The Impact of Islamic Feminism in Empowering Women's Entrepreneurship in Conflict Zones: Evidence from Afghanistan, Iraq and Palestine

Althalathini D, Al-Dajani H, Apostolopou N

Abstract

The impact of Islam upon women's entrepreneurship in conflict zones is woefully absent from the entrepreneurship literature. This is due to the absence of published scholarship about this context rather than the absence of Muslim women's entrepreneurship there. To address the gap in the literature, we offer a contextualized analysis and contribution by adopting an Islamic feminism lens, and explore how Islamic feminism empowers women entrepreneurs and their entrepreneurial activities and behaviours in conflict zones. We argue that Islamic feminism is a process of 'ijtihad' shaping the business ethics of Muslim women entrepreneurs operating in conflict zones and removing the traditional, patriarchal, colonial and other cultural layers with which Islam has been veiled. The findings from the 16 Muslim women entrepreneurs operating in Afghanistan, Iraq and Palestine and participating in our study reveal that Islamic religiousness plays a critical role in shaping the Muslim women's entrepreneurial behaviour and their ability to endure the hardships of living in a conflict zone. Within all three research contexts, the participants interpreted and practiced their Islamic religiousness in ways consistent with Islamic Feminism prinicples and that deviated from patriarchal Islam dominating their conflict zones. This paper contributes to the growing research areas on Islamic feminist foundations for business ethics and women's entrepreneurship in conflict zones by exploring how Islamic feminism empowers women entrepreneurs in Muslim conflict zones.

Keywords Islam, gender, Islamic feminism, women entrepreneurs, conflict zones.

Introduction

Of the world's most notable ten protracted conflicts, Islam is the dominant religion in eight affected states (Le Miere 2017). Such states are characterized by conflict and political instability (Gleditsch and Rudolfsen 2016), debilitating development (World Bank 2011) and institutional failures and voids with people vulnerable and unable to secure livelihoods. It is widely accepted that within such circumstances of extreme adversity, religiousness is intensified and embodies coping mechanisms to explain and accept fate (Bentzen 2020), especially amongst women (Du and Chi 2016) who are increasingly engaging in entrepreneurial activity as a survival strategy (Sabella and El-Far 2019). How such religiousness resulting from the combination of spirituality and religiosity (Saroglou 2002) influences entrepreneurship and business ethics in conflict zones, remains an under researched question whilst the small literature on the relationship between religion and entrepreneurship (Zelekha et al. 2014), and more specifically, Islam and entrepreneurship (Tlaiss 2015; Ali and Al-Owaihan 2008) in normalized contexts grows.

Religiousness is commonly associated with enhanced conformity to dominant and traditional patriarchal hegemony (Adisa et al. 2019). However within Islam, 'ijtihad' defined as the combination of reasoning, analysis, interpretation, and innovation to develop modern

interpretations of Islamic principles compatible with the modern world (Wadud 2006), reflects religiousness. We argue that Islamic feminism is a process of 'ijtihad' removing the traditional, patriarchal, colonial and other cultural layers with which Islam has been veiled. In doing 'ijtihad' Islamic feminism also shapes the business ethics of Muslim women entrepreneurs operating in conflict zones. Islamic feminism emerged in the 1970s in the Arab world as an interpretation of the Islamic sacred texts in response to the suffocating masculine hegemonic interpretations that continue to preserve the traditional patriarchal system oppressing women in many parts of the Islamic world (Mir-Hosseini 2006; Badran 2009).

In exploring how Islamic feminism empowers women entrepreneurs in Muslim conflict zones, we contribute to the growing research areas on Islamic feminist foundations for business ethics (Daou et al. 2019; Ritchie 2016; Tlaiss, 2015) and women's entrepreneurship in contexts of conflict (Althalathini et al. 2020; Bullough and Renko 2017; Sabella and El-Far 2019). We also contribute to calls for adopting a diverse range of feminist interpretations in gender and entrepreneurship scholarship (Henry et al. 2016; Marlow and Swail 2014) and to wider calls for avoiding epistemic colonialism (Ibarra-Colado 2006). We also respond to the recent call made by Tlaiss and McAdam (2020) for analysing Islam and Muslim women entrepreneurs in contexts of adverse conditions through an Islamic feminism lens.

We draw on the narratives of 16 Muslim women entrepreneurs residing and operating in three Muslim conflict zones. These narratives reflect the participants' 'ijtihad' and its impact upon their entrepreneurial motivation and behaviour in navigating the complex struggle of living in a conflict zone and running a business there, whilst making social and cultural changes in their patriarchal fragile contexts. The three research contexts of Afghanistan, Iraq and Palestine share a dominant patriarchal Islamic culture as well as decades of protracted political instability and conflict. Within this paper, we refer to such contexts as conflict zones. The inclusion of these conflict zones in this study enriches a deeper understanding of how the entrepreneurship of Muslim women operating in conflict zones is driven by their religiousness.

Following this introduction, we present our theoretical framing followed by a description of the contexts of the research and the methodology implemented. The analysis, findings and discussion guided by the theoretical framing ensue and are discussed in consideration of our research aim before presenting the conclusion, implications, and future research directions.

Theoretical Framing

In contrast to mainstream western feminisms that stipulate the incompatibility between Islam and feminism (Kausar 2014; Seedat 2013), the theoretical framing in this study presents Islamic feminism as a religious process of 'ijtihad' adopted by Muslim women entrepreneurs operating in Muslim conflict zones to firstly challenge the entrenched gender discrimination and inequalities characterizing their societies, and secondly to re-evaluate the compatibility of Islamic business ethics with doing business in these iniquitous contexts.

Women's Entrepreneurship, Religiousness and Islam in Conflict Zones

The relationship between entrepreneurship and religion amongst women in conflict zones remains largely under-researched (Daou et al. 2019) and the glaring gap in the literature about women's entrepreneurship and Islam has been widely documented (Essers and Benschop 2009; Gümüsay 2014; Tlaiss and McAdam 2020; Tlaiss 2015; Zelekha et al. 2014). Whilst women are more likely than men to emerge as entrepreneurs in conflict zones (Bullough and Renko 2017), they typically face greater challenges than men due to social and legal injustices, loss, trauma, restricted mobility, marginalisation and gender-based violence (Clark et al. 2010). Additionally, the roles of women and men are typically redefined during conflict and its aftermath, when women are pushed into 'men's roles' generating earnings for their families and sometimes becoming the main breadwinners. Such obligations add to the feminization of responsibility (Chant 2014) and cause disruption of social, cultural and religious traditions (Menon and Rodgers 2015). In conflict zones, where institutional voids lead to competing or substituting informal institutions (Helmke and Levitsky 2004), heightened religiousness amongst women is largely evident (Du and Chi 2016) and whilst this adds significant liabilities to their entrepreneurial activities and **business ethics**, calls for in-depth research to address this (Bastian et al. 2018; Ritchie 2016) remain unanswered. Given that Islam is the dominant religion in many conflict zones (Le Miere 2017), we conducted our study in three such contexts; Afghanistan, Iraq and Palestine to draw suppositions to inform our understanding of how women's entrepreneurship in conflict zones is driven by their religiousness.

Despite the influence of religiousness upon work and business ethics globally (Kalemci et al. 2017), business researchers have "stubbornly refused to engage meaningfully with religion" (Tracey 2012, p. 88). Religiousness defined by Saroglou's (2002, p. 109) seminal work and cited extensively, combines spirituality and religiosity, and "encompasses different [and individual] ways of referring to transcendence in one's own life". To this extent, religiousness adheres to the principles of Islamic Feminism and has a profound influence upon the intentions and behaviours of entrepreneurs (Gümüsay 2014) teaching, promoting and propagating "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 [religiousness]" (Dana 2010, p. 2). It can strengthen entrepreneurs' coping with uncertainty through decreasing their anxiety which in turn enhances their wellbeing and increases entrepreneurial productivity (Balog et al. 2014). Religiousness significantly shapes the development of cultural values and social norms, which in turn strongly influence women's entrepreneurship (Giménez and Calabrò 2017). This is particularly noticeable in societies where conservative religious beliefs constrain the mobility of women entrepreneurs (Ritchie 2016) leading Zelekha et al. (2014) and others to recommend the examination of the role of Islamic values and beliefs upon entrepreneurship. The influence of Islamic values upon the construction of entrepreneurial identities (De Vita et al. 2014) is particularly important to analyse and understand as approximately 25% of the world's population – approximately 1.8 billion, are

followers of Islam (Pew Research Center 2017) - a religion conducive to entrepreneurship (Audretsch et al. 2013).

The Quran and Hadith are the sacred sources for the divine principles of Islam and influence and shape the identities, values, behaviours, and business ethics of Muslim women and men (Davis 2013). For Muslims, Islam is a way of life rather than an abstract set of religious beliefs (Beekun and Badawi 2005) and the Quran emphasises productive work for *both* women and men in over 50 verses (Possumah et al. 2013) as an act of worship and religious duty (Koburtay et al. 2018). The sacred texts provide a moral framework guiding the behaviour of *both* Muslim women and men (Metcalfe 2008) and encourage Muslims to emulate the qualities and behaviours of the Prophet Mohammad (p) (Halstead 2007).
As an "entrepreneurial religion" (Kayed and Hassan 2010, p. 406), Islam encourages and enables its followers to engage in ethically responsible venture creation and to create job opportunities offering decent livelihoods that nurture a sustainable economy (Gümüsay 2014). In fact, Islam considers ethical entrepreneurship as a pious act essential for the survival and prosperity of society (Ali and Owaihan 2008). As Islam's exemplar, Prophet Mohammad's (p) "occupation as a merchant and trader and frequent references to merchants and traders in the Quran and Hadith indirectly contribute to endowing entrepreneurship with a sense of nobility or significance in the Muslim faith" (Tlaiss and McAdam 2020, p. 4).

Paradoxically, the rate of women's entrepreneurship in Muslim states within the Middle East and North Africa region remains amongst the lowest in the world (ILO 2018) and largely characterized by small-scale enterprises in traditional feminized sectors (Tlaiss 2015). The protracted conflicts in Iraq, Libya, Palestine, Syria, and Yemen, coupled with the spill over effects onto neighbouring nations have resulted in a catastrophic humanitarian crisis (Hiltermann 2019) where women entrepreneurs face stressful dilemmas about their business ethics as well as enormous constraining impositions and barriers to starting and running entrepreneurial ventures (Althalathni et al. 2020). Here, hegemonic masculinity and embedded patriarchal attitudes against working women remain major barriers to Muslim women's entrepreneurship (Al-Dajani et al. 2019). Responding to the calls for contextualizing women's entrepreneurship research (Welter 2020) and recognizing the roles of culture, religion and fragility in studying women's entrepreneurship in conflict zones (Ritchie 2016), we explore how Islamic feminism empowers women entrepreneurs in such contexts.

Islamic Feminism: The Theoretical Lens

Although Islamic feminism is often presented as one homogenous ideology and theoretical lens, in reality it encompasses a diverse range of schools extending from the liberal to the religious, and embedded within different contexts of the Muslim world. Established Islamic feminist movements and ideologies have emerged from and are focused upon Egypt, Morocco and Tunisia in the Arab world, Iran, and Malaysia. Despite tensions and debates between the different schools of thought, uniting them under the Islamic feminism ideology is their focus upon women's empowerment as

a religiously Islamic principle and practice (Barlas 2008), the rejection of patriarchal interpretations of the Islamic holy texts of Qur'an and Hadith (Wadud 2006), the notion that subordination of women is not Islamic but rather a consequence of colonial practices and patriarchal interpretations of the Islamic scriptures by men (Barlas 2002), and the ostracization by secular, liberal western feminisms that reject the convergence of Islam and feminism (Kausar 2014; Seedat 2013). Generally, western feminisms vilify Islam as incompatible with gender equality (Alexander and Welzel 2011; Fish 2002; Inglehart and Norris 2003) and identify Islam "as the quintessential 'other' of the liberal civic order" (Hafez 2019, p. 7).

Islamic feminism is defined as a "discourse of gender equality and social justice that derives its understanding and mandate from the Quran and seeks the practice of rights and justice for all human beings in the totality of their existence across the public-private continuum" (Badran 1986, p. 49). To this extent, we argue that it reflects the Islamic religious principle of 'ijtihad' by deconstructing and reconstructing Islamic foundations of gender equality and offering an analysis and synthesis for Islam in the contemporary world. However, such 'ijtihad' is not confined to the minorities of privileged and intellectual Muslim feminists who are able to publish their works banned in the Arab world for example, in English and French in Europe and the USA, limiting their accessibility to an Arab elite only. We caution that the development of the Islamic feminism movements and their ideologies have been elitist and largely ignoring the voices of under-privileged Muslim women and especially those residing in conflict zones. Through 'ijtihad' Islamic feminism must embrace the diversity amongst Muslim women to be able to empower them. Here, we draw a parallel with Audre Lorde's warning that "the failure of academic feminists to recognize difference as a crucial strength is a failure to reach beyond the first patriarchal lesson. In our world, divide and conquer must become define and empower" (Lorde, in Mann and Paterson, 2016, p. 259).

In adopting an Islamic feminism theoretical lens in our research, we concur with Ter Haar (2011) that the extant diversity characterizing the Muslim world will likely result in different interpretations adapting to local contexts and their indigenous beliefs and cultures which in turn may hinder or facilitate the adoption of divergent values, practices (Moghadam 2003), entrepreneurship, and business ethics. We also agree with Al-Sharmani (2014) that Islamic feminism creates Islamic knowledge by unpacking and demystifying the interpretive tradition to reform and modernize traditional Islamic practices that subordinate women. And we also maintain that gender equality in religious, social, economic, and political participation and responsibility is a foundation of Islam (Al-Hibri 1997). We contribute to enriching Islamic feminism by acknowledging the Islamic feminism (as 'ijtihad') amongst Muslim women entrepreneurs in conflict zones, and by recognizing Islamic feminism as an empowering, Islamic conscious process of 'ijtihad' building a "solid Muslim feminist jurisprudential basis which clearly shows that Islam not only does not deprive them of their rights, but in fact demands these rights for them" (Al-Hibri 1997, p. 3).

Whilst we concur with the limitations of entrepreneurship in empowering and emancipating marginalized women in Arab and Muslim normative contexts (Essers and Benschop 2009; Al-Dajani and Marlow 2013; Al-Dajani et al 2015; Alkhaled & Berglund 2018), within the theoretical framing of this study, we conceptualize women's empowerment from an Islamic Feminism perspective. That is, through their religiousness and ijtihad, Muslim women are empowered to reject rather than accept, men's gender discriminatory patriarchal interpretations of Islamic scriptures and teachings (Barlas 2002; Wadud 2006), and to exercise their agency to negotiate the patriarchal gendered norms such as those defining entrepreneurship and Islamic business ethics in challenging contexts such as conflict zones.

Islamic Feminism and Business Ethics

Despite the established literature on Islamic business ethics (Uygur 2009; Syed and Metcalfe 2015; Ismaeel and Blaim 2012), research on how Islamic business ethics are embedded in women's entrepreneurship is limited (Tlaiss and McAdam 2020; Koburtay et al. 2020) but growing and focused on normalized contexts rather than conflict zones. There is a general acceptance that the business activity and decisions made by Muslim entrepreneurs are driven by Islamic principles and ethics in both the internal business environment and relations within the external business environment (Uygur 2009; Tlaiss 2015), mirroring the entrepreneur's Islamic way of life and moral code (Mimouni 2010).

Islamic business ethics have a pragmatic influence upon the entrepreneurial ventures and conduct of both Muslim women and men (Ismaeel and Blaim 2012), encouraging them to engage in work guided by a set of norms and values with the ultimate objective of pleasing God (Gümüsay 2014). Therefore, their entrepreneurial ventures must be based on moral and legitimate foundations, engaging in what is permitted (*halal*), and avoiding what is forbidden (*haram*) (Dodd and Gotsis 2007) such as pork, alcohol and gambling, charging and collecting interest, and bribery (Ali and Al-Owaihan 2008). Islam commits entrepreneurs to socially responsible business activities and to help others (Gursoy et al. 2017), conceiving entrepreneurship as a religious and economic duty intended to generate income to satisfy the financial obligations of helping the poor, and contributing to the overall wellbeing of society (Kayed and Hassan 2010). Furthermore, Islam teaches that perfection, '*itqan'*, is to be pursued in all action taken, and will be rewarded by God (Possumah et al. 2013) as productive and honest work is a religious and virtuous Islamic commitment (Tlaiss and McAdam 2020). Consequently, through their religiousness, Muslim women entrepreneurs are committed to their work and must continuously strive to achieve perfection in their performance (Kalemci and Kalemci Tuzun 2017). Whilst the adoption of Islamic business ethics is facilitated in normalized economically and politically stable contexts, this may be challenged within conflict zones characterized by institutional voids, rife corruption, and a general lack of moral order. On the other hand, given the heightened religiousness evident in times of adversity and especially in conflict zones (Bentzen 2020), a stricter adherence to Islamic business ethics amongst Muslim entrepreneurs may be manifested. This strengthens our

proposition of Islamic feminism as a process of 'ijtihad' as Muslim women entrepreneurs in conflict zones must reason, analyze, interpret, and innovate to develop modern interpretations of Islamic business ethics compatible with doing business within the challenging contexts in which they operate. Given the absence of these conceptualisations from the Islamic business ethics literature, we contribute to bridging this gap through our research with women entrepreneurs in the Muslim conflict zones of Afghanistan, Iraq and Palestine.

The Research Contexts: Afghanistan, Iraq and Palestine

Despite their economic, social, political, historical variations, Afghanistan, Iraq and Palestine are Muslim majority nations characterized by the continuing conflicts that have plagued them for successive decades. Subsequent wars, dependency on international aid, and failed institutions have been central determinants of lives and livelihoods in all three countries. For decades, trillions of dollars in foreign aid failed to eradicate poverty and foster sustainable development (Wildeman and Tartir 2014), and the deprivation intensity (the average deprivation score experienced by poor people) on the Mutlidimensional Poverty Index (MPI) of 2019 remained very high; Afghanistan – 48.6%, Iraq – 37.9%, and Palestine – 37.5%. There is also growing evidence that the long-term conflicts and the resulting depleted economic situations in all three countries have led to an increase in the number of women entrepreneurs (Althalathini et al. 2020; Vilardo and Bittar 2018).

After the fall of the Taliban in Afghanistan in 2001, major transformations including reformed and liberalised gender roles further modelled by the influence of foreign aid (Boros 2008) were evident. Women, most oppressed under Taliban rule, made their re-entry into economic and public spheres after 2001 (Ahmed-Ghosh 2013) but their entrepreneurial activity remains severely constrained within largely feminized sectors including handicrafts, embroidery, jewellery, education and wool processing (Bullough and Renko 2017).

In Iraq, whilst women have a strong presence in public sector employment occupying around 60% of all positions (Bandiera et al. 2019), only 6.8% of firms are women-owned (Vilardo and Bittar 2018). Since the Gulf War in 1990, the economy has struggled severely as huge foreign debt was incurred (Dinç 2012), and the once exemplary education system collapsed. Corruption and political instability were heightened following the withdrawal of US troops in 2011. The country is now unrecognisable from the pre-1990 Iraq which enjoyed enviable economic prosperity despite the nation's political oppression of the 1970s and early 1980s.

Palestine on the other hand has been occupied since 1948 when Israel accelerated its establishment as an independent state (Sa'di and Abu-Lughod 2007). Collective punishments by Israeli forces including curfews, controls on the movement of Palestinians and goods, house demolitions, land confiscation, restricted fishing areas and closures, and imprisonment of civilians continue (Kock et al. 2012) and threaten Palestinian business activity. In 2018, women entrepreneurs in Palestine accounted for 15.8% of women's employment. Women in Palestine suffer from double marginalization; as Palestinians living under Israeli occupation, and as women living in patriarchal Palestinian society (Muhanna 2013).

In all three Muslim conflict zones, no law can be contrary to Islamic laws and principles (Johnson and Vriens 2013), yet the evidence for all three nations contradicts the Islamic principle of equality between men and women (Ritchie 2016). For example, their scores on the Gender Development Index (2019) are consistently low (Afghanistan – 0.723, Iraq – 0.789, and Palestine – 0.871), and on the most recently available Gender Inequality Index (2018), they all scored consistently poorly for gender equality, with scores similar to the average score for the Arab states (0.531). In fact, in the UNDP Human Development Report (2019) ranking 189 nations on 'human development indices', all three conflict zones in this study ranked in the bottom (worst performing) 38% of nations. As such, whilst the majority in Iraq are Shia Muslims, and in Afghanistan and Palestine Sunni Muslims (Central Intelligence Agency 2020), the women in all three conflict zones are bound by consistent gender inequalities as well as similar patterns of patriarchally restrictive norms and practices, limiting their participation in economic, political and social arenas (Ahmed-Ghosh 2003).

Despite Islam granting women rights for economic and political participation over 1442 years ago (Esposito 1975), according to the International Labour Organization (2019), the average rate of female labour force participation in the Arab world's formal economies was 20.8%, in Afghanistan it was equivalent to 21.6%, in Iraq 11.7%, and in Palestine 17.7%. Within the informal economy, the average rate of female labour force participation in the Arab world was 49.6% (ILO 2019), in Afghanistan 71.3% (Central Statistics Organization 2018), in Iraq 44.8% and in Palestine 24% (ILO 2018). Furthermore, according to the Inter-Parliamentary Union (2019), the average share of women's seats in the parliaments of the Arab world is 16.4%, in Afghanistan 27.4%, in Iraq 25.2%, and in Palestine 13%. Clearly, the quota systems adopted due to pressures from the international community and its conditional foreign aid and investment (Bush 2011) has been successful in positioning women in parliament (Samaroo 2018; Vilardo and Bittar 2018), however this has not resulted in increasing women's power nor reducing entrenched economic, political and social gender inequalities and gender discriminatory practices (Sharan and Wimpelmann 2014), nor in feminist interpretations of the Islamic holy scriptures. Instead, Islamic doctrines continue to be misused to legitimize patriarchal institutions and the dominance of men over women (Ritchie 2016; Tlaiss 2015).

Whilst we acknowledge the distinctiveness and heterogeneity within the socio-political and conflict histories, economies, and cultures of these three research contexts and have no intention of suggesting that they represent one homogenous context, we recognise the similarities in the Muslim patriarchal hegemony, persistent gender inequalities and discrimination, and the ongoing hostilities of conflict zones that women entrepreneurs and others endure on a daily basis. To this extent, we utilise the three Muslim contexts of conflict to explore how Islamic Feminism empowers women entrepreneurs in conflict zones. From a theoretical perspective, the rationale for selecting these Muslim conflict zones as the research contexts is twofold; firstly because none have a presence of an influential Islamic Feminist movement, and secondly, because the nature of the protracted conflict may present different religiousness and 'ijtihad' for the Muslim women

entrepreneurs. That is, a civil war may lead to different feminist reasoning, analysis, interpretation, and rationalization about gender inequalities and/or business ethics compared to a conflict instigated by an external predator.

Methodology

Given the aims of the study, a qualitative interpretivist approach was adopted similarly to other studies researching women's entrepreneurship in Arab and Muslim contexts (e.g. Althalathini et al. 2020; Al-Dajani et al. 2019). Feminist qualitative approaches are appropriate for exploring under researched women's entrepreneurship phenomena in conflict zones (Bullough and Renko 2017), and we fully adhered to their principles (Nielsen 2019) using in-depth, semi-structured individual interviews to understand and analyse how Islamic Feminism empowers Muslim women's entrepreneurial behaviour in conflict zones.

The purposive sampling strategy (Tlaiss and McAdam 2020) adopted in the study was driven by a conceptual question that interlinked entrepreneurship, Muslim women, conflict zones, and Islamic feminism, and facilitated our understanding of the relationship between women's entrepreneurial behaviour and Islamic Feminism. In the initial stages of recruiting participants for the study in 2018, we utilized professional networks in the three countries. However, to minimize the potential bias from this approach, we adopted the snowballing method once we had the starter sample in each country to recruit our sample of 16 Muslim women entrepreneurs residing and operating in the conflict zones of Afghanistan, Iraq and Palestine. Within the purposive sample, four participants operated in Afghanistan, four in Iraq and eight in Palestine. All participants had to be the owner managers of their enterprises at the time of the interview, with their businesses operating for at least three years. Table 1 presents the participants' demographic and business indicators. Across the sample, most participants had completed higher education, and 10 participants were aged between 24-32 years. Almost half of the participants were married (9/16), and most participants' enterprises were between 3-10 years old and solely owned by the participants. Apart from two participants, all participants employed women. The two who did not, worked in the masculinized professions of carpentry and fishing in Palestine. Contrary to most women's enterprises being concentrated in the services sector in Middle Eastern countries (Tlaiss 2015), nine of the 16 enterprises owned by the participants operated within the manufacturing sector.

[Please insert Table 1 here]

Given the practical, methodological risks and ethical challenges associated with conducting research in conflict zones, all interviews were conducted online by the first author via Skype in 2018, and on average lasted between 90-120 minutes. The interviews in Afghanistan were conducted in English to avoid the use of an interpreter, and the interviews in Iraq and Palestine were conducted in Arabic. All interviews were recorded using two audio recorders and for consistency purposes, were transcribed and analysed in the language used when conducting the interviews (Temple and Young 2004).

The benefits of online interviews far outweighed the drawbacks (Deakin and Wakefield 2014) as the online qualitative data collection methods offered a reliable and ethical solution to overcoming the risks associated with data collection in conflict zones for both the participants and the researchers. For example, some participants in Afghanistan and Iraq explained that they would have refused being interviewed if the interview was conducted in person, in-country. Having the interview conducted online, allowed the participants to maintain their privacy and security, increased their trust in the researcher, and eliminated the risks and fears associated with inviting a stranger into their premises. From the researcher perspective, given the risks and vulnerabilities involved in conducting research in conflict zones, it is unethical to risk the researcher's safety and well-being for face-to-face data collection in conflict zones.

Having lived most of her life in Gaza, the first author was very familiar with the daily strife, anxieties, traumas, and fears arising from living and working in a war zone. She was able to empathize and connect with the participants especially when discussing sensitive topics. She was also well aware of the importance of acknowledging and discussing the participants' 'normal' aspects of life and not focusing upon the conflict only. Whilst it may be argued that such researcher familiarity will bias the data collection, we reject the condition of researcher objectivity in the data collection, and instead consider the semi-structured interviews as conversations between equal women (Acker et al. 1983) co-creating knowledge, rather than a power dynamic between the researcher and the informant. In our experience, objective researchers who are unfamiliar with life in conflict zones are unable to conduct meaningful research within such contexts as they are unable to empathize and connect with their participants. Our participants welcomed the online interview as a 'window to the outside world' that offered a temporary, calm peace and escape from their daily lives. Given our experience in conducting research in conflict zones, we found online interviews to be the most practical approach to adopt, and the most ethical one too. Our research approach responds to the call by Henry et al. (2016) amongst others for more extensive research with in-depth interviews and life stories in gender and entrepreneurship scholarship.

Using data saturation as a guiding principle, a fact-oriented case summary (Kuckartz 2014) was generated to describe the account of each participant. This was followed with qualitative thematic analysis (Miles and Huberman 1994) which involved the generation of key themes based on the literature reviewed, and initial codes for each transcript (Dy et al. 2017) undertaken through the MAXQDA software which supports both Arabic and English languages (Braun and Clarke 2006). To ensure accurate comparisons between the Arabic and English transcripts, back translation was used to refine the translation and enhance the validity of the qualitative study (Van Nes et al. 2010). The generated key themes were maintained whilst the initial codes were reiteratively reconsidered through the utilisation of the constant comparison method (Dy et al. 2017), to produce new codes reflective of the overall dataset, and generating second order themes and aggregate theoretical dimensions based on the conceptual interlinks between the codes (Gioia et al. 2013). The resulting dataset was reviewed by all members of the research team to confirm that the emergent data

structure presented in Figure 1 below (adapted from Gioia et al. 2013) is relevant to the research question, and accurately reflects the data's richness (Braun and Clarke 2006; Dy et al. 2017).

[Please insert Figure 1 here]

Findings

The two overarching aggregate theoretical dimensions; 'Islamic feminism in entrepreneurship: faithfully challenging traditional, patriarchal Islam', and 'Islamic feminist business ethics and entrepreneurship in action in conflict zones' are explored in detail in this section by utilizing power quotes (Pratt 2009) from the narratives obtained during the interviews. These power quotes demonstrate the most significant themes emerging from the data (Treanor and Marlow 2019). As the findings for the two aggregate theoretical dimensions illustrate, the participants' Islamic feminism resulted in their consideration of women's entrepreneurship as a pious Islamic practice contrary to the persistent gender discrimination and inequalities dictated within their patriarchal Muslim societies and failed states. This 'ijtihad' empowered the Muslim women entrepreneurs in defying socio-religious patriarchal norms and to challenge the deeply embedded patriarchal Islamic traditions, whilst ascribing to their Islamic feminist ethics within their business practices.

Islamic Feminism in Entrepreneurship: Faithfully Challenging Traditional, Patriarchal Islam

This overarching aggregate theoretical dimension is illustrated by the second order themes of:

1. Recognizing patriarchal dominance is not Islamic
2. Preaching that Islam condones rather than condemns women's work
3. Islamic feminist entrepreneurship
4. Resisting the gendered perceptions of patriarchal society through entrepreneurship

Recognizing patriarchal dominance is not Islamic

Within all research contexts, all participants agreed with the Islamic feminist principle that the gendered restrictive inequalities imposed by their conflict-ridden societies were wrongly attributed to Islam. Rather, the participants often referred to 'traditions', 'norms', 'culture' and 'conservative/patriarchal society' as indicated by Fatima (Iraq) to signify the non-Islamic nature of patriarchal dominance; "the society does not accept many things for a woman but they are halal for a man. In Islam however, what is halal and what is haram is clearly the same for both men and women". Laila (Iraq) further explained that "unfortunately, Islam has been used and exploited in a way to meet certain men's interests, and women are the ones who suffer from this exploitation". Recognizing that patriarchal dominance is not Islamic, Heba's (Afghanistan) explanation of how she separates her religiousness from patriarchally dominated Islamic teachings resonated with all the participants; "I am a faithful person, I observe the fundamentals as a Muslim…While men have historically interpreted my religion as it suits them, my spirituality and faithfulness are my connection and my understanding of the benevolent Creator". Such findings are consistent with Islamic feminists such as Abu-Lughod (2013), Ahmed (1991), and Mernissi (1987) amongst others

whose research focuses upon normative stable Muslim states in the Middle East and North Africa region rather than volatile Muslim conflict zones.

Preaching that Islam condones rather than condemnes women's work

All participants utilised an Islamic feminist understanding and interpretation of Islam, asserting that it reveres women, and condones women's work as a devout practice for an effective and productive society (Moghadam 2003). For example, Siham (Palestine) explained; "I'm a practising person, I fast and pray and I also have the same right as the man to work...and this does not contradict Islam". The participants agreed that despite the plentiful evidence condoning gender equality and women's work in numerous Quranic verses and Hadiths of the Prophet Mohammed (p), and that "… Khadijah, the Prophet's wife (p), was a very successful businesswoman" (Laila, Iraq), gender discrimination and inequalities remained rife in the three Muslim conflict research contexts. Guided by principles of Islamic feminism, one approach to resisting the gender discrimination wrongly attributed to Islam by their patriarchal societies and transforming the traditional, patriarchal, model of the Muslim woman, was by engaging in entrepreneurship (Tlaiss and McAdam 2020).

Islamic Feminist Entrepreneurship

There was an overwhelming awareness amongst the participants that "entrepreneurship has a historical origin in Islam" (Maram, Palestine) and that Khadijah, the wife of the Prophet Mohammed (p), as "a successful businesswoman" (Razan, Afghanistan), was a venerated role model. As such, the participants considered women's entrepreneurship as a pious and virtuous Muslim practice as Sama explained; "Islam encourages women's entrepreneurship…the big evidence is that Prophet Mohammad did not ask his wife Khadijah to sit at home and leave her business when they got married". Recognising the extent to which the hostilities of the conflict zone compounded the gendered restrictive inequalities being wrongly attributed to Islam, the participants' accounts demonstrated a persistent effort to illustrate the extent to which their religiousness and entrepreneurship were interdependently congruent. They strongly believed that their entrepreneurship is an expression of their Islamic religiousness as it contributes positively to developing their communities.

Religiousness was an important aspect for the participants in resisting and transforming the gendered perceptions of their patriarchal volatile and fragile conflict zones through entrepreneurship. The struggles and hardships they endured had a significant impact on strengthening their faith and ability to cope with the insecurities arising from living in a conflict zone. Siham (Palestine) explained; "as long as you have faith in God and your faith is strong, you feel God will be always by your side". Living in a conflict zone where insecurity, fear, hardship and exposure to death are normal aspects of daily life, contributed to strengthening the participants' religiousness which in turn helped them to overcome their fears, resist the patriarchal gendered norms, persist with transforming the entrenched patriarchal gender norms, and give meaning to their lives. The participants' understanding and belief that God rewards the faithful, strengthened

their patience, optimism, persistence and entrepreneurial motivation as explained by Fatima (Iraq); "I did not have much self-confidence that I can run such a business and I was afraid of failure but I am optimistic and have trust in God which helps me a lot in accepting whether its meant to be or not" (Fatima, Iraq). Dalal (Palestine) further explained that "faith gives me patience to overcome any challenge. For example, it happened often that I could not deliver pieces of embroidery [to customers abroad] because of the siege [on Gaza]. But I stayed patient and after a while others bought them. It [Islam] teaches us patience which makes our faith stronger; knowing that God tests us and indeed helps us". Their religiousness characterized by their patience, faith and trust in God, influenced their entrepreneurship behaviour and decisions as they were adamant that their patience in the most arduous situations will be rewarded by God who is the best arranger and guide for all their affairs. The participants often explained the importance of patience in Islam by citing the Quranic verse "indeed, God is with the patient" (Quran 2: 153), exemplified in Sawsan's (Palestine) explanation; "Israelis opened fire on 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".

Kadar (divine destiny) - one of Islam's six articles of faith where everything that happens is destined and ultimately for one's own good, also helped the participants to accept their future by surrendering to God's will. Through this conviction, they were able to navigate the destruction around them, and attain spiritually induced gratitude in circumstances where this is often impossible as Ola (Palestine) expounded, "I believe in destiny and I have hope in God. For example, when my loan was refused, I was upset and despondent, but I told myself that God does not want that for me so why should I be upset…God will give me better choices because he knows best". Hence, the participants adapted and sought alternative solutions to resolve their hardships as Ola (Palestine) did; "I worked on managing this issue, so I invested much more efforts on marketing…gradually I had some liquidity". The participants' belief in destiny was not simply passive. Rather, they accepted setbacks and actively sought the alternative paths God set for them. As active agents, they repeatedly cited the Quranic verse "[v]erily, with every hardship there is relief" (Quran 94:6). This enhanced their optimism and persistence as Rasha (Palestine) explained; "I have experienced many challenges which made my faith in God stronger. Even if this business fails, it is certainly for good; 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 ways...that what happens is good for us".

Resisting the gendered perceptions of patriarchal society through entrepreneurship

All participants showed a profound interest in prioritizing the hiring of women employees and supporting their livelihoods and wellbeing. This strategy was indicative of the participants' resistance of the gendered inequalities through their entrepreneurship. Within our sample, the sixteen participants created 226 jobs employing 36 men and 190 women. With the exception of Nadin and Sawsan, all participants employed women, and some focused specifically on employing desperately poor women (Heba, Sally, Eman, Dalal, Ola, Rana, Rasha). Areej (Iraq) for example,

explained how entrepreneurship is about empowering women, "I wanted to empower women because they are frustrated by the burdens of the circumstances [in Iraq]. I change their negative mindset through sport and psychological sessions…because I love goodness and love to help women".

The motivation to empower women to resist gendered inequalities through their entrepreneurship, was emphasized in all three research contexts. Sally (Afghanistan) for example explained, "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". Siham (Palestine) added "…almost in every house here there is a father, brother, or husband that is imprisoned or martyred. So, supporting women, especially in places where there is intense conflict is important...it helps them secure incomes for their children and to preserve their dignity. Here we are talking about a society that strongly suffers from extremely difficult political and economic hardships".

Overall, the participants strongly believed that God will reward them for supporting impoverished women. Rasha (Palestine) explained, "I am interested in women who do not have education certificates or qualifications…They are marginalised, 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 at home…Prophet Mohammad (p) said, the best of people are those who are most beneficial to others".

Islamic Feminist Business Ethics and Entrepreneurship in Action in Conflict Zones

The findings illustrate a widely shared Islamic feminist interpretation of Islam amongst the participants that enabled them to act agentially as entrepreneurs whilst embracing their Islamic business ethics and resisting patriarchal constraints in their conflict zones. This overarching aggregate theoretical dimension is illustrated by the second order themes of:

1. Halal and Haram Islamic business ethics
2. Transforming gendered norms as a pious obligation for women entrepreneurs

Halal and haram Islamic business ethics

The participants' Islamic business ethics were evident in their adoption of Islamic *halal* and *haram* principles. This was captured in most participants financing their enterprises without borrowing capital with interest; Eman (Iraq) explained, "if I apply for a loan with interest, then there is no 'barakah' [blessing] in it". In other words, Eman believed that she will not be able to grow her sales and profits if she accepts and /or pays interest on her finances. Similarly, Heba (Afghanistan) stated that, "…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 flexible enough, giving us more than 12 months to pay off the loan, and that happened twice".

All Palestinian participants benefited from financial and/or managerial support from NGOs. However, the complex conflict, weak entrepreneurial ecosystem and the need to support their families forced three of them - Ola, Sawsan, and Rana to apply for interest-based loans; "I applied four times and every time the loan was rejected…I was desperate for finance to survive my

business…With our current situation in Gaza, there was no choice to think about halal and haram!" (Ola, Palestine). This was a difficult decision for these women as Rana stated, "I regretted it because I do not like interest for religious reasons". Two Afghan participants (Razan and Sama) refused to apply for any loan regardless of the interest and were able to rely on their social networks for securing finance. Other participants showed more religiousness in following their Islamic ethics and refused to apply for these loans despite their urgent need to finance their businesses. Instead, they sought support from NGOs and other sources. Some participants (Fatima, Nadin, Ola, Rana, Sawsan, Rasha) tried to apply for Islamic loans but were unable to meet the strict conditions such as the repayment policy and required sponsors.

Another area where their Islamic business ethics were challenged, was in giving and/or receiving bribes for business related operations. Despite the widespread corruption in their conflict zones (Transparency International 2020), most participants refrained from giving and/or receiving bribes to smoothen burdensome bureaucratic processes, and thus remained true to their Islamic business ethics, despite the dilemmas this imposed upon their business venturing. While no participant in Palestine claimed they were asked for bribes, all participants in Afghanistan and Iraq emphasised such corruptive practices. Laila (Iraq) explained succinctly; "bribes make things much easier and faster…but of course it's a sin". Although such Islamic business ethics may disrupt smooth business operations in contexts with weakened institutions, the Islamic business ethics of the participants were non-negotiable. However, as Heba (Afghanistan) explained, at times it was unavoidable to pay bribes and despite this being 'haram', she legitimized it as follows:

> "…because for proper reporting you have to go to a line of ministries to report your annual sales…They ask you for bribes to lower taxes otherwise they won't report it correctly…I reported that to the top government…but nobody seems to care or able to do anything ... I didn't pay bribes but we have been forced to, and I feel guilty doing it, lie about our sales amount…helping poor women rather than the corrupt government officials gives me the justification".

Given the widespread corruption in Afghanistan and Iraq, the participants had to fight additional regulative, normative and cognitive pressures. Despite utilizing their social networks to navigate the corrupt business and governmental environments, adopting Islamically unethical business strategies were legitimized by the institutional failures. Areej (Iraq) explained; "the situation is dire. We should not lie to ourselves and say there are no bribes; there are bribes from the simplest to the biggest thing…we might be forced to pay bribes…in order to move forward. We treat it as a gift [rather than a bribe] so it will not be haram".

Transforming gendered norms as a pious obligation for women entrepreneurs

Whilst the transformation of patriarchal Islamic gendered norms by feminist interpretation of Islam has been recognized as a theme of business ethics (Syed and Van Buren 2014; Tlaiss 2015), this literature did not reflect women's entrepreneurship within Muslim contexts of conflict. Perhaps unsurprisingly and due to the international aid efforts in all three research contexts promoting

women's entrepreneurship, nine of the 16 participants operated within the manufacturing sector, and two participants within the Palestinian sample, operated within the carpentry and fishing sectors. The participants insisted that operating successful enterprises within masculinized sectors of the conflict zones was an Islamic obligation, a calling, and business ethic to demonstrate Islam's underlying equality between women and men, and to transform the gendered norms within patriarchal Islam. For example, Nadin (Palestine) shared; "they [society] were saying 'a woman wants to do carpentry! Look, she thinks she is a man'…I wanted to challenge myself and the traditions, to challenge men. I wanted to show them [men] that a woman can work as a man, no difference between them, she has the same brain as him and she can work on machines same as him...I have strong faith in God that He will give me the strength to change their beliefs". Nadin - the first female carpenter in Gaza was subject to her bothers' concern for her safety stating that "the biggest constraint in my life is that my workshop is in the camp. I can earn more money if I move my workshop to the city, but my brothers prevent me from doing that even though I'm 45. They are worried about my safety and security in the city".

Sawsan (Palestine) also gave an example of how she is transforming gendered norms through her entrepreneurship; "when people see me wearing fishermen clothes or installing a motor or driving a boat, they wonder…some were talking badly about me...But with time people got used to it. Sometimes they choose me [over other fishermen] to support and encourage me". Similarly, Heba (Afghanistan) explained; "I now have several men calling me, asking if I want their investment in my business and of course I reject because I know their intention is not to help my women producers, and I do not want them to take the profits from the women's hands". Eman (Iraq) on the other hand explained how sometimes it was necessary to outsmart sexist contractors to transform gendered norms arguing that the "ends justified the means". She stated "still the norms persist, women entrepreneurs can have legitimacy only if their businesses are respected…I offered a bid with a lower price than the man I was competing with, but still he won because we still live in a patriarchal society. They do not expect a woman can cater for 1,500 people at once…I was forced to apply using my brother's name and we got the contract". Evidently, whilst traditional patriarchal norms in Muslim conflict zones remain slow to change, they are being challenged and transformed by Muslim women entrepreneurs as they largely embrace their Islamic feminist business ethics and legitimize unethical business practices when necessary, to navigate the precarious contexts where they live and work.

Discussion

Within this paper we explored how Islamic feminism empowers women's entrepreneurship in conflict zones. Although patriarchal Islam remains the dominant social structure in the three conflict zones, the participants were empowered through their religiousness and 'ijtihad' to engage in entrepreneurship and operate enterprises in masculinized sectors as well as navigate and defy entrenched gendered norms within their communities, and challenge the widespread prevalent gender discrimination and gender inequalities. Through such findings, we contribute to the discourse on Islamic feminist foundations for business ethics and women's entrepreneurship in contexts of conflict. The two overarching aggregate dimensions and their themes explain how Muslim women entrepreneurs in the three research conflict zones perform their Islamic

religiousness characterized by 'ijtihad' that is consistent with the principles of Islamic feminism. Firstly, in faithfully challenging traditional, patriarchal Islam, and secondly by adopting Islamic feminist business ethics in their entrepreneurship. The nuances in our findings demonstrated how Islamic feminism is enacted through practices of religiousness and women's entrepreneurship, and how this often opposed the practices and expectations of the dominant Muslim patriarchal hegemony.

Similarly to Tlaiss and McAdam (2020), we argue that Islamic feminism provides deeper insights into the entrepreneurial experiences of Muslim women entrepreneurs, and solutions to the challenges they face. In line with Islamic feminism, our findings demonstrate that within conflict zones, most participants conserved their Islamic religiousness as a source of their identity, empowerment, and resilience as it helped them to both accept and overcome the precarious uncertainties of being in an inescapable conflict zone. In fact, our study shows how feminist Islamic interpretation of Islam positively influenced Muslim women entrepreneurs and their agency to resist patriarchal constraints in their conflict zones. Through this inter-relationship, the Muslim women entrepreneurs championed new practices and operated enterprises within masculinised sectors and supported their families, whilst maintaining their religiousness and combatting the daily risks and tribulations of living in conflict zones as well as faithfully challenging the widespread prevalent gender discrimination and gender inequalities (Mir- Hosseini 2006). Operating within traditionally masculinised sectors was considered a 'halal' Islamic business practice especially as the Islamic business ethics were upheld. To this extent, our findings are consistent with the mainstream propositions of Islamic feminism that gender inequality, gender discrimination, and the subordination of women are not Islamic (Barlas 2008), and that the Islamic holy texts of Qur'an and Hadith have been interpreted by men to satisfy their own interests and those of the dominating patriarchal hegemony (Wadud 2006).

The Islamic feminist notion that "Islam promotes gender equality but is misinterpreted" (Koburtay 2018, p. na) was evident in the data from all participants, and underpinned their mission to faithfully challenge traditional, patriarchal Islam which discouraged women from engaging in the public and economic spheres, preserving their dependence on men. Similarly to the wider research about Muslim women entrepreneurs in normative contexts, the participants in this study were adamant that Islam sanctioned women's entrepreneurship and drew upon the example of Prophet Mohammad's wife – Khadija who was a remarkably responsible entrepreneur in her time (Tlaiss and McAdam 2020). Evidently, the role of education including religious education, are important armour in the battle against patriarchal gender discrimination and inequalities in conflict zones (Alexander and Welzel 2011). However, liberal education is a luxurious extravagance in chaotic conflict zones where severe constraints are imposed on the masses to maintain some control and order. Arguably, gender discrimination and gender inequalities are veiled in patriarchal Islam and presented as a form of social order benefiting the masses (Tlaiss 2015; Badran 2005). The participants' willingness to fight this demonstrates their heroic risk taking, as well as their deep religiousness. Indeed, they engaged in entrepreneurship as an Islamic practice and obligation to

their society, family, and God (Gursoy et al 2017), and strongly believed that Islam is an entrepreneurial religion that encourages its followers to create 'halal' ventures that serve the community and create job opportunities.

The participants used their Islamic religiousness and 'ijtihad' to inform their decision-making even when this could harm their businesses operations and success (Dodd and Gotsis 2007). In Afghanistan for example, the prolonged failed economic, political and social systems arising from the ongoing conflict, have liberated women entrepreneurs to interpret Islam and redefine their economic and cultural roles within their families and community in ways that were previously impossible (Ahmed-Ghosh 2003). Such favourable feminist interpretations of Islam have led to relaxed attitudes towards accepting women's entrepreneurship (Ritchie 2016). As such, our study demonstrates the 'feminisation of the responsibility of analysing and safeguarding Islam'.

With regards to the aggregate dimension of 'Islamic feminist business ethics and entrepreneurship in action in conflict zones', the theme of 'halal and haram Islamic business ethics' highlighted the extent to which the participants were challenged due to the 'haram' consequences arising from institutional voids, rife corruption, and the lack of moral order in their conflict zones, and characterized mainly in bribery and interest payments. Despite utilizing their social networks to navigate the corrupt business and governmental environments, adopting Islamic unethical business strategies were legitimized by the institutional failures. Here, the participants' 'ijtihad' was continuously tested as they sought to reason, analyze, interpret, and innovate to develop modern interpretations of Islamic business ethics compatible with doing business within the challenging contexts in which they operate. This finding contributes to enhancing the discourse on understanding how women entrepreneurs overcome corruption in conflict zones and normative contexts (Wellalage, Locke, and Samujh 2019; Grau 2016) especially as religiousness and Islamic business ethics are absent from that analysis.

On the other hand, the theme of 'transforming gendered norms as a pious obligation for women entrepreneurs' was a no-brainer for the participants illustrating how their Islamic religiousness and observance of 'ijtihad' are heightened in times of adversity (Bentzen 2020). Such findings reveal the importance of researching women's entrepreneurship in conflict zones through the intersection of religion, business ethics and context especially as religion remains largely neglected within scholarship on context and entrepreneurship (Tlaiss and McAdam 2020).

Contrary to much of the Anglo-European centric research on Islam and gender equality (Alexander and Welzel 2011; Fish 2002; Inglehart and Norris 2003), our findings challenge the dominant stereotype of Muslim women as passive agents and 'inferior beings' within their cultures (Glas et al. 2018; Hafez 2019), and their businesses as micro, feminised ones (Holmén et al. 2011). The participants understood and accepted the Islamic fundamentals of justice and equality, and stressed that they were not practiced nor reflected within the regulative institutions of their countries (Metcalfe 2008). As such, contrary to Essers and Benschop (2009), these Islamic feminist

interpretations are not limited to migrant Muslim women entrepreneurs living and working in Western democracies, but are evident in highly patriarchal, failed Muslim states. The extent of the adoption of feminist Islamic interpretation of Islam amongst the participants across the three research conflict contexts may surprise mainstream Islamic feminists in normative Muslim contexts. However, through its embeddedness within the local contexts of conflict, coupled with its entrepreneurship and informality characteristics, and distancing from mainstream Islamic and/or feminist organizations in normative Muslim contexts, an innovative ideology of Islamic feminism may flourish here that is comfortable with its difference from other feminisms and its 'ijtihad'.

Conclusion

Within this paper we explored how Islamic feminism empowers women entrepreneurs in Muslim conflict zones. In doing so, our contribution lies within the growing research areas of Islamic feminist foundations for business ethics and women's entrepreneurship in contexts of conflict. More specifically, we respond to the call made by Tlaiss and McAdam (2020) for analysing Islam and Muslim women entrepreneurs in contexts of adverse conditions through an Islamic feminism lens. We also respond to calls for adopting a diverse range of feminist interpretations in gender and entrepreneurship scholarship (Henry et al. 2016; Marlow and Swail 2014) and to wider calls for avoiding epistemic colonialism (Ibarra-Colado 2006).

In drawing upon the narratives of 16 Muslim women entrepreneurs residing and working in the conflict ridden Muslim states of Afghanistan, Iraq and Palestine, the overarching results discussed in this study suggest that policies and practices of supporting women's entrepreneurship in protracted conflicts where Islam is the dominant religion, will benefit from addressing religiousness and 'ijtihad' grounded in Islamic feminism, rather than the standard Western secular frameworks of entrepreneurship and its drivers. In doing so, the root causes of gender inequality in Muslim conflict zones and elsewhere in the Muslim world can be effectively challenged through entrepreneurship. Furthermore, rather than exemplifying women entrepreneurs from very different, unfamiliar contexts, including case studies and role models of Muslim women entrepreneurs that women in the conflict zones can relate to, and who operate in familiar contexts, reflecting their realities, will have a significant impact upon reducing negative stereotypes of Muslim women entrepreneurs and reflect a more accurate portrayal of their endurance.

With regard to future research directions, given the expanse of Islam globally and the current Covid19 pandemic crisis, we recommend a global study exploring the impact of Islamic feminism upon Muslim women entrepreneurs. We do not expect all Muslim women entrepreneurs to adhere to 'ijtihad' and Islamic feminist principles and interpretations of Islam and suspect that there will be widespread resistance to identifying as 'feminist'. However, there are waves of change engulfing the Muslim world and some Muslim women entrepreneurs will be championing this. The recovery from the economic crisis resulting from the Covid19 pandemic will offer

unprecedented opportunities for researching the impact of religiousness on women's entrepreneurship globally.

References

Abu-Lughod, L. (2013). *Do Muslim women need saving?* Harvard University Press.

Acker, J., Barry, K., & Esseveld, J. (1983). Objectivity and truth: Problems in doing feminist research. *Women's Studies International Forum, 6*(4), 423-435.

Adisa, T., Abdulraheem, I. and Isiaka, S. (2019). Patriarchal hegemony: Investigating the impact of patriarchy on women's work-life balance. *Gender in Management: An International Journal*, *34*(1), 19-33.

Ahmed, L. (1991). *Women and Gender and Islam*. Princeton University Press.

Ahmed-Ghosh, H. (2013). A history of women in Afghanistan: lessons learnt for the future or yesterdays and tomorrow: women in Afghanistan. *Journal of International Women's Studies*, *4*(3), 1-14.

Al-Dajani, H., & Marlow, S. (2013). Empowerment and entrepreneurship: A theoretical framework. *International Journal of Entrepreneurial Behaviour & Research*, *19*(5), 503-524.

Al-Dajani, H., Carter, S., Shaw, E. and Marlow, S., (2015), Entrepreneurship among the displaced and dispossessed: Exploring the limits of emancipatory entrepreneuring. *British Journal of Management*, *26*(4): 713-730.

Al-Dajani, H., Akbar, H., Carter, S., & Shaw, E. (2019). Defying contextual embeddedness: evidence from displaced women entrepreneurs in Jordan, *Entrepreneurship & Regional Development*, *31*(3-4), 198-212.

Alexander, A., & Welzel, Ch. (2011). Islam and patriarchy: how robust is Muslim support for patriarchal values? *International Review of Sociology*, *21*(2), 249-276.

Al-Hibri, A. (1997). Islam, law and custom: redefining Muslim women's rights. *American University Journal of International Law and Policy*, *12*(1), 1-44.

Ali, A., & Al-Kazemi, A. (2007). Islamic work ethic in Kuwait. C*ross Cultural Management: An International Journal*, *14*(2), 93-104.

Ali, A., & Al-Owaihan, A. (2008). Islamic work ethic: a critical review. *Cross Cultural Management: An International Journal*, *15*(1), 5-19.

Alkhaled, S., & Berglund, K. (2018). 'And now I'm free': Women's empowerment and emancipation through entrepreneurship in Saudi Arabia and Sweden. *Entrepreneurship & Regional Development*, *30*(7-8), 877-900.

Al-Sharmani, M. (2014). Islamic Feminism: transnational and national reflections. *Approaching Religion*, *4*(2), 83-94.

Althalathini, D., Al-Dajani, H., & Apostolopoulos, N. (2020). Navigating Gaza's Conflict through Women's Entrepreneurship. *International Journal of Gender and Entrepreneurship, 12*(4), 297-316.

Audretsch, D., Bönte, W., & Tamvada, J. (2013). Religion, social class, and entrepreneurial choice. *Journal of Business Venturing*, *28*(6), 774–789.

Badran, M. (1986). Islam, Patriarchy, and Feminism in the Middle East. *Trends in History*, *4*(1), 49-71

Badran, M. (2009). *Feminism in Islam: Secular and Religious Convergences*. Oxford: Oneworld.

Balog, A., Baker, L., & Walker, A. (2014). Religiosity and spirituality in entrepreneurship: a review and research agenda. *Journal of Management, Spirituality and Religion*, *11*(2), 159-186.

Bandiera, L., Chandra, V., Fosque, J., & and von der G. (2019). *Jobs in Iraq: A Primer on Job Creation in the Short-Term*. World Bank.

Barlas, A. (2002). *Believing Women in Islam: Unreading Patriarchal Interpretations of the Quran*. University of Texas Press.

Barlas, A. (2008). Engaging Islamic feminism: provincializing feminism as a master narrative. In A. Kynsilehto (eds.), *Islamic feminism: current perspectives* (pp. 15-24). Tampere: Tampere Peace Research Institute.

Bastian, B., Sidani, Y., & El-Amine, Y. (2018). Women entrepreneurship in the Middle East and North Africa: A review of knowledge areas and research gaps. *Gender in Management: An International Journal*, *33*(1), 14-29.

Beekun, R., & Badawi, J. (2005). Balancing ethical responsibility among multiple organization stakeholders: the Islamic perspective. *Journal of Business Ethics*, *60*, 131-145.

Bentzen, J. (2020). In Crisis, We Pray: Religiosity and the COVID-19 Pandemic. CEPR Discussion Paper No. DP14824.

Boros, R. (2008). Afghan Women Entrepreneurs: At the Crossroads Between Globalisation And Local Traditions. *International Journal of Business and Globalisation*, *2*(4), 373.

Braun, V., & Clarke, V. (2006). Using Thematic Analysis in Psychology. *Qualitative Research in Psychology*, *3*, 77-101.

Bullough, A., & Renko, M. (2017). A Different Frame of Reference: Entrepreneurship and Gender Differences in the Perception of Danger. *Academy of Management Discoveries*, *3*(1), 21-41.

Bush, S. (2011). International Politics and the Spread of Quotas for Women in Legislatures. *International Organization*, *65*, 103-137.

Central Intelligence Agency (2020). The World Factbook https://www.cia.gov/library/publications/the-world-factbook/fields/401.html. Accessed 7 October 2020

Central Statistics Organization (2018). Afghanistan Living Conditions Survey 2016-17. Kabul, CSO.

Chant, S. (2014). Exploring the "feminisation of poverty" in relation to women's work and home-based enterprise in slums of the Global South. *International Journal of Gender and Entrepreneurship*, *6*(3), 296-316.

Clark, C., Everson-Rose, S., Suglia, S., & Hajyahia, M. (2010). Association between Exposure to Political Violence and Intimate partner Violence in the Occupied Palestinian Territory: A Cross-sectional Study. *The Lancet*, *375*, 310-316.

Dana, L. (2010). *Entrepreneurship and Religion*. Cheltenham, UK and Northampton, MA, USA: Edward Elgar.

Daou, A., Joseph, J., Yousif, D., Fathallah, R., & Reyes, G. (2019). Intellectual capital and resilience in torn societies. *Journal of Intellectual Capital*, *20*(4), 598-618.

Davis, M. (2013). Entrepreneurship: an Islamic perspective. *International Journal Entrepreneurship and Small Business*, *20*(1), 63-69.

De Vita, L., Mari, M., & Poggesi, S. (2014). Women entrepreneurs in and from developing countries: Evidences from the literature. *European Management Journal*, *32*(3), 451–460.

Deakin, H., & Wakefield, K. (2014). Skype interviewing: reflections of two PhD researchers. *Qualitative Research*, *14*(5), 603–616.

Dinç, A. (2012). Immediate Economic History of Iraq: Effects of the Recent Global Crisis on the Oil Sector of Northern Iraq. *Management*, *7*(2), 155–171.

Dodd, S., & Gotsis, G. (2007). The Interrelationships between Entrepreneurship and Religion. *The International Journal of Entrepreneurship and Innovation*, *8*(2), 93-104.

Du, H., & Chi, P. (2016). War, Worries, and Religiousness. *Social Psychological and Personality Science*, *7*(5), 1-8.

Dy, A., Marlow, S., & Martin, L. (2017). A Web of opportunity or the same old story? Women digital entrepreneurs and intersectionality theory. *Human Relations, 70*(3), 286–311.

Esposito, J.L (1975). Women's Rights in Islam. *Islamic Studies*, *14*(2), 99-114.

Essers, C., & Benschop, Y. (2009). Muslim businesswomen doing boundary work: The negotiation of Islam, gender and ethnicity within entrepreneurial contexts. *Human Relations*, *62*(3), 403–423.

Fish, M.S. (2002). Islam and Authoritarianism. *World politics*, *55*, 4–37.

Giménez, D., & Calabrò, A. (2017). The salient role of institutions in Women's entrepreneurship: a critical review and agenda for future research. *International Entrepreneurship and Management Journal*, *14*(4), 857-882.

Gioia, D., Corley, K., & Hamilton, A. (2013). Seeking Qualitative Rigor in Inductive Research: Notes on the Gioia Methodology. *Organizational Research Methods, 16*(1), 15–31.

Gleditsch, N., & Rudolfsen, I. (2016). Are Muslim countries more prone to violence? *Research & Politics*, *3*(2), 1-9.

Grau, B., (2016). Supporting women's movements in Afghanistan: challenges of activism in a fragile context. *Gender & Development*, *24*(3), 409-426.

Gümüsay, A. (2014). Entrepreneurship from an Islamic Perspective. *Journal of Business Ethics*, *130*(1), 199-208.

Gursoy, D., Altinay, L., & Kenebayeva, A. (2017). Religiosity and entrepreneurship behaviours. International *Journal of Hospitality Management*, *67*, 87-94.

Hafez, S. (2019). The Tour-de-Force Scholarship of Saba Mahmood. *Journal of the American Academy of Religion,* 1-8.

Halstead, J. (2007). Islamic values: a distinctive framework for moral education? *Journal of Moral Education*, *36*(3), 283-286.

Helmke, G., & Levitsky, S. (2004). Informal Institutions and Comparative Politics: A Research Agenda. *Perspectives on Politics*, *2*(04), 725–740.

Henry, C., Foss, L., & Ahl, H. (2016). Gender and entrepreneurship research: A review of methodological approaches. *International Small Business Journal*, *34*(3), 217-241.

Hiltermann, J. (2019). The MENA Region's Intersecting Crises: What Next? *Global Policy*, *10*(2), 29-35.

Ibarra-Colado, E. (2006). Organization studies and epistemic coloniality in Latin America: Thinking otherness from the margins. *Organization*, *13*, 463–488

ILO (2018). Constraints and good practice in women's entrepreneurship in MENA. International Labour Office, Impact Report Series, Issue 10. Geneva.

Inglehart, R., & Norris, P. (2003). The True Clash of Civilizations. *Foreign Policy Magazine*, *34*(2), 67–74.

International Labour Organization (2019). ILOSTAT database. https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS?locations=1A-PS. Accessed 21 June 2020

Ismaeel, M., & Blaim, K. (2012) Toward applied Islamic business ethics: responsible halal business. *Journal of Management Development*, *31*(10), 1090-1100.

Johnson, T., & Vriens, L. (2013). Islam: Governing under Sharia. Council on Foreign Relations. www.cfr.org/religion/islam-governing-undersharia/p8034. Accessed 7 October 2020.

Kalemci, R., & Kalemci Tuzun, I. (2017). Understanding Protestant and Islamic Work Ethic Studies: A Content Analysis of Articles. *Journal of Business Ethics*, *158*, 999–1008.

Kausar Z. (2014). Battle of Books! Diverse Trends in Muslim Thought on Women's Issues: Need Bias Cleansing, *Journal of International Women Studies, 15*(2) pp. 165-181.

Kayed, R., & Hassan, M. (2010). Islamic entrepreneurship: a case study of Saudi Arabia. *Journal of Developmental Entrepreneurship*, *15*(4), 379-413.

Koburtay, T., Syed, J., & Haloub, R. (2018). Implications of Religion, Culture, and Legislation for Gender Equality at Work: Qualitative Insights from Jordan. *Journal of Business Ethics*.

Kock, U., Sumlinski, M., & Qassis, H. (2012). West Bank and Gaza: Labor market Trends, Growth and Unemployment. Washington, DC: International Monetary Fund.

Kuckartz, U. (2014). Basic Concepts and the Process Of Qualitative Text Analysis. In U. Kuckartz (eds.), *Qualitative Text Analysis. A Guide to Methods, Practice and Using Software* (pp. 37-64). London: SAGE Publications.

Le Miere, J. (2017). Countries at War Right Now: US, Russia Lead List Of Nations Involved In Conflicts, International Business Times. Available Online https://www.ibtimes.com/countries-war-right-now-us-russia-lead-list-nations-involved-conflicts-2495501. Accessed October 18, 2020.

Lorde, A. (1984). The Master's Tools Will Never Dismantle the Master's House. In S. Mann and Paterson, A. (2016), *Reading Feminist Theory from Modernity to Postmodernity*. Oxford, Oxford University Press

Marlow, S., & Swail, J. (2014). Gender, risk and finance: why can't a woman be more like a man?. *Entrepreneurship & Regional Development*, *26*(1-2), 80-96.

Menon, N., & Rodgers, Y. (2015). War and Women's Work: Evidence from the Conflict in Nepal. *Journal of Conflict Resolution*, *59*(1), 51-73.

Mernissi, F. (1987). *Beyond the Veil: Male-Female Dynamics in a Modern Muslim Society*. Bloomington: Indiana University Press.

Metcalfe, B. (2008). Women, Management and Globalization in the Middle East. *Journal of Business Ethics*, *83*(1), 85–100.

Miles, M., & Huberman, A. (1994). *Qualitative Data Analysis (2nd edition).* Thousand Oaks, CA: Sage Publications.

Mimouni, F. (2010). *Implications of Islam on management theory and practice: A case study of two organizations in the Middle East*. Saarbrucken: Lambert Academic Publishing.

Mir-Hosseini, Z. (2006). Muslim Women's Quest for Equality: Between Islamic Law and Feminism. *Critical Inquiry*, *32*(4), 629–645.

Moghadam, V. (2003). *Modernizing Women: Gender and Social Change in the Middle East*. Lynne Rienner Publishers.

Muhanna, A. (2013). *Agency and Gender in Gaza Masculinity, Femininity and Family During the Second Intifada*. London: Routledge.

Nielsen, J. (2019). *Feminist research methods: Exemplary readings in the social sciences*. Routledge.

Pew Research Center (2017). Christians remain world's largest religious group, but they are declining in Europe. https://www.pewresearch.org/fact-tank/2017/04/05/christians-remain-worlds-largest-religious-group-but-they-are-declining-in-europe/. Accessed 15 January 2020

Possumah, B., Ismali, A., & Shahimi, S. (2013). Bringing work back in Islamic ethics. *Journal of Business Ethics*, *112*(2), 257–270.

Pratt, M. (2009). 'From the editors: For the lack of a boilerplate: Tips on writing up (and reviewing) qualitative research'. *Academy of Management Journal*, *52*(5), 856-862.

Ritchie, H. (2016). Unwrapping Institutional Change in Fragile Settings: Women Entrepreneurs Driving Institutional Pathways in Afghanistan. *World Development*, *83*, 39-53.

Sabella, A., & El-Far, M. (2019). Entrepreneuring as an everyday form of resistance: An exploration of the experiences of Palestinian women street vendors in the occupied Old City of Jerusalem. *International Journal of Entrepreneurial Behavior & Research*, *25*(6), 1212-1235.

Sa'di, A., & Abu-Lughod, L. (2007). *Nakba: Palestine, 1948, and the Claims of Memory*. Columbia University Press.

Samaroo, D. (2018). The Political Participation of Palestinian Women in Official and Non-Official Organizations in Limited Horizon. ICSR publications.

Saroglou, V. (2002). Religion and the five factors of personality: A meta-analytic review. *Personality and Individual Differences, 32*(1), 15–25.

Seedat, F. (2013). Islam, Feminism, and Islamic Feminism: Between Inadequacy and Inevitability. *Journal of Feminist Studies in Religion, 29*(2), pp. 25-45.

Sharan, T., & Wimpelmann, T. (2014). Women's Rights and Political Representation: Past Achievements and Future Challenges. PRIO Paper. Oslo: PRIO.

Syed, J., & Metcalfe, B. (2015). Guest Editors' Introduction: In Pursuit of Islamic akhlaq of business and development. *Journal of Business Ethics*, *129*(4), 763-767.

Syed, J., & Van Buren, H. (2014). Global business norms and Islamic views of women's employment. *Business Ethics Quarterly*, *24*(2), 251-276.

Temple, B., & Young, A. (2004). Qualitative research and translation dilemmas. *Qualitative Research*, *4*(2), 161-178.

Ter Haar, G. (2011). *Religion and Development*. London: C. Hurst and Co.

Tlaiss, H. (2015). How Islamic Business Ethics Impact Women Entrepreneurs: Insights from Four Arab Middle Eastern Countries. *Journal of Business Ethics*, *129*(4), 859–877.

Tlaiss, H., & McAdam, M. (2020). Unexpected Lives: The Intersection of Islam and Arab Women's Entrepreneurship. *Journal of Business Ethics*.

Tracey, P. (2012). Religion and Organization: A Critical Review of Current Trends and Future Directions. *The Academy of Management Annals*, *6*(1), 87–134.

Transparency International (2020). Corruption Perceptions Index 2019. https://images.transparencycdn.org/images/2019_CPI_Report_EN_200331_141425.pdf. Accessed 7 October 2020

Treanor, L., & Marlow, S. (2019). Paws for thought? analysing how prevailing masculinities constrain career progression for UK women veterinary surgeons. *Human Relations*, 1–26.

Uygur, S. (2009). The Islamic work ethic and the emergence of Turkish SME owner-managers. *Journal of Business Ethics*, *88*(1), 211-225.

Van Nes, F., Abma, T., Jonsson, H., & Deeg, D. (2010). Language differences in qualitative research: is meaning lost in translation? *European Journal of Ageing*, *7*(4), 313-316

Vilardo, V., & Bittar, S. (2018). *Country Gender Profile – Iraq: A situation analysis on gender equality and women's empowerment in Iraq*. Research report, Oxfam and UN Women Iraq.

Wadud, A. (2006). *Inside the Gender Jihad: Women's Reform in Islam*. One World, Oxford.

Wellalage, N.H., Locke, S. and Samujh, H., (2019). Corruption, gender and credit constraints: Evidence from South Asian SMEs. *Journal of Business Ethics*, *159*(1), 267-280.

Welter, F. (2020). Contexts and gender – looking back and thinking forward. *International Journal of Gender and Entrepreneurship*, 12(1), 27-38.

Wildeman, J., & Tartir, A. (2014). Unwilling to Change, Determined to Fail: Donor Aid in Occupied Palestine in the Aftermath of the Arab Uprisings. *Mediterranean Politics*, *19*(3), 431-449.

World Bank (2011). *World Development Report 2011: Conflict, Security and Development*. Washington D.C.: World Bank.

Zelekha, Y., Avnimelech, G., & Sharabi, E. (2014). Religious institutions and entrepreneurship. *Small Business Economics*, *42*(4), 747-767.

Table 1 Demographic Data of the Participants

Pseudonym	Country	Education	Age	Marital status	Business	Age of Business	# employees at start-up		# employees post start-up	
							Men	Women	Men	Women
Heba	Afghanistan	Higher Education	41	Married	Embroidery	2008	0	20	7	90
Razan	Afghanistan	Higher Education	26	Single	Medical Centre	2015	5	3	10	5
Sally	Afghanistan	Higher Education	27	Married	Cultural Centre	2015	1	5	3	25
Sama	Afghanistan	Secondary School	27	Single	Gems and jewellery	2015	0	0	0	2
Areej	Iraq	Higher Education	64	Married	Sports Centre	2013	0	4	0	4
Eman	Iraq	Higher Education	48	Married	Pastries	2007	0	1	0	15
Fatima	Iraq	Higher Education	32	Married	Pharmacy	2014	0	1	0	2
Laila	Iraq	Higher Education	31	Married	Special occasions designs	2015	1	0	1	3
Dalal	Palestine	Higher Education	30	Single	Embroidery	2010	0	2	0	25
Maram	Palestine	Higher Education	26	Married	Digital Marketing	2014	1	1	3	1
Nadin	Palestine	Secondary School	45	Divorced	Carpentry	2011	0	0	1	0
Ola	Palestine	Higher Education	27	Single	Furniture & Decoration	2014	0	0	3	3
Rana	Palestine	Higher Education	46	Married	Aluminium accessories manufacturing	2002	0	0	1	3
Sawsan	Palestine	Higher Education	24	Married	Fisherwoman	2010	1	0	3	0
Rasha	Palestine	Higher Education	37	Divorced	Toys Crochet and training	2012	0	1	1	10
Siham	Palestine	Higher Education	24	Single	Roses Production	2012	1	0	3	2

Figure 1: Data Structure