



Gender Dynamics: Women's Entrepreneurship in Active Insurgency Zones

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Abstract

Original Research Article

This study examines the complex dynamics of women's entrepreneurship within active insurgency zones, focusing on the unique challenges, adaptive strategies, and resilience demonstrated by women entrepreneurs operating in conflict-affected regions. Drawing on recent empirical evidence from Afghanistan, Northeast Nigeria, and other conflict zones, this research reveals that women entrepreneurs face compounded barriers including restricted mobility, limited access to finance, gender-based discrimination, and security threats. Despite these obstacles, women entrepreneurs demonstrate remarkable resilience through home-based enterprises, social network reliance, and innovative adaptation strategies. The study finds that 80% of women-led enterprises in conflict zones serve as primary income sources for their families, with 66% reporting business growth despite adverse conditions. This research contributes to the entrepreneurship literature by highlighting the intersection of gender, conflict, and economic survival, while offering policy implications for supporting women's economic empowerment in fragile contexts.

Keywords: Women entrepreneurs, insurgency zones, conflict entrepreneurship, gender dynamics, resilience, economic survival, Afghanistan, Nigeria, adaptive strategies

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1. INTRODUCTION

Entrepreneurship in conflict zones represents one of the most challenging contexts for business development globally. When insurgency and active conflict intersect with gender dynamics, women entrepreneurs face uniquely compounded barriers that threaten both their economic survival and physical security. Recent data indicates that over 160 million people currently live in conflict-affected economies across the Middle East, North Africa, Afghanistan, and Pakistan region, with approximately 80% of those requiring

humanitarian assistance being women and children (World Bank, 2025).

The significance of women's entrepreneurship in these contexts cannot be overstated. In Nigeria alone, women own 40% of micro, small, and medium enterprises, making their participation vital to economic stability (Georgetown Institute for Women, Peace and Security, 2025). Similarly, in Afghanistan, a comprehensive UNDP study of over 3,100 women entrepreneurs revealed that 80% of women-led enterprises rely on their business revenues as their primary source of income, serving as critical lifelines for



their families amid political instability and humanitarian crisis (UNDP, 2024).

This research addresses a critical gap in the entrepreneurship literature by examining how women entrepreneurs navigate the intersection of gender discrimination, cultural restrictions, and active conflict. While general entrepreneurship research has extensively documented challenges in stable environments, and conflict studies have examined economic disruption broadly, limited scholarship explores the specific experiences of women entrepreneurs operating within active insurgency zones.

1.1 Research Objectives

This study seeks to:

1. Examine the unique barriers faced by women entrepreneurs in active insurgency zones
2. Analyze adaptive strategies and resilience mechanisms employed by women entrepreneurs
3. Identify sectoral patterns and business models that enable survival in conflict contexts
4. Provide evidence-based policy recommendations for supporting women's entrepreneurship in fragile environments

2. LITERATURE REVIEW

2.1 Women's Entrepreneurship in Conflict Zones

Research on entrepreneurship in conflict zones reveals that entrepreneurial activity often increases in violent conflict contexts as self-employment becomes a necessary survival mechanism (Althalathini, 2020). Women within conflict-affected regions are more likely to engage in entrepreneurship while experiencing additional challenges beyond those faced by women entrepreneurs in stable developing economies. The loss of household income, whether temporary or permanent, compels women to contribute an increased share of income-generating activities, often becoming the main or sole providers for their families.

Recent scholarship has begun to document the specific challenges facing women entrepreneurs in Muslim conflict zones. Althalathini and Al-Dajani (2022) found that Islamic religiousness plays a critical role in shaping Muslim women's entrepreneurial behavior and their ability to endure hardships in conflict zones. Their research with 16 women entrepreneurs in Afghanistan, Iraq, and Palestine revealed that participants interpreted and practiced their Islamic religiousness in ways consistent with Islamic Feminism principles, deviating from patriarchal interpretations dominating their conflict zones.

2.2 Barriers to Women's Entrepreneurship

Women entrepreneurs in insurgency zones face multifaceted barriers that compound traditional entrepreneurial challenges. Research from rural Afghanistan identifies key obstacles including early marriage, lack of education and training, restricted mobility, limited access to financial services and markets, and the impacts of insurgent rule (Future Business Journal, 2025). The UNDP Afghanistan study documented that 32% of women entrepreneurs believed gender discrimination presented challenges in market access, with 28% citing difficulties in procuring supplies and 19% facing challenges in securing both formal and informal loans.

Movement restrictions represent a particularly severe constraint. In Afghanistan, 73% of surveyed women entrepreneurs reported being unable to travel even short distances, severely limiting their ability to access markets, suppliers, and customers (UNDP, 2024). The research further highlighted that 41% of women entrepreneurs had been forced into debt due to a severely weakened financial system and deepened discrimination.

In Northeast Nigeria, the Boko Haram insurgency has created similar barriers. More than 7.8 million people require urgent humanitarian assistance, approximately 80% of whom are women and children. Women entrepreneurs have abandoned businesses due to fear and lack of protection from the government (African Association of Entrepreneurs, 2024). The insurgency has not only disrupted physical

infrastructure but has fundamentally altered the business environment through targeted attacks, kidnappings, and destruction of markets.

2.3 Resilience and Adaptive Strategies

Despite formidable challenges, research consistently documents remarkable resilience among women entrepreneurs in conflict zones. Resilient entrepreneurs overcome and thrive in adverse social, economic, and political conditions by relying on their competencies and social support networks, which provide feelings of control and protection (Althalathini, 2020). These entrepreneurs maintain positive perceptions of their contexts, enabling them to navigate resources, grow their businesses, and create economic and social impact.

Home-based enterprises emerge as a primary adaptive strategy. Women entrepreneurs in rural Afghanistan demonstrated resilience through home-based enterprises and reliance on social networks (Future Business Journal, 2025). This model allows women to maintain economic activity while navigating mobility restrictions and cultural expectations. The strategy also reduces security risks by eliminating the need for travel to external business locations.

Women entrepreneurs also leverage collective action and social capital. In conflict-affected regions across Afghanistan, Iraq, and Palestine, women entrepreneurs rely heavily on family networks, community relationships, and women-only trading networks to sustain their businesses. These informal support systems provide access to resources, information, and markets that formal institutions fail to deliver in conflict zones.

3. METHODOLOGY

This study employs a mixed-methods approach, synthesizing quantitative data from large-scale surveys and qualitative insights from semi-structured interviews with women entrepreneurs in conflict zones. The research draws primarily on recent empirical studies from Afghanistan and Northeast Nigeria, representing two of the world's most significant active insurgency zones with distinct cultural, religious, and conflict dynamics.

3.1 Data Sources

Primary data sources include:

1. UNDP Afghanistan Women's Entrepreneurship Study (2024): Comprehensive research including 3,100 quantitative interviews, focus group discussions with over 100 participants, and dozens of in-depth individual interviews
2. Future Business Journal Afghanistan Study (2025): Qualitative research with 17 online semi-structured interviews with women operating formal and informal businesses across diverse Afghan regions
3. Comparative studies from Afghanistan, Iraq, and Palestine examining resilience of 30 entrepreneurs (16 women, 14 men) in conflict zones
4. Nigerian entrepreneurship data from the Global Entrepreneurship Monitor, National Bureau of Statistics, and regional conflict assessments

3.2 Analytical Framework

The analysis employs an intersectional framework examining how gender, conflict, and entrepreneurship interact to shape women's economic experiences. This approach recognizes that women entrepreneurs in insurgency zones navigate multiple, overlapping systems of oppression and opportunity. The framework draws on feminist entrepreneurship theory, resilience theory, and conflict economics literature to understand how women create and sustain businesses amid extreme adversity.

4. FINDINGS

4.1 Economic Significance and Scale

Women's entrepreneurship in active insurgency zones serves as a critical economic lifeline for families and communities. In Afghanistan, the UNDP study revealed that 80% of women-led enterprises rely on their business revenues as their primary source of income, highlighting the essential survival function these businesses serve. This finding contradicts assumptions that women's entrepreneurship in conflict zones

represents supplementary or marginal economic activity.

In Nigeria, despite the Boko Haram insurgency's devastating impact on the Northeast, women demonstrate significant entrepreneurial engagement. National data indicates that 41% of

early-stage businesses are run by women, compared to 39% by men, with women showing greater eagerness to establish new businesses (Global Entrepreneurship Monitor). Women own approximately 40% of Nigeria's micro, small, and medium enterprises, making their participation vital to economic stability.

Table 1: Women's Entrepreneurship Statistics in Conflict Zones

Indicator	Afghanistan	Nigeria
Business as primary income source	80%	Data not available
Business growth (past year)	66%	Data not available
Women entrepreneurs forced into debt	41%	Data not available
Women-owned MSMEs	Data not available	40%
Early-stage women entrepreneurs	Data not available	41%

Source: UNDP (2024), Global Entrepreneurship Monitor, Georgetown Institute for Women, Peace and Security (2025)

4.2 Barriers and Challenges

Women entrepreneurs in active insurgency zones face a unique constellation of barriers that compound traditional entrepreneurial challenges with conflict-specific constraints and gender-based discrimination.

Mobility Restrictions

Movement restrictions emerge as one of the most severe constraints. In Afghanistan, 73% of women entrepreneurs reported being unable to travel even short distances, severely limiting market access, supplier relationships, and customer reach. These restrictions stem from

multiple sources: insurgent control of territories, cultural prohibitions on women's movement, security risks including kidnapping and violence, and lack of transportation infrastructure.

Financial Access

Access to finance represents a critical barrier. In Afghanistan, 19% of women entrepreneurs cited challenges in securing both formal and informal loans. The weakened financial system forced 41% of surveyed women into debt. In Nigeria, women entrepreneurs encounter significant challenges in getting credit and loans, with gender discrimination presenting major

obstacles to accessing resources for business establishment and expansion.

Market Access and Discrimination

Gender discrimination creates significant market access barriers. In Afghanistan, 32% of women-led MSMEs believed gender discrimination presented challenges in market access, with 28% citing difficulties in procuring supplies. Women entrepreneurs face discrimination from suppliers, customers, and intermediaries, often paying higher prices for inputs and receiving lower prices for outputs compared to male-owned businesses.

4.3 Adaptive Strategies and Resilience

Despite formidable barriers, women entrepreneurs demonstrate remarkable resilience and employ innovative adaptive strategies to sustain their businesses in active insurgency zones.

Home-Based Enterprise Model

Home-based enterprises emerge as the primary adaptive strategy, allowing women to maintain economic activity while navigating mobility restrictions and security risks. This model enables women to operate businesses from their residences, reducing exposure to violence, avoiding travel restrictions, and maintaining cultural respectability. Women entrepreneurs in Afghanistan, Iraq, and Palestine extensively employ this strategy across various sectors including textile production, food preparation, handicrafts, and small-scale retail.

Social Networks and Collective Action

Women entrepreneurs heavily rely on social networks for resources, information, and market access. These networks include family connections, community relationships, and women-only trading networks. In regions where formal institutions have collapsed or become inaccessible due to conflict, these informal networks provide essential business infrastructure. Women share market intelligence, pool resources for bulk purchasing, provide mutual credit, and create safe trading spaces exclusively for women.

Sectoral Adaptation

Women entrepreneurs strategically focus on sectors compatible with conflict constraints. Food production and trading, textile work and handicrafts, small-scale retail, and service provision (hairdressing, tailoring) predominate. These sectors require relatively low capital investment, can operate from home, serve local markets reducing transportation needs, and leverage traditional women's skills.

4.4 Business Growth despite Adversity

Remarkably, 66% of Afghan women entrepreneurs reported business growth over the past year, despite operating in one of the world's most challenging conflict environments. This growth was attributed to several factors: donor assistance (60%), increased demand (44%), higher quality products (43%), and lower prices (28%).

This finding challenges assumptions that businesses in active conflict zones inevitably decline. Instead, it suggests that women entrepreneurs identify and exploit market opportunities created by conflict, including gaps in supply chains, increased demand for basic goods and services as formal businesses close, opportunities to serve displaced populations, and donor-funded programs supporting women's economic empowerment.

Women-run businesses also create much-needed employment opportunities for other women. In Afghanistan, UNDP and partners supported 75,000 micro and small businesses, which together created employment opportunities for more than 900,000 persons. This multiplier effect demonstrates how women's entrepreneurship contributes not only to family survival but to broader community economic resilience.

4.5 Psychological and Social Impacts

Beyond economic survival, entrepreneurship serves important psychological and social functions for women in conflict zones. Research participants described entrepreneurship as providing a sense of purpose and control amid chaos, maintaining dignity and self-worth

despite displacement and loss, creating social connections and support networks, and offering hope for the future.

Islamic religiousness plays a critical role in shaping resilience. Women entrepreneurs in Afghanistan, Iraq, and Palestine reported that their faith provided strength to endure hardships, ethical frameworks for business conduct, community respect and legitimacy, and justification for economic activity despite cultural restrictions.

5. DISCUSSION

5.1 Theoretical Implications

This research contributes to entrepreneurship theory by demonstrating how extreme contexts fundamentally reshape entrepreneurial processes and outcomes. Traditional entrepreneurship theory, developed primarily in stable Western contexts, emphasizes opportunity recognition, resource mobilization, and growth orientation. In active insurgency zones, entrepreneurship becomes primarily necessity-driven, with survival rather than growth as the primary motivation.

The findings support and extend resilience theory in entrepreneurship. Women entrepreneurs in conflict zones demonstrate resilience through cognitive adaptation (maintaining positive perceptions despite adversity), behavioral adaptation (home-based models, network reliance), and social adaptation (collective action, community support). This suggests that resilience in extreme contexts requires multilevel adaptation rather than individual psychological characteristics alone.

The research also contributes to feminist entrepreneurship theory by revealing how gender intersects with conflict to create unique entrepreneurial experiences. Women in insurgency zones face triple constraints: general entrepreneurial challenges (capital, skills, markets), gender-based discrimination (mobility restrictions, cultural expectations), and conflict-specific barriers (security threats, institutional collapse). This intersectionality produces distinct entrepreneurial trajectories that differ fundamentally from both male entrepreneurs in

the same contexts and women entrepreneurs in stable environments.

5.2 Practical Implications

The findings have significant implications for development practitioners, humanitarian organizations, and policymakers seeking to support women's economic empowerment in conflict zones.

First, support programs must recognize and build on existing adaptive strategies rather than imposing external models. The success of home-based enterprises and social networks demonstrates that women have developed effective coping mechanisms. Programs should strengthen these strategies through targeted inputs: home-based business equipment and supplies, technology enabling remote market access, facilitation of women-only trading networks, and support for collective purchasing and marketing.

Second, financial support must adapt to conflict contexts. Traditional microfinance models assuming stable environments and physical bank access are unsuitable. Alternatives include mobile money and digital financial services, group lending leveraging existing social networks, flexible repayment schedules accommodating conflict disruptions, and collateral alternatives recognizing property documentation challenges.

Third, market access support must address gender-specific barriers. This includes creating women-only markets and trading spaces, providing mobile markets reaching home-based entrepreneurs, facilitating online platforms reducing travel requirements, and supporting women's cooperatives for collective bargaining power.

5.3 Policy Recommendations

Government and international organizations should adopt integrated policy approaches addressing economic, security, and social dimensions of women's entrepreneurship in conflict zones.

Security policies should recognize women entrepreneurs' economic activities as legitimate

and worthy of protection, include women's economic security in peace negotiations and reconstruction planning, and protect women-only markets and trading spaces from attack.

Economic policies should prioritize women's entrepreneurship in post-conflict reconstruction, provide targeted financial support recognizing women's unique barriers, invest in infrastructure enabling home-based businesses (electricity, internet), and remove legal barriers to women's economic participation.

Social policies should challenge gender norms restricting women's economic activity, provide education and training accessible to women with mobility constraints, offer psychosocial support recognizing trauma's impact on economic activity, and support women's organizations facilitating collective action.

5.4 Limitations

This research has several limitations that should inform interpretation of findings and future research directions. First, the study relies primarily on data from Afghanistan and Nigeria, which may not generalize to other conflict contexts with different cultural, religious, and conflict dynamics. Second, the active conflict environment limits access to research participants, potentially creating selection bias toward more accessible or successful entrepreneurs. Third, the cross-sectional nature of most data sources limits understanding of how women's entrepreneurship evolves as conflicts progress or resolve.

Fourth, limited quantitative data on business performance metrics (revenues, profits, employment) constrains assessment of economic impacts. Fifth, the research focuses primarily on women who have maintained businesses, potentially underrepresenting those who were forced to close or never attempted entrepreneurship due to barriers.

6. CONCLUSION

This study reveals the complex reality of women's entrepreneurship in active insurgency zones, demonstrating both extreme adversity and remarkable resilience. Women entrepreneurs in

conflict-affected regions face triple constraints stemming from general entrepreneurial challenges, gender-based discrimination, and conflict-specific barriers. Despite these obstacles, women demonstrate adaptive capacity through home-based enterprise models, social network reliance, and strategic sectoral focus.

The finding that 80% of women-led enterprises serve as primary family income sources, with 66% reporting business growth despite conflict, challenges assumptions about inevitable business decline in conflict zones. Instead, it suggests that women entrepreneurs identify and exploit opportunities created by conflict while developing innovative coping mechanisms.

These findings have significant theoretical and practical implications. Theoretically, the research demonstrates how extreme contexts reshape entrepreneurial processes and outcomes, extending resilience theory and feminist entrepreneurship scholarship. Practically, it provides evidence-based guidance for development practitioners and policymakers seeking to support women's economic empowerment in fragile contexts.

Supporting women's entrepreneurship in active insurgency zones requires integrated approaches addressing economic, security, and social dimensions. Programs must build on existing adaptive strategies rather than imposing external models, adapt financial services to conflict constraints, address gender-specific market access barriers, and recognize the psychological and social functions entrepreneurship serves beyond economic survival.

As conflicts continue affecting millions globally, understanding and supporting women's entrepreneurship in these contexts becomes increasingly urgent. Women entrepreneurs are not passive victims of conflict but active economic agents creating survival pathways for themselves, their families, and their communities. Recognizing their agency, resilience, and economic contributions should inform both scholarly understanding and policy responses to conflict-affected populations.

Future Research Directions

Future research should address several gaps identified in this study. Longitudinal research tracking women entrepreneurs through conflict progression and resolution would illuminate how entrepreneurial strategies and outcomes evolve over time. Comparative research across diverse conflict contexts would enhance understanding of which findings are context-specific versus generalizable. Quantitative research with larger samples would enable statistical analysis of factors predicting entrepreneurial success in conflict zones.

Research examining men's and women's entrepreneurship comparatively in the same conflict contexts would clarify gender-specific versus general conflict impacts. Studies investigating the long-term impacts of conflict entrepreneurship on women's empowerment and gender relations would assess whether economic activity translates into broader social change. Finally, research evaluating different support program models would provide evidence on effective interventions.

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