. Entrepreneurs use their tangible assets such as financial resources to bypass and override the negative

cost of institutional sanctions that are likely to impact on their activities (Greenwood et al., 2002; Greenwood & Suddaby, 2006). According to Fries et al. (2003), entrepreneurs pay bribes in the form of cash with the aim of influencing the actions of public officials in order to operate successfully in an institutionally weak economy (Williams et al., 2016). Other strategies to handle the burden of failing formal institutions, manifested in regulatory inefficiencies, could be tax avoidance (Elert & Henrekson, 2017; Welter & Smallbone, 2011) and informal business (Afreh et al., 2019; Berdiev & Saunoris, 2018), and mainly among women entrepreneurs (Holmén et al., 2011). This could be particularly the case in conflict zones where there is lack of trust in state legitimacy and the fairness of the legal system (Lindberg & Orjuela, 2014; Tyler, 1990; Uslaner, 2005).

Moreover, entrepreneurs with access to financial capital are able to use such resources to exploit entrepreneurial opportunities (Hmieleski & Carr, 2008). During violent conflict, there are specific high-impact challenges that relate to entrepreneurship and affect individuals' resilience, such as lack of access to capital (Awotoye & Singh, 2017). Banking sectors might be unreliable and often ineffective (Bullough et al., 2015). Conflicts put a halt to the normal operations of banking services (Peschka et al., 2011). Even if they are operational, these banks are not equipped to serve the most vulnerable people (Mac Sweeney, 2009). Conflict affects also the strategies of Micro-Finance Institutions (MFIs). For example, in Gaza Strip following the second Intifada in 2000, some MFIs modified their strategy to primarily collect on past loans (Manalo, 2003). Very few new loans were granted and mainly to enterprises that relied on the local market and less on Israel and neighbouring countries for revenue. They take a more conservative approach in their credit approval process (Martinoa & Sarsourb, 2012; Manalo, 2003). Such challenges might affect women more than men where they have to rely on other informal resources. For example, women entrepreneurs in Afghanistan rely largely on either family resources or support from NGOs (Bullough et al., 2015).

Therefore, the behavioural theory of entrepreneurial bricolage attempts to understand what entrepreneurs do when faced with such resource constraints (Senyard et al., 2009). Werner and Smith (2001) found that those who are resilient make use of opportunities and resources around them. Coutu (2002: 52) mentioned that "bricolage can be defined as a kind of inventiveness, an ability to improvise a solution to a problem without proper or obvious tools or materials". Bricolage is defined as "making do by applying combinations of the resources at hand to new problems and opportunities" (Baker & Nelson 2005: 33). Bricoleurs focus on addressing opportunities and problems with existing material and human capital resources that are often available cheaper or for free (Baker et al., 2010). Entrepreneurs may engage in bricolage out of necessity because they cannot afford the costs of more standard resources. Successful bricolage behaviour may assist in the development of firms that are better able to manage market uncertainties, survive and perhaps even flourish despite resource constraints (Senyard et al., 2009). Resource-constrained entrepreneurs deploy strategies, such as reconfiguration, to minimise resource usage (Baker and Nelson, 2005). Small loans may be critical for the survival and success of not only necessity-based businesses but opportunity-based businesses as well (Kariv & Coleman, 2015).

It has been argued that conflict is a driver of aid dependency in the long-run (Marktanner & Merkel 2019). Over the last few decades, international aid programs were successful in helping fragile and conflict-affected countries to make progress in agriculture, health and education systems (Barrett, 2008). However, the role of international aid in improving the social welfare and building the state has been the subject of much debate among researchers and recipients. In general, international aid is controlled by donors who are prone to using aid as a commercial or political tool for their own country's gain. Obvious examples of this type of aid are security aid to fight terrorism in the 21st century (Wickstrom, 2006; Hjertholm & White, 2000). A large empirical literature (Barrett, 2008;

Coyne & Ryan, 2009; Easterly et al., 2003; Easterly, 2007; Erixon, 2005; Williamson, 2008, 2010) argued that aid has not promoted economic growth, nor has it led to improved policies in developing countries, nor in ongoing conflict-affected countries (Coyne, 2013; Goodhand & Sedra, 2010; Hever, 2008; Wildeman & Tartir, 2014). Rather, there is much evidence supporting the view that aid has largely backed political regimes with little interest in growth and development (Williamson, 2008). Some practitioners and policymakers claim that aid may prolong conflict by relieving parties of the political burden of sustaining a war (Narang, 2014). Aid also might prolong conflict by the asymmetric distribution of aid in divided societies (Tahir 2017). Overall, when the goals of international aid are compared with its achievements, the results are extremely disappointing (Williamson, 2010).

However, international aid can promote entrepreneurship when combined with the right conditions, specifically the right policy and institutional environments (Burnside & Dollar, 2000). Leeson (2008) explained that most developing countries, including those living under conflict, have weak institutions and bad policies, and that contributes to the ineffectiveness of aid programmes. Thus, aid is not spent wisely because the necessary institutions are lacking and very often, aid is spent on projects that benefit political leaders at the expense of citizens. Furthermore, and since most conflict-affected countries are aid-dependent countries, a development culture among community members is still lacking (Elnamrouty et al., 2013), and many households rely on humanitarian aid for decades as a key strategy in livelihoods in order to survive (Harrell-Bond, 2002). This could lead to giving up when entrepreneurs face difficulties since alternative sources of income are available through humanitarian aid. However, aid programmes that target entrepreneurs can help them to enhance their resilience.

With regard to women entrepreneurship, international aid can be considered as a push factor. This is because the international aid community has increasingly highlighted women entrepreneurship over the last decades as a means of combating poverty and gender discrimination (Strier & Abdeen, 2009). International agencies, local and international NGOs and governments implemented programmes that mainly targetted and supported women entrepreneurs through the provision of micro-loans, training, mentoring, and advocacy, and thus tended to asymmetrically improve their ability to cope with unexpected difficulties and setbacks (Bullough et al., 2015). For example, the emergence of women entrepreneurs in the public sphere in Afghanistan has been made possible primarily through international aid after the fall of the Taliban regime (Boros, 2008). In Palestine, many international aid programmes targetted women entrepreneurs, particularly poor women, to facilitate their start-up and the growth of their enterprises and empowered them to participate in political, economic and social development (Qazzaz et al., 2005; UN Women, 2014). However, any efforts that work on promoting women entrepreneurship will remain in vain when ignoring the fact that women live in patriarchal societies. Those interventions did not take into account the structural and normative institutional challenges and the obvious gaps in gender roles that limit the effective participation of women in development. Table 3.1 provides a summary of the main themes within the regulative institutions and the articles which have discussed them.

Table 3.1: Regulative institutional Themes

Regulative Themes	Articles
Laws and regulations	Afreh et al. (2019), Aidis et al. (2009), Angulo-Guerrero et al. (2017), Baumol et al. (2009), Begley et al. (2005), Berdiev & Saunoris (2018), Bigsten et al. (2003), Darnihamedani et al (2018), Elert & Henrekson (2017), Estrin & Mickiewicz (2011), Estrin & Mickiewicz (2009), Halkias et al. (2011), Ho & Wong (2007), Muravyev et al. (2009), Spencer & Gomez (2004), Stenholm et al. (2013), Sunny & Shu (2017), van Stel et al. (2007), Welter & Smallbone (2011), Williams et al. (2016)

Access to financial capital	Abor & Quartey (2010), Ahl (2006), Awotoye & Singh (2017), Bigsten et al. (2003), Ciarli et al. (2009), Doern (2016), Foster (1986), Ghouse et al. (2017), Leitch et al. (2018), Hmieleski & Carr (2008), Holmén et al. (2011), Panda (2018), Sultan (2016), van Gelderen et al. 2006), Wallmeroth et al. (2018)
Infrastructure	Ashurst et al. (2012), Audretsch et al. (2015), Bennett 2018), Borges et al. (2018), Cho et al. (2008), Isenberg (2011), Nambisan (2017), Ngoasong (2018), Smallbone & Welter (2012), Woolley (2011)
Corruption	Amine & Staub (2009), Avnimelech et al. (2014), Baumol (1990), De Soto (2003), Greenwood et al. (2002); Greenwood & Suddaby (2006), Peschka et al. (2011), Simavi et al. (2010), Welter & Smallbone (2011), Williams et al. (2016), Zelekha (2013)

3.3.2 Normative Institutions

The normative institutional environment comprises social norms, beliefs, values, and assumptions about human behaviour and nature that are socially shared and carried by individuals (Veciana & Urbano, 2008). Normative institutions measure the degree to which societies admire entrepreneurial activity (Baughn et al., 2006). Locally embedded values and attitudes towards entrepreneurship exert a strong influence on the rate and level of entrepreneurial activities in a society (Andersson, 2012). They refer to societal views of men and women roles, family responsibility systems and gendered expectations, norms, values, religion and beliefs (Bruton et al., 2010). A better understanding of how beliefs and norms shape entrepreneurial intentions can serve to explain the gender gap in entrepreneurship and possibly identify strategies to reduce it.

Women entrepreneurs differ from men in terms of their motivation, the barriers they face, and the support available to them (Tlaiss, 2015, Woldie & Adersua, 2004). Some gender comparative studies of motivation for entrepreneurship has suggested that women and men have relatively similar motivation (Rosa & Dawson, 2006). No single factor motivates men and women to become an entrepreneur but their reasons depend on several

personal and external circumstances. This has been explained as a result of the difference between "necessity" and "opportunity" entrepreneurship, where necessity entrepreneurship found to be negatively associated with entrepreneurial success (Benzing et al., 2009; Block & Koellinger, 2009; Khelil, 2016) and growth-oriented businesse (Fairlie & Fossen, 2018).

Moreover, necessity entrepreneurship found to be more prevalent among women (Bosma et al., 2009). For example, in an analysis of women entrepreneurs in African and Asian countries, Marcucci (2001) described women as being more often pushed by severe economic conditions to create survival incomes than is the case in the West. Women in Ethiopia, Tanzania and Zambia; however, more often proactively decided to be entrepreneurs rather than being driven by necessity arising from poverty. They also explicitly refer to their roles as mothers, wives and daughters and their need to generate income for the family as important motivation for business ownership. Moreover, maintaining cultural heritage was an important entrepreneurial motivation for women refugee entrepreneurs (Heilbrunn et al., 2018). For example, through home-based embroidery enterprises among Palestinian refugees in Jordan (Al-Dajani & Marlow, 2013, Al-Dajani et al., 2015).

Stereotypes and gender role ideologies shape the extent to which women are represented equally in the labour force (Baughn et al., 2006). They suggested that women may be more responsive than men to the level of normative support accorded to entrepreneurial activity. Many societies continue to define women primarily through roles associated with family and household responsibilities (Woldie & Adersua, 2004). Therefore, women usually have more responsibilities that make it difficult for them to find a balance between domestic roles and entrepreneurial activities. Many environmental barriers could impact the efforts of women entrepreneurs, however, the lack of social legitimacy of women as

entrepreneurs affects them in particular (Amine & Staub, 2009). Deeply entrenched normative institutions constrain women's entrepreneurship, where many women are 'ready to go' as entrepreneurs, if only institutional conditions are more favourable (e.g. Staub & Amine, 2006 in sub-Saharan Africa).

The masculine stereotyping of entrepreneurship may discourage women from attempting to start new ventures (Welter, 2011), especially in male-dominated communities. Family, in particular, could be a main barrier for women to start their own business if they are not supportive (Jennings & Brush, 2013). Women then have to exercise agency and show perseverance in the face of such cultural and institutional barriers, which could foster changes in the societal and household contexts (Roomi, et al., 2018). Hence, family support is more important for women in conservative contexts.

In situations where formal or regulative institutions fail or are absent such as conflict zones, informal or normative institutions can be either competing or substituting (Helmke & Levitsky, 2004) which creates institutional voids (Mair & Marti, 2009). Therefore, women entrepreneurs could be disadvantaged more than men in such contexts, for instance mobility restrictions and security, which impact negatively on their resilience. However, the experience of violent conflict could also profoundly change individual beliefs, values, and preferences (Bellows & Miguel, 2009; Voors et al., 2012), and communities are forced to adopt new norms and institutions that fostered pro-social behaviour (Gilligan et al., 2011). Cramer (2006) argued that violent conflict can produce institutional changes and are often associated with social creativity and changes, particularly for women entrepreneurs as discussed before.

In addition, literature points to the importance of social capital as a significant factor which influences a person's ability to remain resilient in the face of adversity (Applebaum et al., 2014; Ledesma, 2014). Some studies have shown that violent conflict could reduce

social capital because it creates a lack of trust (Fort & Schipani, 2004; Henning, 2016), which increases transaction costs and the risk of opportunistic behaviour (Pisano et al., 2007). This social distrust is detrimental to economic development and peace promotion (de Rivera & Páez, 2007; Fort & Schipani, 2004). Other studies argued that community relations strengthen under conflicts (Goodhand et al., 2000; Gren, 2009; Jenningsa & Sanchez-Pages, 2017; Nuwayhid et al., 2011; Voors et al., 2012), as people create institutions that foster cooperation in order to cope with the negative consequences of wars (Giacaman et al., 2006; Gilligan et al., 2011). This reinforces people's reliance on informal networks and social ties (Darychuk & Jackson, 2015). When people have access to social support, then they can feel protected and get access to adequate information, emotional support, and material resources when needed (Kaniasty & Norris, 2008; Punamäki et al., 2005).

The social support networks during the 2006 Israeli-Lebanese war enhanced the resilience of Lebanese refugees by providing direct material and immaterial support throughout the conflict (Nuwayhid et al., 2011). Within the Palestinian context, "suffering and endurance have to be interpreted at both an individual and collective level. The construct of resilience goes beyond an individualistic interpretation: resilience is (re)constituted as a wider collective and social representation of what it means to endure" (Nguyen-Gillham et al., 2008: 292). Ungar et al. (2007: 297) stated that "a Palestinian youth spoke of identity without any reference to the "I," and always in recognition of his role as a part of the collective political movement for a Palestinian state independent from Israel. Self-efficacy was measured in terms of his contribution toward that collective goal". It has been found that Palestinian women and men who were exposed to political violence experienced social support differently. Men experienced high satisfaction with social support, whereas women experienced social support as inadequate and insufficient (Punamäki et al., 2005). Collective supportive relationships inside and outside women's

families cultivate their resilience (Abu Zahra, 2004). Women's inability to benefit from available social support can be one reason for women being more vulnerable in conditions of war and military violence (Khamis, 1998; Pretorius, 1996). This highlightes the importance of a safe meeting space to the social lives of Palestinian women and the ability to support each other through challenging times which enhances their resilience (Darychuk & Jackson, 2015).

In entrepreneurship field, social capital is viewed as a key facilitator of resource exchanges, and therefore can be an important catalyst of value creation (Davidsson & Honig, 2003). This includes emotional, material and informational social support (Southwick et al., 2016). A high level of social capital is important for entrepreneurial decisions and success (Føleide, 2011). The concept of social capital rests heavily on trust, social norms, networks and trustworthiness required within groups and communities, which help to "facilitate exchanges, lower transaction costs, reduce the cost of information, permit trade in the absence of contracts and the collective management of resources" (Fukuyama, 2002; Ogunrinola, 2011: 96). A critical source of social capital is an individual's social network which allows entrepreneurs to gain access to information and resources and tap into advice and moral support, which can enhance the success of business (Doern, 2016). Social networks can compensate entrepreneurs for limited resources (Jones & Jayawarna, 2010). Yueh (2009) found that social networks and attitudes toward risk are significant factors associated with entrepreneurship in China. Partnerships and joint ventures could reduce the high level of risk involved (Mathews, 2006), and improve access to credit (Abor & Quartey, 2010).

Research on entrepreneurship revealed the important role of social capital on the self-efficacy of entrepreneurs and the performance of their ventures (Davidsson & Honig, 2003). Social networks have been found to mitigate the effects of institutional deficiency

for entrepreneurs (Estrin et al., 2013). In Afghanistan, entrepreneurs use social networks for financing entrepreneurial activity (Ciarli et al., 2009). Even if entrepreneurs use loans more for business investment, they access loans less than non-entrepreneurs, and not through formal credit institutions (Ciarli et al., 2009). Moreover, partnership might also be a strategy for entrepreneurs to overcome institutional voids and gain access to more resources (Abor & Quartey, 2010). This is particularly important among women entrepreneurs who face challenges in accessing resources in addition to normative gendered obstacles (Godwin et al., 2006; Esim & Omeira, 2009).

Networks and role models play an important role in the survival and success of women-owned businesses (Berrou & Combarnous 2012; Gray & Finley-Hervey 2005; Ogunrinola, 2011). Urbano et al. (2014) found that being a member of a social organisation is a driver for the development of women enterprises. Social networks can help women to acquire financial resources and knowledge (Prasad et al., 2013; Sullivan & Meek, 2012). Godwin et al. (2006) showed that partnering with a man may help provide women entrepreneurs in male-dominated contexts with enhanced legitimacy, access to a larger number of resources, and a stronger and more diverse social network. Having a diverse or large set of ties in the network may help entrepreneurs connect to different parts of a social system and open information channels inaccessible to those with a small set of immediate network ties (Rauch et al., 2016). However, women usually have limited diversity of such networks which also limit their access to resources (Neumeyer et al., 2018), which can be compensated by government agencies providing a wide variety of support mechanisms in developed economies (Mason & Brown, 2013).

In addition, family is an important social network in sustaining and/or undermining people's ability to cope with life's adversities (Walklate et al., 2014). Family resources within political violence such as positive family stability and cohesion appear important

to promote resilience (Dubow et al., 2012; Sousa et al., 2013). Support from family could buffer the relations between exposure to violence and psychological adjustment in Colombia, where Kliewer et al. (2001) found this relation was strongest for girls. For Palestinian adolescents who experienced the first Intifada, psychological functioning was positively affected by social integration in the family (Barber, 2001). Family unity in Afghanistan supported multi-generational economic success, which was central to adult participants' well-being within the context of war (Eggerman & Panter-Brick, 2010). Family relationships are particularly important for women within the trajectory of political trauma. Khamis's (1998) study of Palestinian women showed the level of a family's social-psychological resources was inversely related to psychological distress among traumatised women.

Family and social background contribute to the differences between men and women entrepreneurs (Narayanasamy et al., 2011). Socio-cultural factors, embedded in the family-oriented contextual framework, affect women entrepreneurs' ways of starting and running their businesses (Welsh et al., 2017). Family has a profound influence on the start-up motivation and resources for women entrepreneurs (Alsos et al., 2013; Verheul et al., 2006). Work-family conflict is often an obstacle to women succeeding as entrepreneurs (Sullivan & Meek 2012; Shelton, 2006). Family is important to entrepreneurs working at times of conflict since the family could compensate for the lack of formal support and provide them with the necessary emotional and financial resources (Cheung & Kwong, 2017; Kwong et al., 2019). For women entrepreneurs, the family is a critical factor in providing support (Brush et al., 2009; Singh et al., 2011). However, this role is more important for women entrepreneurs operating their businesses in conflict zones where they face additional challenges such as security (Bullough & Renko, 2017).

On the other hand, religion has received attention as an important coping resource in times of stress (Koenig, 2009; Park, 2005). Religion has been identified as a strong contributor to resilience (Hobfoll, et al., 2008; Javanmard, 2013). Various studies have found that religious faith and practices give strength and meaning among immigrants (Abu Zahra, 2004; Beitin & Allen, 2005) and refugees (El-Khani et al., 2017). Hasan et al. (2018) found that Muslim identification was an essential part of the identity of Syrian refugees in the United States and a source of comfort, strength, and pride. Gorbanalipoor et al. (2011) argued that there was a positive and significant correlation between religiosity and hardiness and religiosity is a good predictor for hardiness.

Barro and McCleary (2003) argued that religion is an important dimension of culture. Cross-cultural studies have shown that resilience is a process highly influenced by cultural values (Masten & Wright, 2010), particularly within situations of conflict (Sousa et al., 2013; Zraly & Nyirazinyoye, 2010). Living in countries with violent conflict elevates existential fear, driving individuals to greater religiosity (Du and Chi, 2016). Moreover, it was found that being a woman is correlated with greater anxiety about death, putting religion centre-stage (Harding et al. 2005). Religious conviction and engaging in processes of making meaning from the violence may build resilience for adults facing political violence (Eggerman & Panter-Brick, 2010; Sousa et al., 2013). In the context of conflict, cultural and religious norms give individuals strength and identity and in many cases enabled a positive outlook on life events (Darychuk & Jackson, 2015). Cultural values in Afghanistan, such as strong religious conviction, structure a discourse of resilience among adults in the face of adversity and thus enduring war (Eggerman & Panter-Brick, 2010).

Within the Palestinian context, Gren (2009) carried out interviews and observations for one year in a West Bank refugee camp during the second intifada. She examined the ways

in which Palestinians maintain everyday life in repeated emergency situations, where they establish feelings of hope and trust using their religious beliefs. Teeffelen (2005) reported religion and faith as an important source among Palestinians, especially during times of adversity. He also mentioned that spirituality was associated with the *Sumud* culture of the individuals within collective society. *Sumud* is a Palestinian concept meaning close to steadfastness and resilience (Nguyen-Gillham et al., 2008). It is also a socio-political concept and refers to ways of surviving in the context of occupation, chronic adversity, lack of resources and limited infrastructure (Marie et al., 2018). According to Teeffelen (2009), *Sumud* culture can be educational and associated with keeping going, maintaining hope, having endurance and being caring and humane. Marie et al. (2018) suggested that *Sumud* is linked to the surrounding cultural context and can be thought of as a social ecological approach to promoting resilience.

In entrepreneurship studies, religion in general is under-researched (Essers & Benschop, 2009; Zelekha et al., 2014). Religion and entrepreneurship have a "complex, multi-level, and interdependent relationship" (Dodd & Seaman, 1998: 83). However, researchers who studied this relationship suggest that religion is positively related to entrepreneurship. Religion can help entrepreneurs to cope with the burden of uncertainty and provide access to critical resources and information (Parboteeah et al., 2015). Entrepreneurial success and resilience can have moral dimensions whereby entrepreneurship is seen as a source of personal fulfilment or the ability to help others (Alstete, 2008). Carswell and Rolland (2007) argued that religious practices are expected to positively affect individual and societal perceptions of entrepreneurial activities and improve confidence and support. The Protestant work ethic influenced large numbers of people to engage in work in the secular world, developing their own enterprises, engaging in trade and the accumulation of wealth (Landes, 1999; Weber, 1930). It has been argued that religion provides a favourable climate for entrepreneurial activity, and Protestantism in particular leads to

higher educational levels, which positively influences economic growth and entrepreneurship engagement (Becker & Woessmann, 2009).

Additionally, religious space plays an important role in facilitating the formation of social capital, which is vital to the development of new ventures. Parboteeah et al. (2015) found that in religious environments, mobilising resources via networks can be better facilitated. Religion has a profound influence upon the intentions and behaviours of entrepreneurs (Ramadani et al., 2015) as "religions teach, promote and propagate cultural value systems within a given society. Value orientations in turn affect propensity toward entrepreneurial activity…Regardless of whether a person is religious, it can be argued that one is influenced by cultural values propagated by religion" (Dana 2010: 2-3). It can strengthen entrepreneurs' coping with uncertainty through decreasing their anxiety which in turn enhances their wellbeing and increases entrepreneurial productivity (Balog et al. 2014). As an institution, religion significantly shapes the development of cultural values and social norms, which then strongly influence women's participation in entrepreneurship as well as the consequences of doing so (Field et al., 2010; Giménez & Calabrò, 2017). Tlaiss (2014) showed that Islamic religious values help women entrepreneurs in the Middle East in the survival and success of their enterprises.

Islam lays great emphasis on work for both men and women and gives it special importance as an act of worship and religious duty (Rudnyckyj, 2009). The Quran and the Hadith (sayings and practices of the Prophet Muhammad) continue to serve as the sacred sources for the principles and rules of Islam (Davis, 2013) which influence and shape the identities, values, and behaviours of Muslim men and women (Idris et al., 2011). Islam is religion conducive to entrepreneurship (Audretsch et al. 2013), where it considers commercial activities as a divine calling and essential for the survival and flourishing of societies (Ali & Owaihan, 2008). Muslim men and women are encouraged to engage in

work guided by a set of norms and values with the ultimate objective of pleasing God (Gümüsay, 2014). Therefore, pursuing economic activities must be based on moral and legitimate foundations, engaging in what is permitted, and avoiding what is forbidden such as pork, alcohol and gambling, charging and collecting interest, and bribery (Ali & Al-Owaihan, 2008). Moreover, entrepreneurship can be specifically conceived as a religious and economic duty intended to generate income to meet their financial obligations to the poor, and to contribute to the wellbeing of their country, as discussed by Kayed and Hassan (2010) for example in the case of Muslims in Saudi Arabia. Daou et al. (2019) found that faith and religiosity play an important role for entrepreneurs in conflict zones, which give them inner strength to stay optimistic during adverse times. Table 3.2 provides a summary of the main themes within the normative institutions and the articles which have discussed them.

Table 3.2: Normative institutional Themes

Normative Themes	Articles
Gender roles	Al-Dajani & Marlow (2013), Al-Dajani et al. (2015), Al-Dajani et al. (2019), Amine & Staub (2009), Baughn et al. (2006), Beath et al. (2013), De Vita et al. (2014), Holmén et al. (2011), Giles & Hyndman (2004), Gray & Finley-Hervey (2005), Godwin et al. (2006), Jennings & Brush (2013), Kumar (2000), Marcucci (2001), Narayanasamy et al. (2011), Roomi, et al. (2018), Shelton (2006), Staub & Amine (2006), Sullivan & Meek (2012), Tlaiss (2018), Tlaiss (2015), Van Osnabrugge & Robinson (2000), Veciana & Urbano (2008), Welsh et al. (2017), Welter (2011), Woldie & Adersua (2004), Wood (2008), Yousafzai et al. (2019), Yousafzai et al. (2015)
Social capital	Abor & Quartey (2010), Berrou & Combarnous (2012), Bhagavatula et al. (2010), Brush et al. (2009), Bullough & Renko (2017), Bullough et al. (2015), Boros, 2008), Cheung & Kwong (2017), Ciarli et al. (2009), Davidsson & Honig (2003), Doern (2016), Estrin et al. (2013), Føleide (2011), Godwin et al. (2006), Jones & Jayawarna (2010), Kwong et al. (2019), Qazzaz et al. (2005), Ramos-Rodríguez et al. (2010), Mathews (2006), Ogunrinola (2011), Prasad et al. (2013), Rauch et al. (2016), Singh et

	al. (2011), Southwick et al. (2016), Urbano et al. (2014), Sullivan & Meek (2012), Verheul et al. (2006), Welsh et al. (2017), Yueh (2009)
Social perception/ legitimacy of entrepreneurship	Alsos et al. (2013), Andersson (2012), Baughn et al. (2006), Bruton et al. (2010), Cannatelli et al. (2017), Fritsch & Wyrwich (2014), Keil et al. (2000), Kibler & Kautonen (2014), Kibler et al. (2014), Krueger et al. (2000), Mueller & Thomas (2001), Narayanasamy et al. (2011), Suchmann (1995), Überbacher (2014), Vaillant & Lafuente (2007), Webb et al. (2009), Wyrwich et al. (2015)
Religion	Ali & Owaihan (2008), Alstete (2008), Audretsch et al. (2013), Balog et al. (2014), Becker & Woessmann (2009), Bastian et al. (2018), Carswell & Rolland (2007), Dana (2010), Daou et al. (2019), De Vita et al. (2014), Dodd & Seaman (1998), Essers & Benschop (2009), Field et al. (2010), Giménez & Calabrò (2017), Gümüsay (2014), Kayed and Hassan (2010), Landes (1999), Gursoy et al. (2017), Parboteeah et al. (2015), Ramadani et al. (2015), Ritchie (2016), Tlaiss & McAdam (2020), Tlaiss (2014), Zelekha et al. (2014)

3.3.3 Cognitive Institutions

Cognitive institutions reflect the cognitive structures and social knowledge shared by people in a given social context (Veciana & Urbano, 2008). The cognitive system consists of the knowledge and skills possessed by the people in a country pertaining to establishing and operating a new business (Simon-Moya et al., 2014). For instance, in some countries, knowledge about how to found a new business may be widely dispersed. In other countries, individuals may lack the knowledge necessary to understand even the most basic steps required to start and manage a new or small business (Busenitz et al., 2000). Human capital, such as eduction, experience attitudes, beliefs and perceptions, can play important role in stimulating the motivation to start-up (Brush et al., 2017; Ramos-Rodríguez et al. 2010). Human capital is important to enhance creativity and independence, navigate resources and identify and exploit opportunities (Bhagavatula et al., 2010; El Shoubaki et al., 2019).

According to the theory of planned behaviour, entrepreneurial intention depends on the perceived ability to perform the entrepreneurial behaviour (Nowiński et al., 2017). Therefore, several authors suggested that training and entrepreneurship education can be helpful to improve individuals' competencies and perceptions that they "both possess and can organize the resources at their disposal to address unpredictable environments, identify business opportunities, and overcome problems encountered in entrepreneurial practice", which influence the resilience of potential entrepreneurs (González-López et al, 2019; Nabi et al., 2017). Training and possessing skills are important for all entrepreneurs; however, lack of adequate skills and other entrepreneurial capabilities negatively affects women entrepreneurs to a greater extent since they usually face structural barriers that make it more difficult to obtain resources (Itani et al., 2011; Welsh et al., 2013). Women entrepreneurs' perception of possessing adequate skills is part of a broader social cognitive concept of self-efficacy (Welsh et al., 2017).

Experience and education are factors that determine self-efficacy (Bandura, 1997). Past experience of mastering challenging situations and tasks adds to the level of self-efficacy, and explain firm survival (Huggins et al., 2017). Experiences can be a rich source of learning for entrepreneurs (Politis, 2008; Warren, 2004). Experience enables entrepreneurs to understand the market, and navigate and access resources, which enhances their ability to persevere, overcome challenges, and demonstrate resilience (Holland & Shepherd, 2013). Previous experience can provide entrepreneurs with an opportunity to gain new knowledge and improve their coping with new challenges and uncertainties (Politis, 2005). Politis and Gabrielsson (2009) found that previous start-up experience and experience from closing down a business are associated with a more positive attitude towards failure. Therefore, experience can have a positive impact on entrepreneurs' resilience (Ayala & Manzano, 2010; Hmieleski & Carr, 2008). Learning

gained from experience and business failure is especially helpful in resource-deficient contexts (Robson et al., 2013).

Evidence concerning the effect of education on enterprise performance is not conclusive (Lee & Tsang, 2001). Education can influence the attitudes of people to start their own businesses (Krueger & Brazeal, 1994), and to recognize good business opportunities (Ramos-Rodríguez et al., 2010). Singh et al. (2011) suggested that education is significant for women in becoming entrepreneurs in Nigeria. However, no clear evidence has yet been found on the relationship between education and entrepreneurship (Blanchflower, 2004), although basic literacy seems to be a requirement for starting new businesses and managing them for both men and women (Reynolds et al., 2002). For women entrepreneurs, education could enhance their perceived self-efficacy and fear of failure (Pathak et al., 2013), and maybe more than men (Cetindamar et al., 2012), hence increases their access to knowledge and investment opportunities that will help to start and grow their enterprises (Field et al., 2010).

In many countries, education itself is a gendered institution (Pathak, et al., 2013). Moghadam (1998) showed that women in the MENA region do not have access to appropriate education and resources when compared to men of that region, and this causes serious consequences which hinder the improvement of women. In conflict situations, women have less access to education and skills programmes due to the breakdown of education systems during conflict (El-Bushra & Sahl, 2005). This leads to a situation of high illiteracy rates, particularly for adult women, limiting women's potential to successfully operate businesses and to do so in high-productivity sectors (World Bank, 2014). Women's educational levels may also offer some degree of psychological protection from the effects of political violence (Khamis, 1998).

Overall, When people identify with a certain role, they are willing to contribute more effort to be good at sustaining it (Stets & Burke, 2000), in which case formal education and work experience can contribute to the perseverance of entrepreneurs (Holland & Shepherd 2013; Romero & MartinezRoman 2012). However, it has been argued also that outcomes of human capital investment is more relevant for entrepreneurs than investments in education and work experience (Marvel et al., 2016).

Social Learning Theory proposes that one-way learning can occur vicariously, through the observation of behaviours in others, referred to as role models (Bandura, 1977). For example, political leaders can play a significant role in promoting resilience within people in the context of violent conflict so people can endure hardship by imparting a meaning for the adverse event they come to experience (Nuwayhid et al., 2011). Adapting this to entrepreneurship, a person who displays high levels of self-efficacy and risk taking often observes and models relevant others (Douglas & Shepherd, 2002). Baugh et al. (2006) established that when entrepreneurs are generally respected and admired, they become the model to follow. The more similar the model (age, sex, physical characteristics, education, status, experience) and the more relevant the task being performed, the more effect there will be in developing confidence as psychological capital. This vicarious modelling is particularly important for those with little direct experience (Envick, 2005). As noted by Bandura (1999: 47), “If people see others like themselves succeed by sustained effort, they come to believe that they, too, have the capacity to succeed. Conversely, observing the failure of others instils doubts about one’s own ability to master similar activities”.

This suggests that being associated with a role model was sufficient to develop the desire and self-efficacy to become an entrepreneur (Van Auken et al., 2006; Zozimo et al., 2017). Exposure to role models can have a significant influence on attitude toward

entrepreneurship (Entrialgo & Iglesias, 2018). Role models are important to reduce fear of failure (Wyrwich et al., 2015), and in particular in risky environments such as conflict zones to help aspiring entrepreneurs and enhance self-efficacy (Bullough et al., 2014; Zhao et al., 2005). Additionally, role models may be the source of encouragement, information, support, and vicarious learning on how things can be done, where resources can be obtained, or of factors leading to success and failure (BarNir et al., 2011; Rivera et al., 2007). Failure stories can stimulate managerial learning and improve attitudes toward failure (Bledow et al., 2017). Moreover, prior exposure to role modelling or the lack of such models might shape the inclination of women in career choices and pursuing an entrepreneurial activity (Quimby & DeSantis, 2006). Specifically role models from the same sex are important for women in increasing their self-confidence and providing encouragement and support (Rivera et al., 2007).

Lack of experts and brain drain in developing countries generally and in conflict zones particularly could affect the ability of entrepreneurs to gain access to essential information necessary to start and run a business (Tung & Lazarova, 2006). Therefore, entrepreneurs rely on other means to develop their capabilities such as the internet (Jiao et al., 2010; Tseng, 2013), learning by experimenting and learning from their failures (Cave et al. 2001; Cope et al., 2004). Self-directed learning is often broadly conceived as self-learning in which entrepreneurs have the primary responsibility for planning, performing, and evaluating their learning experiences (Caffarella, 2000). Entrepreneurs who possess the ability to direct their own learning are more likely to overcome challenges (Tseng, 2013). Table 3.3 provides a summary of the main themes within the cognitive institutions and the articles which have discussed them.

Table 3.3: Cognitive institutional Themes

Cognitive Themes	Articles
Previous experience	Ayala & Manzano (2010), Bhagavatula et al. (2010), Davidsson & Honig (2003), Dimov (2017), El Shoubaki et al. (2019), Hmieleski & Carr (2008), Holland & Shepherd (2013), Huggins et al. (2017), Klyver & Schenkel (2013), Marvel et al. (2016), Millan et al. (2014), Nowiński et al. (2019), Politis (2005, 2008), Politis & Gabrielsson, (2009), Robson et al. (2013), Romero & Martinez-Roman (2012), Warren (2004), Zacharakis & Shepherd (2005)
Education	Arenius & Minniti (2005), Cetindamar et al. (2012), Daou et al. (2019), Dimov (2017), Field et al. (2010), González-López et al. (2019), Klyver & Schenkel (2013), Krueger & Brazeal (1994), Millan et al. (2014), Nabi et al. (2017), Pathak et al. (2013), Ramos-Rodríguez et al. (2010), Reynolds et al. (2002), Romero & Martinez-Roman (2012), Singh et al. (2011), Urbano & Alvarez (2014)
Knowledge and skills	Arenius & Minniti (2005), Ashurst et al. (2012), Brush et al. (2017), Bullough et al. (2015), Busenitz et al. (2000), Davidsson & Honig (2003), Dimov (2017), Heneman et al. (2009), Ramos-Rodríguez et al. (2010), Roomi, et al. (2018), Manolova et al. (2008), Marvel et al. (2016), Ngoasong (2018), Prasad et al. (2013), Tseng (2013), Urbano & Alvarez (2014), Welsh et al. (2017)
Role models	BarNir et al. (2011), Baugh et al. (2006), Bledow et al. (2017), Bosma et al. (2012), Bullough et al. (2014), Douglas & Shepherd (2002), Entrialgo & Iglesias (2018), Envick (2005), Nowiński & Haddoud (2019), Quimby & DeSantis (2006), Rivera et al. (2007), Van Auken et al. (2006), Wyrwich et al. (2015), Zhao et al. (2005), Zozimo et al. (2017)

3.4 Gaps in the Litreture

Overall, institutions can constrain or foster entrepreneurs' motivation, attitudes and behaviours in any context by providing appropriate resources or by imposing barriers (Baumol & Strom, 2007). This is important since the real world of entrepreneurs incorporates environments at micro and macro levels (Mowday & Sutton, 1993). While the literature on entrepreneurship has traditionally focused on the micro-level, including an exploration of the distinctive characteristics of entrepreneurs in terms of motivation,

personality traits, experience, features of their firms such as size, goals, and access to capital; more systematic attention has been accorded in recent years to the influence of macro-level factors on entrepreneurship generally, and women entrepreneurs specifically (Verheul et al., 2006; Baughn et al., 2006). From the discussion above, it can be concluded that when institutions, particularly regulative, are weak or underdeveloped, and institutional voids exist, this will lead to reinforce normative institutions. So, entrepreneurs face many challenges that they have to overcome or adapt to, which is the case in conflict zones. Therefore, institutional theory proves its potential to provide great insight into entrepreneurship and also into the study of resilience.

Drawing from entrepreneurship literature, entrepreneurs adapt their activities and strategies to fit the opportunities and limitations provided through institutional frameworks in a specific context (Bradley & Klein, 2016). Therefore, institutional theory provides a coherent theoretical framework for studying the role of institutions on entrepreneurship and particularly on the resilience of entrepreneurs, which is still missing within existing literature. Conflict zones are characterised by weak and undeveloped institutional frameworks (Aldairany et al., 2018), which lead to the existence of significant institutional voids but also opportunities to fill these voids. Research in conflict zones has provided evidence of remarkable resilience within individuals (Marie et al., 2016; Sousa et al., 2013). As entrepreneurship in conflict situations is still an under-researched context (Daou et al., 2019), this study explores how contexts of conflict shape entrepreneurial motivation, challenges and opportunities through the lens of the three pillar of the institutional theory, and how entrepreneurs navigate institutional voids and opportunities to build their resilience.

Drawing from resilience literature, resilience should be understood as a social and cultural process within a certain context (Kirmayer et al., 2009), which provides the necessary

resources to build individual resilience (Ungar, 2013). The over-emphasis on entrepreneurs and ignoring the context in which they operate encouraged more researchers to move away from trait-based entrepreneurship research to more contextual research (e.g. Alonso, 2015; Daou et al., 2019). Therefore, resilience is defined as a dynamic and evolving process through which entrepreneurs acquire the resources, knowledge, abilities and skills to help them face an uncertain future (Alonso & Bressan, 2015). Resilience is observed when individuals navigate their way to resources within their institutional environment in order to flourish in situations of adversity (Ungar, 2011).

A significant number of studies have examined resilience in the context of children affected by violent conflict (Barenbaum et al., 2004; Betancourt & Khan, 2008; Barber, 2001; Qouta et al., 2008; Stichick, 2001). However, more research is still needed to document how individuals and communities cope with life events in conflict zones (Barber, 2008; Nguyen-Gillham et al., 2008). Scheper-Hughes (2008: 37) argued that the dominant understanding of human vulnerability and resilience is inadequate for those living in constant crisis and subject to repetitive traumas, and where 'emergency is not the exception but the rule'. Evidence suggests remarkable fortitude and resilience within both individuals and communities despite the hardships that violent conflict creates (Marie et al., 2016; Sousa et al., 2013). Therefore, lack of previous negative experiences for entrepreneurs could cause unhealthy psychological and emotional functioning which delays recovery and motivation to carry on (Doern, 2016). The absence of pre-crisis experiences leads to a lack of anticipation and preparedness and intensifies negative emotions and feelings of loss (Scheper-Hughes, 2008). However, the effects of human-induced crises on entrepreneurship are less frequently studied, and small businesses and entrepreneurs remain under-researched groups (Doern et al., 2018). Furtheremore, Muñoz et al (2018) argued that entrepreneurial responses unfold before and during crises in

contexts under continuous threat remains largely uncovered in the entrepreneurship literature. Recent entrepreneurship research on other types of crises (e.g. riots, recessions) tends to deal with the effects and responses of one-off (Doern, 2016) or unanticipated infrequent events (Lai et al., 2016). Figure 3.1 sets out the contribution of this research.

Figure 3.1: Research Contributions

Resilience Literature

- Role of *contexts* in shaping the individual's characteristics.
- And providing *resources* which build resilience.

Entrepreneurship Literature

- Growing attention to the role of *contexts* on entrepreneurs' behaviour.
- Role of *institutions* in providing resources which impact on the entrepreneurs' intentions and behaviour.

Entrepreneurship and Resilience Literature

- Resilience as a *personal characteristic* or a mix of traits/characteristics.
- Role of *resilience as a trait* on entrepreneurs' intention and behaviour.
- Role of *resilience as personal characteristics* on business performance and resilience.

Gaps in the Literature

- Resilience is still generally a burgeoning topic in entrepreneurship field.
- Assumption of resilience as an *ex ante* condition that enables entrepreneurs to better adapt and overcome challenges.
- Ignorance of the factors and role of contexts in shaping and building the resilience of entrepreneurs.
- Ignorance of the challenges and opportunities, and how becoming involved in entrepreneurship can build resilience.
- Limited research on entrepreneurship in contexts under continuous threat such as conflict zones.

3.5 Conclusion

Many scholars have argued that entrepreneurship has to be studied and analysed in their specific context to grasp the full meaning of the studied phenomenon, and to prevent overgeneralised results across very heterogeneous settings within and across studies (Holmquist, 2003; Wiklund et al., 2011). However, it was noticeable after reviewing the related previous literature that there is a significant lack of studies which have investigated entrepreneurship and resilience of entrepreneurs in the context of violent conflict. Individual behaviour is strongly shaped by institutions in a given environment which is central to institutional theory. Institutional theory focuses on the role of the legal,

social, economic and political factors within which entrepreneurs operate and within which their choices and behaviour are embedded. In addition, institutional theory provides a sufficient framework to uncover the implicit, as well as the explicit, institutional constraints on entrepreneurs, particularly women.

Entrepreneurship provides an opportunity for people to become resilient in the midst of uncertainty (Bullough & Renko, 2013). Although there is growing evidence that entrepreneurs are resilient in violent conflict contexts (Anugwom, 2011; Justino et al., 2012; Peschka et al., 2011), entrepreneurship (Brück et al., 2013; Guidolin & La Ferrara, 2007; Nillesen & Verwimp, 2010) and resilience (Bullough et al., 2014; Cañares, 2011) are still under-researched in this context. Resilience cannot be underestimated in light of the hurdles and setbacks that people generally, and women specifically, experience when doing business in conflict-affected environments. In addition, it is important to study how institutions, and which institutions, matter in promoting entrepreneurs' resilience in conflict contexts. The next chapter discusses the research process and methodology employed to collect and analyse data.

CHAPTER FOUR: RESEARCH METHODOLOGY

4.1 Introduction

This study seeks to gain an understanding of how men and women entrepreneurs living in conflict-affected countries build their resilience. The long period of political conflict in Afghanistan, Iraq and Palestine has influenced the lives, attitudes, stories and experiences of people living there. This research employs institutional theory as a lens to analyse and gain insights about the institutional forces that affect, positively and negatively, the resilience of entrepreneurs in the three research contexts. Therefore, this research is designed as an exploratory study which uses qualitative data collection techniques. The chapter provides a discussion about the research philosophy, methodology, methods used for data collection and analysis; and the rationale behind choosing them. This chapter also provides a description of the ethical considerations of conducting the study.

4.2 Research Philosophy

Creswell (2014) describes research as the intersection of philosophy, research designs, and specific methods. Research philosophy refers to the beliefs and assumptions about the development of knowledge (Saunders et al., 2016). There are two major philosophical paradigms: positivist and phenomenological paradigms. The positivist paradigm asserts that the social world exists externally, and that its properties should be measured through objectives methods, rather than being inferred subjectively through sensations, reflection or intuition (Easterby-Smith et al, 2002). Both the natural and social worlds operate within a strict set of laws, which science has to discover through empirical inquiry (Gray, 2014: 21). That is, researchers view the world through a “one-way mirror” (Guba & Lincoln, 1994: 110). By contrast, Easterby-Smith et al (2002) argued that the world and reality are not objective and external but are subjective and socially constructed. The phenomenological paradigm focuses on how we understand the world through experience

(Howell, 2016). It holds that any attempt to understand social reality has to be grounded in people's experiences of that social reality (Gray, 2014). Phenomenology is a philosophy that is concerned with the question of how individuals make sense of the world around them and how in particular the philosopher should bracket out preconceptions in his or her grasp of that world (Bryman, 2012: 30).

Positivists aim to forecast the general patterns of human activity regardless of historical or cultural contexts and the researcher is seen as an objective instrument (Burke, 2007). This can lead to ignorance of significant aspects and explanations of people's behaviour in different contexts. Therefore, the current research is grounded in the philosophical worldview of phenomenology which focuses on exploring how human beings make sense of experience and the meaning they give to these experiences (Al-Busaidi, 2008). Phenomenology offers a suitable approach that could provide understanding of entrepreneurship in conflict zones. This study will interpret and make sense of the social life, culture, values, attitudes and beliefs of entrepreneurs and how they in turn affect their resilience. Interpretation of entrepreneurship can differ depending on context, where contextual embeddedness has been widely recognised, as it shapes the nature of entrepreneurial opportunities and challenges (Al-Dajani et al., 2019; Yousafzai et al., 2019). As discussed before, conflict-affected developing countries are different from traditional developing countries and pose different kinds of challenges for development (World Bank, 2011). In addition, men and women entrepreneurs behave and respond according to this unique situation and they have different experiences and perceptions. Therefore, reality here is socially constructed and takes place via a subjective field whereby individual and social structures are mutually interactive.

4.3 Paradigm of Inquiry

A research paradigm is basically a *worldview* that describes a general philosophical orientation about the world and the nature of research that a researcher brings to the study (Creswell, 2014: 6). Kuhn was the first to use the concept of *paradigm* which refers to a research culture as a set of beliefs, values, and assumptions that researchers have in common regarding the nature and conduct of research (Wray, 2011). According to Guba and Lincoln (1994), the four major paradigms of inquiry are positivism, post-positivism, critical theory and interpretivism/constructivism. They suggest that a research inquiry should be based on the concepts of ontology, epistemology and methodology (Denzin & Lincoln, 2005).

Ontology refers to "assumptions about the nature of reality" (Saunders et al., 2016: 127). It is about how we see reality; whether it is constructed through individual experience (subjectivism) or has an external existence independent of the observer (objectivism) (Hatch & Cunliffe, 2006). Epistemology is the philosophy of knowledge or how we come to know (Krauss, 2005). It provides a philosophical background for "deciding what kinds of knowledge are legitimate and adequate" (Gray, 2014: 19). Epistemology assumptions are concerned with the relationship between the knower (the research participant) and the would-be knower (the researcher) (Guba & Lincon, 1994). Methodology refers to the process and procedure of the research (Ponterotto, 2005). Ontology and epistemology "influence the type of research methodology chosen, and this in turn guides the choice of research design" (Tuli, 2010: 105). Ontology constructs the "logic of epistemology, epistemology structures the nature of methodology, and methodology prescribes the appropriate types of research methods and instruments" (Sarantakos, 2013: 28). In other words, ontology comprises the philosophy of reality, while epistemology directs how we can come to know that reality, and methodology distinguishes certain practices used to gain the knowledge (Krauss, 2005).

Positivists assume that reality is objectively given and is measurable, and that the world is independent of our knowledge of it (Gray, 2014). They attempt to identify one true reality that can be generalisable to a larger population (*naïve realism*). For positivists, the researcher and the research participant are independent entities (dualism), and the participant and topic can be studied by the researcher without bias (objectivism) and without influencing them and vice versa (Ponterotto, 2005; Scotland, 2012). Post-positivists also accept a true reality, but they believe it can only be apprehended and measured imperfectly (*critical realism*) (Ponterotto, 2005). They advocate a modified dualism/objectivism, so the researcher may have some influence on what is being researched (Ponterotto, 2005). Positivism and post-positivism paradigms require a research methodology that is objective and it tends to be more quantitative than qualitative (Lincoln & Guba, 2000; Ponterotto, 2002), and often employs experiments, surveys, and statistics to test hypotheses through empirical analysis (Neuman, 2000).

On the other hand, the ontological position of the critical theory paradigm (*historical realism*) emphasises that reality is created and shaped by social, political, cultural, economic, and gender-based forces that have been crystallised over time into social structures (Guba & Lincoln, 1994). Basic to critical theory is the belief in a constructed lived experience that is mediated by power relations within social and historical contexts (Kemmis & McTaggart, 2000). In critical theory, knowledge is "both socially constructed and influenced by power relations from within society" (Scotland, 2012: 13). Researchers are not interested only to interpret the world but also seek to change and transform the lives of participants through empowerment and emancipation from oppression, often with an explicit political agenda (Cohen et al., 2011; Ponterotto, 2005). Interpretivism/constructivism believes that truth and meaning do not exist in some external world but are created by the subject's interactions with the world (*relative realism)*. Reality is subjective (Guba & Lincoln, 1994), and meaning is constructed, not

discovered, so that subjects construct their own meaning in different ways, even in relation to the same phenomenon (Gray, 2014: 20). They see the world as constructed, interpreted, and experienced by people in their interactions with each other and with wider social systems (Maxwell, 2006). Therefore, the dynamic interaction between researcher and participants is central to capturing and interpreting their first-hand experience (Ponterotto, 2005). Both paradigms are qualitative in nature since they capture experiences of people, and use qualitative research methods such as in-depth interview, focus group discussions and participant observation (Weston, 2014).

Karatas-Ozkan et al. (2014) argued that paradigm choices and hence methodological orientations are fundamentally important in capturing the complexities of the entrepreneurial process, contexts, and actors through robust research. This research takes the subjective ontological position of the interpretivism paradigm. The real world of the entrepreneur incorporates environments at macro, meso and micro levels (Mowday & Sutton, 1993), which influence inquiry. The political, social and economic contexts constrain or foster entrepreneurs' actions and behaviour (Shane, 2003). As resilience is a process based on the interaction between entrepreneurs and their environment (Southwick et al., 2016), interpretivism would be a more appropriate paradigm as interpretivists see the world as constructed, interpreted, and experienced by people in their interactions with each other and with wider social systems (Maxwell, 2006). They tend to understand motives, meanings, reasons and other subjective experiences which are time and context bound (Neuman, 2000). Using the interpretivism paradigm allows this study to approach the social world of entrepreneurship as constructed by the entrepreneur in conflict zones. Specifically, it examines how conflict shapes entrepreneurial behaviour, attitudes and resilience as perceived and interpreted by entrepreneurs themselves, who have their own views which make them experience different realities.

The study adopts a subjectivist approach since it focuses on the experiences and interpretations of entrepreneurs. I grew up in a conflict-affected country and worked in a programme for poverty reduction through entrepreneurship in her home, Palestine. This study is an expansion of her Master's dissertation which directed her to the current research topic and helped to formulate its question and objectives. Therefore, I cannot detach herself from her own personal experiences, to some extent, and from the lived experiences and beliefs of entrepreneurs based on their interaction with the environment.

4.4 Qualitative Approach

Despite the growing attention to methodological approaches, entrepreneurship still lacks methodological diversity (Neergard & Ulhoi 2007; Wiklund et al. 2011). Positivist approaches and associated quantitative studies dominated the field until the early 2000s (Gartner & Birley, 2002; Ucbasaran et al., 2001). The vast majority of empirical entrepreneurship research published in top journals is deductive and quantitative (Hlady-Rispal & Jouison-Laffitte, 2014; Neergaard, 2007). However, sometimes quantitative research or "numbers" could not answer certain questions related to the nature of entrepreneurship (Gartner & Birley, 2002). This approach also does not help the researcher to identify what other unanticipated factors may exist, so he or she can lose the richness of data which participants can provide (Ali & Birley, 1999). Karatas-Ozkan et al. (2014) argued that certain important questions in entrepreneurship can only be addressed by qualitative work rooted in non-positivist research paradigms. Gartner (2010: 10) argued that quantitative studies "can never portray the interdependent interactive aspects of entrepreneurs over time, engaging with, and responding to, their circumstances".

Interpretivists argue that the social world can only be understood from the standpoint of the individuals who are participating in it (Cohen et al., 2011: 19). Therefore, they use

qualitative research methodologies to understand social phenomena in natural settings, giving emphasis to the meanings, experiences and views of participants (Al-Busaidi, 2008: 12). This study employs the qualitative research approach since it seeks to assess experiences, meaning and interpretations (Tuli, 2010). Qualitative research attempts to explore entrepreneurs' perspectives, experiences and interpretations of their surrounding environment (Denzin & Lincoln, 1998). Aldairany, Omar and Quoquab (2018) called for more qualitative research since most of the current research in conflict zones relies heavily on secondary data which ignores the view of entrepreneurs in understanding their experiences and expressing their perspectives. Furthermore, research on entrepreneurship in violent conflict is relatively scarce (Bullough et al., 2014; Brück et al., 2013). Still, there is little understanding of entrepreneurs' resilience in conflict-affected countries (Bullough, et al., 2014). Neuman (2005: 22) argued that "If a concept or phenomenon needs to be understood because little research has been done on it, then it merits a qualitative approach".

One of the major strengths of qualitative research is its sensitivity to culture and context (Poulis et al., 2013). Bogdan and Taylor (1975) suggested that only qualitative research methods enable researchers to develop a phenomenological understanding of social phenomena in its own context (Krauss, 2005). Hindle (2004) mentioned that qualitative methods capture context richness and diversity and seem to be appropriate to the advancement of entrepreneurship research into proper tools and concepts. In the case of resilience, the key feature of resilience research has been the use of qualitative data to determine the meaning of experiences (Rutter, 2012). Ungar (2003) argued that qualitative methods are particularly relevant to the study of resilience in very specific contexts. Qualitative methods allow for an examination of uniqueness and are more apt to discern in a particular context the intelligibility of patterns of behaviour. Klevens and Roca (1999) found that qualitative methods enabled them to discover new variables from

the data instead of imposing foreign variables that may not be sufficient to explain behaviours in a new context. Qualitative methods have the potential to provide a more comprehensive picture of lives lived under adversity (Ungar, 2004).

4.5 Research Methods

Dann and Philips (2001) mentioned that qualitative methods are particularly suitable to areas of research which are concerned with understanding behaviour and experience. The current study uses in-depth individual interviews as a qualitative data collection technique as McCracken (1988) argued that they are one of the strongest and most effective methods in generating qualitative data. There are three types of interviews: structured, semi-structured and unstructured interviews. Semi-structured interviews are more commonly used in entrepreneurship qualitative research since they have great flexibility which enables the researcher to enter new areas and explore possible aspects that are not discussed in the literature or not mentioned in the interview questions (Qu & Dumay, 2011). They can help to develop a deeper and more insightful understanding of entrepreneurs' perceptions and attitudes when they freely express their views and recount their life experiences under conflict. However, this type of interviewing is claimed to take more time to conduct and analyse, in addition to the difficulties of the analysis process (Smith et al., 2001).

Although traditional face-to-face interviews are still a popular method for data collection, the rise of technology over the last few decades has facilitated new modes of communication. Such traditional methods are a big challenge for the current study since it focuses on three different countries, the participants are geographically dispersed, the time and financial resources are limited, and there are risks involved travelling to these countries. Therefore, online communications were used, such as Facebook, WhatsApp and Skype, depending on the preferences of the participants. Indeed, the benefits of using online communication for data collection outweighed the drawbacks in this study (Deakin

and Wakefield 2014; Markham 2008; Sullivan 2012). More specifically, Lo Iacono, Symonds, and Brown (2016) found that data gathered through Skype was just as good as the data gathered using face to face interactions, and in some cases even better.

One of the drawbacks associated with online communication is the loss of visual and interpersonal cues that include head nods and eye gaze and having fewer interruptions (Sedgwick and Spiers, 2009), which cannot be used as a source of extra information. However, social cues such as voice and intonation are still available, so listening more carefully to the tone of the participant's voice can overcome this limit (Seitz, 2015). The live video feed also helps to partially surmount issues around spatiality and physical interaction (Hanna, 2012), where many of the participants in this study agreed to have a video call (22/30). Another drawback is that such communication needs access to high-speed Internet and familiarity with online communication. In this study, a few of the participants had electricity issues or bad internet connection, which increased the time for conducting the interviews by, for example, being late for interviews, internet disconnection during them or rescheduling them.

Furthermore, withdrawal is easier with a click of button in the case of online interviews than in face-to-face interviews (Janghorban et al., 2014). The nature of such communication can increase the absentee rate and rescheduling of interviews since participants feel less commitment than with face-to-face interviews. Those challenges were faced in this research, unsurprisingly, as seen in Table 4.1 where many of the approached individuals, notably in Afghanistan and Iraq and among women, ignored the request for interviews. Moreover, a few of the participants and many of the approached individuals did not attend at the agreed time. In most cases, no further correspondence was received from the approached individuals despite successive emails and messages to agree on another time.

Other problems arose regarding finding the appropriate time due to time differences, their busy schedule and the delay in replying to messages. The stage of data collection was very stressful, and the process was both time and effort consuming in contacting individuals, organising the interviews, waiting for them to attend and following up with them to reschedule the interviews. This is one of the challenging drawbacks of such a method where individuals are not familiar with the researcher and this may have contributed to the non-attendance and the lack of provision of a reason for failing to attend (Deakin & Wakefield, 2014). Overall, 78 individuals were approached in the three countries where 30 interviews were successfully conducted in total as set out in Table 4.1.

Table 4.1: Challenges Conducing Online Interviews

Afghanistan	Iraq	Palestine
32 were contacted,	26 were contacted,	20 were contacted,
4 did not meet the criteria,	5 did not meet the criteria,	5 did not meet the criteria,
4 did not show at the interview time,	2 did not show at the interview time,	2 did not show at the interview time.
8 ignored messages,	7 ignored messages,	13 were interviewed.
7 agreed for interview then ignored,	4 agreed for interview then ignored,	
9 were interviewed.	8 were interviewed.	

On the other hand, online interviews gave more flexibility for both the researcher and the participants in terms of time and place. For example, participants chose the time that was

convenient for them regardless of the place of interview. Some of the interviews were conducted at home or during the evening when the participants had free time, allowing them a sense of security and without imposing on each other's personal space (Hanna, 2012). So, they tended to talk for longer periods. Furthermore, they used their smart phones or tablets for conducting the interviews, so the place of the interview became 'much more fluid and temporary' (Deakin & Wakefield, 2014: 609). Nevertheless, the disadvantage with the venue is that the interview can be interrupted or stopped abruptly due to a disruptive environment that could affect the participants' concentration and data gathering (Janghorban et al., 2014). For example, this was experienced when two of the participants had to answer calls or talk to some customers. So, there was a waiting time until they finished. However, I repeated what they said to demonstrate understanding and maintaining the interview flow. Nevertheless, this was not considered a problem rather it just increased the time taken for the interview.

Physical presence can be an important factor in trust construction between interviewer and interviewee (Bertrand, 2010). Online interviews may not offer the same level of rapport compared to face-to-face interviews (Lo Iacono, 2016). However, Deakin and Wakefield (2014: 610) found that "Skype interviewees were more responsive, and rapport was built quicker than in a number of face-to-face interviews. Online rapport is therefore only an issue when interviewing an individual who is more reserved or less responsive". Based on their suggestions, it is important to create a real bond of trust at the outset, which can condition the quality of the interview in a favourable way. Some researchers have suggested that personal questions may pose more difficulty over Skype, due to the "loss of personal connection and intimacy compared with in-person interviews" (Hay-Gibson, 2009; Seitz, 2015: 232). However, it is also suggested that online interviews may allow for more reflective responses and can be a useful forum for asking sensitive questions that participants might be reluctant to discuss face-to-face with an interviewer (Opdenakker,

2006). Participants can open up and feel more comfortable expressing their opinions through online interviews, particularly for participants who are shy or introverted (Orchard and Fullwood, 2010).

Therefore, I talked to the participants before conducting the interviews and explained the research and they had the opportunity to ask any questions. In this way participants were put at ease and were able to get to know myslef well, either through emails or instant messages on social media. Many participants were so excited at the opportunity to share their experiences that they sent some photos of their products and work. They shared their pages or websites prior to the interview so I had some knowledge of their work. This made it easier to follow up with the participants and clarify or confirm some points when undertaking the transcription and analysis and has helped to get quicker responses than if conducting face-to-face interviews.

4.6 Research Sampling and Recruiting

Quantitative research depends on a large number of participants since it places primary emphasis on generalisation (Patton, 1990). Random sampling is used to ensure the generalisation of findings by minimising the potential for bias in selection (Palinkas et al., 2015: 2). On the other hand, qualitative research focuses in-depth on small samples purposefully selected to obtain a comprehensive understanding (Miles & Huberman, 1994). According to Patton (2002), purposive sampling is a technique widely used in qualitative research through identifying and selecting a specific type and number of participants who are information rich and reflect the purpose and resources of the study. Those cases may have a unique, different or important experience or perspective on the phenomenon in question (Cresswell & Plano Clark, 2011). The use of a small sample or even single case studies can be utilised to illustrate key issues (Crick & Crick, 2016).

Based on the research question and objectives, the purposive rather than random sampling strategies are adopted which defend the use of small samples (Cope, 2011), and include the criterion and snowball sampling. Criterion sampling considers all cases that meet some predetermined criteria of importance (Patton, 2002). Men and women participants are required to be the owner and manager of the business that has been operating for over three years. The age of the business is chosen based on the Global Entrepreneurship Monitor (GEM) definitions that established entrepreneurial activities are in operation for more than 42 months. Therefore, it was important to choose mature and stable businesses that started at least three years ago, since this provides a greater opportunity for in-depth insights from the participants reflecting on their experiences and how they have overcome challenges and built their resilience over time. For the Afghan participants, the criteria was to choose entrepreneurs who speak English in order to avoid misinterpretation and translation errors and hence enhancing the credibility of the findings. I was aware of any bias giving the high level of illiteracy in Afghanistan. However, the Afghan participants were from different social backgrounds and most of them did not leave their country but they learned English in schools or through self-learning. For example, some of the participants, as will be discussed in the findings, were forced to work at early age or leave university as they needed to provide income for their families. Hence, this would not be considered as a limitation.

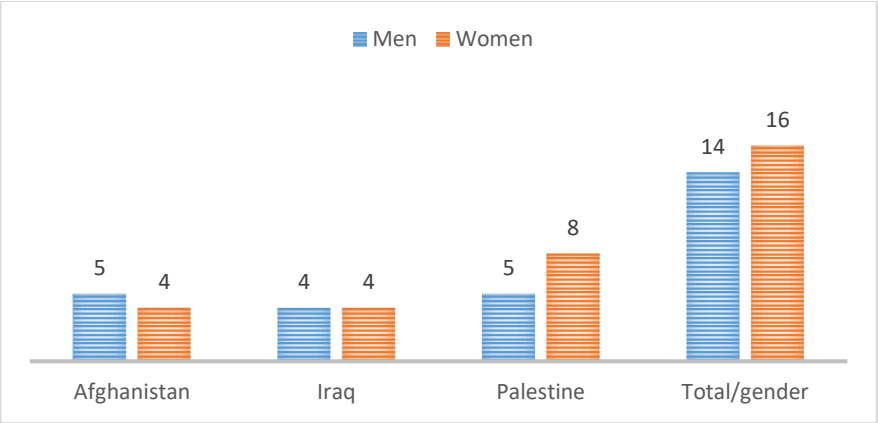
Geographically, due to the nature of and resources available to this study, the focus was on urban areas in such complex contexts. Bullough and Renko (2017) discussed extensively the challenges of conducting research in Afghanistan where they were forced to use short surveys due to illiteracy, education and unfamiliarity with survey and research for the survey collectors, and also challenges to access to more data from outside Kabul city due to insecurity. In Afghanistan and Iraq, the study focuses on the two largest cities in each country; Kabul and Kandahar, and Baghdad and Basra respectively. Those cities

have the greatest concentration of populations and entrepreneurial activities (CIPE, 2010; Holmén et al., 2011; Myatt, 2015). The research targeted Palestinian entrepreneurs in the WBGS because of their small geographical areas. However, and as research is still limited in these context, this would not be considered as a limitation as future work can focus on both urban and rural areas based on the contextual and empirical findings of this research.

Generally, there are no specific rules when determining an appropriate sample size in qualitative research. However, researchers generally use data saturation as a guiding principle during their data collection (Mason, 2010). Data saturation is reached when there is enough information to replicate the study, when the ability to obtain additional new information has been attained, and when further coding is no longer feasible (Fusch & Ness, 2015; O'Reilly & Parker, 2012). Guest et al. (2006) mentioned that in qualitative research, fifteen is the smallest acceptable sample, irrespective of the methodology. Mason (2010) found that the most common sample sizes are 20 and 30 to achieve saturation. Generally, authors agree that saturation is achieved at a comparatively low level, and qualitative samples do not need to be greater than 60 participants (Charmaz, 2006; Griffin & Hauser, 1993; Mason, 2010; Morse, 1994). However, data saturation is not about the numbers per se but the depth of the data. Therefore, the interviews were conducted in each country until data saturation was achieved, where the participants were almost saying the same thing, so no more new information or themes could be gathered. Figure 4.1 below shows the total number of interviews in each country. I tried to contact organisations and government institutions in Afghanistan and Iraq but none responded. Therefore, the participants initially were approached through personal networks. Snowball sampling was then adopted, where the participants were asked to suggest names of further participants from their personal networks who have similar circumstances and may be interested in participating in similar interviews (Palinkas et al., 2015). This was

particularly useful in finding participants who qualified for participation and met the research eligibility criteria.

Figure 4.1: Total Number of Interviews



In-depth interviews are conducted with men and women entrepreneurs in each country since more research on entrepreneurship is needed in this unique context. Both men and women entrepreneurs are affected under violent conflict and the impact of that is experienced in different ways. Both have different characteristics, challenges and opportunities that should be studied according to their own socio-economic context. Therefore, it is essential to explore the different experiences of men and women, how gender roles and opportunities change during conflict, the way gender intersects with resilience, and which gendered resilience resources are crucial to entrepreneurs. During conflict, gender relations and identities are negotiated and this period can "offer opportunities for women to formalise their increased participation in public life and assert new roles for themselves" (Byrne et al., 1996: 30). Therefore, semi-structured interviews gave the opportunity for those women entrepreneurs to voice their experiences and the changes they have made when they entered the field of entrepreneurship. However, these gains can be temporary because of war needs, and women can be more vulnerable in post-conflict periods. Hence, gender should be understood as including and empowering both men and women in order to create sustained positive aspects for women, and exploit the role of men as resources in promoting gender equality and peace. In this study, for

example, there were men participants in each country who disagreed with having support for women entrepreneurs only, as the following quotes reveal. This suggests important implications as regards studying and targeting both men and women in such contexts:

> *The donor community should not emphasise on gender quality and support women only. I believe that there should be equal opportunities. So, I prefer that the donors should have clear strategy towards both men and women's entrepreneurs. (Hasan Afghanistan)*

> *I disagree to have support programs only for women or one group. This is unfair; the whole society needs to work, particularly graduates. (Ali, Iraq)*

> *Women's role is important; however, support is supposed to be for everyone and not just for women. (Khaled, Palestine)*

4.7 Interview Guide

Based on the research question, an interview guide was prepared (Appendix A), which helped to focus and organize my thoughts and therefore questioning and with pacing during the interviews (Bird, 2016). Based on the literature review, the interview guide covered the psychological capital, motivation, challenges and resilience factors of entrepreneurs in those conflict contexts. The questions and potential probing questions were derived and developed by drawing on institutional theory, entrepreneurship and resilience concepts discussed in the previous chapters. However, further probing and prompting questions have been asked during the interviews to answer the research question and meet the objectives of this study. Each interview with the participants was started by asking them to tell their stories until the start-up, and how their business has been developed since that time. Then, the discussion focused on their motivation and challenges in relation to their psychological capital and the regulative, normative and cognitive institutional pillars in their conflict contexts, and the ways they were able to build their resilience to overcome and adapt to challenges. The interview guide was discussed further with the supervisory team before finalizing it for conducting the interviews. Further details are included in section 4.10, the ethical protocol.

During the data collection process, themes were emerging which influence the interview guide to capture some specific details of each context. For example, challenges regarding the taxation and excessive regulations in Afghanistan were common. Also, in Afghanistan and Iraq, the participants discussed corruption and bribery, and the withdrawal of foreign troops more than in Palestine. In the Palestinian contexts, the participants discussed movement restrictions and blockade. The women participants discussed further their patriarchal societies and gendered norms and perceptions, mainly among the Afghan participants. As I moved through the process, therefore, I tried to focus in the interviews on different aspects in each context and how the participants were able to cope, overcome and/or adapt to these certain situations.

4.8 Conducting Interviews

The data collection stage started in mid-December 2017 and finished at the end of May 2018 after facing different challenges as discussed previously. An interview guide and questions were prepared in English and translated into Arabic, where back translation is used to achieve accuracy and refine the translation. So, the translated Arabic version was given to two translators, one of them works as a translator in Palestine and the other has both Arabic and English as her mother tongues. Both of them are working in fields which are not related to entrepreneurship. Beaton et al. (2000: 3188) argued that it is preferably for translators not to have a background in the research topic in order to "avoid information bias and to elicit unexpected meanings of the items in the translated questionnaire, thus increasing the likelihood of highlighting the imperfections". The translators were asked to translate the interview guide and questions back into the original language. A comparison between both the translated and original versions was conducted to ensure they reflected the same items and this process enhanced the validity of the interview guide and questions and the credibility of the findings (Maneesriwongul & Dixon, 2004).

Initially, six pilot interviews in total were conducted (two interviews in each country) to ensure that all questions were clear to all participants, and to shorten the time needed for the interviews. At the beginning of the interview, some personal and business questions were asked to get an image of the participants and their businesses. There were no changes in the questions; however, some of them were paraphrased for clarity. For example, when asking if the challenges they face are unique to the conflict context, it was difficult for most of the participants to answer, since they did not live in a non-conflict country or they are not familiar with the situations there. So, immediately, the question was paraphrased and asked if they would face the same challenges if the political situation in their country was stable. In addition, the section of the "Personal Information" was moved to the end of the interview, since the participants were more comfortable with answering those questions at the end.

Appendix B presents the participants' demographic and business indicators. All but three participants had completed higher education, and most participants (19/30) were aged between 24-32 years. Around half of all participants were married (16/30), and the majority of participants' enterprises were between 3-5 (14/30) and 6-10 (12/30) years old. Contrary to the majority of women's enterprises being concentrated in the services sector in Middle Eastern countries (McElwee & Al-Riyami, 2003; Tlaiss 2015), the majority of the women's enterprises were manufacturing (11/16) compared to the men's enterprises (5/14), which were mostly concentrated in the services sector (8/14) compared to the women's enterprises (3/16).

4.9 Data Analysis

In order to answer the research questions, the study applied thematic and content analysis in the qualitative analysis of data. One of the advantages of thematic analysis is that it is not wedded to any one methodological approach and underlying philosophy (King & Brooks, 2017). With the permission of the participants, the interviews were audio-

recorded besides notes being taken. The interviews in Iraq and Palestine were conducted in Arabic, which is my first language. In Afghanistan, the interviews were conducted in English in order to avoid the challenges associated with interpretation, since I do not speak the two official languages in Afghanistan, Dari and Pashto. The interviews lasted approximately 90 to 150 minutes.

After each interview, its contents were transcribed into Arabic or English, based on the language of the interview. After each transcription, I listened again to the recording to check that the transcription was correct and check for any typing errors. The whole process was very time consuming; however, transcription and listening again and again to the recording were also helpful in becoming familiar with the data and to undertake the initial analysis. The qualitative data analysis software, MAXQDA, was used, which supports the Arabic language, in order to help in coding and analysing the data. The data analysis was undertaken in the same language as the conducted interview, either in Arabic or English. The interviews were not translated into English since most of them were conducted in Arabic (21/30) and since the resources available are limited in terms of time and funding. Since qualitative research seeks to study meanings in subjective experiences, so meaning may get lost in the translation process. Therefore, Nes et al. (2010) recommended doing the analysis in the original language to avoid potential limitations. They, however, recommended translating the meaningful findings with the help of professional translators, explaining to them the intended meaning and its context in the source language. Hence, the translation was carried out when writing the findings; however, back translation was also used at this stage to ensure accuracy.

An initial codebook with a number of broad themes was created based on the literature review, which also helped to formulate the interview questions (Tlaiss & Kauser, 2019). The data analysis went through two phases; the descriptive and the conceptual level (Friese, 2014). Using MAXQDA, the first phase included reading the interview

transcripts where initial codes were generated by looking for relevant features of the data. After reading each transcript, a case summary was written that described the story of each participant to date and not its interpretation. In this way, case summaries were not my own ideas that developed while working through the text; however, they were "fact-oriented and stay close to the original text" (Kuckartz, 2014: 40). Furthermore, key words were generated for each summary which used to be as initial codes, and a codebook was created which ensured the consistency of coding and analysis. The reading, re-reading and coding process was helpful to identify themes, patterns and relations between the themes.

Then, the conceptual-level analysis was undertaking by exploring the data from the perspective of the research question (Friese, 2014). With the help of the visualisation tools of MAXQDA, such as "*code map*", "*code relations browser*" and "*code matrix browser"*, I was able to group the list of codes by looking at how these codes overlap and are related in order to create a short list of themes based on the research question and objectives (Saunders et al., 2019). This was also useful to decide the number of co-occurrences of codes for the content analysis. Content analysis was utilised when a theme recurred frequently (Ahl, 2006), which helped to explain the quantitative aspects of the qualitative data, and identity the important themes.

The next step was refining themes and the relationships between them. This included re-organising themes and sub-themes, combining themes and/or discarding others by re-reading the coded data extracts under each theme (Braun & Clarke, 2006). This process required continual moving back and forth between the coded data extracts and themes that emerged, and also ensured that themes and sub-themes "make sense" in relation to each other and to the research question (Vaismoradi et al., 2016). Doing this, I was able to revise the relationships between themes. The analysis process was based on the research question and objectives, and the final themes that emerged were categorised

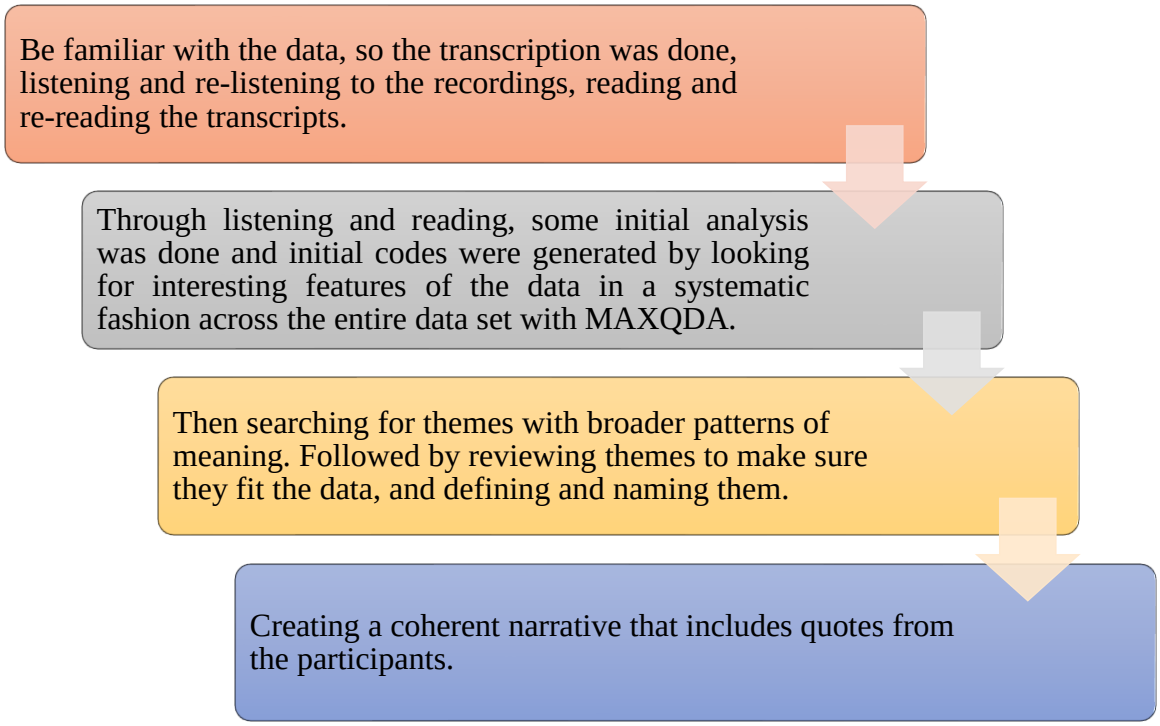
based on the *motivation*, the regulatory, normative and cognitive institutional *challenges* and the *resilience* factors which helped the participants to continue with their businesses (Table 4.2).

Table 4.2 Explaining Themes and Sub-themes that Emerged

Theme	Explanation	Sub-themes
Motivation	Codes and sub-themes that reflect the factors which led the participants to start their businesses using thematic and content analysis.	Examples included economic prosperity, independence, making impact, special interest, lack of jobs, etc.
Regulatory challenges	Codes and sub-themes that reflect the regulatory institutional challenges	Examples included unsupportive regulations and taxation, corruption, lack of good infrastructure and access to finance, insecurity, etc.
Normative challenges	Codes and sub-themes that reflect the normative institutional challenges	Examples included gendered roles, and lack of social legitimacy of entrepreneurship
Cognitive challenges	Codes and sub-themes that reflect the cognitive institutional challenges	Examples included lack of experts and knowledge
Resilience as psychological capital	Codes and sub-themes that reflect the role of conflict and institutional challenges on the psychological capital and resilience of entrepreneurs	Examples included optimism, perseverance, self-efficacy and opportunity recognition
Resilience strategies	Codes and sub-themes that reflect how entrepreneurs overcome/adapt to the different institutional challenges, and how institutions were also enablers, which helped to develop their resilience	Examples included informal export and business, tax avoidance, rely on other incomes, religion, social support programmes, bricolage, informal networks, self-learning, etc.

To summarise, the following steps in Figure 4.2 were followed for the thematic analysis based on the Braun and Clarke discussion (2006):

Figure 4.2: Thematic Analysis Process



4.10 Ethical Protocol

In accordance with Plymouth University guidelines, the ethical approval from the Business Faculty Research Ethics Committee was obtained first (Appendix G). Ethical research procedures were considered during the data collection process in respect of participants and data analysis. Therefore, participants were given in advance two forms - "Information Sheet for Participants" (Appendix C) and "Consent Form" (Appendix D). I asked them to read the forms carefully, understand and sign them before conducting the interview. In many cases, the participants agreed to the Consent Form being signed on their behalf, and this was audio-recorded. At the beginning of each interview, I read the "Information Sheet" again where I provided the participants with accurate and comprehensive information about the nature of the research, its purpose, why they were participating, potential risks, and the conditions of involvement. The participants had the right to ask any questions at any stage regarding the study, and I answered those questions and enquiries clearly. In the end of each interview, I thanked the participants and offered them again the opportunity to ask questions or add anything they felt is relevant. Some of

the participants asked to be given information on the progress of the research or a summary of research findings. They were also assured that the information and answers they provided would be treated confidentially, the data will be stored securely, and their identities will remain anonymous to protect them and their privacy. This gave them the reassurance needed to answer the questions frankly and reduced the possibility of having responses which are more socially and politically acceptable. Confidentiality is particularly important given the sensitive nature of the study involving women entrepreneurs in conservative societies.

In addition, the participants were informed about their right to withdraw from the interview or the research project at any point up to 30th December 2018, without giving any reasons, and without being disadvantaged in any way; and that was stated in the consent form as well. The participants were assured that being involved in the research would not cause any kind of harm to them and they would maintain their dignity and rights. For example, I did not apply any influence or pressure on the participants to grant access for the study, or to answer certain questions that they do not feel comfortable to talk about, or to make them answer in the way she expected them to respond. They understood clearly that there are no right or wrong answers, and only their experiences and opinions will help the research to achieve its objectives. More protection was by anonymising their identities, data and answers, and I only had access to their audio recordings that were used for data analysis. Furthermore, and from previous experience in conducting interviews with entrepreneurs, I made it clear that participation is only for the purposes of academic study. Otherwise, the risk is that participants might get the impression that such interviews represent a way to support their businesses, particularly financial support.

4.11 Research Quality

In the past decade, interest in the qualitative methods has increased, which has led to necessary scrutiny of qualitative research. Researchers are increasingly concerned to examine the claims researchers make about the findings obtained from these methods (Mays & Pope, 2000). Some scholars argue that qualitative research is of a poor standard, but more usually the complaint is that there is no clearly defined set of quality criteria available for judging it, so that it is of "uncertain quality" (Hammersley, 2007: 287). However, a lot of effort has been expended to give some guidance to qualitative researchers in order to improve the quality of qualitative research (Seale, 1999). Issues of trustworthiness and credibility are key considerations in the interpretivism paradigm in judging the research quality and outcomes (Tuli, 2010). Trustworthiness of qualitative research generally is often questioned by positivists, because their "concepts of validity and reliability cannot be addressed in the same way in naturalistic work" (Shenton, 2004: 63). Lincoln and Guba (1985) propose that the trustworthiness of qualitative research can be established through the following four criteria: credibility, transferability, dependability and confirmability.

Credibility is the parallel criterion to internal validity in quantitative research and refers to the value and believability of the findings (Lincoln & Guba, 1985). I used well-recognized research methods such as in-depth interviews and thematic analysis, which were used in previous research in conservative and risky contexts (e.g. Al-Dajani et al., 2019; Tlaiss, 2019). Given the sensitivity of context and some of the questions, I used to de-personalize some of the "sensitive" questions so the participants felt they are not talking about themselves necessarily in order to provide more honest answers. For example, "how common paring bribes is in your country? Does this accelerate any procedures related to business? Have you been forced to do? Do you know anyone who did?". I used two audio recorders, transcribed the interviews listening to one recorder and

then checked the accuracy and language of the transcripts listening to the second recorder. Some of the participants agreed to check their transcript to ensure it reflects what they discussed. In addition, the interviews, transcription and data analysis were conducted in the same language which helped to avoid any differences in meaning if translated (Temple & Young, 2004). Back translation was also important in order not to lose the meaning, and thus lose the validity of the qualitative study (van Nes et al., 2010). Content analysis was used to quantify the qualitative data and find important themes. I also provided detailed description of the context, which can explain the credibility of the findings. The case summary of every transcript was shared with the supervisory team where we discussed the codes and emerging themes. Feedback from conference and seminar presentations also helped to see the findings from different perspectives and strengthen my argument.

Transferability is the parallel criterion to external validity (Saunder et al., 2016), and it is the extent to which findings can be generalised to other similar contexts or situations, while still preserving the meanings and inferences from the completed study (Leininger 1994). This is an exploratory, qualitative study which aimed not to generalise but to provide contextualised insights and understanding for possible transferability. However, Geertz (1973) mentions that thick description includes not only describing and observation of human behaviour but also the context in which that behaviour occurs; it explains the context of practices and discourses in a society. Without this insight, it is difficult for the reader of the final account to determine the extent to which the overall findings "ring true" (Shenton, 2004: 69). Thick description provides a database that allows judgements about the transferability of findings to other situations or contexts (Guba &Lincoln, 1989). Generally, focusing on more than one single country in this research makes the institutional impact applicable to other environments which live under similar political and socio-economic circumstances. The research also gives full and

detailed descriptions of the context, detailed explanation and interpretation of the experiences and perspectives of the participants, with the use of their direct long quotes, and comparison of the findings among three conflict-affected zones which enhances transferability (Korstjens & Moser, 2018).

Dependability is often compared to the concept of reliability in quantitative research and refers to how stable the data are (Graneheim & Lundman, 2004, Rolfe 2006), the study can then be repeated by others (Hamberg et al., 1994). The current research involved keeping records relating to development of the research question and problems in terms of data collection procedures and analysis. So, it reported in detail the research processes which will enable future researchers to repeat the work and address dependability.

Confirmability in qualitative research investigates the axiological perspectives and the extent to which biases, motivations, interests or perspectives of the researcher influence interpretations (Baxter & Eyles, 1997). Confirmability means that findings emerge from the data and the interpretation of the data, and not from the researchers as subjects and their own predispositions (Shenton, 2004; Hamberg et al., 1994). The detailed methodological description enables the reader to determine how far the data and constructs emerging from it may be accepted which could achieve confirmability and reduce the effect of the researcher's bias. In addition, the "audit trail" allows any observer to trace the course of the research step-by-step via the decisions made and procedures described (Shenton, 2004).

I have lived most of her life in Palestine and she was familiar with the experiences and challenges of living in a conflict zone. Such familiarity helped her to conduct the interviews sensitively. However, I was aware of my position towards the generated data within the study context by giving more room to listen and explore the participants' viewpoints and asking exploring or probing questions regarding the everyday life of the

local people. Thus, she was perceived as both insider and outsider by the participants. I acted more as active listener, and facilitator. In their answers, there was often reference to her being familiar with their lived experiences. Phrases such as “you know this happens in a conflict country”, “I’m sure you experienced that”, “you remember the wars on Gaza”, etc., which may have given them more confidence to talk openly and express themselves freely and also gave her the opportunity to ask deeper and more sensitive questions.

As this study focuses on the importance of context, the following chapter gives in-depth review of the research contexts. It discusses the history of conflict, the demographic and socio-economic characteristics and entrepreneurship in the three conflict-affected countries of Afghanistan, Iraq and Palestine.

CHAPTER FIVE: FINDINGS: CONTEXTUAL REVIEW OF AFGHANISTAN, IRAQ AND PALESTINE

5.1 Introduction

The three conflict-affected countries of Afghanistan, Iraq and Palestine have experienced severe political conflict over many successive years, and have a history of political instability. Subsequent wars, civil wars, aid dependency and weak institutions have been central determinants of lives and livelihoods in those countries. In Afghanistan and Iraq, political and military conflicts have led to massive disruption of livelihoods, education, and networks of social support. The Palestinian experience is particularly interesting, given the intensity and duration of occupation, and the unique economic, cultural, and political conditions.

For decades, trillions of dollars in foreign aid to those countries has failed to eradicate poverty and foster sustainable development (Hubbard & Duggan, 2009; Tartir, 2011). The populations are predominantly Muslim, and the women are bound by conservative cultural and religious norms and practices, which could limit their role in economic, political and social lives (Ahmed-Ghosh, 2003; Sultan, 2016). The business environment features challenges that are common to a developing country but also challenges unique to a conflict zone.

Table 5.1 presents a brief description of the statistical characteristics for the three countries.

Table 5.1: Statistical Characteristic for Afghanistan, Iraq and Palestine

Indicators	Afghanistan	Iraq	Palestine
Demography			
Population, 2018	31 million	38 million	4.91 million
Household size, 2015	8 persons	6.2 persons	5.2 persons
Women's percentage	49%	49.5%	49.2%
Children's percentage, below 15y	41.03%	40%	39.1%
Population growth rate	2.34%	3%	2.8%
Education			
Literacy Rates	43%, 2018 M 55% F 30%	86%, 2017 M 91% F 80%	97.4%, 2019 M 98% F 95%
Youth literacy Rates, (14-25y, 2014	M 62% F 32%	M 83% F 81%	M 99% F 99%
Attendance ratio in primary schools, 2014	M 62% F 46%	M 93% F 87%	M 99% F 99%
Attendance ratio in secondary schools, 2014	M 47% F 27%	M 53% F 45%	M 85% F 94%
Economic			
GDP per capita	US$ 594.3	US$ 4,943.8	US$ 2,866.8
ODA inflow in millions	US$ 4,823.29	US$ 1369.83	US$ 2,486.51
Net ODA received/capita, 2014	US$ 152.5	US$ 39	US$ 579
Poverty Rate	54.5%, 2016	18.9%, 2018	29.2%, 2017
Multidimensional Poverty Index	0.272, 2016	0.033, 2018	0.004, 2014
Multidimensional Poverty	55.9%, 2016	8.6%, 2018	1.1%, 2014
Unemployment Rate	40%, 2015	12.7%, 2014	30.8%, 2019
Child labour, 2015	29% M 34% F 24%	5% M 5% F 4%	6% M 7% F 4%
Women seats in national parliaments	28%	25%	13%
Health			
Life expectancy	51.3 years	74.9 years	73.7 years
Total fertility rate	4.7 births, 2015	4.5 births, 2015	4.1 births, 2013
Crude birth rate (per 1,000 of population)	38.3 births	30.9 births	30.9 births
Crude death rate (per 1,000 of population)	13.7 deaths	3.8 deaths	3.7 deaths

Sources: CIA, 2016a, b; CSO, 2019; PCBS, 2016a, b, 2018, 2019; OPHI, 2016a, b, c; UNHCR, 2016a; UNICEF, 2016; World Bank, 2016c, d

5.2 The Context of Afghanistan

5.2.1 History of Conflict

Afghanistan is a landlocked and mountainous country. Since the late 1970s, conflict in Afghanistan has been chronic, changing only in intensity from time to time. After a series of subsequent civil wars, the Taliban movement, which emerged in 1994, took control of Kabul in 1996 and ruled Afghanistan until 2001 (Barfield, 2012). Following the US invasion in October 2001, the Taliban regime ended and an ongoing, unprecedented international engagement to secure and rebuild the war-torn country began (Katzman, 2016). However, the insurgency has been in constant clashes with both international military troops as well as with the Afghan National Security Forces (ANSF). The political transition process under which the government of Afghanistan got full responsibility for its own security and development was completed in 2014. Withdrawal of international forces, which was a core element of this process, has negatively impacted economic growth. In such a situation, the growth of the private sector alongside other structural reform goals was important (World Bank, 2014).

Prior to 2001, much of Afghanistan's infrastructure and state institutions had been destroyed by intent or the neglect of the warring factions in the preceding three or so decades of conflict (Ashley, 2009). The collapse of the Taliban government, followed by a shift in Afghanistan’s political and economic situation, paved the way for the aspiring nation to achieve many desired social, political, and economic changes. In the last 15 years, the economy of Afghanistan has improved mainly as a result of international assistance, which has resulted in the revival of the agricultural sector, and the emergence of, and progress in the service sector (CIA, 2015). Afghanistan also has made progress in building critical infrastructure, such as road and telecommunication networks, and in providing basic services such as health care and education (Katzman, 2016). GDP growth rates have increased from 3.2% in 2002 (World Bank, 2005) to around 11% in 2011 (IMF,

2012). From a historical perspective, this is also a real achievement, since Afghanistan's domestic revenue as a percentage of GDP has traditionally been quite low, reflecting a weak state, never rising above 7% since 1929 (Riphenburg, 2006). Afghanistan has been receiving billions of dollars in various forms of aid since 2001 and specifically from the US, much of it with the ambition of promoting private sector growth (Lutz & Desai, 2015). However, funding has mainly gone to the Afghan military and to budgetary support of government operations; between 2001-2010, over fifty percent of all foreign assistance has been allocated to security in an effort to strengthen the Afghan National Army (ANA) and Police Force (Kapstein & Kathuria, 2012).

5.2.2 Demographic and Socio-Economic Characteristics

The population was estimated at 31 million in 2018 comprising numerous ethnic groups (CSO, 2019). Kabul is the historic metropolitan city and capital of the country. Other main cities are Herat, Jalalabad, Kandahar and Mazar-e Sharif. The Afghans are 99% Muslims and many of them are refugees. The average Afghan household has eight members and nearly half of the household population is under age 15 (CSO, MoPH & ICF, 2017). Afghanistan has one of the highest maternal and neonatal mortality rates in the world, and approximately 4.5 million Afghans have limited or no access to basic health care services (UNFPA, 2017). In Afghanistan, 72% of households have electricity and households in urban areas are more likely to have access to an improved water source than households in rural areas (86% versus 58%) (CSO, MoPH & ICF, 2017).

Furthermore, Afghanistan has one of the lowest literacy rates in the world, estimated at about 38% of the adult population (over 15 years of age) in 2015. The rates for males and females were 52% and 24.2% respectively, and younger women and men are more likely to be literate than older women and men (CIA, 2016). This high variation between male and female literacy rate is due to a combination of factors such as a cultural norm of

women not attending school and spending time managing the household, security problems in travelling to classes, and sometimes families not allowing women to attend classes. The disparity in urban and rural areas in the adult education rate is due to several factors as well, including security problems, lack of schools in remote areas, long walking distances to schools, and low demand for literacy, in particular for women literacy, due to cultural barriers (UNESCO, 2014).

In 2008 and 2012, 36% of the population in Afghanistan was poor (World Bank, 2015) and the rate had increased to 39% in 2014 (CSO, 2016) despite a massive increase in international spending on military and civilian assistance, and overall strong economic growth and labour market performance. The unemployment rate has increased from 25% in 2014 to around 40% in 2015, and 80 percent of employment is vulnerable and insecure; and young Afghans (age 15–24) have a high unemployment rate of 31% (World Bank, 2019). The economic growth of the country has been greatly challenged by the weak governance, insecurity, corruption, and lack of infrastructure (CIA, 2015).

Afghanistan is a largely male-dominated society, with significant women's rights violations taking place. Between 1996 and 2001, the Taliban implemented the strictest form of Islamic law, banning women from education, limiting their access to health care, and requiring women to remain at home (Rostami-Povey, 2007; Skaine, 2008). After the fall of the Taliban in 2001, social and economic changes took place in Afghan society and major transformations in the social fabric of the country, including new gender roles, further modelled by the influence of foreign aid (Boros, 2008). Afghan women's access to economic and social opportunities has improved, though discrimination against women continues and the public sphere is still considered to be men's space. Specifically, in rural Afghanistan, women are generally barred from activities outside the household (Beath, et

al., 2013). Though women in such areas could look after livestock and tend to small plots of land, few of them own such assets (Grace, 2005).

Women have made great achievements since 2001. The creation of political space for women represents a considerable milestone in the struggle for equal opportunities in Afghanistan (Wordsworth, 2007). Afghanistan's women have a share in political activities with political participation. The 2004 Afghan Constitution introduced a quota system to ensure a minimum level of female representation in parliament, so 27% of seats in parliament are reserved for women (Lough et al., 2012). From civil society and international groups, the main criticism against female politicians has been that their increased participation in politics has not translated into sufficient gains for women as a gender group (Sharan & Wimpelmann, 2014). Gender equity is part of Afghanistan's national development strategy, and legislation has been passed which promotes the inclusion of women in all sectors of society. Despite that, compliance is rarely enforced, leaving women disenfranchised across professional, economic, and political sectors. Compounded by Afghanistan's patriarchal societal structure and continuous war for the past decades, the social and economic position of Afghan women has not been a national priority (Myatt, 2015). Afghan women have made remarkable progress over the past years. However, the challenges that they still face are considerable (Beath et al., 2013), with no notable change on norms towards the role of women in the broader society (Echavez & Zand, 2012).

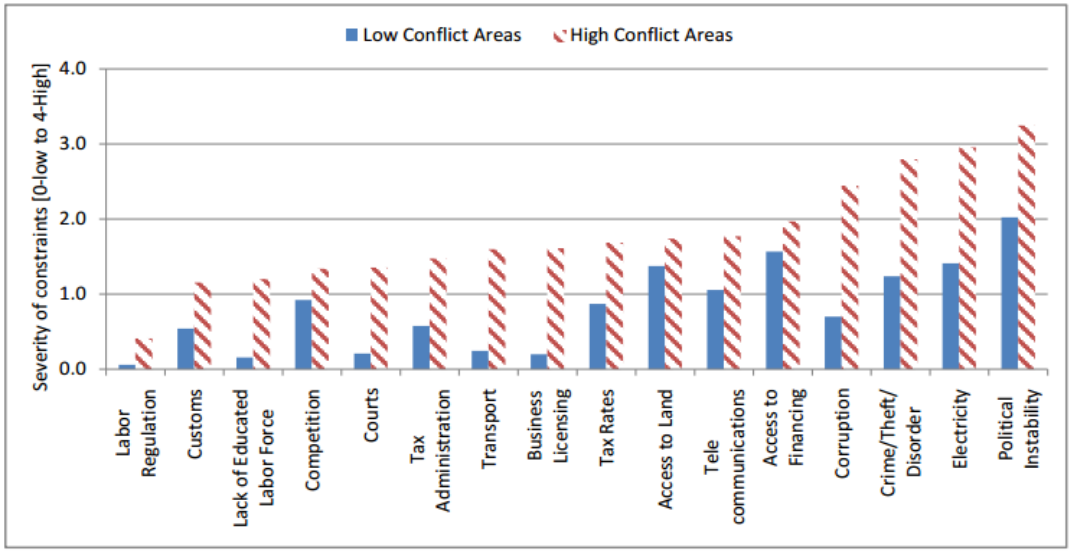
5.2.3 Entrepreneurship in Afghanistan

Afghanistan's government has relied upon foreign aid for 100 percent of its development budget, making it one of the most highly dependent nations in the world (Kapstein & Kathuria, 2012). More than 30 years of war, tension, and insurgent violence have left a heavy toll on Afghanistan's institutions and its way of life. Numerous legitimate

institutions of the political economy have been completely overrun or rendered impotent by ongoing conflict. The institutional void thus created has been filled with a number of structures that have in many cases encouraged and nurtured parasitic, unproductive, or destructive activity among a vast number of the country's stock of entrepreneurs. However, some productive entrepreneurial activity also takes place despite these problems, warranting closer examination to inform interventions aimed at harnessing entrepreneurial energy for reconstruction efforts.

Entrepreneurship in Afghanistan is most often pursued in an effort to cope with poverty, unemployment and insecurity instead of a desire to create wealth (Ciarli et al., 2010). Afghanistan is an extremely challenging context within which to operate a business. The lack of security is such that it is difficult to travel, and there exists a constant fear of corruption and an attack from the Taliban, insurgents, or even allied forces there to fight these groups (Radin, 2012). In national surveys (Figure 5.1), corruption, crime, theft, infrastructural deficiencies, and lack of security are the greatest areas of concern for the Afghan business community (CIPE, 2010; World Bank, 2008, 2015d). These issues, that present challenges for existing businesses, may also have a negative influence on the willingness of individuals to start a new business. At the same time, however, new businesses constantly emerge, and people are willing to risk their assets and even their lives in pursuit of a business opportunity that provides independence and income for their families (Cusack & Malmstrom, 2010, 2011).

Figure 5.1: Business Environment Constraints in Afghanistan, 2008



Source: Iyer, L. and Santos, I. (2012: 17)

More than 90% of Afghan businesses are informal and Ward et al. (2008) described the Afghan economy as an 'informal equilibrium not conducive to growth' where informal sector enterprises are too small, disparate and not organised to meet the needs of the market. Legitimate economic activity is largely agriculture-based, with some imitation-based industrial activity, minerals extraction, and a tradition of craft-making such as woodcarving, iron mongering, and carpet weaving. Illicit economic activity includes opium production and minerals extraction, with corruption and extortion (as sources of income) present at many different levels (Ciarli et al., 2009). For men entrepreneurs, the task of running an enterprise is easier as they are freer in their movement, are legitimate business operators in the Afghan public consciousness, and are better equipped than women with social and human capital (Boros, 2008).

Taliban policies were designed to both masculinise men and to re-feminise women (Kimmel, 2003). Women made their re-entry into economic and public spheres after 2001 (Ahmad-Ghosh, 2013) although women-owned businesses account for 5 per cent of all the licensed businesses in Afghanistan, ranging from micro to small and medium sized businesses (Wafeq et al., 2019). During the Taliban period, Afghan women entrepreneurs

did exist, mostly had home-based enterprises, but were not visible in the public sphere in the way they are today (Boros, 2008). The Women's Association of Afghanistan funded and managed secret sewing, knitting, and handicraft courses for women (Povey, 2003). The women contributed to the family income through carpet and fabric weaving and other socially acceptable revenue-generating occupations. Rural women worked in food processing, gardening, care of small domestic animals, and crafts which were traditionally women dominated (Dupree, 1992). However, Afghan women were not allowed to deal with male business partners, and the role of family male members was to legitimise the women's economic activities vis-à-vis Afghan society through interfacing with the outside world for women entrepreneurs. This practice is still predominant, depending on prevailing cultural norms which vary throughout Afghanistan, and young single women tend to be more restricted than widows or elder women (Boros, 2008). Trade among women was and still is carried out through house-to-house sales (petty trade) of cosmetics, houseware, and foodstuff. After 2001, the emergence of women-owned enterprises in Afghanistan across all sectors including food, retail stores, and bakeries is an outcome of the increasing investment made in women-owned businesses and the fact that many Afghan women needed to provide for their families after the war (Lemmon, 2011). Afghan women pushed forward, propelled by entrepreneurial grit and the desire to support their families. Alongside the pitfalls facing all business owners, Afghan women face societal constraints and growing insecurity. The range of activities that women can undertake for cultural reasons are still very constrained, mainly handicrafts, embroidery, jewellery, and traditional clothing (Tzemach, 2008). However, more women have investment in restaurants, information and technology services, and travel agencies (Waferq et al., 2019).

5.3 The Context of Iraq

5.3.1 History of Conflict

By 1980, Iraq had the second largest economy in the Arab world after Saudi Arabia and had developed a planned economy that was characterised by heavy dependence on oil exports where Iraq's oil production rose from 1.5 million barrels per day (bpd) in 1970 to 3.5 million bpd in 1979 (Foote et al., 2004). Therefore, the majority of the Iraqi population had high living standards and the middle class had expanded, mainly because of the increase of the high oil price and the efforts that the government had made for rapid development in the 1970s and early 1980s (Barakat, 2007). However, the UN embargo started in 1990, following Iraq's invasion of Kuwait "the Gulf War". Economic development and oil production both declined after the start of the Gulf War, when the annual revenue shortfall from lost oil production was about US$12.5 billion per year between 1991 and 2002 (Nordhaus, 2002). The economy at the end of the Gulf War was characterised by huge foreign debt, chronic hyper-inflation, currency depreciation, outmoded production and technology, a move away from agriculture, a high rate of unemployment, and seriously deteriorated infrastructure (Dinç, 2012). The UN formed the Oil-for-Food (OFF) programme in April 1995 which authorised nations to allow the importation of petroleum from Iraq worth US$ 1 billion every 90 days (Gorrill, 2007). During the time of sanctions, about 60% of the population was dependent on the monthly food rations given out by the government and paid for by the Oil-for-Food programme. Higher education had virtually collapsed and degrees became worthless in the context of widespread corruption and an uninterrupted exodus of university professors in the 1990s (Al-Ali, 2007).

The Iraq war began in 2003 with the invasion of Iraq by the alliance led by the US which ended the regime of Saddam Hussein (Bassil, 2012). Following that, the Oil-for-Food

programme stopped, sanctions were lifted, and civil administrators were appointed by the United States. However, sanctions and war have led to massive impoverishment and insecurity, and Iraq has significant infrastructure reconstruction and rehabilitation needs; and poorly performing regulatory policies, institutions and processes (Rimmer, 2013). Following the withdrawal of US troops in 2011, the insurgency continued and Iraq suffered from political instability and violence (Cordesman & Khazai, 2014). Iraq ranked 168 out of 180 countries in terms of the Corruption Perception Index in 2018 (Transparency International, 2018). According to Agator (2013: 1), "massive embezzlement, procurement scams, money laundering, oil smuggling and widespread bureaucratic bribery have led the country to the bottom of international corruption rankings, fuelled political violence and hampered effective state building and service delivery".

5.3.2 Demographic and Socio-Economic Characteristics

Iraq has been a middle-income country. In 2018, the population of Iraq was estimated to be 38 million people, half of them were women and children (CSO, 2019). Iraqi society is not a homogeneous group; among the numerous differentiating factors are place of residence (urban versus rural), ethnic (Arab or Kurd) and religious (Shi'a, Sunni, Christian) backgrounds, and, perhaps most important, social classes (Al-Ali, 2007).

The education system was considered the best in the Middle East region. However, social and economic indicators have deteriorated over the past three decades, hampered by economic sanctions and a series of wars, with severe consequences for children's access to education and the quality of their performance. The Iraq Knowledge Survey of 2008 reported that 22 percent of the adult population had never attended school; only 9 percent had completed secondary education; and 39 percent of the rural population were unable to read or write (UNICEF, 2017). However, education indicators for primary school

children portrayed some positive trends, 93% and 87% of the male and female children respectively were enrolled in primary schools over the period 2010-2014. However, indicators are not promising for secondary schools enrolment; only half of the children of secondary school age (12-17) were attending secondary school while 38% of children were out of school (UNICEF, 2016).

Iraq is a typical case of an oil-based economy, with more than 38 percent of GDP generated by the mining sector (mainly oil). Together with the public service sector, which is financed primarily by oil revenues, the mining sector accounts for most of Iraq's GDP (60.9 percent), leaving agriculture with less than 10 percent of GDP (Debowicz, 2013). The high reliance on oil makes the Iraqi economy vulnerable to oil price shocks. While accounting for 65% of Iraq's GDP, the oil sector currently employs only 1% of the total labour force (United Nations Iraq, 2018). Therefore, the oil sector provides few jobs relative to its size, and it is largely dominated by men. Iraqis remain highly dependent on the public sector, which provided around 40 percent of employment in 2011 (United Nations Iraq, 2018). However, Iraqi women have a strong presence in public sector employment, where they hold around half of all positions (Bandiera et al., 2019). Despite that, Iraq has one of the world's lowest labour participation rates for women (Al-Haboby et al., 2016). Only 15 percent of women participate in the labour market, compared to 70 percent labour market participation for men in 2015 (World Bank, 2016f).

Youth constitute nearly half the population in Iraq, yet their labour force participation is low and stagnant. In 2016, 32 percent of young Iraqi men (65% women and 32% men) and 65 percent of young women were out of the labour force (World Bank, 2016g). By 2030, Iraq's adult population will increase from 20 to 32 million, and the number of Iraqis in need of new jobs is projected to range between five and seven million (Bandiera et al., 2019). As of 2017, women held 25.3 percent of seats in parliament, while in 2000

women's representation in parliament was barely 7.6 percent (Vilardo & Bittar, 2018). However, this presence has not necessarily resulted in the inclusion of women's issues in the overall political agenda. Women Iraqi MPs have generally involved themselves in issues typical of women's sphere of influence such as child-rearing, they are often lacking the political power or clout to influence other MPs, and are rarely vocal (UNDP Iraq, 2012). Women and gender relations have been particularly hard-hit by economic sanctions (1990-2003), as well as by the war in 2003 and its ongoing violent aftermath (Al-Ali, 2007).

5.3.3 Entrepreneurship in Iraq

The militarisation of Iraqi society under Saddam Hussein has resulted in a declining share of GDP available for private sector consumption (Davis et al., 2006). Moreover, the wars, sanctions, corruption, and insurgency have taken a heavy toll on formal activities and dampened the country's job creation potential. Because the sanctions regime of the 1990s placed severe constraints on government revenues, the private sector had been expanding relative to the public sector throughout the period before the 2003 war but the private sector engaged mainly in the black market economy (Al-Ali, 2007; Looney, 2005). As a result of the public sector's sheer size, in addition to the prestige, job security, and other factors associated with a government job, Iraqis seek government jobs and sometimes avoid other sources of employment and this diminishes the labour supply available to the private sector (UNDP Iraq, 2012). With the rapid economic expansion in 1974, a government decree stipulated that all university men and women graduates would be automatically employed in certain professions such as education and health care (Al-Ali, 2007). Therefore, Iraq's private sector was and is still weak and underdeveloped due to years of financial and regulatory neglect, a lack of transparency, an uncertain security situation, the lack of a supportive legal framework and social legitimacy, and limited foreign direct investment in industries other than oil.

Prior to the 2003 war, many were engaged in trading or subsistence agriculture or some other form of self-employment (Looney, 2006). The informal economy has expanded considerably since Saddam Hussein's overthrow. The constraints limiting expansion of formal economic activity, the bureaucratic discretion and associated corruption, the insurgency and poor security environment and its detrimental impact on investment, electricity, and transport are factors which contributed to the growth of the informal economy. The insurgencies have led to a shift in employment away from more productive/higher earnings jobs in manufacturing and construction to less productive/lower earnings and possibly more informal jobs in agriculture and services. The displacement of Iraqis, in addition to the influx of Syrian refugees, has further disrupted local economic conditions (World Bank, 2016g).

The laws and regulations relating to the private sector, investment and the business environment are often unclear and non-transparent, and often conflict or contradict each other, giving officials' wide discretion to interpret and apply different laws to identical or similar regulatory transaction or approvals (World Bank, 2016g). This increases the cost and risks of doing business in Iraq and also generates the scope for corruption. The World Bank's Doing Business 2016 Report ranks Iraq 161 out of 189 economies in the ease of doing business (World Bank, 2016c). Iraq ranks 142nd for starting a business and 189 for resolving insolvency, the worst score in the world, because it is not possible to legally close a business. In Iraq, there are at least five procedures and it takes around 51 days to register a property (World Bank, 2016g). Rampant corruption and soaring costs due to electricity shortages and deteriorating security also complicate running a business in Iraq. Access to finance and reliable infrastructure and corruption remain constraints for entrepreneurs. The opportunities in the informal sector to grow are reduced through the inability to access formal financial services, bid for government work, or enter formal contractual arrangements with other firms (World Bank, 2016g). Distribution networks

are poor, particularly between cities. Although security conditions have improved enough to reduce the danger of moving products, the lack of effective transportation channels still creates inefficiencies (Desai, 2009). The lack of reliable electricity also reduces the ability of Iraqi entrepreneurs to compete.

In Iraq, only 6.8 percent of firms had female ownership in 2011, compared to 22.9 percent in the MENA region and the global rate of 34.7 percent (World Bank, 2017). Despite the fact that the legal position of women in Iraq is relatively strong vis-a-vis other countries in the region, the role of Iraqi women has been substantially affected by other non-legal factors (Rimmer, 2013). Finance, unemployment, social norms, insecurity, and the need for training and capacity building are still significant barriers for women who are interested in starting a business despite the efforts by international organisations to provide economic empowerment as part of their interventions (Vilardo & Bittar, 2018).

5.4 The Context of Palestine

5.4.1 History of Conflict

Palestinians have lived under occupation since 1948 when Israel declared its establishment as an independent Jewish state in 78% of Palestinian land (Sa'di & Abu-Lughod, 2007). The whole Palestinian territories came under Israeli occupation after Israel took control of the West Bank (WB) and Gaza Strip (GS) in the 1967 war (Barber, 2008). Israeli practices have included the extensive use of collective punishment such as curfews, house demolitions, land confiscation and closure. Israel has relied on imprisonment as one of its key strategies to control WBGS, where more than 40% of Palestinian men have been imprisoned at least once (Beinin & Hajjar, 2014). The formal conflict was brought to a “temporary” end by the Oslo Declaration of Principles in 1993 (Barber, 2008). After the Oslo Accords, the Palestinian Authority (PA) was formed and Israel withdrew from parts of the WB and GS, which came under the leadership of a

Palestinian government (Farsakh, 2002). Accordingly, international aid flow to the PA began to pouring from many counties, which has mainly come in the form of grants since the PA had a very limited capacity to repay loans (Barber, 2008). The U.S. government is the leading provider of bilateral aid to Palestine followed by the European Union, Canada, Japan and the Arab World (Almasri, 2013). However, since 1996 Israel has separated GS from the WB, where separation is the rule and access is the rare exception under certain humanitarian conditions (Bashi & Diamond, 2015). Later, economic indicators began to show stability due to the relative political stability in the region and Israel also allowed an increasing number of workers to work in Israel in 1998, 1999 and 2000. In addition, the PA's strategy was to create jobs in their new institutions to absorb part of the workforce in providing public services and reducing unemployment.

However, the political situation flipped upside down once again after the second Intifada erupted in September 2000. Israel prevented Palestinian workers from reaching their work places in Israel (Hasan, 2005). Movement in the WB is subject to many checkpoints and Palestinians are often required to obtain permits for movement within the WB itself which limits the freedom of Palestinians to move home, obtain work, and invest in businesses or construction (Bashi & Diamond, 2015). In 2005, Israel withdrew from GS, and after the Islamic political party '*Hamas'* won the parliamentary elections in 2006, Israel implemented a blockade on Gaza and tightened its restrictions on the movement of people and goods. Therefore, Gaza became not only separated from the WB but also in a complete isolation from the world (Shihab, 2013). Gaza also has suffered three consecutive wars in 2008, 2012 and 2014 which caused significant damage to the infrastructure and the death of thousands of people. Palestinians in Gaza have been left to sink deeper into poverty, where 80% of them are dependent on humanitarian aid (Human Rights Watch, 2019: 305).

Hamas election's victory resulted in the donor community boycotting Gaza (Costy, 2008), where all NGOs that receive U.S. funding are required to sign anti-terrorism certification. USAID personnel also are required to vet all grantees to ensure that U.S. assistance does not benefit those who have committed "terrorist acts" (Morro, 2007). UN agencies and international NGOs were restricted from making official contacts with Hamas government ministers and prevented from funding any Hamas-run or affiliated institutions, including many local NGOs. This limited the government's autonomy, leading to long-term instability and neglect of larger community needs. In 2007, Hamas took over GS and this split the PA into two governing structures: the internationally recognised and supported Fateh-led PA in the WB, and the boycotted de-facto Hamas-run PA in GS. The split created an adversarial environment between the two authorities, each acting to undercut the other's governance.

5.4.2 Demographic and Socio-Economic Characteristics

The Palestinian population in Palestine in 2018 was 4.91 million, 2.95 million in the WB and 1.96 million in GS, and youth comprises more than one third of Palestinian Society (39%) (PCBS, 2019). Access to healthcare services can prove extremely problematic in the WB due to the presence of checkpoints and closures. The impact of the long-term blockade on Gaza also affects negatively on health facilities and obtaining equipment (Müller & Barhoum, 2015). Under occupation, with lack of natural resources, the Palestinians' only asset is human capital (Tarazi, 2014). The female literacy rate was 95.2% compared to 98.6% for male literacy in 2019 (PCBS, 2019). In addition, PCBS (2019) data reveals that 37% of individuals (15 years and over) had completed only preparatory education (years 12-15), whereas 12.2% and 21.5% completed primary and secondary education respectively. This is due to the fact that a large proportion of Palestinians dropped out of school during 1980s to join the Israeli labour market, which was more profitable, and resulted in low educational levels in Palestine during that period.

While women's educational achievements remained on a par with those of men, this has not translated into greater economic opportunities. Despite the rise in women's share of the labour force, it has remained low at 20.7% of the total female population of working age in 2018, compared to 10.3% in 2001 and to men's participation rate (71.5%). The unemployment rate among women is still higher with 51.2% in 2018, compared to 25% for men (PCBS, 2019).

The first time it was possible to discuss a pseudo-autonomous Palestinian economy was after the Oslo Accords in 1993, which replaced full Israeli authority over the two geographically separate regions (WBGS) with the PA. However, they were far from having space to grow, develop and move freely. In the period up to 2000, the PA's fiscal position gradually improved and donors were able to provide more resources for infrastructure development, supporting government salaries and building institutions. While during the Oslo Process in the 1990s the lion's share of aid was development aid (a ratio of 7:1), during the Second Intifada "the uprising" in 2000, this was mainly humanitarian aid (a ratio of 5:1) (Le More, 2004). Israeli retaliation measures caused a decline in living standards as well as destroying the infrastructure (ESCWA, 2007). Palestine accumulated the second-highest aid dependency in the world between 2002 and 2014 (Marktanner & Merkel 2019). International aid disbursements to Palestinians are therefore high and one calculation put the total aid given at around US$24.6 billion between 1993 and 2012. Per capita aid for the same period averaged around $530 per year, ranging from a low of US$306 in 2005 up to US$ 761 in 2009 and to US$498 in 2012 (OECD, 2014).

Following the 1948 Nakba, the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) was established in 1949 to support the direct relief and works programmes for around 750,000 Palestine refugees. Today, UNRWA provides

education, health care, and social services to some 5 million Palestine refugees in the WBGS, Jordan, Lebanon and Syria (UNRWA, 2018). Since the abrupt end to funding by the U.S, which has been the largest bilateral donor, UNRWA faced the most severe financial challenge in its history. This has threatened its provision to general education, essential primary health care and food assistance for Palestine refugees (UN, 2019).

In 2017, around 29.2% of Palestinian population suffered from poverty (13.9% in the WB and 53% in GS) (PCBS, 2019). Individuals in households who depended on agriculture as the main source of income suffered higher poverty (34.1%). The situation of households who depended on the private sector is worse than the public sector due to several factors, particularly Israeli policies of land confiscation and limited control over water resources and market exports (CEPR, 2012). The World Bank (2011c: 9) mentions that the poverty context in Palestine is somewhat unique in that it "is not correlated with poor human development outcomes; WBGS is in fact stellar performers on many dimensions of human development". Life expectancy, literacy rates and childhood health indicators are much higher than in countries with similar per capita incomes.

Virtually all land borders are under Israeli control, all Palestinian exports and imports must pass through Israeli control, and Israel collects indirect taxes on behalf of the PA on commodities imported and exported by Palestinian businesses where the Oslo Accords stipulate that Israel should regularly transfer these revenues to the PA (Shoukair, 2013). The PA's income depends mainly on indirect taxes, external funding and local revenues. However, taxes have been repeatedly withheld by Israel and this has caused severe budget deficits. For example, delays in salary payments which creates an economic recession that influences Palestinian markets and increases vulnerability to poverty. Overall, because the PA has no control over 80% of its income, it continues to be easily affected by those providing donations or collecting its taxes (Najib, 2011). Furthermore, the PA has no

independent currency and the Israeli Central Bank determines all monetary policy, regardless the economic situation in Palestine (Qabaja, et al., 2007). Also, Israeli Occupation has succeeded in turning the WBGS into dependent economy and a reservoir of cheap labour, where Israeli products have free access to Palestinian markets, while Palestinian exports to Israel are subject to a wide range of restrictions (World Bank, 2016h). As a result, the Palestinian economy has experienced a major structural deformation and has turned into a weak economy (United Nations, 2012).

After the second Intifada in 2000, the Palestinian labour market was negatively affected and the unemployment rate increased dramatically, from 11.8% in 1999 to 40% by the end of 2000 (World Bank, 2000). On the eve of the second Intifada, 146,000 people or 23% of employed Palestinians worked in the Israeli labour market. However, the permit system was tightened up and only 8% of Palestinian workers were still working in Israel and the settlements in 2004, leading to severe unemployment and loss of income, especially in the absence of a viable Palestinian private sector as an alternative means of employment (Flaig et al., 2011). In Gaza, 15.7% of workers were employed in Israel in 1999; thereafter and recently, no one is allowed to work in Israel (PCBS, 2016a). In addition, thousands of Palestinians employed in the local market became unemployed due to the closure of workshops and factories, which were affected by the closure policy or destroyed by Israel. The unemployment rate in the WBGS is a political problem rather than an economic one. Israel's policy of closure and severe movement restrictions that is imposed and lifted haphazardly is creating a unique pattern in the unemployment rate which enhances the dis-incentive to join the labour market (Saleh, 2004).

Moreover, the Separation Wall built in 2002 has impacted negatively on the ability of Palestinians to access and make use of their land and water sources that lie inside the Wall unless they have an Israeli permit within specific hours during the day (MAS, 2012;

Musleh, 2013). A total population of 266,442 Palestinians have been isolated in enclaves from the rest of the WB or from their agricultural lands, where agriculture is the main income source. Nearly one fifth of West Bank agricultural land is inaccessible (ANERA, 2011), and this has led to a depressed economic situation, and it has also necessitated a growing number of women participating in the workforce outside the home (Darychuk & Jackson, 2015). Furthermore, Palestinians suffer from a lack of water provided to their communities for both domestic and irrigation purposes. Israel uses most of the underground water resources situated under the WB for their population in Israel, as well as for the Jewish settlers in Palestine (Musleh, 2013). Average Palestinians in the WBGS consume 70 litres of water per day and only 20 litres per day in rural areas compared to the average Israeli per capita consumption of about 300 litres per day (ANERA, 2011). Therefore, international organisations repeatedly implement the distribution of water tankers, drilling cisterns and establish filling points which provide only temporary and insufficient solutions (Messerchmid, 2013), and which undermine Palestine's agricultural production capacities (Beltrán & Kallisb, 2018). Not only that, the Palestinian Ministry of Agriculture has never been able to protect farmers from an overflow of agribusiness products coming from Israel and filling local Palestinian markets, which causes significant economic loss for Palestinian farmers (Sansour & Tartir, 2014).

A severe economic shock has hit Gaza since the blockade; it is particularly an impediment for job creation, where there have been tight restrictions including the prohibition of all exported goods and severe restrictions on imports of construction materials (IMF, 2014; Kock et al., 2012). UNCTAD (2015) report stated that military operations compounded already dire socio-economic conditions and accelerated de-development such that Gaza could become uninhabitable by 2020. Furthermore, Israel prevents the entry to or exit from Gaza via the sea, and fishermen are allowed to access less than one third of fishing areas allocated to them under the Oslo Accords: six out of 20 nautical miles. The fishing

industry is severely impacted; the area near the coast is markedly over-fished. Many fishermen have been killed and injured when Israeli naval forces opened fire to enforce access restrictions (OCHA, 2013; PCHR, 2009). Overall, the Palestinian economy continues to deteriorate; the share of manufacturing shrank from 20 to 11 per cent of GDP between 1994 and 2018, while the share of agriculture and fishing declined from over 12 per cent to less than 3 per cent (UNCTAD, 2019).

5.4.3 Entrepreneurship in Palestine

Despite several development attempts, today's Palestinian economy is best described as malformed. This small economy has been forced to grow dependent upon Israeli demand for goods and labour, international aid and remittances of Palestinian workers abroad (Sarsour et al., 2011). The service sector accounts for two thirds of GDP, while the agriculture sector's share has declined from 72% in 1994 to around 3% of GDP in 2016. The industrial sector accounted for 22.3% of GDP in 1994 and 11% in 2016 (PCBS, 2016c) which limits job opportunities and increases unemployment. The Palestinian labour market is characterised by a very young population with a high rate of unemployment.

Micro, small and medium sized enterprises constitute 96% of the Palestinian private sector, and are predominantly of a familial nature (Sadeq et al., 2011). The year 2009 marked the launching of the first GEM Palestine Country Report. The characteristics of the Palestinian economy under occupation have included a dearth of investment, weak job creation in the private sector, mainly by small enterprises and entrepreneurship activities, and limited opportunities for skilled workers. Although the limited autonomy yielded to the PA since 1994 has revived some sectors of the economy, restrictions on trade and the mobility of goods, services, labour, technology and capital continue to

hobble Palestinian entrepreneurship opportunities (Sayre & Al-Botmeh, 2009; Sabri, 2008).

In the GEM survey (2009), 88% of the adult population perceived that entrepreneurship is a good career choice, but fewer agreed that entrepreneurs have high status and only 56% feel that they have the required knowledge and skills (IDRC, 2010). Enterprises face many obstacles to their development; they have been operating in a weak legal environment with inefficient financing opportunities, tight resources, a weak marketing ability and limited access to markets (Atyani & Alhaj-Ali, 2009). Women's participation in the labour market and particularly as entrepreneurs has been an intriguing phenomenon, mainly due to its striking features. These include one of the lowest female labour force participation rates in the world, yet a highly fluctuating one (Al-Botmeh, 2013). The lowest female Total Early-Stage Entrepreneurial Activity (TEA) rates are in Palestine, where just over 3% of 18–64 year old women are involved in early-stage entrepreneurial activity. As the PCBS (2019) data reveals, the number of women entrepreneurs in Palestine in 2018 accounted for nearly 15.8% of women's employment, compared to 27.8% for men. Women in Palestine suffer from double marginalisation, being part of the Palestinian people who live under Israeli occupation, and also living in a traditional, male-dominated society with cultural restraints which pose particular challenges for women seeking to get ahead (Abdulatti & Abu-Jayyab, 2009).

However, political and economic changes, as well as changes in cultural views towards the role of women in Palestinian society seem to lead to social change. Despite the low engagement rates and the fluctuation in women's involvement in the labour market, their participation rates rose over the past 20 years, compared to men. The Second Intifada has facilitated the fluidity of gender relations; the harshness of the crisis of men losing their sources of income in the Second Intifada, with no provision of benefits for their

unemployment, has changed the role of women as care givers only, concentrated in domestic non-productive activities (Malki et al., 2004). Due to the inability of the male members of the family to remain as breadwinners and decision makers, women have taken the role of primary providers of income. This change of gender roles during the Intifada increased the mobility of women. Women have had better opportunities to participate in economic life in order to challenge the threats against their families' survival and security, particularly amongst women with young children (Muhanna, 2013). A study of Muhanna and Qleibo (2008) revealed that both men and women in Gaza did not easily accept this change. However, women have been more flexible in adjusting to the new context than men, who took a bit longer to respond to the rapid deterioration and the increasing uncertainty of the economic situation.

5.5 Conclusion

After reviewing the context of the three conflict-affected countries, it can be concluded that violent conflict affects, directly and indirectly, the lives and livelihoods of individuals and households. Despite conflict and serious constraints, people display various degrees of resilience by staying alive and carrying on their daily lives amidst contexts of violence that may last for generations. The limited evidence available so far also suggests that individuals demonstrate resilience in the face of political instability. The effectiveness of resilience factors adopted by individuals in areas of violent conflict are determined not only by their own characteristics, but also by institutional factors (legal, economic, social and political), and this shapes the availability of, and access of people to, markets and social and political opportunities. This is what the study seeks; i.e. exploring these factors that enable entrepreneurs to survive despite living under conflict, and how this varies between men and women entrepreneurs since research is still limited. The next chapter discuss the empirical findings emerged from the thematic and content analysis.

CHAPTER SIX: FINDINGS AND DISCUSSION

6.1 Introduction

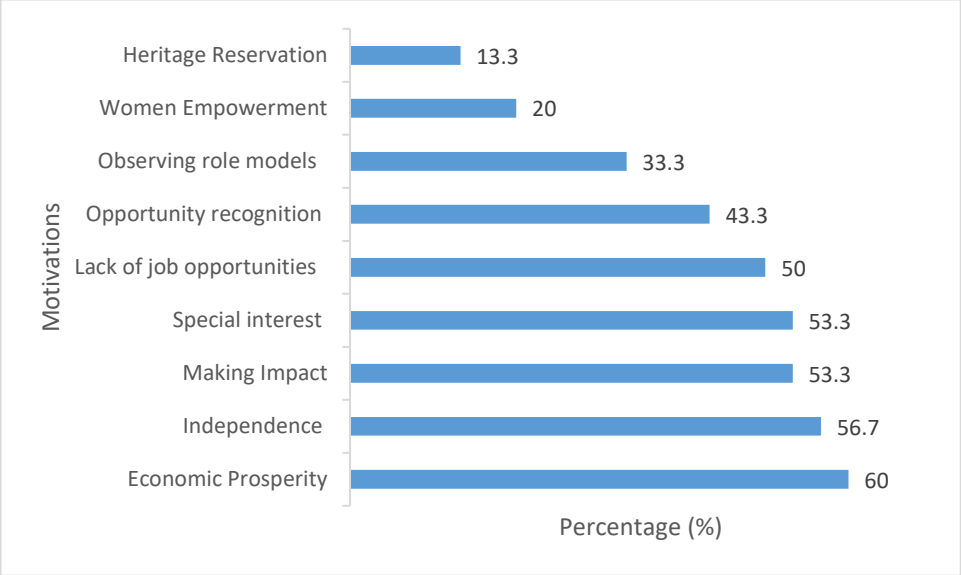
As discussed in Chapter 2, resilience simply represents successful adaptation in the face of adversity (Masten et al., 1999). Therefore, the resilient individual is the one who is able to thrive despite adverse circumstances (Bergström & Dekker, 2014). This process of adaptation is influenced by different factors which protect the individuals against the challenges they experience (Zautra et al., 2010). Studies of resilience in entrepreneurship, as argued in Chapter 2, have typically examined the psychological resilience of entrepreneurs, and ignored the context in which they run their businesses (i.e. Ayala & Manzano, 2014; Hayward et al., 2010). However, the fourth wave of resilience has focused on contextual and cultural factors, hence, the interaction between entrepreneurs and their environment in conflict zones has influenced and shaped the resilience of the participants so they were able to maintain their businesses (Ungar, 2013; Kent, 2012). Therefore, this chapter discusses the role of conflict in shaping entrepreneurship and the resilience of entrepreneurs.

Protracted conflict changes local institutions, which are often exacerbated by state fragility and this severely impacts upon individuals and communities. The consequences of conflict situation on institutions, as the institutional theory argues, will also influence the motivation and attitude of people living under conditions of protracted crisis (Bellows & Miguel, 2009). Despite the unique environment characterised by ongoing conflict in the research context, people do start and run businesses (Ciarli et al., 2015). This Chapter first addresses the first research objective, to explore the motivation of the women and men entrepreneurs to start businesses in their conflict contexts. Then, the chapter discusses the challenges they face, and identifies the factors which contribute to their resilience and the strategies they adopt to overcome challenges. In doing so, the chapter addresses the second, third and fourth research objectives.

6.2 Entrepreneurial Motivation for the Start-up

This section presents and discusses the findings related to the motivation of the participants in starting their businesses in conflict zones. The qualitative thematic and content analysis revealed that the regulative, normative and cognitive have influenced the motivation of the participants to start the business. The main motivation based on the number of participants who mentioned them are shown in Figure 6.1 below:

Figure 6.1: Motivation of the women and men participants for start-up



The three main motivations to start a business for the men participants were independence (10/14), making impact (9/14), economic prosperity (8/14) and observing role models (8/14). On the other hand, the three main motivations for the women participants were that the women had a special interest in the business (11/16), economic prosperity (10/16) and lack of job opportunities (9/16). Hasan and Rana gave two examples of those three motivations. Appendix E sets out the motivation for the women and men participants. The following sections discuss those motivations and how they are different between men and women and across the three countries.

> *I wanted to be an employer...I really wanted to make quick money because it takes you ages in a conflict country to become millionaire or to earn more…I wanted to do something in Afghanistan which is innovative and different. I have*

had enough contacts that I can easily utilise…I really wanted to make a better life for my family, and help my siblings to live in a different environment from the way I lived in the past. (Hasan, Afghanistan)

It became very difficult for me and my husband…it was difficult just to wait for a job…So I decided to start my own business from the old accessories…I got this idea because it was my hobby since I was unmarried and society was lacking these things; we haven't had the Chinese accessories yet. (Rana, Palestine)

6.2.1 Economic Prosperity

The weak institutional capacity of the goverments in the three contexts have led to high rates of poverty and unemployment and in turn difficult economic situation for families. Hence, this was a main reason to start a business for both women and men participants, who wanted to contribute to the family income and improve their economic situation. Eighteen of the participants (10 women and 8 men) started their business out of necessity, notably in Afghanistan (5/9) and Palestine (9/13). However, the economic situation for half of the participants in Iraq was good enough for not having this motivation as a main one. The need to improve the economic situation was also linked to the lack of job opportunities for men (5/14) and women participants (8/16). This corresponds with previous literature which argued that entrepreneurship in such contexts can be mainly a coping strategy for both women and men (Ciarli et al., 2009). This also corresponds with previous studies which concluded that women in developing (Dzisi, 2009; Jamali, 2009; Marcucci, 2001; Tambunan, 2009) and conflict-affected countries (Holmén et al., 2011; Sultan, 2016) are pushed to become entrepreneurs to help their families.

Although a few of the participants had jobs, with either government or NGOs, they started a business because this job could not secure a decent life for them and for their families. In such fragile institutional context, the participants complained about the low level of salaries, lack of social and job security and the considerable family responsibilities they have, such as being divorced woman or having children at university (Sayigh, 1978). This was reflected in the motivations of the Afghan men who started because they wanted to

"gain more money", as stated literally by them, which they could not gain through formal employment. They considered that living in a conflict country makes it difficult to earn good money and enjoy job security, as Sameh explained his case:

> *If I was born in the US and my father died, I didn't have to work. I was 19 years old and I didn't have to work and bring money for my family. There is social security…and they will support the family and children. So, that will definitely change my view, maybe I will work somewhere and never think of business because I had a job when my father died but they paid me $300 which is only enough for one person not for 7 people. So, that's what made me thinking of business and finding more ways to earn money. (Sameh, Afghanistan)*

Hence, this motivation of improving the economic situation forced the participants to take the risk and start a business. It also gave them the patience to endure difficulties and persevere in order to maintain their business: *"I had only one option when I started my business which is success; the financial pressure and our need for money were the main reasons to persist and continue"* (Rana, Palestine). For some of the women participants, this motivational factor has also increased their family support which enabled them to start and run the business: *"I left my kids with my mother whom without her support I couldn't be able to move my business outside the house. My husband also helped me with taking care of the children when he goes back home before me. He didn't mind if I was late and till now he is understanding"* (Eman, Iraq).

6.2.2 Independence

The need for independence was a reason to start a business for 17 participants (seven women and ten men). The participants refused (Siham, Maram, Laila and Ziad) or left (Khaled, Anas, Fahd, Razan, Hasan, Zaher and Nidal) positions since they, as claimed, hate routine work and preferred to be independent. This was principally the case for the younger women and men participants who started their businesses when they were less than 32 years old, except Heba. This was the first main motivation for most of the men participants (10/14):

> *I did two jobs, one was internship and the second was a paid job…but I could not stand there even though there was no force on me, I was very independent in my job and they were supporting me, giving me training to make my skills better but I was thinking of business from the beginning. I wanted to be independent and this was one of the factors. (Ziad, Afghanistan)*

This motivation was also mentioned as the main motivation for almost half of the women participants (7/16). All of those women and men participants decided to start a business after they gained work or voluntary experience and realised that such jobs were not for them since it was routine work with no opportunity to innovate, as explained by Maram:

> *When I had the University training in the Ministry, I saw how the employees lack passion, the killing routine...when I became entrepreneur and owned my business, I realised that every day I wake up with passion...for me, work is happiness but for my colleagues, work is sadness. (Maram, Palestine)*

However, the thematic analysis indicated that the economic, social and political institutional environment has played a significant role in shaping the behaviour and mentalities of the participants. As lack of legitimacy of entrepreneurship can influence entrepreneurial motivation (Fritsch & Wyrwich, 2014), most of the seventeen participants stated that they did not perceive business as a career choice. However, previous work experience and the networks they had built enabled them to engage in the private sector. Few participants realised that their personal characteristics of being independent, passionate and creative were in conflict with the requirements of their work at that time and that business would be the best career for them in order to fulfil their personal and financial needs (Holmén et al., 2011; Marcucci, 2001). Almost half of those participants started their business out of necessity. However, work experience, for the men in particular, before the start-up and the accumulation of financial and social capital were main factors in starting to think of setting up a business (Baron & Markman, 2000; Davidsson & Honig, 2003). Therefore, the work and life experiences of the participants before starting a business enabled them to gain more knowledge and confidence on how

to deal with difficult situations, and this has played a significant role in growing their businesses faster than those who started without any prior experience:

> *I have been working in this field and have gained experience; how to train, how to deal with licenses, how to market, how to reach students and how to attract them, and trainers' salaries. I spent 3 years working before opening the training centre. This was one of the reasons for my success that I had prior experience; I didn't start and then asked how to get students, trainers, licenses etc. (Raji, Palestine)*

Furthermore, living in a conflict context has pushed the participants to seek independence and to look for other income sources, for example entrepreneurship, which can provide them with a more comfortable life. The institutional environment in conflict-affected countries which is characterised by a lack of job opportunities, job insecurity and low salaries, in addition to observing other people running a business, has pushed the participants to take more risks and start their own businesses. This was more relevant in the case of most of the Afghan participants. Despite the fact that all Afghan men mentioned being independent as one of the motivations to start a business, they were pushed into entrepreneurship because of the conflict situation. This was evident when three of the Afghan men (Hasan, Sameh and Nedal) explained that their mentalities would be different if they were born and raised in countries with advanced economies, where there are many available job opportunities. This suggests the importance of the embeddedness and context specificity of entrepreneurship (Al-Dajani et al., 2019; Renko et al., 2015; Yousafzai et al., 2019). One example is Hasan who claimed that:

> *If I was in the West, I would not be the same person that I'm because the conflict pushes me to work harder and to do things bigger and higher and to take risk. If I lived in the US or UK, I wouldn't have had the same passion or inspiration to do that because of the existing opportunities and the different environment. That's why I have a different mentality, I will look for a job and have a stable revenue. As a person who lives in a conflict country, I have to start enterprise to achieve my personal goals which I couldn't achieve through a job. If I live in a developed country, I prefer not to be an employer. (Hasan, Afghanistan)*

This combination of push and pull motivational factors in conflict zones has shaped the perseverance of the participants through their attitudes towards failure: "*I failed a few times but every time I started again. Doing business in Afghanistan is trial and error process, you have to try and fail…Now, we don't need that job and also we created jobs for other people who are not working"* (Sameh, Afghanistan). In addition, independence driver was a major factor for the participants to persevere, utilise their experiences and search for new knowledge in order to create innovative solutions to the problems they encounter:

> *Planting of rose is not common in the West Bank, I conducted a study about the Damask rose consumption in Hebron and I found that the demand is much higher than the production…My business is almost the only one in the West Bank to produce roses. I designed a special greenhouse which was difficult, but I wanted to increase my productivity. I don't want to exaggerate but I don't think there is a greenhouse here such as mine…I'm planning to produce seedlings as well since we have to buy them from Israel which are very expensive. (Siham, Palestine)*

Furthermore, bad employer treatment and exploitation made three of the participants (Ola, Raji and Nidal) think of becoming independent and employers themselves in order to treat their employees fairly. Such unhappy and uncomfortable employment experience triggers the entrepreneurial drive (Crick & Crick, 2016) and the social misfit where individuals create the work more fitting for themselves (Wickham, 2006), as expressed by Ola:

> *Your job title in contract, for example, IT officer then they will hire you as IT officer, secretary and public relations, you will work so hard for them…for a period of 3 months or 6 months and for a very small salary of only 200 Shekels. So, I thought untill when should I wait, this is not the Ola I know…So, I thought of starting my own business…The main motive is because my manager is treating me this way, he enslaves me, why I don't be my own manager one day and people will work with me not for me…If my manager was dealing with me in a better way, I might not think of private business. (Ola, Palestine)*

6.2.3 Making Impact

The findings reveal that the participants were not passive recipients of their hostile institutional environment but also were working on changing it by creating impact. Creating impact on the lives of others or on their countries through entrepreneurship was a main motivation for sixteen of the participants (9 men and 7 women). The participants, especially those holding university degrees, showed a great awareness about their role as entrepreneurs in the economy. Living in a conflict country means that people will generally be faced by many challenges and negative experiences. Such challenges which the participants and their people have experienced, or are still experiencing, made them feel responsible for changing the situation, either by creating job opportunities for others, empowering women, introducing something new, finding an opportunity or meeting a need. This motivation was fuelled by the participants' personal experiences of wars, destruction and/or patriarchy which made them realise their role to help their people and country:

> *I was born during the civil war...we are alhamdullehal Muslims, I saw a lot of people were killed…I come to this world to do something good for the people who need…who can at least build this country, this was my mission, to lead my own company, my own people and help them. I suffered a lot during these wars…if I couldn't do it for all the country but at least I can do it for hundreds of people who could work with me. When I try to motivate myself…I say that you were not born just to live and then die, you were born to do something bigger for this country and alhamdullehal I'm happy with what I achieved. (Zaher, Afghanistan)*

The results of this study reveal that the participants show more understanding and sympathy towards their people in such difficult circumstances. The negative experiences of war motivated the participants to contribute to the lives of their people and to change the situation in their country. This was reflected in their discussion of the difficulties they faced and how they contribute to changing other people's lives. The consequences of prolonged conflict and wars on family incomes and the motivation to start a business in order to improve the economic situation resulted in the participants feeling the suffering

of others and supporting them in improving their economic situation as well, as explained by Maher for example:

> *The main motive was to create job opportunities for us and for others. The government teacher has a salary of 2,500 Shekels, it's not enough, especially if you have children at universities which is expensive…Sometimes, we bring students to work with us so they won't ask their parents for money…especially to financially support young people…I do that also because of my religion, sometimes I can do the work but I feel happy when I help others. (Maher, Palestine)*

Religion as a normative institution has shaped this motivation as well. Most of the men and women participants across the three countries answered affirmatively when they were asked if their religion/faith has had an influence in starting and/or continuing their businesses in such challenging contexts. Islamic values were one of the main motivators for a few of the participants to start a business. They believe that God has rewarded them with good results because they have worked hard and had good intentions to help their families and/or other families who are working with them.

In Palestine, despite the fact that contributing to institutional change and making positive impact were not an explicit main motivation for all of the Palestinian participants, they all recognise that engaging in economic activities and enhancing their cognitive abilities such as education are "weapons" to defend their existence and to face the occupation through building the Palestinian economy (Alzaroo & Hunt, 2003), as stated by Siham:

> *We do know that the political situation makes us lose but we should not wait. We know that occupation is there, and political circumstances are bad and getting worse to the extent that we couldn't get out of our homes. So, everyone is suffering, not only entrepreneurs, all people are at risk. So, you shouldn't wait till the situation is improved, it's not an excuse not to start your business. On the contrary, we work on improving our Palestinian economy, which is a powerful tool to face the occupation with. (Siham, Palestine)*

Interestingly, all Afghan men participants showed great interest in contributing to the advancement of Afghanistan. Three of them refused to leave the country despite the

importunity of their families wishing to look for security and a decent life. Those participants realize that Afghanistan has many challenges but at the same time they are aware that those are also opportunities to contribute to peace promotion (Forrer & Katsos, 2015) by creating job opportunities for others, enhancing economic development or advancing the technology sector as demonstrated by Ziad:

> *The political situation was a good thing for me…then I decided to start a business because it was one of the ways that I could do my part, I have created jobs for myself and 25 people and I'm creating more jobs. So, I thought that is the way that I could help Afghanistan and change the economy…I think Afghanistan is full of challenges and we are so far away from the technology revolution. So, I consider it as one of my priorities and job to help Afghanistan grows in terms of technology. (Ziad, Afghanistan)*

For the women participants, making positive institutional changes in their countries was associated with empowering other women and/or changing the perception about women entrepreneurs, notably in Afghanistan. Empowering women was a reason for six women to start-up a business and this will be discussed later.

The motivational factor of making institutional changes has inspired the participants to take initiatives in order to achieve that. For example, all Afghan men participants confirmed that networking is a main part of their job and an important reason for their success. All of them have major social networks of community of entrepreneurs, people in government, and/or NGOs, either directly or through their informal networks. They all mentioned that they are involved in creating communities to promote the entrepreneurial mindset within the Afghan people and as an opportunity to share knowledge and information, as confirmed by Ziad:

> *There are a lot of events regarding entrepreneurship and I was attending all of them. One of those communities is run by us and we have almost 3000 mentors…we can create public awareness of technology and we could benefit more people and it's a good market for companies, working in the technology field…When we started a few of our friends were suffering from the same problems too. So, we thought to create community, to support other people and other friends. Step by step, it got bigger and bigger. Currently, we have tenth of such communities. (Ziad, Afghanistan)*

6.2.4 Special Interest

Sixteen of the participants said that the business activity was their area of interest before they decided to make it a career. For the men participants (5/14), this was concentrated in technology-based businesses such as technology training centre, media production and software development. On the other hand, this was also the most common motivation for most of the women participants (11/16), though it was concentrated in handicraft businesses. This is consistent with previous studies which revealed that in developing countries, women start businesses in areas of special interest to them (Das, 2000; McElwee & Al-Riyami, 2003; Tambunan, 2009). In all cases, except for two women in Iraq who are financially secure, this main motivation for women intersects with the lack of job opportunities and/or improving the economic situation. Therefore, the women participants used those skills in something they like and have experience in doing to start a business, as the case of Dalal:

> *I was enjoying embroidery classes at school so much…it was my favourite hobby. When our relatives visited us from the Emirates and US, we made them medals, a small purse and a wallet as gifts. I was keen to study something related to that so I did 4-years arts and interior design at University…My sister and I graduated at the same time and we looked for jobs but we could not find any. We were doing embroidery so we thought of creating a Facebook page and starting to sell our embroidery products. (Dalal, Palestine)*

Furthermore, the married women participants who started a business to improve the economic situation found that this interest as a career would enable them to meet their obligations towards both their business and childcare as explained by Eman:

> *At the beginning, I used to work at home for about five years…I chose this business because my children were young…you know I'm a mother and keen to take care of my children. There was a conflict between work and taking care of my children…But when they reached middle school, I thought of moving my business outside the house, you know, the business grows more if you work outside. (Eman, Iraq)*

However, the interest of mothers in taking care of the children and their multiple roles within the family limited the time they had for managing and growing the business (Kevane & Wydick, 2001). This is also a common obstacle for women entrepreneurs who are working in developed and developing countries (Elizabeth & Baines, 1998; Roomi & Parrott, 2008; Tambunan, 2009). However, having children also was a motivational reason for the women participants to start the business in order to help their families financially (Kirkwood, 2009). In a conflict zone, this could be also an opportunity for women to be granted the legitimacy and the socially acceptable justification to work and go outside house boundaries (Giles & Hyndman, 2004; Muhanna, 2013; Wood, 2008; World Bank, 2014). The women participants benefited from a supportive family which helped them to move outside the house, as explained by Rana:

> *In a situation where my brother and father-in-law died, there was no choice for my husband to think yes or no [to start a business]…the type of the business supported me…they [the family] knew we needed to cooperate, when I asked my mother-in-law to take care of my kids because I want to go selling, she didn't say no. If I didn't find someone to help me, it would have been difficult to go out…My mother-in-law helped me because she knew that I help and support her son otherwise she wouldn't have been helpful at all. (Rana, Palestine)*

6.2.5 Lack of Job Opportunities

In the three countries, 15 of the participants (nine women and six men) stated that one of the reasons for starting their business was that they could not find a permanent job opportunity. Temporary job opportunities, which are the norm in conflict zones and mostly supported by international donors to reduce unemployment and violence (World Bank, 2011a), gave the participants feelings of insecurity and also of boredom in waiting for a secure job. Two men and two women in Afghanistan mentioned that they had to start a business to secure an income, as pointed out by Sameh:

> *Another problem is that we have full time jobs, good pay, we can sustain our lives for some time but there is a problem here, what happens if we lose this job, we don't have any insurance here, we don't have any job security here, we don't have*

> *any savings that could sustain us for some time when we don't have a job…So, that what makes me scared of losing my job. (Sameh, Afghanistan)*

The preference for a permanent job with the inability of their governments to provide employment has pushed the participants to engage in entrepreneurial activities; most of them mentioned this as the main attitude of graduates in their countries:

> *They [graduates] always talk about study as it's a compulsory service more than a source of science and construction of economic identity. The economic system in Iraq, especially during the pre-2003 period, was completely dependent on the government, the people understood business as a job in the government only, and there was no space for the private sector or innovation or start-ups…because of the state orientation. In addition to the security aspect, any kind of inventions had a kind of legal accountability. This reason was one of the main problems that Iraq has suffered so far in the field of entrepreneurship. The problem is so far the Iraqis, especially new graduates, they consider the government job as their right, which it's sometimes their criterion to account the state; they understand that the government would be good if it offers them a job. (Fahd, Iraq)*

Lack of job opportunities was a motivation to start a business for women more than men. Half of the women in Afghanistan and Iraq and more than half in Palestine decided to engage in the private sector because: *"I didn't get a job with the government…I couldn't wait more so I thought of establishing my own pharmacy"* (Fatima, Iraq). Almost all of them were pushed to start a business in order to improve their economic situation:

> *I didn't have business as a career option when I graduated…I studied hard for 4 years and it was very exhausting so I hoped to find a permanent job. The hard circumstances in our country made finding a job very difficult so I had to look for alternatives in order to secure a livelihood…now I can lose anything except my business, I built it and it's my priority. (Dalal, Palestine)*

Moreover, the withdrawal of troops from Afghanistan and Iraq was reflected in the decrease in jobs available to the local people living in those countries, which pushed them to start a business: *"I'm an engineer, I was unemployed and I didn't have a job with the government. I started working with oil and construction companies operating in Iraq. By 2014, I knew that they are leaving the country…I had some money so I decided to invest them in a business"*(Ali, Iraq).

6.2.6 Opportunity Recognition

Although more than half of the participants started their business out of necessity, eight women and five men participants found an opportunity to exploit. With the increasing popularity of social media and its important role in marketing for SMEs (Dahnil et al., 2014), starting a business with little capital became more feasible for the participants: *"I made all the designs and decorations for my wedding, which was my hobby, and I was impressed with the positive feedback from people who asked me to do the same for their special occasions and this was relatively new idea in Iraq"* (Laila, Iraq).

When necessity pushed the participants into entrepreneurial activities, they were opportunity-orientated and started a business after the recognition of an opportunity to exploit (Langowitz & Minniti, 2007): *"I believe that our embroidery is a unique skill and creating handmade products has a market opportunity both locally and internationally because it's made by Afghan women with a high quality"* (Heba, Afghanistan). In particular, the participants in Afghanistan are fully aware that living in a conflict country has the benefit of providing opportunities which can be turned into business ideas. They showed a great awareness of the challenges their country faces and their role in exploiting such opportunities and making positive changes as discussed before:

> *I think in most of the non-conflict countries markets are almost saturated especially the technology market and you have almost everything, and you need to be too much innovative and invent something new in order to grow...I think in the countries that have conflict there are more opportunities because there are a lot of challenges, you can work on any challenge and then present your solution and do the business. (Ziad, Afghanistan)*

Since the participants have the contextual awareness of the challenges of running a business in a conflict country, some of them looked for new opportunities and market needs and chose their business idea after careful consideration and planning. The participants who have agricultural businesses in Palestine have to face numerous problems because of Israeli procedures, unsupportive government policies and scarce

natural resources. Therefore, they are employing new strategies to improve their methods of water usage in order to maximise what little water is available, such as in the case of Saif, who developed an agriculture system which saves the usage of scarce water in Palestine and a nutrient solution which is much affordable for Palestinian farmers to buy. The participants who were able to recognise an opportunity and develop it showed more resilience, particularly those who believe in their entrepreneurial abilities (self-efficacy):

> *Water prices are very high and scarce in our area, there are settlements, so we [Palestinians] are forbidden to have water for agriculture. Therefore, I started my business in water agriculture because it saves 80% of the required water for agriculture…I had huge confidence when I started my business and without it I wouldn't have reached this stage of success. Many people fought me and bet on my failure because of the country's situation and my young age but I challenge anyone in Palestine who can come up with my nutrient solution which is my biggest achievement. (Saif, Palestine)*

The participants engaged in entrepreneurial activities in order to compensate for inadequate government performance in their countries and to benefit their communities. They helped to find innovative solutions to critical problems in their areas, such as the scarce water in Palestine through providing agriculture water (Saif), which can in turn improve productivity. In addition providing financial solutions software to tackle corruption, particularly the practice of paying bribes in Afghanistan (Ziad), and enhancing the provision of health-care services:

> *Our Company is innovative-based one since we fill a gap in the health sector in Afghanistan. One of our innovative services is a health application which acts as a bridge between the patient and all the health service providers, so it connects stakeholders of health such as patients, doctors, hospitals, pharmacies, and laboratories together. (Razan, Afghanistan)*

6.2.7 Observing Role Models

In a resource-constrained environment such as the research context, it was important for the participants to become motivated to engage in entrepreneurial activities and maintain them through observing and learning from others: *"I read the biography of Steve and*

Mark and how they started their business from nothing, how they are doing it and how they could change the world. So, those biographies were one of the first impression for thinking that I can also start a business" (Ziad, Afghanistan). There are limited number of role models in those contexts, however, the participants considered their successful personal or professional networks such as friends and acquaintances who have businesses to be their role models. As entrepreneurship is gaining more popularity in Afghanistan, all Afghan men particularly considered this factor as important for shaping their aspirations for the business start-up and taking risks (Douglas & Shepherd, 2002):

> *This was also one of the factors that motivated me to start my business. Most of my close friends have businesses, they are successful. When I hang out with them, they always support me to do something. I learned from them that if you want to do business, there are ups and downs, you have to be focused, have enough commitment and to be inspired. (Hasan, Afghanistan)*

The Afghan men participants linked this motivation as well with making positive changes in their country. They talked about how they raise public awareness about the importance of entrepreneurship as a career through initiating entrepreneurship communities in order to make it easier to find appropriate models and obtain information or resources from other entrepreneurs:

> *Now there are more entrepreneurs in Afghanistan because there are many communities working on this. They are working so hard to advertise the entrepreneurship spirit. So many people got excited about it and started a business because they understood that business is one of the ways that could change the economic situation and of course it will affect political situation as well. (Ziad, Afghanistan)*

In Palestine, the two men participants, Khaled and Raji, mentioned that working in the private sector and gaining experience was a motivation for them to start thinking of their own business but they also linked that to their attitude to being independent. Moreover, by running a business, some of the participants set an example for other people: "*After my success, two of my friends who discouraged me to start a business and were expecting my failure, they were afraid to take the risk…they changed their perception and they*

started the same business" (Raji, Palestine). Similarly, some women participants encourage other women to start a business such as Siham: *"I always advice women not to wait only for the job or the groom, that one of them saves you, you have to go on and you have the capacities to start your business so why you should wait!".* As a result, women participants often find themselves in positions of influence acting as role models and advisors to other women:

> *I advise a lot of girls not to look for a job but to start a business, know what you can create...The political and economic situation in Gaza has helped us to weigh things from a different perspective, in the sense that we don't look for a job in the government, UNRWA or NGOs because they all have a miserable situation…I always advice female university students to learn a profession even my young nieces. (Rasha, Palestine)*

For the women participants, meeting other women was important in increasing their self-confidence, particularly at the start-up, as in the case of Rana who explained her experience when she started her business and had to sell her products in public places: *"It was difficult for me at the beginning to go and stand in the university and sell the accessories, but when I saw other women selling pickles or embroidery or soap, you can say the situation differed a lot, I had more self-confidence than before"* (Rana, Palestine). In Afghanistan, the women mentioned that they participate usually in networking activities which help them to meet other entrepreneurs and learn from their successful experiences. Therefore, most of those participants mentioned the need to know about and meet other successful entrepreneurs, regardless of their gender, so they can learn from their entrepreneurial experiences and keep going in their businesses. Some mentioned that when they started their business they needed to be introduced to successful examples: *"If I met role models when I started my business it would have helped me a lot, unfortunately, I didn't have the chance to meet so many successful people"* (Zaher, Afghanistan).

6.2.8 Women Empowerment

Despite the fact that one of the reasons for starting their business for six women was women empowerment in their country, all women participants showed a great interest in hiring and helping women, and, with the exception of two participants, they have other women working with them. In contrast, no man mentioned empowering women as one of their interests. As the economic situation is difficult for many women in conflict zones and as the conflict provided opportunities for them to engage in economic activities, empowering other women is very important. Some of the women, mainly in Afghanistan, believe that financial independence and improving the social status of women will eventually lead to their empowerment and changing the normative institutions which act against gender equality (Swain &Wallentin, 2009). In Afghanistan, the four women participants challenged the existing social norms and culture and have other women working with them. They are keen to hire women in order to help them financially and to empower them by increasing the number of women engaging in the economic and social activities, such as in the case of Heba:

> *We produce handmade quality products and we market them to the world and through its profit, the women continue to generate income for themselves and their family…the idea was even women sitting at home were able to engage in income generation activities…So, that was really the motivation why we started it. (Heba, Afghanistan)*

In Palestine, some women mentioned that they are particularly interested in hiring women who have difficult economic situations particularly with the deterioration of male labour conditions and the fact that many Palestinian men have difficulty in finding jobs. For example, Dalal, who has 25 women working part time with her:

> *For around two weeks we didn't have any orders. One day my sister called me and said we have an order for 22 purses. I didn't get any details, just messaged the women that you will work now. I didn't feel happy for the order as much as I was happy for the happiness of the women that finally they will work. (Dalal, Palestine)*

Again, religious values played a role in shaping this motivation of the women to start the business and strive to maintain it: *"I believe that God sends me to help those women since I have the power to do that. When you help people then God helps you, this gives me the power to continue"* (Sally, Afghanistan). Despite the fact that the women were motivated to empower other women, prove themselves and challenge the traditions and society's perception of women, they also linked that to their religious beliefs and values; that God will reward them for being helpful with others:

> *I'm interested in women who don't have education certificates or qualifications to get a job opportunity…They are marginalised women, they have no experience or strong personality to engage in the labour market. So, I provide them with free 52-hours vocational training and raw materials, so they can work in their houses…Prophet Muhammed said, 'The best of people are those who are most beneficial to people" (Rasha, Palestine)*

They further demonstrated their understanding of Islam as supportive of work and self-employment for both men and women, in that Islam asks them to help other people. They said that some of the restrictions on women are part of the culture and not because of religious orders as they often mentioned words such as "traditions, norms, culture, conservative, patriarchal society". The women participants mentioned that the restrictions they face in the Muslim Middle Eastern countries generally are not a product of Islam itself but rather traditional norms and patriarchal societies that have allowed traditions to persist and prevented women from fully engaging in society, as Heba from Afghanistan believes: *"I observe the basic rules and regulations as a Muslim…I see religion as interpretation that men have historically made of my faith whereas spirituality and faithfulness is my connection and my understanding of the creator".* This was particularly the case of the Afghan women who were deprived of their basic rights for decades under the "Islamic state". Around half of the women referred to the story of Khadijah, the first wife of Prophet Mohammad, who was a prominent business woman to support their understanding of Islam. For example, Walaa mentioned: *"Islam encourages women to*

work, and the big evidence is that Prophet Mohammad didn't ask his wife Khadijah to sit at home when they got married". Such an understanding of Islam and Muslim role models have given the women more strength and power to start and persevere.

6.2.9 Heritage Preservation

Women are considered as important local actors in the preservation of cultural heritage (Anthopoulou, 2010; Hassan et al., 2017). Moreover, women from contexts of violent conflict are keen to promote, revive, and preserve cultural heritage, especially the arts of embroidery and traditional dressmaking (Al-Dajani & Marlow, 2010, 2013, Al-Dajani et al., 2015; Heilbrunn et al., 2018; Niethammer et al., 2012). One of the main motivations for four women participants (Ola, Nadin, Heba and Sally) was to preserve traditional heritage through their business. The Afghan woman, Heba, stated that they utilise hand embroidery which is indigenous to Kandahar province and market it locally and internationally. Ola is not only concerned with maintaining the Palestinian heritage but also in reviving it through creating a bridge between the past and the present: *"I love woodwork and Palestinian embroidery, so why I don't combine wood with embroidery and furniture. Doing that, I merge traditional works with modern works"* (Ola, Palestine). Her fellow citizen, Nadin, confirmed that as she stated: *"I'm interested in our Palestinian heritage that we don't lose it, and we should revive it in our works and houses. So, I use embroidery on wood to make tables, key rings, couches"* (Nadin, Palestine).

6.2.10 Reflection

Many authors argue that entrepreneurs in developing countries are driven by a combination of push and pull factors (Jamali, 2009; Marcucci, 2001; Myatt, 2015; Nehad, 2016). Others maintain that, particularly in conflict-affected countries, they are driven by necessity and lack of job opportunities (Abdullah & Hattawy, 2014; Boros, 2008; Ciarli et al., 2015; Holmén et al., 2011). However, the commonly asserted drivers for entrepreneurship such as opportunity vs. necessity or pull vs. push as current

conceptualisations do not necessarily capture the complexity in different contexts. In this study, the participants talked about different motivational and intersectional drivers to engage in entrepreneurial activities in a conflict zone. The participants could not detach their experiences of conflict and its consequences on the economy and their personal characteristics, which highly affected their motivation. In conclusion, the participants in Afghanistan, Iraq and Palestine share more similarities than differences in their motivations to start a business. The following section discusses the findings related to the challenges the participants faced and still facing while starting and operating their businesses in a conflict zone, and how they are able to deal with them.

6.3 Entrepreneurial Challenges and Resilience in Conflict Zones

Security and stability are important to enable businesses to emerge and grow. Although business challenges are common in developing countries, there are other unique challenges and impediments to doing business in conflict-affected developing countries. Based on the thematic qualitative analysis, this section discusses the entrepreneurial challenges in a constrained and risky institutional environment. The section also refers to how the participants were able to deal with or overcome these challenges. The data analysis reveals that the participants face challenges at the regulative, normative and cognitive levels. Those challenges are mostly related to living in a conflict zone, which affects the growth and success of their businesses.

6.3.1 Understanding the Regulative Institutional Dimension of Entrepreneurship

6.3.1.1 Laws and Regulations

In any country, government policies can promote entrepreneurial activities (Minniti, 2008), but at the same time they can inhibit entrepreneurial success (Spencer & Gómez, 2004). In this study, the participants in the three countries discussed extensively the challenges they face because of their governments' discouraging regulations and actions. Most men and women participants revealed that they did not benefit from any government

support. They further mentioned that their government sometimes made it difficult for them to succeed and expand their business. Conflict-affected countries lack legal frameworks and functioning legal systems (Besley & Persson, 2010), which creates a paradox.

On one hand, the existence of institutional voids and weak legal institutions could motivate people to start a business, since the regulations are not strictly applied. In this study, most of the participants mentioned that business registration is a straightforward process and that the amount of taxes they pay are acceptable compared to the high taxes that their counterparts in developed countries have to pay. However, people in circumstances of low government legitimacy exploit the legal void by escaping regulations and avoiding paying taxes so businesses tend to operate informally to hide from the burden of bureaucracy (Elert & Henrekson, 2017; Rose–Ackerman, 2008).

On the other hand, the data analysis revealed that conflict has not affected the implementation of the formal regulations and rules which are still operating in such contexts, though not equally enforced. The registration, taxations, reporting, etc. are still required for any business to start-up and operate, without facilitation or exemption. In Afghanistan, for example, the participants discussed the continuous changes in laws and regulations and the long bureaucratic procedures that they have to go through. They all expressed concern regarding the complex regulatory system and bureaucracy which takes a long time to process, delaying their work and putting their lives at risk, *"Every 3 months we should report, it's time consuming to prepare all reports…it was just once a year, but now we are making that four times…we need to go to several places…"* (Nedal, Afghanistan).

Such legal procedures and complicated tax regulations can be difficult, particularly for start-ups to comply with and at the same time focus on running the business, which affects the credibility of governments as Ziad stated:

> *Legal processes are too hard. For government processes in Afghanistan, you need at least two or three people that they can process the government matters…But, there is still huge problems in taxes, there are a lot of penalty charges, maybe you are a start up, you didn't work, you didn't have any cash but even if you didn't report that, in the end of the year it will be around 14 thousand penalties. Our government, they are saying they are supporting the entrepreneur, but they don't, and they can't. (Ziad, Afghanistan)*

Therefore, the high compliance costs with regulatory and administrative requirements in terms of money and time could be a burden on small businesses because they delay the planning and focus of the participants on managing and developing their businesses (Welter & Smallbone, 2011). The participants have to devote much time to regulations and also spend financial resources to complete it on time:

> *It takes too much time for writing the report especially for someone who doesn't have so much experience of writing a report, then you need to pay money to others to write it…Sometimes we don't have good sales, we are going very slowly in our business, so the officers tell me they aren't happy with the report and that I'm lying regarding my sales and profits… (Sally, Afghanistan)*

In addition to the non-availability of tax incentives for entrepreneurs, governments also impose penalties upon those who fail to comply with such regulations without considering the harsh market conditions and the restricted resources available to them (Mac Sweeney, 2009). In Afghanistan, fines for unsuccessful reporting and paying of taxes can have negative consequences to the extent of business failure: "*We registered our business and we couldn't pay the taxes so that's why the government punished us with a lot of money, it's about USD 20,000, and that was one of the reasons the business failed. I still don't have enough money to pay the government"* (Sameh, Afghanistan).

This complexity in the regulations could affect women more than men where the lack of security is a big concern for the people in conflict zones (CIPE, 2010; Radin, 2012). Insecurity and fear of harassment could force families to restrict the movement of their women (Peterson, 2010), which in turn affects their ability to survive and succeed (Ritchie, 2014). This specific reason indicates the significant role the family support is playing for women to succeed, particularly in conflict zones:

> *Kandahar I think probably is one of the top cities in the world that is considered to be the worst city for women, the worst city for security purpose…if I didn't have the family support that I do right now, there was no way that I could be working, going to the offices that I go regularly for reporting or registration, renewing licences purposes, and if I can't go through certain procedures to maintain my business then there is no way to run and operate a business or any kind of activity. (Heba, Afghanistan)*

Interestingly, all participants in the three countries agreed that paying taxes is *"very necessary for the society…we will get taxes back as salaries or projects or building schools, if there are no taxes then from where the government will support public services!"* (Maher, Palestine). However, the participants mentioned that they pay taxes but on the other hand they *"do not benefit in return from the government"* (Areej, Iraq). It is particularly important for encouraging start-ups to give tax exemptions and incentives which reduce the entry risks:

> *Little government support for entrepreneurs, what we have achieved is our personal effort…the government is far from understanding what entrepreneurship is and they don't know how to deal with it correctly. We, as an emerging company, pay more taxes than many large companies in the country; they have expenses and purchases, so they can make deductions in their taxes. The government should reduce taxes or for the new start-up not to pay taxes because they are already under risk. This will encourage more start-ups and help our economy to grow. (Maram, Palestine)*

Therefore, few participants decided to work in the informal sector in order to avoid such challenges. Others pay taxes and are happy with the amount they pay because they started while they had other income sources or savings which enabled them to start and continue the business. However, they also mentioned that they might not pay taxes in case their

business will not do very well. All participants registered their businesses except three Palestinian women in Gaza (Dalal, Rasha and Nadin). The situation in Gaza in terms of the blockade and the successive wars creates incentives for women to work in the formal sector and pay taxes regularly which they can reinvest in their business: *"You trust your work and trust your success; however, you couldn't trust the situation, you couldn't trust you will have good sales every month. So, I prefer not to register my business because I'm afraid of paying taxes"* (Rasha, Palestine). Moreover, other two Palestinian women (Rana and Ola) mentioned that they might not pay taxes if they face any troubles. This uncertainty about the market and economic situation made the women prefer not to lose their other income sources:

> *I got a training programme in logistics and exports funded by UNDP and implemented by the Business Women Forum. They also offered me the chance to facilitate the registration process and pay the required fees. My mother advised me not to register my business; she was afraid that we might lose the financial assistance and the medical insurance from the Ministry. I agree with her, we couldn't guarantee the situation in Gaza. However, unfortunately, if I had registered I would have been able to export to the West Bank. (Nadin, Palestine)*

Therefore, the Palestinian women participants talked about women's associations and their role in facilitating registration and keeping them informed of any exhibition inside and outside their country which helped them to expand their social networks and marketing channels in addition to helping with legal issues. Two of the Palestinian women, Rana and Ola, registered their businesses through international funding which also offered them tax exemptions for three years. This has reflected positively on the expansion of their businesses because they are able to export and participate in local and international exhibitions. However, working in the informal sector has impacted negatively on the women's ability to grow their businesses: *"I lost contracts with banks and international organisations who asked me for souvenirs because I couldn't provide them with tax invoices"* (Dalal, Palestine).

Nonetheless, five of the women (Dalal, Heba, Rana, Rasha, Sally) export their products informally in order to overcome the complexity and difficulties in accessing international markets in conflict contexts. In Gaza, and because of the restrictions imposed by the Israeli government on imported and exported goods, Dalal exports her products through logistics companies such as DHL, though this increases the product prices, and affects her net profits and the ability to find more customers who will pay such prices. On the other hand, Rasha prefers not to use logistics companies since *"they are expensive, I send my products with people who are travelling abroad, where some take money and others don't".* In the West Bank, Rana sends some of her accessories to her son who is studying in the USA to sell them there and pay for his university fees. In Afghanistan, exporting happens informally as well where they *"send those good through suitcases…in the USA because that's where my family and friends are volunteers to market our goods"* (Heba, Afghanistan). The women try to escape the legal requirements and take advantage of deficiencies in the legal and regulatory systems where the nature of their traditional businesses help them:

> *My aunt lives in Germany, she is jobless there so I produce here and she sells them...you don't need to pay any tax, you can carry your products in a bag, with your clothes and nobody will know what is in your bag, it's for yourself or for business...It's not too much important for the government, they focus on big businesses so the tax of my products won't be much for them so they aren't thinking about us and it's more easy for me because I don't have to pay anything and to answer anyone. (Sally, Afghanistan)*

Moreover, as government policies mold institutional structures for entrepreneurial action, this could encourage some activities and discourage others (Minniti, 2008). The data analysis indicated that governments played a negative role in supporting industrial enterprises. The participants criticised their governments for imposing obstacles which discourage their efforts to export but at the same time encourage the import of products from elsewhere. At the same time, they complained about the unfair treatment in enforcing laws which play a "disappointing" role. Adel shared his story:

The environment is not conductive for investment and development. We export to Israel, so we have to provide clearing invoices from the Palestinian Authority who don't give us the required quantity. They impose obstacles because the financial reward is not that high, they encourage you to import because this yields more to the treasury. For example, I need them to issue 20 invoices to export to Israel, they give me only 10. I need to sell; I bring money to the country, I have 25 employees and workers. I buy raw materials from local factories. I have around 50-60 people working indirectly with me. However, their vision is limited. Laws are applied more strictly with people who trade with Israel…I have to issue invoices and official papers from the PA. So, I'm forced to pay what they ask me to, however, anyone who has manufacturing only in the West Bank, no one cares about them. In all countries, the tax rate is associated with profits, here I have to pay 34%, I make profits or I lose I must pay this money, it is compulsory. I need invoices so I need to pay them. (Adel, Palestine)

6.3.1.2 Corruption

In conflict-affected countries, corruption is predominant because of undeveloped and weak institutions and monitoring mechanisms (Peschka et al., 2011). In the three countries, the participants mentioned corruption as one of the most critical reasons that their governments are not supportive, and how this in turn affects the operations of their businesses. The participants gave different reasons for corruption from their own perspectives. One of the main reasons, which most of the participants in the three countries agreed on is the political function of funds and the inability of international donors to monitor their interventions. This is because of growing insecurity, particularly after the withdrawal of international staff in Afghanistan and Iraq, while shifting responsibility for project implementation to national staff and local partners (Egeland et al., 2011; Schreter & Harmer, 2013) as Heba indicated:

In a conflict zone like Afghanistan where you know that the international community officers who are working in various institutions aren't able to go and monitor all the grant activities, it's easy to fake and bring up stories and make photos and prove that you are doing the work while you are not…There are a lot of politics attached to funding and support in the various provinces. (Heba, Afghanistan)

This reason has led to the misuse of public resources and international funds, which negatively affects the improvement of private sector and constraints economic

development (Ramahi, 2013). The influx of foreign funds in support of reconstruction may further extend the opportunities for corruption (Lindberg & Orjuela, 2014). The inefficient use and investment of these funds in supporting public services, such as infrastructure, affects the expansion of businesses and profitability, as Ali explained:

> *Despite the hundreds of billions that went to Iraq to build hospitals and have clean water, those billions were useless because of corruption. They get money, but they don't spend it on infrastructure…If we assume USD 10 billion to build 10 hospitals, 10 schools, open new streets, electricity generation, improve networks…those 10 billion needs my business. But if only one billion of those 10 billion will go for one hospital and one school and 9 billion go to the thieves, so how my business and other businesses will work, very high competition, and it's about favouritism and nepotism. (Ali, Iraq)*

Therefore, many of the participants asked for *"direct funding and not through the government. We won't benefit from any funding or support through the government because of corruption"* (Eman, Iraq). Moreover, the special situation in Gaza and the boycott by international organisations of the Hamas government, restricts its role to monitoring the work process of those organisations. This makes it difficult to ensure their transparency and increases the opportunities for corruption, as Raji explained:

> *We need to be in direct contact with donors, we don't need intermediary between us and them. For example, I might apply for a business plan which costs USD 10,000, the intermediary will say you got only USD 5,000 and he will benefit from the remaining money. If there is more stability and monitoring, for example, all international organisations in Gaza refuse government interventions, and refuse to give it any records or financial statements. If the government stops them, then the fund for Gaza will stop as well, then the government is forced to let them work as they want. (Raji, Palestine)*

Forms of corruption that the participants talked about included nepotism, favouritism and political allegiance. Three of the participants in Afghanistan have political connections which facilitate their access to networks and finance through local investors. This was helpful to overcome challenges and develop their business faster than the participants who did not have such political support, *"…but if you don't know any people in the government it would be much harder for you to get the help and support of government*

for your business. This is a big reason for your success" (Sally, Afghanistan). In the three countries, favouritism and the political affiliation of the person are mentioned often. For example, Khaled suffered from these issues which affected his ability to grow his work:

> *The parties play a big role, for example, if I'm working with an institution which belongs to a particular party it suggests that I also belong to the same party. If there is a bidding, then mine will be excluded because of that. Also, if you know the director or manager in local, governmental or international institutions, then you will win the bidding, corruption. You might do a job which might cost USD 3,000 but the director of the organisation will ask you to issue invoice of USD 5,000 and USD 2,000 is for his pocket. (Khaled, Palestine)*

Therefore, the data analysis revealed that living in a corrupt country and inadequate government performance makes people hesitate to obey the laws, as in the case of Ali: *"The government supports only relatives and friends, it doesn't offer me any help. So I believe I don't need to pay them taxes…they ignore that because they know they are remiss"* (Ali, Iraq). Corruption in terms of nepotism, favouritism and political allegiance seems to increase the intention to become entrepreneurs and also the persistence of some of the participants:

> *When I saw those people who don't have the knowledge and ability but they are using their power and fathers' money and authority to run a business, I saw the hope. I told myself that you have the ability, a little bit of money, your family support and you are more eligible to have a business and to use your abilities. So, you have to start. (Sally, Afghanistan)*

Another common form of corruption is bribery. This was particularly mentioned among the participants from Afghanistan and Iraq. None of the Palestinian participants experienced bribery in practice. In Iraq, only two of the participants (Ali and Eman) were asked to pay bribes, however, none of the participants admitted that they paid bribes and maintained that this had not affected their businesses. Bribery, however, was a more common problem for the Afghan participants. All of them, except Ziad and Razan, were asked to pay bribes and Walaa, Sameh, Nedal and Zaher did pay bribes in order to avoid the negative consequences. Indeed, paying bribes facilitates the operation and growth of

businesses but refusal to pay delays such progress: *"I don't want to complain but if you pay for anyone, your work will be faster, you can have a faster network, but those things are of course illegal, and nobody should do that and we don't do that as well"* (Ziad, Afghanistan). The participants who paid bribes mentioned that they have to do that otherwise they will get fined as stated by Nedal:

> *The main problem is the tax regulations. You have to report to tax office every 3 months and it takes a lot of time and a lot of corruption. If you don't bribe the tax guys, they will not process your taxes and every day they don't process your taxes, the government will charge you a 100 Afghani as a punishment that you didn't process. So, you have to bribe them…the solution for this problem is another strategy for taxes since it brings more corruption. (Nedal, Afghanistan)*

Paying bribes was utilised in order to overcome challenges such as a lack of knowledge of the complicated tax system, *"I paid bribe once to a tax officer in order to teach me how to calculate taxes because I didn't know"* (Zaher, Afghanistan). Therefore, the participants raised the issue of paying bribes as a strategy to avoid exposing them to more problems which might affect the progress of their business:

> *We have to pay bribes to do our business. If you don't bribe them they will stop your work and they will send the tax audit and they are difficult to handle. They will come to your office and stop every process that you are working on and will calculate the taxes again and this is a problem. (Sameh, Afghanistan)*

Sameh even considered the possible solution that everyone should stop paying bribes as an "optimistic guess". Therefore, and in order to solve this serious issue, the participants asked for *"proper monitoring system and changes in the current regulations"* (Ziad, Afghanistan). The Afghan participants mentioned that the political situation and the risky and unsupportive legal environment stimulate the necessity of paying bribes in order to avoid more risks as indicated by Heba:

> *People are afraid, they only take certain level of risk in a very risky environment and if you can get your work or reporting done with some bribes, and not to go and risk your life…because for proper reporting you have to go to a line of ministries to report your annual sales and income and pay the taxes and fees…They ask you for bribes to lower taxes and if you don't bribe them, they won't report it so this is the corruption that at almost every level we face. I reported that to the top government to make them aware of how this process is*

> *corrupt, but nobody seems either care or being able to do anything... (Heba, Afghanistan)*

Therefore, Heba was forced to navigate other ways to deal with the corruption and the unsupportive formal institutions. She does not reveal her exact sales in order to avoid paying bribes and getting fined. She feels guilty, however, *"if it's benefiting poor women, this gives me the justification for lying about the amount of sales to help women more rather than the corrupt government officials who take the money and put it in their pockets".* By contrast, some of the participants refused to pay bribes when they were asked for religious reasons as Ahmed and Eman agreed, *"Paying bribes, unfortunately, makes things easier in Iraq. I didn't pay one-dollar as a bribe, it's a sin. I won't build my business on a sinful basis"* (Ahmed, Iraq).

6.3.1.3 Market and Marketing Issues

The participants discussed extensively the challenges they face in marketing their products/services, which are mostly related to living in a conflict zone which affects the growth and success of their businesses. Not only conflict in their countries, but also the political instability in surrounding countries also has a negative effect on their efforts to sustain the business as explained by Khaled:

> *The current political conflict has changed many things in Gaza. First it ruined the youth, ruined the country, even the pipe-line of charity projects this year [2017] is closed…because of the political situation in the Gulf countries and other countries…things are getting worse in Gaza…The first difficulty facing us is in dealing with some people abroad; when they know you are from Gaza, they hang up on you or block you on WhatsApp. People of Gaza are rejected, terrorists, especially with the changing politics in the Gulf today…I had to use WhatsApp with an Emirati number… (Khaled, Palestine)*

In conflict zones, entrepreneurs could be affected in many different ways. The difficult political and economic situation in the three countries, which resulted in a high level of poverty and unemployment, has a serious effect on marketing efforts. The local markets are not sufficient for the participants to market their products/services. Afghanistan and

Iraq have large populations; however, they also have high poverty and illiteracy rates which results in lowering the purchasing power of potential customers and the attractiveness of certain products and services (Aidis et al., 2007):

> *The problem is how to convince people of the importance of doing sport. Now, I give lectures on this issue, as they think of food they need to think of sports as well. I'm trying to convince people of that. Also, people have difficult conditions so sometimes I have less clients, so I face financial problems. The work is such as the sea's waves; ascending and descending. (Areej, Iraq)*

In addition, with a population of just 4.5 million, Palestine does not have the advantage of a large domestic consumer market and well-developed venture capital and stock markets. Such conditions could lead a business to failure, *"I started a business to design and manufacture clothes, which is my passion and hobby. However, it failed since the country is poor and people couldn't afford to buy those products"* (Razan, Afghanistan). Furthermore, some participants mentioned that local customers and clients tend to negotiate a lower price because of the economic situation or the political instability which affects their profits as well. This was particularly common with technology-based businesses which realised that markets in Gulf countries can afford to pay for the quality they offer. Therefore, the participants made greater efforts in order to market their products, *"We don't have sales sometimes because of Gaza's conditions. People say should I buy embroidery and decorate my house or feed my children…So, our main goal is to reach people who afford to buy our products particularly customers abroad"* (Dalal, Palestine).

Another issue with the local market is that violent incidents affect every aspect of the lives of people and on the ability of the participants to run their business smoothly and with peace of mind: *"Sometimes for an explosion you get one or two days off. Maybe the road get blocked and those things will directly affect your marketing efforts"* (Ziad, Afghanistan). In Gaza, the successive wars and the crisis of salaries among the employees

of the two governments stop the operation of businesses and restrict the purchasing power of people:

> *When there was a war, work stopped, and people were exhausted and needed time to start taking training courses. I had to pay salaries and rents and I was afraid because I wasn't able to cover the expenses…Salaries are cut, fathers ask their children to apply for one training course instead of two, and if it isn't necessary then ignore it. There are no salaries…Someone who didn't receive a salary for two months or more won't tell his children to go and take a training course! Lack of income causes lack of income for us as well. (Raji, Palestine)*

Furthermore, the process of importing and exporting is a problem for the participants, mainly in Palestine, which affects their earning potential. In Gaza, participants live under a blockade which restricts their movement and ability to import and export easily. This affects the availability of raw materials in the local market and increases prices. The participants mentioned that raw materials are either not available, expensive or of a poor quality: *"there is a shortage of spare parts and engines, and the prices of gasoline and fishing net are very expensive"* (Sawsan, Palestine). This in turn reflected negatively on their productivity in addition to their ability to export their products due to the closed borders; Rasha gave an example of this which led to the closure of her first business:

> *We have a border crossing problem, and this increases the cost of the piece and we sometimes have to overlook part of the profit. My first business failed because we didn't have enough customers because of the quality. The wool we had wasn't the quality we wanted, and sometimes women refused the product because it's expensive…In a certain month we can have a certain material which mightn't be available after that…the materials are always late arriving, and this delays our work. We receive goods from Egypt with people, but the Rafah crossing stayed closed for two or three months. I had an order to Jordan which took 5 months until I was able to send it from Gaza…people told me we can take your stuff but if the Israelis return them then we will throw them away. Imagine a piece that cost me money and efforts and then they throw it, it's difficult…DHL's cost is high, and it increases the piece's cost. (Rasha, Palestine)*

In the West Bank, the numerous Israeli road blocks and restricted areas have separated the Palestinian communities into separate cantons. This raises transportation costs and limits the ability of Palestinian businesses to achieve economies of scale in order to penetrate the international market (World Bank, 2008). The checkpoints and crossings

closures have severely affected the movement of the men and women participants and their efforts to sell their products, even within the local market. This also affects the import process since it might be costly and risky, particularly for a small business due to economies of scale. For the agricultural businesses, the restrictive policy of Israeli authorities in importing certain agricultural products, such as fertilisers, increases the costs for the participants and limits their ability to diversify their products: *"I used to buy nutrient solutions from Israel which were really expensive, so I thought of making a local one. However, it's not permitted to import their ingredients due to security reasons and we are forbidden to use them"* (Saif, Palestine). The delays at the borders may cause the products to go bad during the exportation process and could create a surplus of products in the local market, drive prices down and make it harder for the participants to generate a reasonable profit (ANERA, 2011):

> *Sometimes I couldn't deliver my product from South of Hebron, I live in a village in the countryside, to the city because of the military checkpoints and the confrontations in the area. So, I incur losses and I have to overstock products then I destroy them. You face problems to export…to pass through three checkpoints, Palestinian Authority, the Israeli side and then the Jordanian side. This is a very slow process and it might damage the goods or cost you packaging, transport and cooling more than its profits. Importing flowers is almost impossible. The Palestinian market needs flowers at that price, but the Israelis don't allow them to be imported because of a plant quarantine and also they want to market their surplus products, even bad quality, to the Palestinian market, and this helps the Israeli farmer. (Siham, Palestine)*

In order to overcome the problems related to restricted movement for Palestinians and closing of borders to access the Israeli market, partnership was an alternative strategy. For example, Adel markets his products mainly in Israel, so he needed someone who can easily and freely move and enter Israel to run his business activities:

> *I have entered a partnership because I am in the West Bank and I don't have Israeli permit every time to enter Israel, but my partner has an Israeli identity…so he helps me in marketing and collecting money…when there are Jewish holidays or closures or problems, he does the job there...95% of my sales are in Israel, so I need someone who has easier movement to follow up with customers and collect money and bring orders. (Adel, Palestine)*

In all countries, the participants pointed out the negative consequences of competition from foreign products, which are cheaper than their products. Due to difficult economic conditions, people prefer to buy cheaper foreign products, even though they do not have such high quality. The participants complained that their governments play a negative role in the success of their businesses because they do not activate laws which offer them protection from unfair competition or encourage them to produce and export which is another factor that affects the profitability of their businesses: *"Any government which markets are dumped with imported goods will take actions such as giving tax exemptions on local products and imposing these taxes on imported products…as many of the countries do and revive the manufacturing sector"* (Fahd, Iraq). Therefore, some participants looked for new opportunities to overcome this issue. A good example is Rana, who started out of necessity, and her sales started to fall because:

> *The market was saturated with cheap accessories. It was a challenge for me to market and sell my products. So, I wanted to learn something new or make unique products, I searched the internet. I learned about Aluminium jewellery which wasn't known in our region…here was the turning point in my work because I was almost the first one in the Middle East to do that. I have been working on this since 2010 and developing new models. (Rana, Palestine)*

Others mentioned that they diversify their products in order to overcome certain challenges they face such as competition: *"I was the only food business in Basra but now I have many problems. The market is full of foreign goods, it's a tough competition…I started making fast food to attract more customers especially the youth"* (Eman, Iraq). Other participants (Heba, Walaa, Sameh, and Zaher) have more than one business in different sectors in order to *"minimise the risks of doing business in Afghanistan"* (Zaher, Afghanistan), so one business may compensate for the loss of another. This was also the case for the Afghan woman participant, Walaa, who is working in two businesses, in cleaning services and jewellery: *"I started my first business with a friend then two years later I set up a new business which I like as a sole proprietorship…Business environment in Afghanistan is unpredictable and change quickly".* In Gaza, and as a result of lack of

fishing opportunities because of restrictions and attacks by the Israeli navy against fishermen, Sawsan decided to look for additional income source so she *"bought a tourism boat which helped me to increase my income…I also plan to open a kitchen, I bought some of the stuff, but still need finance…".*

Moreover, participants tried to reach international markets in order to overcome those marketing difficulties, for example, through informal exports as discussed previously, *"The situation isn't promising now so I'm in the process to prepare alternative marketing plan to target new markets, for example, Europe"* (Khaled, Palestine). In addition, the participants rely on their informal networks in marketing their business. Friends are frequently mentioned by participants, particularly the men, as a source of support, guidance and connecting to the right people. Such relationships helped them to reach a wider circle of clients: *"I sold consultations in Saudi Arabia and Kuwait...I reached them through my friends, I invested in my relationships abroad"* (Saif, Palestine). Ola also followed the same strategy: *"I reached the companies in Netherlands through internet search, then I asked my friend who lives there to contact the company directly. I sold them the first design and then other three designs. I did the same in Canada and I'm working to reach other companies in Turkey"* (Ola, Palestine).

The participants also used social media platforms to enhance their marketing efforts. Social media as a marketing strategy was also popular among the women participants (Dalal, Laial and Rasha) who sell their products mainly through those platforms. The women said that this way of business is cheaper and can attract more customers, particularly as social media is very popular in their countries, specifically with women. For example, Laila promotes and sells her designs for special occasions mainly on Facebook and get orders through the page. She uses taxis for delivery, however, she complained that *"people still lack the trust in online payment, so I sent the item and they*

pay the taxi driver in cash and sometimes they use direct transfers" (Laila, Iraq). Another reason which was mentioned by the women who avoid paying taxes was that *"government doesn't look for online businesses"* (Rasha, Palestine). The popularity of social media platforms makes it easier and cheaper for the participants to promote their business locally and internationally*: "I regularly post my works on Facebook, Snapchat and Instagram and I receive orders from people inside and outside Palestine through those pages…people pay me either cash or through Western Union…I deliver them abroad through DHL"* (Dalal, Palestine). Besides using social media as a main marketing tool, the participants use it also to raise awareness about their work:

> *I use a Facebook page to post information about water agriculture and its benefits, how it works, why they should use it. This was very helpful because in the beginning people didn't accept it and were saying that Palestine doesn't have water so how come I will use water agriculture but gradually people accepted it…people feel afraid of anything new. (Saif, Palestine)*

In addition, participating in local and international exhibitions was mentioned frequently by the women participants as a practice which promoted their business and expanded their marketing channels. Most of the Palestinian women participate in local exhibitions which are organised mostly by women's associations. They keep networking with such associations in order to identify the exhibitions which are partially or fully funded. Some of the women participate in international exhibitions, for example, Walaa mentioned that she often goes to India to participate in jewellery shows and exhibitions which increase her sales. This participation builds relationships with customers abroad and is also a learning experience: *"The Union of Handicrafts helped me to participate in international exhibitions such the one in Algeria…Today I made a request to travel to an exhibition in Sharjah…When I go to an exhibition, I try to benefit from other experiences and get new ideas and designs, and not only to sell my accessories."* (Rana, Palestine). Such participation gives the women the opportunity to be reported upon by the local and international media. In one of the local exhibitions, the U.S. ambassador was impressed

with the business of Rana and a report about her story was shared on the embassy's Facebook page. As a result, she started to gain more attention locally and internationally. Therefore, another factor which helped to promote women's businesses was media reports. The Palestinian women participants, particularly, mentioned that media reports have promoted their business and changed the general perception about the people who are doing business in such contexts. Similarly, Rasha stated that the media helped her to expand her business and increase her customers through showing her crochet toys which are unique and creative:

> *After participation in the exhibition at the Women's Affairs Center, we had several interviews and reports by channels and news agencies. This has spread our work tremendously…they saw that we produce high-quality products and we were talking about our Facebook page everywhere. So, people contacted us through the online page from Jordan, UAE and America. We are trying now to open a line with Turkey. (Rasha, Palestine)*

One of the reasons which makes the media interested in talking about those women's stories is that they have new ideas and innovative businesses. For example, Rana is renowned for her outstanding and unique work of making aluminium jewellery in Palestine and several reports became interested in writing about her entrepreneurial journey after the first published report. Another reason to report the stories of those women is when they work in male-dominated professions and break the traditional gender roles. Nadin stated that the Al-Jazeera channel made a report about her story when she became known as the first woman carpenter in Gaza and more reporters visited her carpentry. Sawsan, the first fisherwoman in Gaza as well, mentioned that reports in English and Arabic increased her self-esteem and respect from society. She mentioned that people from different parts of the world send her positive messages on Facebook that they feel proud of her courage. They encourage her to continue because she is *"a good example of the Palestinian woman".*

Moreover, international empathy for people living in those countries was another reason which helped the women in marketing their business: *"The political conditions contribute*

to earn the empathy of some customers so they buy because we live in Gaza" (Rasha, Palestine). Therefore, some participants consider this empathy as one of the opportunities available in a conflict zone which can help to successfully market their products/services internationally: *"Sometimes it might be that customers outside Palestine feel sad towards us because of the difficult situation, so they buy. But it's not always the case of course; I trust the quality of my products"* (Dalal, Palestine). Some of them rely on the diasporic community where they help to sell/promote their products abroad, such as the case of Heba and Sally. People tend to show support and empathy, particularly if the business is owned by women, as clarified by Heba who considered that their contrasting story brings her more supporters:

> *Afghanistan continued to be a major headline around the world and this helps us to market our products. By presenting them, especially made by women in Kandahar, there is social reception that brings more people to us because our story is strong in that sense. That out of a very severe conflict zone, these beautiful hand-made products are coming out and have quality. So, that contrast in itself helps us to attract that attention that we received. (Heba, Afghanistan)*

Other reasons raised by some participants for increased business opportunities abroad is that their countries have relatively low standards of living and costs compared to other countries, particularly the USA, Europe and the Gulf countries. So, this is other opportunity for them to find an international market. Some of the participants mentioned that they have been able to find a good market in which to offer their products/services at competitive prices as Maram explained:

> *Our customers abroad are so happy, they say we couldn't find prices such as yours or the quality of yours. Customers abroad are willing to pay and therefore we have no choice but succeed and provide the best possible quality. The prices we offer are related to our living standard. They have a higher living standard. For them, we are a treasure; we offer excellent quality and give them an excellent price, so for them it's a golden opportunity. (Maram, Palestine)*

6.3.1.4 Access to Finance

Finance is mentioned by both men and women participants as one of the biggest challenge. However, women reported feeling more constrained by a lack of capital than men. Table 6.1 shows the different sources of finance for the participants at and post start-up.

Table 6.1: Business Finance at Start-Up and during Operation

Country	Pseudonyms	Finance at start-up	Finance during operating
Iraq	Areej	Family	Revenues, financial grant
Palestine	Dalal	Savings and sister partnership	Financial grants, revenues, sisters' partnership
Iraq	Eman	Family, savings	Family, savings, revenues, brother partnership
Iraq	Fatima	Family, savings	Revenues, family
Afghanistan	Heba	Was an NGO	Kiva financial loans, family loans, revenues
Iraq	Laila	Family, savings	Family, savings, revenues
Palestine	Maram	Family	Revenues
Palestine	Nadin	Financial grant	Revenues, financial grants
Palestine	Ola	Financial grant, savings	Revenues
Palestine	Rana	Savings, family	Revenues, friend partnership
Palestine	Sawsan	Family partnership	Revenues, financial grants, bank loans, family partnership
Palestine	Rasha	Savings	Revenues, salary, buy on credit
Afghanistan	Razan	Investor partnership, savings	Investor partnership, revenues
Afghanistan	Sally	Savings and her husband	Revenues, family partnership
Afghanistan	Walaa	Friend partnership, savings	Friend partnership, revenues
Palestine	Siham	Father partnership	Financial grants, revenues, buy on credit
Palestine	Adel	Savings	Bank loans and revenues
Iraq	Ahmed	Bank loan	Revenues
Iraq	Ali	Savings	Revenues, buy on credit, selling a house, friend partnership
Iraq	Anas	Savings	Revenues, bank loans
Iraq	Fahd	Savings	Savings, financial grants, revenues
Afghanistan	Hasan	Savings, investor partnership	Investor partnership, revenues
Palestine	Khaled	Savings, a friend loan	Salary, revenues, financial grants, family loans
Palestine	Maher	Savings, friend's partnership	Loans, revenues, salary, buy on credit, friends' partnership
Afghanistan	Nedal	Savings, a friend loan, brother partnership, buy on credit	Revenues, buy on credit, brother partnership
Palestine	Raji	Financial grant, savings	Savings, friends' loans, revenues
Palestine	Saif	Savings	Revenues, financial grants, NGO partnership
Afghanistan	Sameh	Savings, friends' partnership	Revenues, friends' loans, friends' partnership
Afghanistan	Zaher	Savings, friends and family loan, friend partnership	Revenues, friend partnership
Afghanistan	Ziad	Family and friends' loan, friend partnership	Revenues, family and friends' loan, investor partnership

According to Table 6.1, most the men participants started their business relying mainly on savings (12/14), combined with financial support from informal sources such as family and friends (7/14). Furthermore, most women started also relying on their savings (11/16) and on the financial support of the family (9/16). None of the participants started their business through loans from official institutions except for the Iraqi man, Ahmed, and most of them do not think they will apply in the near future. The participants indicated that they could not meet the criteria and conditions of those financial institutions such as repayment policies, high interest rates and required guarantors. They considered the conditions for loans are difficult, even though the loan is small: *"I went to the Ministry of Economics to ask for interest-free loan...it was difficult because they asked for three sponsors; two government sponsors and one UNRWA employee, and they also specified the banks of the government employees"* (Nadin, Palestine). The volatile political and economic situation and unexpected life events with the difficult criteria for obtaining loans discouraged the participants from taking that risk: *"I didn't apply for loans and I won't because the situation is difficult in Gaza. Assume something happens, how I will repay the loan, you have trust in your work and your success, but you couldn't trust the situation, that you will make profits every month or not lose your business"* (Dalal, Palestine).

Despite the fact that both men and women expressed their concerns about repaying loans in the light of the difficult situation, women participants showed a greater concern and fear of not being able to repay: *"Afghanistan market isn't good, and also the situation isn't good, so we don't know if we could give it [loan] back or not"* (Walaa, Afghanistan). Apart from Sawsan, who applied twice for loans, but is still struggling with the repayments, all participants confirmed their intention of not applying for loans from official financial institutions:

> *I'm not thinking to apply for any loans in the future because when you get loan you have to pay more than that money. I'm working hard and facing lots of problems. I earn money so hard and it's not good to pay them money that I'm earning by hard working. I don't have any permanent salary and I'm not sure about the money that I'm earning monthly so I'm not sure about paying back the money. (Sally, Afghanistan)*

The Afghan participants mentioned that there are few institutions in Afghanistan which provide finance, and they complained that the collateral requirements of those institutions are difficult to meet, particularly for start-ups, as Ziad explained:

> *When you apply for a loan, they request you to give them something…Many start-ups don't have a house or a car or something in a country like Afghanistan…We can apply for a loan, but we don't because the process isn't that easy, they put a lot of pressure, and it would run out my peace of mind and if you don't have the peace of mind you couldn't run your business. We don't want a headache. (Ziad, Afghanistan)*

In addition, micro-finance institutions impose difficult conditions for start-ups, and the amount they offer is not feasible for a growing business as indicated by Heba: *"...when they consider paying loans to women they think of a range of $500-1000…It's too small of a loan…the interest rates are high 20%…The timeframe they give is just 3 months"* (Heba, Afghanistan).

Not only the risky environment but also the religious rules and principles played a role in the decision not to apply for loans. The participants try to do what is permitted (*halal*) and avoid what is forbidden (*haram*) when doing business because *"At least, I know that I was doing right, and that God is helping the people who are doing right things so that was my only faith"* (Zaher, Afghanistan). Most of the women (10/16) and half of men (6/14) mentioned they did not apply for non-interest free loans because of religious reasons: *"I never went for loans because my father is very strict in that. Interest in Islam isn't good; it will kill your business and everything and I also believe that with interest I'm not getting money because it's haram"* (Nedal, Afghanistan). In other words, he will not witness an increase in his sales and profits. Similarly, Heba stated that: *"…the interest*

rates are high 20%. I'm a Muslim and I follow my faith and I know that paying interest is haram". However, and in order to overcome this challenge, Heba has applied for other permitted sources of Islamic finance: *"I applied for loans from Kiva, which is interest free and it was flexible enough and they gave us more than 12 months to pay off the loan and this happened twice".*

On the other hand, the participants complained about the difficulties in finding local and diaspora investors. In Palestine, the small local market and the perceived risky environment result in investors imposing difficult conditions when giving their support to entrepreneurs: *"their [local investors] conditions weren't logical and realistic. If we were committed to them six years ago, I'm sure the business would have failed, and we couldn't achieve profits and we weren't be able to be independent the way we are now. We need to be smart when choosing the investor"* (Maram, Palestine). Maram further explained that these conditions were not related to the fact that she is a woman, but the investor believes that *"there are limited investment opportunities in Palestine, and as a result the entrepreneur might accept such conditions".* The lack of local investors is a serious problem which more than half of the Palestinian participants complained about and expressed their need to find such investors rather than applying for a bank loan:

> *I need to find an investor as a partner in order to have agricultural company which produces roses within larger areas…he will enter as a partner with 10% or 15% profits...in case of making loss, you need to return the money at only a 2-3% interest rate and this isn't the same case for the banks, so it makes a huge difference for you. (Siham, Palestine)*

However, the perception of the problematic business environment in Afghanistan did not inhibit interest among local investors who entered into partnership with some participants, who have political contacts, although they still see women as less capable than men, as will be discussed later. Such investment could provide opportunities for entrepreneurs to start a business and succeed. However, since a stock market needs a relatively secure and

safe environment, the unavailability of such a market in Afghanistan hinders the growth of the participants' businesses, which grow slower as Ziad stated that *"this is the worst thing that not available in our country"*.

Nonetheless, and in order to avoid the need for finance from formal institutions and overcome any financial challenge, many of participants mentioned that their informal networks helped in that regard: *"We got loans from our people from time to time when we had financial issues...We survived from that process, but it was hard. We were doing a lot of marketing and we were getting a lot of customers. We could still borrow money from friends"* (Ziad, Afghanistan). The men participants were able to secure financial support from their male friends which was not available to women participants who relied mainly on financial support from the family:

> *Many men get loans from their family or friends, so no interest or fees but we women don't have that kind of networks to be able to borrow from friends. Many women aren't wealthy in Afghanistan…My brothers and my mom together donated money into the business to keep it alive and luckily it has been able to survive beyond that. (Heba, Afghanistan)*

Furthermore, participants who started after they gained experience were able to finance their business through their savings. They utilised their social capital to gain access to more resources and market their products/services. This was evident where the more experienced participants have greater access to financial resources such as the case of Adel, Maher and Anas, who are the eldest among the men's participants, and were able to finance their businesses through bank loans.

Moreover, most of the participants (Adel, Ali, Anas, Fahd, Fatima, Hasan, Heba, Khaled, Maher, Nedal, Ola, Raji, Rasha, Razan, Saif, Walaa, Sameh, and Zaher) started while they had a part/full time job. This enabled them to take the risk and rely on those income sources in order to finance the business because of lack of formal financial resources:

> *I started this business while I was working in another private company and this gave me the security in case the business didn't work…I used my salary to expand the business over five years before I quit the job. If the situation in Gaza is stable, I would have developed my company within two or three, but it took me a lot of time to do that. (Khalid, Palestine)*

Therefore, some of the participants are still relying on those income sources in order to overcome some of the anticipated challenges to sustain the business and to live a decent life when the business is struggling. Having other income sources was a main reason for their business surviving:

> *If I wasn't employed and had a monthly salary and I didn't have the resource to cover the required expenses, instead of being patient for two years, I would have been patient for one year or six months before I closed the business. In the first year, my other job helped me a lot. (Ali, Iraq)*

In addition, some participants, particularly those in the technology sector, chose their business idea after careful consideration into which businesses do not need capital and are less risky in a conflict zone whose market has many problems and obstacles: "*As computer engineers, we thought what we can do digital products. The cost and risk for anything digital is low and even if you don't make profits, your loss is low, so you don't get harm in the long term"* (Maram, Palestine). Another strategy was to make use of the human capital available such as the help of family members or volunteering: *"In the first months, some of the women volunteered and they didn't get a salary but we quickly produced products and then we started selling and the money started to come in and we started to produce more and more"* (Heba, Afghanistan). Thriftiness was also a different approach in facing the financial challenges as Ola explained: *"When I lack cash flow, I try to ease the purchase of raw materials. For example, I can buy just the third of the raw materials and reduce my production until I sell what I have"* (Ola, Palestine). Financial bootstrapping was an option in securing resources and avoiding external finance. For example, some participants worked in supermarkets (Saif) or as a taxi driver (Zaher) in

order to finance their start-up. Some of them started the business at home before moving outside (Eman, Khalid, Fahd, Zaher and Ziad):

> *I started my business to support my family at home because I didn't have money and my kids were young. I was making appetizers and food based on requests from my neighbours and relatives. Then, our sales increased and we started working with a wider community, particularly with oil companies in Iraq so I moved out…Now, I have 15 women working with me. (Eman, Iraq)*

Other participants started with offering their services with reasonable prices or providing support services, especially in situations such as *"…the technology market in Afghanistan was almost monopoly when we entered the business but it was one of the challenges too but focusing more on the customer support, we would give people more support for less money and that has helped me more…"* (Ziad, Afghanistan). This helped the participants to attract more new customers and gain their loyalty. In addition, savings were important in order to manage difficult times: *"In order to avoid or overcome any financial difficulty, I save money from the revenues for the business so I can use those savings for any emergency"* (Raji, Palestine). The paucity of resources was not a factor to deter entrepreneurship activities but a motivation to work on creating new solutions for this scarcity (Cheung & Kwong, 2017). The participants utilised bricolage strategies to seize opportunities which are crucial to their survival:

> *I made a small prototype, one-meter square, and bought the nutrient solutions from Israel which are expensive. Then, I used the available alternatives in the Palestinian market and used the University laboratory to do my experiments. I make a local nutrient solution which is much cheaper than the Israeli one and I sell it to the [Palestinian] farmers. (Saif, Palestine)*

Rana has a very interesting example of how she was able to start and develop a business out of necessity to financially support her family without any kind of resources as she explained:

> *I decided to start my own business from the old accessories in 2002, from the accessories of my neighbours and my friends who didn't need them. I went, for example, to shops where they have accessories which are used, damaged or old*

and bought them cheaply…and sold them again…small and simple things without any capital...If there were women's gatherings then my friends and relatives invited me to sell my accessories or they sold them on my behalf…When I participated in exhibitions at Universities, the academics gave me their old accessories and I changed them, from earrings to bracelets, I mean I made them more modern so they can wear them again…In 2005-2006, I developed my work and used gems, it was difficult in the beginning because they were so expensive unless I got them from others who don't need them, when I reused them. I stayed doing that till 2010 but with development, I mean making new models, I had some capital, so I started to buy new gems. (Rana, Palestine)

Furthermore, few participants (Ali, Maher, Nidal, Rasha and Siham) rely on their relationships with stakeholders to avoid seeking finance from formal institutions: *"We didn't apply for any loans, we paid part of the costs in cash and we used personal cheques to pay the remaining from the business profit. We paid them back after 5 months of the business creation…and that was easier than the loan process and bank commitments"* (Siham, Palestine). They build trust with their stakeholders which helped them to buy on credit: *"My suppliers have trust in me and they issue tickets on credit for me so I never applied for loans from banks"* (Nidal, Afghanistan).

In addition, more than half of the participants (17/30) entered into a partnership in order to gain access to more resources and overcome different challenges. Most of them (11/18) started their business with partners which was significant for their start-ups, others (Adel, Ali, Eman, Zaher, Rana and Saif) went for such options when they faced difficulties with the survival of the business: *"I was frustrated, I had either to have a partner or to close my business, so I decided to go for the first option to avoid more losses. My partner helped me financially and he has strong social relations in the market so this expanded our work"* (Ali, Iraq). Partnership was particularly important to sustain the business among the Afghan and Palestinian participants, who mainly partnered with their families or friends:

Among three of us, someone is in charge of accounting, the other does the follow-up with the customers, and the third one is doing the marketing and advertising…he has many relationships in Nablus…schools sometimes ask for

> *our services because of me…let's say each one has his own customers...The reason for the success of our partnership is that we have the same mentality…We have defined what each one has to do…each one knows his job and his field, and no one meddle in others job…we complement each other. (Maher, Palestine)*

Furthermore, one of the characteristics of conflict countries is that they are highly dependent on grants and international assistance. Therefore, the participants benefited from supporting programmes for entrepreneurs, particularly in Palestine. Only one participant in Iraq, Eman, received a financial grant from an American organisation which enabled her to register her business, move outside the house and start offering her products to big companies: *"I was the only business which employs women, so the funding agency was interested to encourage me to succeed"* (Eman, Iraq).

In Palestine, all participants showed awareness of the availability of social support for entrepreneurs: *"Financial grants are available, so I prefer to apply for them rather than loans"* (Khaled, Palestine). With the exception of two men participants, all Palestinians were beneficiaries of local and international financial and/or managerial support which enabled them to start and grow their businesses. The financial grants enabled the participants to grow their businesses faster by overcoming the lack of access to finance:

> *I got a grant of USD 17,000 which provided me with a cooling room…it was one of the problems I faced. I had a small refrigerator to cool the Damask roses after cutting…with a capacity of maximum 2,000 roses. Because of the grant, I worked on the construction of a large cooling room with a capacity of about 50,000 roses and a greenhouse and other tools. (Siham, Palestine)*

On the other hand, it is noticeable that businesses which did not get any financial support, took longer to grow. Rana, who started her business in 2002 and was working at home, moved out in 2012 when she started a partnership as she lacked financial capial and wanted to expand her new business's line, making aluminium jewellery.

6.3.1.5 Infrastructure

Infrastructure in conflict zones has been a major problem for entrepreneurship and limits the range and diversity of entrepreneurial activities (Desai, 2011). The participants in all the three countries complained that the physical infrastructure is not strong enough to support their businesses. For instance, the internet and power cut problems in the three countries negatively affect the operation of the business. The participants, particularly those working in the technology sector, complained about the high price of the internet while the internet speed is not high enough to work effectively. Based on the World Bank Group's Enterprise Surveys, lack of electricity is the number one business environment constraint faced by entrepreneurs working in conflict zones (World Bank, 2010). The daily power cut for more than eight hours in Gaza has negatively affected the productivity and profitability of the participants' businesses. This has also influenced their credibility and financial status as Ola complained:

> *My business is based on selling designs online, uploading them to the website takes time and the electricity supply is bad and always getting cut. So, I have to give later dates to my customers and this affects my credibility. So, I lose many of them because I tell them about the electricity and internet issues in Gaza. Some customers understand the situation while others say this isn't my problem. I experienced many situations where customers withdrew while I was working hard on the designs and I couldn't sell them again. This increases my financial problems because I need to sell those designs and have cash flow. (Ola, Palestine)*

Therefore, some participants tried to find alternative sources of power, for example, using LEDs, solar power or generators. The participants who use LEDs, such as Rasha and Dalal, which are much cheaper than generators were concerned that this will affect their vision and their inability to work on certain colors such as black during the night which would reduce their productivity. Furthermore, fuel is not always available, as in Gaza because of the blockade, and such solutions increase expenses as Raji grumbled: *"I have around 25% of my monthly income just for the generator. My monthly income is about*

USD 500, but I have to pay USD 200 for the generator because my work relies mainly on electricity. It's a disaster" (Raji, Palestine). The high cost of such alternative sources of power can be more difficult for start-ups Ziad demonstrated:

> *Electricity is still a challenge. The prices are high too and electricity affects the business; we are spending around USD 400 only on generators. So, if the government could provide 24/7 services, the cost will be lower. It is okay we can do something but for start-ups to pay USD 400 for the fuel it is a big disaster, they could not afford it. (Ziad, Afghanistan)*

Moreover, as discussed in Chapter 4, Palestinians receive far less usable water whether for drinking, hygiene and irrigation than the Jewish settlements built on their land (Musleh, 2013). They have limited access to sufficient water supplies which are *"expensive because it's scarce, and Israel controls everything and decides the prices and how much water to consume"* (Saif, Palestine). The difficulty for Palestinians in the West Bank lies in a lack of access to local and underground water resources situated under their lands and the restrictions imposed from the Israeli government on using them (ANERA, 2011), which has a negative effect on the agriculture sector:

> *This is one of our major obstacles. It's easy to build rainwater collection cisterns, but you need Israeli authorisation and you can't go deeper than 7 meters which isn't enough. If you build deeper, Israeli army will destroy them, requisition the land or detain the owner. So, we have to buy water which is expensive. (Siham, Palestine)*

In addition, other infrastructure issues such as shipping and payment systems are still underdeveloped in these countries and they affect ways of doing business: "*While we have the best technology services available at the time, the other infrastructure hinders our growth such the shipping. If there isn't shipping system, what could that technology means to me then!"* (Walaa, Afghanistan). Her fellow citizen, Heba, mentioned that she uses social media to overcome some of those challenges which could make communication easier:

> *It's so much more affordable to use social media. We have been working with the designer in North Carolina whose is interested in our work and she wants*

products to be created for them. We don't have the shipping facility to ship every product for them to make their observations and suggestions and send it back. So, we use WhatsApp to take snapchat of the product to communicate with them instantly and it's helping us to save time and money and communicate regularly which we won't be able to if we didn't have this. (Heba, Afghanistan)

Online payments are also problematic since they are still not popular as few banks offer this service and people still feel hesitant and insecure in using. Fahd mentioned that online payments such as PayPal are not supported in Iraq and this impacts negatively on selling his products internationally. Bank transfers are also difficult and this creates obstacles to encouraging investment in those countries and affects marketing efforts, particularly for customers abroad. Khaled, for example, mentioned that he faces a difficulty with money transfer since *"not everyone accepts to transfer through Western Union and they feel afraid of accountability to transfer money to countries with political instability".* So, the investment and improvement in infrastructure, as mentioned by the participants, can increase the number of people who start a business, as indicated by Hasan:

Payment system such as PayPal, MasterCard, there is no e-commerce. So, infrastructure is directly affecting enterprises and entrepreneurs in the country. If the government invest more in the infrastructure, I believe that the number of entrepreneurs will increase in the coming years. We have a lot of passionate people who want to do something in the future, but they know the infrastructure problems such as investments, payments, electricity, etc. (Hasan, Afghanistan)

Therefore, investment in infrastructure can help the participants to work and grow more as mentioned by Ali previously and confirmed by Khaled:

Infrastructure has developed over the last two years in Gaza during 2015 and 2016. For example, Sea Street became another world. Qatar projects in Gaza USD 400 million for the reconstruction and development of roads, hospitals and homes. That money, for sure, made people and the contracting companies work and we also worked with the Qatari Gaza Reconstruction Committee. All benefited, Alhamdulillah. (Khaled, Palestine)

6.3.1.6 Security Issues

Lack of security was one of the critical challenges which was mentioned frequently by the participants as negatively affecting the operation of their business. The participants in

the three countries stated that the security situation, for instance random explosions and attacks, closures of roads or security checkpoints, directly affects every aspect of their lives. Such situations steal their peace of mind and certainty which are necessary in order to focus and succeed, and also affects their efforts in marketing and utilising resources.

In Iraq, the participants talked about the security situation after 2014 when ISIS seized control of parts of Iraqi cities and its consequences regarding the economic and financial crisis and the withdrawal of many companies and organisations: *"I offered catering services to big oil companies working in Iraq. My business was growing and expanding until 2013 when those companies started to leave the country because of the security situation. This has decreased my work and increased my financial problems"* (Eman, Iraq). Also, few participants in Afghanistan mentioned that since the military withdrawal from their country in 2014 security issues had become more challenging for them. This has affected the demand for certain products and services such as travel agencies and led to business closures:

> *It was the time that the security wasn't good, and the foreigners were leaving Afghanistan. So, our focus was foreigners' clients and that's why the business failed. We planned to make it a local business, but the problem was nobody knew what food delivery service was at that time, even our close friends didn't know so it was a big risk to continue that with the local people. (Sameh, Afghanistan)*

In Palestine, the participants mentioned that living under occupation and the inability of the PA to protect them against Israeli practices causes concern for the survival of their businesses. Israeli procedures against people either through confiscation, closure or inspection of businesses, land and other resources, without the protection of the PA, makes it difficult for them to start and run a successful business such as in the case of Maher:

> *The Israelis came to our place for an inspection and took the hard drive, more than 1000 designs they took, they want to know what we are doing, what we are printing…there was a second copy but they took it as well…in such a situation*

> *you think, it's terrifying most of the time, where is the stability, where is protection, this is a problem. At any time, 12 pm or 12 am, they might come and close our business. Any small or large business, there is no security that I can continue my business, what you should tell them, we don't have a state which can protect us…where is our protection! We don't have any. (Maher, Palestine)*

The participants expressed their concerns about wars and the frequent violent incidents which slow and/or stop their businesses and that they can completely or partially ruin them: *"Everything stopped during the wars. I faced many financial problems after that; I had to pay rents and salaries and other financial commitments. I didn't have any revenues and people still weren't ready to take any training"* (Raji, Palestine). The security situation was mentioned particularly in Afghanistan where the participants have to travel for certain procedures in order to process legal issues as discussed previously :*"We need to go to several places, each office is far from others, you might get a taxi…very difficult…God knows which time that [explosions] can happen"* (Nedal, Afghanistan). All Afghan men participants mentioned that this was one of the reasons their families were discouraging them from starting a business. The security situation remains uncertain and changes too rapidly for a business to survive, and the bombings and attacks can happen at any time which put their lives at risk. Therefore, they are advised to travel abroad and stay safe. Despite that, the participants insisted on staying in Afghanistan and starting a business to contribute and make changes to the Afghan economy.

In the Palestinian case, the problems related to the fishing sector such as sea pollution and the six-mile fishing zone limit by the Israelis, have led to overfishing in a small area and a decreased fish population. Furtheremore, people fishing in Gaza are not protected against fire from the Israeli Navy. Sawsan mentioned that she *"…faced different times being shot though I was fishing within the six-mile restriction…it happened once also that they seized a boat with a motor and fishing net since three years"* (Sawsan, Palestine).

Uncertain security and its consequences in terms of road closures and bureaucracy affect operation and marketing efforts: *"Sometimes deliveries to my customers in Baghdad or other cities can be delayed when there are roads closure and many checkpoints"* (Laila, Iraq). Another problem mentioned is the delay in logistics services and money transfers which *"usually take longer times, and sometimes returned back due to heavy inspection"* (Fahd, Iraq) and the policies targeting countries with political instability.

Moreover, the political situation and lack of security affect the availability of and access to resources. For example, the insecurity and risks resulted in local investors imposing difficult conditions on entrepreneurs in order to secure their own interests as was the experience of Maram. However, the security situation has affected women more than men, for example, mobility restrictions which prevented them from devoting more time to their businesses. Such insecurity situations could affect the ability of women to survive and succeed (Ritchie, 2014):

> *When I started the business, I had to work too much hard and too many hours so I came back home late like 8 or 9 pm and my father was worried and not happy about that, he told me he won't let me to go to the shop anymore because I'm coming late, and we solved the problem so I go back home at 6 pm and my fiancé goes to the shop and stay till 9 pm. (Sally, Afghanistan)*

Due to security concerns, women could face more difficulties to access resources and improve their skills even if they have intentions to start a business. For example, Siham revealed that her family was hesitant to allow her to go to another city for training because of the political situation. Thus, the external environment can affect the overall effectiveness of interventions aim promote women entrepreneurship in conflict zones.

> *There were women who lost their places in the grant competition because their families refused to let them go for the training...I told my father if you are afraid, come with me...he went the first time with me and I told him you see the place is fine, the way is safe. I was working to change his thinking. He went twice and then he allowed me to go alone, he accepted that gradually, intransigence will not help, as a girl you need to have a strategy to change the ways of thinking of your family. (Siham, Palestine)*

Overall, the discussion above gives an indication of the uncertainty and lack of protection the participants have, and the fact that there is no guarantee that they can keep and maintain their lives and businesses. Ziad explained how living in a conflict zone affects running a business:

> *If people are living in peace of mind, they could create a lot of things, they could innovate, they could work, do business in peace of mind and they don't have any worries. But, these problems, for example, if I tell you that in USA there are thousands of tens of thousands of agencies working on entrepreneurial field, both for financial support, for training, for a lot of other things but in Afghanistan when you counted currently, maybe 20 or 25 agencies and it was almost most of them are coming from the other countries. So, of course if the political situation was good, we could have thousands of them. (Ziad, Afghanistan)*

Therefore, some participants rely on other investments or the jobs of other family member so they have had a less fear of failure and tend to take risks because they have other income sources. They consider them as a "safety valve", such as Fahd who has partnership with other pharmacists in the private sector, and Maram:

> *I didn't have the fear of failure…he [my husband] always asked me just to try…and told me even if I lose, it's not a problem as he will bear the loss and protect me. He has a job which in the social sense is security…this has helped me to start and continue. (Maram, Palestine)*

Political instability, a limited local market and the resulting difficult economic conditions create fear among the participants of relying mainly on the business. In Gaza particularly, the participants mentioned that they can lose their business and everything when there is a war:

> *Private business is an adventure because we are controlled by many variables. You can invest big capital in a business and suddenly your business collapses or a war may happen as we are constantly under threat…People feel afraid…If external marketing was easy, I would leave my government job because the business would be more feasible...I usually use my salary to pay for my PhD tuition fees, my son's expenses and to finance my business. (Rasha, Palestine)*

On the other hand, ten of the participants (Ahmed, Ali, Dalal, Khaled, Nadin, Ola, Raji, Sawsan, Saif, and Sameh) mentioned that they prefer to have a permanent job and run their business at the same time. This is because they feel more secure and they can finance their business in case of need as Ola stated. However, when they were asked to choose between their business or the permanent job, all of them confirmed that their business is a priority.

> *Sometimes I don't have sales for two or three months, so I don't have cash flow. In some circumstances I had to apply for a loan from the Bank, but unfortunately it was rejected…I was most frustrated; I needed cash to run my business, the loan was rejected, and no one could afford to lend me money, even one Shekel, because there was a salary crises. (Ola, Palestine)*

6.3.2 Understanding the Normative Institutional Dimension of Entrepreneurship

6.3.2.1 Gender Roles

All women and men participants agreed that protracted conflict has increased the number of working women. They explained that long periods of war and their serious consequences have created the opportunity for women to share responsibilities with men. The participants talked about how difficult economic conditions have changed the situation for women over time:

> *If we think of customs and traditions 20 years ago, they are different from now. The tradition may have been that a woman was prohibited from going out and working, but now there is freedom to move and take decisions because of technology, raising awareness and our difficult situation. I notice most of the women who study or are employed are the ones who are asked for marriage because the economic situation is bad in Palestine. (Maher, Palestine)*

This was further confirmed by the Palestinian woman, Rana, who started her business in 2002. She compared what she has observed over time since the time when she started: *"Currently, women are doing more businesses than men. Before, it was only me selling in the American University in Jenin…and sometimes with other lady…and the rest were men. But now the situation is different, you find that all are women and only one man or*

two men" (Rana, Palestine), despite the fact that all of those women she mentioned have traditional businesses.

In Afghanistan, and after the fall of the Taliban regime which imposed rigid gender policies, women are pushing for their place in the rebuilding of their country. They made their re-entry into economic and public spheres after 2001 (Ahmad-Ghosh, 2013), and gained more space to participate in economic activities as demonstrated by Heba:

> *With the financial crisis, it's difficult for people to take care of so many more widows and orphans in their communities. So, conflict created space for understanding that it's okay for women to work and provide for their families and that's actually an honourable work rather setting in the street and begging or selling their bodies for sexual pleasure…I think conflict has make it acceptable for people to accept that women can work outside the home and that's not the end of the world. (Heba, Afghanistan)*

Despite the increasing number of women who are starting a business, there are still key social and cultural institutional voids. Women and men participants assert that women still face greater challenges since the cultural norms and traditions restrict their roles and nature of the business they can run. All participants mentioned that societies appreciate women who work to financially support their families as long as they do not break the traditions: *"I have 15 women working with me and they need money to support their families, however, their families don't accept them to deal directly with customers"* (Eman, Iraq). Still, the perception is that women have less capabilities to run businesses than men which in turn restricts the ability of women to grow their businesses:

> *They preferred men more than women. It happened with me more than once, I offered a bidding with a lower price and a man won it because we still live in a patriarchal society in this field [catering]. They don't expect a woman can serve 1,500 people…Then, I was forced to apply using my brother's name and we got the contract. (Eman, Iraq)*

However, the women mentioned that the perception of women's work in the private sector depends on the area where they live, where in rural areas women still face more challenges than in urban ones: *"Now there is a big change, I mean since 2014 the girl*

can work in a mall, in clothes shop…but this is in Basra Province, but in the Southern regions the women still aren't allowed to work outside the house, people are still conservative" (Areej, Iraq). In Palestine, the situation in big cities is better for women than in villages and camps or other conservative governorates. Cultural practices that prohibit women from independent movement within camp settings (Darychuk & Jackson, 2015) could be a major obstacle for women to expand their networks and grow their businesses. For example, Nadin said that her family now feels proud of her achievements, however, they still control her movement: *"So far, the biggest constraint in my life is that my workshop is in the camp. I can earn more money if I move my workshop to Gaza city, but my brothers prevent me to do that though I'm 45 years old"* (Nadin, Palestine).

The negative perception of women entrepreneurs was frequently mentioned by all Afghan women: *"I have 3 men cleaners and when I talk to them they aren't happy about having a woman boss who gives them orders but they need money since they were jobless"* (Sally, Afghanistan). For women entrepreneurs, it is a greater challenge to identify and approach investors who can value their business, as Heba explained from her personal experience:

> *Initially, people thought I was joking, men especially, they never took me or any of the women seriously. One of my friends, who is a businessman, told me 'why you are wasting your time, this will never survive'…mainly because I'm a woman. He didn't think that I had the sense of knowing how to run a business and the fact that we are selling women's goods made by women, there is no value to it…for them it doesn't seem to be a business idea. (Heba, Afghanistan)*

In addition, the venture capital suppliers are primarily men, so the similar gender composition makes it more challenging for women to reach them (Brush et al., 2002). Therefore, the less favourable image of women as entrepreneurs and the fewer women-owned properties affects their ability to access resources and their credibility among formal finance resources (Van Osnabrugge and Robinson 2000):

> *Most of the resources is dominated and controlled by men themselves and they can trust each other more than women in terms of capability. For example, we have a rich investor who is a man but basically, he believes that only a man can*

> *manage a business not a woman. That's why it's easier for a man to access financial resources because it's controlled by them somehow. Private investors are the best option and almost all of them are men. That's why they believe they can trust the capabilities of another man compare to a woman. (Razan, Afghanistan)*

Gender stereotypes in Afghanistan are a particularly strong manifestation of the situation in other conservative countries, where social and economic forces reinforce each other in sustaining the underprivileged position of women (Beath et al., 2013). This negative perception was emphasised for the women who are working in certain sectors such as technology. The common gender norms that women could not work in certain arenas made it more difficult for them to gain credibility and access markets: *"When I go to meetings and they realise that I'm the project manager, they feel afraid of giving me the full trust because I'm a woman. However, when they work with me and earn revenues, they build the trust in my work and they come back"* (Maram, Palestine).

This was further discussed by the women who started a business in male monopoly fields in conservative societies such as the research context. An example is Nadin from Gaza whose family and community disapproved of her choice of business: *"The society's perception was tough, they were making fun of me and my abilities. They were doubting that a woman can do carpentry. They were calling me a man because I work with machines. I had an urgent and difficult situation, so I had to work"* (Nadin, Palestine).

The perception of women entrepreneurs might lead women themselves to believe that they are less capable of starting and running a business. Nonetheless, previous experience was an enabling factor in overcoming this self-perception and increasing the self-confidence of the women, despite the discouraging families and the negative perceptions of their societies. This was emphasised by the women who broke accepted gender roles: "*I didn't have the self-confidence that I will succeed because I was the only woman in the field, and I had many competitors. However, my previous experience for years has helped*

me to believe in myself and I insisted to be successful because I wanted to challenge men" (Nadin, Palestine). Therefore, women reported that they have to perseve more and work harder than men in such contexts in order to overcome the traditional view of gender roles, notably all women in Afghanistan and the women in Palestine who work in male-dominated fields:

> *There were many people watching to see whether we can survive an operation which is mainly started, maintained and run by women. So, I have to continue to make it successful because I don't want to give the opportunity for men to think she failed. So, I go and do anything and everything in my capability to prove to the men that we women are capable of it…Now, fortunately, I have several men calling me throughout Kandahar province, to say if I want their investment in my business and of course I rejected because again I know their intention isn't to help the women, and I don't want them to take the profits from the women's hands. (Heba, Afghanistan)*

The women's perseverance combined with family support played a significant role in overcoming such challenges and increasing the women's self-confidence to start and run a business as further explained by Heba: *"He [her father] never made me think twice about my gender being a blockage to me and after that I was lucky enough to marry a man who equally believes that I'm no less than him, in fact sometimes he promotes me more than himself"* (Heba, Afghanistan). The women participants discussed extensively the role of their families in their start-ups and their journey to success as the biggest social support for them in terms of emotional, financial and cognitive support which helped them to face difficulties:

> *My late father was the main supporter and encourager in my life…he asked us to learn to drive in case we bought a car to use for buying raw materials and the delivery of products. We didn't have a generator, so he bought one for us to work on embroidery. He installed leds, so we can expand our work more and more. Family support is very important for women, more than men in Gaza. For example, if my father was not supportive, he would have prevented us from going out and moving freely, from going to Jabalia, Khan-Younis to work. My father was open-minded, and he helped us a lot. (Dalal, Palestine)*

Not only with the business but generally the women participants mentioned that their family played an important role in their lives:

> *When I got divorced, I didn't know anything about life, I had stayed at home all the time...My father told me I should do something, study at university or look for job...He was the reason that I went out, engaged with society and changed, without him I could have stayed at home and still known nothing about life…I wish he was still alive to see my achievements. (Nadin, Palestine)*

The women relied mainly on their male informal network to support their business through the provision of advice or guidance, reaching wider social networks and gaining credibility:

> *My husband is my 'godfather'. I rely on him for marketing my company; he was a digital marketing manager and he made it easier for me to reach his social contacts. If he wasn't here, it would have developed less quickly...what helped our company at the start was that when we applied for a proposal in his name, they took it more seriously. (Maram, Palestine)*

Therefore, some women partnered mainly with their families. One reason was to overcome the stereotype about women entrepreneurs such as in the case of Eman who partnered with her brother to offer catering services. Another reason was to access more information and networks:

> *I didn't have the financial capital to buy other machines, so my partner and I decided to buy jewellery making machines together. This has had great benefits for me and without my partner I would have faced more obstacles. We exchange ideas and models and each looks after the business when one of us is travelling...I rely on him sometimes, based on his wide social networks, to market my products and stay updated on any exhibitions and workshops. (Rana, Palestine)*

Some women participants regarded their business as their child who needed support to grow through its early difficult years, as Heba stated: *"...my child might have some troubles but that doesn't mean you just let it go, so you help it and you support it as much as you can and hope that the child will grow"* (Heba, Afghanistan) which adds to their persistence. Another woman, Nadin, has the same feelings towards her business. As a woman, who was the first in Palestine to work in a male-dominated job such as carpentry, she had to face society's unhelpful perceptions. However, her resilience led her to win the labour election in the Middle Area in Gaza in 2018:

I wanted to challenge myself and the traditions, to challenge men, that a woman could work as a carpenter…I considered my personality was weak and I was unable to defend my rights, this profession gave me many things and the motivation to change my whole personality and to be more persistent…This carpentry is like my son which I don't have. I'm mad about my work. When I work with my carpentry, I become absent from the world…I consider the machines as my children, the story of my life. I'm even in love with the smell of wood I work on. I go home exhausted and sleep immediately. (Nadin, Palestine)

In the opinions of participants, societies need time to change and accept new gender norms and roles, as Sawsan explained:

When people see me wearing fishermen clothes or installing a motor or driving a boat, they wonder and start asking me questions…They go home and tell their families there is a fisherwoman then they come and see me...But with time people got used to it and it became normal for them. They choose sometimes to support and encourage me. (Sawsan, Palestine)

Not only did women face problems because of traditional gender roles, but also men who started their business while they were young faced obstacles whereby their societies tried to demotivate them and ruin their work. In Afghanistan, all men participants started when they were less than 25 years old. This was one of the reasons that their families did not support their decision and this also affected their ability to access finance:

I don't want to complain, I wish I had support from the beginning. My family was against my decision to start a business, I was 18 or 19 years old when I started. They thought I'm still young and I was asking my father to support me financially but he thought of course I cannot grow the business so I would end up bankrupt. (Ziad, Afghanistan)

In Palestine, some participants mentioned the same problem that some people and professionals tried to demotivate them and expected their failure because they were young and lacked the experience to run a business under the problematic conditions existing in Palestine. However, such perceptions have motivated them to work harder and to challenge those people:

Many people waited for my failure, there were people who bet on the failure of the Centre and myself. Because they are failures and didn't achieve what they

wanted, they wondered how I would run my business while aged 24 and in Gaza. They thought they were older than me, better than me, know more than me and that I'm still young. It was out of envy and jealousy more than professional. They couldn't do it, so they started to demotivate me. (Raji, Palestine)

There was a bet by many people on my failure, that I would fail, and my business would not continue because I was still young. One of them is an agricultural engineer who was working in the Gulf aged 75 years, so I'm the age of his grandchildren, people were talking about me out of jealousy, he started a war, he tried to ruin my reputation and my work…but I silenced him with my big achievements on the ground. I challenge anyone in Palestine who could have come up with my nutrient solution… (Saif, Palestine)

6.3.2.2 Social Legitimacy of Entrepreneurship

As discussed previously, entrepreneurship flourishes in a culture that is characterised by strong formal institutional support such as regulations, access to finance and support services (Martinelli, 2004). However informal institutions can play a stronger role in shaping entrepreneurial attitudes and behaviour than formal institutional contexts (Bosma & Schutjens, 2011; Kibler & Kautonen, 2014; Kibler et al., 2014). Social legitimacy of entrepreneurship which means that entrepreneurial activity is 'desirable, proper or appropriate' (Suchmann, 1995: 574) within a society is a core element of entrepreneurship culture (Fritsch & Wyrwich, 2014). The findings revealed that the environment in all three countries is culturally unconducive toward entrepreneurship, regardless of gender. Socio-cultural forces such as the social acceptance of business failure and the presence of entrepreneurial role models influence early-stage entrepreneurship (Bosma et al., 2012; Vaillant & Lafuente, 2007): *"I didn't have enough confidence I could run such a business. I mean I could start but I didn't know where I will reach. I had also a fear of social stigma in the event of failure because you know how people perceive the failed person"* (Ola, Palestine).

The participants from the three countries were pushed into entrepreneurship because of push economic factors or because of a rising business trend. However, most of the participants reported little or discouraging support from family, friends and government. Few revealed that they studied their majors based on their scores in high school or because

of their family's desire for them to secure high-grade governmental jobs which could impact on the motivation to get involved in entrepreneurial activities and its legitimacy as a career:

> *People thought I was playing when I started my business, especially my family. Other people sent me links for job opportunities. There is social acceptance only for jobs, they think that I studied for 4 years in order to find a job at the end…then they started to understand that we are not wasting our time; we are really working. We don't sleep sometimes because we are working hard. (Maram, Palestine)*

Therefore, the general attitude in these countries is that public sector employment can serve as a bulwark against economic uncertainty, protracted instability and a volatile security environment:

> *They were asking me why do I make myself tired, why I don't go and look for a job, I have a university certificate…particularly I was in training at the Ministry of Agriculture and my chance to get a job on a daily basis was good but I refused…All employees blamed me that this job is security…they don't understand that the business is much better than the permanent job; you receive 2,000 Shekels per month while my business offers me a net profit of 7,000 Shekels. (Siham, Palestine)*

Another reason for the lack of social legitimacy of entrepreneurship in conflict zones is that businesses operating in unstable political environments exhibit a higher risk threshold than those in stable countries. The risky environment and lack of security were the main reasons given for the participants to face a discouraging family and society, as indicated by Nedal:

> *My dad was denying us to start this business, he was calling us crazy because my brother and I left our jobs and decided to start a business. I asked him to lend us money but he refused. Instead, he bought a land…There was no sales in the first days so he was blaming us every time because we didn't accept his advice. By the end of the month we had much profits so he said oh this is a good business. Then he encouraged us and offered to sell his land if we need money. Fortunately, till now we didn't need that. (Nedal, Afghanistan)*

In addition to security and economic problems, international agencies are working on implementing programmes to create short-term jobs and promote peace. Therefore, some

of the cases here faced families and friends who discouraged starting a business because they believed in the continued availability of those temporary jobs. However, some of those discouraging people who lost their jobs or could not find a job started working in the participants' businesses:

> *My classmate from university were always making fun of me, I can't do this, I can't compete in the market, and now those classmates are working for me in my company. So, now they understand it and they accept it. My relatives were making fun of me, just go and work for this job…Now, my relatives are working for me and asking me for a job. (Zaher, Afghanistan)*

This was also the perception for most of the participants who started their business out of necessity or after getting work experience. They mentioned that they were advised as graduates to look for a job opportunity rather than risk their resources in a business which might not work in such a complex environment. Therefore, the preference for starting a business was created after the participants volunteered or worked, when they realised that the job would limit themselves, their abilities and income. This implies the importance of providing greater encouragement of entrepreneurship at schools and universities, and sharing such success stories:

> *I'm happy with my business, I frankly prefer business because I tried jobs. I feel very happy because I have made right mark in my life and people have known me and I have never regretted that I didn't have a job. I often went to a job and I didn't feel comfortable…it was tiring especially when I had small kids. (Rana, Palestine)*

Nevertheless, facing such challenges has contributed to the perseverance of the participants. They have had to rely on themselves and challenge the negative social perception of entrepreneurial careers in conflict zones. This was a major factor in them persisting and working harder to prove themselves and become successful despite their age, previous failures, experience or the political situation. Nedal provides a delightful example:

> *He [father] didn't expect we will succeed…I was very fit, 78 kilograms, but when I started my business I was sitting in the office till midnight…and after two years,*

> *I gained Alhamdulillah too much money, but my weight was also 103 kilograms because I was eating and sitting on my chair. I was working hard to make my business successful, to show my dad and other people who doubted us that this could work. (Nedal, Afghanistan)*

Challenges that are hostile to entrepreneurship in conflict-affected countries, such as limited access to capital, lack of business skills and knowledge, lack of security, quality standards, and government policies (Lemmon, 2012), might create a perception about the ability of entrepreneurs to meet the high standards expected in international markets. This issue was raised by some Palestinian participants (Dalal, Rasha, Ola, Maram, Raji and Khaled) who mentioned that one of the drawbacks they experience is the general perception and image that businesses in conflict zones are still suspect. Participants mentioned that some people have a mental image of people who start a business in impoverished nations, will produce poor or low-quality products and this perception restricts their access to international markets: *"Our customers abroad, thank God, are all satisfied. They said no way there are such high-quality products in Gaza. Some customers in Jordan said it's impossible that this work can be produced in Gaza"* (Rasha, Palestine). Therefore, such lack of trust in the quality of the products produced in such contexts might make people hesitate to buy those products.

Moreover, this perception has affected the participants in Gaza because of the imposed blockade. Consequently, they might lose the trust of the customers abroad. However, the women mentioned that media reports helped them to enhance this trust and the quality of their work. For example, Maram said that her interviews on television and radio have increased the trust in her work's quality among customers in Gulf countries. This was the same case for Dalal, who explained how channel reports played an important role in promoting their products outside Palestine by increasing their credibility despite living under siege in Gaza:

> *Some customers asked me that we have blockade and how it's possible they will receive their orders so they didn't believe that they can have their*

products…Media reports have benefited us a lot. For example, Al-Jazeera did a report about our work yesterday, so when people watch a big channel that made a report about us, for sure they know we have credibility. Thank God since yesterday we are receiving more orders just because of this report. (Dalal, Palestine)

6.3.3 Understanding the Cognitive Institutional Dimension of Entrepreneurship

6.3.3.1 Lack of Experts

Because of the significant role governments played in providing employment in the research context, the education systems are geared to the needs of the public sector. So, the acquired skills are inappropriate for growth-enhancing activities (Pissarides & Veganzones-Varoudakis, 2007), which has resulted in a weakness in the educational system. In the long term, governments trapped human capital in unproductive public sector jobs and excessive regulation in the private sector distorted incentives which resulted in limiting the economic growth of both sectors (World Bank, 2004). This has resulted in human capital which is underdeveloped and businesses struggle to find a sufficient supply of local skilled labour which inhibits private sector development (Cusack & Malmstrom, 2011): *"…but currently what I need more to grow the business is better people and employees. Most of them will be the technical people because even though there are a lot of technical people in the field but we need better people and in Afghanistan it's really hard to find people who have very technical skills"* (Ziad, Afghanistan). Therefore, the intersectional legal, educational and social factors are major causes of a shortage of qualified people in such contexts:

I will grow more if I have the human resource which understands and accommodates entrepreneurship. The culture of entrepreneurship does not exist among Iraqi youth. The issue has historical roots related to the economic system of the former state and it's the current mentality of the fathers. The issue is also related to the educational system which teaches science in a theoretical and abstract way. In addition to the collapse of the practical educational aspect, this is weak to the degree that some colleges accept printed papers from the Internet as a graduation project for bachelor's degree and of course this is a major problem. (Fahd, Iraq)

Another challenge is the brain drain from most developing countries to other countries where there are better standards of living and quality of life away from conflict zones and where there are more stable political conditions (Dodani & LaPorte, 2005). This results in a loss of considerable human capital, and is usually seen as a drag on economic development (Docquier et al., 2007). Most of the participants, particularly in the technology sector, mentioned this as a major obstacle which hinders their growth where they *"don't have real experts to communicate with them and benefit from their experiences, it's difficult to find experts in the country"* (Maram, Palestine). Instead, they search the internet to contact those experts outside their countries, or to look for answers and information, though most of those resources are in English. In the three countries, the private sector is mostly made up of Small and Medium Enterprises (SMEs), therefore, the participants consider this as a challenge, as clarified by Khaled: "*The opportunities outside Gaza are bigger, particularly that it's easier to find experienced people and big companies and meet entrepreneurs whose businesses have achieved billions. In Gaza, they are all small companies"* (Khaled, Palestine).

This was particularly the case for the participants who started businesses based on new ideas; they had to rely on themselves to gain the required knowledge which reflected negatively on their progress, such as the case of Saif. However, some sort of support from formal networks enabled Saif to learn further and turn his idea into a business:

> *I needed information, references and resources. It was a challenge and a problem, but it became an opportunity; I became the expert in the field…If a person had a source of information in Palestine it would shorten the time, experience and money needed. I built my experience by trial and error…he was the director of the Research Center at the University. He was like my mentor, allowed me to work in the laboratory so I can do my experiments. He trained me in how to use the devices and helped me to do the experiments and measurements. His support enabled me to make the nutritious solution. (Saif, Palestine)*

Moreover, there is a great interest by international organisations to increase the economic participation of women in conflict zones and promote gender equality either through

programmes which target only women entrepreneurs or impose conditions for their funding programmes to ensure women's economic participation (Ayadurai & Sohail, 2006; Fuest, 2008). However, this was also an issue in Afghanistan because there is still a lack of women who are educated, particularly in certain fields. Some social programmes and interventions impose conditions such as hiring women in order to benefit from their services. For example, the USAID funded programme Promote: Women in the Economy (WIE) aims to improve the growth of women-owned businesses and businesses with at least a 10 percent female workforce (USAID, 2016) which has increased recently to at least 30 percent women (Promote, 2018). This could hinder the ability of both men and women entrepreneurs to access such resources and support services particularly in certain fields such as technology:

> *The funding program requires us to have at least 10% women employees then they will fund us but finding the 10% women is a problem. Here the culture is like that, once a girl or a woman graduates from school, most of the time they get married and everything finished. I couldn't find enough women who can work in my business. (Sameh, Afghanistan)*

6.3.3.2 Lack of Knowledge

The data analysis revealed that some of the participants lacked the necessary human capital when they started their business and others still lack it, which affects their desire to grow. Some participants did not have the knowledge and awareness regarding regulations and laws when they started. Such lack of awareness could lead to business failure:

> *I didn't pay taxes because we didn't know the regulations because we were so young…it's a conflict zone and rules and regulations are changing every day so when we registered our business, nobody told us that there will be taxes, that you should report to the government every penny you earn, and that's was the problem…We failed to give them our financial records so they punished us with about USD 20,000. Recently the president signed that they reduced the tax's fines to 95% so I'm going to pay only the 5%. (Sameh, Afghanistan)*

This challenge was common among the women participants who showed a lack of appropriate knowledge which affected their ability to access to resources (Ritchie, 2014):

> *What we didn't know though as women who aren't part of the mainstream public arena, I didn't know what I'm getting myself into in terms of taxes, fees, annual reporting, customs, and finance ministers and all of that stuff because I never dealt with that before. Also, the registration facility that registered the business didn't give us that information to the troubles that I'm getting myself into…and that when we realised oh my goodness there a lot of taxes and fees and that reporting requirement has been very difficult but at the same time not possible to achieve and to maintain. (Heba, Afghanistan)*

Some of them also had no idea about social programmes which offer support to entrepreneurs: *"There are a lot of microfinance institutions, but I don't have lots of information about them and I didn't ask anything about their work"* (Sally, Afghanistan). Moreover, many of the participants started without having a clear business strategy or plan, particularly those who were pushed into entrepreneurship: *"I didn't register my business when I started, I was working randomly. However, and after 8 months, I started to have a certain technique and designed a complete plan and I had a concept of the idea"* (Ola, Palestine).

Despite the fact that many participants started after they had gained work experience, they lacked the experience in particular aspects of business management, such as marketing, which affected their ability to grow: *"I have difficulties in marketing, I started focusing on it since only a year. I was working randomly"* (Khaled, Palestine). Many of them mentioned that the general training they had, or lack of mentorship when they started their businesses, had restricted their ability to grow faster.

However, the participants who had more experience also had a more organised approach to conducting business and more networks which they could rely on to run a successful business: *"I had more than 15 years of experience when I started my business…I have built good relationships and this helped me in marketing my products more easily"* (Anas,

Iraq). On the other hand, the participants who started when they had little or no experience, showed less self-confidence when they started. The women participants showed less self-confidence and more fear of failure than the men participants, especially the ones who lacked experience when they started: *"I didn't have the self-confidence and I just recently had the experience which I can share with people…I didn't have the fear of failure because my husband was my consultant, he supported and helped me a lot"* (Maram, Palestine).

Social networks and role models also play a role in compensating for the lack of knowledge, as reported by Nedal. Meeting those successful role models was also an inspiration for the participants to work hard and stay optimistic:

> *Role models are one of the factors to maintain my business because I was meeting many successful entrepreneurs who affected the way I was thinking…we exchange ideas what we are doing and what we are planning to do, we discuss more, and we share our lessons learned and it's very important. (Nedal, Afghanistan)*

Therefore, having experienced people helped them to learn and overcome this challenge when they started. For example, Ali:

> *I had information about the business and the market, but I had no experience...My uncle helped me and taught me and my staff how to work on machines and the technical matters…Experience depends on time, my self-confidence increased after the business, experience also increases over time. (Ali, Iraq)*

Generally, most participants (26/30) believe that social support and ties strengthen generally under conflict and this has helped them in their life and business. Most of them rely mainly on their informal network as a main source of moral support, information, advice, access to resources, etc. The major social networks for most participants are family and friends:

> *I had times where I was full of debt and problems. However, when I received feedback from the people that you have to continue, your work is great and*

> *unique, even the women who work with me gave me power, they say don't give up, we feel hope because of you. This positive feedback and moral support give me a dose of motivation, okay the situation is like asphalt, but I can offer products which make people happy. (Rasha, Palestine)*

Some women also rely on their families and/or friends in running their businesses and complying with the highly complicated tax laws, such as in Afghanistan, in order to overcome their lack of knowledge: *"In writing the reports for the government, sometimes I have help from my friends since they are good at writing reports"* (Sally, Afghanistan). Despite the fact that both men and women entered into a partnership to gain access to resources, the women participants placed more emphasis upon sharing their knowledge and skills: *"My sisters and I are working together and each one of us has her own role such as drawing, embroidery, marketing, and dealing with customers, workers and suppliers. We also discuss and share ideas which can further develop our products range"* (Dalal, Palestine).

In addition, most of the participants (19/30) considered education as a factor which contributed to their ability to overcome cognitive challenges and enhanced their entrepreneurial performance. Nonetheless, the data analysis revealed that education has helped both men and women participants to a certain degree. Education was important in shaping business ideas since ten participants chose those ideas based on their education and the knowledge they gained during their years of schooling. Those participants work in the technology or knowledge-based sectors because education gave them the basics and knowledge about the product/service which they offer and gave them more self-efficacy by starting something they understand:

> *During my university study, I intended to choose the modules that gave me deep understanding of ornamental planting particularly of Damask roses and how it can succeed…I did my graduation project on Damask roses, of course with the information that I collected from my farm…it's important that we take advantage of everything we learn…to learn for the practical life. I focused much on this point; I applied anything that I learned that is why I was one of the outstanding students in the faculty. (Siham, Palestine)*

Education worked as a prerequisite to learning more and discovering opportunities: *"My education gave me the basics to go and read more and discover about water agriculture and learn more about it. I won't be able to innovate without my education"* (Saif, Palestine). Therefore, education helped the participants to some extent to access essential information in order to manage their businesses. For example, a few participants mentioned that the knowledge and skills they gained from years of education helped them in artistic matters or learning the basics of research. Moreover, half of the participants (17/30) stated that improving their English language during school and university enabled them to research foreign websites which are the main source of new ideas, information, learning and answering any questions they have. This was particularly important for the participants (9/30) who complained that they lack sources of information and experts in their own countries. On another hand, other participants (Adel, Ahmed, Eman, Nadin and Walaa) considered a university degree as an unimportant factor in sustaining their businesses. For them, *"experience and self-confidence as we grow compensate for the lack of education"* (Adel, Palestine). However, all of those participants are working in traditional and craft-based sectors which do not require an educational background or knowledge.

Therefore, the participants tended to overcome such difficulties by relying on themselves to learn and find answers to their questions: *"I didn't receive any training but all of it was self-learning and I used the internet mainly to get any information"* (Fahd, Iraq). In particular those participants whose main motivation to start a business was independence, showed great interest to learn and gain the required knowledge:

> *We were three people who started that company, but we only knew designing platforms or websites. When we got our first client, we were forced to go and learn to deliver the system. That's was one of the things which was really hard, but we could learn and deliver the project at the expected time and that was something that change my life because I understood that even if you don't know*

something you will learn. We continue to learn, and we are still learning. (Ziad, Afghanistan)

So, the participants worked on enhancing their entrepreneurial learning which included reading books and newspapers and learning from the internet. It was common among many of the participants that they used the internet to learn more about how to run their businesses before start-up:

I didn't have any idea how to crochet toys, so I searched the internet and I learned within 6 months...I still lack the knowledge of financial management, however, I'm working to learn it. I read too much about this and watch many YouTube lectures on project management, and how to develop my business and myself. (Rasha, Palestine)

The participants in the three countries relied on the internet as the main learning tool which opened many opportunities for finding answers to the questions or solutions to the problems they encountered. This was particularly important for the businesses that were considered relatively new or "innovative" with a lack of experts available to provide information or advice:

I started looking online for ideas in agriculture, one of the ideas was water agriculture and I started studying it, the problem was that there was no Arabic information on Google, so I read English scientific papers because my English is excellent. I liked the idea and I had a huge amount of information, so I made a prototype…I built all of my experiences through self-learning…I was working with many farms and supervising them for free in order to learn and gain knowledge and experience. (Saif, Palestine)

The participants who took learning initiatives grew their businesses faster than others who did not take such learning initiatives:

I always check the websites of large international companies which are working in the production of roses and contact them if I have any enquiries. In Jordan, I also visited around 17 Damask rose farms, around 5 of them are automated. I gained information about their design and the seedlings they use, I also gained experience and the idea that I don't have to make my farm automated. I always make updates in the technology I use in seedling production so I can overcome the main challenge of importing seedlings from Israel so my business will be specialising in the production of roses and seedlings. (Siham, Palestine)

Moreover, some of the participants gained experience after failing and starting again such as the cases of Sameh, Zaher and Ziad, which helped them to develop their cognitive abilities and reinforce their learning:

> *Well, doing business in Afghanistan is trial and error process, you have to try and fail and try and fail until you learn something. So, I failed in many businesses and I learned a lot from that failure. I thought, I should give it a try once more and let's see what the experience is this time. That's something that keeps me going…they are lessons for me that I shouldn't do the mistakes again. (Sameh, Afghanistan)*

Furthermore, training and mentoring were important in compensating for the lack of knowledge and expertise during the operation of the business. It was evident that those participants who participated in training and acquired life and business skills to manage their own learning grew their businesses faster (Tseng, 2013). All Palestinians, except Adel and Maher, had the opportunity to train, either in management, finance, marketing, networking or training related to their field of business. Some of the women commented that living in a conflict zone makes it easier to access training than in other neighbouring countries which are generally expensive. The tailored training and mentoring programmes were important in helping the participants to enhance their management skills or the business acumen of entrepreneurs (Ghosh and Rajaram, 2015; St-Jean and Audet, 2012):

> *I took training through the grant process, in management, accounting and regulations such as registration, taxes and so on…This helped me to conduct a study about Damask rose consumption in Hebron and to carry out a feasibility study for importing roses to Jordan. However, I realised that this step will not be profitable for me. Therefore, I decided to delay this option and focus on the local market which is more profitable at the current stage…I don't need training because I have reached a stage where I have full management ability. (Siham, Palestine)*

The support from training and mentoring was crucial in providing the participants with the human capital to strengthen their resilience, particularly for women (World Bank, 2014). This social support has helped the participants to access more resources such as

finance, as reported by Dalal: *"I had training in financial, management and marketing matters. The training was helpful to me...The training in conducting feasibility study has helped me to write it and get a funding from Islamic Relief"* (Dalal, Palestine). Furthermore, mentorship was mentioned by some of the participants as an important learning experience:

> *What I needed at the start up was mentorship and access to fund. I had no mentor for 3 years then I found out some of them through this [Funder Institute]…he was from Australia and he was running a business in Afghanistan...it was like assignments, it was part of building our company, for example, they ask us to go and start work on building a business model and you have one week to finish your business model and you come back and your mentors will rate you and after that giving you advises. That helped me a lot. (Ziad, Afghanistan)*

Some of those training grants also included a following-up for the businesses to monitor their progress and help to solve any problems they faced: *"The training was generic, short and not specific for start-ups but the following up from UNPD was one of the positive factors which enabled me to continue my business. When you feel someone is monitoring your work, it has a positive impact"* (Ola, Palestine). On the other hand, Rana undertook a lot of training in management and jewellery-making through her networking with a few organisations, however, she felt the need to have follow up after undertaking the training. She said that:

> *Patient needs follow-up even after recovery, they gave us the training and that's it. They didn't ask us if benefitted or not, understood or not, if it worked or not, and this is wrong…I need to do proper marketing; therefore, I'm studying this with a consultant in order to learn how to market effectively. (Rana, Palestine)*

6.3.4 Reflection

A consistent theme that runs throughout the data is the level of understanding displayed by the participants in this study regarding how difficult it can be to create a successful business in a conflict zone. The findings of this chapter support the belief that entrepreneurial activities are strongly influenced by the specific contexts (Korsgaard et al., 2015). Entrepreneurs who are working in conflict-affected countries face more

challenges than their counterparts who are working in non-conflict developing countries. There are many challenges the men and women entrepreneurs faced and are still facing, some of them are mainly because of the conflict context.

The regulatory and legal environment was a dominant issue for both women and men participants in the three countries which is a significant constraint on the survival and growth of businesses (Aidis et al., 2008; Beck & Demirguc-Kunt, 2006; Estrin et al., 2013). The lack of governments' capacities to ensure accountability and transparency has led to a high level of corruption in government institutions (Lindstedt & Naurin, 2010). As Solon, an Athenian statesman, stated "Laws like cobwebs, entangle the weak, but are broken by the strong". Widespread corruption, misuse of development funds and bad governance often undermine the capacity of governments to carry out activities, including reconstruction, in order to create the optimal environment to enable entrepreneurs to thrive (Chaudhuri & Farrell, 201; Ramahi, 2013). These issues had a direct impact both on men and women participants. Therefore, being in a conflict zone has forced the participants to navigate different ways to deal with the corruption and the unsupportive formal institutions.

Excessive government interference through taxation and regulation, such as the case in Afghanistan, can kill incentives for entrepreneurship (Holcombe, 2003), increase the size of informal business (Afreh et al., 2019) and increase corruption (Ihrig & Moe, 2004). Brück et al. (2011) mentioned that underdeveloped and destroyed infrastructure in conflict zones reduces productivity, increases the constraints underlying entrepreneurial decisions and hinders international entrepreneurship. Therefore, any investment in infrastructure can provide opportunities for entrepreneurs to work and facilitate their businesses, which could raise economic growth (Naudé, 2007; Ndulu et al., 2007). However, weak institutions and low levels of transparency and implementation due to

corruption affects the development of infrastructure in such contexts and causes the loss of trust in government institutions (Le Billon, 2001).

Moreover, the findings show that more women are starting businesses in conflict zones and gradually are accepted by their societies, however, the patriarchal gender relations still persists enforced by conflict and patriarchy in the three countries (Coleman, 2006; Moghadam, 2005). In addition, entrepreneurs stayed optimistic and persevered in order for their businesses to survive and become successful and this takes longer than if they were living in politically stable countries with peace of mind. To succeed, they have to prove the legitimacy of their entrepreneurial activities, where still are not culturally accepted. This highlights the importance of raising awareness of entrepreneurship, particularly among graduates. For those who are thinking of starting a business or are pushed into entrepreneurship, they need to find an official body which provides information, guidance, direction and support.

Despite those challenges, economic activity does not stop. People are willing to take risks and start a business, regardless of their motivation, and entrepreneurial activities persist in protracted conflict zones. Since previous literature maintains that entrepreneurship in conflict zones can play a major role in rebuilding peaceful and prosperous societies, it is important to understand how entrepreneurs can handle these challenges. Therefore, the sections below discuss the psychological capital of the participants and the institutional factors which contributed to their resilience and how this reflected on their business.

6.4 Resilience as a Psychological Capital

The perception of environment in conflict zones might inhibit the motivation of people to start a business. Aa Ayala and Manzano (2010) argued, a favourable institutional environment stimulates a favourable attitude to achieve major growth performance. However, most of the participants in this study are aware of their context and understand

that setbacks are common in any environment but more challenging in their own context. Being involved in entrepreneurship, their resilience is defined as their understanding and acceptance of the reality of the situation and its negative consequences, so they were able to avoid/overcome challenges, look for opportunities/resources and continue to learn. In addition, this situation impacts on their motivation towards the survival and growth of their business and to re-start after failure, *"Even if this business fails, I will try in other businesses"* (Rasha, Palestine).

Most of the participants (25/30), when they were asked about the factors which enabled them to endure challenges, answered affirmatively "*myself*". Most of them believe that they are the ones who led their business to survive. This self-enhancement is linked to resilience and helped the participants to be adaptive, develop an optimistic outlook and cope with difficulties (Bonanno et al., 2005; Schok et al., 2010). Resilience at the individual level has been identified as a key to entrepreneurial success (Ayala & Manzano, 2014; Doern, 2016). The findings revealed specific individual factors that shaped the ability of the participants to become resilient. Factors of optimism, perseverance, self-efficacy and opportunity recognition were common across the participants which in turn reflected positively on the performance of their businesses. This positive "psychological capital" is important to reduce the negative effects of work tension as Hmieleski and Carr (2007) argued, which could explain why some entrepreneurs persist and are able to thrive under adverse situations in conflict zones.

6.4.1 Optimism

In psychological resilience, optimism and positive expectations for the future in traumatic and stressful situations are important elements to cope with challenges (Collins, 2007; Segovia et al., 2012). Optimism was the most common characteristic among all participants in the three countries, which influences the other personal characteristics. Despite the difficulties entrepreneurs encounter in their conflict-ridden countries, they

continue to stay optimistic and persist as they repeated a common expression in the Middle-Eastern countries "*Hope for good, and you will find it*". Therefore, entrepreneurs feel hopelessness, despair or frustration; however, the feeling is also intermingled with optimism and acceptance of this reality, which contributes to resilience (Aidis et al., 2008; Nguyen-Gillham et al., 2008). In addition to living in a conflict zone where they have to face daily difficulties, religious beliefs have significantly influenced their optimism so *"hope emerges from the rubble"* (Rasha, Palestine).

Some of the participants, particularly in Gaza, were not optimistic regarding improving the political situation; however, they were optimistic that they would have good business performances based on their efforts. In this way, entrepreneurship process was also a factor in increasing their optimism. Many participants mentioned that they read motivational books or watch inspiring videos which maintain their positive feelings: *"The country I live in, if you don't stay positive, depression and overthinking will kill you…Books help me a lot, I can recommend you the book of 'Unlimited Power' by Anthony Robbins"* (Sameh, Afghanistan). Ayala and Manzano (2014) argued that the influence of optimism on the success of businesses is greater for women than for men which was true in this study as well. All men participants expressed their optimistic view of the future but in a lesser degree compared to all women participants. This might be explained by the women's higher religious beliefs in this study.

In addition, being optimistic was related to increasing self-efficacy and this was important particularly for the participants who started without or with little prior experience. The highly optimistic participants, particularly in Afghanistan, were confident of achieving successful outcomes which has also increased their perseverance (Holland & Shepherd, 2011). Therefore, optimism was an important factor in the participants' working harder and expecting positive outcomes (Scheier et al., 2001). However, highly optimistic

entrepreneurs with no realism regarding their situation could affect the business's performance (Hmieleski & Baron, 2009), as the case of Ziad:

> *I was full of confident and at the same time I was so optimistic, and the worst part was optimism because we thought that we can turn for million-dollar business in a year. But what we were missing that even if you are in a large country like USA you can't run to a million-dollar business in a year. Of course, you will need one, two or three years, you need to work in that period. (Ziad, Afghanistan)*

Therefore, high levels of optimism and self-confidence could also be problematic (Miller, 2014). This had negative effects on judgment and decision making among the Afghan men participants and can be linked to negative outcomes (Aspinwall et al., 2005). The constant striving for control over events without appropriate resources or recognition of institutional constraints can take a toll on entrepreneurs regardless of how hard they work (Peterson, 2000).

6.4.2 Perseverance

Regardless of the context, perseverance is an important characteristic for the success of entrepreneurs since they face numerous challenges such as limited resources and unpredictable markets (Van Gelderen, 2012). However, challenges and violent incidents are predictable and occur frequency in conflict zones. The tremendous uncertainty about the security situation puts the lives and well-being of entrepreneurs at daily risk (Giacaman et al., 2006). However, prior experiences with such challenges may protect people against possible psychological harm (Bonanno et al., 2010). It is argued that people who grow up in adverse circumstances have the capacity to adapt successfully (Werner & Smith, 2001). In this study, for example, the older participants showed more resilience as they talked extensively about their experiences of living under ongoing conflict and its consequences on their life's choices:

> *I experienced the first Intifada which prevented me from continuing my education…then I moved to Kuwait in 1988. When the Gulf war unfortunately*

> *started, I stayed one year then moved to Jordan. I was patient and also stayed there one year then I moved back to Palestine where the situation was very difficult…The conditions I lived in, from one adversity to another, gave me patience and endurance otherwise I wouldn't have continued. I was always optimistic, and this is the secret why I'm still alive and continued my business…I had a very difficult start in attracting customers because I was new to the profession; the sales were very low and hardly covered the expenses. Anyone else would have stopped because things were frustrating…I'm used to problems and this what made me stronger. (Adel, Palestine)*

Therefore, the resilient participants believe that they have the capacity to actively cope with difficult circumstances (Bartone, 2006), *"the positive thing in our situation is that we are used to challenges. Our situation is already difficult, so our endurance is high and higher than others"* (Maram, Palestine). Living in a country affected by conflict and political instability means that experiencing difficulties is a normal aspect of existence. So, *normalisation* seems to be the only option for those people to survive and overcome challenges. This suggests that those entrepreneurs who persist in their daily lives are also more likely to persist in their businesses.

The main motivation for most of the participants was necessity. When the motivation to start a business includes acquiring personal wealth, independence, economic prosperity, or/and due to a lack of jobs, then those factors will motivate entrepreneurs to persist and sustain their business (Kuratko et al., 1997). This was the case for the Afghan men participants who wanted to gain more money which they could not achieve through available jobs. Therefore, necessity as a motivation was a main reason for the participants to persevere to lead their business to success.

The participants in Afghanistan and Palestine talked about living in a country where facing death is the norm and how this forces them to work harder than others in non-conflict countries and to strive for a better life (Eggerman & Panter-Brick, 2010). They persistently strive to achieve their goals and not being afraid of failing despite the adverse

conditions (Ayala & Manzano, 2014). This perseverance was a main factor for their resilience which reflected on their entrepreneurial behaviour (Fisher et al., 2016):

> *You are trying to start a business or anything, and 20 days later explosion happens. When you go to Facebook and see a lot of blood, psychologically you feel a lot of pressure and sometimes you feel why I'm doing it, people sometimes think it might be me next time. It gives you a negative impression but for me it gives me a positive one because people when they are safe they don't know the value of the life, they don't know why they are living, but when you are in Afghanistan you see that your life is nothing and it might end up anytime. For most people, it scares them, but it makes me motivated and work harder, work faster. I understand the value of life, anytime life may end up, but we need to work harder and to push towards our goals. (Ziad, Afghanistan)*

However, and as Korber and McNaughton (2018) argued, sometimes resilience does not only require perseverance in order for the business to survive but it also requires a change or a break in entrepreneurial activity when there are limited prospects of success, such as the case of Sameh with the food delivery business. Therefore, resilient entrepreneurs are unrelenting but also have realistic control beliefs and perceive the appropriate level of risk (Hayek, 2012).

Moreover, the perceived desirability of entrepreneurial activity in a society influences the intentions of entrepreneurs to start entrepreneurial activity (Krueger et al., 2000). As discussed in Chapter 7, therefore, a deficient legal system in addition to the limited social acceptability of entrepreneurial careers discourages entrepreneurs from pursuing those activities (Mueller & Thomas, 2001). This provided a motivational factor to challenge this perception by persevering in order to "prove to themselves (psychological self-justification) and to others (social self-justification) that they are competent and rational" (Keil et al., 2000: 635). The Afghan participants in particular were passionate about making changes in their country while they refused to leave in order to look for safer places to live.

However, social legitimation of entrepreneurship may affect women more than men. Social acceptance of women entrepreneurs could hinder them from starting a business and if they decide to become entrepreneurs, they are still constrained in their choice of enterprise sector and the possibility of expanding their business (Baughn et al., 2006; De Vita et al., 2014). Therefore, women entrepreneurs have to work harder and be more persistent in order to challenge the additional problems of underestimating their capabilities and them having less access to resources such as finance and networks (Rostami-Povey, 2007). The resilient women, therefore, were able to change the attitudes and perceptions of their surrounding community through their hard work and perseverance to lead a successful business, in addition to gaining family support.

Moreover, support from families and society in addition to the success of the business where they get positive feedback, create job opportunities, raise awareness and change attitudes were also factors for the participants to persevere: *"Before my business I didn't have the spirit of challenge but after I started and succeeded, I keep insisting to make things work with the support of my sisters and people around me"* (Dalal, Palestine).

Another factor that shaped the perseverance of the participants was their attitudes to failure. The social stigma and society's perception in case of failure can be very discouraging; however, it can also be an opportunity for entrepreneurs to learn from mistakes (Cannon & Edmondson, 2005). Business failure could be an inevitable outcome of entrepreneurial activity (Cope et al., 2004), especially in conflict zones. Therefore, it was a motivation for the resilient participants who failed in their first business to make effective use of failures in order to learn and succeed. In addition, the participants who have higher human capital (e.g. years of work experience) also showed a higher degree of being perseverant (Gimeno et al., 1997).

Most importantly, facing difficulties and putting effort and time into their businesses resulted in entrepreneurs displaying relatively high levels of emotional connection with them. Therefore, the resilient participants consider the business as part of themselves, as their "child". They were unwilling to leave or close down under-performing businesses in which they had invested their time and resources (DeTienne et al., 2008), *"My priority when I graduated was to find a permanent job. But now I couldn't give up my business, I built it and it's my priority"* (Ola, Palestine). This generally confirms the deep connection between entrepreneurs and their business when they immerse themselves in the process (Cardon et al., 2005). The investment of a significant level of personal resources into their business makes them consider it as an extension of their identity (DeTienne et al., 2008), which contributes to their perseverance even in the case of poor results (Cardon et al., 2005).

In the Palestinian context, the participants mentioned that living under Israeli occupation has a direct impact on their steadfastness, '*Sumud',* in every aspect of their daily life. As Marie et al. (2018) found there is important link between *Sumud* and resilience among Palestinians as resilience was linked to connectedness to the land, cultural continuity and community solidarity and collective identity. *Sumud* as a social construct which signifies a determination to exist and remain steadfastly (Darychuck & Jackson, 2015), is considered by the participants as a source of patience, strength and perseverance: *"Sometimes I feel frustrated, but I have the will and steadfastness which we inspired by the culture of Sumud, determination and confrontation. If we give up, we will die, we don't have any chances except to live. We have on this earth what makes life worth living"* (Raji, Palestine). The last sentence is also mentioned by some other Palestinian participants - it is a very-well known quote from the late Palestinian poet Mahmoud Darwish. Rasha explained the *Sumud* culture and resistance as follows, which also reflects the situation of normalisation:

> *Those concepts are repeated in our daily lives. Our conditions, for example, we got used to 8-hours of electricity a day, then to 6-hours and we found alternatives, and now we receive only 4-hours and also, we got used to that. So, we try to adapt to any difficult situation and stay strong. (Rasha, Palestine)*

Almost all of the Palestinian participants from Gaza mentioned that they faced death during previous wars, and this has increased their faith and patience in facing the occupation and any struggles in their daily lives, including the struggles they face when operating their businesses:

> *Israelis opened fire at our fishing boat several times when we were fishing…you don't know when another war might happen, or your house will be bombed, or you will be killed. You lack peace of mind but at the same time you believe that God will help you and protect you…We need to stay motivated and patient. This what keeps us alive in this country (Sawsan, Palestine)*

6.4.3 Self-efficacy

Entrepreneurial self-efficacy is one of the important factors in entrepreneurial behaviour and performance (Lee et al., 2011). Entrepreneurs who have more self-efficacy are better able to emotionally, cognitively, socially and financially recover from difficulties (Hayward et al., 2010; Luthans & Youssef, 2004). In this study, one of the characteristics that most of the resilient participants have is also that they have the belief in themselves that they can do it. This was important in a risky conflict environment since self-efficacy gives resilient entrepreneurs the strength to take risks and start their business (Bullough et al., 2014), and keep looking for new opportunities (Asantea & Affum-Osei, 2019).

However, this feeling of self-efficacy in these contexts cannot be explained by a belief in their own competences but by also other different factors. Previous experience and observing successful entrepreneurs were important factors in increasing self-efficacy (Bandura, 1997). The participants who started with experience expressed more self-efficacy than others who did not. This was evident with the participants who had experiences of previous business failures; their accumulated experience and self-efficacy

regarding personal skills and knowledge enabled them to persevere and start again (Holland & Shepherd, 2011). Hayward et al. (2010) argued that more confident entrepreneurs will be more resilient and consequently more likely to form subsequent ventures after experiencing failure.

Moreover, entrepreneurs who start with less self-efficacy do not necessarily become less resilient or achieve less growth in their businesses, which contradicts other studies (Baum & Locke, 2004; Cassar & Friedman, 2009; Hmieleski & Corbett, 2008). Other factors such as entrepreneurial success, and financial, social and emotional support are important for entrepreneurs in enhancing self-efficacy, especially for women, which contributes to their resilience, *"The best feeling is when I walk in the street and someone knows me or tells me that this is your product, I feel too much confident"* (Dalal, Palestine).

6.4.4 Opportunity Recognition

Despite many impediments to doing business in conflict zones where investors and companies tend to eschew investments, such a context can open great opportunities for entrepreneurs to involve in entrepreneurial activities (Cañares, 2011). The lack of job opportunities and institutional deficiencies in conflict zones can push people to be more creative and look for opportunities to start a business. While the Afghan women and men displayed a higher degree of risk-taking and self-efficacy than other participants, they also showed more awareness of their context in Afghanistan and the many challenges and gaps which can be turned to business ideas, as discussed previously in Chapter 6.

Therefore, resilient entrepreneurs benefit from those gaps (Dahles & Susilowati, 2015). They look for new opportunities to start a business or keep making changes to their business when they face a bad or unexpected situation (Manzano-García & Calvo, 2013). Participants such as Laila, Rana, Razan, Saif and Siham and Ziad were able to continue because they offer something new or necessary when the government is still not fully

offering it. Such unique and innovative offers help entrepreneurs to gain access to financial resources and markets (Morisse & Ingram, 2016). However, opportunity recognition combined with perseverance, self-efficacy and independence were also important in utilising such opportunities.

6.5 Resilience Factors at the Regulative Level

The perception of their political situation seems to be creating fear and anxiety among the participants. In consequence, they do not trust institutions, and that seems to affect their business activities. They anticipate the problems that they might face, and, based on that, they tend to take proactive action to circumvent either the occurrence or consequences of those challenges.

The current study revealed that resilient participants were able to successfully address the institutional challenges and engage in behaviour to navigate their way to required resources in situations of adversity (Luthar et al., 2000; Ungar, 2011). The proper regulatory and taxation system is a fundamental pillar in the creation of a favourable business environment (World Bank, 2014a). However, this was not the case for the participants who have businesses in conflict zones. Legal processes and actions impose more obstacles on the participants to succeed as they do not consider the costs and risks associated with creating a business in unstable environments. The findings show that the participants follow certain strategies to enhance their resilience and maintain their businesses.

6.5.1 Tax Avoidance

In an inadequate legal environment where there is high level of corruption and limited access to finance, tax avoidance becomes a necessity for business survival (Welter & Smallbone, 2011). Conflict zones lack the institutional capacity to enforce laws and regulations, at least equally, but people in certain circumstances are expected to obey the

law (Ruggie, 2008). Therefore, the weak legal system undermines state legitimacy and generates mistrust between governments and their citizens (Lindberg & Orjuela, 2014). When people have little faith in government performance and the fairness of the legal system, there are few incentives to respect and obey the law, so they tend to avoid paying taxes (Tyler, 1990; Uslaner, 2005). Entrepreneurs might feel insecure about moving to the formal sector since they are aware of the level of corruption in their countries and that they might not have regular incomes to pay for a corrupt government and support their families (Afreh et al., 2019). As the business grows, entrepreneurs may make the transition to the formal sector in order to enable them to work with the government and to trade internationally (Webb et al., 2009). For those reasons, conflict can be one of the main factors which contributes to the size of the informal economy (Ikelegbe, 2005; Looney, 2006).

Conflict particularly pushes women entrepreneurs to work in the informal sector (Abdullah & Hattawy, 2014; Holmén et al., 2011). Women perceive the challenge of excessive taxes as more serious (Alonso, 2015), and this was the case for the three Palestinian women who expressed their fear of inability to pay the required taxes. However, this fear and the unavailability of tax exemption for SMEs, which resulted in working in the informal sector, have a negative impact on the expansion of businesses (Sleuwaegen & Goedhuys, 2002). Informal business affects the ability to access formal credit, to have contracts with international or government agencies, and to access international markets which results in slow growth (Nichter & Goldmark, 2009).

6.5.2 Paying Bribes

It is very common that conflict zones have a high level of corruption, which is a driver for people to undermine their trust in their governments (Benjaminsen et al., 2009). This leads them to try to solve problems through other “unethical” means such as bribery. The

unsupportive legal system and regulations in an institutionally weak environment has forced the participants to pay bribes (Agator, 2013; Greenwood & Suddaby, 2006), and enabled this strategy to become a "culture" as mentioned by the Afghan participants. The IMF Guide (2005) stated that "corruption thrives in the presence of excessive government regulation and intervention in the economy; substantial exchange and trade restrictions; and complex tax laws requiring frequent contacts between tax payers and inspectors". Therefore, the findings show that regulations in Afghanistan are a means to corruption in the form of paying bribes, which can help to run a business smoothly (Williams et al., 2016). So, conflict could play a role in promoting the culture of bribery in order to compensate for the lack of political influence and reduce risks (Lindberg & Orjuela, 2011).

6.5.3 Bricolage

The ability to mobilise resources is important for entrepreneurs in order to start and succeed (Villanueva et al., 2012); however, this is more difficult in a context characterised by extreme resource constraints such as in conflict zones (Bojica et al., 2014; Kwong et al., 2018). Entrepreneurs who are high in perseverance are more able to mobilise resources available in the social environment in conflict zones (Orengo Serra, 2017). Therefore, bricolage is a successful strategy to address entrepreneurial challenges and opportunities (Baker & Nelson, 2005). Entrepreneurs make use of both material and human capital resources at hand to start and/or continue their businesses (Baker et al., 2010). This was the case for necessity and opportunity entrepreneurship. They start with modest personal financing, work at homes and cafes, practice thrift, seek good deals and offer quality and customer services (Doern, 2016; Powell & Baker, 2011).

Because of limited access to finance, entrepreneurs across the world typically rely on financial bootstrapping which means using other resources than external finance

(Winborg & Landström, 2001). So, they start primarily through their own savings or those of their family and friends (Herna´ndez-Trillo et al., 2005). The participants used free/cheap resources at-hand (Baker & Nelson, 2005). They also relied on their informal networks such as their family or friends to get small loans which was important in tackling their financial challenges (Kariv & Coleman, 2015), and making use of the human capital available (Baker et al., 2010). Financial resources such as savings or thriftiness (Dahles & Susilowati, 2015) help to create a buffer against difficult situations which contribute to resilience (Gittell et al., 2006). The participants also utilised their networks of stakeholders as a substantial source of social and financial capital (Baker et al., 2003) such as delaying payments to suppliers and cooperating with networks which were useful in adverse conditions (Santoro et al., 2018; Winborg & Landström, 2001).

6.5.4 Partnership

Operating a business in an uncertain and conflictual environment presents a high risk (Muhammad et al., 2016). Therefore, partnership was a strategy to facilitate access to more financial and social capital and reduce risks (Abor & Quartey, 2010). Partnership has played a significant role in the start-up and the ability to manage the business where the partners share their diverse capitals. Despite the fact that both men and women entered into a partnership to combine financial, managerial and social resources, this was emphasised more by the women participants as a means of sharing resources, learn and manage the business (Esim & Omeira, 2009). Another reason was to overcome structural challenges such as stereotypes about women entrepreneurs, particularly in a male-dominated context (Godwin et al., 2006). Furthermore, the women relied on their men partners in order to gain access to markets, information and a wider social network (Cooper et al., 1995).

6.5.5 Diversification of Business

In a context with legal institutional deficiencies and corruption in addition to the risky environment, diversification was a strategy for entrepreneurs. They diversify their range of products (Alnoso, 2015) or start another business (Dahles & Susilowati, 2015). This was important in order to increase income, reduce risk, avoid undesirable outcomes and for business survival (Welter & Smallbone, 2011).

6.5.6 Rely on Other Income Sources

As Ciarli et al. (2009) found, entrepreneurs in Afghanistan were able to survive their businesses when the risk of incurring income losses was covered by involvement in a number of other activities. This included other income sources by entrepreneurs themselves or their family members.

6.5.7 Use of Technology

*T*he limited resources available to the participants and the risks involved in running a business in a conflict zone promoted online businesses that have changed the way business is being conducted which in turn offers more flexibility and adaptability. Social media was an important tool for marketing and raising awareness about new business ideas (Alnoso, 2015). As the local markets are limited, entrepreneurs use technology such as the internet to reach potential clients internationally or gain better information about the market (Gunasekaran et al., 2011). In addition, they keep updates of new technologies or equipment to improve the operation of the business (Alonso & Bressan, 2015).

6.5.8 Access to International Markets

The political and economic situation and its consequences regarding market volatility and uncertainty impose difficulties in deciding marketing strategies (Read et al., 2009). Because of the limited local market and the competitive pressures from local and foreign companies, the participants worked on finding new markets where they can go

international and overcome the barrier of the low purchasing power of local customers (Aidis et al., 2007). Entrepreneurs adopted strategies in order to overcome some of the challenges in accessing the international markets such as informal export and participation in exhibitions. Factors such as feelings of empathy, media reports and standards of living helped them to successfully utilise such strategies. The difficult conditions and suffering of people living in countries which have political conflict could foster global compassion (Höijer, 2004). Therefore, people express empathy and solidarity with those in this context (Güney, 2010) by buying and promoting their products. Moreover, media campaigns can raise awareness about gender issues and roles (Jayachandran, 2019), and give publicity to the experiences of people living in conflict zones (Höijer, 2004). In this study, the media helped to show not only the negative side of the wars but also the successful stories of people who are striving and succeeding in living. The media also improved the visibility of women entrepreneurs and their role in such contexts.

6.6 Resilience Factors at the Normative Level

6.6.1 Islamic Religious Values

Religion is an important part of the lives of people living in volatile political and economic contexts, which cannot be overlooked. Based on the findings, religion in such contexts enables entrepreneurs to cope with uncertainties, *"The only thing that can keep you motivated in this place is faith. As Muslims we have faith in God, and that faith psychologically helps too much and we need to keep that faith because God is there, and he is helping us"* (Ziad, Afghanistan). All participants stated that they are believers and have knowledge about Islamic values and principles since, by living and growing up in a Muslim country, they were taught Islam in schools and universities. This was evident also since the participants often referred to verses from the Quran and the sayings

of Prophet Muhammed when they explained their religious values and their impact on their personality and business.

Furthermore, practising religion was associated with maintaining a good mental health despite the daily challenges for entrepreneurs in such contexts (Daou et al., 2019). The participants mentioned that their religious values shaped their personalities in a way which helped them to continue. The individual characteristics of optimism, persistence and patience were common across the sample and were influenced mostly by living in a conflict zone which increased their faith. The participants linked these characteristics to their religious and faith beliefs that they have to work and contribute positively to their communities. Religion was particularly important for all women participants as it gives them the feeling of security and protection and enables a positive outlook on life events (Darychuck & Jackson, 2015).

All participants agreed that Islamic religious values give them the patience and strength to face obstacles in their daily lives generally and their business particularly. They believe that God will answer their prayers if they stay patient; some participants (7/30) referred to verses from the Quran to support the importance of patience in Islam, "*Indeed, God is with the patient*" (Quran 2:153). Perseverance is important in conflict zones to adapt and continue and this is linked to religious beliefs that God will reward people with good results if they work hard, *"God is with those who take risk and work hard towards their goals"* (Nedal, Afghanistan). This was also confirmed by Ahmed from Iraq who mentioned that religion is *"…a reason before all other reasons, it's an obvious reason, because our God doesn't leave a person who is trying to strive and work properly without help or support".* In Palestine, the participants linked their patience and *Sumud* with the great rewards from God in the Holy Land of Palestine. This implies that Islam as a religion plays a role in shaping the characteristics of its people.

Furthermore, an interesting theme which emerged from the data analysis was the combination of human agency and surrendering to God's will. All participants believe in divine destiny, which is one of Islam's six articles of faith. That means that everything that happens is destiny and ultimately it is for their good (Eaton, 1994). So, entrepreneurs surrender their will to God and accept whatever God has decreed with patience rather than with despair and frustration, *"I know that in the end everything has a reason and that God chooses the best for anyone"* (Saif, Palestine). The participants often used the expressions of "insha Allah" and "Alhamdullelah" during interviews, which means in Arabic "if God wills" and "Thanks God" respectively. Such acceptance gives entrepreneurs inner peace and pushes them to stay positive if they have setbacks in their life and business:

> *I believe in destiny, so I don't have to lose hope in God. For example, when the loan was refused, I was upset and despondent, but I told myself that God doesn't want that for me so why I should be upset. I was asking why does this happen to me, why is God bringing me those problems. But this was a temporary feeling then I realised that it's our destiny and God wants that, and I have to accept it, both good and bad. My faith makes me stronger and realise that I should have alternative plans…every problem has one and two and three solutions…and God will give me better choices because he knows best. (Ola, Palestine)*

This belief in destiny was not a discouraging factor for the participants but rather it was a main driver to be active agents. This allows them to think optimistically and find other ways to overcome challenges, as stated by Rasha. When the participants were asked about their visions for the future, they were optimistic; they justified that by their faith in God who would reward those who place their trust and reliance in Him.

> *I have experienced many challenges which made my faith in God stronger. Even if the business fails, it is certainly for the good, there is a light, but I don't see it...this always makes me feel optimistic, that failure is not the end of the world. We need to try and knock on other doors. Your faith makes you look at things in an optimistic way...and we always say maybe what happens is good for us. (Rasha, Palestine)*

Moreover, people in those contexts are still guided by their religious rules in their daily lives and when doing their businesses, such as refusal to apply to non-interest loans and paying bribes (Ali & Al-Owaihan, 2008). In Islam, for example, Muslims believe that God will deprive usury of all blessing (Ahmed & Hassan, 2007). Therefore, following religious values in such hostile institutional environment could inhibit the resilience of entrepreneurs unless they get the necessary support.

6.6.2 Family Support

Early resilience literature argued that family is an important protective factor to adapt despite facing adverse conditions (Masten et al., 1990; Werner & Smith, 1992). Generally, Middle-eastern and Muslim countries have a strong sense of family and community, where family is the most influential social institution (Dupree, 2004; Giacaman et al., 2006). All participants agreed that their family played an important role in their life and their business as well. Most men participants confirmed that their family supported them in terms of financial and/or emotional support; however, they did not consider that as a main factor. On the other hand, unsurprisingly, all women participants agreed that family support is a significant factor for any woman to be able to start a business and manage it successfully, which is in line with the previous studies irrespective of the context (Brush et al., 2009; Singh et al., 2011; Verheul et al., 2006).

However, all men and women participants emphasised that this support is more important for women living in patriarchal conflict-affected societies. The political situation and lack of security could result in their families restricting their movements and thus restricting their ability to be involved in economic activities. This was evident in the previous Chapter where the security situation has affected the ability of women to access the resources and knowledge that can enable them to start a business such as the Palestinian case of Siham. Without her father's support, she would not have been able to participate

in a training programme, where she obtained a financial grant to start her business. In addition, security affects the ability of women to devote more time working on growing their business, such as the Afghan case of Sally.

6.6.3 Social Networks

Financial and emotional support from social networks is critical for entrepreneurs in order to recover and become resilient (Doern, 2016). Despite the fact that it is generally assumed that prolonged conflict has a negative effect on social capital because of lack of trust and accountability (Henning, 2016), the findings support the belief that social cohesion and ties increase in the context of violent conflict (Jenningsa & Sanchez-Pages, 2017; Nuwayhid et al., 2011). This was a major factor which helped the participants to gain greater access to different resources, particularly form informal networks. The findings also reveal that the strengthening of social capital is also socially embedded in religious institutions which is also one of the resilience factors. This contributes to the literature which argues that social capital increases during violent conflict (Gilligan et al., 2011; Gren, 2009; Voors et al., 2012). Since conflict affects the functioning of formal institutions, people have to rely on community networks and social ties (Darychuk & Jackson, 2015). In a context of violent conflict, the political and economic conditions that people have endured lead to high levels of community cohesion for communal survival (Barber, 2001; Giacaman et al., 2006).

Therefore, entrepreneurs who seek out networking events are able to find marketing opportunities, learn from others' experiences and build more self-efficacy and this reflects positively on resilience (Bullough & Renko, 2013). The mutual support between entrepreneurs who face the same challenges can foster their resilience. In addition, the awareness of social support programmes, supported by international donors, enables

entrepreneurs to access financial and managerial resources. Investing in the diasporic community is also critical in accessing international markets.

6.7 Resilience Factors at the Cognitive Level

As discussed in Chapter 2, resilience is an evolving process through which entrepreneurs rely on their own resources and acquire the knowledge, abilities and skills to help them face their uncertain futures (Windle et al., 2011). In this study, the entrepreneurs utilised their human capital of previous experience and education, worked on enhancing their knowledge and skills and kept looking for solutions and information through continuous learning which promoted their resilience.

6.7.1 Previous Experience

Either in business or employment has enabled the participants to overcome challenges regarding access to finance. Most of them started with their savings and utilised their social capital to gain access to more resources and market their products/services (Davidsson & Honig, 2003). The more experienced participants have greater access to financial resources such as bank loans (Zacharakis & Shepherd, 2005). Given the pervasive social roles, women believe themselves to be less prepared to embrace business successfully (Dickerson & Taylor, 2000). This is the case for the women who started businesses in male-dominated fields in a patriarchal society. However, the previous experience was important, particularly for women to increase their self-efficacy and challenge such perceptions.

6.7.2 Education

As most of the participants were pushed into entrepreneurship activities for a variety of reasons as discussed in Chapter 6, levels of education had little impact on engaging in entrepreneurship (Dickson et al., 2008; Loh & Dahesihsari, 2013). Education in the research contexts did not provide the participants with entrepreneurial skills and

knowledge, however, it acts as a prerequisite for further learning and the accumulation of new knowledge and skills (Unger et al., 2011). For example, it paves the way to discover and exploit business opportunities (Shane & Venkatraman, 2000). Therefore, education itself was not an enabling factor, however, the knowledge and the skills which the participants gained from spending years within education were the most important factors in helping them in the survival of their businesses. This is in line with what Unger et al. (2011) argued that the outcomes of human capital investments such as knowledge and skills are more important than human capital investments, such as education, for entrepreneurial success (Marvel et al., 2016).

Moreover, women's increased access to education and the spread of information technology has reflected positively on the enhancement of women's status and their ability to participate in entrepreneurial activities (Badran, 2005). Enhancing the human capital of women by effective design of entrepreneurship education and training programs is important to tackle institutional challenges (Bullough et al., 2015).

6.7.3 Self-Learning

The ability to learn on a continuous basis is viewed as a key determinant of survival and the growth of SMEs (Sullivan, 2000). This is even more important given the challenges that entrepreneurs face in conflict zones with regards to the lack of finance, skills, experts, training or tailored support programmes (World Bank, 2011a). The brain drain of highly educated individuals from developing to developed countries shrinks the qualified labour pool and leads to a lack of technical experts (Tung & Lazarova, 2006). So, entrepreneurs have primary responsibility for planning and performing their learning experiences (Caffarella, 2000). Self-learning, including reading books and learning from the internet, has become one of the most important channels of entrepreneurial learning which improves the capabilities of entrepreneurs (Jiao et al., 2010). Entrepreneurs who engage

in learning initiatives can increase their human capital and have more opportunities to be successful in their entrepreneurial endeavours (Tseng, 2013). Entrepreneurs can acquire learning, which is not commonly acquired through formal education, by experiencing and doing (Baum et al., 2011). Therefore, business failure is considered a valuable learning experience to become more self-aware (Cope et al., 2004).

6.7.4 Role Models

Role models are considered important for shaping the aspirations of entrepreneurs in taking risks and starting up businesses (Wyrwich et al., 2015; Zozimo et al., 2017), since they compensate for a lack of experience and knowledge (Bosma et al., 2012). For example, participants who are older and started businesses after years of experience did not consider role models as important in order for them to succeed. So, they have self-efficacy because they rely on their own experience to start their own business and make it successful (Parker & Van Praag, 2006).

Role models can increase perceptions of self-efficacy by observing the behaviour of others or being exposed to their successes and failures (Buunk et al., 2007; Van Auken et al., 2006). Entrepreneurs make judgments of efficacy based on their evaluation of the opportunities and challenges that they are likely to encounter (BarNir et al., 2011). Therefore, role models can provide tools and enhance one's feeling of being able to deal with risks and difficulties (Zhao et al., 2005). This factor is significant since living in a risky environment with a lack of access to resources could demotivate people from starting a business unless they are extensively and increasingly exposed to entrepreneurial role models.

Not only they are an inspiration for the start-up phase but also, more importantly in the post-start-up phase to maintain the business, as they act as a source of information and support whereby entrepreneurs can learn about how things can be done, where resources

can be obtained, and of factors leading to success and failure (BarNir et al., 2011). Therefore, networking events, which most of the Afghan participants were involved in, are one of the most important sources for finding role models and learning from others. Not only were success stories helpful to them, but also learning from others' failure was also important to raise awareness of the complexities involved and how to effectively handle challenges (Bledow et al., 2017).

On the other hand, women entrepreneurs seem to have less examples of role models which play a role in their decision to start and/or continue. In this study, role models were particularly important for the women participants in Afghanistan and Palestine. For them, role models are mostly their women's friends who have business or other women entrepreneurs who participate with them in exhibitions or workshops. Those same sex role models were important in increasing their self-efficacy and providing encouragement and support to continue (Rivera et al., 2007).

6.7.5 Training/ Mentoring

The role of international funding in training and skills development was to some extent helpful to the participants (Ayadurai & Sohail, 2006). Engagement in tailored business development training and mentoring are important to build the belief in entrepreneurial ability and access more resources. The training offered to the participants enhanced their human capital with regards to knowledge, skills, and capabilities. Therefore, it could be argued that the provision of training or formal education may be a better strategy than the provision of capital or loans as a support mechanism (Honig, 2001), which could develop resilience.

Women's associations are a particularly enabling factor for women entrepreneurs (World Bank, 2014). In Palestine, social support programmes are one of the reasons for an increase in the number of women entrepreneurs, which in turn supports a change in

society's perception of entrepreneurship as a career, particularly for women. This sheds light on the importance of women's associations working in conflict zones where they can have an influential role in increasing women's representation and fostering social changes (Fuest, 2008). They were the main support for women participants in Palestine which provided them with financial, managerial and legal support. In societies with gender discrimination and stereotypes, development interventions could improve women's economic and social status and the acceptance of their participation (Beath et al., 2013). The following sections provides a contextualising discussion on entrepreneurship, gender and resilience in conflict contexts based on the above findings.

6.8 Entrepreneurship and Gender in Conflict Contexts

In the Middle East and North Africa (MENA) generally, governments played a dominant role in the structure of employment and production, which was associated with significant increases in social services such as education and health (Abrahart et al., 2000). The high share of public employment contributed to the continued preference for public sector jobs, particularly for educated people (Al-Ali, 2007). Despite the fact that governments in the research context are no longer able to secure employment for job seekers, young people still have a high preference for government jobs (Stevenson, 2010; UNDP Iraq, 2012). Cultural and social legitimation of entrepreneurship shapes the way an individual's entrepreneurial beliefs influence the intention to start a business and the likelihood of the individual turning that intention into action (Castaño et al., 2015; Powel & Rodet, 2012). This was evident since most of the participants did not think of entrepreneurship as their career and they faced problems convincing their people of starting a business. This reflects that social legitimation of entrepreneurship predict interest in such activities in the country (Begley & Tan, 2001).

Particularly in countries which are politically unstable, expanding government employment was a priority for international agencies in order to reduce unemployment and promote peace (World Bank, 2011a). This was based on opportunity-cost theory where the increased employment may contribute to less political violence and grievances (Barnett & Adger, 2007; Goodhand, 2003; Gough, 2002; Iyengar et al., 2011; Murshed & Tadjoeddin, 2009), though other authors rejected a positive correlation between unemployment and violence (Ballentine et al., 2004; Berman et al., 2008; 2011; Crost et al., 2014; Ohlsson, 2002). Therefore, people prefer to benefit from those temporary jobs rather than risking their resources in a business which might not work.

Moreover, people who are living in conflict zones, particularly if they are exposed to violence, tend to have a higher preference for certainty (Callen et al., 2014). However, lack of job opportunities or short-term job creation programmes in such contexts promote self-employment as a survival strategy for those who are not able to find a regular job (Bozzoli et al., 2012). The growing insecurity in Afghanistan and Iraq, because of the military withdrawal from Afghanistan in 2014 and the withdrawal of all US troops from Iraq in late 2011, and the rise of the "Islamic State" in 2014, has resulted in a decrease in the number of companies and organisations working there and increased unemployment (Hammes, 2015; Mitchell, 2017). As the context of this study still has a donor economy, aid withdrawal can be a factor that can promote conflict (Nielsen et al., 2011). As Ciarli et al. (2015) found the presence of foreign troops in Afghanistan created economic opportunities with an increased demand for goods and services and aid employment programs. However, such demand will no longer be needed once aid organisations leave (Marktanner & Merkel, 2019).

Furthermore, in Middle Eastern countries, and particularly in conflict-affected countries, where the persistence of patriarchal gender relations and the absence of strong

government with the capacity to implement programmes for women's rights (Moghadam, 2005; Ozbilgin & Healy, 2003), women have to face several social barriers hindering their opportunities to participate in economic life. In all of the three research contexts, the labour force participation rate of men was almost four times higher than that of women. The labour force participation rates in 2017 of men and women respectively were 86.7% and 19.4% in Afghanistan (ILO, 2018a), 77.1% and 19.7% in Iraq (World Bank, 2018) and 70.9% and 19% in Palestine (PCBS, 2018). This affects their ability to save money, gain knowledge and access relationships as evident with more men were able to establish a partnership with friends or investors.

Therefore, and as the context of this study is characterised by lack of inheritance or property rights for women and less access to social networks (Scalise, 2009; Sultana, 2012), women have to rely on their family's financial support in order to engage in economic activities (Butler & McGuiness, 2013). However, men were able to get finance from friends and local investors as well. This in line with the challenges women face generally, means they have less access to capital and start with lower ratios of debt finance than their men counterparts (Bruin et al., 2007; Jamali, 2009). Many women entrepreneurs started their business with a smaller amount of start-up capital than men either because they may have a lack of confidence in their entrepreneurial capabilities when compared to men entrepreneurs, may have less equity than men or they fear that they will meet with discrimination when they apply for official loans (Marx et al., 1997; Verheul & Thurik, 2001). In this study, the women were more cautious and had more fear than men regarding the growth of their businesses and the burden of loans in the light of the difficulties in their countries (OECD, 2012; Watson & Robinson, 2003).

In addition, while local and diaspora investors can play an important role in contributing to their country's development through transfer of knowledge, exchange of experience

and financial support for investment and rebuilding efforts, they are difficult to attract since they consider their homelands to be a risky investment environment (Bray, 2009; Gillespie et al., 2001). For example, the Afghans and Palestinians in the diaspora pose a net worth of USD 5 (World Bank, 2005) and 120 billion (Bank of Palestine, 2016) respectively. However, only a few participants in Afghanistan were able to secure finance from local investors.

When entrepreneurs create their business, they are able to contribute to job creation, as seen in Table 6.2. This is in line with previous literature in developing countries which suggests that entrepreneurial activities create jobs for other people (Naudé, 2010). This is particularly important in the context of violent conflict where there is lack of job opportunities, lack of social security and increased poverty (Blattman & Ralston, 2015; Fort & Schipani, 2011; Tobias et al., 2013). However, the role of the women participants was significant in creating jobs for other women. The sixteen women in this study have created jobs for 226 people (36 men and 190 women), while the fourteen men have 132 people working with them (120 men and 12 women). The changes in gender roles and the involvement of women in previously male-dominated areas were facilitated by the ongoing conflict in those countries (Haeri & Puechguirbal, 2010). Entrepreneurship has the potential to not only contribute to economic growth (Audretsch et al. 2008; Tobias and Boudreaux, 2011; Welsh et al., 2013; Barbara, 2006), but also to empower women and promote gender equality (Giles and Hyndman, 2004; Kumar, 2000; Wood, 2008).

Table 6.2: Number of Working People

Country	Pseudonyms	Gender	Business	At start-up		Post start-up	
				M	W	M	W
Iraq	Areej	F	Sports centre	0	4	0	4
Palestine	Dalal	F	Embroidery	0	2	0	25
Iraq	Eman	F	Pastries	0	1	0	15
Iraq	Fatima	F	Pharmacy	0	1	0	2
Afghanistan	Heba	F	Embroidery	0	20	7	90
Iraq	Laila	F	Design of special occasions	1	0	1	3
Palestine	Maram	F	Digital marketing	1	1	3	1
Palestine	Nadin	F	Carpentry	0	0	1	0
Palestine	Ola	F	Furniture & decoration	0	0	3	3
Palestine	Rana	F	Aluminium accessories	0	0	1	3
Palestine	Rasha	F	Toys crochet and training	0	1	1	10
Afghanistan	Razan	F	Pharmaceutical company	5	3	10	5
Afghanistan	Sally	F	Cultural centre	1	5	3	25
Palestine	Sawsan	F	Fisherwoman	1	0	3	0
Palestine	Siham	F	Roses Planting	1	0	3	2
Afghanistan	Walaa	F	Gems and jewellery	0	0	0	2
Total Working People in Women Businesses				**10**	**38**	**36**	**190**
Palestine	Adel	M	Make/install building décor.	4	0	20	2
Iraq	Ahmed	M	Mobile shop/training	1	0	2	0
Iraq	Ali	M	Plastic interior decoration	3	0	6	0
Iraq	Anas	M	Precast concrete production	0	1	20	2
Iraq	Fahd	M	Science camp	0	0	2	0
Afghanistan	Hasan	M	Consulting services	1	0	3	0
Palestine	Khaled	M	Media production	1	0	10	5
Palestine	Maher	M	Printing services	2	0	4	1
Afghanistan	Nedal	M	Travel company	1	0	9	0
Palestine	Raji	M	Training centre	1	0	4	2
Palestine	Saif	M	Agricultural services	0	0	2	0
Afghanistan	Sameh	M	Saffron & online platform for businesses	2	0	3	0
Afghanistan	Zaher	M	Information technology	0	0	10	0
Afghanistan	Ziad	M	Software development	2	0	25	0
Total Working People in Men Businesses				**18**	**1**	**120**	**12**
Total Working People				**28**	**39**	**156**	**202**

Several authors have shed light on the importance of women entrepreneurs in reducing poverty (Duflo, 2012; Hughes et al., 2012; Kevane & Wydick, 2001), and this was evident in the findings where the women participants were mainly interested to help women who are experiencing economic hardship. Interestingly, most of those women participants realise that their gender in their countries still acts as a barrier for women to engage in social, economic and political life. This is because the relations of patriarchal gender and

unequal power in conservative societies restricts women's capacity to participate actively and benefit from development processes in a sustained and effective manner (Kabeer, 2012). However, such gender inequalities can be aggravated in conflict-affected countries (Cockburn, 2010; Giles & Hyndman, 2004). While both men and women entrepreneurs face challenges in conflict zones, women are more affected by the context. For example, while women have the intention and ideas to start a business, they have more obstacles than men in conflict zones to access certain resources which could increase their skills and turn their ideas into reality (Holmén et al., 2011; Myatt, 2015).

Issues such as security and traditional gender roles in this study affected women's ability more than men's to expand their business or to convince investors of the value of their firm (Beath et al., 2013; Van Osnabrugge & Robinson, 2000), particularly in Afghanistan. In the highly patriarchal society of Afghanistan, women still have to fight for their rights and their ability to contribute to their society. Decades of oppression have limited the Afghan women's rights and influenced public opinion as to what is considered socially acceptable for a woman, resulting in a 153th ranking out of 160 countries (123th for Iraq) in terms of Gender Inequality Index (UNDP, 2018). Despite the efforts to improve the lives of Afghan women over the past years and increase their economic participation, long-standing cultural practices in Afghanistan are still a constraint for them to be perceived as active agents (Beath et al., 2013). However, the women in this study realise that engaging more women will result in the social change (Calás et al., 2009). Therefore, they tend to empower and create jobs for other women, which they did, based on the previous findings.

Moreover, governments in conflict-affected countries have weak administrative capacities and they suffer from institutional deficiencies which affect their ability to provide people with essential services (Anderson et al., 2010; Krasner & Pascual, 2005).

This confirms the importance of entrepreneurs and their activities in this context which can be an alternative option to compensate for inadequate government performance and serve their societies (Nafzinger, 2006; Nenova, 2004). Each participant's case is different but many of them offer services to advance certain sectors such as technology or health care services which were not fully supported by government institutions (Schwartz et al., 2004).

6.9 Contextualizing Resilience of Entrepreneurs in Conflict Zones

According to Fredrickson (2001: 222), "Resilient individuals are said to bounce back from stressful experiences quickly and efficiently, just as resilient metals bend but do not break", which is a narrow definition (Smith et al., 2010). Such a definition could be appropriate to describe recovery from short-term adversities, but it does not capture how resilience works and is developed when adversities are ordinary. Adversities became an inevitable facet of people in conflict zones where they tend to normalise their abnormal daily-lives (Nguyen-Gillham et al., 2008). Scheper-Hughes (2008) argued that for those living in constant difficult circumstances where hardship and trauma are usual events, they experience forms of every day resilience. *Normalisation*, hence, is an important process for entrepreneurs' resilience in such contexts since the adverse conditions are out of their control and prolonged whereby they might not be able to eliminate or end them. The more people had previous difficult experiences which they had endured, the less they have extreme psychological reactions to new difficulties (Doern, 2016). Therefore, such experiences had influenced the motivation, values and beliefs of entrepreneurs (Bellows & Miguel, 2009; Voors et al., 2012).

Based on the findings and discussion, individual resilience is defined as a multi-dimensional construct that is vital for starting and continuing business operation and success. It is a combination of psychological capital, motivation and contextual awareness. Different factors and motivations have contributed to the resilience of

entrepreneurs which enabled them to overcome entrepreneurial challenges, adapt more readily and persist in sustaining their businesses in a hostile institutional environment (Fisher, 2011; Jenkins et al., 2014). Table 6.3 shows the resilience factors for men and women participants. They are not unique factors to either women or men but rather they were more common among men, women or both.

Table 6.3: Common Resilience Factors for Men and Women Entrepreneurs

Men	Women	Both
Self-efficacy	Family	Islamic religious values
Previous experience	Social support agencies	Optimism
Friends	Training	Perseverance
Political support	Tax avoidance	Self-Learning
Networking events	Rely on other income sources	Opportunity recognition
Role models	Informal export	Contextual awareness
Learning from failures	Exhibitions' participation	Entrepreneurship process
Paying bribes	Media reports	Motivation
Business diversification	Empathy feelings	Education
		Stakeholders network
		Bricolage
		Partnership
		Use of technology
		Access to international markets

Conflict context and Islamic religious values were critical in shaping the resilience of entrepreneurs. They influenced their individual characteristics and the way they run their businesses by creating meaning from violence and death which builds their resilience (Eggerman & Panter-Brick, 2010; Sousa et al., 2013). An understanding of the environment, contextual awareness, enabled the resilient entrepreneurs to predict challenges and their consequences in order to avoid them, persevere to overcome them, identify gaps and opportunities and utilise and seek available resources (Mcmanus et al., 2008). Such contextual awareness acts as a resilience source and a pushing factor to persevere, particularly in Afghanistan and Palestine. Because of the personal struggles of entrepreneurs, they work on helping their people as well. Therefore, necessity entrepreneurship pushes resilient entrepreneurs to fight for a better life for themselves, their families and their countries.

Resilience embodies personal characteristics that enable entrepreneurs to thrive in the face of adversity (Connor et al., 2003), and distinguish resilient entrepreneurs to perform better in the face of challenges (Hmieleski & Carr, 2008). Resilience is understood as a factor of psychological capital (Hmieleski et al., 2015; Luthans et al., 2006), which was important in shaping the behaviour of entrepreneurs in such contexts. Resilience is the capacity of entrepreneurs to navigate their way to resources which enhance their well-being and psychological capital, and manage frustration, anxiety or helplessness (such as through praying, motivational and inspirational books and YouTube videos).

"Realistic" optimism is an important factor which influences the other characteristics where entrepreneurs have a positive attitude in difficult situations (Ayala & Manzano, 2014; Youssef et al. 2007). However, perseverance was particularly critical for entrepreneurs' resilience (Fisher et al., 2016). Few Palestinian participants mentioned the well-known expression "*whatever does not kill us may indeed make us stronger*", which are the words of the German philosopher Friedrich Nietzsche. Thus, as entrepreneurs persevere in their daily lives, they also persevere in their businesses. Perseverance is important in order to progress despite the perceptions of others. Nevertheless, women had to persevere and work harder in order to prove their competences as business owners and challenge stereotypes within their families and societies.

Context itself offers opportunities for entrepreneurs to start a business. Therefore, resilient entrepreneurs recognise the challenges in their countries and are able to exploit them as opportunities which inspires their entrepreneurial motivation (Bullough & Renko, 2013). Once they face problems, they are able to adapt positively by making changes to their business and look for new opportunities (Fredrickson, 2001; Langowitz & Minniti, 2007; Manzano-García & Calvo, 2013). Those characteristics were common among men and women, however, men showed more self-efficacy than women when

they have more networks, role models and opportunities to gain previous experience (Mueller, 2004).

Therefore, previous experience was an enabling factor for men more than women entrepreneurs. Resilient entrepreneurs are able to utilise this experience to gain access to more financial and social resources (Ayala & Manzano, 2010; Hmieleski & Carr, 2008). The desire to learn and gain more knowledge was achieved by self-learning where resilient men and women entrepreneurs enhance their knowledge and skills through continuous learning and finding solutions to the problems they encounter. They learn through the internet, meeting/observing role models, training, and doing and experiencing. Resilient entrepreneurs learn from their entrepreneurial failure (Hayward et al., 2010), and look for other opportunities to start again which further develops their resilience (Corner et al., 2017; Jenkins et al., 2014).

However, resilient participants believe that they have the power to resolve problems not only because of their own characteristic and efforts but also because of the feelings of comfort and security offered by family and social support, where they have positive perceptions of their contexts (Khelil, 2016). Therefore, resilience is the process of interaction with resources in the external environment that promotes well-being or protects against risk factors (Zautra et al., 2010). Resilience combines the characteristics of entrepreneurs in navigating their way to resources, as well as the resources provided by institutions which results in positive outcomes despite adverse circumstances (Ungar, 2008). So, resilience is embedded in larger social systems such as family, culture, economics, and political systems (Southwick et al., 2016). In the context where entrepreneurs are less able to acquire formal resources, they are more likely to depend on informal sources of assistance from family and friends (Alvarez & Barney, 2007). Family connectedness and social support in conflict zones are important protective factors related

to reduce distress and fear (Betancourt, 2004), particularly for women. The dynamic interaction with social systems supports the capacities of entrepreneurs to build resilience, which increases self-efficacy and the feeling of control, and reduces risk (Southwick et al., 2016).

For men entrepreneurs, networking was particularly important in order to meet other entrepreneurs, learn from each other's experiences and market the business (Bullough & Renko, 2013). Furthermore, political connections facilitate the start and growth of businesses in gaining the trust of local investors, and this was the case for some men participants in Afghanistan despite their young age. For women entrepreneurs, family support was particularly critical in conflict zones to support them financially, emotionally and socially (Sultan, 2016). Moreover, seeking support from local and international agencies, particularly women's associations, in terms of facilitating business registration, financial grants and loans, exhibitions and training enabled the women to enhance their self-efficacy and skills and promote their businesses further (Maclure & Denov, 2009; World Bank, 2014).

The relationship between individual resilience and business performance is complex. Resilient entrepreneurs are able to run businesses although they do not have great business performance or high growth (Fisher, 2011). Entrepreneurs in this study considered themselves successful in terms of offering unique products/services, positive feedback from customers/people, surviving or maintaining a business despite challenges, making an impact, and/or changing attitudes and perceptions. It can be argued that involvement in entrepreneurial activities promotes resilience as entrepreneurship creates meaning, faith, and purpose within the life of entrepreneurs (Dodd, 2002; Smith et al., 2010). The entrepreneurial journey of most of the participants from start-up until the time of the interviews combined many personal and institutional challenges. They invested their

resources, effort and time into the business, and developed psychological connections with it. They talked with passion about their business which is important in order to overcome adversities (Fraccastoro, 2011). This connection creates entrepreneurial spirit, despite challenges, which enables them to adapt and become involved in a number of strategic initiatives and activities to maintain their business (Alnoso, 2015), such as acquiring knowledge and skills. Therefore, resilience could be a consequence of entrepreneurship and not only a pre-condition (McInnis-Bowers et al., 2017), even for necessity entrepreneurship.

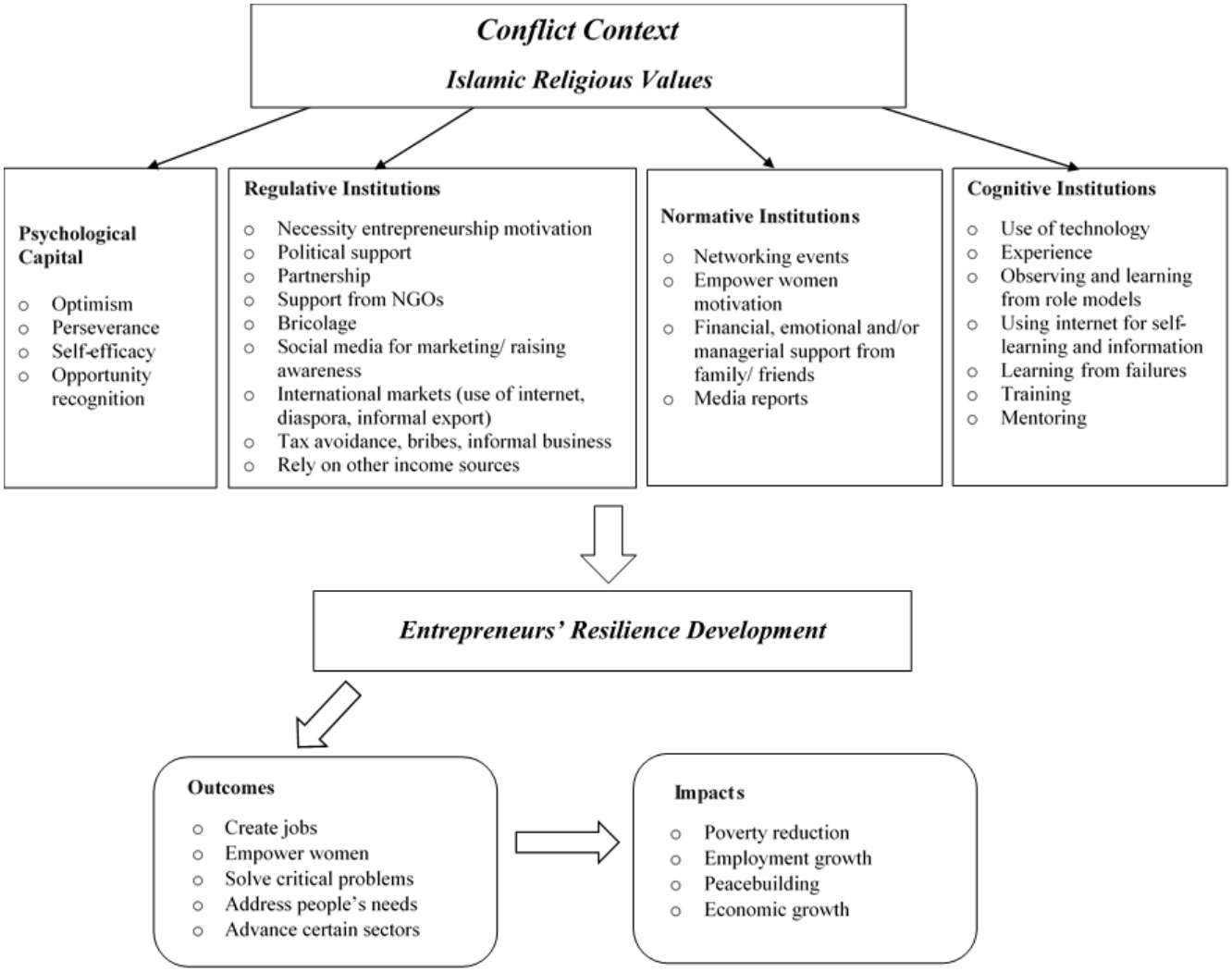
Traditionally, resilience has been recognised as a dynamic process to explain entrepreneurial behaviour regarding overcoming adversities, adapting to uncertainty, and learning from failures (Hayward et al., 2010; Savolainen et al., 2016). Therefore, resilience rests on decisions made by the entrepreneur (Awotoye & Singh, 2017; Hmieleski et al., 2015) which are largely influenced by the conflict context. Therefore, resilient entrepreneurs are not discouraged by or merely rebounding from adversities, but they take action in order to move forward (Gorgievski & Stephan, 2016). Despite the regulatory, normative, and cognitive challenges, which led to the failure of some businesses (Zimmerer et al., 2007), entrepreneurial activities persist and sustain under the ongoing conflict. Entrepreneurs, therefore, follow certain strategies in order to overcome contextual and institutional challenges.

In an inadequate legal environment, entrepreneurs do not trust governance institutions so they anticipate the problems that they might face and take proactive actions to circumvent either the occurrence or consequences of those challenges. Tax avoidance, such as in the case of the Palestinian women participants, enable entrepreneurs to ensure the survival of the business though this also inhibits business growth when there is a reliance on informal exports to access markets internationally and escape bureaucracy and complicated

regulations (Nichter & Goldmark, 2009; Sleuwaegen & Goedhuys, 2002). Bribery, such as in the case of the Afghan men participants, enable entrepreneurs to save time and lives and avoid the negative consequences of inspections, delaying work and getting fined (Fries et al., 2003; Williams et al., 2016). Moreover, resilient entrepreneurs utilise available and/or new resources using strategies such as relying on other income sources, bricolage and partnership which buffer against the constrained resources and compensates for a lack of knowledge.

However, following certain strategies could harm the performance of the business. On the one hand, for example, not applying for non-interest loans because of religious values in such resource-constrained contexts limits access to financial resources. On the other hand, paying bribes reduces the available financial resources to develop the business. Therefore, understanding context and culture where entrepreneurship takes place is important for designing programmes which promote resilience. Figure 6.2 shows the empirical framework of this study.

Figure 6.2: Empirical Framework of Resilience Process



6.9.1 Highly Resilient Entrepreneurs in Conflict Zones

Based on the results on motivation, challenges and resilience factors for both men and women entrepreneurs in the three countries, it can be concluded that the vast majority of the sample fitted into the category of medium resilient (7 men and 6 women), while the least resilient category were only women (31% of the women's sample). However, twelve participants were categorised as highly resilient (7 men and 5 women). Resilient entrepreneurs are portrayed as individuals who thrive despite adversities. They have the capacity to proactively anicpate, cope with and adapt to challenges and persistent adversities, and to maintain stable and healthy levels of psychological and emotional functioning. Highly resilient entrepreneurs show more proactive behaviour; they believe

that they are able to actively cope with difficulties, view institutional challenges as opportunities and take advantage of them, persevere during times of adversity, adapt to current and expected challenges so they actively involve in learning and navigate available resources. They do not wait for institutions to react, rather they create or provide their own institutional support through collaboration with others, building networks, and challenging and changing perceptions and attitudes. On the other hand, least resilient entrepreneurs show reactive behaviour; they blame the context/conditions for their performance, respond to the problems once they happen so they tend to bounce back, they cope more than adapt which is effective in the short-term only, and still lack the psychological capital (see Appendix F for further explanation).

Even though most of the participants started out of necessity, many of them were driven by independence as well. People living in conflict zones are aware of the difficult conditions and numerous challenges they face. This could inhibit risk taking but not for highly resilient entrepreneurs, who seek independence. Therefore, they *take risks* to start and persevere to continue. The highly resilient entrepreneurs, thus, *learn from their failures* which they consider as a learning experience when their main motivations were independence and economic prosperity (e.g. Sameh and Zaher in Afghanistan). Nevertheless, independence was a motivation after the accumulation of experience, and financial and social capital. This has implications regarding the importance of providing entrepreneurship education, and financial and human capital, and promoting social acceptance of an entrepreneurial career, which will make the decision of starting a business less difficult and risky in conflict contexts.

Therefore, independence as a driver during the operation of the business in addition to the continued efforts to look for opportunities distinguish high resilient entrepreneurs from others. For example, the Palestinian entrepreneur, Nadin, started out of necessity;

however, she realised with time her strong desire for self-employment. Therefore, her resilience was a process of necessity entrepreneurship motivation, independence after the start-up, challenging society's perceptions combined with self-efficacy and efforts to access social capital. The least resilient entrepreneurs, on the other hand, who started out of necessity still lack the independence driver and the human capital.

Resilience can be more observed in Afghanistan and Palestine where the combinations of *necessity entrepreneurship* and *independence* were main motivations for the start-up which also impacted upon their *self-efficacy* and *perseverance* to overcome challenges and change perceptions (e.g. Saif in Palestine). In those two countries, the high rates of poverty and unemployment, especially among youth, play a significant role in shaping these entrepreneurial motivations and their resilience, as discussed previously. On the other hand, men show higher resilience than women where they have more access to resources and networks in addition to the prevalent culture of assigned gender roles where men *must* work and secure income (Beath et al., 2013).

The tremendous uncertainty and challenges in conflict zones makes business planning, marketing, sustainability and growth difficult and a long-term process. So, highly resilient entrepreneurs *persevere to overcome and adapt to challenges.* For instance, the Palestinian entrepreneur, Raji, who decided after the last war in Gaza in 2014 to lay off his employees and move to his neighbour's office so they both shared rents and other expenses. He kept working hard on his own and put much effort into marketing and offers and gradually he moved back to his office. He *acts proactively* to manage expected difficulties and adapts to setbacks with actions such as savings, learning and introducing new technologies and training courses, and offering his services to international markets.

Therefore, high resilient entrepreneurs are *actively involved in learning* and also navigate available resources to exploit new opportunities and knowledge. As a result, they have

high levels of strong ties and are able to seek social support from their informal and formal networks (Doern, 2016; Hmieleski et al., 2015), which justifies their strong belief that they have the ability to overcome challenges. This was more common among Palestinian entrepreneurs through social support programmes and Afghan men entrepreneurs through partnership, in addition to the informal support for both. The high resilient Palestinian entrepreneur, Rana, takes advantage of any available training, workshop and exhibitions to market, learn and upgrade her work. Once she had marketing issues, she sought and applied a new area of learning whereby she was the first to make aluminium accessories. She utilised her social networks with NGOs to finance training in Italy, where she met her partner, and shared resources to start the new business line and grow further.

Therefore, highly resilient entrepreneurs focus on innovation and growth rather than just saving the business (Khelil, 2016). They perceive the positive side of their context which they consider *sources of new opportunities*. However, such entrepreneurial orientation is promoted with self-efficacy and the belief in getting the necessary *social support*. The Iraqi entrepreneur, Fahd, realised he studied pharmacy only because of his school's high score and family and social perceptions. However, he decided to start a makerspace to change such attitudes by prompting the culture of entrepreneurship especially among universities. He uses his social relationships with other makerspaces in other countries where he participates in events and workshops in order to grow, although he still faces challenges. Therefore, highly resilient entrepreneurs persevere to *make changes* and challenge perceptions (e.g. Heba in Afghanistan and Nadin in Palestine).

Highly resilient entrepreneurs keep navigating the external environment for more opportunities and resources. For example, they *use technology and networks for learning and marketing.* The Palestinian entrepreneur, Khaled, utilised LinkedIn to approach and reach clients and the diasporic community in the Gulf countries. He was able to make

connections with Palestinians working in the Emirates who helped him to reach their employers and meet them in person after they saw the quality of his work. This opened good opportunities for Khaled to work with clients in the Emirates and also to reach other clients in Kuwait, as he indicated in the follow-up interview. Similar examples are Saif and Ola.

Highly resilient entrepreneurs are able to *anticipate and avoid challenges* even if this means adopting "unethical" strategies such as lying regarding sales (e.g. Heba in Afghanistan) or the country of residence (e.g. Khaled in Palestine), paying bribes or tax avoidance which they justify by institutional deficiencies in conflict zones.

Therefore, highly resilient entrepreneurs are able to grow their businesses, have long-term plans, contribute to job creation, solve critical problems and change attitudes. Those outcomes could lead to having an impact in reducing poverty and aiding the country's recovery, as evident in previous studies. The least resilient participants are the ones who survive difficult conditions in order to maintain their business through their reactive behaviour. However, highly resilient entrepreneurs do not necessarily have great business outcomes as many of them still need support such as more supportive regulations and incentives, and access to finance and markets. Therefore, given a conducive environment, these entrepreneurs could have done much better than what they have done so far, and this will be discussed in the empirical implications in the next Chapter.

6.10 Conclusion

This chapter focused mainly on understanding the resilience of entrepreneurs in conflict zones which promotes the survival or growth of their business. Research undertaken in non-conflict zones has indicated that the resilience of individual entrepreneurs plays a critical role in the success of their business through their attitude and behaviour (Ayala & Manzano, 2014; Branicki et al., 2017; De Vries & Shields, 2006; Doern, 2016; Fisher et

al., 2016; Hmieleski & Carr, 2008; Santoro et al., 2018; Youssef & Luthans, 2007). They highlighted factors such as experience, locus of control, self-efficacy, passion, hardiness, resourcefulness and optimism as important factors for individual resilience. Moreover, individual resilience plays a key role in re-entry into entrepreneurship after failure (Corner et al., 2017; Hayward et al., 2010). In this study, however, becoming involved in entrepreneurial activity and success contributed, in turn, to the individual resilience and continued efforts to work hard.

As Ungar et al. (2007) argued, cultural and contextual factors have a great influence on resilience, they also impact upon resilience in conflict zones. Lack of peace of mind and uncertainty could inhibit entrepreneurial activities and efforts to sustain them; however, resilience enables entrepreneurs to stay motivated and keep moving. In the research context, despite the institutional challenges, the entrepreneur also plays an important role in the survival of his/her business. A combination of optimism and perseverance were necessary for the resilient entrepreneurs in order to keep moving and persevere in the face of resource constrained and unpredictable conditions. Therefore, they work hard and utilise and actively mobilise resources to maintain the business. They thrive by utilising their human capital (e.g. education, experience and training) and by working on enhancing this capital through self-learning in order to avoid and mitigate the challenges they face. Thus, developing the resilience of entrepreneurs is essential in order to sustain their businesses (Lee & Wang, 2017).

Moreover, entrepreneurs in such hostile business environments have to persevere when they face a discouraging family and society, and weak government support. The social challenges discussed in the previous chapter, which are embedded in the political and cultural systems of those countries, contributed to enhancing resilience where they were influenced by self-justification and rebuffing any negative feedback associated with their

decisions. Overcoming the challenges in order to prove themselves and their ability to succeed contribute to the individual resilience. Nonetheless, social support and community solidarity due to conflict and religious factors were important for building resilience. Therefore, resilience is embedded in collective identity and the motivation to provide for their people and country (Kirmayer et al., 2011; Ungar et al., 2007). This was evident with the participants' motivation to improve their economic situation, make positive changes in their country and/or empower women.

CHAPTER SEVEN: CONCLUSION

This study has broadly made two main contributions to the existing literature since research on resilience and also on entrepreneurship in conflict zones is still limited. Therefore, this final chapter demonstrates how the main research question was addressed by first considering how the research objectives were achieved in the light of the findings discussed in the previous chapters. The following sections then highlight the main implications of the study in advancing theory and informing policy and practice. The chapter concludes by exploring potential avenues for future research.

7.1 Entrepreneurial Motivation in Conflict Zones

Recalling from the findings in Chapter 6, the main start-up motivations for the participants were economic prosperity, independence, making impact, special interests, lack of job opportunities, opportunity recognition, observing role models, women empowerment and heritage reservation. Therefore, different push and pull factors played a role in starting businesses in the research contexts. Not only the personality played a role in entrepreneurial motivation but also their motivations stemmed from the problematic and opportunistic situation in their contexts. In line with previous studies, most of the participants were pushed towards self-employment and entrepreneurship (Ciarli et al., 2015), where seeking economic prosperity was a main motive for both men and women participants. Most of the men participants, however, started because of the need for independence and making an impact in their countries. This was more evident with the participants who first gained experience which also helped them to access financial and social capital. The Afghan men started mainly to gain more money and after observing other entrepreneurs which stimulated them to become employers, and to help their people and country by offering job opportunities and advancing the economy.

Most of the women participants, chose their business idea based on their special interests in which they had expertise, which minimised their fear of the risks involved. In Palestine, the need to improve the economic situation and the lack of job opportunities pushed the women to utilise their special interest and find an opportunity to exploit to start a business whereas the women in Afghanistan were mainly interested in changing the social situation in their country through empowering other women.

This study contributes to entrepreneurship literature by shifting away the focus from studying the necessity-opportunity entrepreneurial motivations and their roles on the satisfaction and success of entrepreneurs (Benzing et al., 2009; Block & Koellinger, 2009; Khelil, 2016). Rather, necessity drivers can enable entrepreneurs to become opportunity-orientated by either avoiding failure or enhancing preferences for independence and self-employment which they might not consider due to contextual barriers such as social legitimacy of entrepreneurship. This gives significant implications on the importance of considering context and the different intersectional factors shaping the success and resilience of entrepreneurs.

As Bullough et al. (2014) argued, little is known about the drivers of entrepreneurial intentions in war-torn countries. In contrast to their study, however, this study revealed that resilience and self-efficacy were not preceding conditions for entrepreneurial motivation but rather the opposite was true as well. For example, necessity entrepreneurship was an important motive to persevere and become resilient. Many of the participants did not have independence driver or self-efficacy before starting the business, nonetheless, this has been enhanced with entrepreneurship and the emotional and social support they received which adds to their resilience. This study contributes by shedding more light on this area, where the context itself and the challenging but opportunistic environment played a significant role on entrepreneurial motivation.

Additional factors, such as making an impact in their fragile countries and contextual awareness, were important to shape their intentions which have been overlooked in previous research in stable contexts. Moreover, most of the studies conducted in conflict zones focused mainly on women entrepreneurs and their motivations and challenges. However, this study is considered one of the limited studies which have focused on men entrepreneurs using a qualitative approach. Understanding entrepreneurial motivation in conflict zones has empirical implications in designing policies and interventions which encourage more individuals to engage in entrepreneurship.

7.2 Entrepreneurial Challenges in Conflict Zones

Previous research has focused intensively on the impact of conflict on entrepreneurship but there is still a dearth of micro-level empirical studies (Brück et al., 2013). This study, however, focused mainly on exploring in-depth the obstacles which entrepreneurs face in extremely challenging contexts by listening to their own experiences and perspectives. Resilience literature also has predominantly been conceptual (Bhamra et al., 2011). This study highlighted the nature of those challenges and how entrepreneurs were able to overcome or mitigate them which fostered their individual resilience and business performance, which previous resilience research failed to achieve (Korber & McNaughton, 2018). Moreover, this study recognises the specificity of this context by exploring the challenges of men and women, where men are as implicated in gender issues as women, and face challenges in terms of their age, access to resources or political affiliation, though less than women.

Conflict zones are replete with institutional voids. The findings suggest that entrepreneurs in conflict zones face challenges at three institutional levels. At the regulatory level, in a unique environment characterised by protracted and ongoing conflict, entrepreneurs face more challenges than their counterparts who live under stable conditions. This is because

political violence has threatened the existence or establishment of stable institutions on which people can rely (Justino, 2008). The regulatory and legal system was one of the main challenges for entrepreneurs in conflict zones. The unfairness of the legal system leads to greater corruption, inequality and to more strangling regulation. Negative perceptions of government institutions might hinder entrepreneurship and risk taking. However, this was not the case here due to the combination of the push and pull motivational factors discussed previously in conflict zones. The participants are aware of the insufficient efforts of their governments to support their entrepreneurial activities.

Challenges such as corruption, marketing issues, restrictions on exports, dumping of imports, insecurity, lack of external finance and underdeveloped infrastructure negatively affect their entrepreneurial efforts. The high costs involved in complying with legal regulations have an adverse effect such as paying bribes in order to comply with highly complicated tax laws in Afghanistan. Some of the challenges discussed can only be addressed with the development of stronger institutional frameworks that tackle corruption, enable the enforcement of law and the establishment of major financial institutions. While regulatory institutions affect both men and women entrepreneurs, women had more fear of registration and paying taxes in the light of the difficult circumstances in their countries. Moreover, women reported feeling more constrained by a lack of capital than men, with greater challenges to identify, approach and convince investors of the value of their abilities and businesses.

At the normative level, the position of women, particularly in Afghanistan, has improved and more women are participating in politics and the economy. Despite the fact that conflict has an important role in opening opportunities for women to go outside the house and involve in economic activities, stereotypes and gender-based discrimination affect women's economic participation. Cultural values and perceived religious beliefs still

restrict the ability of women to become involved in many activities. Therefore, while more women than men participants were able to identify opportunities, they have more obstacles to overcome to access them. This could justify having interventions to remove barriers which provide women entrepreneurs with financial and social assistance to start and run a business. However, the men participants who are younger and educated expressed their support for women's work and their important role in the current situation in their countries. This reflects the changes in gender roles and ideologies among people and the opportunity for promoting gender equality. Moreover, social legitimacy of entrepreneurship is still lacking in this context, as most participants indicated that they did not receive the required support from their family and friends to start the business. This was mainly due to the risks involved in starting a business, in addition to not perceiving entrepreneurship as a respectable career.

At the cognitive level, entrepreneurs face challenges with respect to finding the appropriate information sources and experts to direct their entrepreneurial efforts. The education system is still not equipped to promote entrepreneurship among students and provide the necessary skills and knowledge. Moreover, internationally funded projects seem also to lack the effectiveness to offer appropriate interventions that build the capacities of entrepreneurs to start and run a business.

7.3 Factors of Entrepreneurs' Resilience in Conflict Zones

Most previous studies focused on business resilience rather than individuals, which still needs more research (Bullough et al., 2014). Studies which focused on individual resilience assumed entrepreneurs are resilient and this inevitably impacted on the resilience of their businesses in stable economies (e.g. Ayala & Manzano, 2014), and in conflict zones (e.g. Daou et al., 2019). This study, however, argues that individual resilience is also a consequence of entrepreneurship process through building a

psychological connection between entrepreneurs and their businesses. This connection shapes their personal characteristics and their willingness to maintain the business despite difficulties. This study contributes to the resilience and entrepreneurship literature by analysing the role of context and how people were able to develop resilience over time.

From the previous discussions, it can be argued that conflict played a significant role in shaping the personalities and mentalities of the people living in such contexts. In the Middle East, where conflict has become a normal facet of many people's daily lives, daily-life difficulties either in personal life or business-related are normal and anticipated or unforeseen events could occur at any time. Therefore, these prior experiences and the expectation of challenges improves the resilience of entrepreneurs. Existing evidence supports that people during conflict could be psychologically resilient (Anna et al., 2011; Buvinic et al., 2013; Darychuk & Jackson, 2015). Therefore, resilient individuals emerge from adversity strengthened and more resourceful. As Bartone (2006) discussed understanding that stressful and painful experiences are a normal aspect of existence, makes people hardier and believe that life is meaningful which enables them to cope through normalisation. In Palestine, for instance, the practices of Israeli occupation and the everyday suffering of the Palestinians gave them the capacity to make life as normal as possible where they rely on certain resistance strategies (Turner, 2012).

Context also influences the motivation of entrepreneurs. Previous studies suggest that entrepreneurs who start a business due to unemployment or financial difficulties do not make much effort to lead their business to success and give up easily (Block & Koellinger, 2009; Khelil, 2016; Omri & Frikha, 2011), and that opportunity entrepreneurship is associated with more growth-oriented businesses (Fairlie & Fossen, 2018). In contrast, entrepreneurs in this study could not detach themselves from their experiences of conflict which enabled them to adapt, endure difficulties and look for alternatives. The

combination of necessity and opportunity motivational factors to start and/or continue the business enhance the perseverance of highly resilient entrepreneurs to utilise all efforts and available resources in order to learn, continue and provide a better life for themselves, their families and fellow citizens.

The third objective was met by suggesting that those entrepreneurs who persist in their daily lives to face difficult challenges and deal with adversity are also more likely to persist in their businesses. Their resilience is understood as a factor of psychological capital (Luthans et al., 2006), such as optimism, perseverance and self-efficacy, which informed the resilience of entrepreneurs and shaped the way they behave. Highly resilient entrepreneurs persevere and do not give up despite difficult circumstances and they bounce back from entrepreneurial failure (Hayward et al., 2010). They act proactively and involve actively in learning and looking for new opportunities, and seek and receive social support to overcome and adapt to challenges. This process also facilitates highly resilient entrepreneurs to flourish in situations that others may find overwhelming.

Cross-cultural studies have shown that resilience is a process highly influenced by cultural values and contextual factors. This was evident in this study, where Islamic values and conflict situations have significantly contributed to the resilience of entrepreneurs, and shaped their personal characteristics, motivation and their ability to acquire resources from formal and particularly informal networks. Given the weak formal institutional structure, family and the community notably offer protection and are especially important in providing emotional, social and/or financial support (Kaniasty & Norris, 2008), which influences self-efficacy, perseverance and resilience in such context. The resilience in Afghanistan and Palestine seems to be related to the connection to the land and the feeling of duty towards their countries (Darychuck & Jackson, 2015; Marie

et al., 2018) in addition to the available social support from international development agencies.

A significant finding in this study was religion, where its values and practices significantly influence the resilience of entrepreneurs and their ability to navigate challenges in precarious contexts. This is unsurprising given that previous studies from other disciplines showed that religion is as important resilience resource for people living in conflict zones (Dubow et al., 2012). Islam, as a religion, remains a major spiritual and social force influencing the lives of Muslims (Davis, 2013). However, it is still under-researched in entrepreneurship literature (Gursoy et al., 2017), and this study makes an important contribution to this literature by looking more closely at religion as one of the important institutional factors in conflict contexts.

7.4 Resilience Strategies in Resource-Constrained Environments

Previous research has studied the resilience strategies for big companies and more attention is given to the context of SMEs though mostly in advanced countries (Alonso, 2015). However, resilience strategies, in contexts where challenges are part of everyday life, predictable and occur frequently, still need more exploration (Daou et al., 2019; Linnenluecke, 2017).

Business performance is influenced by the resilience attributes of individual entrepreneurs. The psychological capital of entrepreneurs are an important driving force of the business, where resilient entrepreneurs have the capacity to sustain their business. They tend to learn from their failures and look for other opportunities to start a business, which further develops their resilience. Moreover, they tend to follow certain strategies to overcome the regulative institutional pressures in their countries. When people believe that the justice system is unfair and that they are not treated fairly, they become disrespectful and disobey the law. This results in some of the participants following

strategies such as informal business and tax avoidance. At the same time, paying bribes and diversification behaviour can also be encouraged by institutional deficiencies and corruption. The difficult economic conditions and growing competition in the home country also motivates entrepreneurs to explore foreign opportunities, although through informal exports.

In addition, entrepreneurs in resource-constrained environments create ways to do more with less by being resourceful and making use of the limited resources available. They actively engage in bricolage and finding ways to challenge institutional constraints and avoid the need for external financing through creativity, thriftiness, cost-cutting, or any means necessary. They rely on human and social capital to start and survive a business. The participants in this study did not have significant resources that they could keep and use in the event of a crisis, as most of them use their resources to survive and grow their businesses. Therefore, relying on other income sources helps to secure additional financial income. Business partnering was another strategy to overcome the scarcity of resources. In male-dominated contexts, partnering with a man can help women entrepreneurs to overcome some institutional obstacles, such as enhancing their legitimacy and access to financial and social capital, which were the same reasons given by the women in this study for entering a partnership with a man. In addition, the participants also looked for external investors in order to ensure the sustainability of the business, these were challenging to find and convince due to the risks involved.

On the other hand, the conflict context itself provides entrepreneurs with opportunities which promote their resilience. Institutional deficiencies present opportunities for entrepreneurs to contribute to solving those deficiencies through entrepreneurship, and this was also reflected in the motivation of some of the participants to make an impact. Moreover, the availability of international funding enhances this opportunity to turn

entrepreneurial ideas into real businesses. This was particularly important for the women participants who benefited from those funding opportunities and participated in local and international exhibitions, which increased their visibility and credibility, in particular through media reports. This sheds light on the importance of media in presenting success stories in such contexts which many not be surprising in stable economies where entrepreneurs receive more institutional support.

7.5 Theoretical Implications

This study has several theoretical implications, which contribute to the scholarship of entrepreneurship and resilience. First, this study answers the call for more attention to be paid to the contextualisation of entrepreneurship research (Yousafzai et al., 2019), mainly in under-explored contexts such as conflict zones (Aldairany et al., 2018; Branzei & Abdelnour, 2010; Bullough et al., 2014; Brück et al., 2013; Daou et al., 2019). It also adds to the literature which suggests that entrepreneurs in conflict zones can play significant role in job creation and problem solving which can promote peace and accelerate economic development in such contexts (Barnett & Adger, 2007; Bray, 2009; Brück et al., 2011; Murshed & Tadjoeddin, 2009).

This study has methodological implications as most existing entrepreneurship studies in this context have been focusing on secondary data (Aldairany, et al, 2018). Therefore, this qualitative study provides a richer context and deeper insight through investigating the motivation of entrepreneurs, and the challenges and efforts made to overcome them, in order to sustain their entrepreneurial activities. The study highlights the importance of contextual embeddedness when studying entrepreneurship (Al-Dajani et al., 2019), which can be more deeply explored using qualitative methodologies. It also sheds light on the important role of the arising number of young men and women entrepreneurs who are

aware of the situation in their contexts and their interest in contributing to improve the economy and promote peace and stability.

In addition, the study contributes to gender literature by investigating the experiences of women entrepreneurs within the specific context of violent conflict (Ayadurai & Sohail, 2006; Holmén et al., 2011; Lemmon, 2012). Those women, through their persistence and hard work, are making significant social changes that promote their status in their patriarchal societies, and their ability to start a business in highly gendered professions. Moreover, as the study examines the viewpoints and experiences of *both* men and women entrepreneurs, it acknowledges the specificity of the context which is under researched. Researching and addressing their needs and challenges through research and policy making is a crucial element in reconstructing gender relations in conflict contexts.

This study has contributed to institutional theory literature by exploring how the relationship between entrepreneurs and different pillars of institutions affects their resilience. The institutional environment of conflict zones has a paradoxical role, where it worked at both promoting and inhibiting the resilience of entrepreneurs. This complex relationship, however, needs to be further explored in this context since promoting supportive institutional environments will enhance the resilience of entrepreneurs which in turn enhances their ability to contribute to the recovery of their societies.

Another theoretical implication is resilience, which is still a burgeoning topic (McInnis-Bowers et al., 2017), and the definition of resilience remains broad and contested (Morisse & Ingram, 2016). Therefore, this study answers the call for further investigation of resilience (Korber & McNaughton, 2017; Linnenluecke, 2017), particularly in different contexts such as conflict situations (Daou et al., 2019). Most resilience studies have been conducted in advanced contexts and have focused on what is required to be successful in the specific context where crisis is understood as a temporary abnormality linked to a

particular event (e.g. Alonso, 2015; Corner et al., 2017; Fisher et al., 2008; Santoro et al., 2018).

This study contributes to resilience literature by narrowing the knowledge gap regarding resilience among micro and small businesses. Research has focused mostly on organisational resilience among larger businesses and their environments (Jaaron & Backhouse, 2014; Sullivan-Taylor & Branicki, 2011) and a limited body of research has addressed resilience in the context of SMEs (e.g. Alonso, 2015; Annarelli & Nonino, 2016; Conz et al., 2017; Doern, 2016), where they called for future research. Those studies explored the role of the SMEs characteristics on business resilience such as flexibility, access to finance, planning and strategic decision-making (Battisti & Deakins, 2017; Lampel et al., 2014; Pal et al., 2014; Reymen et al., 2015), and they focused on their resilience after crises.

Other research has been conducted to explore the role of the individual resilience of entrepreneurs in terms of individual characteristics in promoting business resilience and enhancing entrepreneurial performance and success (Adeniran, et al., 2012; Ayala & Manzano, 2010, 2014; Fatoki, 2018; Fisher et al., 2016; Stoltz, 2000). This is important since entrepreneurs can impact on business behaviour in terms of structure, strategy, and performance (Branicki et al., 2017; Powell & Baker, 2011). As Korber and McNaughton (2017: 1139) argued, their main focus was the individual level and they "rarely discusses the scope of conditions or contextual circumstances under which the construct of entrepreneurial resilience applies". This study, however, has taken a more comprehensive and multi-level of analysis. The focus of this study is on relationships in the resilience as a *process* across levels of individual characteristics, motivational factors, social relationships and context that influences entrepreneurial choices.

Moreover, entrepreneurship was examined as important in promoting resilience at the macro-level such as within communities (Linnenluecke & McKnight, 2017; Steiner & Atterton, 2014) and economies (van de Klundert, 1986; Williams et al., 2013). At the individual level, literature implicitly assumes a unidirectional relationship between individual and business resilience, where individual resilience contributes to higher levels of business resilience which predicts entrepreneurial success (Ayala & Manzano, 2014; Branzei & Abdelnour, 2010; Hmieleski et al., 2015). They assumed that resilience is an *ex ante* condition for entrepreneurs to face adverse situations. It did not explore how entrepreneurship could foster the resilience of entrepreneurs themselves. What has been found in this study is that engaging in entrepreneurial activity gives entrepreneurs a sense of meaning and purpose in life which was important in order to thrive in the face of stress and difficulties, and, in turn to build individual resilience.

7.6 Empirical Implications

Overall, the findings have important implications for various stakeholders including governments, international agencies and ultimately local communities where businesses operate. The findings show that entrepreneurs strive to make their businesses survive and/or grow which also build their resilience. This in turn has socio-economic implications where they contribute to create job opportunities, empower women, advance certain sectors, make social changes and promote an entrepreneurial culture which could have a long-term impact on the economy and the promotion of peace.

As government policies have the power to influence entrepreneurial activities, the outcomes of this study reveal that a regulatory institutional environment can enforce policies that serve entrepreneurs and foster business growth. For example, activating of anti-dumping laws which protect local entrepreneurs and encourage local production. There must also be facilities for entrepreneurs to access information regarding local and

international markets. Engaging in entrepreneurship entails considerable risk in such context, and without support, entrepreneurial outcomes could be fragile. Governments should create a database for entrepreneurs which could provide them with business ideas that are still needed in the country and vital to the economy.

In addition, access to finance should not necessarily be available only through formal loans from government and banks. Since diaspora investors might not be willing to consider investment in a risky market, governments and other interested parties should reconsider their efforts to tap this source of potential foreign investment. The role of the diaspora could be significant and the key to private sector development in the three contexts such as capacity building, introducing international best practices and finance. Therefore, it is important to approach them and facilitate their contributions.

Moreover, as the labour force participation of women in the Middle East remains the lowest in the world, entrepreneurship can offer new opportunities to increase their economic participation and create new jobs for other women. The conditions in conflict zones have enabled women to redefine their roles in the family and community in ways that improved the lives of themselves and their people. The weakening of the patriarchal family has resulted in more educated and working women which has contributed to social change. The conflict and other factors including educational and technological advancement have given women the space to participate and engage in economic, social and political life, although they still face gendered challenges particularly in Afghanistan. The women in conflict zones still have a visibility problem. Generally, the main focus of media attention and research on women has focused on their vulnerability and deprived rights which reinforces negative image and stereotypes of women in such contexts and overlooks the role they currently play in their countries. However, what has been found in this study is that the growing focus on the success stories of women in business in

conflict zones makes it possible to eliminate the stereotypes which could enable them to gain more access to resources, and change the attitudes of both the local and international society. It also enhances the opportunity for women to expand their businesses and to increase the confidence of other women to become entrepreneurs.

Therefore, social change happens by breaking structural barriers and increasing women's participation while could lead to achieving gender equality. The attitudes and behavior of families and society need to change in order for this social change to happen. This emphasises the importance of development programmes targeting women in addition to the publicity of their success stories and roles in adding values to themselves, their families and societies. Women's organisations notably played an important role in helping the women participants, therefore, strengthening their role is crucial in promoting a women's agenda. In particular, involving men will be critical to the successful creation of gender equality in such contexts, as the men participants generally agreed on promoting women entrepreneurs, although some called for empowering both genders, as they lack the opportunities available to women.

In conflict zones, normative and cultural institutions tend to have a stronger influence on people's behaviour and attitudes. This study explored the resilience of both men and women entrepreneurs as both genders have needs and face challenges to start and grow a business in this context. Accordingly, interventions should be appropriate to promote entrepreneurship and empower entrepreneurs based on their different experiences and perspectives. Therefore, policies and interventions should be away from an exclusive focus on women and make a balance between maintaining the roles of the women and meeting the needs of the men to access economic opportunities which could prevent men's hostility. Empowering women in conflict zones should not be understood as only

increasing women's participation in economic activities but also empowering and changing the attitudes of men.

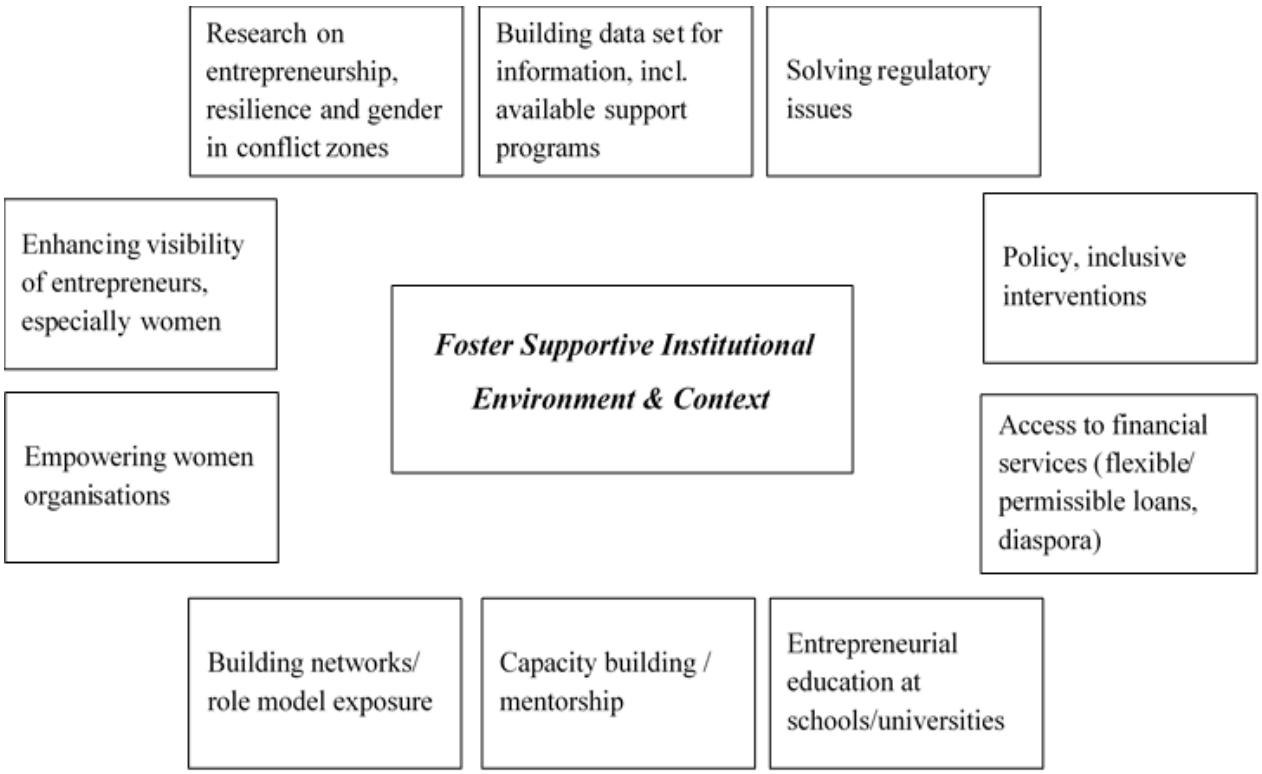
Another important implication is that many of the participants had the entrepreneurial spirit after they started the business. Entrepreneurial culture is still growing and young people need to gain knowledge and guidance on entrepreneurship. Engaging in entrepreneurial activities gave the participants the opportunity to enhance their skills and self-efficacy and to look for new opportunities and knowledge in order to maintain their business which became their priority. Therefore, resilience may be developed and encouraged through building reliable knowledge sources such as education, and capacity building interventions to help the development of entrepreneurial skills. More researchers are investigating the role of entrepreneurship education on developing resilience (e.g. González-López et al., 2019). Schools and universities should be the first places to raise awareness and promote interest in entrepreneurship as a respectable career prospect for graduates. Entrepreneurship education can be effective to develop entrepreneurial intentions and skills and enhance the social legitimation of entrepreneurship in those societies.

Resilience can be developed and taught through implementing entrepreneurship education programmes at schools, universities and social support programmes. A broader acceptance of self-employment at individual and group level helps to promote entrepreneurship at societal level. Furthermore, offering training and mentoring programmes conducted by experienced people in the industry could provide the most effective way for novices to develop some of the practical skills. In addition, it is also important to educate entrepreneurs about what governmental and NGOs support is available for them particularly in Afghanistan and Iraq. Most importantly, interventions should take into consideration the security issues that could prevent women from

becoming involved in education and training activities in order to increase their capacity for running a successful business. For example, facilitating access to training by conducting them in nearby areas where women do not need to travel long distances or include free transportation within the budget of the programmes.

In addition, capacity building programmes would be an obvious intervention in developing skills and capacities. They should be tailored and informative and provide entrepreneurs with the necessary information and guidance regarding regulations and marketing skills. For example, maximising the impact of using the social media for marketing and raising awareness. Building networks, such as the ones initiated by the Afghan entrepreneurs, is important as a means to exchange information, market the business, enhance self-efficacy and meet role models, where some of the participants acted as role models for others as well. There should be more focus on building networks and exposure to successful local role models who experienced the contextual challenges in a risky environment which will build on the resilience of entrepreneurs and improve the performance of their businesses. Discussion with successful role models could have a significant impact on overcoming the fear of and increasing the interest in starting a business. Exposure to entrepreneurial role models will offer information and guidance and will increase self-efficacy especially among women. Those activities are important for resilience, where they provide more understanding of the challenges and the different ways in which entrepreneurs are building resilience. Networking could also be beneficial in facilitating partnerships, as this was one of the significant resilience factors for entrepreneurs in sharing resources and risks. Figure 7.1 presents a summary of the empirical implications of this study, which could foster a supportive institutional environment and enhance resilience.

Figure 7.1: Summary of the Study's Empirical Implications



7.7 Limitations and Future Research

Like any research, this one is not exempted of limitations. First, one of the challenges faced while conducting this study was the lack of data available regarding entrepreneurs and entrepreneurial activity in the three countries, and particularly in Iraq. The study of entrepreneurship and statistics are still limited in such contexts. Therefore, conducting more research on entrepreneurship in the three conflict zones would appear to be an obvious area for future research. This would lead to creating a comprehensive data set that includes details on the number of entrepreneurs, business sectors, locations, details of available social support programmes, etc.

Second, the main focus of this study was to explore and gain detailed and rich data on entrepreneurship and the resilience phenomenon in conflict zones, as the research is still scarce in this context. Another obvious area of future research is to explore resilience and entrepreneurship in other conflict zones, beyond the ones this study focused upon, and to

conduct gender comparative research. This would provide more insights on the behaviour of men and women entrepreneurs in conflict zones.

Third, this study focused on the resilience of entrepreneurs regardless of the sector they are working in. Therefore, future research could investigate how different sectors are affected by conflict and how the resilience of entrepreneurs differs among them by focusing on one or more sectors. One of the important findings was that most of the resilient entrepreneurs work in the technology sector. Moreover, the resilient entrepreneurs utilised technology in their businesses for self-learning, raising awareness and approaching customers locally and internationally using mediums such as social media platforms. Therefore, future research could explore in depth the role of technology as a resilience resource for entrepreneurs in conflict zones. Future research could investigate what would be the most effective ways of helping entrepreneurs to start and sustain their businesses in the specific sector and highlight the role they play in their countries.

Fourth, as research on the resilience of entrepreneurs is still growing, more robust work is still needed, particularly in the context of micro and small businesses. This is a cross-sectional study so it might be interesting to conduct a longitudinal study which observes the resilience of entrepreneurs and their businesses over a long period and how they are able to respond and adapt before, during and after adversities. This can also consider the spatial context by studying resilience under different conflict conditions, e.g. the intensity of conflict and in different geographical locations within the country. Since measures of resilience are still limited, this could be a potential focus for future resilience scholarship in conflict zones. This study identified the resilience factors for men and women; therefore, future studies might develop a resilience scale to survey and measure resilience among entrepreneurs in conflict zones.

Fifth, this study focused on the resilience of entrepreneurs after they started their businesses, and how the conflict context has impacted on them and their businesses. Since resilience is considered as a dynamic process, future research could explore how childhood, adulthood and family background had an impact on building resilience. Moreover, as the media was an important factor in enhancing the resilience of women entrepreneurs and promoting their businesses locally and internationally, future research could explore its role in more depth, generally on entrepreneurship and particularly on women entrepreneurship in the context of conflict zones, and how it can be effectively utilised. Another avenue for future research relates to the impact that international support has had on promoting resilience of entrepreneurs, particularly the role of women associations.

Finally, as the findings suggest, men and women entrepreneurs were influenced by their religious values in their lives and the operation of their businesses. Therefore, exploring in depth the role of religious values in prompting resilience and investigating the differences between men and women entrepreneurs could be another interesting area of future research. It could also be useful to use the lens of Islamic feminism in order to explore how women entrepreneurs in this context use entrepreneurship to empower other women and enhance gender egalitarianism through their Muslim identity.

7.8 Final Remarks

Several authors argued that political instability reduces economic growth and has a direct impact on business growth. Conflict-affected countries have specific characteristics such as higher levels of conflict and violence, destruction of infrastructure, inadequate performance of government and fragmented civil society which could inhibit risk-taking and discourage entrepreneurs from starting or growing a business. The three countries of this study face many challenges in order to achieve sustainable peace and stability.

However, entrepreneurs are willing to start businesses and work persistently in response to institutional voids to keep/grow their businesses and contribute to the development of their countries. The perception of danger and uncertainty in conflict zones may inhibit engagement in entrepreneurial activities and their survival and growth, except for resilient entrepreneurs. Thus, resilient entrepreneurs are the ones who overcome and thrive in the face of adverse social, cultural, economic and political conditions.

As international businesses tend to avoid investments in conflict zones because the risks are seen as outweighing the profits, so this is an opportunity for local entrepreneurs. The resilient entrepreneurs work persistently to grow their businesses and create economic and social impact through creating employment and changing attitudes. The efforts entrepreneurs are making despite the challenges, combined with self-efficacy and optimism about their businesses, bodes well for their future survival and also growth when they get the support they need. This study sheds light on many hidden stories about entrepreneurs who started a business, and were passionate about contributing to themselves, their families and countries but they failed because they did not have the institutional support that many of the entrepreneurs had in this study. Focusing on promoting the resilience of entrepreneurs will increase the number of entrepreneurial activities, which could reduce poverty and promote peace through entrepreneurship in such fragile contexts.

Moreover, the space for women in conflict zones to participate in economic, social and political life has opened up considerably and women entrepreneurs are making great achievements. The findings of this study confirm that women during conflict can play important roles in empowering women and building economies. They could not be framed as innocent and vulnerable, but they act as agents of change and role models which contribute to social change and women's rights promotion. The consequences of such a

process and the shared responsibility of both men and women in the country's reconstruction could lead to economic and political stability in those countries.

Bibliography

Abadie, A. and Gardeazabal, J. (2008). Terrorism and the world economy. European Economic Review, 52(1), pp. 1-27.

Abdelnour, S., Badri, B., El Jack, A., Wheeler, D., McGrath, S. and Branzei, O. (2008). Examining Enterprise Capacity: A Participatory Social Assessment in Darfur and Southern Sudan. Technical Report, Centre for Refugee Studies, York University, Toronto 2008.

Abdullah, S. and Hattawy, M. (2014). Policies for Scaling Up Female Entrepreneurship in the State of Palestine. Palestine Economic Policy Research Institute (MAS), Ramallah.

Abor, J. and Quartey, P. (2010). Issues in SME Development in Ghana and South Africa. International Research Journal of Finance and Economics, 39, pp. 218-228.

Abrahart, A., Kaur, I. and Tzannatos, Z. (2000). Government Employment and Active Labor Market Policies in MENA in a Comparative International Context. Paper presented at the Mediterranean Development Forum, Cairo, 7 March.

Abu Zahra, K. (2004). Understanding resilience in Muslims-American immigrant women's: An examination of protective process. Alliant International University- San Diego.

Acemoglu, D., Autor, D. and Lyle, D. (2004). Women, War, and Wages: The Effect of Female Labor Supply on the Wage Structure at Midcentury. Journal of Political Economy, 112(3), pp. 497-551.

Acs, Z., Bardasi, E., Estrin, S. and Svejnar, J. (2011). Introduction to special issue of Small Business Economics on female entrepreneurship in developed and developing economies. Small Business Economics, 37, pp. 393–396.

Afreh, B., Rodgers, P., Vershinina, N. and Williams, C. (2019). Varieties of context and informal entrepreneurship: Entrepreneurial activities of migrant youths in rural Ghana. International Journal of Entrepreneurial Behavior & Research, 25(5), pp. 996-1013.

Agator, M. (2013). Iraq: overview of corruption and anti-corruption. Available online: https://assets.publishing.service.gov.uk/media/57a089ffed915d622c0004d9/expertanswer-374.pdf [Accessed 16 June 2019].

Ahlstrom, D. and Bruton, G. (2002). An institutional perspective on the role of culture in shaping strategic actions by technology focused entrepreneurial firms in China. Entrepreneurship Theory and Practice, 26(4), pp. 53–69.

Ahmad, S. (2011). Evidence of the characteristics of women entrepreneurs in the Kingdom of Saudi Arabia: An empirical investigation. International Journal of Gender and Entrepreneurship, 3(2), pp. 123-143.

Ahmed, A. and Hassan, M. (2007). Riba and Islamic Banking. Journal of Islamic Economics, Banking and Finance, 3(1), pp. 1-33.

Ahmed-Ghosh, H. (2013). A history of women in Afghanistan: lessons learnt for the future or yesterdays and tomorrow: women in Afghanistan. Journal of International Women's Studies, 4(3), pp. 1-14.

Aidis, R., Welter, F., Smallbone, D. and Isakova, N. (2007). Female entrepreneurship in transition economies: the case of Lithuania and Ukraine. Feminist Economics, 13(2), pp. 157-183.

Aidis, R., Estrin, S. and Mickiewicz, T. (2008). Institutions and entrepreneurship development in Russia: A comparative perspective. Journal of Business Venturing, 23, pp. 656–672.

Aidis, R., Estrin, S. and Mickiewicz, T. (2009). Entrepreneurial Entry: Which Institutions Matter? A Comparative Perspective. Discussion Paper No. 4123, The Institute for the Study of Labor.

Aidis, R., Mickiewicz, T. and Sauka, A. (2008). Why Are Optimistic Entrepreneurs Successful? An Application of the Regulatory Focus Theory. William Davidson Institute Working Paper Number 914.

Akbulut-Yuksel, M., Khamis, M. and Yuksel, M. (2011). Rubble Women: The Long-Term Effects of Postwar Reconstruction on Female Labour Market Outcomes‖. IZA Discussion Papers, No. 6148, Bonn: Institute for the Study of Labour.

Al Dajani, H. and Marlow, S. (2010). The impact of women's home based enterprise on marriage dynamics: Evidence from Jordon. International Small Business Journal, 28(5), pp. 360-378.

Al-Ali, N. (2007). Reconstructing Gender: Iraqi Women between Dictatorship, War, Sanctions and Occupation. Third World Quarterly, 26(4–5), pp. 739–758.

Al-Busaidi, Z. (2008). Qualitative Research and its Uses in Health Care. Sultan Qaboos University Medical Journal, 8(1): 11-19.

Aldairany, S., Omar, R. and Quoquab, F. (2018). Systematic review: entrepreneurship in conflict and post conflict. Journal of Entrepreneurship in Emerging Economies, 10(2), pp. 361-383.

Al-Dajani, H. and Marlow, S. (2010). Impact of women's home-based enterprise on family dynamics: Evidence from Jordan. International Small Business Journal, 28(5), pp. 470-486.

Al-Dajani, H. and Marlow, S. (2013). Empowerment and entrepreneurship: a theoretical framework. International Journal of Entrepreneurial Behaviour & Research, 19(5), pp. 503–524.

Al-Dajani, H., Akbar, H., Carter, S. and Shaw, E. (2019) Defying contextual embeddedness: evidence from displaced women entrepreneurs in Jordan, Entrepreneurship & Regional Development, 31(3-4), pp. 198-212.

Al-Haboby, A., Breisinger, C., Debowicz, D., Hakim, A., Telleria, R., and Rheenen, T. (2016). The role of agriculture for economic development and gender in Iraq: a computable general equilibrium model approach. The Journal of Developing Areas, 50(2), pp. 431-451.

Ali, A. and Al-Owaihan, A. (2008). Islamic work ethic: a critical review. Cross Cultural Management: An International Journal, 15(1), pp. 5-19.

Ali, H. and Birley, S. (1999). Integrating deductive and inductive approaches in a study of new ventures and customer perceived risk. Qualitative Market Research: An International Journal, 2(2), pp. 103–110.

Almasri, E. (2013). Factors Affecting the Effectiveness of Conditionally Foreign Funded Projects in Palestinian National Authority Territories Case Study: The Local NGOs in the Gaza Strip. Master thesis, Islamic University of Gaza, Palestine.

Alonso, A. (2015). Resilience in the context of two traditional Spanish rural sectors: an exploratory study. Journal of Enterprising Communities: People and Places in the Global Economy, 9(2), pp. 182-203.

Alonso, A. and Bressan, A. (2015). Resilience in the context of Italian micro and small wineries: an empirical study. International Journal of Wine Business Research, 27(1), pp. 40-60.

Alsabaa, Kh. and Kapilashramib, A. (2016). Understanding women's experience of violence and the political economy of gender in conflict: the case of Syria. Reproductive Health Matters, 24(47), pp. 5-17.

Alsos, G., Carter, S. and Ljunggren, E. (2013). Entrepreneurial Families and Households. Research Paper No. 10, Enterprise Research Centre, UK.

Alstete, J. (2008). Aspects of entrepreneurial success. Journal of small business and enterprise development, 15(3), pp. 584-594.

Alvarez C., Urbano D., Coduras A. and Ruiz-Navarro J. (2011). Environmental Conditions and Entrepreneurial Activity: A Regional Comparison in Spain. Journal of Small Business & Enterprise Development, 18(1), pp.120-140.
Alvarez S. and Barney J. (2007). Discovery and creation: alternative theories of entrepreneurial action. Strategic Entrepreneurship Journal 1(1/2), pp. 11–26.
Alvord, M. and Grados, J. (2005). Enhancing resilience in children: A proactive approach. Professional Psychology: Research and Practice, 36(3), pp. 238–245.
Alzaroo, S. and Hunt, G. L. (2003). Education in the Context of Conflict and Instability: The Palestinian Case. Social Policy and Administration, 37(2), pp. 165–180.
Amine, L. and Staub, K. (2009). Women entrepreneurs in sub-Saharan Africa: An institutional theory analysis from a social marketing point of view. Entrepreneurship & Regional Development, 21(2), pp. 183-211.
Anderson, J., Markides, C. and Kupp, M. (2010). The Last Frontier: Market Creation in Conflict Zones, Deep Rural Areas, and Urban Slums. California Management Review, 52(4), pp. 6–28.
Anderson, K. and Danis, F. (2006). Adult daughters of battered women: Resistance and resilience in the face of danger. Affilia, 21(4), pp. 419-432.
ANERA (2011). Agriculture in the West Bank and Gaza. ANERA Reports, volume 1, https://reliefweb.int/sites/reliefweb.int/files/resources/A4C40C2CCC895157852578410076A2E3-Full_report.pdf [Accessed 02 January 2017].
Angulo-Guerrero, M., Pérez-Moreno, S. and Abad-Guerrero, I. (2017). How economic freedom affects opportunity and necessity entrepreneurship in the OECD countries. Journal of Business Research, 73, pp. 30–37.
Annan, J., Blattman, Ch., Mazurana, D. and Carlson, Kh. (2011). Civil War, Reintegration and Gender in Northern Uganda. Journal of Conflict Resolution, 55(6), pp. 877-908.
Annarelli, A. and Nonino, F. (2016). Strategic and operational management of organizational resilience: Current state of research and future directions. Omega, 62, pp. 1-18.
Anthony, E. (1974). Introduction: The syndrome of the psychologically vulnerable child. In E. Anthony & C. Koupernik (Ed), The child in his family: Children at psychiatric risk, pp. 3–10. New York: Wiley.
Anthopoulou, T. (2010). Rural women in local agrofood production: Between entrepreneurial initiatives and family strategies. A case study in Greece. Journal of Rural Studies, 26(4), 394–403.
Anugwom, E. (2009). Entrepreneurship in Conflict: The Tenacity of the Niger Delta Women in Nigeria. Economics for Pease and security, The Conflict and Entrepreneurship Issue, 21(2), p. 2.
Anugwom, E. (2011). "Wetin We for Do?" Women Entrepreneurs and the Niger Delta Conflict. Journal of Small Business & Entrepreneurship, 24(2), pp. 243-293.
Applebaum, A., Stein, E., Lord-Bessen, J., Pessin, H., Rosenfeld, B. and Breitbart, W. (2014). Optimism, social support, and mental health outcomes in patients with advanced cancer. Psycho-Oncology, 23, pp. 299–306.
Arenius, P. and Minniti, M. (2005). Perceptual variables and nascent entrepreneurship. Small Business Economics, 24(3), pp. 233–247.
Asantea, E. and Affum-Osei, E. (2019). Entrepreneurship as a career choice: The impact of locus of control on aspiring entrepreneurs' opportunity recognition. Journal of Business Research, 98, pp. 227-235.
Ashley, J. (2009). The Cost of War: Afghan experiences of conflict, 1978-2009. Oxfam International.

Ashurst, C., Cragg, P. and Herring, P. (2012). The role of IT competences in gaining value from ebusiness: an SME case study. International Small Business Journal, 30(6), pp. 640-658.
Aspinwall, L., Sechrist, G. and Jones, P. (2005). Expect the best and prepare for the worst: Anticipatory coping and preparations for Y2K. Motivation and Emotions, 29, pp. 357–388.
Atyani, N. and Alhaj-Ali, S. (2009). Problems of Micro, Small and Medium Enterprises in Palestine. Ramallah, Palestine.
Audretsch, D., Bönte, W. and Keilbach, M. (2008). Entrepreneurship capital and its impact on knowledge diffusion and economic performance. Journal of Business Venturing, 23(6), pp. 687-698.
Audretsch, D., Bönte, W. and Tamvada, J.P. (2013). Religion, social class, and entrepreneurial choice. Journal of Business Venturing, 28(6), pp. 774–789.
Audretsch, D., Heger, D. and Veith, T. (2015). Infrastructure and entrepreneurship. Small Business Economics, 44(2), pp. 219–230.
Avnimelech, G., Zelekha, Y. and Sharabi, E. (2014). The effect of corruption on entrepreneurship in developed vs non-developed countries. International Journal of Entrepreneurial Behavior & Research, 20(3), pp.237-262.
Awotoye, Y. and Singh, R. (2017). Entrepreneurial resilience, high impact challenges, and firm performance. Journal of Management Policy and Practice, 18(2), pp. 28-37.
Ayadurai, S. and Sohail, M. (2006). Profile of women entrepreneurship in a war-torn area: a case of North East Sri Lanka. Journal of Developmental Entrepreneurship, 11(1), pp. 3-17.
Ayala J. and Manzano G. (2010). Established business owners' success: Influencing factors. Journal of Developmental Entrepreneurship, 15(03), pp. 263-286.
Ayala, J. and Manzano, G. (2014). The resilience of the entrepreneur. Influence on the success of the business. A longitudinal analysis. Journal of Economic Psychology, 42, pp. 126–135.
Baker, T. and Nelson, R. (2005). Creating something from nothing: Resource Construction through Entrepreneurial Bricolage. Administrative Science Quarterly, 50(3), pp. 329-366.
Baker, T. and Welter, F. (2015). The Routledge Companion to Entrepreneurship. Abingdon, Oxon OX14 4RN: Routledge.
Baker, T. and Welter, F. (2018). Contextual Entrepreneurship: An Interdisciplinary Perspective. Foundations and Trends® in Entrepreneurship, 14(4), pp 357-426.
Baker, T., Pollock, T. and Sapienza, H. (2010). Recipes for weak ingredients: Human capital bricolage and temporary competitive advantage. Academy of Management presentation. Montreal, Canada.
Ballentine, K. and Nitzschke, H. (2004). The Political Economy of Civil War and Conflict Transformation. Berghof Research Center for Constructive Conflict Management.
Balog, A., Baker, L. and Walker, A. (2014). Religiosity and spirituality in entrepreneurship: a review and research agenda. Journal of Management, Spirituality and Religion, 11(2), pp. 159-186.
Bandiera, L., Chandra, V., Fosque, J. and von der G. (2019). Jobs in Iraq: A Primer on Job Creation in the Short-Term. World Bank, available online: https://elibrary.worldbank.org/doi/pdf/10.1596/31319 [Accessed 16 June 2019].
Bandura, A. (1986). Social foundations of thought and action: A social cognitive theory. Englewood Cliffs, NJ: Prentice-Hall.
Bandura, A. (1997). Self-efficacy: The exercise of control. New York: Freeman.
Bandura, A. (1999). Social cognitive theory of personality. In L. Pervin & O. John (Ed), Handbook of personality (2nd Ed), pp. 154-196. New York: Guilford.

Bank of Palestine (2016). Palestinian Diaspora - a long term engagement through partnerships. Available online: https://thisweekinpalestine.com/wp-content/uploads/2016/09/Palestinian-Diaspora-a-long-term-engagement-through-partnerships.pdf [accessed 12 September 2018].
Barakat, S. (2007). Reconstructing Post-Saddam Iraq. Routledge.
Barbara, J. (2006). Nation building and the role of the private sector as a political peace-builder, Conflict, Security & Development, 6(4), pp. 581-594.
Barber, B. (2001). Political violence, social integration, and youth functioning: Palestinian youth from the Intifada. Journal of Community Psychology, 29(3), pp. 259-280.
Barber, B. (2008). Contrasting portraits of war: youths' varied experiences with political violence in Bosnia and Palestine. International Journal of Behavioral Development, 32(4), pp. 298-309.
Barenbaum, J., Ruchkin, V. and Schwab-Stone, M. (2004). The psychosocial aspects of children exposed to war: Practice and policy initiatives. Journal of Child Psychology and Psychiatry, 45(1), pp. 41–62.
Barfield, Th. (2012). Afghanistan: A Cultural and Political History. Princeton University Press.
Barnett, J. and Adger, W. (2007). Climate change, human security and violent conflict. Political Geography, 26(6), pp. 639–655.
BarNir, A., Watson, W. and Hutchins, H. (2011). Mediation and Moderated Mediation in the Relationship among Role Models, Self-Efficacy, Entrepreneurial Career Intention, and Gender. Journal of Applied Social Psychology, 41(2), pp. 270–297.
Baron, R. and Markman, G. (2000). Beyond social capital: How social skills can enhance entrepreneurs' success. Academy of Management Perspectives, 14(1), pp. 106–116.
Barrett, Ch. (2008). Foreign Aid, Development Strategies and Poverty Reduction. In S. Rundle (Ed), Economic Justice in a Flat World: Christian Perspectives on Globalization.
Barro, R. and McCleary, R. (2003). Religion and economic growth. NBER Working Paper 9682.
Bartke, S. and Schwarze, R. (2008). Risk-averse by nation or by religion? Some insights on the determinants of individual risk attitudes. SOEP paper No. 131.
Barton, W. (2005). Methodological challenges in the study of resilience. In M. Ungar (Ed), Handbook for Working with Children and Youth, pp. 135-148. Thousand Oaks, London, New Delhi: Sage Publications.
Bashi, S. and Diamond, E. (2015). Separating Land, Separating People: Legal Analysis of Access Restrictions between Gaza and the West Bank. Legal Center for Freedom of Movement – Gisha.
Bassil, Y. (2012). The 2003 Iraq War: Operations, Causes, and Consequences. Journal of Humanities and Social Science, 4(5), pp. 29-47.
Bastian, B., Sidani, Y. and El-Amine, Y. (2018). Women entrepreneurship in the Middle East and North Africa: A review of knowledge areas and research gaps. Gender in Management: An International Journal, 33(1), pp. 14-29.
Battisti, M. and Deakins, D. (2017). The relationship between dynamic capabilities, the firm's resource base and performance in a post-disaster environment. International Small Business Journal, 35(1), pp. 78-98.
Baughn, C., Chua, B. and Neupert, K. (2006). The Normative Context for Women's Participation in Entrepreneurship: A multicountry study. Entrepreneurship Theory and Practice, 30(5), pp. 687–708.
Baum J., Bird B. and Singh S. (2011). The practical intelligence of entrepreneurs: antecedents and a link with new venture growth. Personnel Psychology, 64, pp. 397-425.

Baum, J. and Locke, A. (2004). The Relationship of Entrepreneurial Traits, Skill, and Motivation to Subsequent Venture Growth. Journal of Applied Psychology, 89(4), pp. 587–598.
Baumol, W. (1990). Entrepreneurship: Productive, Unproductive and Destructive. Journal of Political Economy, 98(5), pp. 893–921.
Baumol, W. and Strom, R. (2007). Entrepreneurship and economic growth. Strategic Entrepreneurship Journal, 1(3-4), pp. 233–237.
Baumol, W., Litan, R. and Schramm, C. (2007). Good Capitalism, Bad Capitalism and the Economics of Growth and Prosperity. Yale University Press: New Haven CT.
Baumol, W., Litan, R. and Schramm, C. (2009). Good capitalism, bad capitalism, and the economics of growth and prosperity. New Haven, CT: Yale University Press.
Baxter, J. and Eyles, J. (1997). Evaluating qualitative research in social geography: Establishing "Rigor" in interview analysis. Transactions of the Institute of British Geographers, 22, pp. 505-525.
Beath, A., Christia, F. and Enikolopov, R. (2013). Empowering Women through Development Aid: Evidence from a Field Experiment in Afghanistan. American Political Science Review, 107(03), pp. 540–557.
Beaton, D., Bombardier, C., Guillemin, F. and Ferraz, G. (2000). Guidelines for the Process of Cross-Cultural Adaptation of Self-Report Measures. SPINE, 25(24), pp. 3186–3191.
Beck, Th. and Demirguc-Kunt, A. (2006). Small and medium-size enterprises: Access to finance as a growth constraint. Journal of Banking & Finance 30, pp. 2931–2943.
Becker, O. and Woessmann, L. (2009). Was Weber wrong? A human capital theory of Protestant economic history. The Quarterly Journal of Economics, 124(2), pp. 531–596.
Begley, T. and Tan, W. (2001). The Socio-Cultural Environment for Entrepreneurship: A Comparison between East Asian and Anglo-Saxon Countries. Journal of International Business Studies, 32(3), pp. 537–553.
Beinin, J. and Hajjar, L. (2014). Palestine, Israel and the Arab-Israeli Conflict. Middle East Research and Information Project, Washington.
Beitin, B. and Allen, K. (2005). Resilience of Arab American couples after September 11, 2001: System Perspective. Journal of Marital and Family Therapy, 31, pp. 251-267.
Bellows, J. and Miguel, E. (2009). War and Local Collective Action in Sierra Leone. Journal of Public Economics, 93(11-12), pp. 1144–1157.
Beltrán, M. and Kallisb, G. (2018). How Does Virtual Water Flow in Palestine? A Political Ecology Analysis. Ecological Economics, 143, pp. 17-26.
Benight, Ch. and Bandura, A. (2004). Social cognitive theory of posttraumatic recovery: the role of perceived self-efficacy. Behaviour Research and Therapy, 42(10), pp. 1129–1148.
Benight, Ch. and Cieslak, R. (2011). Cognitive factors and resilience: How self-efficacy contributes to coping with adversities. In S. Southwick; B. Litz; D. Charney & M. Friedman (Ed), Resilience and Mental Health Challenges across the Lifespan, pp.45-55. Cambridge University Press.
Benjaminsen, T., Maganga, F. and Abdallah, J. (2009). The Kilosa Killings: Political Ecology of a Farmer–Herder Conflict in Tanzania. Development and Change, 40(3), pp. 423–445.
Bennett, D. (2018). Infrastructure investments and entrepreneurial dynamism in the U.S. Journal of Business Venturing.
Benzies, K. and Mychasiuk, R. (2009). Fostering family resiliency: A review of the key protective factors. Child & Family Social Work, 14(1), pp. 103–114.

Benzing, C., Chu, H. and Kara, O. (2009). Entrepreneurs in Turkey: A Factor Analysis of Motivations, Success Factors, and Problems. Journal of Small Business Management, 47(1), pp. 58–91.
Berdiev, A. and Saunoris, J. (2018). Corruption and Entrepreneurship: Cross‐Country Evidence from Formal and Informal Sectors. Southern Economic Journal, 84(3), pp. 831-848
Bergström, J. and Dekker, S. (2014). Bridging the macro and the micro by considering the meso: reflections on the fractal nature of resilience. Ecology & Society, 19(4), 22.
Berman, E., Callen, M., Felter, J. and Shapiro, J. (2011). Do Working Men Rebel? Insurgency and Unemployment in Afghanistan, Iraq, and the Philippines. Journal of Conflict Resolution, 55(4), pp. 496-528.
Berman, E., Shapiro, J. and Felter, J. (2008). Can Hearts and Minds be Bought? The Economics of Counterinsurgency in Iraq. NBER Working Paper 14606.
Bernard, M. and Barbosa, S. (2016). Resilience and entrepreneurship: A dynamic and biographical approach to the entrepreneurial act. M@n@gement, 19(2), pp. 89-123.
Berrou, J. and Combarnous, F. (2012). The personal networks of entrepreneurs in an informal African Urban economy: does the 'strength of ties' matter? Review of Social Economy, 70(1), pp. 1–30.
Bertrand, C. (2010). Research interviews by Skype: A new data collection method. In J. Esteves (Ed), Proceedings from the 9th European Conference on Research Methods, pp 70-79. Spain: IE Business School.
Besley, T. and Persson, T. (2010). State Capacity, Conflict, and Development. Econometrica, 78(1), pp. 1–34.
Betancourt, T. (2004). Connectedness, Social Support, and Mental Health in Adolescents Displaced by the War in Chechnya. The Rosemarie Rogers Working Paper Series.
Betancourt, T. and Khan, K. (2008). The mental health of children affected by armed conflict: protective processes and pathways to resilience. International Review of Psychiatry, 20(3), pp. 317-328.
Bettis, R., Gambardella, A., Helfat, C. and Mitchell, W. (2014). Theory in strategic management. Strategic Management Journal, 35(10), pp. 1411–1413.
Bhagavatula, S., Elfring, T., van Tilburg, A. and van de Bunt, G. (2010). How social and human capital influence opportunity recognition and resource mobilization in India's handloom industry. Journal of Business Venturing, 25(3), pp. 245–260.
Bhamra, R., Dani, S. and Burnard, K. (2011). Resilience: the concept, a literature review and future directions. International Journal of Production Research, 49(18), pp. 5375-5393.
Bigsten, A., Collier, P., Dercon, S., Fafchamps, M., Gauthier, B. and Gunning, J. (2003). Credit constraints in manufacturing enterprises in Africa. Journal of African Economies, 12, pp. 104–25.
Bird, B. and Brush, C. (2002). A Gendered Perspective on Organizational Creation. Entrepreneurship Theory and Practice, 26(3), pp. 41-65.
Bird, C. (2016). Interviews. In T. Menzies, L. Williams and Th. Zimmermann, Perspectives on Data Science for Software Engineering (pp. 125–131). Morgan Kaufmann.
Blackburn, R., Hytti, U. and Welter, F. (2015). Context, Process and Gender in Entrepreneurship: Frontiers in European Entrepreneurship Research. Cheltenham, UK; Northampton, MA, USA: Edward Elgar Publishing.
Blanchflower, D. (2004). Self-employment: More may not be better. NBER Working Paper No. 10286, National Bureau of Economic Research, Cambridge, MA.
Blattman, C. and Ralston, L. (2015). Generating Employment in Poor and Fragile States: Evidence from Labor Market and Entrepreneurship Programs. SSRN Electronic Journal.

Blattman, C. and Miguel, E., (2010). Civil war. Journal of Economic Literature 48, pp. 3–57.
Bledow, R., Carette, B., Kuhnel, J. and Pittig, D. (2017). Learning from other's failures: The effectiveness of failure-stories for managerial learning. Academy of Management Learning & Education, 16(1), pp. 39–53.
Block, J. and Koellinger, P. (2009). I can't get no satisfaction—Necessity entrepreneurship and procedural utility. Kyklos, 62(2), pp. 191–209
Bogdan, R. and Taylor, S. (1975). Introduction to qualitative methods: a phenomenological approach to the social sciences. New York: John Wiley.
Bojica, A., Istanbouli, A. and Fuentes-Fuentes M. (2014). Bricolage and growth strategies: Effects on the performance of Palestinian women-led firms. Journal of Developmental Entrepreneurship, 19(04).
Bolton, S. and Muzio, D. (2008). The paradoxical processes of feminization in the professions: the case of established, aspiring and semi-professions. Work, Employment & Society, 22(2), pp. 281-299.
Bonanno G., Galea S., Bucciarelli A. and Vlahov D. (2007). What predicts psychological resilience after disaster? The role of demographics, resources, and life stress. Journal of Consulting and Clinical Psychology, 75, pp. 671–82
Bonanno, G. (2004). Loss, trauma, and human resilience: have we underestimated the human capacity to thrive after extremely aversive events? The American Psychologist, 59(1), pp. 20-28.
Bonanno, G., Brewin, C., Kaniasty, K. and Greca, A. (2010). Weighing the Costs of Disaster. Psychological Science in the Public Interest, 11(1), pp. 1–49.
Bonanno, G., Rennicke, C. and Dekel, Sh. (2005). Self-Enhancement among High-Exposure Survivors of the September 11th: Terrorist Attack: Resilience or Social Maladjustment? Journal of Personality and Social Psychology, 88(6), pp. 984-998.
Bonnett, C. and Furnham, A. (1991). Who wants to be an entrepreneur? A study of adolescents interested in a young enterprise scheme. Journal of Economic Psychology, 12(3), pp. 465- 478.
Borges, C., Bezerra, É., Silva, G., Andreassi, T. and Ferreira, V. (2018). Entrepreneurship policy in Brazil: its focus and gaps. International Journal of Entrepreneurship and Small Business, 34(2), pp. 183-203.
Borman, G. and Rachuba, L. (2001). Academic success among poor and minority students: An analysis of competing models of school effects (Report No. 52). Baltimore: Center for Research on the Education of Students Placed at Risk, Johns Hopkins University.
Boros, R. (2008). Afghan women entrepreneurs: At the crossroads between globalisation and local traditions. International Journal of Business and Globalisation, 2(4), pp. 373–402.
Bosma N. and Schutjens V. (2011) Understanding regional variation in entrepreneurial activity and entrepreneurial attitude in Europe, Annals of Regional Science 47, pp. 711–742.
Bosma, N., Acs, Z., Autio, E. and Levie, J. (2009). Global Entrepreneurship Monitor–2008 Executive Report. Babson College and Universided de Desrrollo.
Bosma, N., Hessels, J., Schutjens, V., Praag, M. and Verheul, I. (2012). Entrepreneurship and role models. Journal of Economic Psychology, 33, pp. 410-424.
Boufeldja, Gh. (2014). Social Change and Women Entrepreneurship in Algeria. Journal of Women's Entrepreneurship and Education, 1(2), pp. 119-131.
Boyden, J. and Mann, G. (2005). Children's risk, resilience, and coping extreme situations. In M. Ungar (Ed), Handbook for working with children and youth: Pathways to resilience across cultures and contexts, pp.3–26. Thousand Oaks, CA: Sage.

Boyds, N. and Vozikis, G. (1994). The influence of self-efficacy in the development of entrepreneurial intentions and actions. Entrepreneurship Theory and Practice, 18, pp. 63-77.
Bozzoli, C., Brück, T. and Muhumuza, T. (2011). Does war influence individual expectations? Economics Letters, 113(3), pp. 288-291.
Bozzoli, C., Brück, T. and Wald, N. (2012). Self-employment and Conflict in Colombia. Journal of Conflict Resolution, 57(1), pp. 117-142.
Bradley, D., Michael, I., Rubach, J. and Brown, J. (2010). The Challenges Facing Iraqi Entrepreneurs and the Response of the U. S. Government. International Council for Small business, pp. 1-19.
Bradley, S. and Klein, P. (2016). Institutions, economic freedom, and entrepreneurship: the contribution of management scholarship. The Academy of Management Perspectives, 30(3), pp. 211–221.
Branzei, O. and Abdelnour, S. (2010). Another day, another dollar: Enterprise resilience under terrorism in developing countries. Journal of International Business Studies, 41(5), pp. 804–825.
Braun, V. and Clarke, V. (2006). Using thematic analysis in psychology. Qualitative Research in Psychology, 3, pp. 77-101.
Bray, J. (2009). The role of private sector actors in post-conflict recovery, Conflict, Security & Development, 9(1), pp. 1-26.
Brück, T. and De Groot, O. (2013). The Economic Impact of Violent Conflict. Defence and Peace Economics, 24(6), pp. 497-501
Brück, T. and Schindler, K. (2007). The Impact of Conflict: A Conceptual Framework with Reference to Widow and Refugee Households. Paper presented at the second annual workshop of the Household in Conflict Network, Antwerp, 19–20 January.
Brück, T. and Schindler, K. (2009). The Impact of Violent Conflicts on Households: What Do We Know and What Should We Know about War Widows? Oxford Development Studies, 37(3), pp. 289-309.
Brück, T., Naudé, W. and Verwimp, Ph. (2011). Small Business, Entrepreneurship and Violent Conflict in Developing Countries. Journal of Small Business and Entrepreneurship, 24(2), pp. 161-178.
Brück, T., Justino, P., Verwimp, P., Avdeenko, A. and Tedesco, A. (2016). Measuring Violent Conflict in Micro-Level Surveys: Current Practices and Methodological Challenges. World Bank Research Observer.
Brück, T., Llussá, F. and Tavares, J. (2010). Perceptions, Expectations, and Entrepreneurship: The Role of Extreme Events. Economics of Security Working Paper 41, Berlin: Economics of Security.
Brück, T., Naudé, W. and Verwimp, Ph. (2013). Business under Fire: Entrepreneurship and Violent Conflict in Developing Countries. Journal of Conflict Resolution, 57(1), pp. 3-19.
Bruhn, C. (2006). Higher Education as Empowerment. American Behavioral Scientist, 49(8), pp. 1125-1142.
Bruin, de A., Brush, G. and Welter, F. (2007). Advancing a Framework for Coherent Research on Women's Entrepreneurship. Entrepreneurship Theory and Practice, 31(3), pp. 323–339.
Bruni, A., Gherardi, S. and Poggio, B. (2004). Gender and entrepreneurship: An ethnographic approach. London: Routledge.
Brush, C., Ali, A., Kelley, D. and Greene, P. (2017). The influence of human capital factors and context on women's entrepreneurship: Which matters more? Journal of Business Venturing Insights, 8, pp. 105–113.

Brush, C., Bruin, A. and Welter, F. (2009). A gender-aware framework for women's entrepreneurship. International Journal of Gender and Entrepreneurship, 1(1), pp. 8-24.
Brush, C., Carter, N., Greene, P., Hart, M. and Gatewood, E. (2002). The role of social capital and gender in linking financial suppliers and entrepreneurial firms: A framework for future research. Venture Capital: An International Journal of Entrepreneurial Finance, 4(4), pp. 305-323.
Bruton, G., Ahlstrom, D. and Li, H. (2010). Institutional Theory and Entrepreneurship: Where Are We Now and Where Do We Need to Move in the Future? Entrepreneurship Theory and Practice, 34(3), pp. 421–440.
Bruton, G., Ketchen, D. and Ireland, R. (2013). Entrepreneurship as a solution to poverty. Journal of Business Venturing, 28, pp. 683-689.
Bullough, A. and Renko, M. (2013). Entrepreneurial resilience during challenging times. Business Horizons, 56, pp. 343-350.
Bullough, A., de Luque, M., Abdelzaher, D. and Heim, W. (2015). Developing Women Leaders through Entrepreneurship Education and Training. Academy of Management Perspectives, 29(2), pp. 250–270.
Bullough, A., Renko, M. and Myatt, T. (2014). Danger Zone Entrepreneurs: The Importance of Resilience and Self-Efficacy for Entrepreneurial Intentions. Entrepreneurship Theory and Practice, 38(3), pp. 473–499.
Bulmash, B. (2016). Entrepreneurial Resilience: Locus of Control and Well-being of Entrepreneurs. Journal of Entrepreneurship & Organization Management, 5(1), pp. 171-177.
Bundervoet, T. (2010). Assets, Activity Choices, and Civil War: Evidence from Burundi. World Development, 38(7), pp. 955-965.
Bundervoet, T., Verwimp, P. and Akresh, R. (2009). Health and Civil War in Rural Burundi. Journal of Human Resources, 44(2), University of Wisconsin Press.
Burnard, K. and Bhamra, R. (2011). Organisational resilience: development of a conceptual framework for organisational responses. International Journal of Production Research.
Burns, R. and Anstey, K. (2010). The Connor-Davidson Resilience Scale (CD-RISC): Testing the invariance of a uni-dimensional resilience measure that is independent of positive and negative affect. Personality and Individual Differences, 48, pp. 527–531.
Busenitz, L. (2007). Progress in Understanding Entrepreneurial Behaviour. Strategic Entrepreneurship Journal, 1(1-2), pp. 183-185.
Busenitz, L., Gómez, C. and Spencer, J. (2000). Country institutional profiles: Unlocking entrepreneurial phenomena. Academy of Management Journal, 43, pp. 994–1003.
Butler, A. and McGuiness, K. (2013). Afghan Women's Economic Participation. Building Markets, New York.
Buunk, A., Peiro, J. and Griffioen, C. (2007). A positive role model may stimulate career-oriented behavior. Journal of Applied Social Psychology, 37, pp. 1489–1500.
Buvinic, M., Das Gupta, M., Casabonne, U. and Verwimp, Ph. (2013). Violent conflict and gender inequality: An overview. World Bank Research Observatory 28(1), pp. 110–138.
Caffarella, R. (2000). Goals of self-learning. In G. Straka (Ed), Conceptions of Self-Directed Learning: Theoretical and Conceptual Considerations, pp. 37-48.
Calás, M., Smircich, L. and Bourne, K. (2009). Extending the boundaries: Reframing "entrepreneurship as social change" through feminist perspectives. Academy of Management Review, 34(3), pp. 552-569.
Callen, M., Isaqzadeh, M., Long, J. and Sprenger, C. (2014). Violent Trauma and Risk Preference: Experimental Evidence from Afghanistan. American Economic Review, 104(1).

Cañares, M. (2011). In Violence as in Peace: Violent Conflict and Rural Entrepreneurship in the Philippines. Journal of Small Business & Entrepreneurship, 24(2), pp. 253-264.
Cannatelli, B., Smith, B. and Sydow, A. (2017). Entrepreneurship in the Controversial Economy: Toward a Research Agenda. Journal of Business Ethics.
Cannon, M. and Edmondson, A. (2005). Failing to learn and learning to fail (intelligently): How great organisations put failure to work to innovate and improve. Long Range Planning, 38, pp. 299-319.
Cardon, M., Zietsma, C., Saparito, P., Matherne, B. and Davis, C. (2005). A tale of passion: new insights into entrepreneurship from a parenthood metaphor. Journal of Business Venturing, 20(1), pp. 23–45.
Carr, E. (2001). The use of the telephone interview for research. Journal of Research in Nursing, 6(1), pp. 511-24.
Carswell, P. and Rolland, D. (2007). Religion and entrepreneurship in New Zealand. Journal of Enterprising Communities: People and Places in the Global Economy, 1(2), pp. 162–174.
Cassar, G. and Friedman, H. (2009). Does Self-Efficacy Affect Entrepreneurial Investment? Strategic Entrepreneurship Journal, 3(3), pp. 241-260.
Casson, M., Yeung, B., Basu, A. and Wadeson, N. (2008). The Oxford Handbook of Entrepreneurship. Oxford, UK: Oxford University Press.
Castaño, M., Méndez, M. and Galindo, M. (2015). The effect of social, cultural, and economic factors on entrepreneurship. Journal of Business Research, 68(7), pp. 1496-1500.
Central Statistics Organization (2019). Estimated Population of Afghanistan 2018-19. Available online http://cso.gov.af/en/page/demography-and-socile-statistics/demograph-statistics/3897111 [Accessed 02 March 2019].
Central Statistics Organization (CSO), Ministry of Public Health (MoPH) and ICF (2017). 2015 AfDHS Key Findings. Kabul, Afghanistan: Central Statistics Organization.
CEPR (2012). Agriculture in Palestine: A Post-Oslo Analysis. Centre for Economic Policy Research Memo, London.
Cetindamar, D., Gupta, V., Karadeniz, E. and Egrican, N. (2012). What the numbers tell: The impact of human, family and financial capital on women and men's entry into entrepreneurship in Turkey. Entrepreneurship & Regional Development, 24(1-2), pp. 29–51.
Charmaz, K. (2006). Constructing grounded theory: A practical guide through qualitative analysis. Thousand Oaks, CA: Sage.
Chaudhuri, R. and Farrell, Th. (2011). Campaign disconnect: operational progress and strategic obstacles in Afghanistan, 2009–2011. International Affairs, 87(2), pp. 271-296.
Chell, E., Haworth, J. and Brearley, S. (1991). The Entrepreneurial Personality: Concepts, Cases and Categories. London: Routledge.
Chen, M. and Yang, Y. (2009). Typology and Performance of New Ventures in Taiwan: A Model Based on Opportunity Recognition and Entrepreneurial Activity. International Journal of Entrepreneurial Behavior & Research, 15(5), pp. 398–414.
Chen, S., Loayza, N. and Reynal-Querol, M. (2007). The Aftermath of Civil War. Post-Conflict Transitions Working Paper 4, World Bank: Washington DC.
Cheung, C. and Kwong, C. (2017). Path-And Place-Dependence of Entrepreneurial Ventures at Times of War and Conflict. International Small Business Journal, 35(8), pp. 1-25.

Chliova, M., Brinckmann, J. and Rosenbusch, N. (2015). Is microcredit a blessing for the poor? A meta-analysis examining development outcomes and contextual considerations. Journal of Business Venturing, 30, pp. 467-487.
Cho, J., Ozment, J. and Sink, H. (2008). Logistics capability, logistics outsourcing and firm performance in an e-commerce market. International Journal of Physical Distribution and Logistics Management, 38(5), pp. 336-359.
Chowdhury, M. (2011). The Determinants of Entrepreneurship in a Conflict Region: Evidence from the Chittagong Hill Tracts in Bangladesh. Journal of Small Business & Entrepreneurship, 24(2), pp. 265-281.
Chu, H. Benzing, C. and McGee, C. (2007) Ghanaian and Kenyan entrepreneurs: a comparative analysis of their motivations, success characteristics and problems. Journal of Developmental Entrepreneurship, 12 (3), pp. 295-322.
CIA (2016a). The World Factbook: Afghanistan. Available online: https://www.cia.gov/library/publications/the-world-factbook/geos/af.html [Accessed 02 January 2017].
CIA (2016b). The World Factbook: Iraq. Available online: https://www.cia.gov/library/publications/the-world-factbook/geos/iz.html [Accessed 02 January 2017].
Ciarli, T., Kofol, Ch. and Menon, C. (2015). Business as Unusual. An Explanation of the Increase of Private Economic Activity in High-Conflict Areas in Afghanistan. SERC Discussion paper 182, Spatial Economics Research Centre, LSE, London.
Ciarli, T., Parto, S. and Savona, M. (2009). Conflict and Entrepreneurial Activity in Afghanistan: Findings from the National Risk Vulnerability Assessment. UNU–WIDER Project Workshop on Entrepreneurship and Conflict INCORE, University of Ulster, Londonderry, Northern Ireland.
Ciarli, T., Parto, S. and Savona, M. (2010). Conflict and Entrepreneurial Activity in Afghanistan. Findings from the National Risk Vulnerability Assessment Data. UNU-WIDER Working Paper No. 2010/08.
Cicchetti, D. (2010). Resilience under conditions of extreme stress: A multilevel perspective. World Psychiatry, 9(3), pp. 145–154.
CIPE (2010). Afghan Business Attitudes on the Economy, Government, and Business Organisations: 2009-2010 Afghan Business Survey. The Center for International Private Enterprise.
Clain, S. (2000). Gender differences in full-time self-employment. Journal of Economics and Business, 52, pp. 499–513.
Clark, C., Everson-Rose, S., Suglia, S. and Hajyahia, M. (2010). Association between Exposure to Political Violence and Intimate partner Violence in the Occupied Palestinian Territory: A Cross-sectional Study. The Lancet, 375, pp. 310-316.
Coad, A. and Tamvada, J. (2008). The Growth and Decline of Small firms in Developing Countries. Papers on Economics and Evolution 2008-08, Max Planck Institute of Economics, Evolutionary Economics Group.
Cockburn, C. (2010) Gender Relations as Causal in Militarization and War, International Feminist Journal of Politics, 12(2), pp. 139-157.
Cohen, Ph. (2004). The Gender Division of Labor: "Keeping House" and Occupational Segregation in the United States. Gender and Society, 18(2), pp. 239-252.
Coleman, I. (2006). Women, Islam, and the New Iraq. Foreign Affairs, 85(1), 24.
Coleman, S. (2002). Constraints Faced by Women Small Business Owners: Evidence from the Data. Journal of Developmental Entrepreneurship, 7(2), pp. 151-173.
Connor, K. and Davidson, J. (2003). Development of a new resilience scale: The Connor-Davidson Resilience Scale (CD-RISC). Depression and Anxiety, 18(2), pp. 76–82.

Conz, E., Denicolai, S. and Zucchella, A. (2017). The resilience strategies of SMEs in mature clusters. Journal of Enterprising Communities: People and Places in the Global Economy, 11(1), pp. 186–210.
Cope, J. (2011). Entrepreneurial learning from failure: An interpretative phenomenological analysis. Journal of Business Venturing, 26(6), pp. 604–623.
Cope, J., Cave, F. and Eccles, S. (2004). Attitudes of venture capital investors towards founders with previous business failure. Venture Capital 6 (2/3), pp. 147–173.
Cordesman, A. and Khazai, S. (2014). Iraq in Crisis. Center for Strategic & International Studies.
Corner, P., Singh, S. and Pavlovich, K. (2017). Entrepreneurial resilience and venture failure. International Small Business Journal, 35(6), pp. 1-22.
Coutu, D. (2002). How Resilience Works. Harvard Business Review, 80(5), pp. 46-52.
Coyne, C. and Ryan, M. (2009). With friends like these, who needs enemies? Aiding the world's worst dictators. The Independent Review, 14(1), pp. 26-44.
Coyne, Ch. (2013). Doing Bad by Doing Good: Why Humanitarian Action Fails. Stanford Economics and Finance.
Cramer, Ch. (2006). Civil War Is Not a Stupid Thing: Accounting for Violence in Developing Countries. London: Hurst and Company.
Cresswell, J. and Plano Clark, V. (2011). Designing and conducting mixed method research. 2nd. Thousand Oaks, CA: Sage Publications.
Crick, J. and Crick, D. (2016). Developing entrepreneurial resilience in the UK tourism sector. Strategic Change, 25(3), pp. 315–325.
Croci, C. (2016). Is Entrepreneurship a Discipline? Honors Theses and Capstones, paper 296.
Crost, B.; Felter, J. and Johnston, P. (2014). Aid under Fire: Development Projects and Civil Conflict. American Economic Review, 104(6): 1833–1856.
CSO (2016). Afghanistan at A Glance 2015-16. Central Statistics Organization, http://www.cso.gov.af/Content/files/Afghanistan%20at%20a%20Glance.pdf [Accessed 14 November 2016].
CSO (2019). Demographic Indicators. Central Statistical Organisation Iraq, Available online: http://www.cosit.gov.iq/en/rtl-support [Accessed 3 October 2019].
Curtis, L., Edwards, C., Fraser, K., Gudelsky, S., Holmquist, J., Thornton, K. and Sweetser, K. (2010). Adoption of social media for public relations by nonprofit organisations. Public Relations Review, 36(1), pp. 90-92.
Curtis, W. and Cicchetti, D. (2003). Moving research on resilience into the 21st century: Theoretical and methodological considerations in examining the biological contributors to resilience. Development and Psychopathology, 15(3), pp. 773-810.
Cusack, J. and Malmstrom, E. (2010). Afghanistan's willing entrepreneurs: Supporting private-sector growth in the Afghan economy. Policy brief, Center for a New American Security, Washington, DC.
Cusack, J. and Malmstrom, E. (2011). Bactrian Gold: Challenges and Hope for Private-Sector Development in Afghanistan. Available online: http://dx.doi.org/10.2139/ssrn.1772762 [Accessed 20 Nov. 2016].
Dahles, H. and Susilowati, T. (2015). Business resilience in times of growth and crisis. Annals of Tourism Research, 51, pp. 34–50.
Dahnil, M., Marzuki, K., Langgat, J. and Fabeil, N. (2014). Factors Influencing SMEs Adoption of Social Media Marketing. Procedia - Social and Behavioral Sciences, 148, 119–126.
Dana, L. (2010). Entrepreneurship and Religion. Cheltenham, UK and Northampton, MA, USA: Edward Elgar.
Danili, E. and Reid, N. (2006). Cognitive factors can potentially affect pupils' test performance. Chemistry Education Research and Practice, 7, pp. 64–83.

Daou, A., Joseph, J., Yousif, D., Fathallah, R. and Reyes, G. (2019). Intellectual capital and resilience in torn societies. Journal of Intellectual Capital, 20(4), 598-618.
Daoud, Y., Sarsour, Sh., Shanti, R. and Kamal, S. (2014). Risk Tolerance, Gender and Entrepreneurship: The Palestinian Case. Final Report, Partnership for Economic Policy.
Darnihamedani, P., Block, J., Hessels, J. and Simonyan, A. (2018). Taxes, start-up costs, and innovative entrepreneurship. Small Business Economics, 51(2), pp. 355-369.
Darychuck, A. and Jackson, S. (2015). Understanding Community Resilience through the Accounts of Women Living in West Bank Refugee Camps. Affilia: Journal of Women and Social, 30(4), pp. 447-460.
Darychuk, A. and Jackson, S. (2015). Understanding Community Resilience through the Accounts of Women Living in West Bank Refugee Camps. Journal of Women and Social Work, 30(4), pp. 447-460.
Das, M. (2000) Women Entrepreneurs from India: Problems, Motivations and Success Factors, Journal of Small Business & Entrepreneurship, 15:4, 67-81
Davids, L. (1963). Characteristics of Small Business Founders in Texas and Georgia. Athens, Ga: Bureau of Business Research, University of Georgia.
Davidsson, P. and Honig, B. (2003). The role of social and human capital among nascent entrepreneurs. Journal of Business Venturing, 18(3), pp. 301–323.
Davis, M. (2013). Entrepreneurship: an Islamic perspective. International Journal Entrepreneurship and Small Business, 20(1), pp. 63-69.
Davis, S., Murphy, K. and Topel. R. (2006). War in Iraq versus Containment: Weighing the Costs. NBER Working PaperNo. 12092.
Dawley, S.; Pike, A. and Tomaney, J. (2010). Towards The Resilient Region? Local Economy, 25(8), pp. 650-667.
Dawson, C. and Henley, A. (2012). Push versus Pull entrepreneurship: an ambiguous distinction. International Journal of Entrepreneurial Behavior and Research, 18(6), pp. 697-719.
De Castro, J., Khavul, S. and Bruton, G. (2014). Shades of Grey: How do Informal Firms Navigate Between Macro and Meso Institutional Environments? Strategic Entrepreneurship Journal, 8(1), pp. 75-94.
De Vita, L., Michela Mari, M. and Poggesi, S. (2014). Women entrepreneurs in and from developing countries: Evidences from the literature. European Management Journal, 32, pp. 451–460.
De Vries, H. and Shields, M. (2006). Towards a theory of entrepreneurial resilience: a case study analysis of New Zealand SME owner operators. New Zealand Journal of Applied Business Research, 5(1), pp. 33-43.
Deakin, H. and Wakefield, K. (2014). Skype interviewing: reflections of two PhD researchers. Qualitative Research, 14(5), pp. 603–616.
Deakins, D. and Freel, M. (2012). Entrepreneurship and Small Firms. Maidenhead: McGraw-Hill Higher Education.
Debowicz, D. (2013). A Social Accounting Matrix for Iraq (2013). International Food Policy Research Institute (IFPRI), Washington, D.C.
Deininger, K. (2003). Causes and consequences of civil strife: micro-level evidence from Uganda. Oxford Economic Papers, 55 (4), pp. 579–606.
Deininger, K., Goyal, A. and Nagarajan, H. (2010). Inheritance Law Reform and Women's Access to Capital: Evidence from India's Hindu Succession Act. Policy Research Working Paper 5338, The World Bank.
Delmar, F. and Witte, F. (2012). The Psychology of the Entrepreneur. In Carter, S. and Jones-Evans, D. (Ed). Enterprise and small business: principles, practice and policy. Harlow: Pearson, pp. 152-179.

Denzin, N and Lincoln, Y (Ed) (1994). Handbook of Qualitative Research. Thousand Oaks, CA: SAGE Publications Ltd.
Desai, S. (2009). Entrepreneurship in Iraq: Understanding the Constraints. Available online: https://www.wider.unu.edu/publication/entrepreneurship-iraq-understanding-constraints [Accessed 08 Jan. 2017].
Desai, S. (2011). A Tale of Entrepreneurship in Two Iraqi Cities. Journal of Small Business & Entrepreneurship, 24(2), pp. 283-292.
DeTienne, D., Shepherd, D. and De Castro, J. (2008). The fallacy of only the strong survive: The effects of extrinsic motivation on the persistence decisions for under-performing firms. Journal of Business Venturing, 23(5), pp. 528-546.
Diamond, A., Barnett, W., Thomas, J. and Munro, S. (2007). Preschool program improves cognitive control. Science, 318, pp. 1387–1388.
Dickerson, A. and Taylor, M. (2000). Self-limiting behavior in women. Group and Organization Management, 25, 191–210.
Dickson, P., Solomon, G. and Weaver, K. (2008). Entrepreneurial selection and success: does education matter? Journal of Small Business and Enterprise Development, 15(2), pp.239-258.
DiMaggio, P. and Walter W. (1991). Introduction. In Walter W. Powell and Paul J, DiMaggio (Ed), The New Institutionalism in Organizational Analysis. Chicago: University of Chicago Press.
Dimov, D. (2017). Towards a qualitative understanding of human capital in entrepreneurship research. International Journal of Entrepreneurial Behavior & Research, 23(2), pp. 210-227.
Dinç, A. (2012). Immediate Economic History of Iraq: Effects of the Recent Global Crisis on the Oil Sector of Northern Iraq. Management, 7(2), pp. 155–171.
Docquier, F., Lohest, O. and Marfouk, A. (2007). Brain Drain in Developing Countries. The World Bank Economic Review, 21(2), pp. 193–218.
Dodani, S. and LaPorte, R. (2005). Brain Drain from Developing Countries: How can Brain Drain be Converted into Wisdom Gain? Journal of the Royal Society of Medicine, 98(11), pp. 487–491.
Dodd, S. (2002). Metaphors and meaning: A grounded cultural model of us entrepreneurship. Journal of Business Venturing, 17, pp. 519-535.
Doern, R. (2016). Entrepreneurship and crisis management: the experiences of small businesses during the London 2011 riots. International Small Business Journal, 34(3), pp. 276-302.
Doern, R., Williams, N. and Vorley, T. (2016). Entrepreneurship and crises: business as usual? Development. Entrepreneurship & Regional Development, 28(5-6), pp. 471-475.
Douglas, E. and Shepherd, D. (2001). Self-employment as a career choice: Attitudes, entrepreneurial intentions, and utility maximization. Entrepreneurship Theory and Practice, 26(3), pp. 81–90.
Dube, O. and Vargas, J. (2008). Commodity Price Shocks and Civil Conflict: Evidence from Columbia. CID Graduate Student and Postdoctoral Fellow Working Paper No. 14
Dubow, E., Huesmann, R., Boxer, P., Landau, S., Dvir, Sh., Shikaki, Kh. and Ginges, J. (2012). Exposure to Political Conflict and Violence and Posttraumatic Stress in Middle East Youth: Protective Factors. Journal of Clinical Child & Adolescent Psychology, 41(4), pp. 402-416.
Duflo, E. (2012). Women Empowerment and Economic Development. Journal of Economic Literature, 50(4), pp. 1051–1079.
Dupree, N. (1992). Afghanistan: women, society and development. Journal of Developing Societies, VIII, pp. 30–42.

Dupree, N. (2004). The Family during Crisis in Afghanistan. Journal of Comparative Family Studies, 35(2), pp. 311-331.
Durkheim, E. (1947). The Division of Labour in Society. Glencoe, IL: Free Press.
Dyer, J. and McGuinness, T. (1996). Resilience: Analysis of the concept. Archives of Psychiatric Nursing, 10, pp. 276–282.
Dzisi, S. (2009). Women Entrepreneurs in Small and Medium Enterprises (SMEs) in Ghana: A Study of Women Entrepreneurs in a Developing Economy. Saarbrücken, Germany: LAP Lambert Academic Publishing.
Easterly, W. (2007). Was development assistance a mistake? American Economic Review, 97(2), pp. 328–332.
Easterly, W., Levine, R. and Roodman, D. (2003). New data, new doubts: A comment on burnside and dollar's 'aid, policies, and growth. American Economic Review, 94, pp. 774–780.
Echavez, C. (2012). Gender and Economic Choice: What's Old and What's New for Women in Afghanistan. Afghan Research and Evaluation Unit.
Egeland, B., Carlson, E. and Sroufe, L. (1993). Resilience as process. Development and Psychopathology, 5 (4), pp. 517–528.
Egeland, J., Harmer, A. and Stoddard, A. (2011). To Stay and Deliver: Good Practice for Humanitarians in Complex Security Environments. Available online: http://reliefweb.int/report/world/stay-and-deliver-good-practice-humanitarians-complexsecurity-environments-enar [Accessed 4 February 2016].
Eggerman, M. and Panter-Brick, C. (2010). Suffering, hope, and entrapment: Resilience and cultural values in Afghanistan. Social Science and Medicine, 71(1), pp. 71-83.
El Shoubaki, A., Laguir, I. and den Besten, M. (2019). Human capital and SME growth: the mediating role of reasons to start a business. Small Business Economics.
El-Bushra, J. and Sahl, I. (2005). Cycles of Violence: Gender Relations and Armed Conflict. ACORD - Agency for Co-operation and Research in Development, Nairobi.
Elert, N. and Henrekson, M. (2017). Entrepreneurship and institutions: a bidirectional relationship. In: Research Institute of Industrial Economics, IFN Working Paper No. 1153.
Eley, D., Cloninger, C., Walters, L., Laurence, C., Synnot, R., Wilkinson D. (2013). The relationship between resilience and personality traits in doctors: Implications for enhancing well-being. PeerJ, 1(e216).
Elizabeth, Ch. and Baines, S. (1998). Does gender affect business "performance"? A study of microbusinesses in business services in the UK. Entrepreneurship & Regional Development, 10(2), 117–135.
El-Khani, A., Ulph, F., Peters, S. and Calam, R. (2017). Syria: Coping mechanisms utilised by displaced refugee parents caring for their children in pre-resettlement contexts. Intervention, 15(1), 34–50.
El-Namrouty, Kh., Alhabil, W. and Althalathini, D. (2013). Effect of Micro-grants on Poverty Alleviation of Palestinian Families (Gaza Strip-Palestinian territories). Journal of World Economic Research, 2(5), pp. 82-88.
Entrialgo M. and Iglesias V. (2018). Are the Intentions to Entrepreneurship of Men and Women Shaped Differently? The Impact of Entrepreneurial Role-Model Exposure and Entrepreneurship Education. Entrepreneurship Research Journal, 8(1).
Envick, B. (2005). Beyond human and social capital: The importance of positive psychological capital for entrepreneurial success. The Entrepreneurial Executive, 10, pp. 41–52.
Erixon, F. (2005). Aid and development: Will it work this time? International Policy Network, London.
ESCWA (2007). Economic Trends and Impacts: Foreign Aid and Development in the Arab Region. Issue No. 4, United Nations, New York.

Esim, S. and Omeira, M. (2009). Rural women producers and cooperatives in conflicts settings in the Arab States. Paper presented at the FAO-IFAD-ILO Workshop on Gaps, trends and current research in gender dimensions of agricultural and rural employment: differentiated pathways out of poverty Rome.
Essers, C. and Benschop, Y. (2009). Muslim businesswomen doing boundary work: The negotiation of Islam, gender and ethnicity within entrepreneurial contexts. Human Relations, 62(3), pp. 403–423.
Estrin, S. and Mickiewicz, T. (2009). Do Institutions Have a Greater Effect on Female Entrepreneurs? Discussion Paper No. 4577, The Institute for the Study of Labor.
Estrin, S. and Mickiewicz, T. (2011). Institutions and female entrepreneurship. Small Business Economics, 37(4), pp. 397-415.
Estrin, S., Korosteleva, J. and Mickiewicz, T. (2013). Which institutions encourage entrepreneurial growth aspirations? Journal of Business Venturing, 28(4), pp. 564-580.
Fang, T. (2010). Asian management research needs more self-confidence: Reflection on Hofstede (2007) and beyond. Asia Pacific Journal of Management, 27(1), pp. 155–170
Farsakh, L. (2002). Palestinian Labor Flows to the Israeli Economy: A Finished Story? Journal of Palestine Studies, 32(1), pp. 13-27.
Feder, A., Nestler, E. and Charney, D. (2009). Psychobiology and molecular genetics of resilience. Nature Reviews Neuroscience, 10, pp. 446–457.
Feige, E. (1997). Underground activity and institutional change: Productive, protective, and predatory behaviour in transition economies. In J. Nelson, C. Tilly & L. Walker (Ed), Transforming post-communist political economies, pp. 21–34. Washington DC: National Academy Press.
Field, E., Jayachandran, S. and Pande, R. (2010). Do Traditional Institutions Constrain Female Entrepreneurship? A Field Experiment on Business Training in India. American Economic Review, 100(2), pp. 125-29.
Field, E., Jayachandran, S. and Pande, R. (2010). Do Traditional Institutions Constrain Female Entrepreneurship? A Field Experiment on Business Training in India. American Economie Review: Papers & Proceeding, 100(2), pp. 125-129.
Fisher, R., Maritz, Al. and Lobo, A. (2016). Does individual resilience influence entrepreneurial success. Academy of Entrepreneurship Journal, 22(2), pp. 39-53.
Fishstein, P. and Wilder, A. (2012). Winning Hearts and Minds? Examining the Relationship between Aid and Security in Afghanistan. Boston: Feinstein International Center.
Flach, F. (1988). Resilience: Discovering a new strength at times of stress. New York, NY: Fawcett Columbine.
Flaig, D., Siddig, Kh., Grethe, H., Luckmann, J. and McDonald, S. (2011). The Integration of Palestinian-Israeli Labour Markets :A CGE Approach. Paper prepared for presentation at the Agricultural & Applied Economics Association's 2011 AAEA & NAREA Joint Annual Meeting, Pittsburgh, Pennsylvania, July 24-26.
Flood, M. (2007). Involving Men in Gender Policy and Practice. Bi-Annual Journal of Women for Women International, 5(1), pp. 9-13.
Føleide, L. (2011). The importance of self-efficacy for entrepreneurial success. http://www.academia.edu/912778/Entrepreneurial_Self-Efficacy [Accessed 30 Nov. 2016].
Foote, Ch., Block, W., Crane, K. and Gray, S. (2004). Economic Policy and Prospects in Iraq. Journal of Economic Perspectives, 18(3), pp. 47–70.
Forrer, J. and Katsos, J. (2015). Business and Peace in the Buffer Condition. Academy of Management Perspectives, 29(4), pp. 438-450.
Fort, T. and Schipani, C. (2011). The Role of Business in Fostering Peaceful Societies (1st Ed). Cambridge University Press, UK.
Foster, R. (1986). Innovation: The attacker's advantage. New York: Summit Books.

Fraccastoro, K. (2011). Entrepreneurial recovery from natural disaster: a consideration of influential factors. Journal of Business & Economic Research, 6(12), pp. 1-8.
Fries, S., Lysenko, T. and Polanec, S. (2003). The 2002 Business Environment and Enterprise Performance survey: Results from a Survey of 6,100 Firms. Working Paper No. 84, London: European Bank for Reconstruction and Redevelopment.
Friese, S. (2014). Qualitative Data Analysis with ATLAS.ti (2nd Ed). SAGE Publications Ltd.
Fritsch, M. and Wyrwich, M. (2014). The long persistence of regional levels of entrepreneurship: Germany 1925 to 2005, Regional Studies, 48(6), pp. 955-97.
Fuest, V. (2008). 'This is the Time to Get in Front': Changing Roles and Opportunities for Women in Liberia. African Affairs, 107(427), pp. 201-224.
Fukuyama, F. (2002). Social capital and development: the coming agenda. SAIS Review, 22(1), pp. 23-37.
Fusch, P. and Ness, L. (2015). Are We There Yet? Data Saturation in Qualitative Research. The Qualitative Report, 20(9), Article 1, pp. 1408-1416.
Gaibulloev, K. and Sandler, T. (2008). The impact of terrorism and conflicts on growth in Asia, 1970–2004. ADB Institute Discussion Paper 113. Asian Development Bank Institute, Tokyo.
Garmezy, N. (1978). Attentional Processes in Adult Schizophrenia and in Children at Risk. Journal of Psychiatric Research, 14(1), pp. 3-34.
Gartner, W. (1988). "Who is an entrepreneur?" is the wrong question. American Journal of Small Business, 12(4), pp. 11-32.
Gartner, W. (1990). What are we talking about when we talk about entrepreneurship? Journal of Business Venturing, 5, pp15-28.
Gartner, W. (2010). A new path to the waterfall: A narrative on a use of entrepreneurial narrative. International Small Business Journal, 28, pp. 6-19.
Gartner, W. and Birley, S. (2002). Introduction to the Special Issue on Qualitative Methods in Entrepreneurship Research. Journal of Business Venturing, 12(5), pp. 387– 396.
Garud, R., Gehman, J. and Giuliani, A. (2014). Contextualizing Entrepreneurial Innovation: A Narrative Perspective. Research Policy, 43 (7), pp. 1177–1188.
Geers, A. and Lassiter, G. (2002). Effects of affective expectations on affective experience: The moderating role of optimism-pessimism. Personality and Social Psychological Bulletin, 28, pp. 1026–1039.
GEM (Global Entrepreneurship Monitor) (2016). GEM 2015/16 Global Report. Available online: http://www.gemconsortium.org/report/49480 [Accessed 2 Feb. 2017].
Georgellis, Y. and Wall, H. (2005). Gender differences in self-employment. International Review of Applied Economics, 19, pp. 321–337.
Ghosh, N. and Rajaram, G. (2015). Developing emotional intelligence for entrepreneurs: the role of entrepreneurship development programs. South Asian Journal of Management, 22(4), pp. 85-100.
Ghouse, S., McElwee, G., Meaton, J. and Durrah, O. (2017). Barriers to rural women entrepreneurs in Oman", International Journal of Entrepreneurial Behavior & Research, 23(6), pp. 998-1016.
Giacaman, R., Shannon, H., Saab, H., Aray, N. and Boyce, W. (2006). Individual and collective exposure to political violence: Palestinian adolescents coping with conflict. European Journal of Public Health, 17(4), pp. 361-368
Gibson, B. and Sanbonmatsu, D. M. (2004). Optimism, pessimism, and gambling: The downside of optimism. Personality and Social Psychological Bulletin, 30, pp. 149–160.

Giles, W. and Hyndman, J. (Ed). 2004. Sites of Violence: Gender and Conflict Zones. Berkeley, CA, Los Angeles, CA & London: University of California Press.
Gilgun, J. and Abrams, L. (2005). Gendered adaptations, resilience, and the perpetration of violence. In M. Ungar (Ed), Handbook for working with children and youth: Pathways to resilience across cultures and context, pp. 57–70. Thousand Oaks, CA: Sage Publications.
Gillespie, K., Sayre, E. and Riddle, L. (2001). Palestinian Interest in Homeland Investment. Middle East Journal, 55(2), pp. 237-255.
Gilligan, M., Pasquale, B. and Samii, C. (2011). Civil War and Social Capital: Behavioral-Game Evidence from Nepal. Working Paper mimeo, New York University.
Gilligan, R. (2004). Promoting resilience in child and family social work: issues for social work practice, education and policy. Social Work Education, 23(1), pp. 93-104.
Giménez, D. and Calabrò, A. (2017). The salient role of institutions in Women's entrepreneurship: a critical review and agenda for future research. International Entrepreneurship and Management Journal, 14(4), pp. 857-882.
Gimeno, J., Folta, T., Cooper, A. and Woo, C. (1997). Survival of the Fittest? Entrepreneurial Human Capital and the Persistence of Underperforming Firms. Administrative Science Quarterly, 42(4), pp. 750-783
Gittell, J., Cameron, K., Lim, S., and Rivas, V. (2006). Relationships, Layoffs, and Organizational Resilience: Airline Industry Responses to September 11. The Journal of Applied Behavioral Science, 42(3), pp. 300–329.
Glas, S., Spierings, N. and Scheepers, P. (2018). Re-Understanding Religion and Support for Gender Equality in Arab Countries. Gender & Society, 32(5), pp. 686–712.
Glicksman, R. (2009). Ecosystem Resilience to Disruptions Linked to Global Climate Change: An Adaptive Approach to Federal Land Management. Nebraska Law Review, 87, pp. 833-892.
Godwin, L., Stevens, Ch. and Brenner, N. (2006). Forced to Play by the Rules? Theorizing How Mixed-Sex Founding Teams Benefit Women Entrepreneurs in Male-Dominated Contexts. Entrepreneurship, Theory & Practice, 30(5), pp. 623–642.
Gome, A. (2003). The shared trait: resilience. BRW, 25(41), pp. 22-24.
Gompers, P., Kovner, A., Lerner, J. and Scharfstein, D. (2010). Performance persistence in entrepreneurship. Journal of Financial Economics, 96(1), pp. 18–32.
González-López, M., Pérez-López, M. and Rodríguez-Ariza, L. (2019). Clearing the Hurdles in the Entrepreneurial Race: The Role of Resilience in Entrepreneurship Education. Academy of Management Learning & Education, 18(3), pp. 457–483.
Goodhand, J. and Hulme, D. (1999). From Wars to Complex Political Emergencies: Understanding Conflict and Peace-building in the New World Disorder. Third World Quarterly, 20(1), pp. 13-26.
Goodhand, J. and Sedra, M. (2010). Who owns the peace? Aid, reconstruction, and peacebuilding in Afghanistan. Disasters, 34, pp. S78-S102.
Goodhand, J., Hulme, D. and Lewer, N. (2000). Social Capital and the Political Economy of Violence: A Case Study of Sri Lanka. Disasters, 24(4), pp. 390–406.
Goodley, D. (2005). Empowerment, self-advocacy and resilience. Journal of Intellectual Disabilities, 9(4), pp. 333–343.
Gorbanalipoor, M., Marandi, A. and Zaree, H. (2011). The Relationship between Religiosity and Psychological Hardness. Journal of Studies in Islam & Psychology, 4(6).
Gorgievski, M. and Stephan, U. (2016). Advancing the psychology of entrepreneurship: A review of the psychological literature and an introduction. Applied Psychology, 65(3), pp. 437–468.
Gorrill, J. (2007). Doing Business in Iraq. Iraqi Social and Business Culture.

Gough, M. (2002). Human Security: The Individual in the Security Question - The Case of Bosnia. Contemporary Security Policy, 23(3), pp. 145-191.
Graneheim, U. and Lundman, B. (2004). Qualitative content analysis in nursing research: Concepts, procedures and measures to achieve trustworthiness. Nurse Education Today, 24, pp. 105-112.
Gray, K. and Finley-Hervey, J. (2005). Women and entrepreneurship in Morocco: debunking stereotypes and discerning strategies. The International Entrepreneurship and Management Journal, 1(2), pp. 203–217.
Grbich, C. (1999). Qualitative Research in Health. London: Sage Publications.
Green, J., Willis K., Hughes, E., et al. (2007). Generating best evidence from qualitative research: the role of data analysis. Australian and New Zealand Journal of Public Health, 31(6), pp. 545-50.
Greene, C. and Stitt-Gohdes, W. (1997). Factors That Influence Women's Choices to Work in the Trades. Journal of Career Development, 23(4), pp. 265–278.
Greene, R., Galambos, C. and Lee, Y. (2003). Resilience theory: Theoretical and professional conceptualizations. Journal of Human Behavior in the Social Environment, 8(4), pp. 75-91.
Greenwood, R. and Suddaby, R. (2006). Institutional entrepreneurship in mature fields: The big five accounting firms. Academy of Management Journal, 49(1), pp. 27-48.
Gren, N. (2009). Politics Each day another disaster Politics and Everyday Life in a Palestinian Refugee Camp in the West Bank. PhD thesis, University of Gothenburg.
Greve, A. and Salaff, G. (2003). Social Networks and Entrepreneurship. Entrepreneurship, Theory & Practice, 28(1), pp. 1–22.
Griffin, A. and Hauser, J. (1993). The voice of the customer. Marketing Science, 12(1), pp. 1-27.
Guba, E. and Lincoln, Y. (1998). Competing paradigms in qualitative research. In N. Denzin and Y. Lincoln (Ed), The Landscape of Qualitative Research: Theories and Issues. Thousand Oaks, CA: SAGE Publications Ltd.
Guest, G., Bunce, A. and Johnson, L. (2006). How many interviews are enough? An experiment with data saturation and variability. Field Methods, 18(1), pp. 59-82.
Guidolin, M. and La Ferrara, E. (2007). Diamonds Are Forever, Wars Are Not: Is Conflict Bad for Private Firms? American Economic Review, 97(5), pp. 1978-1993.
Gümüsay, A. (2014). Entrepreneurship from an Islamic Perspective. Journal of Business Ethics, 130(1), pp. 199-208.
Gunasekaran, A., Rai, B. and Griffin, M. (2011). Resilience and competitiveness of small and medium size enterprises: an empirical research. International Journal of Production Research, 49(18), pp. 5489-5509.
Güney, Ü. (2010). "We see our people suffering": the war, the mass media and the reproduction of Muslim identity among youth. Media, War & Conflict, 3(2), pp. 168–181.
Gupta, V., Turban, D., Wasti, S. and Sikdar, A. (2009). The Role of Gender Stereotypes in Perceptions of Entrepreneurs and Intentions to Become an Entrepreneur. Entrepreneurship Theory and Practice, 33(2), pp. 397-417.
Gursoy, D., Altinay, L. and Kenebayeva, A. (2017). Religiosity and entrepreneurship behaviours. International Journal of Hospitality Management, 67, pp. 87-94.
Gutman, L. and Schoon, I. (2013). The impact of non-cognitive skills on outcomes for young people: Literature review. Education Endowment Foundation (EEF) and UK Cabinet Office.
Haeri, M. and Puechguirbal, N. (2010). From helplessness to agency: examining the plurality of women's experiences in armed conflict. International Review of the Red Cross, 92(877), pp. 103-122.

Haj, S. (1992). Palestinian Women and Patriarchal Relations. Signs: Journal of Women in Culture and Society, 17(4), pp. 761–778.
Halkias, D., Nwajiuba, C., Harkiolakis, N. and Caracatsanis, S. (2011). Challenges facing women entrepreneurs in Nigeria. Management Research Review, 34(2), pp. 221–235.
Hamberg, L., Hunter, G., Alpert, N., Choi, N., Babich, J. and Fischman, A. (1994). The Dose Uptake Ratio as an Index of Glucose Metabolism: Useful Parameter or Oversimplffication? The Journal of Nuclear Medicine, 35(8), pp. 1308-1312.
Hamel, G. and Välikangas, L. (2003). The Quest for Resilience. Harvard Business Review, 81(9), pp. 52-65.
Hamilton, B. (2000). Does entrepreneurship pay? An empirical analysis of the returns to self-employment. Journal of Political Economy, 108(3), pp. 604–631.
Hammarberg, K., Kirkman, M. and de Lacey, S. (2016). Qualitative research methods: when to use them and how to judge them. Human Reproduction, 31(3), pp. 498–501.
Hammersley, M. (2007). The issue of quality in qualitative research. International Journal of Research & Method in Education, 30(3), pp. 287-305.
Hammes, T. (2015). Raising and Mentoring Security Forces in Afghanistan and Iraq. In R. Hooker & J. Collins (Ed), Lessons Encountered: Learning from the Long War, pp. 277–344. Washington DC: National Defense University Press.
Hampel-Milagrosa, A. (2011). The role of regulation, tradition and gender in Doing Business. Bonn: German Development Institute.
Hanna, P. (2012). Using internet technologies (such as Skype) as a research medium: a research note. Qualitative Research, 12(2), pp. 239–242.
Hanson, S. (2009). Changing Places through Women's Entrepreneurship. Economic Geography, 85(3), pp. 245-267.
Harrell-Bond, B. (2002). Can Humanitarian Work with Refugees be Humane? Human Rights Quarterly, 24, pp. 51–85.
Harrison, R., Scheela, W., Lai, P. and Vivekarajah, S. (2017). Beyond institutional voids and the middle-income trap: the emerging business angel market in Malaysia. Asia Pacific Journal of Management, 35(4), pp. 1–27.
Hart, D. (2003). Entrepreneurship Policy: What it is and Where it Came From. In D. Hart (Ed). The Emergence of Entrepreneurship Policy: Governance, Start-Ups and Growth in the US Knowledge Economy. Cambridge University Press: Cambridge.
Harvey, C., Garwood, R. and El-Masri, R. (2013). Shifting Sands: Changing Gender Roles among Refugees in Lebanon. Beirut: ABAAD and Oxford: Oxfam.
Hasan, Abdullah (2005). Poverty in Palestine and Combat Policies - The case of Jenin Governorate. Master Thesis, An-Najah National University, Nablus, Palestine.
Hasan, N., Mitschke, D. and Ravi, K. (2018). Exploring the role of faith in resettlement among Muslim Syrian refugees. Journal of Religion & Spirituality in Social Work: Social Thought, 37(3), pp. 223-238.
Hassan, H., Tan, S., Rahman, M. and Sade, A. (2017). Preservation of Malaysian handicraft to support tourism development. Int. J. Entrepreneurship and Small Business, 32(3), pp. 402-417.
Hayek, M. (2012). Control beliefs and positive psychological capital. Can nascent entrepreneurs discriminate between what can and cannot be controlled? Journal of Management Research, 12(1), pp. 3-13.
Hayward, M., Foster, W., Sarasvathy, S. and Fredrickson, S. (2010). Beyond hubris: How highly confident entrepreneurs rebound to venture again. Journal of Business Venturing, 25, pp. 569-578.
Hebert, R. and Link, A. (2006). Historical Perspectives on the Entrepreneur. Foundations and Trends in entrepreneurship, 2(4), pp. 261-408.
Hedner, Th., Abouzeedan, A. and Klofsten, M. (2011). Entrepreneurial Resilience. Annals of Innovation & Entrepreneurship, 2(1).

Heilbrunn, S., Freiling, J. and Harima, A. (2018). Refugee Entrepreneurship A Case-based Topography (Ed). Palgrave Macmillan, Cham.
Helmke, G. and Levitsky, S. (2004). Informal Institutions and Comparative Politics: A Research Agenda. Perspectives on Politics, 2(04), pp. 725–740.
Henning, K. (2016). Violent conflicts: The key role of social capital is often underestimated. Development in Brief No 47, KfW Development Research.
Henry, C., Foss, L. and Ahl, H. (2016). Gender and entrepreneurship research: A review of methodological approaches. International Small Business Journal, 34(3), pp. 217-241.
Herna´ndez-Trillo, F., Paga´n, J. and Paxton, J. (2005). Start-up capital, microenterprises and technical efficiency in Mexico. Review of Development Economics, 9(3), pp. 434–447.
Herrenkohl T. (2011). Resilience and protection from violence exposure in children: Implications for prevention and intervention programs with vulnerable populations. In T. Herrenkohl & E. Aisenberg (Ed), Violence in context: Current evidence on risk, protection, and prevention, pp. 92–108. New York: Oxford University Press.
Hever, S. (2008). The Economy of the Occupation. Political Economy of Aid to Palestinians under Occupation. The Alternative Information Center, pp. 12-13.
Hindle, K. (2004). Choosing Qualitative Methods for Entrepreneurial Cognition Research: A Canonical Development Approach. Entrepreneurship Theory & Practice, 28(6), pp. 575–607.
Hinings, C. and Tolbert, P. (2008). Organizational institutionalism and sociology: A reflection. In Gunz, H. and Peiperl, M. (Ed). Handbook of organizational institutionalism, pp. 473-490. London: SAGE.
Hisrich, R., Langan-Fox, J. and Grant, Sh. (2007). Entrepreneurship Research and Practice: A Call to Action for Psychology. American Psychologist, 62(6), pp. 575-89.
Hlady-Rispalm M. and Jouison-Laffitte, E. (2014). Qualitative Research Methods and Epistemological Frameworks: A Review of Publication Trends in Entrepreneurship. Journal of Small Business Management, 52(4), pp. 594–614.
Hmieleski, K. and Baron, R. (2009). Entrepreneurs' Optimism and New Venture Performance: A Social Cognitive Perspective. Academy of Management Journal, 52(3), pp. 473–488.
Hmieleski, K. and Corbett, A. (2008). The contrasting interaction effects of improvisational behavior with entrepreneurial self-efficacy on new venture performance and entrepreneur work satisfaction. Journal of Business Venturing, 23(4), pp. 482–496.
Hmieleski, K. and Carr, J. (2008). The Relationship between Entrepreneur Psychological Capital and New Venture Performance. Frontiers of Entrepreneurship Research, 28(4), article 1.
Hmieleski, K., Carr, J. and Baron, R. (2015). Integrating discovery and creation perspectives of entrepreneurial action: the relative roles of founding CEO human capital, social capital, and psychological capital in contexts of risk versus uncertainty. Strategic Entrepreneurship Journal, 9(4), pp. 289-312.
Ho, Y. and Wong, P. (2007). Financing, regulatory costs and entrepreneurial propensity. Small Business Economics, 28, pp.187–204.
Hobfoll, S., Canetti-Nisim, D., Johnson, R., Palmieri, P., Varley, J. and Galea, S. (2008). The association of exposure, risk, and resiliency factors with PTSD among Jews and Arabs exposed to repeated acts of terrorism in Israel. Journal of Traumatic Stress, 21(1), pp. 9-21.
Hobfoll, S., Mancini, A., Hall, B., Canetti, D. and Bonanno, G. (2011). The limits of resilience: Distress following chronic political violence among Palestinians. Social Science and Medicine, 72(8), pp. 1400-1408.

Hodgson (2006). What Are Institutions? Journal of Economic Issues, XL(1), pp. 1-25
Höijer, B. (2004). The Discourse of Global Compassion: The Audience and Media Reporting of Human Suffering. Media, Culture & Society, 26(4), pp. 513–531.
Holland, D. and Shepherd, D. (2013). Deciding to persist: adversity, values, and entrepreneurs' decision policies. Entrepreneurship Theory and Practice, 37(2), pp. 331–358.
Holland, D. and Shepherd, D. (2011). Deciding to Persist: Adversity, Values, and Entrepreneurs' Decision Policies. Entrepreneurship Theory and Practice, 37(2), pp. 331–358.
Holmén, M., Min, T. and Saarelainen, E. (2011). Female entrepreneurship in Afghanistan. Journal of Developmental Entrepreneurship, 16(3), pp. 307-331.
Holmquist, C. (2003). Is the medium really the message? Moving perspective from the entrepreneurial actor to the entrepreneurial action. In C. Steyaert and D. Hjorth (Ed), New Movements in Entrepreneurship. pp. 73-85. Edward Elgar.
Honig, B. (2001). Human capital and structural upheaval: a study of manufacturing firms in the west bank. Journal of Business Venturing 16, pp. 575–594.
Horne, J. and Orr, J. (1998). Assessing Behaviors That Create Resilient Organisations. Employment Relations Today, 24(4), pp. 29–39.
Hoselitz, B. (1960). Sociological Factors in Economic Development. Free Press, Glencoe, ILL.
Howell, K. (2013). An Introduction to the Philosophy of Methodology. SAGE Publications.
Hubbard, R. and Duggan, W. (2009). The aid trap: Hard truths about ending poverty. New York, NY: Columbia University Press.
Hudock, A., Sherman, K. and Williamson, S. (2016). Women's Economic Participation in Conflict-Affected and Fragile Settings. Georgetown Institute for Women, Peace and Security, Washington, DC.
Huggins, R., Prokop, D. and Thompson, P. (2017). Entrepreneurship and the determinants of firm survival within regions: human capital, growth motivation and locational conditions. Entrepreneurship & Regional Development, 29(3-4), pp. 357–389.
Hughes, K., Jennings, J., Brush, C., Carter, S. and Welter, F. (2012). Extending Women's Entrepreneurship Research in New Directions. Entrepreneurship Theory and Practice, 36(3), pp. 429–442.
Human Rights Watch (2019). World Report 2019: Events of 2018. https://www.hrw.org/world-report/2019/country-chapters/israel/palestine [Accessed 17 June 2019].
Hunnicutt, G. (2009). Varieties of Patriarchy and Violence against Women Resurrecting "Patriarchy" as a Theoretical Tool. Violence against Women, 15(5), pp. 553-573.
Hurley, A. (1999). Incorporating feminist theories into sociological theories of entrepreneurship. Women in Management Review, 14, pp. 54–62.
Ibáñez, A. and Vélez, C. (2008). Civil Conflict and Forced Migration: The Micro Determinants and Welfare Losses of Displacement in Colombia. World Development, Elsevier, 36(4), pp. 659-676.
IDRC (2010). Global Entrepreneurship Monitor: GEM-MENA Regional Report 2009. International Development Research Centre, Egypt.
IFC (2007). Removing Barriers to Enterprise Formalization in Liberia: A Gender Analysis. Monrovia: IFC.
Ihrig, J. and Moe, K. (2004). Lurking in the shadows: the informal sector and government policy. Journal of Development Economics, 73, pp. 541–557.
Ikelegbe, A. (2005). The Economy of Conflict in the Oil Rich Niger Delta Region of Nigeria. Nordic Journal of African Studies 14(2), pp. 208–234.

ILO (2018a). Main statistical indicators. Available online https://www.ilo.org/gateway/faces/home/statistics?_adf.ctrl-state=14x8bfrcl8_4&locale=EN&countryCode=AFG [accessed 15 September 2018].
ILO (2018b). Main statistical indicators. Available online https://www.ilo.org/gateway/faces/home/statistics?_adf.ctrl-state=14x8bfrcl8_107 [accessed 15 September 2018].
IMF (2005). The IMF's Approach to Promoting Good Governance and Combating Corruption - A Guide. Available online: http://www.imf.org/external/np/gov/guide/eng/index.htm [accessed 15 September 2018].
IMF (2012). Program Note - Islamic Republic of Afghanistan.
IMF (2013). Regional Economic Outlook: Middle East and Central Asia. World Economic and Financial Surveys, Washington, D.C.
Inglehart, R. and Norris, P. (2003). The true clash of civilizations. Foreign Policy, 135, pp. 62–70.
Isenberg, D. (2011). The entrepreneurship ecosystem strategy as a new paradigm for economic policy: principles for cultivating entrepreneurship. Institute of International European Affairs, Dublin, pp. 1-13.
Itani, H., Sidani, Y. and Baalbaki, I. (2011). United Arab Emirates and female entrepreneurs: motivations and frustrations. Equality, Diversity and Inclusion: An International Journal, 30(5), pp. 409-424.
Iyengar, R., Monten, J. and Hanson, M. (2011). Building Peace: The Impact of Aid on the Labor Market for Insurgents. National Bureau of Economic Research Working Paper 17297.
Iyer, L. and Santos, I. (2012). Creating Jobs in South Asia's Conflict Zones. Policy Research Working Paper; No. 6104, World Bank, Washington, DC.
Jaaron, A. and Backhouse, Ch. (2014) Service organisations resilience through the application of the vanguard method of systems thinking: a case study approach, International Journal of Production Research, 52(7), pp. 2026-2041.
Jackson, C. (2009). Researching the researched: Gender, reflexivity and actor-orientation in an experimental game. European Journal of Development Research, 21, pp. 772-791.
Jamali, D. (2009). Constraints and opportunities facing women entrepreneurs in developing countries: A relational perspective. Gender in Management: An International Journal, 24(4), pp. 232–251.
Janghorban, R, Roudsari, R and Taghipour, A. (2014). Skype interviewing: the new generation of online synchronous interview in qualitative research. International Journal of Qualitative Studies on Health and Well-being, 9(24152).
Javanmard, Gh. (2013). Religious Beliefs and Resilience in Academic Students. Procedia - Social and Behavioural Sciences, 84, pp. 744–748.
Jayachandran, S. (2019). Social norms as a barrier to women's employment in developing countries. WIDER Working Paper 2019/74. Helsinki: UNU-WIDER.
Jenkins A., Wiklund J. and Brundin E. (2014) Individual responses to firm failure: Appraisals, grief, and the influence of prior failure experience. Journal of Business Venturing 29(1), pp. 17–33.
Jennings, J. and Brush, C. (2013). Research on women entrepreneurs: challenges to (and from) the broader entrepreneurship literature. Academy of Management Annals, 7(1), pp. 663-715.
Jenningsa, C. and Sanchez-Pages, S. (2017). Social capital, conflict and welfare. Journal of Development Economics. 124, pp. 157–167.
Jensen, P., Trollope-Kumar, K., Waters, H. and Everson, J. (2008). Building Physician Resilience. Canadian Family Physician, 54(5), pp. 722-729.

Jiao, H., ogilvie, dt and Cui, Y. (2010). An empirical study of mechanisms to enhance entrepreneurs' capabilities through entrepreneurial learning in an emerging market. Journal of Chinese Entrepreneurship, 2(2), pp. 196–217.

Johnson, J. and Wiechelt, S. (2004). Introduction to the special issue on resilience. Substance Use and Misuse, 39, pp. 657–670.

Jones, O. and Jayawarna, D. (2010). Resourcing new businesses: social networks, bootstrapping and firm performance. Venture Capital, 12(2), pp. 127–152.

Jorgensen, I. and Seedat, S. (2008). Factor structure of the Connor-Davidson Resilience Scale in South African adolescents. International Journal of Adolescent Medicine and Health, 20(1), pp. 23-32.

Justino, P. (2009). The Impact of Armed Civil Conflict on Household Welfare and Policy Responses. Discussion paper, Household in Conflict Network, Institute of Development Studies, University of Sussex - WP61.

Justino, P. (2010). War and Poverty, Households in Conflict Network Working Paper No. 81, Institute of Development Studies, Brighton.

Justino, P. (2011). Poverty and Violent Conflict: A Micro-Level Perspective on the Causes and Duration of Warfare. Journal of Peace Research, 46(3), pp. 315-333.

Justino, P. and Verwimp, P. (2006). Poverty Dynamics, Violent Conflict and Convergence in Rwanda. HiCN Working Papers 16, Households in Conflict Network.

Justino, P. and Verwimp, P. (2013). Poverty dynamics, violent conflict, and convergence in Rwanda. Review of Income and Wealth, Series 59, No. 1.

Justino, P., Cardona, I., Mitchell, R. and Müller, C. (2012). Quantifying the Impact of Women's Participation in Post-Conflict Economic Recovery. HiCN Working Paper 131.

Justino, P., Leone, M. and Salardi, P. (2015). Does War Empower Women? Evidence from Timor Leste. Evidence Report 121, Institute of Development Studies, Brighton.

Kabeer, N. (2012). Women's Economic Empowerment and Inclusive Growth: Labour Markets and Enterprise Development. SIG Working Paper 2012/1. Ottawa: IDRC.

Kalungu-Banda, A. (2004). Post-Conflict Programmes for Women: Lessons from the Kosovo Women's Initiative‖. Gender and Development, 12(3), pp. 31-40.

Kalyvas, S. and Kocher, M. (2007). How "Free" is Free-Riding in Civil Wars? World Politics 59(2), pp. 177–216.

Kangas, A., Haider, H., and Fraser, E. (2014). Gender: Topic Guide. Revised edition with E. Browne. Birmingham: GSDRC, University of Birmingham, UK

Kaniasty, K. and Norris, F. (2008). Longitudinal linkages between perceived social support and posttraumatic stress symptoms: Sequential roles of social causation and social selection. Journal of Traumatic Stress, 21(3), pp. 274-281.

Kaplan, H. (1999). Toward an understanding of resilience: A critical review of applications and models. In M. Glantz & J. Johnston (Ed), Resilience and development: Positive life adaptations. Longitudinal research in the social and behavioral sciences, pp. 161-176. Dordrecht, the Netherlands: Kluwer.

Kapstein, E. and Kathuria, K. (2012). Economic Assistance in Conflict Zones: Lessons from Afghanistan. Policy Paper 013, Center for Global Development, Washington DC.

Karairmak, Ö. (2010). Establishing the psychometric qualities of the Connor-Davidson Resilience Scale (CD-RISC) using exploratory and confirmatory factor analysis in a trauma survivor sample. Psychiatry Research, 179, pp. 350–356.

Karatas-Ozkan, M., Anderson, A., Fayolle, A., Howells, J. and Condor, R., (2014). Understanding entrepreneurship: challenging dominant perspectives and theorising entrepreneurship through new post-positivist epistemologies. Journal of Small Business Management, 52(4), pp. 589-593.

Kariv, D. and Coleman, S. (2015). Toward a theory of financial bricolage: the impact of small loans on new businesses. Journal of Small Business and Enterprise Development, 22(2), pp.196-224.
Karra, N., Phillips, N. and Tracey, P. (2008). Building the Born Global Firm Developing Entrepreneurial Capabilities for International New Venture Success. Long Range Planning, 41, pp. 440-458.
Katzman, K. (2016). Afghanistan: Post-Taliban Governance, Security, and U.S. Policy. Congressional Research Service.
Keil, M., Mann, J. and Rai, A. (2000). Why Software Projects Escalate: An Empirical Analysis and Test of Four Theoretical Models. MIS Quarterly, 24(4), pp. 631-664.
Keller, H. (2004). A Measurable Model of Resilience. Doctoral thesis, Seton Hall University, Available online http://scholarship.shu.edu/dissertations/89 [Accessed 28 May 2017].
Kent, M. (2012). From Neuron to Social Context: Restoring resilience as a Capacity for Good Survival. In M. Ungar (Ed) The Social Ecology of resilience: A Handbook of Theory and Practice. New York: Springer.
Kerr, C. (2010). Assessing and demonstrating data saturation in qualitative inquire supporting patient-reported outcomes research. Expert Review of Pharmacoeconomic & Outcomes Research, 10(3), pp. 269-281.
Kevane, M. and Wydick, B. (2001) Microenterprise lending to female entrepreneurs: Sacrificing economic growth for poverty alleviation? World Development 29(7), pp. 1225–1236.
Khalidi, R. and Samour, S. (2011). Neoliberalism as Liberation: The Statehood Program and the Remaking of the Palestinian National Movement. Journal of Palestine Studies, 40(2), pp. 6–25.
Khamis, V. (1998). Psychological distress and well-being among traumatized Palestinian women during the Intifada. Social Science and Medicine, 46, pp. 1033-1041.
Khelil, N. (2016). The many faces of entrepreneurial failure: Insights from an empirical taxonomy. Journal of Business Venturing, 31, pp. 72-94.
Kibler, E. and Kautonen, T. (2014). The moral legitimacy of entrepreneurs: An analysis of early-stage entrepreneurship across 26 countries. International Small Business Journal, 34(1), 34–50.
Kibler, E., Kautonen, T. and Fink, M. (2014). Regional Social Legitimacy of Entrepreneurship: Implications for Entrepreneurial Intention and Start-up Behaviour, Regional Studies, 48(6), pp. 995-1015.
Kickul, J., Wilson, F., Marlino, D. and Barbosa, S. (2007). Are misalignments of perceptions and self-efficacy causing gender gaps in entrepreneurial intentions among our nation's teens? Journal of Small Business and Enterprise Development, 15(2), pp. 321-45.
Kilby, P. (1971). Entrepreneurship and Economic Development. Free Press, New York.
Kimhi, S. and Eshel, Y. (2009). Individual and public resilience and coping with long-term outcomes of war. IPSA World Congress, July 12-16, Santiago, Chile.
Kimmel, M. (2003). Globalization and its Mal(e)Contents. International Sociology, 18(3), pp. 603–620.
King, N. And Brooks, J. (2017). Template Analysis for Busneiss and Managment Students. SAGE Publications Ltd.
Kirkwood, J. (2009). Motivational factors in a push-pull theory of entrepreneurship. Gender in Management: An International Journal, 24(5), pp. 346–364.
Kirmayer, L., Sehdev, M., Whitley, R., Dandeneau, S. and Isaac, C. (2009). Community resilience: Models, metaphors and measures. Journal of Aboriginal Health, 5(1), pp. 62–117.

Kirmayer, L., Stéphane, D., Marshall, E., Phillips, M. and Williamson, K. (2011). Rethinking resilience from an indigenous perspective. Canadian Journal of Psychiatry, 56(2), pp. 84-91.
Kistruck, G., Webb, J., Sutter, C. and Ireland, R. (2011). Microfranchising in base-of-the-pyramid markets: institutional challenges and adaptations to the franchise model. Entrepreneurship Theory and Practice, 5, pp. 503–531.
Klevens, J. and Roca, J. (1999). Nonviolent youth in a violent society: Resilience and vulnerability in the country of Colombia. Violence and Victims, 14, pp. 311–322.
Kliewer, W., Murrelle, L., Mejia, R., Torres De G. and Angold, A. (2001). Exposure to Violence against a Family Member and Internalizing Symptoms in Colombian Adolescents: The Protective Effects of Family Support. Journal of Consulting and Clinical Psychology, 69(6), pp. 971-982.
Kobasa, S. (1979). Stressful life events, personality, and health: An inquiry into hardiness. Journal of Personality and Social Psychology, 37(1), pp. 1–11
Koellinger, Ph., Minniti, M. And Schade, Ch. (2013). Gender Differences in Entrepreneurial Propensity. Oxford Bulletin of Economics and Statistics, 75(2), pp. 213–234.
Koenig, H. (2009). Research on Religion, Spirituality, and Mental Health: A Review. The Canadian Journal of Psychiatry, 54(5), pp. 283-291.
Korber, S. and McNaughton, R. (2018). Resilience and entrepreneurship: a systematic literature review. International Journal of Entrepreneurial Behavior & Research.
Korstjens, I. and Moser, A. (2018). Practical guidance to qualitative research. Part 4: Trustworthiness and publishing. European Journal of General Practice, 24(1), pp. 120-124.
Krasner, S. and Pascual, C. (2005). Addressing State Failure. Foreign Affairs, 84(4), pp. 153-163.
Krasniqi, B. and Mustafa, M. (2016). Small firm growth in a post-conflict environment: the role of human capital, institutional quality, and managerial capacities. International Entrepreneurship and Management Journal, 12(4), pp. 1165-1207.
Krueger, N. and Brazeal, D. (1994). Entrepreneurial potential and potential entrepreneurs. Entrepreneurship Theory and Practice, 18.
Krueger, N., Reilly, M. and Carsrud, A. (2000). Competing models of entrepreneurial intentions. Journal of Business Venturing, 15 (5–6), pp. 411–432.
Ksoll, Ch., Macchiavello, R. and Morjaria, A. (2009). The Effect of Ethnic Violence on an Export-Oriented Industry. The Centre for the Study of African Economies (CSAE) WPS/ 2009-06.
Kuckartz, U. (2014). Basic Concepts and the Process Of Qualitative Text Analysis. In U. Kuckartz, Qualitative Text Analysis. A Guide to Methods, Practice and Using Software (pp. 37-64). London: SAGE Publications.
Kuhn, P. and Schuetze, H. (2001). Self-employment dynamics and self-employment trends: a study of Canadian men and women, 1982–1998. Canadian Journal of Economics, 34, pp. 760–784.
Kumar, K. (2000). Women and Women's Organization in Post-Conflict Societies: The Role of International Assistance. Center for Development Information and Evaluation United States Agency for International Development Washington, D.C. 20523.
Kuratko, D. and Hodgetts, R. (2001). Entrepreneurship: A contemporary approach. Orlando, FL: Harcourt.
Kuratko, D.; Hornsby, J. and Naffziger, D. (1997). An examination of owner's goals in sustaining entrepreneurship. Journal of Small Business Management 35(1), pp. 24–33.
Kwong, C., Cheung, C., Manzoor, H., and Rashid Ur, M. (2019). Entrepreneurship through Bricolage. A Study of Displaced Entrepreneurs at Times of War and Conflict. Entrepreneurship and Regional Development, 31(5-6), pp. 435-455.

Lampel, J., Bhalla, A. and Jha, P. (2014). Does governance confer organisational resilience? Evidence from UK employee owned businesses. European Management Journal, 32, 66-72.
Landes, D. (1999). The wealth and poverty of nations: Why some are so rich and some so poor. New York: Norton.
Langevang, Th. and Namatovu, R. (2019). Social bricolage in the aftermath of war, Entrepreneurship & Regional Development.
Langowitz, N. and Minniti, M. (2007). The Entrepreneurial Propensity of Women. Entrepreneurship Theory and Practice, 31(3), pp. 341–364.
Langowitz, N., Sharpe, N. and Godwyn, M. (2006). Women's business centers in the United States: Effective entrepreneurship training and policy implementation. Journal of Small Business and Entrepreneurship, 19(2), pp. 167–182.
Lawrence, Th. and Shadnam, M. (2008). Institutional theory. In W. Donsbach (Ed) The International Encyclopedia of Communication, pp. 2288-2293. Oxford: Blackwell.
Le Billon, Ph. (2001). The political ecology of war: natural resources and armed conflicts. Political Geography, 20, pp. 561–584.
Le Billon, Ph. (2008). Corrupting Peace? Peacebuilding and Post-conflict Corruption. International Peacekeeping, 15(3), pp. 344-361.
Leadbeater, B., Dodgen, D. and Solarz, A. (2005). The resilience revolution: A paradigm shift for research and policy. In R. Peters; B. Leadbeater & R. McMahon (Ed), Resilience in children, families, and communities: Linking context to practice and policy, pp. 47-63. New York, NY: Kluwer.
Ledesma, J. (2014). Conceptual Frameworks and Research Models on Resilience in Leadership. SAGE Open, 4(3), pp. 1-8.
Lee, D., Woo, J. and Mackenzie, A. (2002). The cultural context of adjusting to nursing home life: Chinese elders' perspectives. The Gerontologist, 42(5), pp. 667-675.
Lee, L., Wong, P., Der Foo, M. and Leung, A. (2011). Entrepreneurial intentions: The influence of organizational and individual factors. Journal of business venturing, 26, pp. 124-136.
Lee, T., Cheung, Ch. And Kwong, W. (2012). Resilience as a Positive Youth Development Construct: A Conceptual Review. The Scientific World Journal, Article ID 390450.
Leininger M. (1994). Quality of life from a transcultural nursing perspective. Nursing Science Quarterly, 7(1), pp. 22-8.
Leitch, C., Welter, F. and Henry, C. (2018). Women entrepreneurs' financing revisited: taking stock and looking forward. Venture Capital, 20(2), pp. 103-114.
Lemmon, G. (2012). Entrepreneurship in Post-Conflict Zones. A working paper, The Council on Foreign Relations, USA.
Lengnick-Hall, C. and Beck, T. (2005). Adaptive Fit Versus Robust Transformation: How Organisations Respond to Environmental Change. Journal of Management, 31(5), pp. 738–757.
Lengnick-Hall, C., Beck, T. and Lengnick-Hall, M. (2011). Developing a capacity for organizational resilience through strategic human resource management. Human Resource Management Review, 21(3), pp. 243–255.
Liles, P. (1974). New business ventures and the entrepreneur. Homewood IL: Irwin.
Liñán, F. (2008). Skill and value perceptions: how do they affect entrepreneurial intentions? International Entrepreneurship and Management Journal, 4(3), pp. 257-272.
Lindberg, J. and Orjuela, C. (2011). Corruption and conflict: connections and consequences in war-torn Sri Lanka, Conflict, Security & Development, 11(02), pp. 205-233.

Lindberg, J. and Orjuela, C. (2014) Corruption in the aftermath of war: an introduction, Third World Quarterly, 35(5), pp. 723-736
Lindstedt, C. and Naurin, D. (2010). Transparency Is Not Enough: Making Transparency Effective in Reducing Corruption. International Political Science Review 31, pp. 301–322.
Lingelbach, D., Viña, L. and Asel, P. (2005). What's Distinctive about Growth-Oriented Entrepreneurship in Developing Countries? UTSA College of Business Center for Global Entrepreneurship Working Paper No. 1.
Linley, P. and Joseph, S. (2004). Positive change following trauma and adversity: A review. Journal of Traumatic Stress, 17(1), pp. 11–21.
Linnenluecke, M. (2017). Resilience in business and management research: a review of influential publications and a research agenda: resilience in business and management research. International Journal of Management Reviews, 19(1), pp. 1-27.
Linnenluecke, M. and McKnight, B. (2017). Community resilience to natural disasters: the role of disaster entrepreneurship. Journal of Enterprising Communities: People and Places in the Global Economy, 11(1), pp. 166–185
Lo Iacono, V., Symonds, P. and Brown, D. (2016). Skype as a Tool for Qualitative Research Interviews. Sociological Research Online, 21(2).
Loh, M. and Dahesihsari, R. (2013). Resilience and Economic Empowerment: A Qualitative Investigation of Entrepreneurial Indonesian Women. Journal of Enterprising Culture, 21(1), pp. 107-121.
Longstaff, P. (2009). Managing surprises in complex systems: Multidisciplinary perspectives on resilience. Ecology and Society 14(1), 49.
Looney, R. (2005). The Business of Insurgency. The National Interest, 81, pp. 67-72.
Looney, R. (2006). Economic Consequences of Conflict: The Rise of Iraq's Informal Economy. Journal of Economic Issues, 40(4), pp. 991-1007.
Lopez, H. and Wodon, Q. (2005). The Economic Impact of Armed Conflict in Rwanda. Journal of African Economies, 14(4), pp. 586-602.
Lough, O., Amim, F., Bayat, F., Hussain, Z., Hussaini, R., Kohistani, M. and Echavez, C. (2012). Equal rights, unequal opportunities: women's participation in Afghanistan parliamentary and provincial council elections. Kabul: AREU.
Low, M. and MacMillan, I. (1988). Entrepreneurship: Past research and future challenges. Journal of Management, 14(2), pp. 139-161.
Lowry, Y. (2006). Women in business, 2006: a demographic review of women's business ownership. SBA Office of Advocacy Small Business Research Summary, 280, pp. 1-34.
Luthans, F. and Ibrayeva, E. (2006). Entrepreneurial self-efficacy in Central Asian transition economies: quantitative and qualitative analyses. Journal of International Business Studies, 37(1), pp. 92-110.
Luthans, F. and Youssef, C. (2004). Human, social, and now positive psychological capital management: Investing in people for competitive advantage. Organizational Dynamics, 33(2), pp. 143-160.
Luthans, F., Avey, J., Avolio, B. and Peterson, S. (2010). The development and resulting performance impact of positive psychological capital. Human Resource Development Quarterly, 21, pp. 41–67.
Luthans, F., Vogelgesang, G. and Lester, P. (2006). Developing the psychological capital of resiliency. Human Resource Development Review, 5(1), pp. 25-44.
Luthar, S, and Cicchetti, D. (2000). The construct of resilience: Implications for interventions and social policies. Development and Psychopathology, 12(4), pp. 857–885.

Luthar, S. (2006). Resilience in development: A synthesis of research across five decades. In D. Cicchetti and D. Cohen (Ed), Developmental psychopathology (Risk, disorder, and adaptation (2nd Ed), pp. 739–795. Hoboken, NJ: Wiley.
Luthar, S. and Zigler, E. (1991). Vulnerability and competence: A review of research on resilience in childhood. American Journal of Orthopsychiatry, 6(1), pp. 6-22.
Luthar, S., Cicchietti, D. and Becker, B. (2000). The construct of resilience: A critical evaluation and guidelines for future work. Child Development, 71(3), pp. 543–562.
Lutz, C. and Desai, S. (2015). US Reconstruction Aid for Afghanistan: The Dollar and Sense. Brown University.
Mac Sweeney, N. (2009). Private Sector Development in Post-Conflict Countries. A Review of Current Literature and Practice. DCED, Cambridge, UK. p 17.
Maclure, R. and Denov, M. (2009). Reconstruction versus transformation: Post-war education and the struggle for gender equity in Sierra Leone International Journal of Educational Development, 29, pp. 612–620.
Madge C and O'Connor H (2001) On-line with e-mums: exploring the Internet as a medium for research. Area 34(1): 92–102.
Mair, J. and Marti, I. (2009). Entrepreneurship in and around institutional voids: a case study from Bangladesh. Journal of Business Venturing, 24(5), pp. 419-435.
Malki, M., Shalabi, Y. and Ladadwa, H. (2004). The Palestinian society in confronting the Occupation: The sociology of coping during the second Intifada. MUWATIN the Palestinian Institute for the Study of Democracy, Ramallah, Palestine.
Mallaye, D., Thierry, Y and KoulkéBlandine, N. (2014). Characteristics of Entrepreneurs and Performance of Micro, Small and Medium Enterprises in Post-conflict State: Evidence from Chad. PEDL Research Paper, Private Enterprise Development in Low-Income Countries.
Manalo, M. (2003). Microfinance Institutions' Response in Conflict Environments: Eritrea, West Bank and Gaza, and Haiti. Working Paper, 54, World Bank.
Maneesriwongul W. and Dixon J. (2004). Instrument translation process: a method review. Journal of Advanced Nursing, 48(2), pp. 175–186.
Manganaro, Lynne, L. (2011). Gender Role Attitudes: Who Supports Expanded Rights for Women in Afghanistan? Sex roles, 64(7–8), pp 516–529.
Manolova, T., Eunni, R. and Gyoshev, B. (2008). Institutional environments for entrepreneurship: Evidence from emerging economies in Eastern Europe. Entrepreneurship Theory and Practice, 32(1), pp. 203–218.
Manzano-García, G. and Calvo, J. (2013). Psychometric properties of Connor-Davidson Resilience Scale in a Spanish sample of entrepreneurs. Psicothema, 25(2), pp. 245-251.
Marcucci, P. (2001). Jobs, Gender and Small Enterprises in Africa and Asia: Lessons drawn from Bangladesh, the Philippines, Tunisia and Zimbabwe. Geneva: ILO.
Marie, M., Hannigan, B. and Jones, A. (2016). Resilience of nurses who work in community mental health workplaces in Palestine. International Journal of Mental Health Nursing, 26(4), pp. 344–354.
Marie, M., Hannigan, B. and Jones, A. (2018). Social ecology of resilience and Sumud of Palestinians. Health, 22(1), pp. 20-35.
Markham, A. (2008). The methods, politics, and ethics of representation in online ethnography. In N. Denzin and Y. Lincoln (Ed), Collecting and interpreting qualitative materials, (3rd Ed). Los Angeles, CA: SAGE Publications.
Markman, G. and Baron, R. (2003). Person-entrepreneurship fit: Why some people are more successful as entrepreneurs than others. Human Resource Management Review, 13(2), pp. 281–301.

Markman, G., Balkin, D. and Baron, R. (2002). Inventors and new venture formation: the effects of general self-efficacy and regretful thinking. Entrepreneurship Theory and Practice, 27(2), pp. 149-66.
Markman, G., Baron, R. and Balkin, D. (2005). Are perseverance and self-efficacy costless? Assessing entrepreneurs' regretful thinking. Journal of Organizational Behavior, 26, pp. 1–19.
Marktanner, M. and Merkel, A. (2019). Conflict and aid dependency – an explorative study motivated by the case of Palestine. Journal of Development Effectiveness, 11(3), pp. 253-272.
Marlow, S. and Patton, D. (2005). All Credit to Men? Entrepreneurship, Finance, and Gender. Entrepreneurs Theory and Practise, 29(6), pp. 717-735
Marlow, S. (2002). Self-employed women: A Part of or apart from feminist theory? International Journal of Entrepreneurship and Innovation, 2, pp. 83–91.
Martin, R. (2012). Regional Economic Resilience, Hysteresis and Recessionary Shocks. Journal of Economic Geography, 12(1), pp. 1-32.
Martinelli, A. (2004). The Social and institutional context of entrepreneurship. The Crossroads of Entrepreneurship, Springer.
Martinoa, P. and Sarsourb, Sk. (2012). Microcredit in Palestine (1995–2008): A Business History Perspective. Business History, 54(3), pp. 441–461.
Marvel, M., Davis, J. and Sproul, C. (2016). Human capital and entrepreneurship research: a critical review and future directions. Entrepreneurship Theory and Practice, 40(3), pp. 599–62.
Marx, M., Losse, K. and Chikami, M. (1997). `Micro-credit in Zimbabwe: business not Charity: the credit programme of self-help development foundation' Harare: KonradAdenauer Foundation.
MAS (2012). Needs Assessment of the Affected Communities by the Apartheid Wall in the West Bank. Palestine Economic Policy Research Institute, Ramallah, Palestine.
Mason, C. and Brown, R. (2013). Creating good public policy to support high-growth firms. Small Business Economics, 40(2), pp. 211–225.
Mason, J. (2002). Qualitative researching (2nd edition). London: Sage.
Mason, M. (2010). Sample Size and Saturation in PhD Studies Using Qualitative Interviews. Forum: Qualitative Social Research, 11(3), Art. 8.
Masten A. (2001). Ordinary magic: Resilience processes in development. American Psychologist, 56(3), pp. 227-238.
Masten, A. (2006). Developmental psychopathology: pathways to the future. International Journal of Behaviour Development, 31, pp. 46–53.
Masten, A. (2007). Resilience in developing systems: Progress and promise as the fourth wave rises. Development and Psychopathology, 19(3), pp. 921-930.
Masten, A. (2011). Resilience in children threatened by extreme adversity: Framework for research, practice, and translational synergy. Development and Psychopathology, 23, pp. 493-506.
Masten, A. (2012). Risk and resilience in development. In P. Zelazo (Ed), Oxford handbook of developmental psychology. New York: Oxford University Press.
Masten, A. and Garmezy, N. (1985). Risk, Vulnerability and Protective Factors in Developmental Psychopathology. In B. Lahey and A. Kazdin (Ed), Advances in Clinical Child Psychology, pp. 1-52. New York: Plenum Press.
Masten, A. and Gewirtz, A. (2006). Vulnerability and resilience in early child development. In K. McCartney & D. Phillips (Ed), Handbook of early childhood development, pp. 22–43. Malden, MA: Blackwell.
Masten, A. and Obradović, J. (2006). Competence and Resilience in Development. Annals of the New York Academy of Sciences, 1094, pp. 13–27.

Masten, A. and Obradović, J. (2008). Disaster preparation and recovery: Lessons from research on resilience in human development. Ecology and Society, 13(1), 9.
Masten, A. and Powell, J. (2003) A resilience framework for research, policy, and practice. In S. Luthar (Ed), Resilience and vulnerability: Adaptation in the context of childhood adversities, pp. 1–28. New York: Cambridge University Press.
Masten, A. (1999). Resilience comes of age: Reflections on the past and outlook for the next generation of research. In M. D. Glantz, J. Johnson, & L. Huffman (Ed), Resilience and development: Positive life adaptations, pp. 289–296. New York, NY: Plenum.
Masten, A., Best, K. and Garmezy, N. (1990). Resilience and Development: Contributions from the Study of children who Overcome Adversity. Development and Psychopathology, 2, pp. 425-444.
Mathew, V. and Kavitha, M. (2010). Women entrepreneurs practicing business in Middle East: Case study of socio-cultural environmental barriers. International Journal of Arab Culture, Management and Sustainable Development, 6(3/2010), pp. 239-253.
Mathews, J. (2006). Dragon multinationals: New players in 21st century globalization. Asia Pacific Journal of Management, 23(1), 5–27.
Maxwell, J. A. (2006). Qualitative Research Design: An Interactive Approach (2nd Ed). Thousand Islands: Sage.
Mazanec S., Daly B., Douglas S. and Lipson A. (2010). The relationship between optimism and quality of life in newly diagnosed cancer patients. Cancer Nurs, 33(3), pp. 235–243.
McAdam, M., Crowley, C. and Harrison, H. (2018). To boldly go where no [man] has gone before"- Institutional voids and the development of women's digital entrepreneurship. Technological Forecasting & Social Change, 146, pp. 912-922.
McClain, D., Wolchik, S., Winslow, E., Tein, J., Sandler, I. and Millsap, R. (2010). Developmental cascade effects of the New Beginnings Program on adolescent adaptation outcomes. Development and Psychopathology, 22, pp. 771–784.
McElwee, G. and Al-Riyami, R. (2003). Women entrepreneurs in Oman: some barriers to success. Career Development International, 8(7), pp. 339-346.
McGee, J., Peterson, M., Mueller, S. and Sequeira, J. (2009). Entrepreneurial self-efficacy: Refining the measure. Entrepreneurship Theory and Practice, 33(4), pp. 965-988.
McInnis-Bowers, C., Parris, D. and Galperin, B. (2017). Which came first, the chicken or the egg?: exploring the relationship between entrepreneurship and resilience among the Boruca Indians of Costa Rica. Journal of Enterprising Communities: People and Places in the Global Economy, 11(1), pp. 39-60.
Mcmanus, S., Seville, E., Vargo, J., and Brunsdon, D. (2008). Facilitated Process For Improving Organizational Resilience. Natural Hazards Review, 9(2), pp. 81–90.
McMullen, J. (2010). Delineating the domain of development entrepreneurship: a market-based approach to facilitating inclusive economic growth. Entrepreneurship Theory and Practice, 34, pp. 185–215.
McMullen, J., Bagby, D. and Palich, L. (2008). Economic freedom and the motivation to engage in entrepreneurial action. Entrepreneurship Theory and Practice, 32(5), pp. 875–895.
McNaughton, R. and Gray, B. (2017). Entrepreneurship and resilient communities – introduction to the special issue. Journal of Enterprising Communities: People and Places in the Global Economy, 11(1), pp. 2–19.
Meintjes, S., Pillay, A. and Turshen, M. (2002). There Is No Aftermath for Women, The Aftermath, Women in Post-Conflict Transformation. London & New York: Zed Books.

Memmi, S. (2015). Gender dynamics in the Palestinian society: Domestic and political violence. Available online: http://iussp.org/sites/default/files/event_call_for_papers/MEMMIandDESGREES_Gender [Accessed 12 Feb. 2017].
Memmi, S. (2015). Gender dynamics in the Palestinian society: Domestic and political violence. http://iussp.org/sites/default/files/event_call_for_papers/MEMMIandDESGREES_Gender [Accessed July 22, 2017].
Ménard, C. and Mary Sh. (2011). The Contribution of Douglass North to New Institutional Economics. Cambridge University Press: Cambridge.
Menon, N. and Rodgers, y. (2015). War and Women's Work: Evidence from the Conflict in Nepal. Journal of Conflict Resolution, 59(1), pp. 51-73.
Messerchmid, C. (2013). Back to the basics: policy options for Palestinian water sector development. Ramallah: Rosa Luxemburg.
Meyer, J., Frank, D., Hironaka, A., Schofer, E. and Tuma, N. (1997). The Structuring of a World Environmental Regime, 1870–1990. International Organization, 51, pp. 623–651.
Miles, M. and Huberman, A. (1994). Qualitative data analysis: An expanded sourcebook (2nd edition). Thousand Oaks, CA: Sage Publications.
Milkman, R. (1982). Redefining "Women's Work": The Sexual Division of Labor in the Auto Industry during World War II. Feminist Studies, 8(2), pp. 336-372.
Miller, D. (2014). A Downside to the Entrepreneurial Personality? Entrepreneurship Theory and Practice, 39(1), pp. 1–8.
Miller, T. and Holmes, K. (2009). 2009 Index of Economic Freedom. Washington, DC: Heritage Foundation.
Minniti, M. (2008). The Role of Government Policy on Entrepreneurial Activity: Productive, Unproductive, or Destructive? Entrepreneurship Theory and Practice, 32(5), pp. 779-790.
Misango, S. and Ongiti, O. (2013). Do Women Entrepreneurs Play a Role in Reducing Poverty? A Case in Kenya. International Review of Management and Business Research, 2(1), pp. 87-103.
Mitchell, D. (2017). NGO Presence and Activity in Afghanistan, 2000–2014: A Provincial-Level Dataset. Stability: International Journal of Security & Development, 6(1), pp. 1–18.
Mitchell, R., Smith, B., Seawright, K. and Morse, E. (2000). Cross-cultural cognitions and the venture creation decision. Academy of Management Journal, 43(5), pp. 974–983.
Mo, P. (2001). Corruption and Economic Growth. Journal of Comparative Economics, 29(1), pp. 66–79.
Moghadam, V. (1998). Women work and economic reform in the Middle East and North Africa. New York and London: Lynne Rienner Publishers.
Moghadam, V. (2005). Peacebuilding and Reconstruction with Women: Reflections on Afghanistan, Iraq and Palestine. Development, 48(3), pp. 63–72.
Moghadam, V. (3rd Ed) (2013). Modernizing Women: Gender and Social Change in the Middle East. Lynne Rienner Publishers.
Mollica, R., Cui, X., McInnes, K. and Massagli, M. (2002). Science-Based Policy for Psychosocial Interventions in Refugee Camps A Cambodian Example. The Journal of Nervous and Mental Disease, 190(3), pp. 158-166.
Morisse, M. and Ingram, C. (2016). A Mixed Blessing: Resilience in the Entrepreneurial Socio-Technical System of Bitcoin. Journal of Information Systems and Technology Management, 13(1), pp. 3-26.

Morris, P. T. (2007). Women Are Not Islands: Engaging Men to Empower Women. Bi-Annual Journal of Women for Women International, 5(1), pp. 38-43.
Morse, J. (1994). Designing funded qualitative research. In N. Denzin & Y. Lincoln (Ed), Handbook of qualitative research (2nd Ed), pp.220-35. Thousand Oaks, CA: Sage.
Morse, J. (2000). Determining sample size. Qualitative Health Research, 10(1), pp. 3-5.
Morse, J. and Niehaus, L. (2009). Mixed method design: Principles and procedures. Left Coast Press; Walnut Creek, CA.
Mowday, R. and Sutton, R. (1993). Organizational Behaviour: Linking Individuals and Groups to Organizational Contexts. Annual Review of Psychology, 44, pp. 195-229.
Mueller, S. and Thomas, A. (2001). Culture and Entrepreneurial Potential: A Nine Country Study of Locus of Control and Innovativeness. Journal of Business Venturing, 16(1), pp. 51–75.
Muhammad, N., Ullah, F. and Warren, L. (2016). An institutional perspective on entrepreneurship in a conflict environment. International Journal of Entrepreneurial Behavior & Research, 22(5), pp. 698-717.
Muhanna, A. (2013). Agency and gender in Gaza masculinity, femininity and family during the second intifada. London: Routledge.
Muhanna, A. and Qleibo, E. (2008). The impact of the closure on poor women in the Gaza Strip. OXFAM GB.
Müller, C. and Barhoum, L. (2015). Violence Against women in Gaza Strip after the Israeli Military Operations Protective Edge 2014. Alianza por la Solidaridad and ActionAid.
Muravyev, A., Talavera, O. and Schäfer, D. (2009). Entrepreneurs' gender and financial constraints: evidence from international data. Journal of Comparative Economics, 37(2), pp. 270–286.
Murdoch, M., Bradley, A., Mather, S., Klein, R., Turner, C. and Yano, E. (2006). Women and war. Journal of General Internal Medicine, 21(S3), pp. S5–S10.
Murphy, L. (1974). Coping, vulnerability, and resilience in childhood. In G. Coelho; D. Hamburg and J. Adams (Ed), Coping and Adaptation, pp. 69–100. New York: Basic Books.
Murshed, S. and Tadjoeddin, M. (2009). Revisiting the greed and grievance explanations for violent internal conflict. Journal of International Development, 21(1), pp. 87–111.
Musleh, R. (2013). When the Abnormal Becomes the Normal: The Case of Palestine. Journal of Postcolonial Cultures and Societies, 4 (2), pp. 171-242.
Myatt, T. (2015). A Qualitative Study of Successful Women Entrepreneurs: Developing a Model for War-Torn Afghanistan. Doctoral thesis, Fielding Graduate University, USA.
Nabi, G., Liñ´an, F., Fayolle, A., Krueger, N. and Walmsley, A. (2017). The Impact of Entrepreneurship Education in Higher Education: A Systematic Review and Research, Agenda. Academy of Management Learning & Education, 16(2), pp. 277–299.
Nafzinger, E. (2006). Development, Inequality and War in Africa. The Economics of Peace and Security Journal, 1(1), pp. 14–19.
Nakamura, F. (2004). Gender and Armed Conflict in Africa: Challenges to Gender Roles, Relations and Identities in the Case of Mozambique. Monterey Institute of International Studies, Monterey, CA.
Nakkula, M., Foster, K., Mannes, M. and Bolstrom, S. (2010). Building Healthy Communities for Positive Youth Development. New York, NY: Springer.
Nambisan, S. (2017). Digital Entrepreneurship: Toward a Digital Technology Perspective of Entrepreneurship. Entrepreneurship Theory and Practice, 41(6), pp. 1029–1055.
Nandamuri, P. (2013). Entrepreneurial resourcefulness – Is it a function of gender? Business Frontiers, 3(1), pp. 1–13.

Narayanasamy K., Devinaga, R. and Jacobs, C. (2011). An Empirical Study of Factors Influencing Gender Differences in Entrepreneurship. International Business & Economics Research Journal, 10(10), pp. 17-30.
Naudé, W. (2007). Peace, Prosperity, and Pro-Growth Entrepreneurship. Discussion Paper No. 2007/02, UNU-WIDER.
Naudé, W. (2010). Entrepreneurship, developing countries, and development economics: new approaches and insights, Small Business Economics, 34, pp. 1-12.
Naudé, W. (2011). Entrepreneurship is Not a Binding Constraint on Growth and Development in the Poorest Countries. World Development, 39(1), pp. 33–44.
Ndulu, B., Chakraborti, L., Lijane, L., Ramachandran, V. and Wolgin, J. (2007). The Challenges of African Growth: Opportunities, Constraints and Strategic Direction, World Bank: Washington DC.
Nee, V. (1997). Sources of the New Institutionalism in Sociology. Manuscript, Cornell University.
Nee, V. (2003). The New Institutionalism in Economics and Sociology. CSES Working Paper Series, paper #4.
Neergaard, H., Frederiksen, S. and Marlow, S. (2011). The Emperor's New Clothes: Rendering a Feminist Theory of Entrepreneurship Visible. International Council for Small Business World Conference Proceedings, Washington, pp. 1-36.
Nehad, F. (2016). Women Entrepreneurship in Afghanistan and Success Determinants of Afghan Women Entrepreneurs - Case Study of Kabul City. Afghan Economic Society, volume 009.
Nenova, T. (2004). Private Sector Response to the Absence of Government Institutions in Somalia. mimeo, Washington, DC: World Bank.
Neuman, L. (2000). Social Research Methods: Qualitative and Quantitative Approaches (4th Ed). USA: Allyn and Bacon.
Neumeyer, X., Santos, S. C., Caetano, A. and Kalbfleisch, P. (2018). Entrepreneurship ecosystems and women entrepreneurs: a social capital and network approach. Small Business Economics, 53(2), pp. 475-489.
Ngah, R. and Salleh, Z. (2015). Emotional intelligence and entrepreneurs' innovativeness towards entrepreneurial success: A preliminary study. American Journal of Economics, 5(2), pp. 285-290.
Ngoasong, M.Z. (2018). Digital entrepreneurship in a resource-scarce context: A focus on entrepreneurial digital competencies. Journal of Small Business and Enterprise Development, 25(3), pp. 483–500.
Nguyen-Gillham, V., Giacaman, R., Naser, G. and Boyce, W. (2008). Normalising the abnormal: Palestinian youth and the contradictions of resilience in protracted conflict. Health & Social Care in the Community, 16(3), pp. 291-298.
Nichter, S. and Goldmark, L. (2009). Small Firm Growth in Developing Countries. World Development, 37(9), pp. 1453–1464.
Nielsen, R., Findley, M., Davis, Z., Candland, T. and Nielson, D. (2011). Foreign Aid Shocks as a Cause of Violent Armed Conflict. American Journal of Political Science, 55(2), pp. 219-232.
Niethammer, C., Blackden, M. and H. von Kaltenborn-Stachau (2008). Creating opportunities for Women entrepreneurs in Conflict affected Countries. IFC Smartbook, available online: http://smartlessons.ifc.org/uploads/documents/Gender_SmartBook_Final.pdf [Accessed 19 July 2017].
Niethammer, C., Blackden, M. and H. von Kaltenborn-Stachau (2012). Creating opportunities for Women entrepreneurs in Conflict affected Countries. IFC Smartbook Women.

Noguera, M., Alvarez, C., Merigo, J. and Urbano, D. (2015). Determinants of female entrepreneurship in Spain: an institutional approach. Computational and Mathematical Organization Theory, 21, pp. 341–355.
Nordhaus, W. (2002). The Economic Consequences of a War with Iraq. In C. Kaysen & S. Miller (Ed), War with Iraq: Costs, Consequences and Alternatives, pp. 51-86. American Academy of Arts & Sciences.
Norris, F., Stevens, S., Pfefferbaum, B., Wyche, K. and Pfefferbaum, R. (2008). Community Resilience as a Metaphor, Theory, Set of Capacities, and Strategy for Disaster Readiness. American Journal of Community Psychology, 41(1-2), pp. 1-2.
North, D. (1990). Institutions, Institutional Change and Economic Performance. New York NY: Cambridge University Press.
Nowiński, W. and Haddoud, M. (2019). The role of inspiring role models in enhancing entrepreneurial intention. Journal of Business Research, 96, pp. 183–193.
Nowiński, W., Haddoud, M. H., Lančarič, D., Egerová, D. and Czeglédi, C. (2017). The Impact of Entrepreneurship Education, Entrepreneurial Self-Efficacy and Gender on Entrepreneurial Intentions of University Students in the Visegrad Countries. Studies in Higher Education, 44(2), pp. 361-379.
Nuwayhid, I., Zurayk, H., Yamout, R. and Cortas, C. (2011). Summer 2006 war on Lebanon: A lesson in community resilience. Global Public Health, 6(5), pp. 505–519.
Nwachuckwu, O. (1995). CEO locus of control, strategic planning, differentiation, and small business performance: A test of path analytic model. Journal of Applied Business Research, 11, pp. 9-14.
O'Leary V. and Ickovics J. (1995). Resilience and thriving in response to challenge: An opportunity for a paradigm shift in women's health. Women's Health: Research on Gender, Behavior, and Policy, 1(2), pp. 121-142.
O'Reilly, M. and Parker, N. (2012). Unsatisfactory saturation: A critical exploration of the notion of saturated sample sizes in qualitative research. Qualitative Research Journal, 13(2), pp. 1-8.
OCHA (2013). Access Restricted Areas (ARA) in Gaza Strip. Available online: https://www.ochaopt.org/sites/default/files/ocha_opt_gaza_ara_factsheet_july_2013_english.pdf [Accessed 10 May 2017].
Odum, E. and Barrett, G. (2005). Fundamentals of ecology (5th Ed). Belmont, CA: Thomson Brooks/Cole.
OECD (2005). Piloting the Principles for Good International Engagement in Fragile States. Concept note, Fragile States Group, Paris, DCD 11/REV2.
OECD (2014). Guidelines for Resilience Systems Analysis How to analyse risk and build a roadmap to resilience. OECD Publishing.
Ogunrinola, O. (2011). Social capital and earnings distribution among female micro-entrepreneurs in rural Nigeria. African Journal of Economic and Management Studies, 2(1), pp. 94-113.
Ohlsson, L. (2000). Livelihood conflicts: Linking poverty and environment as causes of conflict. Stockholm: Environmental Policy Unit, Swedish International Development Cooperation Agency.
Okhomina, D.A. (2010) Entrepreneurial postures and psychological traits: the sociological influences of education and environment. http://www.aabri.com/manuscripts/10464.pdf
Omri, A. and Frikha, M. (2011). No Contagion, Only Interdependence during the Sub-Primes Crisis. Transition Studies Review, 18(2), pp. 286-298.
Onwuegbuzie, A. J.; Leech, N. L. and Collins, K. M. (2010). Innovative data collection strategies in qualitative research. The Qualitative Report, 15(3), pp. 696-726.
Opdenakker, R. (2006). Advantages and Disadvantages of Four Interview Techniques in Qualitative Research. Forum: Qualitative Social Research, 7(4), Art. 11.

OPHI (2016a). OPHI Country Briefing December 2016: Afghanistan. Oxford Poverty and Human Development Initiative, University of Oxford.
OPHI (2016b). OPHI Country Briefing December 2016: Palestine. Oxford Poverty and Human Development Initiative, University of Oxford.
OPHI (2016c). OPHI Country Briefing December 2016: Iraq. Oxford Poverty and Human Development Initiative, University of Oxford.
Orchard, L. and Fullwood, C. (2010) Current perspectives on personality and internet use. Social Science Computer Review, 28(2), pp. 155–169.
Orengo Serra, K. (2017). Perseverance Practices in Small and Medium Enterprises: An Entrepreneurial Perspective for Business Growth and Internationalization. Neumann Business Review, 3(1), pp. 96-120.
Ozbilgin, M. and Healy, G. (2003). "Don't mention the war" – Middle Eastern careers in context. Career Development International, 8(7), pp. 325–327.
Pal, R., Torstensson, H. and Mattila, H. (2014). Antecedents of organizational resilience in economic crises—an empirical study of Swedish textile and clothing SMEs. International Journal of Production Economics, 147, pp. 410-428.
Palinkas, L., Horwitz, S., Green, C., Wisdom, J., Duan, N. and Hoagwood, K. (2015). Purposeful sampling for qualitative data collection and analysis in mixed method implementation research. Administration and Policy in Mental Health, 42(5), pp. 533–544.
Panda, S. (2018). Constraints faced by women entrepreneurs in developing countries: review and ranking", Gender in Management, 33(4), pp. 315-331.
Panter-Brick, C., Grimon, M., Kalin, M. and Eggerman, M. (2014). Trauma memories, mental health, and resilience: a prospective study of Afghan youth. Journal of Child Psychology and Psychiatry, 56(7), pp. 814–825.
Parboteeah, K., Walter, S. and Block, J. (2015). When Does Christian Religion Matter for Entrepreneurial Activity? The Contingent Effect of a Country's Investments into Knowledge. Journal of Business Ethics, 130(2).
Park, C.L. (2005). Religion as a meaning-making framework in coping with life stress. Journal of Social Issues, 61(4), pp. 707-729.
Parker, S. (2009). The economics of entrepreneurship. Cambridge, MA: Cambridge University Press.
Parker, S. and Van Praag, M. (2006). Schooling, capital constraints and entrepreneurial performance: The endogenous triangle. Journal of Business and Economic Statistics, 24(4), pp. 416–431.
Pathak, S., Goltz, S. and Buche, W. (2013). Influences of gendered institutions on women's entry into entrepreneurship. International Journal of Entrepreneurial Behaviour and Research, 19(5), pp. 478–502.
Patton, M. (2002). Qualitative Research and Evaluation Methods. London: Sage Publications.
PCBS (2000). Labour Market Survey: Third Quarter 2000. Palestinian Central Bureau of Statistics, Ramallah, Palestine.
PCBS (2016a). Palestinians at the End of 2016. Available online: http://www.pcbs.gov.ps/Downloads/book2242.pdf [Accessed 1 Jan. 2017].
PCBS (2016b). Status of Palestinians living In Palestine 2016. Available online: http://www.pcbs.gov.ps/Downloads/book2207.pdf [Accessed 3 January 2017].
PCBS (2016c). Palestinian Economic Performance during 2016. Available online: http://www.pcbs.gov.ps/site/512/default.aspx?tabID=512&lang=en&ItemID=1816&mid=3171&wversion=Staging [Accessed 5 January 2017].
PCBS (2016d). Labour Market Survey: First Quarter 2016. Palestinian Central Bureau of Statistics, Ramallah, Palestine.

PCBS (2016e). Annual Statistical Yearbook of Palestinian. Palestinian Central Bureau of Statistics, Ramallah, Palestine.
PCBS (2017). International Women's Day Available online: http://www.pcbs.gov.ps/site/512/default.aspx?tabID=512&lang=en&ItemID=1866&mid=3171&wversion=Staging [Accessed 12 June 2017].
PCBS (2018). Palestinian Labour Force Survey - Annual Report: 2017. Palestinian Central Bureau of Statistics, Ramallah, Palestine.
PCBS (2019). Palestinian Central Bureau of Statistics. Available Online: https://www.pcbs.gov.ps/site/lang__en/1/default.aspx [Accessed 17 June 2019].
PCHR (2009). The Buffer Zone in the Gaza Strip. Palestinian Centre for Human Rights, Fact Sheet, December 2009.
Peschka, M., Emery, J. and Martin, K. (2011). The Role of the Private Sector in Fragile and Conflict-Affected States. Background Paper, World Development Report 2011.
Petersen, R. (2001). Resistance and Rebellion: Lessons from Eastern Europe. Cambridge: Cambridge University Press
Peterson, C. (2000). The future of optimism. American Psychologist, 55(1), pp. 44–55.
Peterson, V.P. (2010). Gendered Identities, Ideologies, and Practices in the Context of War and Militarism. In L. Sjoberg and S. Via (Ed), Gender, War, and Militarism: Feminist Perspectives, pp. 17-29. Praeger.
Petesch, P. (2011). Women's Empowerment Arising from Violent conflict and Recovery. US Agency for International Development (USAID).
Pierce, J.L., Kostova, T. and Dirks, K.T. (2001). Toward a Theory of Psychological Ownership in Organisations. The Academy of Management Review, 26(2), pp. 298-310.
Pihie, Z. (2009). Entrepreneurship as a career choice: An analysis of entrepreneurial self-efficacy and intention of university students. European Journal of Social Sciences, 9, pp. 338-349.
Pinchotti, S. and Verwimp, P. (2007). Social Capital and the Rwandan Genocide: A MicroLevel Analysis. HiCN Working Paper 30, Households in Conflict Network.
Pines, A. M.; Lerner, M. and Schwartz, D. (2010). Gender differences in entrepreneurship Equality, diversity and inclusion in times of global crisis. Equality, Diversity and Inclusion: An International Journal, 29(2), pp. 186-198.
Pissarides, C.A. and Veganzones-Varoudakis, M.A. (2007). Labour markets and economic growth in theMENA region. In J.B. Nugent and P.M. Hashem (Ed), Explaining Growth in the Middle East, Contributions to Economic Analysis 278, pp. 137–57. Amsterdam: Elsevier.
Pittaway, L. (2011). The Evolution of Entrepreneurship Theory. Working Paper 01.2011, Center for Entrepreneurial Learning and Leadership, USA.
Politis, D. (2005). The process of entrepreneurial learning: A conceptual framework. Entrepreneurship Theory & Practice, 29(4), pp. 399-424.
Politis, D. (2008). Does prior start-up experience matter for entrepreneurs' learning? A comparison between novice and habitual entrepreneurs. Journal of Small Business and Enterprise Development, 15(3), pp. 472-489.
Politis, D. and Gabrielsson, J. (2009). Entrepreneurs' attitudes towards failure: An experiential learning approach. International Journal of Entrepreneurial Behaviour and Research, 15(4), pp. 364-383.
Ponterotto, J. G. (2005). Qualitative research training in counselling psychology: A survey of directors of training. Teaching of Psychology, 32, pp. 60-62.
Poulin C. (2007). It made us think differently: Unger's 'toward a redefinition of sex and gender'. Feminism & Psychology, 17, pp. 435–441.

Poulis, K.; Poulis, E. and Plakoyiannaki, M. E. (2013). The role of context in case study selection: An international business perspective. International Business Review, 22(1), pp. 304-314.
Powell, E. E. and Baker, T. (2011). Beyond Making Do: Toward A Theory of Entrepreneurial Resourcefulness. Frontiers of Entrepreneurship Research, 31(12/2), pp. 376-388.
Powell, W. (2007). The new institutionalism. The International Encyclopaedia of Organization Studies. Sage Publications.
Prasad, V., Naidu, G., Murthy, B., Winkel, D. and Ehrhardt, K. (2013). Women entrepreneurs and business venture growth: an examination of the influence of human and social capital resources in an Indian context. Journal of Small Business and Entrepreneurship, 26(4), pp. 341–364.
Pratt, M. and Werchick, L. (2004). Sexual Terrorism: Rape as a Weapon of War in Eastern Democratic Republic of Congo. USAID/DCHA Assessment Report.
Pretorius, T. (1996). Gender and the health-sustaining and stress-reducing functions of social support: A South African study. Journal of Social Behavior and Personality, 11, pp. 193-208.
Prilleltensky, I. and Prilleltensky, O. (2005). Beyond resilience: Blending wellness and liberation in the helping professions. In M. Ungar (Ed), Pathways to Resilience: A Handbook of Theory, Methods, and Interventions. Thousand Oaks, CA: Sage.
Promote (2018). Promote: Women in the Economy. Available online: http://www.promote-wie.com/ [Accessed 20 December 2018].
Puechguirbal, N. (2012). The Cost of Ignoring Gender in Conflict and Post-Conflict Situations: A Feminist Perspective. Amsterdam Law Forum, 4(1), pp. 4-19.
Puffer, S.M., McCarthy, D.J. and Boisot, M. (2010). Entrepreneurship in Russia and China: the impact of formal institutional voids. Entrepreneurship Theory and Practice, 34(3), pp. 441-467.
Pulvirenti, M. and Mason, G. (2011). Resilience and Survival: Refugee Women and Violence, Current Issues in Criminal Justice, 23(1), pp. 37-52.
Punamäki, R.; Komproe, I.; Qouta, S.; El-Masri, M. and de Jong, J. (2005). The deterioration and mobilization effects of trauma on social support: Childhood maltreatment and adulthood military violence in a Palestinian community sample. Child Abuse & Neglect, 29(4), pp. 351–373.
Punamiki, R. and Suleiman, R. (1990). Predictors and effectiveness of coping with political violence among Palestinian children. British Journal of Social Psychology, 29, pp. 67-77.
Qazzaz, H., Mrar, Sh. and Adwan, Y. (2005). Female Entrepreneurs in the West Bank and Gaza Strip: Current Situation and Future Prospects. Palestine Economic Policy Research Institute (MAS), Ramallah, Palestine.
Qouta, S., Punamäki, R. and El-Sarraj, E. (2008). Child development and family mental health in war and military violence: the Palestinian experience. International Journal of Behavioral Development, 32(4), pp. 310-321.
Qu, S. and Dumay, J. (2011). The qualitative research interview. Qualitative Research in Accounting & Management, 8(3), pp. 238–264.
Radan, A. (2007). Exposure to violence and expressions of resilience in Central American women survivors of war. Journal of Aggression, Maltreatment & Trauma, 14(1-2), pp. 147-164.
Ramadani, V., Dana, L., Ratten, V. and Tahiri, S. (2015). The context of Islamic entrepreneurship and business: concept, principles and perspectives. International Journal of Business and Globalisation, 15(3), pp. 244-261.

Ramos-Rodríguez, A., Medina-Garrido, J., Lorenzo-Gómez, J. and Ruiz-Navarro, J. (2010). What you know or who you know? The role of intellectual and social capital in opportunity recognition. International Small Business Journal, 28(6), pp. 566–582.
Rauch, A. and Frese, M. (2007). Born to Be an Entrepreneur? Revisiting the Personality Approach to Entrepreneurship. In J. R. Baum, M. Frese & R. A. Baron (Ed), The Psychology of Entrepreneurship, pp. 41-65. Mahwah, NJ: Erlbaum.
Rauch, A., Rosenbusch, N., Unger, J. and Frese, M. (2016). The effectiveness of cohesive and diversified networks: A meta-analysis. Journal of Business Research, 69(2), pp. 554–568.
Rauch, A., Wiklund, J. Lumpkin, G. and Frese, M. (2009). Entrepreneurial orientation and business performance: An assessment of past research and suggestions for the future. Entrepreneurship Theory and Practice, 33(3), pp. 761-787.
Read, S., Dew, N., Sarasvathy, S. D., Song, M. and Wiltbank, R. (2009). Marketing under Uncertainty: The Logic of an Effectual Approach. Journal of Marketing, 73(3), pp. 1–18.
Redek, T. and Sušjan, A. (2005). The impact of institutions on economic growth: the case of transition economies. Journal of Economic Issues, pp. 995-1027.
Rehman, S. and Roomi, M. (2012). Gender and work-life balance: a phenomenological study of women entrepreneurs in Pakistan. Journal of Small Business and Enterprise Development, 19(2), pp. 209-228.
Reinmoeller, P. and Van Baardwijk, N. (2005). The link between diversity and resilience. MIT Sloan Management Review, 46(4), pp. 61-65.
Reinmoeller, P., and Baardwijk, N. (2005). The link between diversity and resilience. Mit Sloan Management Review, 46(4), pp. 61–66.
Renko, M., El-Tarabishy, A., Carsrud, A. and Brännback, M. (2015). Understanding and Measuring Entrepreneurial Leadership Style. Journal of Small Business Management, 53(1), pp. 54–74.
Reymen, I., Andries, P., Berends, H., Mauer, R., Stephan, U. and Van Burg, J. (2015). Understanding dynamics of strategic decision-making in venture creation: a process study of effectuation and causation. Strategic Entrepreneurship Journal, 9, pp. 351-379.
Reynolds, P., Bygrave, W., Autio, E., Cox, L. and Hay, M. (2002). Global Entrepreneurship Monitor 2002 Executive Report. Babson College, Ewing Marion Kauffman Foundation and London Business School.
Richardson, G. (2002). The Metatheory of Resilience and Resiliency. Journal of Clinical Psychology, 58(3), pp. 307–321.
Richter-Devroe, S. (2010). Gender and Conflict Transformation in Palestine Women's Political Activism between Local and International Agendas. PhD thesis, University of Exeter, UK.
Ridgway, P. (2004). Resilience and recovery from psychiatric disabilities: Links in concepts and research. A working paper. Lawrence, KS: University of Kansas.
Rimmer, S. (2013). Gender and Private Sector Development (PSD) in Iraq. World Bank, available online: http://nina-iraq.com/wp-content/uploads/2014/03/Gender-Quick-Notea.pdf [Accessed 6th June 2019].
Riphenburg, C. (2006). Afghanistan: Out of the Globalization Mainstream? Third World Quarterly 27.
Ritchie, H. (2014). Rethinking 'entrepreneurship' in fragile environments: Lessons learnt in Somali women's enterprise, human security and inclusion. International Institute of Social Studies.
Ritchie, H.A. (2016). Unwrapping Institutional Change in Fragile Settings: Women Entrepreneurs Driving Institutional Pathways in Afghanistan. World Development, 83, pp. 39-53.

Ritchie, J.; Lewis, J. and Elam, G. (2003). Designing and selecting samples. In J. Ritchie & J. Lewis (Ed), Qualitative research practice, pp.77-108. A guide for social science students and researchers. Thousand Oaks, CA: Sage.

Rivera, L., Chen, E., Flores, L., Blumberg, F. and Ponterotto, J. (2007). The effects of perceived barriers, role models, and acculturation on the career self-efficacy and career consideration of Hispanic women. Career Development Quarterly, 56, pp. 47–61.

Robert, N. C. (2010). Entrepreneurship in Peace Operation. Journal of Civil Society, 6(1), pp. 1-21.

Robson, P.; Akuetteh, C.; Stone, I.; Westhead, P. and Wright, M. (2013). Credit-rationing and entrepreneurial experience: Evidence from a resource deficit context. Entrepreneurship & Regional Development, 25(5–6), pp. 349–370.

Rohwerder, B. (2014). The impact of conflict on poverty. GSDRC Helpdesk Research Report 1118, University of Birmingham.

Romero, I. and Martinez-Roman, J. (2012). Self-employment and innovation. Exploring the determinants of innovative behavior in small businesses. Research Policy, 41(1), pp. 178– 189.

Roomi, M. and Parrott, G. (2008). Barriers to Development and Progression of Women Entrepreneurs in Pakistan. The Journal of Entrepreneurship, 17(1), pp. 59-72.

Roomi, M., Rehman, S. and Henry, C. (2018). Exploring the normative context for women's entrepreneurship in Pakistan: a critical analysis. International Journal of Gender and Entrepreneurship, 10(2), pp.158-180.

Rosa, P. and Hamilton, D. (1994). Gender and Ownership in UK Small Firms. Entrepreneurship Theory and Practice, 18(3), pp. 11-28.

Rose–Ackerman, S. (2008) Corruption and Government, International Peacekeeping, 15(3), pp. 328-343.

Rothstein, B. and Teorell, J. (2008). What is quality of government? A theory of impartial government institutions. Governance, 21(2), pp. 165-190.

Roy, M. and Wheeler, D. (2006). A survey of micro-enterprise in Urban West Africa: Drivers shaping the sector. Development in Practice, 16(5), pp. 452-464.

Roy, S. (2001). Palestinian Society and Economy: The Continued Denial of Possibility. Journal of Palestine Studies, 30(4), pp. 5–20.

Roy, S. (2011). Empowering Women: Inheritance Rights and Female Education and Dowry Payments in India. CAGE Working Paper Series No. 46, University of Warwick.

Ruggie, J. (2008). Protect, Respect, and Remedy: A Framework for Business and Human Rights, Report of the Special Representative of the Secretary-General on Human Rights and Transnational Corporations and Other Business Enterprises. Available online: http://www2.ohchr.org/english/issues/trans_corporations/reports.htm [Accessed 30 April 2017].

Rutter, M. (1992). Transitions and turning points in development. Paper presented at the British Psychological Society Conference, London.

Rutter, M. (2012). Resilience as a dynamic concept. Development and Psychopathology, 24, pp. 335-344.

Rutter, M. (2013). Annual research review: Resilience – clinical implications. Journal of Child Psychology and Psychiatry, 54(4), pp. 474-487.

Ryan, M., Merighi, J., Healy, B. and Renouf, N. (2004). Belief, optimism and caring: Findings from a cross national study of expertise in mental health social work. Qualitative Social Work, 3(4), pp. 411–29.

Sabri, N. (2008). Small businesses and entrepreneurs in Palestine. Available online: http://dx.doi.org/10.2139/ssrn.1278057 [Accessed 30 Oct. 2016].

Sabri, N. (2015). From Invisibility to Visibility: Female Entrepreneurship in Afghanistan. Doctoral thesis, University of Oregon.

Sadeq, T., Hamed, M. and Glover, S. (2011). Policies to Promote Female Entrepreneurship in the Palestinian Territory. MAS, Ramallah: Palestine.
Sadhu, G. and Chakravarty, N. (2012). Gender Mainstreaming in Water Management. International Journal of Scientific and Research Publications, 2(11).
Sa'di, A. and Abu-Lughod, L. (2007). Nakba: Palestine, 1948, and the Claims of Memory. Columbia University Press.
Sansour, V. and Tartir, A. (2014). Palestinian Farmers: A Last Stronghold of Resistance. Policy Brief, Al-shabaka the Palestinian Policy Network.
Santoro, G., Ferraris, A., Giacosa, E. and Giovando, G. (2018). How SMEs engage in open innovation: a survey. Journal of the Knowledge Economy, 9(2), pp. 561-574.
Sarfaraz, L., Faghih, N. and Majd, A. (2014). The Relationship between Women Entrepreneurship and Gender Equality. Journal of Global Entrepreneurship Research, 2(6).
Sarsour, Sh., Naser, R. and Atallah, M. (2011). The Economic and Social Effects of Foreign Aid in Palestine. Palestine Monetary Authority.
Sasi, M. and Sendil, K. (2000). Resourcefulness: A proximal conceptualization of entrepreneurial behaviour. Journal of Entrepreneurship, 9(2), pp. 135–154.
Savolainen, T., Ikonen, M. and Nurmenniemi, H. (2016). Trust and resilience in entrepreneurial perspective – Empirical findings from the developments in entrepreneurs' stories. In I. Aaltio & M. Eskelines (Ed), Proceedings of the 11th European Conference on Innovation and Entrepreneurship, pp.726-732. Google Commerce Ltd.
Sayigh, R. (1978). The Struggle for Survival: The Economic Conditions of Palestinian Camp Residents in Lebanon. Journal of Palestine Studies, 7(2), pp. 101-119.
Sayre, E. and Al-Botmeh, S. (2009). Youth exclusion in the West Bank and Gaza Strip: The impact of social, economic and political forces. Wolfensohn Center for Development, Dubai School of Government, 2(10), pp. 1–55.
Scalise, E. (2009). Women's Inheritance Rights to Land and Property in South Asia: A Study of Afghanistan, Bangladesh, India, Nepal, Pakistan, and Sri Lanka. Rural Development Institute.
Scheier, M., Carver, C. and Bridges, M. (2001). Optimism, pessimism, and psychological well-being. In E. Chang (Ed), Optimism & pessimism: Implications for theory, research, and practice, pp. 189–216. Washington, DC: American Psychological Association.
Scheper-Hughes, N. (2008). A Talent for Life: Reflections on Human Vulnerability and Resilience. Journal of Anthropology, 73(1), pp. 25-56.
Schere, J. (1982). Tolerance of ambiguity as a discriminating variable between entrepreneurs and managers. Academy of Management Best Paper Proceedings, 42, pp. 404-408.
Schmitt D., Realo A., Voracek M. and Allik J. (2008). Why can't a man be more like a woman? Sex differences in Big Five personality traits across 55 cultures. Journal of Personality and Social Psychology, 94, pp. 168–82.
Schok, M., Kleber, R. and Lensvelt-Mulders, G. (2010). A model of resilience and meaning after military deployment: Personal resources in making sense of war and peacekeeping experiences. Aging & Mental Health, 14(3), pp. 328–338.
Schoon, I. (2006). Risk and resilience: adaptations in changing times. Cambridge: Cambridge University Press.
Schoon, I. (2012). Temporal and contextual Dimension to Individual Positive Development: A developmental- contextual system Model of resilience. In M. Ungar (Ed), The Social Ecology of resilience: A Handbook of Theory and Practice. New York: Springer.

Schreter, L. and Adele, A. (2013). Delivering Aid in Highly Insecure Environments: A Critical Review of the Literature. Available online: https://assets.publishing.service.gov.uk/media/57a08a4c40f0b64974000522/60995-Delivering_aid_in_highly_insecure_environments_final_report.pdf [accessed 20 February 2016].
Schwatrz, J., Hahn. S., and Bannon, I. (2004) The Private Sector's Role in the Provision of Infrastructure in Post-Conflict Countries: Patterns and Policy Options. Washington: World Bank.
Scotland, J. (2012). Exploring the Philosophical Underpinnings of Research: Relating Ontology and Epistemology to the Methodology and Methods of the Scientific, Interpretive, and Critical Research Paradigms. English Language Teaching, 5(9), pp. 9-16.
Scott, W. (1995). Institutions and Organisations. Thousand Oaks, CA: Sage.
Scott, W. (2001). Institutions and organisations. Thousand Oaks, CA: Sage.
Scott, W. (2007). Institutions and organisations: Ideas and interests. Thousand Oaks, CA: Sage.
Scott, W. (2008). Approaching adulthood: the maturing of institutional theory. Theory and society, 37(5), pp. 427-442.
Seccombe, K. (2002). "Beating the odds" versus "Changing the odds": Poverty, resilience, and family policy. Journal of Marriage and Family, 64(2), pp. 384–394.
Sedgwick M. and Spiers J. (2009). The use of videoconferencing as a medium for the qualitative interview. International Journal of Qualitative Methods 8(1), pp. 1–11.
SEEP (2007). Market development in crisis-affected environments: Emerging lessons for achieving pro-poor economic reconstruction. Available online: http://www.seepnetwork.org/content/library/detail/5659 [Accessed 15 March 2017].
Segerstrom, S. and Solberg Nes, L. (2006). When goals conflict but people prosper: The case of dispositional optimism. Journal of Research in Personality, 40, pp. 675–693.
Seginer, R. (2008). Future orientation in times of threat and challenge: how resilient adolescents construct their future. International Journal of Behavioral Development, 32(4), pp. 272-282.
Segovia, F., Moore, J., Linnville, S., Hoyt, R. and Hain, R. (2012). Optimism predicts resilience in repatriated prisoners of war: A 37-year longitudinal study. Journal of Traumatic Stress, 25(3), pp. 330–336.
Seitz, S. (2015). Pixilated partnerships, overcoming obstacles in qualitative interviews via Skype: a research note. Qualitative Research, 16(2), pp. 229-235.
Selznick, Ph. (1996). Institutionalism "Old" and "New". Administrative Science Quarterly, 41(2), pp. 270-277.
Senyard, J., Baker, T. and Davidsson, P. (2009). Entrepreneurial Bricolage: Towards Systematic Empirical Testing. Frontiers of Entrepreneurship Research, 29(5-5).
Shalhoub-Kevorkian, N. (2006). Counter-Spaces as Resistance in Conflict Zones: Palestinian Women Recreating a Home. Journal of Feminist Family Therapy, 17(3-4), pp. 109-141.
Shane, S. (2000). Prior Knowledge and the Discovery of Entrepreneurial Opportunities. Organization Science, 11(4), pp. 448-469.
Shane, S. (2003). A General theory of entrepreneurship: The individual-opportunity nexus. Cheltenham, UK: Edward Elgar.
Shane, S. and Venkatraman, S. (2000). The promise of entrepreneurship as a field of research. Academy of Management Journal, 25, pp. 217–226.
Sharan, T. and Wimpelmann, T. (2014). Women's Rights and Political Representation: Past achievements and Future Challenges. Oslo: Peace Research Institute Oslo (PRIO).

Shaver, K. and Scott, L. (1991). Person, Process, Choice: The Psychology of New Venture Creation. Entrepreneurship Theory and Practice, 16(2), pp. 23-45.
Shehabuddin, E. (2004). 'Development'' revisited: A critical analysis of the status of women in Bangladesh. Journal of Bangladesh Studies, 6(1), pp. 1-19.
Shelton, L. M. (2006). Female entrepreneurs, work-family conflict, and venture performance: new insights into the work-family interface. Journal of Small Business Management, 44(2), pp. 285–297.
Shemyakina, O. (2006). The Effect of Armed Conflict on Accumulation of Schooling: Results from Tajikistan. HiCN Working Papers No 12, Households in Conflict Network.
Shenton, A. K. (2004). Strategies for Ensuring Trustworthiness in Qualitative Research Projects. Education for Information, 22(2), pp. 63-75.
Shepherd, D.; Douglas, E. and Shanley, M. (2000). New venture survival: Ignorance, external shocks, and risk reduction strategies. Journal of Business Venturing, 15(5-6), pp. 393-410.
Shihab, A. (2013). The Role of NGOs in Poverty Reduction during the Israeli Siege on the Gaza Strip: Analytical Study in Charitable NGOs. Master thesis, Islamic University of Gaza.
Simavi, S.; Manuel, C. and Blackden, M. (2010). Gender Dimensions of Investment Climate Reform: A Guide for Policy Makers and Practitioners. Washington, DC: IFC.
Simmie, J. and Martin, R. (2009). The economic resilience of regions: towards an evolutionary approach. Cambridge Journal of Regions, Economy and Society, 3(1), pp. 27-43.
Simon-Moya, V., Revuelto-Taboada, L. and Guerrero, R. (2014). Institutional and economic drivers of entrepreneurship: An international perspective. Journal of Business Research, 67, pp. 715-721.
Sinclair, V. and Wallston, K. (2004). The Development and Psychometric Evaluation of the Brief Resilient Coping Scale. Assessment, 11(1), pp. 94-101.
Singh, S.; Simpson, R.; Mordi, Ch. and Okafor, Ch. (2011). Motivation to become an entrepreneur: a study of Nigerian women's decisions. African Journal of Economic and Management Studies, 2(2), pp. 202-219.
Sinkovics, R.; Elfriede, P. and Ghauri, P. (2008). Enhancing the Trustworthiness of Qualitative Research in International Business. Management International Review, 48(6), pp. 689-713.
Sjöstedt, M. (2015). Resilience revisited: taking institutional theory seriously. Ecology and Society 20(4), 23.
Sleuwaegen, L. and Goedhuys, M. (2002). Growth of firms in developing countries: Evidence from Coˆte d'Ivoire. Journal of Development Economics, 68(1), pp. 117–135.
Smallbone, D. and Welter, F. (2009). Entrepreneurship and small business development in post-soviet economies. London: Routledge.
Smallbone, D. and Welter, F. (2012). Entrepreneurship and institutional change in transition economies: The Commonwealth of Independent States, Central and Eastern Europe and China compared. Entrepreneurship & Regional Development, 24(3-4), pp. 215-233.
Smith J., Harre R. and Van Langenhove L. (2001). Rethinking Methods in Psychology. London: Sage Publications.
Smith, B. (2002). Vulnerability and resilience as predictors of pain and affect in women with arthritis. Dissertation Abstracts International Part B, 63(3), article 1575.
Smith, B. W.; Tooley, E. M.; Christopher, P. J. and Kay, V.S. (2010). Resilience as the ability to bounce back from stress: A neglected personal resource? The Journal of Positive Psychology, 5(3), pp. 166-176.

Sonnemans, J.; Dijk, F. and Winden, F. (2006). On the dynamics of social ties structures in groups. Journal of Economic Psychology, 27, pp. 187-204.
Sossou, M.-A., Craig, C. D., Ogren, H. and Schnak, M. (2008). A qualitative study of resilience factors of Bosnian refugee women resettled in the Southern United States. Journal of Ethnic & Cultural Diversity in Social Work, 17(4), pp. 365-385.
Sousa, C. (2012). Political violence, health, and resilience. PhD thesis, University of Washington.
Sousa, C.; Haj-Yahia, M.; Feldman, G. and Lee, J. (2013). Individual and Collective Dimensions of Resilience within Political Violence. Trauma, Violence, and Abuse, 14(3), pp. 235-254.
Southwick, S. M.; Sippel, L.; Krystal, J.; Dennis Charney, D.; Mayes,L. and Pietrzak, R. (2016). Why are some individuals more resilient than others: the role of social support. World Psychiatry, 15(1), pp. 77–79.
Sow, N. (2012). Women's political participation and economic empowerment in post-conflict countries: Lessons from the Great Lakes region in Africa. International Alert, London.
Spencer, J. and Gomez, C. (2001). Can government policies promote entrepreneurship? Evidence from Costa Rica, Uruguay, and Chile. George Washington University's, The Center for Latin American Issues: Working Paper Series.
Spencer, J. W. and Gómez, C. (2004). The relationship among national institutional structures, economic factors, and domestic entrepreneurial activity: a multicounty study. Journal of Business Research, 57(10), pp. 1098–1107.
Staub, K. and Amine, L. (2006). Women entrepreneurs in Africa: Ready to go! Paper presented at the 3rd International Entrepreneurship Conference at the United States International University of Nairobi, May 31–June 2, Kenya.
Stefan Korber, Rod B. McNaughton, (2018). Resilience and entrepreneurship: a systematic literature review. International Journal of Entrepreneurial Behavior & Research, 24(7), pp. 1129-1154.
Steiner, A. and Atterton, J. (2014). The contribution of rural businesses to community resilience. Local Economy, 29(3), pp. 228–244.
Stenholm, P., Acs, Z. and Wuebker, R. (2013). Exploring country-level institutional arrangements on the rate and type of entrepreneurial activity. Journal of Business Venturing, 28(1), pp. 176–193.
Stevenson, L. (2010) Private Sector and Enterprise Development: Fostering Growth in the Middle East and North Africa. Northampton, MA: Edward Elgar.
Stewart, C. (2007). Social workers, resilience, positive emotions and optimism, Practice, 19(4), pp. 255-269.
Stewart, F. And FitzGerald, V. (2001). War and Underdevelopment: The Economic and Social Consequences of Conflict. Oxford: Oxford University Press.
Stichick T. (2001). The psychosocial impact of armed conflict on children: Rethinking traditional paradigms in research and intervention. Child and Adolescent Psychiatric Clinics of North America, 10(4), pp. 797–814.
St-Jean, E. and Audet, J. (2012). The role of mentoring in the learning development of the novice entrepreneur. International Entrepreneurship and Management Journal, 8(1), pp. 119-140.
Stoltz, P. G. (2000). Adversity quotient @ work: Make everyday challenges the key to your success. New York: HarperCollins Publishers.
Strier, R. and Abdeen, Z. (2009). Women's Experiences of Micro-Enterprise: Contexts and Meanings. Sex Roles, 61, pp. 566–579.
Suchmann, M. C. (1995). Managing legitimacy: strategic and institutional approaches. Academy of Management Review, 20, pp. 571–611.

Sullivan, D. M. and Meek, W. R. (2012). Gender and entrepreneurship: a review and process model. Journal of Managerial Psychology, 27(5), pp. 428–458.
Sullivan, J. R. (2012). Skype: An Appropriate Method of Data Collection for Qualitative Interviews? The Hilltop Review, 6(1), Article 10, pp. 53-60.
Sullivan, R. (2000). Entrepreneurial learning and mentoring. International Journal of Entrepreneurial Behavior & Research, 6(3), pp.160-175.
Sullivan-Taylor, B. and Branicki, L. (2011). Creating resilient SMEs: why one size might not fit all. International Journal of Production Research, 49(18), pp. 5565-5579.
Sullivan-Taylor, B. and Wilson, D. C. (2009). Managing the Threat of Terrorism in British Travel and Leisure Organisations. Organization Studies, 30(2-3), pp. 251–276.
Sultan, S. (2016). Women entrepreneurship working in a conflict region: the case of Palestine. World Review of Entrepreneurship, Management and Sustainable Development, 12(2/3), pp. 149-156.
Sultana, A. (2012) Patriarchy and women's subordination: A theoretical analysis. Arts Faculty Journal, 4, pp. 1-18.
Sun, J.; Buys, N.; Wang, X. and Stewart, D. (2011). Entrepreneurs' Resilience and its Relationship with Entrepreneurial Type: A Study of National Chinese Entrepreneur Sample. 8th AGSE International Entrepreneurship Research Exchange Conference, Swinburne University, Australia.
Sunny, S. and Shu, C. (2017). Investments, incentives, and innovation: geographical clustering dynamics as drivers of sustainable entrepreneurship. Small Business Economics.
Supkoff, L.; Puig, J. and Sroufe, L. (2012). Situating resilience in developmental context. In M. Ungar (Ed) The Social Ecology of resilience: A Handbook of Theory and Practice. New York: Springer.
Swain, R. and Wallentin, F. (2009). Does microfinance empower women? Evidence from self-help groups in India, International Review of Applied Economics, 23(5), pp. 541-556.
Tahir, N. (2017). Does Aid Cause Conflict in Pakistan? Defence and Peace Economics, 28(1), pp. 112–135.
Tambunan, T. (2009). Women entrepreneurship in Asian developing countries: Their development and main constraints. Journal of Development and Agricultural Economics, 1(2), pp. 027-040.
Tarazi, M. (2014). Education in Palestine Challenges and Ways Forward. Available online http://archive.thisweekinpalestine.com/details.php?id=2991&ed=178&edid=178 [Accessed 12 May 2017].
Taylor, B.; Mathers, J.; Atfield, T. and Parry, J. (2011). What are the challenges to the Big Society in maintaining lay involvement in health improvement, and how can they be met? Journal of Public Health, 33(1), pp. 5–10.
Tedeschi, R. and Calhoun, L. (2004). Posttraumatic growth: Conceptual foundations and empirical evidence. Psychological Inquiry, 15(1), pp. 1–18.
Temple, B. and Young, A. (2004). Qualitative research and translation dilemmas. Qualitative Research, 4(2), 161-178.
The Times (2013). £1.95bn EU aid lost in Palestine. Available online https://www.thetimes.co.uk/article/pound195bn-eu-aid-lost-in-palestine-wwnsk8jc360 [Accessed 13 June 2017].
Thornton, Ph.; Ribeiro-Soriano, D. and Urbano, D. (2011). Socio-cultural factors and entrepreneurial activity: An overview. International Small Business Journal, 29(2), pp. 105-118.
Timmons, J. (1978). Characteristics and role demands of entrepreneurship. American journal of small business, 3, pp. 5-17.

Tlaiss H. (2015). Entrepreneurial motivations of women: Evidence from the United Arab Emirates. International Small Business Journal, 33(5), pp. 562-581.
Tlaiss, H. (2015). How Islamic Business Ethics Impact Women Entrepreneurs: Insights from Four Arab Middle Eastern Countries. Journal of Business Ethics, 129(4), pp. 859-877.
Tlaiss, H. (2018). Contextualizing the career success of Arab women entrepreneurs, Entrepreneurship & Regional Development.
Tlaiss, H. A. (2019). Contextualizing the career success of Arab women entrepreneurs. Entrepreneurship & Regional Development, pp. 1–16.
Tobias, J. and K. Boudreaux (2011). Entrepreneurship and Conflict Reduction in the Post-Genocide Rwandan Coffee Industry. Journal of Small Business and Entrepreneurship, 24(2), pp. 217-42.
Tobias, J., Mair, J. and Barbosa-Leiker, C. (2013). Toward a theory of transformative entrepreneuring: Poverty reduction and conflict resolution in Rwanda's entrepreneurial coffee sector. Journal of Business Venturing, 28(6), pp. 728–742.
Tolbert, P.; David, R. and Sine, W. (2011). Studying choice and change: the intersection of institutional theory and entrepreneurship research. Organization Science, 22(5), pp. 1332-1344.
Trevelyan, R. (2008). Optimism, overconfidence and entrepreneurial activity. Management Decision, 46(7), pp. 986-1001.
Tseng, Ch. (2013). Connecting self-directed learning with entrepreneurial learning to entrepreneurial performance. International Journal of Entrepreneurial Behavior & Research, 19(4), pp.425-446.
Tugade, M. and Fredrickson, B. (2004). Resilient individuals use positive emotions to bounce back from negative emotional experiences. Journal of Personality and Social Psychology, 86, pp. 320–333.
Tugade, M.; Fredrickson, B. and Barrett, L. (2004). Psychological Resilience and Positive Emotional Granularity: Examining the Benefits of Positive Emotions on Coping and Health. Journal of Personality, 72(6), pp. 1161–1190.
Tuli, F. (2010). The basis of distinction between quantitative and qualitative in social science: reflection on ontological, epistemological and methodological perspectives. Ethiopian Journal of Education and Sciences, 6(1), pp. 97-108.
Tung, R. and Lazarova, M. (2006). Brain drain versus brain gain: an exploratory study of ex-host country nationals in Central and East Europe, The International Journal of Human Resource Management, 17(11), pp. 1853-1872.
Turner, M. (2012). Completing the Circle: Peacebuilding as Colonial Practice in the Occupied Palestinian Territory. International Peacekeeping, 19(4), pp. 492–507.
Tyler, T. (1990). Why People Obey the Law. New Haven: Yale University Press.
Tzemach, G. (2008). Afghan Woman is All about Business. Christian Science Monitor, 100(44), 7.
Überbacher, F. (2014). Legitimation of new ventures: A review and research
programme. Journal of Management Studies 51(4), pp. 667–698.
UN (2019). UNRWA Faces Greatest Financial Crisis in Its History Following 2018 Funding Cuts, Commissioner-General Tells Fourth Committee – Press Release. Available online https://www.un.org/unispal/document/unrwa-faces-greatest-financial-crisis-in-its-history-following-2018-funding-cuts-commissioner%E2%80%91general-tells-fourth-committee-press-release/ [Accessed 16 December, 2019].
UN Women (2014). UN Women in Palestine Newsletter 7. Available online http://palestine.unwomen.org/en/digital-library/publications/2014/3/newsletter-7 [Accessed 12 June 2017].

UNCTAD (2015). Report on UNCTAD Assistance to the Palestinian People: Developments in the Economy of the Occupied Palestinian Territory, Trade and Development. Trade and Development Board, Sixty-second session, Geneva, 14–25 September 2015.
UNCTAD (2019). Report on UNCTAD assistance to the Palestinian people: Developments in the economy of the Occupied Palestinian Territory. Trade and Development Board, Sixty-eighth executive session, Geneva, 30 September-4 October 2019.
UNDP (2018). Table 5: Gender Inequality Index. Human Development Reports, available online: http://hdr.undp.org/en/composite/GII [accessed 15 September 2018].
UNDP Iraq (2012). Women's Economic Empowerment: Integrating Women into the Iraqi Economy. Available online: https://reliefweb.int/sites/reliefweb.int/files/resources/IQ%2520Women%2520EE%2520-%2520Final.pdf [Accessed 15 May 2019].
UNESCO (2014). Enhancement of Literacy in Afghanistan (ELA) program. Available online: http://www.unesco.org/new/en/kabul/education/enhancement-of-literacy-in-afghanistan-ela-program/ [Accessed 4 Jan. 2017].
UNFPA (2017). UNFPA Afghanistan Newsletter. Issue II, Available online http://afghanistan.unfpa.org/en/publications/unfpa-afghanistan-newsletter-issue-ii [Accessed 08 June 2017].
Ungar, M. (2003). Qualitative Contributions to Resilience Research. Qualitative Social Work, 2(1), pp. 85-102.
Ungar, M. (2004). A Constructionist Discourse on Resilience: Multiple Contexts, Multiple Realities among At-Risk Children and Youth. Youth & Society, 35(3), pp. 341-365.
Ungar, M. (2008). Resilience across Cultures. British Journal of Social Work, 38, pp. 218-235.
Ungar, M. (2011). Community resilience for youth and families: Facilitative physical and social capital in contexts of adversity. Children and Youth Social Services Review, 33(9), pp. 1742-1748.
Ungar, M. (2011b). The social ecology of resilience: Addressing contextual and cultural ambiguity of a nascent construct. American Journal of Orthopsychiatry, 81(1), pp. 1-17.
Ungar, M. (2013). Resilience, Trauma, Context, and Culture. Trauma, Violence, & Abuse, 14(3), pp. 255-266.
Ungar, M.; Brown, M.; Liebenberg, L.; Othman, R.; Kwong, W.; Armstrong, M. and Gilgun, J. (2007). Unique pathways to resilience across cultures. Adolescence, 42(166), pp. 287-310.
Unger, M.; Rauch, A.; Frese, M. and Rosenbusch, N. (2011). Human capital and entrepreneurial success: A meta-analytical review. Journal of Business Venturing, 26, pp. 341–358.
UNHCR (2016a). Afghanistan Factsheet. Available online: http://reporting.unhcr.org/sites/default/files/UNHCR%20Afghanistan%20Factsheet%20-%20JUN16.pdf [Accessed 3 Jan. 2017].
UNICEF (2016). The State of the World's Children 2016 Statistical Tables. Available online: http://data.unicef.org/wp-content/uploads/2016/06/SOWC-2016_all-tables_261.xlsx [Accessed 8 Jan. 2017].
UNICEF (2017). Evaluation of Education Project Titled: Improving Access to Quality Basic Education in Iraq. Available online: https://www.unicef.org/supply/files/Ext-REOI-IRAQ-2017-002.pdf [Accessed 26 July 2017].
United Nations (2012). The Palestinian economy: Macroeconomic and trade policymaking under occupation. United Nations Conference on Trade and

Development, available online: https://unctad.org/en/PublicationsLibrary/gdsapp2011d1_en.pdf [Accessed 17 July 2017].
United Nations Iraq (2018). Iraq Country Profile. Available online: http://www.uniraq.com/index.php?option=com_k2&view=item&layout=item&id=941&Itemid=472&lang= en
UNODC (United Nations Office on Drugs and Crime) (2012). Corruption in Afghanistan: Recent patterns and trends. Summary findings, Vienna, Austria.
UNRWA (2018). Who We Are. Available online https://www.unrwa.org/who-we-are [Accessed 15 June, 2018].
Urbano, D. and Alvarez, C. (2014). Institutional dimensions and entrepreneurial activity: an international study. Small Business Economics, 42(4), pp. 703–716.
Urbano, D., Aparicio, S. and Audretsch, D. (2018). Twenty-five years of research on institutions, entrepreneurship, and economic growth: what has been learned? Small Business Economics.
Urbano, D., Ferri, J. E. and Noguera, M. (2014). Female social entrepreneurship and socio-cultural context: an international analysis. Revista de Estudios Empresariales, 2(2), pp. 26–40.
USAID (2016). PROMOTE: Women in The Economy. Available online: https://www.usaid.gov/sites/default/files/documents/1871/Women%20in%20the%20Economy%20%28WIE%29.pdf [accessed 20 December 2018[.
Uslaner, E. (2003). Tax Evasion, Trust, and the Strong Arm of the Law. Presented at the Conference on Tax Evasion, Trust, and State Capacity, University of St Gallen, Switzerland, October 17–19.
Uslaner, E. (2005). The Bulging Pocket and the Rule of Law: Corruption, Inequality, and Trust. Presented at the Conference on The Quality of Government: What It Is, How to Get It, Why It Matters, Göteborg Univers, Sweden, November 17–19.
Vaillant, Y. and Lafuente, E. (2007). Do different institutional frameworks condition the influence of local fear of failure and entrepreneurial examples over entrepreneurial activity? Entrepreneurship and Regional Development 19, 313–337.
Vaismoradi, M, Jones, J, Turunen, H (2016). Theme development in qualitative content analysis and thematic analysis. Journal of Nursing Education and Practice, 6(5), pp. 100–110.
Valdez, M. and Richardson, J. (2013). Institutional determinants of macro-level entrepreneurship. Entrepreneurship Theory and Practice, 37(5), pp. 1149-1175.
Valentine, G. (2007). Theorizing and Researching Intersectionality: A Challenge for Feminist Geography. The Professional Geographer, 59(1), pp. 10-21.
Valentine, L. and Feinauer, L. (1993). Resilience factors associated with female survivors of childhood sexual abuse. The American Journal of Family Therapy, 21(3), pp. 216-224.
Van Auken, H., Fry, F. and Stephens, P. (2006). The Influence of Role Models on Entrepreneurial Intentions. Journal of Developmental Entrepreneurship, 11(02), pp. 157–167.
Van Gelderen, M. (2012). Perseverance strategies of enterprising individuals. International Journal of Entrepreneurial Behaviour and Research, 18(6), pp. 630-648.
Van Manen, M. (1990) Researching lived experience: Human science for an action sensitive pedagogy. SUNY Press.
Van Nes, F., Abma, T., Jonsson, H. and Deeg, D. (2010). Language differences in qualitative research: is meaning lost in translation? European Journal of Ageing, 7(4), pp. 313-316

Van Stel, A., Storey, D.J. and Thurik, R. (2007). The effect of business regulations on nascent and young business entrepreneurship. Small Business Economics, 28(2), pp. 171–186.
Veciana, J. and Urbano, D. (2008). The institutional approach to entrepreneurship research. Introduction. International Entrepreneurship and Management Journal, 4(4), pp. 365-379.
Veeman, T. and Politylo, J. (2003). The Role of Institutions and Policy in Enhancing Sustainable Development and Conserving Natural Capital. Environment, Development and Sustainability, 5, pp. 317-332.
Verheul, I. and Thurik, R. (2001). Start-up capital: "Does gender matter?" Small Business Economics, 16, pp. 329-345.
Verheul, I.; Thurik, R.; Hessels, J. and van der Zwan, P. (2010). Factors influencing the entrepreneurial engagement of opportunity and necessity entrepreneurs. EIM Research Reports H201011.
Verheul, I.; Van Stel, A. and Thurik, R. (2006). Explaining Female and Male Entrepreneurship at the Country Level. Entrepreneurship and Regional Development, 18(2), pp. 151–83.
Verheul, I.; Wennekers, A.; Audretsch, D. and Thurik, R. (2002). An eclectic theory of entrepreneurship: Policies, institutions, and culture. In D. Audretsch, R. Thurik, I. Verheul & A. Wennekers (Ed), Entrepreneurship: Determinants and policy in a European-US comparison, pp. 11–81. Boston, MA: Kluwer Academic.
Verwimp, Ph.; Justino, P. and Brück, T. (2009). The Analysis of Conflict: A Micro-Level Perspective. Journal of Peace Research, 46(3), pp. 307–314.
Vijayakumar, S. (2012). Growth and Issues of Small and Medium Enterprises in Post conflict Jaffna Sri Lanka. Economia Seria Management, 16 (1), pp. 38-53.
Vilardo, V. and Bittar, S. (2018). Country Gender Profile – Iraq: A situation analysis on gender equality and women's empowerment in Iraq. Available online: https://oxfamilibrary.openrepository.com/bitstream/handle/10546/620602/rr-gender-profile-iraq-131218-en.pdf?sequence=1&isAllowed=y [Accessed 15 May 2019].
Villanueva, J, A Van de Ven and H Sapienza (2012). Resource mobilization in entrepreneurial firms. Journal of Business Venturing, 27(1), 19–30.
Voors, M.; Eleonora, J.; Nillesen, E.; Verwimp, Ph.; Bulte, E.; Lensink, R. and Soest, D. (2012). Violent Conflict and Behavior: A Field Experiment in Burundi. American Economic Review, 102(2), pp. 941-964.
Voors, M.; Nillesen, E.; Verwimp, Ph.; Bulte, E.; Lensink, R. and Soest, D. (2010). Does Conflict Affect Preferences? Results from Field Experiments in Burundi. MICROCON Research Working Paper 21.
Vossenberg, S. (2013). Women Entrepreneurship Promotion in Developing Countries: What Explains the Gender Gap in Entrepreneurship and How to Close it?. Working Paper No. 2013/08, Maastricht School of Management, Netherlands.
Vossenberg, S. (2014). Beyond the Critique: How Feminist Perspectives Can Feed Entrepreneurship Promotion in Developing Countries. Working Paper No. 2014/14, International Research and Policy Seminar, 8-9 May, Maastricht School of Management.
Wafeq, M., Al Serhan, O., Gleason, K., Dasanayaka, S., Houjeir, R. and Al Sakka, M. (2019). Marketing management and optimism of Afghan female entrepreneurs", Journal of Entrepreneurship in Emerging Economies, 11(3), pp. 436-463.
Walklate, S., McGarry, R. and Mythen, G. (2014). Searching for Resilience: A Conceptual Excavation. Armed Forces & Society, 40(3), pp. 408-427.
Wallmeroth, J., Wirtz, P. and Groh, A. (2018). Venture capital, angel financing, and crowdfunding of entrepreneurial ventures: a literature review. Foundations and Trends in Entrepreneurship, 14(1), pp. 1-129.

Ward, C.; Mansfield, D.; Oldham, P. and W Byrd, W. (2008). Afghanistan: economic incentives and development initiatives to reduce opium production. Technical Report, World Bank and DFID, Washington DC.
Warren, L. (2004). A systemic approach to entrepreneurial learning. Systems. Research and Behavioural Science, 21(1), pp. 3-16.
Watson, J. and Robinson, S. (2003). Adjusting for risk in comparing the performance of male and female controlled SMEs. Journal of Business Venturing, 18(6), pp. 773–788.
Webb, J., Tihanyi, L., Duane Ireland, R. and Sirmon, D. G. (2009). You say illegal, I say legitimate: Entrepreneurship in the informal economy. Academy of Management Review, 34(3), pp. 492–510
Webb, J., Tihanyi, L., Ireland, R. and Sirmon, D. (2009). You Say Illegal, I Say Legitimate: Entrepreneurship in the Informal Economy. Academy of Management Review, 34(3), pp. 492–510.
Welsh, D.; Kaciak, E. and Minialai, C. (2017). The influence of perceived management skills and perceived gender discrimination in launch decisions by women entrepreneurs. International Entrepreneurship and Management Journal, 13(1), pp. 1-33.
Welsh, D.; Memili, E.; Kaciak, E. and Ahmed, S. (2013). Sudanese women entrepreneurs. Journal of Developmental Entrepreneurship, 18(2), pp. 1–18.
Welsh, J. and White, J. (1981). Converging on characteristics of Entrepreneurs. In K. Vesper (Ed), Frontiers of Entrepreneurship Research, pp. 504-515. Wellesley, Mass: Babson Center for Entrepreneurial Studies.
Welter, F. (2011). Contextualizing Entrepreneurship-Conceptual Challenges and Ways Forward. Entrepreneurship Theory and Practice, 35(1), pp. 165–184.
Welter, F. (2012). The Real World of the Entrepreneur. In S. Carter & D. Jones-Evans (Ed), Enterprise and small business: principles, practice and policy, pp. 78-91. Harlow: Pearson.
Welter, F. and Smallbone, D. (2008). Women Entrepreneurship from an Institutional Perspective: The Case of Uzbekistan. International Entrepreneurship and Manage Journal, 4(4), pp. 505–520.
Welter, F. and Smallbone, D. (2011). Institutional Perspectives on Entrepreneurial Behavior in Challenging Environments. Journal of Small Business Management, 49(1), pp. 107–125.
Welter, F., Xheneti, M. and Smallbone, D. (2018). Entrepreneurial resourcefulness in unstable institutional contexts: The example of European Union borderlands. Strategic Entrepreneurship Journal, 12(1), pp.23-53.
Welter, F., Smallbone, D., Aculai, E., Isakova, N. and Schakirova, N. (2003). Female Entrepreneurship in Post-Soviet Countries. In Butler, J. (Ed), New Perspectives on Women Entrepreneurs, pp. 243-269, Greenwich, CT: Information Age Publishing.
Werner, E. and Smith, R. (1992). Overcoming the odds: high risk children from birth to adulthood. Ithaca, NY: Cornell University Press.
Werner, E. and Smith, R. (2001). Journeys from Childhood to Midlife: Risk, Resilience, and Recovery. Ithaca, NY: Cornell University Press.
Westrum, R. (2006). A typology of Resilience Situations. In E. Hollnagel, D. Woods & N. Leveson (Ed), Resilience Engineering: Concepts and Precepts, pp. 55-65. Aldershot, UK: Ashgate.
Wickham, P. (2006). Strategic entrepreneurship. Fourth edition. Harlow: Prentice Hall.
Wickstrom, D. (2006). How Foreign Aid Hinders Democracy: A Multivariate Analysis in Development Studies. Lunds Universitet.
Wiklund, J.; Davidsson, P.; Audretsch, D. and Karlsson, C. (2011). The future of entrepreneurship research. Entrepreneurship Theory and Practice, 35(1), pp. 1-9.

Wildeman, J. and Tartir, A. (2014). Unwilling to Change, Determined to Fail: Donor Aid in Occupied Palestine in the Aftermath of the Arab Uprisings. Mediterranean Politics, 19(3), pp. 431-449.
Williams, C.; Martinez-Perez, A. and Kedir, A. (2016). Does bribery have a negative impact on firm performance? A firm-level analysis across 132 developing countries. International Journal of Entrepreneurial Behavior & Research, 22(3). pp. 398-415.
Williams, N. and Vorley, T. (2014) Economic resilience and entrepreneurship: lessons from the Sheffield City Region, Entrepreneurship & Regional Development, 26(3-4), pp. 257-281.
Williams, N. and Vorley, T. (2017). Fostering productive entrepreneurship in post-conflict economies: the importance of institutional alignment, Entrepreneurship & Regional Development.
Williamson, C. (2008). Foreign Aid and Human Development: The Impact of Foreign Aid to the Health Sector. Southern Economic Journal, 75(1), pp. 188-207
Williamson, C. (2010). Exploring the Failure of Foreign Aid: The Role of Incentives and Information. The Review of Austrian Economics, 23(1), pp. 17-33.
Winborg, J., and Landström, H. (2001). Financial Bootstrapping in Small Businesses: Examining Small Business Managers' Resource Acquisition Behaviors. Journal of Business Venturing, 16(3), pp. 235–254.
Windle, G., Bennert, K. and Noyes, J. (2011). A methodological review of resilience measurement scales. Health and Quality of Life Outcomes, 9(8).
Woldie, A. and Adersua, A. (2004). Female entrepreneurs in a transitional economy: Businesswomen in Nigeria. International Journal of Social Economics, 31(1/2), pp. 78–93
Wolin, S. and Wolin, S. (1993). The resilient self: How survivors of troubled families arise above adversity. New York, NY: Villard.
Wood, E. (2008). The Social Processes of Civil War: The Wartime Transformation of Social Networks. Annual Review of Political Science, 11, pp. 539–561.
Woolley, J.L. (2011). The Space Between: Building the Infrastructure for Entrepreneurship in Nascent Markets, Working Paper.
Wordsworth, A. (2007). A matter of Interests: Gender and the Politics of Presence in Afghanistan's Wolesi Jirga. Issues Paper Series, Afghanistan Research and Evaluation Unit.
World Bank (2000). The Impact of Prolonged Closure on Poverty in Palestine. Quarterly Bulletin: Development News, the West Bank and Gaza Strip.
World Bank (2004). Unlocking the Employment Potential in the Middle East and North Africa: Toward a New Social Contract. Washington D.C.: World Bank.
World Bank (2005). Afghanistan – Managing Public Finances for Development.
World Bank (2007). Doing Business 2008. Washington D.C: World Bank Publications.
World Bank (2008). An Analysis of the Economic Restrictions Confronting the West Bank and Gaza. Avaialble online: siteresources.worldbank.org/INTWESTBANKGAZA/Resources/EconomicrestrictionstSept.08.pdf [Accesses 18 September 2018].
World Bank (2008). The Afghanistan Investment Climate in 2008. Growth despite Poor Governance, Weak Factor Markets, and Lack of Innovation.
World Bank (2009). Fighting Corruption in Afghanistan.
World Bank (2010). Enterprise Surveys. World Bank, Washington, DC. http://www.enterprisesurveys.org.
World Bank (2011a). World Development Report 2011: Conflict, Security and Development. Washington D.C.: World Bank.
World Bank (2011b). Women, business and the law 2012. Removing barriers to economic inclusion Washington DC: World Bank.

World Bank (2011c). Coping with Conflict? Poverty and Inclusion in the West Bank and Gaza. Report No. 61293, GZ, Social and Economic Development Group Middle East and North Africa Region.
World Bank (2014). Striving for Business Success: Voices of Liberian Women Entrepreneurs. World Bank Institute; International Finance Corporation, Washington, DC.
World Bank (2014a). Afghanistan Country Profile 2014. Available online http://microdata.worldbank.org/index.php/catalog/1964 [Accesses 08 June 2017].
World Bank (2015). Poverty Status Update: An Analysis Based on National Risk and Vulnerability Assessment (NRVA) 2007/08 and 2011/12.
World Bank (2015b). Strengthening Support to Fragile and Conflict-Affected States. Progress report 100928, IDA17 Mid-term review.
World Bank (2015c). Women, Business and the Law 2016: Getting to Equal. Washington, DC.
World Bank (2015d). FY15 Afghanistan Country Opinion Survey Report. Available online http://microdata.worldbank.org/index.php/catalog/2585 [Accesses 08 June 2017].
World Bank (2016a). Helping Countries Navigate a Volatile Environment. http://www.worldbank.org/en/topic/fragilityconflictviolence/overview [Accesses 15 November 2016].
World Bank (2016b). Economic Monitoring Report to the Ad Hoc Liaison Committee. http://documents.worldbank.org/curated/en/474311473682340785/pdf/108205-V2-WP-PUBLIC-SEPT-14-2PM-September-2016-AHLC-World-Bank-Report.pdf [Accesses 15 December 2016].
World Bank (2016c). Net ODA received per capita (current US$). http://data.worldbank.org/indicator/DT.ODA.ODAT.PC.ZS [Accesses 4 January 2017].
World Bank (2016c). The International Bank for Reconstruction and Development. Doing Business 2016: Economy Profile Iraq.
World Bank (2016d). GDP per capita (current US$). http://data.worldbank.org/indicator/NY.GDP.PCAP.CD?view=chart [Accesses 4 January 2017].
World Bank (2016e). World Bank Group Engagement in Situations of Fragility, Conflict, and Violence. International Bank for Reconstruction and Development, Washington DC.
World Bank (2016f). World Development Indicators: Labor force structure. Available online http://wdi.worldbank.org/table/2.2 [Accessed 26 July 2017].
World Bank (2016g). Iraq Economic Monitor: Labouring Through the Crisis. Available online https://openknowledge.worldbank.org/bitstream/handle/10986/25176/Iraq0economic00g0through0the0crisis.pdf?sequence=1 [accesses 26 July 2017].
World Bank (2016h). Unlocking the Trade Potential of the Palestinian Economy. Available online: http://documents.worldbank.org/curated/en/960071513228856631/pdf/ACS22471-REVISED-Palestine-Trade-Note-Web.pdf [Accessed 30 June 2019].
World Bank (2018). Labor Force Participation Rate. Available online: https://data.worldbank.org/indicator/SL.TLF.ACTI.MA.ZS?locations=IQ [accessed 15 September 2018].
World Bank (2019). The World Bank in Afghanistan. Available online: https://www.worldbank.org/en/country/afghanistan/overview [Accessed 16 June 2019].

World Bank, 2005. The Investment Climate in Afghanistan: Exploiting Opportunities in an Uncertain Environment. Finance and Private Sector Development Unit, South Asia Region. World Bank, Washington DC.
World Bank. (2017). Enterprise Surveys. Available online: http://www.enterprisesurveys.org/Data/ExploreTopics/gender [Accessed 13 June 2019].
Wright, M. and Masten, A. (2005). Resilience processes in development: fostering positive adaptation in the context of adversity. In S. Goldstein & R. Brooks, Handbook of Resilience in Children (Ed), pp. 17-37. New York: Kluwer Academic/Plenum.
Wright, M.; Masten, A. and Narayan, A. (2013). Resilience Processes in Development: Four Waves of Research on Positive Adaptation in the Context of Adversity. In S. Goldstein & R. Brooks, Handbook of Resilience in Children (Ed), pp. 15-37. New York: Springer.
Wu, G.; Feder, A.; Cohen, H.; Kim, J.; Calderon, S.; Charney, D. and Mathé, A. (2013). Understanding Resilience. Frontiers in Behavioral Neuroscience, 7(10), pp. 1-15.
Wyrwich, M., Stuetzer, M. and Sternberg, R. (2015). Entrepreneurial role models, fear of failure, and institutional approval of entrepreneurship: a tale of two regions. Small Business Economics, 46(3), pp. 467–492.
Xheneti, M. (2016). Contexts of enterprise policy-making – an institutional perspective. Entrepreneurship & Regional Development, 29(3-4), pp. 317-339.
Yang, Y. and Danes, S. (2015). Resiliency and Resilience Process of Entrepreneurs in New Venture Creation. Entrepreneurship Research Journal, 5(1), pp. 1–30.
Yates, T.; Tyrell, F. and Masten, A. (2014). Resilience theory and the practice of positive psychology from individuals to societies. In L. Linley & S. Joseph (Ed), Positive psychology in practice, pp. 521-539). Hoboken, NJ: John Wiley & Sons.
Yousafzai, Sh., Fayolle, A., Saeed, S., Henry, C. and Lindgreen, A. (2019). The contextual embeddedness of women's entrepreneurship: towards a more informed research agenda. Entrepreneurship & Regional Development, 31(3-4), pp. 167-177.
Yousafzai, Sh., Saeed, S. and Muffatyo, M. (2015). Institutional theory and contextual embeddedness of women's entrepreneurial leadership: evidence from 92 countries. Journal of Small Business Management, 53(3), pp. 587-604.
Yousufazi, S., Saeed, Y. and Muffatto, M. (2015). Institutional Theory and Contextual Embeddedness of Women's Entrepreneurial Leadership: Evidence from 92 Countries. Journal of Small Business Management 53(3), pp. 587–604.
Youssef, C. M. and Luthans, F. (2007). Positive Organizational Behavior in the Workplace - the Impact of Hope, Optimism, and Resilience. Journal of Management, 33(5), pp. 774-800.
Yueh, L. (2009). China's Entrepreneurs. World Development, 37(4), pp. 778–786.
Zaatut, A. and Haj-Yahia, M. (2016). Beliefs about wife beating among Palestinian women from Israel: The effect of their endorsement of patriarchal ideology. Feminism & Psychology. 26(4), pp. 1–21.
Zautra, A., Hall, J. and Murray, K. (2010). Resilience: A new definition of health for people and communities. Handbook of Adult Resilience, Guilford Press, New York, NY, pp. 3-34.
Zelekha, Y. (2013). The effect of immigration on entrepreneurship. Kyklos, 66(3), pp. 438-465.
Zelekha, Y.; Avnimelech, G. and Sharabi, E. (2014). Religious institutions and entrepreneurship. Small Business Economics, 42(4), pp.747-767.
Zhao, H., Seibert, S. and Hills, G. (2005). The mediating role of self-efficacy in the development of entrepreneurial intentions. Journal of Applied Psychology, 90, pp. 1265–1272.

Zolkoski, S. and Bullock, L. (2012). Resilience in Children and Youth: A Review. Children and Youth Services Review, 34(12), pp. 2295–2303.
Zosuls, K.; Miller, C.; Ruble, D.; Martin, C. and Fabes, R. (2011). Gender Development Research in Sex Roles: Historical Trends and Future Directions. Sex Roles, 64(11-12), pp. 826–842.
Zozimo, R., Jack, S. and Hamilton, E. (2017). Entrepreneurial learning from observing role models. Entrepreneurship & Regional Development, 29(9-10), pp. 889–911.
Zraly, M. and Nyirazinyoye, L. (2010). Don't let the suffering make you fade away: An ethnographic study of resilience among survivors of genocide-rape in southern Rwanda. Social Science & Medicine, 70, pp. 1656–1664.

Appendix A: Interview Guide

Main research question: **"How an institutional context characterized by violent conflict affects the motivations, challenges and resilience of entrepreneurs, and what factors contribute to their resilience?"**

Study Introduction

- Explain the purpose of the study and your personal interest to study this topic in such contexts.
- Review Consent Form highlighting points such as the rights and entitlements of the participant and confidentiality.
- Offer the participants the opportunity to ask any question and answer them clearly and honestly. Ensure their willingness to participate and full understanding. Ask if you could sign the Consent Form on their behalf.
- Request permission to begin the interview and to audio record.

General Questions *(probe for examples and supporting information)*

- Tell us about your journey till you decided to start this business? What were the main motivations for the start-up? How your business has developed since then?

Individual Capacity *(probe for examples and supporting information)*

- Based on your business experience, what characteristics must the entrepreneur have in order to start and maintain/grow business in your country? (Examples of fear of failure, self-efficacy before and after the start-up, fear of social stigma, optimism, hope, perseverance).
- Describe each of these characteristics and explain why they are needed to be successful.
- How do you think conflict situation has an influence on those characteristics?
- Do you consider yourself successful in your business? What are the indicators of success in your opinion?

Regulative Institutions *(probe for examples and supporting information)*

- How does the legal environment in your country influence your business motivation and survival?
- Many countries face conflict, however, what is unique about your country's war ridden context?
- How common do you think paying bribes in your country can accelerate or process any procedures related to business? Have you been forced to pay any bribes?
- Do you think living in a conflict zone makes it easier/ more difficult to obtain finance?
- Have you experienced any financial difficulty in your business? How did you overcome this?
- Where do you market your products?
- How conflict affects the infrastructure in your country and how this in turn affects your business?
- Please identify your strategies or approaches to overcome/deal with these unique characteristics to sustain your business?

Normative Institutions *(probe for examples and supporting information)*

- From your experience as entrepreneur, do you think that the conflict plays a role in changing the traditional gender roles in your society?
- What was your perception of business as a career choice?
- How do family and community impact your business motivation and success?
- What were the reasons for choosing the type of your business?

- After the experience of creating your own business, what is your general attitude regarding the creation of businesses in your conflict context?
- Did the conflict have a role in your religious/faith attitudes? How? Does this affect your life and business?
- How social support in your conflict context help you in life and business? Are you aware of any social support programs for entrepreneurs?
- Who do you consider as the crucial social support for the survival of your business (family, community, government)? Give details.

Cognitive Institutions *(probe for examples and supporting information)*

- How common is to find successful entrepreneurial role models in your country? Did this impact on your business motivation and survival?
- Please discuss, if any, the role education, training, mentoring, technology have on your business motivation and success.
- How did you overcome problems related to these?

Final Questions *(probe for examples and supporting information)*

- What factors do you think have had helped you the most to continue your business under conflict circumstances?
- Based on your business experience, what are your key recommendations to help entrepreneurs to start and maintain business in your conflict context?
- Please share any other points and comments regarding business start-up and success for entrepreneurs not addressed or discussed in this interview.

Personal and Business Information *(probe for examples and supporting information)*

- Please tell us about yourself (age, education, head of household, number of family members, working status before the business).
- Please tell us about your business (age of business, number of employees at start-up and now, business sector, did you change your current business before, did you have a previous experience related to the business before starting and for how long, location of the business).

Appendix B: The Participants' Demographic and Business Indicators

Country	City	Pseudonyms	Gender	Education	Age started	Age	Marital status	Business	Age of Business	Prev. Experience	# employees at start-up		# employees post start-up		Partnership	
											M	W	M	W	family	Others
Palestine	Gaza city-GS	Dalal	F	University	22	30	Single	Embroidery	2010	No	0	2	0	25	√	
	Gaza city-GS	Rasha	F	University	31	37	Divorced	Toys Crochet and training	2012	Yes	0	1	1	10		
	Hebron-WB	Siham	F	University	19	24	Single	Roses Production	2012	Yes	1	0	3	2	√	
	Ramallah-WB	Rana	F	Collage	30	46	Married	Manufacture of aluminium accessories	2002	No	0	0	1	3		√
	Gaza city-GS	Ola	F	University	23	27	Single	Furniture & Decoration	2014	No	0	0	3	3		
	Ramallah-WB	Maram	F	University	22	26	Married	Digital Marketing	2014	No	1	1	3	1		
	Nuseirat camp-GS	Nadin	F	Secondary	38	45	Divorced	Carpentry	2011	No	0	0	1	0		
	Gaza city-GS	Sawsan	F	Collage	16	24	Married	Fisherwoman	2010	Yes	1	0	3	0	√	
	Gaza city-GS	Raji	M	University	24	32	Married	Training Centre	2010	Yes	1	0	4	2		
	Jenin-WB	Saif	M	University	19	25	Single	Agricultural Services	2012	No	0	0	2	0		√
	Salfit-WB	Maher	M	University	45	50	Married	Printing services	2013	Yes	2	0	4	1		√
	Gaza city-GS	Khaled	M	University	20	28	Married	Media Production	2010	Yes	1	0	10	5		

Country	City	Pseudonyms	Gender	Education	Age started	Age	Marital status	Business	Age of Business	Prev. Experience	# employees at start-up		# employees post start-up		Partnership	
											M	W	M	W	family	Others
	Bethlehem-WB	Adel	M	Secondary	38	49	Married	Maker/installer of building decoration	2007	Yes	4	0	20	2		√
Iraq	Baghdad	Laila	F	University	28	31	Married	Design of special occasions	2015	Yes	1	0	1	3		
	Basra	Eman	F	Collage	37	48	Married	Pastries	2007	No	0	1	0	15	√	
	Basra	Areej	F	Collage	59	64	Married	Sports Centre	2013	Yes	0	4	0	4		
	Baghdad	Fatma	F	University	28	32	Married	Pharmacy	2014	No	0	1	0	2		
	Basra	Anas	M	University	40	53	Married	Precast concrete production	2005	Yes	0	1	20	2		
	Basra	Fahd	M	University	32	40	Married	Science Camp	2010	Yes	0	0	2	0		
	Karbala	Ahmed	M	University	19	28	Single	Mobile shop/training	2009	No	1	0	2	0		
	Basra	Ali	M	University	34	38	Married	Plastic interior decoration	2014	No	3	0	6	0		√
Afghanistan	Kandahar	Heba	F	University	31	41	Married	Embroidery	2008	Yes	0	20	7	90		
	Kabul	Walaa	F	Secondary	24	27	Single	Gems and jewellery	2015	Yes	0	0	0	2		√
	Kabul	Razan	F	University	23	26	Single	Pharmaceutical company	2015	Yes	5	3	10	5		√
	Kabul	Sally	F	University	24	27	Married	Cultural Centre	2015	No	1	5	3	25	√	

Country	City	Pseudonyms	Gender	Education	Age started	Age	Marital status	Business	Age of Business	Prev. Experience	# employees at start-up		# employees post start-up		Partnership	
											M	W	M	W	family	Others
	Kabul	Hasan	M	University	22	25	Single	Consulting Services	2015	Yes	1	0	3	0		√
	Kabul	Sameh	M	University	22	25	Single	Saffron processing & businesses online platform	2015	Yes	2	0	3	0		√
	Kabul	Zaher	M	University	21	26	Single	Information technology services	2013	Yes	0	0	10	0		√
	Kabul	Ziad	M	University	21	25	Single	Software development	2014	No	2	0	25	0		√
	Kabul	Nedal	M	University	23	30	Single	Travel Company	2011	Yes	1	0	9	0	√	

Appendix C: Information Sheet for Participants

University of Plymouth
Plymouth Business School
People, Marketing and Entrepreneurship

Research Information Sheet

Dear participant;

I am a doctoral researcher at Plymouth Business School, and I am conducting a study entitled "Resilience of Entrepreneurs in Conflict-Affected Zones: Evidence from Afghanistan, Iraq and Palestine". The main aim of this study is to identify and analyse the resilience factors that influence men and women entrepreneurs under conflict. In order to achieve this aim, you are invited to participate in this study. You have been chosen because I want to learn from your entrepreneurial experience and how this may have been influenced by the conflict situation in your country. I also believe that your answers and the findings of this study will have useful implications for promoting entrepreneurship and resilience in conflict-affected zones. It is totally up to you to decide whether or not to participate, your participation is entirely voluntary.

If you agree to take part in this study, please give me an appropriate time for you to have a Skype or telephone interview. Before the interview, I will ask you to read and understand the information sheet about this study and to sign a consent form. You will be interviewed for around an hour, and the interviews will be audio-recorded with your permission. If you do not wish to be recorded, I will then take notes instead. I will ask about your entrepreneurial experience under conflict which will include: reasons to start your business, which factors helped you to build your resilience, and overcome obstacles and challenges, and how the conflict experience affects you as an entrepreneur. There are no right or wrong answers and only your experiences and opinions will help the research to achieve its objectives. I just want to hear about your suggestions for improving the entrepreneurial environment under conflict. You are free to withdraw from the interview or the project at any point up to 30th December 2018, without giving a reason or being disadvantaged in any way. If there is anything that is unclear, or if you would like more information, please do not hesitate to ask me.

By participating in this study, you will help to improve our understanding of entrepreneurship under conflict. You will have the opportunity to share your experience and learned lessons so we can work on helping other entrepreneurs to start and sustain their own businesses, improve the living conditions of their families, and be financially independent rather than relying on humanitarian assistance. If you are

interested, I would be happy to provide you with a summary of the research findings when the study is completed.

Please be assured that all information and answers you provide during the study will be kept strictly confidential and anonymous. The recordings will be stored securely and used only by the researcher for data analysis and for the scientific research purposes. Your identity will be anonymised in all reports or publications in order to protect your identity and privacy.

Thank you in advance for your participation and contribution in enhancement the scientific research. If you have any questions or comments about the study and your participation, please do not hesitate to contact me: *doaa.althalathini@plymouth.ac.uk.* Alternatively, please contact the Director of Studies Dr Haya Al-Dajani: *haya.al-dajani@plymouth.ac.uk* or the Faculty of Business Research Ethics Committee: *FOBResearch@plymouth.ac.uk*

The researcher,
Doaa Althalathini

Appendix D: Consent Form

University of Plymouth

Plymouth Business School

People, Marketing and Entrepreneurship

Date of Interview: ____ /____ /_____

Country of Interview: _____ Interviewee Reference: _____

Consent Form for Study Participation

Thank you for agreeing to participate in this study entitled "Resilience of Entrepreneurs Resilience in Conflict-Affected Zone: Evidence from Afghanistan, Iraq and Palestine". Please read the following statements and choose the appropriate option for you:

#	Statement	Yes	No
1.	I confirm that I have had the project explained to me and I have read and understood the Information Sheet about the research project.		
2.	I have considered the information about the study, and my questions have been answered satisfactorily.		
3.	I agree to take part in this research project and to be interviewed.		
4.	I understand that my participation is voluntary, and that I can withdraw from the interview or the study at any point up to 30th September 2018, without being penalized or disadvantaged in any way.		
5.	I confirm that I am happy for my interview to be audio recorded.		
6.	I agree to the use of my anonymized quotes in the final report of the study, and in further publications.		
7.	I agree to have a further interview should that be required.		
8.	I am able to sign this form in person.		
9.	If the answer for Q.8 is **No**: I will give my consent verbally and the researcher will sign this form on my behalf, and this will be audio recorded.		

Participant Name: _____

Participant Signature: _____

Or Researcher Signature on behalf of participant: _____

Appendix E: Motivation for the Women and Men Participants for Start-Up

Table E.1: Motivation of the women participants for start-up

Country	Pseudonyms	Business	Motivations								
			1	2	3	4	5	6	7	8	9
Palestine	Dalal	Embroidery				√	√				
	Maram	Digital Marketing		√	√			√			
	Nadin	Carpentry	√		√	√	√			√	√
	Ola	Furniture & Decoration	√			√	√	√			√
	Rasha	Toys Crochet and training	√	√	√	√				√	
	Rana	Make aluminium accessories	√			√	√	√			
	Sawsan	Fisherwoman	√			√	√				
	Siham	Roses Planting	√	√				√			
Iraq	Areej	Sports Centre		√	√	√				√	
	Eman	Pastries	√			√	√	√			
	Fatma	Pharmacy	√				√				
	Laila	Design of special occasions		√		√		√			
Afghanistan	Heba	Embroidery			√			√		√	√
	Razan	Pharmaceutical company		√	√			√	√	√	
	Sally	Cultural Centre	√		√	√	√		√	√	√
	Walaa	Gems and jewellery	√	√		√	√				
Total Women Participants			**10**	**7**	**7**	**11**	**9**	**8**	**2**	**6**	**4**

Table E.2: Motivation of the men participants for start-up

Country	Pseudonyms	Business	Motivations								
			1	2	3	4	5	6	7	8	9
Palestine	Adel	Make/install building décor.		√							
	Khaled	Media Production		√		√			√		
	Maher	Printing services	√		√			√			
	Raji	Training Centre	√	√		√	√		√		
	Saif	Agricultural Services	√		√		√	√			
Iraq	Ahmed	Mobile shop/training	√			√	√				
	Ali	Plastic interior decoration	√				√		√		
	Anas	Precast concrete production		√	√						
	Fahd	Science Camp		√	√	√		√			
Afghanistan	Hasan	Consulting Services	√	√	√				√		
	Nedal	Travel Company		√	√		√		√		
	Sameh	Saffron & Business online platform	√	√	√		√		√		
	Zaher	Information technology	√	√	√			√	√		
	Ziad	Software development		√	√	√		√	√		
Total Men Participants			**8**	**10**	**9**	**5**	**6**	**5**	**8**	**0**	**0**

Figure E.1: Motivation of the women and men participants for start-up

Appendix F: Resilience Factors for Each Participant

Country	Name	Motivation	Individual Characteristics	Human Capital	Social Relationships	Contextual Factors
Most Resilient						
Afghanistan.	Sameh	Economic prosperity, independence, making impact	Optimism, perseverance, self-efficacy	Previous experience in business, self-learning	Financial and emotional support from friends, attending networking events, observing and learning from role models	Paying bribes, partnership, business diversification, working part time.
Afghanistan.	Zaher	Economic prosperity, independence, making impact	Optimism, perseverance, self-efficacy	Previous experience in business, self-learning	Financial and emotional support from friends, attending networking events, observing and learning from role models	Paying bribes, bricolage, partnership, business diversification, working part time, starting the business at home, political support.
Afghanistan.	Ziad	Independence, Making impact	Optimism, perseverance, self-efficacy, opportunity recognition	Previous experience in business, self-learning	Financial and emotional support from friends and family, attending networking events, observing and learning from role models, management training.	Starting the business at home, partnership, political support
Afghanistan.	Heba	Independence, Women empowerment	Optimism, perseverance, self-efficacy, opportunity recognition	Educational level	Financial and emotional support from family and friends.	Avoid bribes by reducing sales, make use of the human capital available such as volunteering, working part time, use of technology for marketing and communication, informal export, media reports, empathy feelings.
Afghanistan.	Walaa	Economic prosperity, independence.	Optimism, perseverance, self-efficacy	Previous experience in business, self-learning	Financial and managerial support from friends, networking events, training	Paying bribes, working part time, partnership, exhibitions' participation, business diversification.
Iraq	Fahd	Independent, making impact	Optimism, perseverance, self-efficacy, opportunity recognition	Previous experience, self-learning	Financial and managerial support from friends, networking with NGOs	Bricolage, rely on other income sources, use of technology,
Pal.	Khaled	Independence, Making impact	Optimism, perseverance, self-efficacy	Previous experience in business, self-learning	Financial support from family and friends, financial and managerial support from NGOs, role models.	Working at home, working part time,

						use of technology for marketing, low standards of living comparing to other markets.
Pal.	Raji	Economic prosperity, independence	Optimism, perseverance, self-efficacy	Previous experience in business, educational level, self-learning.	Financial support from family and friends, financial and managerial support from NGOs.	Bricolage, use of technology for marketing and learning, standards of living comparing to other markets.
Pal.	Saif	Independence, lack of jobs, economic prosperity	Optimism, perseverance, self-efficacy, opportunity recognition	Educational level, self-learning	Financial support from friends, financial and managerial support from NGOs, role models.	Working part time, partnership, use of technology for marketing and learning, media reports.
Pal.	Nadin	Economic prosperity, lack of jobs, women empowerment	Optimism, perseverance, self-efficacy	Previous experience, self-learning	Financial and managerial support from NGOs	Tax avoidance, use of technology for marketing, exhibitions participation, media reports.
Pal.	Rana	Economic prosperity, lack of jobs	Optimism, perseverance, self-efficacy, opportunity recognition	Self-learning	Financial and emotional support from family, Financial and managerial support from NGOs, role models.	Bricolage, partnership, use of technology for learning, informal export, exhibitions participation, media reports.
Pal.	Siham	Economic prosperity, independence	Optimism, perseverance, self-efficacy, opportunity recognition	Previous experience, education, self-learning	Financial and emotional support from family, Financial and managerial support from NGOs	Bricolage, partnership, use of technology for marketing and learning, media reports.
				Moderate Resilient		
Afgh.	Nedal	Independence	Optimism, perseverance, self-efficacy	Previous experience	Emotional and managerial support from friends, networking events, role models	Paying bribes, bricolage, partnership, use of technology
Afgh.	Hasan	Economic prosperity, independence	Optimism, self-efficacy	Previous experience	Emotional and managerial support from friends, role models	Bricolage, partnership, use of technology
Afgh.	Razan	Independence, women empowerment	Optimism, self-efficacy, opportunity recognition	Previous experience, education	Financial and managerial support from family and friends, networking events	Partnership, use of technology, political support

Iraq	Ahmed	Economic prosperity	Optimism, perseverance		Friends networks, training	Bricolage
Iraq	Ali	Lack of jobs	Optimism, perseverance		Friends networks	Tax avoidance, bricolage, partnership, rely on other income sources
Iraq	Anas	Independence	Optimism, perseverance, self-efficacy	Previous experience	Formal and informal networks	Political support
Iraq	Areej	Independence, women empowerment	Optimism, self-efficacy	Previous experience	Financial support from family, training, networking	Rely on other income sources
Iraq	Laila	Independence	Optimism, self-efficacy, opportunity recognition	Previous experience, education	Financial support from family, training	Use of technology
Pal.	Adel	Independence	Optimism, perseverance, self-efficacy	Previous experience, self-learning	Friends networks	Bricolage, partnership,
Pal.	Maher	Economic prosperity	Optimism, self-efficacy	Previous experience	Friends networks	Partnership, rely on other income sources
Pal.	Rasha	Independence, Women empowerment	Optimism, perseverance, self-efficacy	Previous experience, self-learning	Managerial support from friends, training	Informal business, rely on other income sources, informal export, exhibitions participation, media reports, empathy feelings, standards of living
Pal.	Maram	Independence	Optimism, perseverance	Education, self-learning	Financial and managerial support from family, friends, training	Rely on other income sources, use of technology, media reports, standards of living
Pal.	Ola	Lack of jobs, economic prosperity	Optimism, perseverance	Education, self-learning	Networking with NGOs, training	Bricolage, use of technology, exhibitions participation, standards of living
				Least Resilient		
Afgh.	Sally	Lack of jobs, women empowerment	Optimism, self-efficacy	Education, self-learning	Financial, emotional and managerial support family and friends	Partnership, informal export
Iraq	Eman	Economic prosperity	Optimism		Financial and managerial support from family	Start at home, Partnership, business diversification
Iraq	Fatima	Lack of jobs, economic prosperity	Optimism	Education	Financial and managerial support from family	Rely on other income sources

Pal.	Dalal	Lack of jobs	Optimism	Education	Networking with NGOs, training	Tax avoidance, bricolage, partnership, use of technology, informal export, exhibitions participation, media reports, empathy feelings, standards of living
Pal.	Sawsan	Lack of jobs, economic prosperity	Optimism, perseverance		Networking with NGOs, training	Partnership, media reports

Appendix G: Ethical Approval Letter

RESEARCH WITH PLYMOUTH UNIVERSITY

Ref: FREC1617.51
Date: 4 October, 2017

Dear Doaa

RE: FREC1617.51

Title: Resilience of Entrepreneurs in Conflict-Affected Zones: Evidence from Afghanistan, Iraq and Palestine

The Faculty Research Ethics Committee has considered the ethical approval form and is fully satisfied that the project complies with Plymouth University's ethical standards for research involving human participants.

Approval is for the duration of the project. However, please resubmit your application to the committee if the information provided in the form alters or is likely to alter significantly.

We would like to wish you good luck with your research project.

Yours sincerely

(Sent as email attachment)

Dr James Benhin
Chair
Faculty Research Ethics Committee
Faculty of Business

Faculty of Business
University of Plymouth
Drake Circus
Plymouth
Devon PL4 8AA United Kingdom

T +44 (0) 1752 585805
W www.plymouth.ac.uk

Appendix H: Data Analysis

Figure H.1: Transcription, Reading, and Generating Initial Codes