

Muslim Women's Entrepreneurship in Conflict Zones: Religiosity, Culture and Gender

Egalitarianism

Doaa Althalathini, Haya Al-Dajani and Nikolaos Apostolopou

ABSTRACT

Whilst the role and impact of culture upon women's entrepreneurship have been acknowledged within the entrepreneurship literature, the interplay and nuances of Islamic religiosity and gender egalitarianism as cultural indicators of Muslim women's entrepreneurship in conflict-ridden countries remain understudied. Within this study, we contribute to this special issue and bridge this gap by analysing the interplay between Islamic culture and Muslim women's entrepreneurial behaviours and strategies in Afghanistan, Iraq and Palestine, as all three contexts continue to experience decades of intense and protracted political and violent conflict. Our qualitative data collected from 16 Muslim women entrepreneurs operating their businesses in these contexts shows how their Islamic religiosity plays a powerful role in guiding entrepreneurial behaviours and strategies in multiple ways within precarious structural conditions and failed states. Indeed, the women's Islamic religiosity influenced the launch, operations and growth of their enterprises, and anchored them within the chaotic and dangerous void within their failed states. In addition, this study shows that Islamic gender egalitarianism embedded within Islamic principles is promoted by the women entrepreneurs as they utilise their entrepreneurship as an expression of Islamic feminist activism challenging the prevailing stereotypes of Muslim women under patriarchal cultural contexts, and creating awareness about women's rights to engage in entrepreneurship under Islamic law.

Keywords

Conflict zones; Muslim women entrepreneurs; Islamic values; religiosity; gender egalitarianism

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Introduction

This article examines the role of gender egalitarianism in religiosity as a cultural indicator affecting women's entrepreneurship by accounting for the impact of precarious contexts in the three conflict zones of Afghanistan, Iraq and Palestine. Conflict-affected developing countries pose different challenges for development, such as lack of security, weak governance, limited administrative capacity, humanitarian crisis, persistent social tensions, violence and/or the legacies of civil war (World Bank, 2011). Despite the calls to account for culture and context in gender studies, research on entrepreneurship in the context of violent conflict remains relatively scarce (Brück et al. 2013). Examining gender egalitarianism as a cultural indicator demands further investigation (Bullough and Sully de Luque, 2015) and exploring religiosity as a cultural factor affecting entrepreneurial activities (Henley 2017; Balog et al. 2014) advances our knowledge about entrepreneurial motives.

Although religion hugely influences the development of cultural values in society (Fagan 2006) shaping entrepreneurship, it remains under-researched in entrepreneurship studies (Zelekha et al. 2014). Given that living in countries with violent conflict elevates existential fear driving individuals to greater religiosity (Du and Chi 2016), focusing upon religiosity is critical due to the lack of other tangible and non-tangible resources at hand. Moreover, being a woman is correlated with greater anxiety about death, giving religiosity a central stage (Harding et al. 2005). The interface between religiosity and gender egalitarianism is also contentious: whilst religiosity is generally associated with traditional patriarchal values in the West, alternative Islamic feminism has a smoother reconciliation of gender egalitarianism and religious values (Sidani 2005). Hence,

our research question explores how the Islamic religiosity of women entrepreneurs fuels gender egalitarianism in conflict zones as they seek and enact changes in their volatile patriarchal cultures.

Centring upon culture and context shifts our attention to the spatial, social, and institutional factors conditioning entrepreneurship (Welter 2011; Authors A). Scholarly research has shown that in places where there is violent conflict and substantial economic and institutional deficiencies, entrepreneurial activity increases, as self-employment becomes a necessary survival and coping strategy (Woldie and Adersua 2004). In a context wherein the state's capacity is often lacking, there are high expectations for entrepreneurship to fill the void by contributing to economic growth and development (Baumol et al. 2007). These contributions signal that culture and context both enable and constrain entrepreneurship (Welter 2011) and should consider how gender regimes shape individual and meso level interactions, such as everyday experiences of gender relations/expectations, and/or cultural/religious values. Muslim women entrepreneurs are trying to get a position beyond the existing traditional norms (Kynsilehto, 2008) enhancing gender egalitarianism.

In order to address the aforementioned gaps, this paper analyses entrepreneurs' narratives in precarious states in order to re-centre the roles of culture and context in the formation and development of businesses, and how gender egalitarianism and religiosity influence the behavior of women entrepreneurs. The research focuses on the three countries of Afghanistan, Iraq and Palestine, which share Islamic religious similarities and a dominant patriarchal culture witnessing decades of ongoing intense and protracted political instabilities and conflict. Studying the role of religion in the behavior of entrepreneurs is particularly important in these conflict zones because Islam remains a major spiritual and social force influencing the lives of these populations (Sidani 2005).

The paper's contribution is twofold: first, we address here (i) the role of religiosity on women's entrepreneurial behaviour in its intersection with contextual cultural factors and (ii) we advance the limited body of research on Islam and women's entrepreneurship (Essers and Benschop 2009; Possumah et al. 2013) through the lens of gender egalitarianism. This paper is structured as follows: first, we review the theoretical framework and literature related to entrepreneurship, religiosity and gender egalitarianism. Following this, we outline the methodology, context of the research and findings. We then discuss our findings in light of our research aims before presenting our conclusion and implications.

Entrepreneurship and Religiosity

Research on entrepreneurship and religiosity has focused upon the relationship between society, religion and believers' entrepreneurial activity (Carswell and Rolland 2007; Balog et al. 2014). According to Drakopoulou-Dodd and Seaman (1998: 83), religion and entrepreneurship have a "complex, multi-level, and interdependent relationship", where Islam and Christianity are conducive to entrepreneurship motivating entrepreneurial attitudes through supporting self-employment (Gümüşay 2014). For example, the Weberian analysis of the impact of Protestantism on work ethic explained how people participate in work in the secular world, developing their own enterprises, and engaging in trade and accumulation of wealth (Weber 1930). It has been argued that religion provides a favourable climate for entrepreneurial activity, and Protestantism in particular leads to a higher educational level, which positively influences economic growth and entrepreneurship engagement (Becker and Woessmann 2009).

Additionally, religion can help entrepreneurs to cope with the burden of uncertainty and provides access to critical resources and information (Parboteeah et al. 2015). Religious spaces play an

important role in enabling the formation of social capital, which is vital to the development of new ventures, and can be facilitated better than in non-religious environments (Parboteeah et al. 2015). In addition, immaterial resources might enable entrepreneurial endeavours, whereby entrepreneurship is seen as a source of personal fulfilment or the ability to help others (Alstete 2008). Scholars have also explored how religious practices are expected to positively affect individual and societal perceptions of entrepreneurial activities and improve confidence and support (Carswell and Rolland 2007). Here, religiosity and culture are strongly intertwined and their effects go beyond believers, as illustrated by Dana (2010: 2-3) in relation to how “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 religions”.

The study of entrepreneurship and religiosity has been more prevalent in the intersection of migrant/ethnic minority entrepreneurship by studying the entrepreneurial activities of new migrants from the Global South settling in the Global North (Nwanko and Gbadamosi 2013) in a *superdiverse* context (Sepulveda et al. 2011). This aims at accounting for how entrepreneurs might mobilise specific cultural resources, which are different to the mainstream population, amongst which religion heavily features amongst ethnic groups by providing an advantageous position in the market (e.g. church/mosque networks, access to profitable suppliers and cheap labour force, trust, etc.). Despite these welcomed contributions to the field, most of these analyses of the role of religion have taken place within an excessive focus on individual/group characteristics within the Global North, without acknowledging that these are taking place against the backdrop of discrimination in the labour market, limited access to resources, and scarce business support (Jones

et al. 2012). Thus, focusing upon context and culture ought to be at the core of our understandings of the impact of religion in entrepreneurial strategies.

The connection between structural conditions and religiosity can be explored by considering how values might be central to resilience strategies in conflict zones. Religion and spirituality are important coping resources in time of stress (Koenig 2009) and this is particularly relevant within contexts of conflict in failed states. These accounts show how religious beliefs decrease the harmful effects of hardship and objective and subjective economic crises (Ellison and Bradshaw 2009), facilitate the enduring of difficulties (Gorbanalipoor et al. 2011) and change attitudes to risk (Bartke and Schwarze 2008). Hence, in contexts of conflict, religious conviction and engaging in processes of making meaning from the violence, may help people to adapt in the face of adversity and recover from difficulties (Sousa et al. 2013). Cultural and religious norms might give individuals strength and identity and enable a positive outlook on life events (Darychuk and Jackson 2015). For example, in Afghanistan, Eggerman and Panter-Brick (2010) find that cultural values such as a strong religious conviction is a source of individual strength in the face of misfortune among adults to endure war. Within the Palestinian context, Gren (2009) carries out interviews and observations for one year in a West Bank refugee camp during the second Intifada showing that people's faith helps them to establish feelings of hope and trust in spite of difficult conditions. Similarly, religion and faith are an important source of resilience among Palestinians especially during times of adversity where spirituality is associated with the *Sumud* culture¹ of the individuals within the collective society (Teeffelen 2005).

¹ *Sumud* is a Palestinian concept which translates literally as steadfastness. Palestinian political activists maintain some Islamic reference to the meaning of *Sumud* as a divine attribute with Islamic roots, developed with inspiration from Islamic culture as a patient persistence of continued Palestinian political, social and cultural presence and existence on their lands despite the pressures of occupation and appropriation (Singh 2012).

Islamic Values, Entrepreneurship and Gender Egalitarianism

The Islamic ‘practice of life’ for both men and women, views persistence, commitment and dedication to everyday life activities including work as a virtue (Yousef 2001). Islamic culture teaches ‘*itqan*’; perfection, to be pursued in every action (Ajarimah 2001). Indeed, 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 (Gümüşay 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 and 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.

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 lays great emphasis on work for both men and women and gives it special importance as an act of worship and religious duty (Rudnyckij 2009). Muslims are encouraged to strive to earn their living rather than depending on charity (Yousef 2001), where self-employment is encouraged by the Prophet Muhammad (Nadiri 2009) similarly to other prophets; “[n]ever has any one eaten a better food than what he has eaten out of the labour of his own hands” (Ismail 2011).

This connection between Islamic values and entrepreneurship poses a contentious relationship with the proposition that entrepreneurship can become an empowering strategy for women entrepreneurs. However, contrary to the entrenched Western notion that Islam is a barrier to gender equality and women's economic, political and social participation and leadership (Majid 1998), Islamic feminists defend Islam as the guarantor par excellence of gender egalitarianism and recognize its exploitation through patriarchal interpretations (Muhanna, 2013). Indeed, Barlas (2002) argued that Muslim women struggled for emancipation and equality due to the patriarchal Muslim traditions and practices rather than Islam itself which addresses men and women equally in all aspects of religious practice, contribution to humanity and justice (Ali, 2006). Islamic feminists argue that the Quranic principles of gender egalitarianism should be unmasked as an extension of the Islamic faith position and not a rejection of it (Cooke 2000). With their enhanced access to education, particularly religious sciences, and the spread of information technology (Badran 2005), Muslim women are increasingly challenging the patriarchal interpretations of their religion and are articulating a new authentic Islamic voice (Kynsilehto 2008) encouraging Muslim women to fully engage in their education, economy, society, and religion. This article engages with how gender egalitarianism in religiosity affects Muslim women's entrepreneurship against the backdrop of fragile conflict states.

The Research Contexts: Afghanistan, Iraq and Palestine

The three conflict-affected countries of Afghanistan, Iraq and Palestine experienced severe political conflict over many, successive decades. Subsequent wars, civil wars, aid dependency and failed

institutions have been central determinants of lives and livelihoods in those countries. For decades, trillions of dollars in foreign aid to those countries failed to eradicate poverty and foster sustainable development (Wildeman and Tartir 2014). Their cultures are predominantly Muslim, and the women are bound by conservative cultural and religious norms and practices, which limit their role in economic, political and social lives (Ahmed-Ghosh 2003). Islamic values, beliefs, customs and traditions put significant burdens on women's entrepreneurial activities. However, there is growing evidence that the conflict and the resulting difficult economic situation pushed many women to work in the informal sector in all three countries (Abdullah and Hattawy, 2014).

Afghanistan

Since the early 1980s, conflict in Afghanistan has been chronic and intense. After a series of civil wars, the Taliban movement which emerged in 1994, took control of Kabul in 1996 and ruled Afghanistan till 2001. During this time women were banned from education, had limited access to health care, and were required them to remain at home (Rostami-Povey 2007). As such, Afghan women entrepreneurs mostly had home-based enterprises, and were not visible in the public sphere (Boros 2008). The population is estimated at 31 million in 2018 comprising numerous ethnic groups (CSO, 2019). In Afghanistan, 24 per cent of women and 52 per cent of men are literate, and younger women and men are more likely to be literate than older women and men (CSO 2019). After the fall of the Taliban in 2001, social and economic changes occurred in Afghan society alongside major transformations in the social fabric of the country, including new gender roles, further modelled by the influence of foreign aid (Boros 2008). Women, the most oppressed group under Taliban rule, made their re-entry into economic and public spheres after 2001 (Ahmad-Ghosh 2013).

Iraq

Despite indisputable political repression in the 1970s and early 1980s, the majority of the Iraqi population enjoyed high living standards and rapid development during the economic boom, which resulted from the rise of oil prices and the government's developmental policies. However, after Iraq's invasion of Kuwait and the start of the Iraq War, the UN embargo that began in 1990 led to the decline in oil production and economic development. Since then, the economy continues to experience serious problems, including a huge foreign debt (Dinç 2012). During the imposed sanctions during the 1990s, about 60 per cent of the population was dependent on governmental monthly food rations, paid for by the oil for food programme. Higher education virtually collapsed and degrees became worthless amidst widespread corruption and an uninterrupted exodus of university professors (Al-Ali 2005). Following the withdrawal of US troops in 2011, the insurgency continued and Iraq suffered from political instability. In 2016, the population of Iraq was estimated to be 38 million people (CSO 2016), half of them, women and children. Iraq has one of the world's lowest labour participation rates for women (15 per cent) (World Bank 2016a). The laws and regulations related to the private sector, investment and business environment are often unclear and non-transparent, and often contradict each other, giving officials' wide discretion to interpret and apply different laws to identical or similar regulatory transactions or approvals (World Bank 2016b). This increases the cost and risks of doing business in Iraq and also generates scope for corruption.

Palestine

Palestine has endured occupation since 1948 when Israel accelerated its establishment as an independent Jewish state on 78 per cent of Palestinian lands. This was followed by the 1967 war

when Israel took control of the West Bank (WB) and Gaza Strip (GS) (Barber 2008). Israeli practices included extensive use of collective punishments such as curfews, controls on the movement of Palestinians and goods, house demolitions, land confiscation, restricted fishing areas and closures, and imprisonment as a key strategy to control the WB and GS (Kock et al. 2012). The estimated population of Palestinians in 2017 was 4.78 million (PCBS, 2018). Over 40 per cent of Palestinian men have been imprisoned at least once (Beinin and Hajar 2014). Women in Palestine suffer from double marginalization, being part of the Palestinian people living under Israeli occupation, and, the male-dominated society with cultural restraints posed on women (Muhanna 2013). However, aspects of cultural, political and economic change are emerging. 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 (PCBS 2018).

Methodology

Given the aims to explore how Islamic beliefs and values influence the entrepreneurial behavior of Muslim women entrepreneurs in conflict ridden contexts, a qualitative interpretivist approach is adopted. Interpretivism allows us to understand the phenomenon from the standpoint of women entrepreneurs and how they interpret and experience it (Cohen et al. 2011). Therefore, a qualitative approach is used to understand entrepreneurial behavior based on the meanings, experiences and views of the participants in their own fragile context and Islamic culture (Al-Busaidi 2008).

The research presented in this article explores the narratives of 16 women entrepreneurs who are part of a larger study. In-depth semi-structured individual interviews were undertaken with 16 Muslim women entrepreneurs; four operating in Afghanistan, four in Iraq and eight 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 adopted purposive sampling strategy facilitated the understanding of the relationship between entrepreneurial behavior and religious values in conflict-affected developing contexts as participants had to be the owner managers of their enterprises at the time of the interview, with businesses operating for over three years. A cross-cutting theme in the interviewees' narratives was their Muslim identity and religiosity, and how this influenced their entrepreneurial behavior. Table 1 presents the participants' demographic and business indicators. The majority of participants had completed higher education, and 10 women were aged between 24-32 years. Almost half of all participants were married (9/16), and the majority of participants' enterprises were between 3-10 years old and solely owned by the women. With the exception of two participants, all participants employed at least one woman. The two who did not, worked in the masculinized professions of carpentry and fishing. Contrary to the majority of women's enterprises being concentrated in the services sector in Middle Eastern countries (Tlaiss 2015), the majority of the enterprises were manufacturing (9/16).

 Insert Table 1 about here

The interviews were conducted via Skype/telephone by the first author to overcome travel risks associated with conflict ridden contexts. Indeed, the benefits of using online communication for data collection outweighed the drawbacks in this study (Deakin and Wakefield 2014). 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. The lead researcher lived most of her life in Palestine, and was familiar with the experiences and

challenges of living in a conflict zone. Her insider position helped her to conduct the interviews with sensitivity to the circumstances of the interviewees and heightened awareness of the contextual factors. The interviews in Afghanistan were conducted in English while those in Iraq and Palestine were conducted in Arabic.

All interviews were transcribed in the language used in the interview. Qualitative thematic analysis was undertaken through MAXQDA as it supports the Arabic language. The data analysis was undertaken in the interviews' original language to avoid inaccuracies and meanings getting lost in translation (Nes et al. 2010). The data analysis went through two phases, the descriptive level and conceptual level (Friese, 2014). The first phase included reading the interview transcripts where initial codes were generated by looking for relevant features of the data (Braun and Clarke 2006). The conceptual-level analysis included exploring the data from the perspective of the research question and identifying patterns and relations between the themes and narratives (Friese 2014) (see table in Appendix 1 where some of the thematic coding is included for illustrative purposes).

Findings

The thematic analysis showed that all 16 participants reflected upon their Muslim identity and their view of religiosity and culture in relation to their enterprises. These narratives show how (i) women's religiosity emerges as a response to precarious contexts, which in turn affects how they navigate everyday life constraints; (ii) religiosity has influenced different parts of the start-up and/or development of the women's enterprises, and (iii) how they interpret entrepreneurship as an Islamic feminist activity. Although these areas are intertwined in their narratives, we illustrate these themes separately for analytical purposes.

Gendered religiosity as a response to precarious contexts

All participants declared their religiosity as practicing Muslims, performing their Islamic obligations and rituals. Their extensive knowledge of Islamic values and principles resulted from living and growing up in their Muslim countries where they were taught Islam formally within the education system and informally through the social culture. The data analysis revealed that practicing their religion is an important aspect of the participants' lives, and that the volatile political and economic context they endure has a significant impact on their religiosity as their faith in God increased and enabled them to cope with the certain uncertainties of life in a as expressed by Siham (Palestine, 24); *“as long as you have faith in God and your faith is strong, you feel God will be always by your side”*.

The participants explained how the social restrictions imposed upon them in their conflict affected countries are wrongly attributed to Islam as Heba (Afghanistan, 41) explained; *“I observe the fundamental 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”*. Like Heba, the majority of the participants challenged the social gendered norms through their Islamic religiosity and embraced a separate interpretation to the mainstream. All interviewees agreed that Islam upholds rather than diminishes the status of women, focusing upon their dignity and humanity. Around half of the women referred to Khadijah - the first wife of Prophet Mohammad as their role model as she was a prominent entrepreneur. As indicatively stated by Sama (Afghanistan, 27) *“Islam encourages women to work, and the big evidence is that Prophet Mohammad did not ask his wife Khadijah to sit at home when they got married”*. However, other interviewees nuance this liberating narrative by signaling how changes are happening at a slow pace and are context specific. For example Eman (Iraq, 48) explained that

“now there is a big change, I mean since 2013 or 2014, the woman can work in a mall, in clothes shop...but this is in Basra Province. The women in the southern regions are still not allowed to work outside the house, people are still conservative”. As such, whilst traditional cultural norms in the conflict affected countries remain slow to change, they are being challenged especially by Muslim women entrepreneurs as they embrace their religiosity to navigate the precarious contexts where they live and work.

Participants from Palestine stated their *sumud* as a source of religiosity. Dalal, Rasha, Rana and Randa mentioned facing death previously and how this experience strengthened their religiosity and its practice of patience; *“Israelis opened fire at our fishing boat several times when we were fishing...you don’t know when the war might happen or your house will be bombed or you will be killed. You lack the 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 is what keeps us alive in this country”* [Randa, Palestine, 24].

Religiosity-driven women’s entrepreneurship

A common thread in our participants’ narratives is their affirmation of their Islamic religiosity as a driver for starting and/or continuing their enterprises. Islam emerged as a supportive resource for entrepreneurial behaviour and Islamic values shaped the participants’ attitudes and motivations for entrepreneurship. Their narratives showed how their Islamic religiosity enabled them to endure and confront the fears of working in a conflict zone and how they adapted and sought alternative solutions. Their processes were manifested in their Islamic beliefs and religiosity which gave them the necessary patience and endurance as Dalal (Palestine, 30) explained; *“Islam is a direct reason to continue my business and overcome the challenges. For example, I couldn’t send a piece of*

embroidery to someone...I stayed patient and after a while someone else came and bought it. It [Islam] teaches us patience which makes our faith stronger and stronger; that God will help us”.

This attribution to Islamic religiosity was consistent amongst the participants who also quoted verses from the Quran to explain the importance of patience, particularly the verse “[i]ndeed, God is with the patient” (Quran 2:153).

An interesting theme emerging from the interviews is that participants believe in divine destiny - one of Islam’s six articles of faith. That means that everything that happens is destined and ultimately for one’s own good (Eaton, 1994). This is illustrated by the participants’ frequent use of the expressions “*insha Allah*” (if God wills) and “*Alhamdulillah*” (thanks be to God). Such submission gave the participants inner peace and pushed them to be optimistic and to look for solutions to problems. Ola explains;

“I believe in destiny...and I do not 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 ... My faith makes me stronger and that I should have alternative plans ... God will give me better choices because he knows best” (Ola, Palestine, 27).

Their belief in destiny and their religiosity encouraged the participants to accept setbacks and quickly get back on their feet to look for God’s alternative paths for them, becoming active agents. This allowed them to think positively and optimistically and find ways to continue and persevere as stated by Rasha:

“I have experienced many challenges which made my faith in God stronger. Even if the business fails, it is certainly for good, that there is a light, but I do not see it...this makes

me always optimistic, that failure is not the end of the world. We need to try and knock other doors...Your faith makes you look at things in optimistic way...and that we always say maybe what happens is good for us” (Rasha Palestine, 37)

As a result of their increased religiosity, their entrepreneurial operations were conducted with commitment to their Islamic principles. This is captured by the ways in which the participants tried to finance their enterprises, although also highly conditioned by economic situation. For example, the women entrepreneurs in Iraq had an overall better economic situation so they started their businesses using their personal or family savings. However, access to these was not the only reason, and religiosity featured heavily on these decisions. Most of our interviewees (11 out of 16) expressed how these strategies responded to religious precepts of not borrowing capital with interest. As expressed by Eman (Iraq, 48); *“if I will apply for a loan with interest, then there is no ‘barakah’ [blessing] in it”*. In other words she will not increase her sales and profits. Similarly, Heba (Afghanistan, 41) stated that *“in Afghanistan, there are not many institutions that provide microfinance...the interest rates are high 20 per cent, I am a Muslim and I follow my faith and I know that paying interest is haram [forbidden]. So, it’s another reason why I didn’t do it”*. However, and in order to overcome this challenge, she applied for other permitted sources of Islamic finance; *“I applied for loans from Kiva...which is interest free and it was flexible enough...and gave us more than 12 months to pay off the loan...and that happened twice”*. The participants could not fully rely on personal savings and some (6 out of 16) tried to apply for Islamic loans, however, they were not able to meet their strict conditions such as the repayment policy and required sponsors.

Religious principles can also disrupt the smooth development of some operations. For example, Islamic precepts also guide the avoidance of engaging with bribery, which might be a convenient

practice to smooth bureaucratic processes in conflict states. The participants in Afghanistan and Iraq emphasised corruptive practices in these contexts, as Eman (Iraq, 48) highlighted how she complied with Islamic doctrines in spite of the burdens for her business activities: *“Paying bribes, unfortunately, makes things easier, I didn’t pay one-dollar as a bribe, it’s a sin, I do not allow myself to do that”*.

Muslim Women Entrepreneurs and Gender Egalitarianism

Conflict zones generally restrict women’s freedom of movement and access to resources due to lack of security and the perception that women have fewer capabilities than men as entrepreneurs. Therefore, women have to work harder as entrepreneurs to prove themselves and to challenge enshrined gendered stereotypes. This was particularly the case for the Afghani women, as discussed by Heba (Afghanistan, 41); *“I have to continue to make it successful because I don’t want to give men the opportunity to think I failed...So, I go and do anything and everything in my ability and capability to prove to the men that we women are capable”*. This was also mentioned by the entrepreneurs operating in masculinized industries such as Nadin, a carpenter from Gaza;

“When I started, the society’s perception was tough...they were making fun of me and my capabilities, they were saying ‘a woman wants to do carpentry, look she thinks she is a man, works with machines’, I had an urgent and difficult situation, so should I stay at home and live like this! Life doesn’t stop because of a problem...we need to continue our life and prove ourselves” (Nadin Palestine, 45).

The reasons why the participants engage in entrepreneurship reflects both compliance with the traditional women’s roles (taking care of their families), and the changing traditions that discriminate against women’s work and independence. The participants linked their desire to prove

themselves and to challenge the perceptions from their society, to their Islamic beliefs and values that they have to work and contribute positively to their communities by referring the Prophet's wife, Khadija. Furthermore, they believe that God has rewarded them with good results because they worked hard and had good intentions to help their families and/or other women's families who are working with them, nuancing the relationship between religiosity and gender ideals. This is illustrated by Areej (Iraq, 64) when she explained how entrepreneurship is about helping to empower women: *"I wanted to empower women because they are frustrated by the burdens of their circumstances. I change their negative mind-set through sport and psychological sessions...because I love goodness and love to help others"*.

Whilst only five women stated empowering other women as the motivation for starting their enterprises, all participants shared a profound interest in hiring and helping women. With the exception of two participants, all participants employed women, and some focus specifically on employing women with difficult economic circumstances. They supported that with the rewards from God for being good and helpful with others. Rasha explained;

"I am interested in women who do not have education certificates or qualifications to get a job opportunity...They are marginalized women, they have no experience or strong personality to engage in the labour market. So, I provide them with a 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, 37).

The capacity to create employment for other women is a strong indication of the contribution Muslim women entrepreneurs make to their local communities in failed states. In our small sample,

sixteen women created jobs for 226 people (36 men and 190 women). The participants' hard work, persistence, and desire to help others, have contributed positively to the attitudes of their societies and enhance gender egalitarianism. This is reflected on this excerpt from Heba:

“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, 41):

The changes in gender roles and the involvement of women in previously male-dominated sectors were enabled by the ongoing conflict in those countries. In their opinions, societies need time to change and accept new gender norms and roles challenging traditional cultural norms as Randa explained:

“When people see me wearing fishermen dress 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 get used to that and it becomes normal for them. They choose me sometimes to support and encourage me” (Randa, Palestine, 24).

Support from their families, attributed positively to the participants' entrepreneurial success and enabled them to challenge the society's traditions against gender egalitarianism. Men in these women's lives played a crucial role in enabling their entrepreneurship and facilitating change, as expressed by Heba (Afghanistan, 41):

“There are still many challenges for women to overcome, and they face the daily challenges of living and working and thriving in a patriarchal society...I have a wonderful father who made me who I am, he was a feminist at heart and he never made me think twice about my gender being a blockage to me and after that I was lucky enough to meet and marry a man who equally believes in the fact that I am no less than him” (Heba, Afghanistan, 41)

Discussion

Our findings demonstrate that within conflict zones, the majority of the Muslim women entrepreneurs embraced their Islamic religiosity by fully trusting in God and the help he provides, and following their Islamic values and principles in their lives and business practices. Indeed, their religiosity was strengthened by their prolonged exposure to extensive violent conflict and facing death (Du and Chi 2016). They tended to use Islamic criteria to inform their decision-making, despite the possibility of this harming the operations and success of their businesses (Tlaiss 2015). For example, they navigated the corruption by refusing to pay bribes. This behaviour in conflict and post-conflict contexts is particularly risky as governments have weak administrative capacity and suffer from legal and social institutional deficiencies and, the widespread corruption undermines the creation of an idealistic ecosystem for entrepreneurs to thrive in. The participants were adamant that their patience in these most arduous situations will be rewarded as God is the best arranger of all their affairs, and will guide them to that which is good for them. Their surrendering to God’s will and belief in divine destiny helped them to remain patient and optimistic about their futures. Through this conviction, they were able to navigate the destruction of the world around them, and attain spiritually induced contentment and serenity in circumstances where this is often impossible to achieve.

Our findings also challenge stereotypes of Muslim women as passive agents (Glas et al. 2018), and their businesses as micro, feminized ones (Holmén et al. 2011) since the majority of enterprises within our sample operated within the manufacturing sector and some within masculinized sectors in conflict zones. Indeed, the Muslim women entrepreneurs were running their enterprises, supporting their families, and maintaining their religious and spiritual practices, despite the tribulations of living in conflict zones. In accordance with Kayed and Hassan (2010), our findings revealed that the Muslim women entrepreneurs viewed their entrepreneuring as a religious obligation to their communities, families, and God.

Like other women entrepreneurs elsewhere in the world, Muslim women entrepreneurs in conflict zones have been combatting discrimination and gender inequality (Mir-Hosseini 2006). Indeed, their entrepreneurship is an expression of their Islamic feminist activism as they challenge the prevailing stereotypes about Muslim women. However, despite not explicitly identifying as Muslim feminists, they were enacting a Muslim feminist persona. This phenomenon requires further research to determine whether they were proactively denying their feminist activism role as a protection strategy or if they were oblivious to it, and instead embraced it within their religiosity. That is, a religious obligation to create awareness about gender egalitarianism within Islam. The women understood and accepted the Islamic fundamentals of justice and equality for all, and that these were not practiced nor reflected within the regulative institutions of their countries (Metcalf 2008). The participants were adamant that Islam sanctioned women's entrepreneurship and illustrated this with the example of the Prophet Mohammad's wife – Khadija who was a remarkably responsible entrepreneur in her time (Authors B). Participants were knowledgeable of the Quran and Hadith (Islamic scriptures) and provided evidence from these sources to support their arguments about women's Islamic right to participate economically, politically and socially. This

knowledge was particularly evident amongst the participants from Afghanistan who argued that the patriarchally gendered cultural norms and social relations characteristic of their nation, were justified through a misinterpretation of Islamic scriptures and values (Badran 2005). However, the economic, political and social conditions that continue to challenge Afghan society and arising from the prolonged conflict plaguing the country, have enabled women there to redefine their economic and cultural roles within their families and communities in ways that were previously impossible (Ahmed-Ghosh 2003). These findings reveal the importance of researching women's entrepreneurship in conflict zones by focusing upon the intersection of religiosity and context especially as context remains largely neglected within scholarship on religion and entrepreneurship (Henley 2017; Balog et al. 2014; Tlaiss 2015).

Conclusion

Viewing Muslim women entrepreneurs through the lens of Islamic values opens up a window on the connections between religiosity, gender egalitarianism and entrepreneurship in conflict zones. Whilst Dana (2010) argued that religion itself does not in itself directly promote entrepreneurial behavior, Islam, as with other religions, teaches and promotes values which impact upon the launch, operation and growth of an enterprise (Davis 2013). Indeed, religiosity plays a powerful role in Muslim cultures since it is a 'practice of life' governed by the thoughts and actions of the believers. We contribute to the growing entrepreneurship research exploring to the relationships between religion and entrepreneurship (Henley 2017) by focusing upon the under-researched phenomenon of Islamic religious and spiritual values and how they shape the behavior of Muslim women entrepreneurs enduring the challenges of entrepreneuring in contexts of violent conflict.

As such, this paper contributes to entrepreneurship research by explaining how religiosity, as it is expressed through Islamic values and faith, affect women's entrepreneurship in conflict zones. All participants in this paper conserved their Islamic religiosity as a source of their identity and an important contributor to their business and life planning (Metcalf 2008) and practices. In contrast to the Western stereotype of Muslim women as 'inferior beings' within their cultures (Dhimi and Sheikh 2000), Muslim women entrepreneurs in conflict zones are driven and motivated by their Islamic religiosity to develop and grow their entrepreneurial ventures. The participants attributed their Islamic religiosity to the development of their entrepreneurial characteristics, confidence, and patience, as well as their means of addressing the challenges and difficulties of their daily entrepreneurial operations. To this extent, this research enriches the current literature by illustrating how religiosity aids the Muslim women entrepreneurs in navigating the challenges of the precarious contexts in which they operate.

This study also contributes to furthering our understanding of how Muslim women entrepreneurs embrace the underlying gender egalitarianism within Islam, to employ entrepreneurial practices in conflict zones. As such, through their entrepreneurship, these women are able to create awareness about Islamic gender egalitarianism amongst their communities. They started, developed and grew their enterprises embedded in their Islamic values and principles underlying Islamic gender egalitarianism. In doing so, they challenge their patriarchal cultures and their misinterpretations of the religious Islamic scriptures (Barlas 2002). Lastly, instead of secular business support interventions intended for stable contexts and booming economies, we recommend contextualised practical business support interventions to support Muslim women entrepreneurs in conflict zones. Doing so will accommodate recognition of women's rights to engaging in entrepreneurship under Islamic law and combatting the abusive misuse of Islam to conserve patriarchal dominance over

women (Sultana 2012). Therefore, authentic analysing and interpreting of Islamic sacred texts is important to drive social and economic change in the conflict zones where Islamic culture prevails. With regards to future research directions, due to the high volatility characterising conflict zones, we recommend a widening of the cultural contexts of research to further explore the relationships between Islamic religiosity, gender egalitarianism, and entrepreneurial venturing amongst Muslim women and men.

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Table 1
Demographic Data of the Participants

Pseudonym	Country	Education	Age	Marital status	Industry Sector	Age of Business	# employees at start-up		# employees post start-up	
							Men	Women	Men	Women
Heba	Afghanistan	Higher Education	41	Married	Manufacturing	2008	0	20	7	90
Razan	Afghanistan	Higher Education	26	Single	Manufacturing & trade	2015	5	3	10	5
Sally	Afghanistan	Higher Education	27	Married	Manufacturing & service	2015	1	5	3	25
Sama	Afghanistan	Secondary School	27	Single	Manufacturing	2015	0	0	0	2
Areej	Iraq	Higher Education	64	Married	Service	2013	0	4	0	4
Eman	Iraq	Higher Education	48	Married	Manufacturing	2007	0	1	0	15
Fatima	Iraq	Higher Education	32	Married	Service	2014	0	1	0	2
Laila	Iraq	Higher Education	31	Married	Manufacturing	2015	1	0	1	3
Dalal	Palestine	Higher Education	30	Single	Manufacturing	2010	0	2	0	25
Maram	Palestine	Higher Education	26	Married	Service	2014	1	1	3	1
Nadin	Palestine	Secondary School	45	Divorced	Manufacturing	2011	0	0	1	0
Ola	Palestine	Higher Education	27	Single	Manufacturing	2014	0	0	3	3

Rana	Palestine	Higher Education	46	Married	Manufacturing	2002	0	0	1	3
Randa	Palestine	Higher Education	24	Married	Trade	2010	1	0	3	0
Rasha	Palestine	Higher Education	37	Divorced	Manufacturing & service	2012	0	1	1	10
Siham	Palestine	Higher Education	24	Single	Agriculture	2012	1	0	3	2

Appendix 1
Thematic Coding

First-order codes	Second-order codes	Themes	Examples from interviews
<p>Believers/practicing women. Religion as a source of security. Context increased women's faith. Understanding cultural obstacles. "Conservative, patriarchal society". Awareness of Muslim women role models.</p>	<p>Restrictions as a result of culture not religion. Awareness of Islam as a supportive of women's work.</p>	<p>Participants' View of Religion in Precarious Contexts</p>	<p>"As long as you have faith in God and your faith is strong, you feel God will be always by your side" [Siham, Palestine] "Now there is a big change, I mean since 2014, woman can work in a mall, in clothes shop but this is in Basra Province., Women in the Southern regions are still not allowed to work outside the house, people are still conservative" [Eman, Iraq] "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" [Nadin, Palestine] "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" [Heba, Afghanistan] "Islam encourages women to work, and the big evidence is that Prophet Mohammad did not ask his wife Khadijah to sit at home when they got married" [Sama, Afghanistan]</p>
<p>Optimism. Patience. Persistence. Contributing to society. Helping other women. Love of goodness. Collective identity. Sumud culture. Acceptance of bad and good events.</p>	<p>Religious values as motivators for entrepreneurship. Surrendering to God and Women's Agency. Religious Values and Business Operations.</p>	<p>Religiosity and Entrepreneurial Behavior.</p>	<p>"I didn't have much self-confidence that I can run such a business and I was afraid of failure but I'm optimistic person and have trust in God and this helped me a lot either to be or not to be" [Fatima, Iraq] "We experienced many challenges and we were patient... 'God is with the patient' (Quran 2:153) and we will be awarded for our patience" [Eman, Iraq] "Israelis opened fire at our fishing boat several times when we were fishing...You lack the peace of mind but at the same time you believe that God will help and protect you...we need to stay motivated and patient, this what keeps us alive in this country" [Randa, Palestine]</p>

<p>Belief in destiny as a driver to be active agents. Avoid applying to non-interest loans. Avoid paying bribes.</p>	<p>Alternative ways to overcome challenges.</p>	<p>“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] “Sometimes I feel frustrated but I have the will and steadfastness which we inspired by the culture of Sumud...If we give up we will die...We have on this earth what makes life worth living” [Ola, Palestine] “I have experienced many challenges which made my faith in God stronger. Even if the business fails, it is certainly for good, that there is a light, but I do not see it...this makes me always optimistic, that failure is not the end of the world. We need to try and knock other doors...Your faith makes you look at things in optimistic way...and that we always say maybe what happens is good for us” [Rasha, Palestine] “...the interest rates are high 20, I am a Muslim and I follow my faith and I know that paying interest is haram...I applied for loans from Kiva...which is interest free and it was flexible enough...and gave us more than 12 months to pay off the loan...and that happened twice” [Heba, Afghanistan] “If I will apply for loans, I will apply for non-interest ones and which don’t have many complications regarding repayment and guarantors” [Rasha, Palestine] “Paying bribes, unfortunately, makes things easier, I didn’t pay one-dollar as a bribe, it’s a sin, I don’t allow myself to do that” [Eman, Iraq]</p>
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<p>Desire to challenge men/ society. Break traditional gender roles. Working in male-dominated professions. Empowering women.</p>	<p>Increase number of working women. Changes in society's perception.</p>	<p>Muslim women entrepreneurs and gender egalitarianism</p>	<p>“At the moment we have about a hundred-people working with us, 7 are men and about 90 are women but we had days where in our peak marketing time we could sell more products which lead us to hire more many people” [Heba, Afghanistan] “I have around 15 women who are working with me...their families have difficult economic conditions” [Eman, Iraq] “When people see me wearing fishermen dress 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 get used to that and it becomes normal for them. They choose me sometimes to support and encourage me” [Randa, Palestine] “I wanted to challenge myself and the traditions, to challenge men, that the woman could work as a carpenter...I considered my personality as weak and I was unable to defend my rights, this profession gave me many things and motivations to change my whole personality and to be more persistent...The perception has changed now, they (family) feel happy and proud when they see my achievements and my reports on television” [Nadin, Palestine]</p>
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