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## Women Empowerment through Entrepreneurship in Violent-conflict Settings: Challenges and Opportunities

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### Abstract

Empowering women through entrepreneurship in violent-conflict contexts not only improves socioeconomic welfare of women but also help in restoring peace and social inclusion in society. This paper aims at exploring the challenges and opportunities facing women empowerment through entrepreneurship in violent-conflict contexts. A qualitative research approach is employed for achieving the objective of the study. Data for the study were collected through an in-depth semi-structured interview and participant observation. A total number of twenty-three (23) participants were purposely selected from five different communities affected by *Boko Haram* insurgency in Northeast Nigeria. The major findings of the study revealed that the challenges facing women an entrepreneur in a violent-conflict context is multifaceted and efforts to curtail these challenges also require a comprehensive and all-inclusive approach. The study further revealed that apart from the numerous challenges, violent-conflict environment also presents wide range of opportunities for exploitation. The study recommends that a more gender-sensitive entrepreneurship program is needed to achieve a sustainable peace in violent-conflict settings. Also, the need for adequate orientation for targeted beneficiaries towards achieving purposeful women empowerment programs.

**Keywords:** Empowerment, Entrepreneurship, Violent-conflict, Gender, Boko-Haram

### Introduction

Women empowerment has since been considered as critical policy measure for achieving a peaceful, prosperous, and sustainable world (Moyo & Dhliwayo, 2019). On this note, harnessing women's potentials through entrepreneurship have huge consequences on livelihood of individuals, community, and a nation (Raghuandan, 2018). Women-owned businesses are steadily growing and receiving tremendous attention in both developed and developing Countries (Noguera et al., 2013). They serve as an engine to growth in areas of innovation, wealth creation and employment opportunity (Brush & Cooper, 2012). According to Agarwal (2018), providing easy access to employment opportunities and productive resources not only benefits women, but also improves the welfare of their families and their communities. Therefore, it is crucial for women to succeed and advance in their livelihood activities to enable them act on socioeconomic decisions (O'Donnell et al., 2021). Empowering

women economically enable them to determine the course their lives and enable them to harness their full potentials (Hendriks, 2019; Kapoor, 2019). However, achieving women's economic empowerment requires adequate women's participation in the labour market which often results to their economic empowerment (Jayachandran, 2021).

According to report by ILO (2019), globally, the rate of women's participation in the labour force has witnessed a considerable increase for the past 30 years. Although, with differences between regions and within regions. According to the report, the growth rate has been slow and fitful for Middle East and North Africa with the rates far below other regions. While the share of women's participation in the labour force has rapidly increased in Latin America, the share in Asia and the Pacific declined (ILO, 2019). Further, the reported highlighted that it is still evident that men are still more likely to participate in the labour market compared to women in every country. The report further shows that the average global share of women's labour force participation in 2018 stood at 48.5% compared to 75% for men. This narrowed the gender gap in labour force participation by 26.5% point (ILO, 2019). Also globally, the number of women-owned businesses has increased from 17.3% in 1991 to more than 22% in 2018 (ILO, 2019). This steady increase as reported by ILO (2019) in women-owned enterprises was witnessed in Latin America and the Caribbean with 13.9% in 1991 and 24.5% in 2018; North America having 26.5% in 1991 and 33.7% in 2018; and Asia and the Pacific presenting 15.4% in 1991 and 20.2% in 2018. An analysis using country income level revealed that upper-middle income countries had a rapid increased in number of women entrepreneurs and followed by low and high-income countries (ILO, 2019). Thus, the rate of business ownership growth from 1991 to 2018 has been faster for women than men in all the regions (ILO, 2019). Besides, advancing women's economic empowerment through entrepreneurial development and promoting gender equality often presents wider impact on human development (Hendriks, 2019). Thus, entrepreneurship is considered crucial for stabilizing and reconstructing conflict and post-conflict economies (Forouharfar, 2020). Violent-conflict contexts often create unique challenges and opportunities for women entrepreneurs in a society. And, most often both scenarios occur simultaneously (Assa, 2017; Yousafzai et al., 2022). However, policies and programs geared towards strengthening and motivating entrepreneurship among persons affected by conflicts can help in addressing their unique challenges (Aldairany et al. 2018). According to Power (2020), more drastic measures are required for achieving women's economic empowerment, particularly in the context of a challenging environment. Therefore, the objectives of this paper are to;

- Explore the challenges and opportunities facing women entrepreneurs in a *Boko-Haram* conflict context.
- Present a conceptual model depicting the challenges and opportunities being faced by women entrepreneurs in a violent-conflict context.

### Literature Review

Women's economic empowerment has since become a global phenomenon that deals with human rights issues and provision of social justice in societies, but it also aids economic policies aimed at poverty reduction, improving welfare, and enhancing economic growth and development (Rui & NIE, 2021). As economic growth remains a core for poverty reduction, the patterns of the growth are as well important (Alkire et al., 2017). Studies indicate that a country with an important level of inequality in its distribution of assets particularly, education, land, and capital are less likely to realize her growth path for reducing poverty. It is evident that countries with a higher ranking in gender equality are more successful in their

poverty reduction policies than those with a lower ranking (Kabeer, 2016). Therefore, policies for improving women's economic well-being often leads to the realization of women's rights and eventually achieving sustainable development (Kidder et al., 2017). Women's economic empowerment serves as a powerful lever for change and consequently drives towards gender equality outcomes. Thus, economic empowerments help attaining intergenerational benefits for women, their families, and their communities (Hendriks, 2019). Besides, advancing women's economic empowerment through entrepreneurial development and promoting gender equality will have a wider impact on human development (Hendriks, 2019).

Globally, women's empowerment and their subsequent increase in labour participation rate were largely attributed successful developmental policies in many economies (Balliester & Elsheikhi, 2018; Pieters & Klasen, 2020). In developing countries, large percentage of the workforce were self-employed (Vanek et al. 2014) and a large number of women in these countries (42.5% in Sub-Saharan Africa and 47.7% in South Asia) are termed as 'own account workers' because of their dominance in micro enterprise which are also informal in nature (ILO, 2016). Although, the informal sector remains the major space that provides job opportunities as well as other opportunities for income generation particularly in the developing economies (La Porta & Shleifer, 2014), the sector usually provides very selective and gendered opportunities which constraints its formalization and it is capable of reproducing more inequality in the society (Xheneti, et al., 2019).

These categories of self-employed workers were classified as 'entrepreneurs' and their income generating activities are survival-orientated with fewer chances of profitability and poor outcomes (Kabeer, 2012). Also, contribution of women, especially within low-income households is vital for their economic survival. Their active participation and role in the labor force further stimulate economic growth through an increase in consumption and savings (Arora, 2012). With gender inequalities, the pattern of resource allocation is based on socio-cultural norms and, that affects the dynamic nature of economic processes hence, limits growth potentials. Thus, gender discrimination in labor market and in other socioeconomic spheres results to lower productivity and income and, consequently reduces the value of production and impact negatively on GDP (Kharistvalashvili, 2016).

However, it is estimated that about 30 percent of small businesses across the world are owned by women, and the number of business start-ups by women keeps increasing (Hodges et al., 2015). Also, the number of women-owned business start-ups across sixty-seven countries is estimated to be 126 million and about 98 million existing women-owned enterprises in 2012. It is also evident that apart from creating a job for their selves, women-owned enterprises presently provide employment opportunities to at least one or more people in their firms and it is anticipated to increase to six in five years (Kelley et al. 2013). Despite their contributions, women in many parts of the world still face numerous challenges in areas of access to resources, livelihood, and equal representation (Cornwall, 2016). However, studies have shown that these challenges are exacerbated and more worrisome in contexts of violent-conflict (Flisi, 2016; Buvinic et al., 2013) and particularly in traditional patriarchal societies (Abrahamyan et al., 2018). Thus, fragility hinders women's economic empowerment and improved human capital outcomes for the present and the next generations (OECD, 2022).

Early development theories have been criticized by scholars on the ground that the concept of development as symbolized by institutions have failed in improving the welfare of the poor instead, it strengthens the elites while marginalizing others in the society (Tomislav, 2018). The earlier theories were also believed to be built based on western model therefore,

inappropriate for the diverse cultural and socioeconomic context of developing countries (Reyes, 2016). On this ground, more attention to and greater involvement of local actors with community-orientated ideas is required while initiating policies that would improve people's well-being through empowerment. However, this view did not go free from its detractors, arguing that women empowerment and support for gender equality requires strengthening women's owned enterprises (Odera & Mulusa, 2020).

### **Women Empowerment and Gender Equality**

The word 'empowerment' means a process of providing individuals or group with the power to decide, choose and act accordingly in efforts to achieve the desired outcome in their life (World Bank, 2001). Accordingly, women's empowerment is a multidimensional social process of making women to acquire the ability to have freedom and control over their affairs (Kabeer, 2001). Therefore, empowering women remains a priority in advancing women's right and gender equality (Cornwall, 2016). Across world, women's economic empowerment remains a prerequisite for achieving sustainable development and promoting pro-poor growth. Gender balance and women empowerment are necessary for poverty reduction and overall social transformation across nations (Bayeh, 2016).

It is a fact that gender-blind policy and societal norms affect both women and men by limiting their productive capacity and ability to decide and make choices for improved self-development. While gender equality is beneficial to both sexes, women are mostly denied playing their role as actors in many economies (Bayeh, 2016). However, promoting and implementing a gender-based policy under an unstable economy, particularly in times of conflict and post-conflict is more challenging so, it requires the efforts of all stakeholders. A violent conflict context is often faced with problems of limited resources, lack of infrastructures, absence or limited social services and multiple demands among others (Bruck et al., 2011). The empowerment of women under these constraints would require support from all actors such as the civil society, NGOs, and other development partners (Datzberger & Nguyen, 2018).

Determination and efforts by various actors in tackling gender inequalities by employing economic empowerment strategies represent 'smart economics' which considers business as a tool for transformation (Roberts & Soederberg, 2012). Therefore, achieving sustainable gender equality would have positive impact on productivity, future development outcomes and institutional balance (Nandan & Mallick, 2020). Thus, women's greater control and ownership of resources can improve growth potential of a country by changing household's pattern of spending which can improve welfare of children (Anderson et al., 2021). Although, a sustainable empowerment process requires women to exhibit self-confidence and full control, it can still be facilitated by improvement in education, capacity development through entrepreneurship and training (Cornwall, 2016). In addition to provision of improved social welfare, infrastructures, and social protections, achieving women empowerment through gender equality also requires proper management of market structures, private enterprises and improved labour market participation (Baud, 2016). But, achieving women's economic empowerment and gender equality becomes more challenging under a fragile environment (UN, 2014).

### ***Violent-conflict and Gender Perspective***

Violent conflict disproportionately affects people in society (Buvinic et al., 2013). So, people have a distinctive approach to achieving economic recovery and viable peace process in

conflict and post-conflict environments (Buvinic et al., 2013). Similarly, individuals who have experienced violent conflict in their societies have demonstrated resilience in different ways and manners (Justino, 2012). Accordingly, resilience is found to be complex and multidimensional in nature thereby, involving a process that leads to interactions between risk on one hand and protective factors (both internal and external) on the other hand (Agaibi & Wilson, 2005). While spirituality is one of the strong internal factors that help individuals to develop and become more resilient (Windham et al., 2005), social support is seen as the most influencing external factor that positively help in improving the extent of resilience among individuals (Panagioti et al., 2014). Apart from these factors, people also use the economic and political opportunities created during the conflict to advance and negotiate for readjustment in gender role (Cerrato & Cifre, 2018).

Despite numerous challenges, there is no conclusion from the literature that shows non-existence of opportunities in a violent-conflict environment (Aldairany et al., 2018). Thus, post-conflict or war-driven economy hosts lots of opportunities for individuals to take advantage and exploit them (UN, 2019). The level at which people respond to the dynamism during violence depends on many factors which can be internal or external and, they are created largely by radical institutional changes experienced during violent conflict (Justino et al., 2013). A change in gender role and desire for transformation are parts of the institutional changes that are likely to arise in post-conflict settings (Kaufman & Williams, 2017). Violent-conflict environment usually witness a sudden change in activities and livelihoods of people within households and societies and such dynamic behaviours serves as an immediate reaction to conflict (Muzamil et al., 2021).

However, women's socioeconomic role evolves towards effective contribution to the overall societal transformation and reconstruction and, achieving such women's supports would have been difficult in a pre-conflict era (Abdullah et al., 2010). Women often play important roles during and after conflicts by bearing greater socioeconomic burdens. This is because more women are likely to survive in the post-conflict phase; therefore, it leads to change in household composition where women bear greater responsibilities in absence of men in societies (Rai et al., 2019). These change in women's participatory role and ability to recognize an opportunity in the post-conflict era may not be sustained because of social pressures and unfolding events in post-conflict era (Rai et al., 2019). Consequently, these possess a great challenge towards achieving a sustainable societal transformation under post-conflict phase (KC, 2019).

#### Empirical Literature

It is evident that effects of conflicts on individuals differ in a manner that certain groups of people in society experience a greater negative outcome and long-lasting impact than others (Noor et al., 2012).

Regarding change in women's gender roles, KC et al (2017) examines Maoist conflict in Nepal while looking at changes in gender roles from the viewpoint of livelihood challenges. The study was conducted based on an in-depth fieldwork. They found a contradictory result among the categories of women in relation to their gender roles. The study found that women become engaged into tasks which are earlier known for men but, this benefits ex-combatants' women during the conflict. However, the changes were reversed back to their initial traditional gender roles after the conflict and these categories of women face serious livelihood challenges (KC et al., 2017). One of the major challenges includes stigmatization while running their businesses particularly when the job is considered as a man's job.

Consequently, widows result into hiding their identity to escape some of these norms and practices (Ramnarain, 2020).

According to Justino (2011), only few studies attempt to determine the effects of women's economic activities and their labor market participation on empowerment outcome under a conflict context. However, evidence show the effects of displacement on women's increasing labor market participation and increasing contribution to household income in Colombia (Morales, 2018), Jordan (Fakih & Ibrahim, 2016), Ruwanda (La Mattina, 2017). Despite positive outcome on women's participation in the labor market, study by Calderón et al. (2011) shows that their status and condition of remained the same. Contrarily, the result also shows increasing violence against women and children within families regardless of their increased earnings and contribution to family welfare.

On economic cost of conflict, Ibanez and Moya (2010) present that apart from the emotional costs, victims of violent conflict often experience high economic costs in three different ways and these include; first, limited sources of income due to loss of assets. Secondly, less returns from human capital because, majority of displaced persons are believed to have possessed skills that are related to agricultural activities which are less valued in cities. Lastly, a limited access to financial capital hinders the possibilities of improving the standard of living. These socioeconomic consequences of conflict present a great challenge towards achieving peace and post-conflict development (Buscher, 2018).

According to Justino (2012), destructions of physical capital due to conflicts depend on the nature and duration of the conflict. The effect is more devastating at the early stage of conflict by decreasing human capital due to high rates of mortality, physical and mental disability thereby, leading to decrease in nation's labour force. However, an effect of conflict on human capital formation also affects level of productivity at national level. Studies have also revealed that there is a correlation between child health outcomes and productivity, wages, and growth in the long-run period (Mallett & Slater, 2016).

Studies have also shown the extent to which violent conflict can influence transformation and re-adjustments during and after conflict. These changes were observed from attitudinal and behavioral responses emanating from individuals that have experienced severity of conflict (Justino, 2011). However, individuals who are socially and economically disadvantaged are more likely to establish networks of strong ties and take opportunities both during and after conflict. (Hofreiter & Bahna, 2020). A study by Voors et al (2012) using experimental data from Burundi examined causal effects of vulnerability to violence on household's behavior. The result suggests that people who have experienced violent conflict or/and lived within conflict environment display sense of maturity and high level of altruistic behavior. In addition, individuals have also demonstrated their boldness and resilience in risk taking but, at the same time exhibit impatient behavior (Voors et al., 2012).

Households' response to livelihood and enterprise decisions reflects in same manner as their subjective perceptions of conflict. A study by Murshed & Badiuzzaman (2011) in attempt to explain economic decisions by households in Bangladesh uses a subjective perceptions and experiences of families in a violent conflict situation. The result shows that households with a higher perception of violent have lower spending on consumption while those with lower perceptions indicate higher consumption expenditure. At the same time, individuals with higher perceptions of violence tend to be more enthusiastic towards recovering their lost assets thereby, intensifying their land use for cultivation. The vulnerability of households to violent conflict not only causes a change in attitudes, perception, and societal relationship but, also affects the relationship between families (KC et al., 2017).

Koppel (2010) opined that non-inclusion or failure to accommodate women's experiences and skills in empowerment processes will result to ineffective policy and practice in achieving peace, and all-inclusive society. The study further revealed that having pre-conflict experience enables women entrepreneurs to easily manage their businesses and increases their risk-taking abilities. He et al (2017); Kerr et al (2018) also observed that women entrepreneurs see change in role as an opportunity and they are prepared to take risks. Similarly, Justino (2012) also conclude that violent-conflict context creates an opportunity for households' social, economic, and political transformation which also leads to improvement in their socioeconomic status. Although, running a business involves risk-taking for every entrepreneur but, women entrepreneurs who operate in male dominated society are faced multi-dimensional challenges and these are further worsen due to lack adequate education and training (Gaur et al., 2018).

### **Methodology**

This qualitative study employs an interpretive/phenomenology approach along with an inductive reasoning (epistemology). This method explores the essence of a phenomenon and the actual meaning a participant (interviewee) attaches to it and, setting aside all pre-existing and biased lenses of an enquiry (Neubauer et al., 2019). A qualitative method enables the researcher to provide an insight from the individual participant's point of view on the phenomenon and provide more details on how they construct their realities (Mohajan, 2018). The data for the study were collected through an in-depth semi-structured interview and participant observation. A total number of twenty-three (23) participants were purposely selected from five different communities affected by *Bok- Haram* insurgency in Northeast Nigeria. The interview method ensures getting first-hand information from participant's experiences, perceptions, and voices (McGrath, et al., 2019). A purposive sampling technique also provides information-rich cases for in-depth and exploratory study of this nature (Palinkas et al., 2015).

Each of the interview sessions were recorded using a digital recorder. The consents of all the participants were asked and all participants agreed upon the request by the researcher to record their voices for ethical purpose while assuring them of confidentiality. The recorded interviews were transcribed verbatim as the data collection progresses. The recording of interviews and verbatim transcription was to ensure rigour by generating a data output that can be subjected to scrutiny as in the case of other approaches such as the positivist (Halcomp & Davidson, 2006). As the data collection process and transcription of the raw data continue, various themes emerged, and the themes were categorized. The process of comparing and cross-checking between the interview conversations and observations has helped in identifying major themes needed in addressing the research objectives. However, the data collections and analysis were done concurrently. According to Sutton and Austin (2015), simultaneously collecting data and analyzing the data would provide the researcher ability to explore useful and meaningful information that would present findings based on actual experiences regarding the phenomenon.

A rigorous qualitative analysis requires reflection on the interviews and reviewing the transcript (Creswell, 2009). Therefore, a reflexive approach along with QSR Nvivo 12 software was employed to assist in the data analysis process. The decision to employ the reflexive approach was to facilitate the actual "hearing" of what the data is saying thereby, maintaining the context of the data. It involves coding, categorization of the data and identifying the emerging themes from the data set (Green at al., 2007). The Nvivo software only serves as a



helping tool since it cannot read and interpret the texts; software only guides the researcher to do the analysis as highlighted by (Davis, 2009). A thematic analysis was also employed for being more compatible with a phenomenological study of this nature because it focuses on participants subjective experiences (Braun & Clarke, 2021). The thematic analysis was considered more appropriate because it focuses on identifying patterns of meaning (themes) across data sets (Terry et al., 2017). Various themes (in respect to challenges and opportunities) emerged from the qualitative data sets which were used for the empirical analysis as presented in the section below.

## **Empirical Findings**

### **Challenges facing women entrepreneurs in a violent-conflict context**

The findings on challenges facing the women entrepreneurs in a violent-conflict context are grouped into five themes. These include personal challenges, economic and business related challenges, security/situational challenges, institutional challenges and gender related challenges.

#### **Personal Challenges**

The basic challenges experienced by women entrepreneurs which form part of the personal challenges include persistent trauma, lack of accommodation, low entrepreneurial spirit and motivation, disconnection of family networks and, greater family burden and responsibilities. ".....We spent three days in the house without eating food while feeding on grains and water only. We were only able to escape during the night on the fourth day. I still have the pains on my legs because of trekking." (WE 8) [Wiping her tears]

"I am faced with so many responsibilities now. My husband has been sick since the crisis started. I have to look after him as well as the children." (WE 13)

"The major problem we are facing here is lack of privacy. There is not enough space in the room. We are about eight in the room and all of us have children. So, I am not comfortable since we came." (WE 11)

"The money from this business cannot be enough. I have lots of responsibilities now. I need assistance to solve some of the problem." (WE 16)

#### **Economic and Business-related Challenges**

The nature of challenges under this theme include lack of access to financial capital, low demand for product, lack of market information and mismatched in/lack of entrepreneurial skills. Some of the extract from participants' narrations is as follows.

"I rented the sewing machine from a relative to try and see if I can earn some money and improve my business. But I am finding difficulties under this arrangement. I have to give the owner of the machine a weekly balance and get something for myself. It is very difficult, but I have no other option. I always hope getting my own machine." (WE 5)

"I will find another business if I can get capital. The liquid making business is not what I can continue. I would like to change for tailoring if I can secure a sewing machine...." (WE 14)

"I cannot make enough sales in this business. I have made materials but still nobody to buy them. Sometimes, they price it incredibly low."(WE 10)

"....I don't know of any rule regarding doing business here in the camp." (WE 6)

"I am still not familiar with the liquid soap making business. As I mentioned to you, we are only engaged in farming before the conflict."

### Security/situational challenges

The sub-themes that form part of the security and situational challenges include loss of lives and assets and discrimination/stigmatization. The narrations regarding security challenges facing participants include.

“.....It has affected my business completely. Where is the business now? I can say that I am just starting afresh again because I have lost everything, all my properties. I was only able to safe my life and my children.” (WE 7) ... [Narration with emotion]

“Two of my sons were killed during the attack and other family members so; I have lost interest in everything in life...” (WE 6)

“People fear us because of persistent female suicide bombing cases that has been happening. But they are not fear to us because; we are also not safe from similar attacks. Just because some of the bombers disguised as IDPs does not mean that all women IDPs are suicide bombers. I hope you understand. When they notice that you are an IDP, they run away from you.”(WE 21)

### Institutional Challenges

The institutional challenges affecting women entrepreneurs in this study include inadequate institutional supports, different regulatory environment and discriminatory laws and regulations.

“The sewing machine alone is not enough. We still need more help. I hardly make any income here in the camp.” (WE 2)

“The major problem is that we must get permission before going out of the Camp. The restriction is really affecting my livelihood activities.” (WE 1)

“...Yes, not only me, but it also affects many of us. We need to go outside the camp and look for something doing.” (WE 1)

“...Why I am saying this is because while some of us were denied permission, they allow other people to go out without any difficulty or even without having good reasons?” (WE 7)

### Gender Related Challenges

The sub-themes on gender related challenges include work-family life balance and cultural norms and beliefs.

“Being a mother with children under this condition is not easy. Doing business is never easy particularly before the children grow. As you, we also have other work to do in the house...” (WE 16)

“I have specific times that I give for my business as well as to other duties in the house. The only problem is that sometimes I become engaged in some activities which I did not plan for them at all. That is the only problem.”(WE 12)

“...I was not doing any business at that age. I was not married that time. Young girls are usually not allowed to do money making businesses in the “Kanuri” tradition. We can only assist our mothers in the house. But I think thing are changing nowadays” (WE 4)

“...Yes, it looks more like men’s job. I said that because it requires much demanding work.” (WE 13)

“...To me, it does not matter whether you are a woman or man, earning money in a legitimate way is what is important.” (WE 11)

The above narrations from the participants indicate that there are numerous challenges facing women entrepreneurs in the context of violent-conflict and this also constraints their socioeconomic empowerment which is vital for peace and reconstruction efforts.

**Opportunities for women entrepreneurs in a violent-conflict context**

A violent-conflict context presents both challenges and opportunities for women entrepreneurs. The findings on the opportunities under this study are categorized into the following themes: entrepreneurial experience and skills, family-work life balance, supports from government and NGOs, supports from family and acceptance/supports from society.

***Pre-conflict entrepreneurial experience and skills***

"...I was among those chosen as team leader to train other women in the knitting business. I am sure it was because of my previous experience..." (WE 9)

"I know of many women who were engaged into various kinds of businesses. Most of us took advantage of our previous experiences..." (WE 15)

"...yes, it does not matter the differences in the types of businesses in pre conflict and now, previous experience still helps in exploiting other opportunities around you." (WE 23)

***Work-Family Life Balance***

"I know what to do and at what time. It makes everything easier for me. I wake up early in the morning to do the housework and after I am through with housework, then I start the knitting work. My husband used to provide most of the things before but, I know have to provide for myself and the children at the same time. So, I need to work harder now" (WE 1)

"Yes, I have many roles as a mother, but I do not have problem doing my business. Instead, my role as a mother and the displacement situation has helped me in doing different work daily. And as you asked, yes, I still feel normal in doing every work." (WE 13)

***Supports from Government and NGOs***

"Yes, I can say that their supports have given me more hope. Since we came here, some of them assisted us with foods, mosquito's nets, and cloths. And not long when some organizations came to train us on how to do some businesses like tailoring, soap making and Knitting. I never expected getting these kinds of training in my life if not because of the displacement. In addition to the knitting business, I was doing before; I can now make liquid soap myself with just little money." (WE 9)

***Supports from family and friend***

"It becomes easy when you have some people helping you. Like me, I have some family members supporting me. This is a rear opportunity because; many people here in the camp do not have anyone to assist them. We keep praying always for this kind of opportunities." (WE 10)

"The owner of the machine is a family friend. Initially, he requested for a weekly return but when I complaint of lack of customers, he then said I can give him anything out of what I get since I am in a critical condition. He has helped me a lot." (WE 5)

***Acceptance and Supports from Society***

"The people were very accommodating particularly when we arrive newly. This has been part of my success no matter how little. My experience has helped in appreciating and respecting people." (WE 10)

"...Let me tell you, I saw many people in the host community expressing their emotional. Some were shedding tears when they saw us coming into Maiduguri insubstantial number with our children without food or water." (WE 20)

Despite numerous challenges women entrepreneurs faced due to the *Boko-Haram* conflict particularly with the displacement situation they still took advantage of every opportunity created being created by the contextual environment.

### Conceptual model depicting challenges and opportunities facing women entrepreneurs in a *Boko-Haram* conflict setting

The figure below presents the challenges and opportunities facing women entrepreneurs in violent conflict graphically.

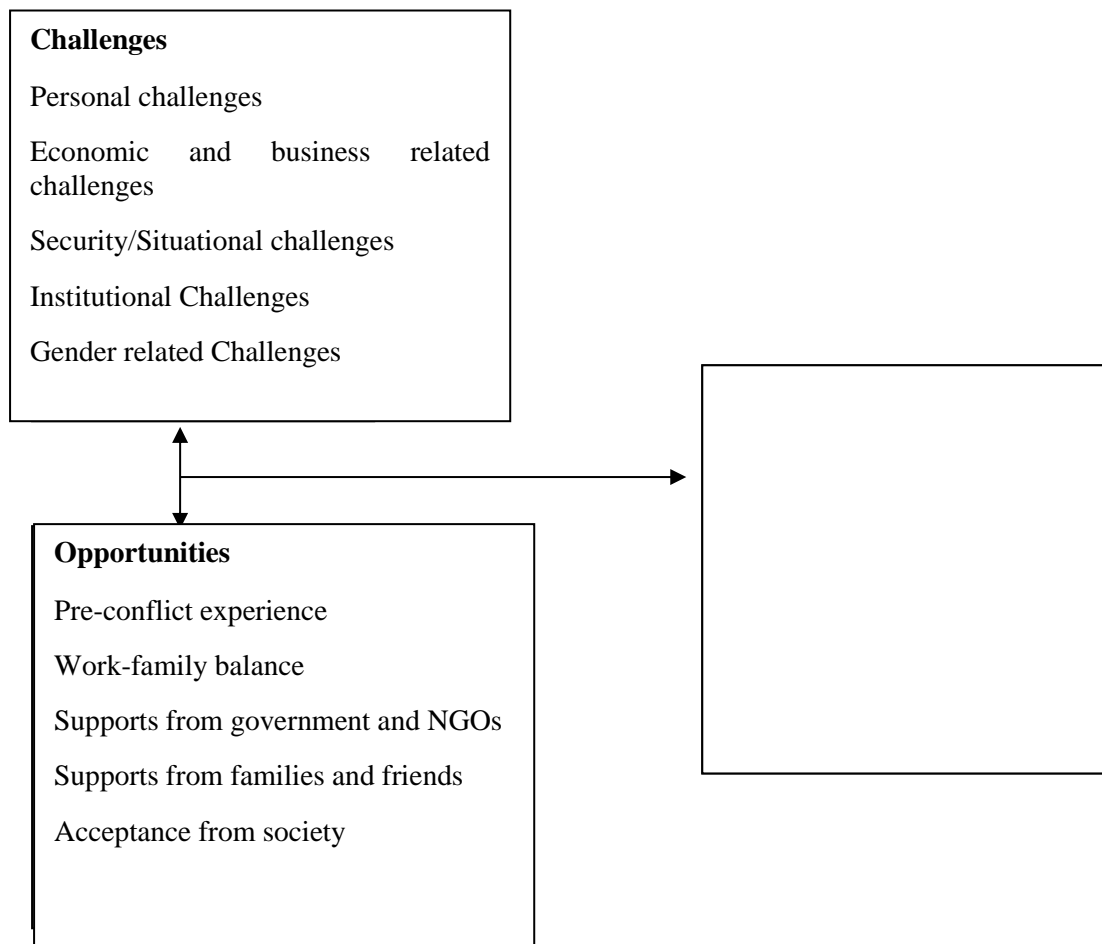


Fig. 4.1 Conceptual model

Source: Field work

### Discussion of Empirical Findings

The challenges facing women entrepreneurs were more complex due to the displacement and traditional patriarchal environment. The result of the current study showed that women entrepreneurs are seriously undergoing trauma caused by the unpleasant conflict experiences which remain in their memories. Apart from the displacement associated stress they are experiencing; women entrepreneurs were traumatized by the mass killings and abductions they witnessed during the conflict era. This finding is in line with earlier studies by Justino (2011) which confirmed that destruction of assets and loss of lives deters the possibility of households to regain their economic and social status in post-conflict situation. These significant traumatic aftermaths that describes displacement life experiences has a negative implication and consequences on women's entrepreneurial development (Buckley-

Zistel & Krause, 2017). The results also showed that the conflict experiences have caused displaced women entrepreneurs so much pain and depression which consequently them discouraged and unmotivated towards continuing their livelihoods which includes engaging in business activities. This supports the finding by Rivoallan (2018), which showed that having difficulties in coping with an issue in one's life can affect the level of individual's self-confidence. The results of this study further show that women entrepreneurs face greater responsibilities under a violent-conflict situation. This finding agrees with previous literature by Justino (2012) which shows that conflict generally increases women's care responsibilities by increasing number of female-headed households.

Lack of access to capital and other productive resources in starting new ventures is one of the major challenges presented in the findings of this study. This result is in conformity with literature by Ibanez and Moya (2010) which present that lack of access to financial capital is one of the three ways which imposes high economic costs on people who are under forced displacement situations. The results of this study also show low demand for product as a challenge, and this is consistent with Ferdousi and Mahmud (2019) which found that low product pricing is one major challenge facing women entrepreneurs in times of demanding situations. Lack/mismatched of entrepreneurial skills is also a challenge as presented in the findings. This result also conforms to previous literature by Ibanez and Moya (2010) who found that skills possessed by displaced persons are related to agricultural activities and such skills are less valued in urban areas where most displaced persons take shelter. The findings from the study revealed that all the respondents considered their responsibilities as mothers and wives as important and, they also believed that efforts to balance between business and family life is part of woman's life. This finding is in line with the idea of Buddhapriya (2009) that family-work balance and other family related issues remain crucial in women's career decisions under every context.

The empirical results also presented the opportunities experienced by women entrepreneurs in a violent-conflict context. Personal characteristics such as previous/pre-conflict entrepreneurial experience and skills are important factors that influence both opportunity driven and necessity driven entrepreneurs and under every situation (Blocket al., 2015) and such personality traits are more crucial under difficult situations (UNCTAD, 2018). Hence, entrepreneurial successes largely depend on the individual's abilities as well as external supports (Kerr et al., 2018). It is interesting to note that, the findings from this study present work-family balance as a challenge as well as an opportunity. Majority of the research participants revealed that they plan their schedules of work-family life activities. The possible explanation for this result might be that their prior entrepreneurial experiences have positively influenced their managerial skills. Previous entrepreneurs experience is considered as a crucial factor in influencing entrepreneurial decisions and improving managerial skills (Romli & Ghani, 2018). The discussion from the empirical findings of this study presents multifaceted nature of challenges and opportunities women entrepreneurs face under a violent-conflict context.

### **Conclusion and Implications**

Gender has not only become a topic issue of concern but, also area that required greater attention in conflict and post-conflict environment. It has been widely believed that a gender-focused perspective in all aspects conflict setting is necessary in achieving sustainable peace and overall economic development. However, gender inclusivity does not only represent promotion of women's empowerment but, it also involves recognition of areas in which

women have greater impacts and opportunities. Under many situations, such inclusion comes through informal structures and, most often goes unrecognized. Thus, networking among women with a view to increasing their socioeconomic and political participation is vital for economic growth of a nation.

Apart from unraveling understanding how conflict relates to gender equality and women empowerment, understanding how women's entrepreneurial activities and gender relations also help advance society out of conflict and restoring lasting peace. The patriarchal societal norms have also revealed how unequal gender relations present women's narratives as passive victims instead as actors and agents of change. Failure to incorporate gender perspective into every step of initiative would have severe short-term and long-term implications on the entire conflict-stricken society. Therefore, it is extremely important to consider women as economic actors rather than victims of conflict. Providing supports for the creation of various business-related groups will enhance women's economic empowerment and, this will as well ensure women's recognition as key actors and agents of positive change in conflict settings. It is also understood that empowerment can be realized when individuals and communities were able to perceive their environment differently and it enables them to realize their vision by changing the situations that keeps them under prolong poverty.

However, considering the fact that women's role during and after conflict are complex, there is need for providing a more comprehensive and gender-sensitive entrepreneurial program to achieve a sustainable peace in violent-conflict settings. It is also recommended that post-conflict period of reconstruction and restructuring should serve as an opportunity for policy makers in enacting an appropriate legislation and policy reforms that will address broader obstacles that women entrepreneurs face in the patriarchal society. Lastly, to achieve a better outcome from women empowerment programs, there is the need for a proper orientation for the targeted beneficiaries. This would provide an all-inclusive and purposeful empowerment program.

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