

## **Navigating Gaza's Conflict through Women's Entrepreneurship**

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### **Abstract**

**Purpose** – This paper explores the extent to which women's entrepreneurship in conflict zones is an influential catalyst for liberalizing traditionally conservative gender norms. This purpose is achieved by focusing on women entrepreneurs in Gaza and how they actively renegotiate their multiple gender roles and navigate the social order through entrepreneurship.

**Design/methodology/approach** - This paper adopts the interpretivist approach where individual in-depth interviews were conducted with sixteen Palestinian women entrepreneurs operating in Gaza.

**Findings** - The findings demonstrate that the context of conflict itself and its impact on gender norms is a prime motivator for women to engage in entrepreneurial ventures. Some gender roles were constraining and other enabling for women to initiate and sustain their ventures in order to contribute to their families' well-being. Despite the fact that the conflict context and entrepreneurship have contributed to enhancing the agency of women and their ability to navigate the conflict and its consequences, the gendered practices and assumptions are still used as guidance for women to grant legitimacy.

**Originality/value** - This paper contributes to the gender and entrepreneurship literature by giving a greater visibility to necessity-driven women entrepreneurs in an under researched conflict context, and demonstrates how prolonged conflict instigates social and economic changes that can empower women whilst also reinforcing certain gendered norms.

**Keywords** Women entrepreneurs, gender roles, conflict, Gaza, necessity entrepreneurship.

## Introduction

Entrepreneurial opportunities and constraints are shaped by the socially constructed institutional context that women encounter (Brush *et al.*, 2009). This is demonstrated by research focusing upon the specificity of women's experiences of entrepreneurship (Yousafzai *et al.*, 2019), though limited in Arab countries (Al-Dajani *et al.*, 2019; Tlaiss, 2019; Sabella and El-Far, 2019) and in adverse contexts (Langevang *et al.*, 2018) especially where conflict prevails (Bullough and Renko, 2017; Sabella and El-Far, 2019). Research on women in war presents them as dependents and victims while overlooking their proactiveness, resilience, and contributions to socio-economic life, especially as entrepreneurs (El Jack, 2018). Therefore, the perception of women, and particularly Muslim women as oppressed with little agency, persists (Johansson-Nogués, 2013).

In poor developing countries, women entrepreneurs are far more likely to be motivated by necessity rather than opportunity when starting a business (Vossenbergh, 2013). This is no different in conflict zones, where resources and opportunities are scarce or absent and families struggle to scrape a living. As such, survival is the main motivator for women to engage in entrepreneurship (Holmén *et al.*, 2011; Sabella and El-Far, 2019). Moreover, women entrepreneurs are more constrained than men when starting or scaling a business as they do not have equal access to, and control over resources, networks, markets, and support systems (Jamali, 2009). In conflict zones there are additional and conflict-specific barriers to overcome such as traditional social structures, lack of security and safety, oppression and mobility constraints and limited access to markets (Bullough and Renko, 2017).

In conflict zones, informal institutions compete or substitute for the failed or absent formal or regulative institutions, and in doing so, they enforce the deeply rooted normative institutions such as normative gender roles based on a patriarchal worldview (Brush *et al.*, 2009; Roomi *et al.*, 2018). Despite such constraints gender roles can also be enablers in contexts of conflict as they create opportunities for women entrepreneurs to challenge the socio-cultural norms that act against gender equality for the survival of their households (Justino *et al.*, 2012). As such, women entrepreneurs contribute to poverty alleviation and enhanced agency which positively affects their empowerment (Al-Dajani and Marlow, 2013).

This paper contributes to this body of literature and the call for more extensive and in-depth research on the interaction between gender and entrepreneurship (Marlow, 2014). By focusing on the conflict context of Gaza, we explore how conflict shapes women's entrepreneurial motivations and constraints, and what the outcomes of their entrepreneurial endeavors are while renegotiating their multiple gender roles and confronting conflicting norms. In doing so, we contribute to a wider understanding of women's entrepreneurship as gender and entrepreneurship research within conflict zones remains under-explored. We anticipate that this research will have strong policy implications as the transformation of women's survivalist activities into sustainable enterprises remains a central challenge in conflict zones (Sabella and El-Far, 2019). In addition, the international development community, guided by the United Nations' Sustainable Development Goals (SDGs) is scaling efforts to support women entrepreneurs in conflict zones as a potential contributor to promoting peace. As such,

research on women entrepreneurs in conflict zones has high policy and practice implications that can influence the social, political, and economic landscape of these contexts by addressing the specificities of women's entrepreneurship there.

This paper is structured as follows: the next section outlines the theoretical background; followed by the research context and methodology. The subsequent sections present the findings and their discussion. Finally, conclusions are drawn and policy and practice implications and avenues for future research are identified.

### **Gender and Women's Entrepreneurship in Conflict Contexts**

Normative gender role ideologies shape the extent to which women engage in, and are represented in entrepreneurship (Baughn *et al.*, 2006). Indeed, patriarchal societies continue to define women primarily through roles associated with household and family responsibilities (Bastian *et al.*, 2018), and much of the literature discusses how these gender roles impose challenges on the creation and growth of women's enterprises (Bianco *et al.*, 2018; Leung, 2011). There is however increasing recognition of how women entrepreneurs engage in practices of 'doing gender' where they support the status quo of gender differences, and 'redoing gender' where they challenge gender differences (Díaz-García and Welter, 2011), and how these practices motivate women to engage in entrepreneurship (Terrell and Triolo, 2010).

Family-related motivations are recognized as significant in explaining women's entrepreneurship, where self-employment offers women flexibility to meet their family responsibilities (Xheneti *et al.*, 2019). As Brush *et al.* (2009) suggested, motherhood has a large impact on women's entrepreneurship. In contexts of conflict, women entrepreneurs have their family as their principal arena of responsibility and define and identify themselves in relation to their family roles as mothers and wives (Holmén *et al.*, 2011). Within contexts of conflict, women's economic activity is critical as they involuntarily inherit the head of household role when their husbands, fathers and other male relatives are absent (Fuest, 2008). Indeed, women who develop entrepreneurial activities in conflict zones are becoming more concerned of the environment outside their home and of the external factors that might affect their businesses and their pursued role in society (Bullough and Renko, 2017). This enforced change in gender roles catapults women into the unexpected income generating role where their need for survival overrides their fear of the constraints they may face (Sabella and El-Far, 2019). Here, the lives of women adjust dramatically in response to changes in their households where women adopt a variety of coping strategies for the survival of their children and families including taking on masculinized jobs (Giles and Hyndman, 2004). Undeniably, the majority of women entrepreneurs in contexts of conflict are survivalists rather than growth-oriented entrepreneurs (Sultan, 2016).

Accordingly, the motivation to secure their families' well-being enables women entrepreneurs in contexts of conflict to show resilience and persistence (Sabella and El-Far, 2019), where they measure their success by their self-reliance and work-life balance (Ayadurai and Sohail, 2006). However, the normative gender roles that can motivate women to start home-based enterprises utilizing their feminized skills to generate income for their families and to meet their childcare obligations (Holmén *et al.*, 2011), also

restrict their potential to grow their enterprises in conflict zones (World Bank, 2014). As such, these endeavors reinforce traditional gender norms and roles and existing power imbalances. However, there are also dual effects of normative institutions as constraining and enabling forces (Leung, 2011; Roomi *et al.*, 2018), and this might be more relevant in the context of conflict. Family-related motivations are also a validated and defensible reason for women to be granted access to work beyond the household boundaries (Muhanna, 2013). Family support is particularly important for women entrepreneurs working beyond their homes in contexts of conflict and battling persistent normative gender roles as they can face life threatening security situations and mobility restrictions much more than men (Boros, 2008). With that said, women in conflict zones are less motivated in starting entrepreneurial activities without support from their families and husbands (Bulough and Renko, 2017).

Within contexts of conflict, women entrepreneurs venturing beyond their homes engage in spheres reserved for men and develop their agency (Fuest, 2008). In doing so, they change normative gender roles by challenging social norms that prevent gender equality (Justino *et al.*, 2012). As such, engaging in entrepreneurship heightens women's awareness of their potential and leads to their questioning of the gender ideologies that subordinate them in their societies (Ayadurai and Sohail, 2006). This in turn leads to positive effects on their empowerment and economic independence (Al-Dajani and Marlow, 2013). Therefore, contexts of conflict contribute to the transformation of gender roles and social change towards gender equality (Ritchie, 2016). However, entrepreneurial outcomes have been mostly studied in terms of financial performance, and firm survival (McMullen and Warnick, 2016). This limits the significant values that women can create beyond financial value as outcomes of their entrepreneurial activities (Welter, 2011), particularly in conflict zones.

### **Constraints to Women's Entrepreneurship in Conflict Contexts**

According to the World Bank (2014), there are gender-specific challenges aggravated by a conflict situation which affect women entrepreneurs. This includes the widened gender gaps in education and skills, less access to information and technology, increased vulnerability to gender-based violence, mobility constraints, and the larger domestic burdens which affect women's ability to start and run enterprise ventures (Beath *et al.*, 2013). Such challenges are exacerbated by unique social and financial barriers and greater distances from relevant business networks which result in more women engaging in the informal sectors of the economy (Al-Dajani *et al.*, 2019).

The increasing role of aid dependency in conflict zones provides alternative sources of income and this can limit the incentives for entrepreneurial entry for both men and women (Harrell-Bond, 2002). However, governments in such contexts lack legal frameworks and functioning legal systems (Besley and Persson, 2010), and have inadequate resources to serve their societies well (Nafziger, 2006). Despite the extremely challenging institutional environment in conflict zones, women entrepreneurs find their way in developing entrepreneurial activities (Kwong *et al.*, 2018) by being resourceful and developing a form of social bricolage (Langevang and Namatovu, 2019). The weak public sector and the resulting ineffective social security incentivize women to become economically active (Aidis *et al.*, 2008) albeit, predominantly within a

dominating informal economy, with low barriers to entry and requiring less education, training, and start-up capital. The danger, however, is that women entrepreneurs can get trapped within this insecure informal economy, and continue to operate within it post conflict (Bouta *et al.*, 2005). To this extent, we question the empowering potential of women's entrepreneurship in conflict zones especially as the enabling institutional environment for women's empowerment has not been sufficiently developed to tackle patriarchy and promote gender justice (Sholkamy, 2010). Instead, Chant's (2014) theory of the feminization of responsibility and obligation is more applicable for women entrepreneurs operating in conflict zones. This theory emphasizes the importance of recognizing women's multiple, time-consuming unpaid responsibilities and obligations within their homes and families, and argues that women's enterprising is an added responsibility and obligation rather than a replacement of existing responsibilities and obligations.

### **The Gaza Context**

The socioeconomic situation in Gaza continues to be in steady decline as Israel's blockade on land, air and sea continues for the 14<sup>th</sup> year (BBC, 2019). As a result, access to markets and the mobility of Gaza's 1.9 million people is severely restricted (PCBS, 2018). According to UNRWA (2020), access to clean water and electricity remains at crisis level. Clean water is available for 5% of the population only, and electricity is available for a maximum of 12 hours per day. The ongoing electricity cuts have a severe impact upon essential health, water and sanitation services, and undermine Gaza's fragile economy. The enduring conflict and blockade resulted in the dependency of at least 80% of the population on international aid and in 2018, the unemployment rate reached 54.9% (78% female and 46.3% male) (PCBS, 2018).

Women's participation in Gaza's labour force rose from 7% in 1996 to 25.8% in 2018 (PCBS, 2018). However, the number of women entrepreneurs in Gaza, accounting for 12.7% of women's employment in 2018 has been stagnant over the past 20 years (PCBS, 2018). Hence, exploring the stagnation of women's entrepreneurial activities, the impact of conflict on women's entrepreneurship, and the challenges faced by women entrepreneurs in Gaza, is timely and relevant for transitioning to more sustainable livelihoods and an improved economy.

### **Methodology**

As the study explored the experiences of women entrepreneurs in the under researched conflict context of Gaza, we adopted the interpretivist approach to describe and interpret the experiences of women entrepreneurs from their own perspectives. Guided by this approach, a qualitative feminist research methodology was an effective methodological approach as it allows for exploring women's entrepreneurial activities in depth (Drakopoulou-Dodd *et al.* 2014; Dana and Dana, 2005). As barriers are an important parameter in this study, the qualitative approach is consistent with Doern's (2009) recommendations on how barriers in entrepreneurial activities are investigated in transitional environments. This paper responds to the call for more qualitative research on women's entrepreneurship (Henry *et al.*, 2016), the call for more research on women's entrepreneurship in the Arab world (Tlaiss, 2019), and the call for researching women's entrepreneurship in conflict zones (Bullough and Renko, 2017).

### *Data Collection*

To address the research question critically, individual semi-structured interviews were conducted with 16 women entrepreneurs living and working in Gaza. Data saturation was used as a guiding principle to determine the sample size where the ability to obtain additional new information had been attained (O'Reilly and Parker, 2012). The semi-structured interviews allowed the participants to openly share their experiences and the changes they endured since launching their microenterprises (Qu and Dumay, 2011) in Gaza.

Given the security concerns of travelling to and from Gaza, the interviews were conducted by telephone. This was the only viable qualitative data collection approach and was welcomed by the participants who had limited interactions with researchers outside Gaza. There is growing support for telephone and online interviews as an effective method of data collection (Sturges and Hanrahan, 2004) when undertaking research in dangerous and hazardous contexts where the safety and wellbeing of researchers are at risk. Given the lead author's familiarity and understanding of this context, we are confident that the telephone interviews were not a barrier nor limitation within this study. The interviews which lasted between 90-120 minutes, were conducted in Arabic by the lead author, and all were recorded using two audio recorders with the permission of the participants

### *Sampling*

A purposive sampling approach (Cope, 2011) was employed to select the 16 Palestinian women entrepreneurs residing and operating in Gaza. The sampling criteria included having an established and active enterprise that has been operational for more than the five last years. This allowed for a deeper understanding of the circumstances and insights from the participants with regards to their entrepreneurial experiences over time within the context of conflict. Utilizing personal networks, the participants were approached through a channel of NGOs offering business support services.

### *Participant Characteristics*

Table 1 below presents the characteristics of the participants and the pseudonyms used for anonymity to protect the identities of the participants. Among the total participants, five completed primary school education only, six were educated to the secondary school level, and five were university graduates. The age range for the participants was 26-55 years, with the average age being 42 years. The average family size is 6 members with one participant – Rana, having a family size of 15. Rana is also the oldest in the sample and educated to primary level only. At the other extreme, Mais (a university graduate), had the smallest family comprising 3 members only. Interestingly, none of the participants had any work experience prior to starting their current enterprises. Most of the businesses owned by the participants operated in traditional sectors, and were concentrated in sewing (5), and cloth trade (4). The remaining businesses included a grocery store, stationary store, sport centre and photography services. Despite being over five years old, all enterprises represented in the sample remained micro-enterprises,

employing fewer than 10 employees each. With the exception of Nara, all participating entrepreneurs employed family members only.

*“Please insert Table 1 here”*

#### *Data Analysis*

The data analysis was guided by an inductive strategy involving a sequential process of cross checks towards the thematic analysis (Yin, 1994). All interviews were professionally transcribed in Arabic, allowing the data analysis to be undertaken in the language of the data collection. After reading and re-reading each transcript, preliminary coding was generated manually by the lead author to create themes (Braun and Clarke, 2006) guided by the theoretical conceptualisations. Then, an inductive approach was undertaken towards analysing the data in relation to the research questions and identifying the relevant emergent themes and sub-themes (Gioia *et al.*, 2013) as shown in Table 2 below. Through this analysis approach, it was possible to develop a framework embedded within the raw data (Thomas, 2006).

*“Please insert Table 2 here”*

To achieve accuracy, the interviews, transcription and data analysis were conducted in the same language – Arabic, the native language of the participants. Doing so minimized any possible inconsistencies in the meanings when translated to English (Temple and Young, 2004). This process ensured the accuracy of the data analysis and the credibility of the findings (Maneesriwongul and Dixon, 2004). English translation and back translation were used for the quotations included within this paper (van Nes *et al.*, 2010).

#### **Findings**

The thematic data analysis revealed that the conflict in Gaza imposed economic and social challenges on the women entrepreneurs as they renegotiated their multiple gender roles. Simultaneously, the conflict context also offered opportunities that created a paradox for the participants as they pursued legitimization within their households, businesses and society.

#### *Consequences of The Conflict In Gaza*

The findings showed how the economic standards of households in Gaza were deteriorating alongside bulging unemployment, arising from the long-term conflict with Israel. Consequences of the conflict included Israel banning Palestinian workers from its labour market, and the absence of alternative employment opportunities in Gaza or elsewhere due to the ongoing land, air, and sea blockades on Gaza. With this backdrop, there was an increasing acceptability of women’s entrepreneurship as it compensated for men’s unemployment. Within our sample, the women-owned enterprises were the main income source for all participants’ families except for three whose husbands were

employed: *“My husband was working as a tailor in Israel...he started selling cigarettes in our street...I started buying and selling clothes...we need to live”* (Siham).

Given that the conflict led to a weakened state capacity with minimal and inadequate support from public services, the participants and their families were in a vulnerable position facing burdensome challenges that intensified their households' poverty. For example, five participants mentioned that their government health insurance scheme did not cover all medical treatments, especially for chronic conditions: *“the medicine is expensive, it is always not available in the clinic...I have to buy it for my husband”* (Basma). Therefore, they had to pay unaffordable fees that absorbed most of their incomes, diverting investment from growing their businesses. Indeed, providing healthcare was a prime motivator for the participants to start their enterprises.

Moreover, infrastructure in Gaza was a major problem with daily, lengthy electricity and water outages. These hindered the productivity of the participants' enterprises particularly as most of their tools are electricity dependent: *“Electricity is only for 8 hours every day and sometime 4 hours...My work stops when there is no electricity....I have a generator but I couldn't afford paying for the fuel every time...it is expensive and not always available [in Gaza]”* (Sama). Whilst some participants benefited from financial and/or managerial enterprise grants from local and international organizations, these were also described as inadequate due to their limited funds and accompanying ineffective generic rather than customized training: *“They gave us training with the [financial] grant but it was general and the trainer was not good at explaining things”* (Mais). Such conditions characterising the disabled public sector as well as the aid dependency, pushed the participants into starting their enterprises: *“We couldn't and don't want to rely on external assistance only, which is temporary and not sufficient”* (Zina).

Although formal regulations and laws relating to business registration and taxes were still operating in Gaza despite its long-term political unrest and economic breakdown, within the sample, only Sarah had registered her enterprise, and later regretted her decision: *“I paid taxes twice then I stopped. The income left for me was very little to support my family or expand my business...They came to my place several times to close it...I asked some people who know them to leave me”*. The participants could not identify any benefit to their families nor their enterprises from paying taxes or registering their businesses, and agreed that the taxes were too high, diverting their profits to an ineffective government.

#### *Controlling Women's Enterprise in Gaza*

The lack of security and loss of jobs arising from the conflict in Gaza led to contradictory social attitudes when the participants started their enterprises. Nine participants mentioned that their relatives and society did not accept their business start-ups. An example is Amal whose husband lost his job and then began to suffer from an illness that prevented him from pursuing employment. With a sick husband, ten children and insufficient social security and labour insurance, Amal and her husband had to rely on her to secure an income for their family. Even in these circumstances, she faced aggressive disagreement from her extended family:



*“When my brothers knew that I started selling clothes, they came to my house and took me. They wanted me to get divorced...They wondered how the woman works while the man stays in the house. They were worried about me since I was young and had small kids...But now they support me because I’m successful and no longer need any help from others.” (Amal)*

Therefore, the ‘success’ of the participants in terms of securing an income was an important precondition for legitimizing their entrepreneurship, as social legitimacy of women entrepreneurs in Gaza was generally lacking. All participants agreed that childcare should be the women’s priority over their enterprises despite the time required for childcare and the potential negative impact on the performance of their enterprises: *“We recently opened a restaurant so I cook at home for the restaurant...My husband is running the restaurant but I do the cooking...I have to take care of my kids, I won’t leave them, I still have small kids” (Heba).*

Being mothers with children created a paradox. Due to the dangers of living in Gaza, the participants’ concern for the security and wellbeing of their children motivated them to start and maintain their enterprises. These motives were also the main reasons for society granting the women entrepreneurs the legitimacy to start up their enterprises, and also frowning upon them for doing so as this equated to abandoning their children and their traditional mothering role: *“I had my family and community support because of our conditions...they didn’t allow me before...they considered it as insult for a woman to work and bring money” (Basma).* Similarly to other participants, Laila was also aware of the criticisms about her entrepreneuring: *“My neighbours were talking about me and how I go outside and leave my small children and my husband at home...My family also disagreed because I have a shop and sell to people...I just ignored them since my husband was supporting me...They respect me now though because I’m a productive woman” (Laila).* Clearly, the ‘rejecting society’ changed its tune once the women entrepreneurs were able to provide an improved livelihood for their children through their enterprises.

The participants also referred to their morals and religious practices often. For example, a conservative Muslim dress code and staying at home at night were considered benchmarks for the women to prove their morals and religious practices: *“They [surrounding community] were telling him [the husband] that he shouldn’t be worried about me...when your husband and the society know that your morals are high then they trust you” (Sarah).* Most participants mentioned that they could run their enterprises provided there was *“no mixing with men”*. The participants agreed that this was a social norm and religious practice, and a few participants declared that they dealt with women customers only. The women conformed to, and endorsed these traditional gender norms to gain credibility and avoid additional challenges: *“I have to inform my family if I have to be late...Indeed, one of my brothers should accompany me if I have to go back home late...we don’t want people to talk badly about us” (Nara).*

Whilst engaging in enterprise in Gaza improved the participants’ agency, self-belief, decision-making, and financial responsibility (as discussed in the ensuing sections of this

paper), they respected and reinforced the social norms which controlled and subjugated them in the first place. For example, their acceptance of closing their businesses once their husbands could secure an income. As Nadin stated: *“Maybe my husband will ask me to stop working though I want to continue my business. I feel more self-confident as I’m a productive woman now...I agree to promote women’s entrepreneurship as long as we conform to the principles, traditions and religion”* (Nadin).

### *Approving Women’s Enterprise*

The conflict in Gaza and its devastating economic consequences on the participants’ families enabled the participants to reshape their self-perception and their attitudes towards entrepreneurship. Nine participants mentioned that their husbands were against their work before their financial situations worsened. The reasons for this were their husbands’ employment, childcare responsibilities, husbands’ fear of facing harassment and/or because their men considered women’s work as ‘shameful’. However, the worsening political and economic situation and the heightened unemployment rate in Gaza resulted in legitimising and approving women’s entrepreneurship; *“I wanted to be a dressmaker since it was a hobby for me, but he refused because we didn’t need other income. It wasn’t about money for me, but I wanted to do something which I like...However, when he stopped working...he allowed me to work”* (Rana).

Generally, the support from husbands limited the participants to engaging in homebased enterprise. Husbands were reluctant supporters of their wives’ entrepreneurial ventures because these ventures signaled their own failure as husbands to provide for their families. All participants with one exception, Sarah, began their enterprises in their homes due to their husbands’ restrictions and responsibilities for their children. As the enterprises succeeded, support from their husbands grew whereby they accepted moving the enterprise away from the home, and helped with household responsibilities: *“Before he was against women’s work since he believed that it’s the man’s task to secure money. Now, he supports me, encourages me to expand my work and helps me in the household responsibilities...He changed”* (Sama). Six participants were able to relocate their enterprises beyond their homes because of their husbands’ approval and the reduced family responsibilities as their children had grown up. However, Amal, Eman and Laila were fearful that their husbands could ask them to shut down their enterprises once the husbands obtained jobs and stable incomes. The husbands of Heba and Nadin, still preferred them to work at home especially as their enterprises were not the main income source for their families.

Hence, the support of the dependent husbands combined with the desire to provide a decent life for the children were the main drivers for the women to resist social controls and pressures, and to continue with their enterprising efforts. Following their ability to improve their families’ livelihoods, the doubters and sceptics changed their attitudes towards the women entrepreneurs and encouraged them to continue with their enterprises. Indeed, the very people who were criticising the participants for their enterprising behaviours were also their clients trustingly buying their services and promoting them to their neighbours and relatives. These inconsistencies highlight the confusion amongst the wider Gaza society with regards to the transitioning gender norms resulting from the enduring conflict and championed by the women entrepreneurs themselves.

### *Enterprise Matters*

The participants explained how living in constant, volatile political and economic adversity and anxiety in Gaza was a 'normal' aspect of their daily lives that created angst and anxiety for them and their families. Therefore, they pursued necessity entrepreneurship with all means available to them in combination with hard work, perseverance, and resilience to cope with the negative consequences of the conflict, and to secure income for their families. For instance, selling clothes through attending women's gatherings at houses of friends/relatives, visiting institutions and organizations, sewing and selling at home and/or on streets, starting a sport centre in a room at home, and cooking and selling to friends/relatives before using social media such as Facebook to reach more customers. Because of the difficult circumstances of the participants, many relied on their informal networks as a main marketing method where their supportive neighbours and friends were recommending their enterprises to others. Furthermore, few participants invested in their relationships with NGOs and suppliers where they were able to market their products: *"Recently, for example, the Qatar Red Crescent bought some stuff from me...Yes, I provided them with tax invoices...I know a tradesman and he provided me with those invoices...some of them take a percentage and others they just want to help me"* (Sarah). Due to their limited experience, some of the participants relied on their husbands and male relatives with regards to management and networking: *"My husband advises me sometimes, he has experience and network more than me"* (Nadin).

Finance through banks was not accessible for the women entrepreneurs and the conditions set by microfinance institutions were inappropriate for the Gaza context and unachievable for the participants. In addition: *"The Ministry offers interest-free loan but it's very difficult to find three guarantors...the situation is bad in Gaza...I don't want to embarrass myself or anyone by asking them to be my guarantors...I'm afraid I don't have enough money to repay the loans...we already have debts...how will I feed my kids!"* (Eman).

Within this context of exacerbated vulnerabilities, religion plays a significant role. In Gaza, the participants refused to apply for non-Islamic loans as they considered interest (*ribah*) to be against their Islamic principles as some stated *"Loan is a sin"* (Amal). While five participants were unaware of any institution offering Islamic loans, the applications of the participants for Islamic finance were rejected as they did not fulfil the criteria: *"They [MFIs] asked me for guarantors which I couldn't provide. Who will guarantee me in this situation! Most of the government's employees have taken loans and people live in debt...They don't tolerate when we cannot pay regularly because of the crisis in Gaza"* (Rana). Instead, twelve participants tapped into limited families' savings and loans from relatives and friends to initially finance and run their enterprises: *"my brothers give me money sometimes because of our situation"* (Basma). Financial grants particularly were an enabling factor for only four participants to start their enterprises as they had no other financial resources available to them. They also relied on the revenues and participation in informal money pools to sustain their enterprises and meet their families' financial obligations. Doing so left little for investing in expanding their enterprises.

### *What Success Looks Like for Women Entrepreneurs in Gaza*

The findings revealed that living in Gaza's conflict decreased the participants' fear of failure and enhanced their risk taking behaviour. This was evident in their commitment to their enterprises despite their lack of experience, education and support. The participants were self-assured and confident and not at all concerned about the social stigma associated with failure. The conflict context pushed the women entrepreneurs to re-evaluate their self-beliefs of their capabilities, where the concern for their children's well-being was the main motivator to influence their self-efficacy: *"I didn't have fear of failure...I worked hard because we need money and I didn't want my children to feel stigmatized when we ask other people for money and food...I wanted a good life for them, and not to suffer as me"* (Farida).

Most of the participants' enterprises grew only slightly and slowly, in terms of revenue, number of employees or change of location beyond their homes. Despite this and the various constraints encountered, the participants considered themselves as successful women, making positive changes to their livelihoods and families. The narratives of the success and achievement reflected pride as they were making changes at the personal and household levels, and were also bringing changes to others by providing employment to family members: *"My brother started working with me and learned photography. Now he has his own photography studio...He is very proud of me and I'm very proud of him. Now, my son started working with me as well"* (Nara). Despite their necessity entrepreneurship, some of the women became more opportunity-oriented as they gained experience and developed their skills: *"Girls asked me if I can teach them photography, also some of the families asked if I can teach their daughters in order to work with me. So, I thought to start giving trainings in photography and montage and it was good for me to develop my business and increase my income"* (Nara). This was particularly common among the university-educated participants:

*"I moved my business to the university area and many students were asking me about printing or editing. So, I asked my customers if they need those services or others...So, I purchased a photocopier and hired a graduate woman to provide services for university students...I have a Facebook page and I do discounts and offers."* (Sarah)

Such self-perceptions enhanced the participants' confidence and identity: *"Of course I'm successful; I secured money for my children and I didn't ask anyone for help. I bought a house recently where there is also a warehouse for my goods...My morale is improved, my self-confidence is increased"* (Amal). Similarly to Sarah, many participants also considered themselves as successful women because they were *"still working on my business and growing it. I have a good income, morale is high, stronger personality, and my husband is helping me to raise our kids. The society's perception is no longer that I'm only a housewife, they have more respect for me."* (Sarah)

## Discussion

The aim of this study was to explore how women entrepreneurs in a conflict context such as Gaza negotiate their multiple gender roles and seek social support while providing for their livelihoods. Bullough and Renko (2017) argued that in a conflict context, women entrepreneurs perceive less danger of the external environment as they have to overcome challenges within the home and seek support from their families in order to pursue entrepreneurial activities. Whilst we agree with this, we found that winning men's support offered the Gaza women entrepreneurs a confidence and courage platform to ignore societal pressures against women's engagement in enterprise. This platform also allowed them to overlook the dangers of the ensuing conflict and consequential insecurities. Unsurprisingly then, all participants mentioned and discussed motivations and constraints relating to a normative context rather than one of conflict. No participant mentioned the constraints typically associated with contexts of conflict such as bombings, imprisonment of family members or themselves, or death of a family member or themselves. Whilst such occurrences were typical and regular in Gaza, they had become internalised and normalised by the participants as they did not know, nor experience a different peaceful reality. This challenges us as researchers especially as research about entrepreneurship in conflict zones is increasing.

Despite their necessity enterprises, low profits, and the constraints of their political and socio-economic environment, the women entrepreneurs expressed their satisfaction and success as they were able to secure decent livelihood for their families and children (Xheneti *et al.*, 2019). The women entrepreneurs demonstrated agency and resilience utilizing their limited enterprise related knowledge, experiences, and resources to sustain their enterprises (Al-Dajani and Marlow, 2013). Doing so, increased the participants' sense of power despite their limited formal education, which in turn enhanced their resilience. Thus, the conflict situation in Gaza and the women's entrepreneurship, were able to influence a change in men's attitudes and a change in the women's social positioning (Sabella and El-Far, 2019). Nevertheless, the traditional gender roles including childcare responsibilities, limited the time available for managing and growing a business. Whilst this is a common barrier for women entrepreneurs in the Arab world (Sholkamy, 2010) generally, and not limited to Gaza, the participants in this study considered this as their main priority rather than a constraint. Indeed, their purpose for engaging in enterprise was to provide a sustainable income for their families (Holmén *et al.*, 2011).

Living in Gaza created contrasting attitudes and perspectives among the women entrepreneurs, their households and society. The prevalent gender roles led the women to face schizophrenic attitudes from their society. On one hand, these attitudes were supportive as the dangers of living in a conflict context were widely understood, and they recognised that the women's enterprises were lawful and legitimate channels through which the women can travel beyond the home boundaries (World Bank, 2014). On the other hand, they were controlling and/or rejecting the women's entrepreneurial activities as they breached the normative gender roles of women being dependent housewives and mothers (Xheneti *et al.*, 2019; Muhanna, 2013). Reflecting Chant's (2014) feminization

of responsibility and obligation, the women entrepreneurs underwent a long and patient gradual process of doing and redoing gender through negotiations and compromises predominantly between them and their husbands and society which were won by the women only when they were able to generate an attractive income for their families.

Despite contributing to the welfare of their families and driving changes for their households and society, the women also followed and adapted to the moral values and social protocols (Díaz-García and Welter, 2011). Regardless of the age of the business, all the women engaged in behaviours and practices of doing gender, which reflected a normative gender role identity (Leung, 2011), embedded in the types of businesses they initiated. Therefore, while the women were able to provide a better life for themselves and their families, they were also resisting changing the norms that discriminated against them. Without an enabling environment for women entrepreneurs, the inconsistent attitudes from households and society are “akin to blaming the victim” (Sholamy, 2010, p. 257).

Given the constant Israeli threat and blockade, dependency on international aid, deficient legal frameworks, problematic access to finance and a decrepit infrastructure in Gaza, support from local government and NGOs did not offer livelihood security for families but rather sporadic and irregular ineffective succour which in turn compelled women to start their own enterprises to support their families (Aidis *et al.*, 2008). The lack of a regulatory framework promoting micro and small enterprises, and the absence of a transparent database or record on women entrepreneurs leads to their invisibility and ignorant denial of their contribution to the economic development of Gaza. This is very discouraging given that these women entrepreneurs are acting as grassroot change agents bringing ripple effects to their households and communities. Furthermore, Islamic banks largely ignore businesses run by less experienced beneficiaries such as the women participants, and especially those operating in conflict zones. The lack of knowledge about Islamic finance characterised by interest-free loans, and adherence to the Islamic principles when doing business, contributed to the women’s restricted access to finance which could have helped to expand their businesses and increase their income. Despite the increase in potential demand for microfinance in Palestine, due to the deterioration of the economy, the growth of the sector was below expectations due to the lending reluctance of the organisations resulting from the growing risk of late or non-repayment of loans by their borrowers (Martinoa and Sarsourb, 2012).

On another hand, the participants’ low level of education and lack of business experience before starting their enterprises justify their lack of awareness of the regulations and other available support services (Sultan, 2016). Their main reliance was on their family members and friends, and informal social networks. Despite this, all participants declared that their economic situation improved after the creation of their enterprises, and they recognised their growth potential if they could secure the required resources for doing so. The adversities that the women cannot escape whilst living in Gaza’s conflict context, heightened their persistence to secure livelihoods for their families and children. After obtaining their men’s support, they showed self-efficacy and resilience (Bullough and Renko, 2017).

In adopting an ‘outside in’ perspective, we may consider these women entrepreneurs as survivalist necessity entrepreneurs operating at the margins with negligible opportunity for growth and success. However, we prefer to adopt an ‘inside out’ non-colonialist perspective and concur that the women entrepreneurs participating in this study offer a model of successful women’s entrepreneurship as despite the arduous consequences of the ongoing conflict in Gaza, they sustained their enterprises and made some contributions to social and economic change within their families and communities. They resisted and persevered as entrepreneurs should.

## **Conclusion**

This paper contributes to the growing literature on women’s entrepreneurship in contexts of conflict. We do so by exploring how the prolonged conflict in Gaza instigated social and economic changes and influenced women’s entrepreneurship, and how the women entrepreneurs navigated Gaza’s conflict to sustain their enterprises and livelihoods. The study shed light on the entrepreneurial motivations of Gaza women, and how these influenced their entrepreneurial efforts and outcomes. Our findings suggested that self-perceived capabilities and family circumstances, are the most important determinants pushing women entrepreneurs in conflict contexts to persevere in their entrepreneurial journeys. However, their family values and societal norms influence and shape the women’s entrepreneurial activities including their choice of sector, business premises, and potential for business growth.

The prolonged political and economic instability and transience of contexts of conflict such as Gaza, presented the women entrepreneurs with reluctant opportunities to influence proscribed gender roles preventing women from engaging in the economic marketplace, and limiting their status to economically and socially dependent wives and daughters. However, their low-skilled enterprising and limited knowledge and awareness of the market, constrained the women entrepreneurs’ business growth, and some were threatened by their husbands to cease their enterprises once they regained their doubtful employment. Whilst this may be an empty threat, it led the women entrepreneurs to consider their preparedness for such circumstances if they were to arise. The prolonged conflict enabled some women entrepreneurs to temporarily overcome patriarchal restrictions and transform gender power relations. While for many women entrepreneurs in Gaza life will never be the same again, this does not imply a permanent change in normative gender roles as the women were driven by their socio-economic circumstances rather than ingrained and changed gender ideologies. However, with no end in sight to the conflict in Gaza, men’s supportive attitudes to women’s entrepreneurship may be more permanent than expected, especially as the socio-economic and unemployment conditions there worsen.

We contribute to the gender and entrepreneurship literature as women’s entrepreneurship research within conflict zones remains under-explored. The participants in this study demonstrated everyday resilience in navigating the constraints imposed upon them and in doing so, improved their agency, and contributed to the social and economic changes evident at the family and societal levels. However, the persistent constraints at the macro and micro levels continue to widely reinforce the normative gender roles,

presenting ongoing challenges for the participants and most women entrepreneurs in Gaza.

This study has several implications for policy and practice. Given the normative pressures and gendered norms in conflict zones that continue to influence the ideologies of both women and men, and their experiences of entrepreneurship, a gender inclusive approach and tailored enterprise support will result in an engaging and relevant enterprise development policy and practice that can impact upon the lives of the women and their families favourably. A better understanding of how women entrepreneurs perceive their roles and the institutional constraints they encounter, will identify and create policies and interventions to ensure their effective participation and enhance their new social status.

As the findings of this study are focused upon the Gaza context, future research might compare different conflict contexts to explore the gendering of entrepreneurship policy and practice. We encourage using mixed methods and especially longitudinal studies within a range of conflict contexts to further understand phenomena emerging from this study.

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*Table 1: Participants' background information*

<b>Pseudonym</b>	<b>Age</b>	<b>Education Level</b>	<b>Family Size</b>	<b>Business Age (years)</b>	<b>Business</b>	<b>Type of Business at start-up</b>	<b>Type of Business at data collection</b>
Amal	42	Secondary	12	8	Cloth Trade	Home-based	Micro enterprise
Basma	47	Secondary	6	6	Sewing	Home-based	Home-based
Dalal	44	Primary	5	7	Sewing	Micro enterprise	Micro enterprise
Eman	30	College	4	5	Sport Center	Home-based	Micro enterprise
Farida	44	Primary	7	10	Grocery	Micro enterprise	Micro enterprise
Heba	49	Secondary	8	6	Restaurant	Home-based	Home-based
Laila	46	Secondary	6	8	Cloth Trade	Micro enterprise	Micro enterprise
Mais	44	University	3	8	Sewing	Home-base	Micro enterprise
Nadin	46	University	5	6	Furniture Making	Home-based	Home-based
Nara	36	University	5	6	Photography Studio	Micro enterprise	Micro enterprise
Ola	40	University	7	7	Photography Studio	Micro enterprise	Micro enterprise
Rana	55	Primary	15	12	Sewing, cloth trade	Home-based	Micro enterprise
Sama	50	Secondary	4	8	Sewing	Home-based	Micro enterprise
Sarah	26	University	4	6	Stationary and accessories	Micro enterprise	Micro enterprise
Siham	37	Primary	8	7	Cloth Trade	Micro enterprise	Micro enterprise
Zina	36	Primary	4	7	Cloth Trade	Home-based	Micro enterprise

Table 2: Thematic Coding

Examples of the raw data from the interviews	First-order themes	Second-order themes
<i>“Electricity is only for 8 hours every day and sometime 4 hours” [Sama]</i>	Poor infrastructure due to Israel bombing Gaza	Consequences of the conflict
<i>“My husband used to work as a tailor in Israel...now he sells cigarettes in our street...I started buying and selling clothes...we need to live” [Siham]</i>	Unemployment due to Israel banning Palestinian workers	
<i>“His [the husband] salary is not regular...every 2 or 3 months they [the Government] pay only Shekel 1,000...we needed more income” [Nadin]</i>	Low salaries due to blockade on Gaza	
<i>“The income left for me was very little to support my family or expand my business” [Sarah]</i>		
<i>“I didn’t register the business...I’m afraid of paying taxes” [Eman]</i>	Tax evasion	
<i>“When my brothers knew that I started selling clothes, they came to my house and took me. They wanted me to get divorced...They wondered how the woman works while the man stays in the house” [Amal]</i>		Controlling Women’s Enterprise in Gaza
<i>“My neighbours were talking about me, I...leave my small children and my husband at home...My family also disagreed because I have a shop and sell to people...I just ignored them [the neighbours] since my husband was supporting me” [Laila]</i>	Rejection due to traditional gender norms and social expectations	
<i>“My husband supports me of course but only I have to work at home. He doesn’t allow me to stand in a shop” [Nadin]</i>	Expectations of conforming to traditional gender norms	
<i>“He allowed me to work as long as there was no mixing [with men]” [Rana]</i>		
<i>“I agree to promote women’s entrepreneurship as long as we conform to the principles, traditions and religion” [Nadin]</i>	Women’s entrepreneurship within the boundaries of traditional gender norms	
<i>“The man has to provide income not the woman...we live in a patriarchal society” [Mais]</i>		
<i>“My husband is running the restaurant but I do the cooking [at home]...I have to take care of my kids, I couldn’t leave them, I still have small kids” [Heba]</i>		
<i>“When your husband and the society know your morals are high, then they trust you” [Sarah]</i>	Maintaining moral and religious values to gain trust	
<i>“My husband trusts me...so my family couldn’t say anything” [Dalal]</i>		
<i>“Before he was against women’s work since he believed that it is the man’s task to secure money. Now, he supports me, encourages me to expand my work and helps me in the household jobs...he changed!” [Sama]</i>	Transformation in support for women’s entrepreneurship	Approving Women’s enterprise

<p><i>"I had my family and community support because of our conditions...they didn't allow me before...they considered it as insult for a woman to work and bring money" [Basma]</i></p>		
<p><i>"I used to sell clothes with my husband on the streets" [Rana]</i></p>		
<p><i>"At the beginning, I opened the gym in a room at my family's house...then I rented a place" [Eman]</i></p>		
<p><i>"I worked hard because we needed money and I didn't want my children to feel stigmatized if we asked other people for money and food...I wanted a good life for them, and for them not to suffer as me" [Farida]</i></p>	<p>Necessity entrepreneurship</p>	
<p><i>"I was confident I will succeed when I started sewing and selling, this is something I like...I didn't have any other option but to secure income for my children, I didn't want anyone to give us charity" [Rana]</i></p>		
<p><i>"I go usually to the Ministry of Social Affairs, the Society of...and other organizations...The women employees there help me by buying from me" [Amal]</i></p>	<p>Reliance on aid</p>	<p>Enterprise Matters</p>
<p><i>"I applied for interest-free loan but it was refused...I couldn't secure guarantors, it's difficult; all people already have loans" [Ola]</i></p>	<p>Loan refusal/ not meeting the criteria</p>	
<p><i>"Loan is forbidden...and they want guarantors...I don't know about Islamic finance in Gaza" [Amal]</i></p>	<p>Preference for Islamic loans</p>	
<p><i>"We had some savings...my brother lent me some money" [Dalal]</i> <i>"My brothers gave me money sometimes because of our situation" [Basma]</i></p>	<p>Savings and loans from families and friends</p>	
<p><i>"No, it's not registered...I don't know, I don't have information" [Zina]</i></p>	<p>Informal entrepreneurship</p>	
<p><i>"The people in my neighbourhood recommend me to others...yes, there is cooperation because of my situation" [Basma]</i></p>	<p>Informal network support</p>	
<p><i>"I feel I'm more independent now, financially independent, I have more self-confidence, more courage, I expanded my microenterprise, I give training in montage" [Nara]</i></p>	<p>Women entrepreneurs' improved self-perception</p>	<p>What Success Looks Like for Women Entrepreneurs in Gaza</p>
<p><i>"I feel I have more effective role in the society, a good member, more respect and encouragement from others" [Heba]</i></p>		
<p><i>"But now they [the brothers] support me because I'm successful and no longer need any help from others." [Amal]</i></p>	<p>Success as a factor for supporting women's entrepreneurship</p>	
<p><i>"They respect me now because I'm a productive woman" [Laila]</i></p>		

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*“My brother started working with me and learned photography. Now he has his own photography studio...He is very proud of me and I’m very proud of him. Now, my son started working with me as well”*  
*[Nara]*

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Providing  
employment to  
family members