

A DIFFERENT FRAME OF REFERENCE: ENTREPRENEURSHIP AND GENDER DIFFERENCES IN THE PERCEPTION OF DANGER

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ABSTRACT

Through a mixed methods approach, we explore how perceived dangers differ by gender, and the way women's businesses affect and are affected by their perceptions of dangers. From surveys in a war zone (Afghanistan), we found that women perceive less danger than men do. In follow-up interviews, we uncovered that women business owners indeed recognize conflict, insurgents, and insecurity in their country, but secondarily to the obstacles they navigate closer to home. These perceptions of danger affect their business decisions. By understanding these nuances better, we can design and implement more effective research studies, as well as more effective business development training programs that will serve women, their businesses, and societal growth best.

Key Words: Perceived danger, gender, entrepreneur

INTRODUCTION

Entrepreneurship thrives amongst some of the most dangerous and adverse conditions in the world. Among the 35 most adverse environments ranked by the Failed States Index,ⁱ the rate

of self-employment as a percent of total employment, ranges from 38-95%.ⁱⁱ Enormous attention has therefore been given to stimulating and supporting entrepreneurial initiatives for the growth of a flourishing private sector in developing countries (e.g. training programs, incubators, accelerators, and other business stimulating programs and policies found in almost every country in the world), for both genders, and particularly for women.ⁱⁱⁱ Nonetheless, research in the area of adverse conditions and weak states has only recently begun to emerge (e.g. Branzei & Abdelnour, 2010; Bullough, Renko, & Myatt, 2014; Ciarli, Parto, & Savona, 2010) and scholars have argued that more is needed, in general and particularly as it relates to women (Hughes, Jennings, Brush, Carter, & Welter, 2012; Terjesen, Hessels, & Li, 2013).

One could argue that a woman might understandably be deterred from starting a business, and therefore calling attention to herself, if she needs to be fearful of simply leaving her home to go out in public and build her business. Repeated incidences of gang rape in public places, like on a bus in broad daylight in India (Segran, 2013) and in the middle of public protests in Egypt (HRW, 2013), are some examples. These are dangers that women face, different from those men face, simply because of their gender. There are therefore reasons to expect that men and women perceive dangers differently, especially since societies socialize us differently from childhood (Bem, 1981; Bird & Brush, 2002; Brush, de Bruin, & Welter, 2009; de Bruin, Brush, & Welter, 2007; Jago & Vroom, 1982). These differences in perception, in turn, would also likely cause women to react and make decisions differently than men.

As we show in this paper, gender and perceived danger together warrant careful consideration and multiple research methods. Women may perceive the same physical dangers differently from how men perceive them, and women may perceive dangers that are altogether different from those that men experience. We want to know, does the way in which women

perceive danger differ from men's perceptions in terms of intensity? Also, we need to understand the sources of women's danger perceptions, and how are these perceptions related to their business decisions? Afghanistan was an appropriate setting to explore gender differences with regard to perceptions about danger because of its ongoing war and lack of security. What we learn from the Afghan context is also applicable to other weak states with gender inequality around the world, in which efforts to stimulate entrepreneurship among women are under way.

We do this with a multi-level, mixed-method approach that combines quantitative with qualitative research. We explore the answers to our question first with survey research in Afghanistan and empirical results from an analysis of covariance. We find that women's perceptions of danger are different in intensity from men's perceptions; in fact, they are lower. To understand these differences, and more effectively answer our research question, we then sat down for interviews with Afghan women entrepreneurs. We asked questions that would help us understand our survey results: why do women seem to perceive less danger, and how are their perceptions related to their business decisions? Their responses are enlightening and reveal three findings: 1) that women are indeed at risk in their everyday lives when they engage in personal and business activities both inside and outside the home, but they are particularly focused on the support and approval of the immediate family with whom they live, rather than the danger going on outside, 2) that the entrepreneurship-perceived danger relationship is reciprocal in that each are affected by the other, and 3) that context matters a great deal when designing studies of complex phenomena, like perceptions and entrepreneurship in areas of conflict. Throughout this paper, we increasingly build a coherent explanation for these multidimensional findings.

The key contribution of our work is to help scholars design more useful theories and tools for dangerous settings, by better understanding perceptions of danger among under-studied or

even under-valued business actors, like the women entrepreneurs in Afghanistan. Prior research in Management and Entrepreneurship in this area has primarily looked at firm/organizational-level risk based on external adversity within which businesses operate (e.g. Czinkota et al., 2010). Our work builds on the interplay of risks faced at the societal level (e.g. war, insecurity) that interact with the associated dangers that business owners face at a personal level (e.g. shame, domestic abuse). For example, if war, crime, or terrorism make it unsafe to go to the market to reach customers, the survival and growth of the business are at risk, but if a woman faces restricted movement outside the home for fear of shame, embarrassment, or abuse from the family, she faces personal risks that prevent her having a business in the first place. By using a combination of deduction (quantitative, survey research) and induction (qualitative interviews) our work proposes gendered theorizing on the perception of danger in adverse living and working conditions that juxtaposes the personal-societal phenomenon in ways that helps bring out a connection between the two levels, which have previously been treated as empirically disconnected.

DANGER, PERCEPTIONS, AND GENDER

Around the world, women face limitations simply because of their gender. For example, Syria is ranked among the highest in the world on human rights violations and weak rule of law (e.g. civil liberties, torture, executions, human trafficking), among the highest on security problems (e.g. militancy, bombings, fatalities from conflict),^{iv} and among the worst on the gender gap in economic and political empowerment (e.g. labor force participation, earned income, politics).^v The self-proclaimed Islamic State (ISIS) has quickly amassed huge amounts of dominance over large swaths of Syria and Iraq and is subjecting women to unimaginable

cruelty (Human Rights Watch, 2015; Spencer, 2015). For a woman living in the town of Mosul in Iraq, for example, which was conquered by ISIS in the fall of 2015, there are intense physical threats to fear in the community around her. ISIS is torturing, killing, and raping women and children from minority groups and has dictated that women living under their rule can marry at age nine and receive an education only to the age of 15 (Spencer, 2015).

Similarly, gender inequality and weakness of state are critical issues in Chad, Yemen, and many other countries, to varying degrees.

Women in Palestine, the Central African Republic, the Congo, Burma, and many other countries around the world also face severe gender inequality and violence (Chemaly, 2015; Lloyd-Davies, 2011; Schlein, 2014; Shalhūb-Kīfūrkiyān, 2009). The Huffington Post recently reported that "It is now more dangerous to be a woman than to be a soldier in modern wars (Chemaly, 2015)." In Eastern Congo, for example, women face a daily choice of staying at home to face starvation, or go out to the fields for food and be raped. Rape has become the norm and most women choose the latter, to take the risk in order to provide for their families. Women in this part of the world tell stories of violent and brutal rapes, sometimes with sticks and guns, and even systematic and organized rape camps with daily roll-calls. Women report that they expected to be raped, not once but many times, in gangs of 10 or 20 men, on multiple occasions. Even the children conceived from these rapes are victims. For this, the eastern Congo has been called the rape capital of the world, and this has been going on for decades (Lloyd-Davies, 2011). Besides such extreme examples, adverse contexts of various forms prevail in many parts of the world and are recurrent throughout history. Many locales that now seem safe have previously been dangerous, and may again become such. Furthermore, there are unsafe areas within generally safe countries, such as the crime-infiltrated areas of major North- and South

American cities. The reality of the dangers women face even in developed countries with strong institutions is illustrated by the reauthorization of the Violence Against Women Act in the United States in 2013 (U.S. Department of Justice, 2016). To be sure, women especially, are—and have always been—living under the threat of violence and abuse, and particularly when the society is in turmoil. Despite the potentially profound effects of such dangers on decisions concerning careers, business ownership, and management, academic research on the topic is scarce.

To understand the relationship between perceptions of danger, gender, and business ownership, we conducted our study in Afghanistan, where daily life can be characterized by the threat of random violence resulting from conflicts among insurgents, police, and local and international military (Dorronsoro, 2005; Joya, 2009; Reichmann, 2010). Civilians, therefore, expect to face conflict-related happenings at any moment. We define perceived danger as personal judgments that are made regarding the threat of: being fired on or being near gunfire; hearing bombs and gunfire in the distance; roadside bombs and kidnappings; seeing persons wounded, killed, or mistreated; experiencing arrest and torture; use of cruel weaponry; being exposed to death and mutilation; lacking desirable food; and enduring poor living conditions (King, King, Gudanowski, & Vreven, 1995). A physically dangerous operating environment can have a negative influence on the economy and business development, as previous research has repeatedly shown (Blomberg, Hess, & Orphanides, 2004; Brücka, Llusaíf, & Tavares, 2011; Czinkota, Knight, Liesch, & Steen, 2010; Demirgüc-Kunt, Klapper, & Panos, 2009). While individuals may have experienced these actual dangers in reality, we are particularly interested in how their perceptions of these dangers affect their lives and business decisions.

Afghan women entrepreneurs are motivated not only by earning an income for their families and gaining independence, but also by a desire to help their communities (Holmen, Min,

& Saarelainen, 2012) by providing products and services and creating jobs, especially for other women (Jones & Lemon, 2012). However, in addition to everyday dangers, these women face severe gender-specific problems that disproportionately affect their businesses. These include a limited market often consisting only of other women, mobility constraints that keep women from directly engaging in business with men, and negative attitudes and a lack of acceptance for women in business (Holmen et al., 2012). Furthermore, men and women also perceive danger in their environment differently (Carr, 2001). Prior research has argued that even though men generally have more experience with violence, women tend to be more affected by fear (Blobsaum & Hunecke, 2005).

The dangers inside the home can be even more severe than those they face outside. Almost 90% of women report domestic abuse (physical, sexual, mental); slightly more than half (52%) report physical violence; and almost 40% report being hit by their husband in the last year. While there are variations across the country, seventy-four per cent of all Afghan women experience psychological abuse, and up to 80% are arranged into marriages by their families (Human Rights Watch, 2012; Nijhowne & Oates, 2008).

It has been said that in Afghanistan every businessperson knows someone who has been kidnapped for ransom (Koofi, 2011), but as business owners women cannot stay home. They must leave their homes to engage in business, and hence call attention to themselves and their families. They are therefore more aware and more at risk of the dangers of the operating environment than women who remain close to home throughout the day. Aside from having to take care to not bring unwanted attention and danger to themselves, they have the added constraint of not being allowed to engage in business meetings with men, requiring a male family member to go on their behalf (Human Rights Watch, 2012). Women who may be interested in

starting businesses would understandably be deterred from entrepreneurship because of their fear of attracting these dangers and managing these constraints.

Severe gender inequality can understandably cause women to face even harsher dangers than men, especially for those women who are confined to their homes. Women in Afghanistan lead restricted and constrained lives that have been described as oppressed (Abdelzaher & Bullough, 2013; Bernard, 2012; Constable, 2013; Koofi, 2011). Some of the limitations imposed on women are born out of their families' intention to protect them from the dangers outside the home.

While for many who live there, Afghanistan is a society rich in love and respect and people genuinely want what is best for their families, neighbors, and country, it is blighted by a history of honor killings, forced marriage, and vicious domestic abuse (Graham-Harrison, 2014). Despite the overthrow of the Taliban in 2001, who were known for posing the harshest limitations and abuses on women (Koofi, 2011), they have since regained significant power, and violence toward women in Afghanistan has shot up, with more than 4,000 cases reported in 2012 alone. In many parts of Afghanistan, women are denied access to basic education, forced into marriage, and face the threat of arrest, rape, torture, or death for the simplest "impure" offenses, like showing skin or leaving the house without the escort of a male family member (Constable, 2013). The Taliban are known for freely and publically beating, flogging, and stoning women for these types of offenses (Koofi, 2011). Regardless of laws that criminalize violence against women, women are routinely denied divorce and arrested for running away from abusive marriages. Police officers often ignore the laws, and the legal system fails to trust the testimony of the women victims, and pursue and prosecute offenders. Prisons are filled with women (along with their children) who have been convicted by judges primarily for 1) the crime of running

away—a crime found nowhere in the Afghan Penal code—and 2) for the mainly unfounded accusations of *zina*—defined as sexual intercourse by two individuals not married to one another—made by those from whom they fled (Human Rights Watch, 2012). After serving long prison sentences, women are rarely welcomed back by their families, because of the shame they bring (Bernard, 2012). Women are further hampered by their abject poverty and lack of access to resources and capital, which are made available only to men (Demirgüc – Kunt, Klapper, & Panos, 2009).

Culture supports the male family members' rights over the women in their family. The head-of-household is the eldest male, which is usually a woman's father or husband, her husband's father if they live with his family, her brother if she is unwed, or even her son if she is widowed (Constable, 2013; Joya, 2009; Koofi, 2011). Also, even though it may be illegal to rape or kill a woman, there is little in the legal system that brings justice—few arrests and fewer convictions—which perpetuates the violence against women. If a woman is raped by anyone other than her husband, she is often banished from the family, not taken in and protected, because she is perceived to have brought it upon herself, and is therefore tainted. The reality for many women is that her husband will not touch her after another man has, no one will marry her, and she therefore becomes a bigger burden to her family and family's image. For these reasons, more often than not, women do not report rapes that happen outside the home to their families, and do not report rapes and abuses that happen inside the home to the authorities (Human Rights Watch, 2012; Nijhowne & Oates, 2008). Too often, their only protection comes from their own shrewdness and endurance.

EXPLORATORY QUANTITATIVE STUDY

Afghanistan, with its ongoing conflict, insecurity, and gender inequality, offers a perfect setting for examining the differences between men and women on perceived danger. To run these tests, we undertook a complex data collection effort, beginning in Kabul and later throughout other provinces in Afghanistan. We begin our methodology section here with our exploratory and quantitative study, which involves survey research.

Survey Data Collection

Data collection in Afghanistan is a difficult task. Afghan people are not accustomed to answering surveys or being approached by people asking them to do so. As a result of all of the insecurity over the past 30 years, Afghans are understandably shy and even suspicious of someone asking them for personal information. This ultimately required a few sensitivities when collecting this data – e.g. a short, easy-to-understand instrument in the local language; no requirement of providing name or contact information; explicit information of who the data collector is and what this information is to be used for; and review of the questions to ensure that no sensitive or personal information or opinions were being asked. In addition, it is an unstable and unsafe environment and Westerners simply cannot enter communities outside of expat circles without explicit invitation by a local, to a dinner party at one's home for example. In some neighborhoods, it's simply not safe at all, either for the expat or his or her local host. This required us to get creative with methods and utilize different techniques.

We surveyed Afghans in the general population, outside the narrow group of Afghan entrepreneurs. Our data collection targeted adults ages 18-50, through a paper-and-pencil format, in three ways. We first collected data through the expat community in Kabul, Afghanistan (n=224), and then engaged in a second phase of data collection in Afghan communities that are

unreachable through the expat community. To do this, we hired three women entrepreneurs as data collectors and worked with them to implement the most effective and reliable data collection techniques possible in their operating environment. The consultants were paid \$1 per survey. We collected contact information for respondents that felt comfortable providing it, and we spot checked the validity of the surveys to ensure as best as possible that the survey was indeed completed by the person whose name was listed. A third data collection initiative involved surveying women applicants to a business training program when they were accepted to the interview phase of the application process. These were existing and aspiring entrepreneurs from outside of Kabul. The surveys were read to the respondents over the phone and completed by the interviewers. This allowed us to safely obtain surveys from other provinces outside of Kabul. Because of the gendered nature of the second and third phases of our data collection efforts, we have an oversample of women respondents, yielding an additional 221 surveys: 23 men, 164 women, 34 unspecified gender; 59 entrepreneurs, 45 non-entrepreneurs, 117 unspecified^{vi} entrepreneurial background.

The complete dataset, with a total sample size of 445, included the highly educated Afghan participants from the first phase of data collection through the expat community and the oversample of women from participants in the women's business training program in the second and third phases. We therefore cleaned the data for the most representative sample of the working-age adult population (particularly considering education and gender) who are most commonly found to start businesses (Amorós & Bosma, 2014). This brought our usable sample size for data analysis to 198 male and female entrepreneurs and non-entrepreneurs (See Table 1 for descriptive statistics).

Insert Table 1 About Here

Analysis & Results

Our independent variables were gender (males=1; females=2) and entrepreneur-type. To determine if one is an entrepreneur or not, we asked “How many businesses have you personally been an owner with?” We then created a dichotomous variable by coding anyone who has owned any business as “1” (non-entrepreneur=0, entrepreneur=1). Building on Bullough, Renko, & Myatt’s (2014) use and validation, we measured our perceived danger dependent variable with King and associates’ (King et al., 1995; King, King, & Vogt, 2003) Perceived Threat Scale and reduced their 15 item scale to the 10 most relevant items for a civilian population ($\alpha = .742$) (See the Appendix 1 for the 10 items). Respondents were asked questions like, “I feel that I am in great danger of being killed or wounded.” Answer options varied on a 5-point scale ranging from “strongly disagree” to “strongly agree.” While every Afghan citizen who has spent a substantial part of his or her life in-country has likely experienced war, either directly or indirectly, direct questions related to personal experiences of objective danger could have offended the participants, been simply too personal, caused reason for suspicion of the survey collectors, and subsequently risked their participation in the study, or endangered our survey collectors, and therefore did not seem appropriate in the survey portion of our study.

According to Brislin’s (1980) commonly accepted procedure, the survey was translated into Dari, the official business, professional, and government language spoken by 50% of the country’s population (CIA, 2010), translated back into English, and then inconsistencies were corrected.

We conducted a univariate analysis of covariance (ANCOVA) on our dependent variable – perceived danger – while controlling for age, education, and years of paid work experience.

Because Afghanistan has 35% unemployment (CIA, 2010) and previous research has noted that entrepreneurial activity in Afghanistan is mainly due to survival strategies (Ciarli et al., 2010), we also controlled for the necessity versus opportunity motivation for starting a business. To do this, we used an item from the Global Entrepreneurship Monitor (Reynolds et al., 2005) that asks “Are you involved in this start-up to take advantage of a business opportunity or because you have no better choices for work?” and coded “No better choices for work” as “2” to represent the necessity motive and other responses were coded as “1”. Interestingly, only 10% of our respondents reported a necessity motivation, while Global Entrepreneurship Monitor (GEM) data showed that in 2013, many developing economies exhibited more than 40% of their early-stage entrepreneurs driven by necessity (Amorós & Bosma, 2014).^{vii} We believe this difference is due to the nature of our sample, which includes both business entrepreneurs (47 % of our sample) and non-entrepreneurs, and differs in this sense from GEM, where respondents to the necessity-opportunity question were actively involved in business start-ups.^{viii} Hence, GEM respondents were reporting on their necessity motivation while in the actual start-up process, whereas our respondents either reported on their start-up motivation retrospectively (entrepreneurs) or prospectively (non-entrepreneurs). It is likely, then, that some entrepreneurs have forgotten about the necessities that drove them to start their firms, and some of those non-entrepreneurs are not interested in starting a business at all, whether out of necessity or otherwise.

Table 2 shows the correlations for all of the variables, and Table 3 has the results of the ANCOVA. Our sample size dropped to 144 after including the covariates. Our analyses show statistically significant differences for gender, and that men scored higher than women on perceived danger: $F = 3.98, p < .05, \bar{x} = 3.02$ (males), $\bar{x} = 2.73$ (females). We examined this further and found no significant differences between entrepreneurs and non-entrepreneurs

directly, but we did find significant differences for the interaction effect of gender and entrepreneur-type ($F = 3.33, p < .10$). Women entrepreneurs had the lowest perceptions of danger ($\bar{x} = 2.60$), followed by women non-entrepreneurs ($\bar{x} = 2.86$), then by men non-entrepreneurs ($\bar{x} = 2.89$), and finally with men entrepreneurs having the highest perceptions of danger ($\bar{x} = 3.10$). These differences are displayed in the interaction plot of Figure 1. It is noteworthy that male and female entrepreneurs' perceptions of danger are so different.

 Insert Table 2 About Here

 Insert Table 3 About Here

 Insert Figure 1 About Here

Discussion of the Primary Quantitative Results

Women are at as much risk as men of becoming victims of happenings like bombs, kidnappings, torture, and poor working conditions when they engage in activities outside the home. While one might have expected women to find operating their daily lives in Afghanistan to be more dangerous than men do, precisely because they face the added dangers of severe gender inequality imposed by a fundamentalist interpretation of religion, and groups like the Taliban, we found the opposite—that men actually perceive more danger.

Our analysis also shows that this is not a direct function of entrepreneurial engagement, under an impression that non-entrepreneurs are sheltered in the home and unaware, perceiving danger differently than entrepreneurs, who operate their lives outside the home more. We believe instead that non-entrepreneurs are every bit as aware of the dangers, but because of this fear they avoid engaging in activities outside the home altogether, as was supported by previous research

that showed the negative influence of perceived danger on entrepreneurial intentions (Bullough et al., 2014).

The significance of the gender X entrepreneur-type interaction is telling in that it shows that the most important variable is indeed gender, but also that upon closer examination it is the women-entrepreneur and men-entrepreneur groups that are the farthest apart on their perceptions of danger. The reason for this specific nuance is unclear, as is the importance of the finding that women entrepreneurs perceive the least danger among these four groups.

At the rudimentary level, the assumption that women are at greater risk when they leave the home is true. So why, then, did we find that men perceive more danger, with men entrepreneurs perceiving it so much more strongly than women entrepreneurs? In our research question, we asked whether the way in which women perceive danger differs from men's perceptions, and how these perceptions are related to their business decisions. Our quantitative results only partially address this. So far, we have been able to show that there are indeed gender differences in danger perceptions, but the nature of those differences—*why* they are formed this way, and *how* they affect business development—remain opaque. Perceived danger appeared to be even more complex than we thought and therefore required further, more in-depth analysis for a clearer understanding. To answer the most important “why” and “how” elements of our research question, we engaged in a follow-up, qualitative study. With a more inductive approach, we could understand this phenomenon more thoroughly.

FOLLOW-UP QUALITATIVE STUDY

To better understand the findings from our quantitative survey, we engaged in a more intimate level of in-depth, qualitative research. Such research is warranted in order to understand

complex contexts (Birkinshaw, Brannen, & Tung, 2011). The impersonal nature of survey-based research made it difficult to ask questions about the dangers associated with war, and practically impossible to respectfully ask even more personal questions about danger, especially within the home or family. We therefore engaged in personal interviews with Afghan women entrepreneurs.

Interviews with Afghan Women Entrepreneurs

We engaged in two types of interview formats: focus groups and in-depth individual interviews. Four focus group interviews were conducted with 29 Afghan women entrepreneurs, with six to 10 participants in each group. This is consistent with recommended best practices on conducting focus groups (Morgan, 1997). Each focus group required about 30 minutes in order to ask the needed questions about the dangers that women face in their country and allow for discussion beyond that for their explanations. Since this research is intended to influence entrepreneurship, we narrowed the subject pool to women entrepreneurs, rather than the broader, general population targeted for the quantitative study reported on earlier.

The technique of interviews through focus groups allows the researcher to position him- or herself between field observation and individual interviews (Morgan, 1997), because the data collector can observe group interaction on the topic at hand and look for, and probe about, disagreement or consensus. A group setting can also generate comfort on the part of the participants, since no interviewee is the center of attention, which we believe is particularly important when the interviewer is from a culture different from that of the interviewee.

The focus groups were conducted in the United States by the research team during a visit by Afghan women entrepreneurs for a grant- and donation-funded business training program. Selection for inclusion in the program was based on financial need and potential business

viability. Table 4 provides the demographics of the participants in the qualitative study. The average age of the respondents was 32 (ranging from 22-49 years of age). In order to protect the identity of the women, because some could be easily identified and their safety therefore could be at risk, we only provide summary information about them and their businesses. Slightly more than 44% were from Kabul, a little more than 20% were from Herat, almost 9% were from Bamyan, almost 6% were from Balkh, and there was one person each from Ghazni, Badghis, Helmand, Jowzjan, Zabul, Mazar-i-Sharif, and Kandahar. The types of businesses these women operate are: business and vocational training, construction, education/school, electrical engineering, embroidery and beadwork, food processing and canning, furniture, handicrafts, internet café, IT, jewelry, kitchen accessories, media services, photography, poultry and egg production, rug manufacturing, silk production, tailoring, and wool processing.

 Insert Table 4 About Here

The level of education required was basic literacy. This education requirement is really the only variable that sets these women apart from women in the general Afghan population because the basic illiteracy rate in Afghanistan is more than 70% (CIA, 2012). Yet, even though an education sets these women apart somewhat from those who have not had such fortune, it is reasonable to consider the women we spoke with to be respectable representatives for the voices of other women in their provinces and country. English was not a requirement; interpreters accompanied the women throughout their stay in the U.S. Given that the businesses these women owned covered most types of service and manufacturing industries, and that they came from provinces all over the country, these informants were in the best position to inform us of the nature and effects of perceived danger on women's entrepreneurship.

In the focus groups, we explained that we would like to discuss how conflict, insecurity, and the dangers they perceive affect their entrepreneurial activities. Participants in each group were asked the same set of questions about life in Afghanistan. We specifically asked, “Do you think starting a business on your own is dangerous? Why? Why not?” and “What kinds of things scare women entrepreneurs in Afghanistan? What are they afraid of?” It was important to note that while we had predesigned questions to guide the interviews, we wanted the women to feel comfortable to go off on tangents to explain their points, and to agree or disagree with each other.

We recorded and transcribed each of the focus group interviews and used the transcripts for content analysis. In our content analysis, we looked for themes and statements within the transcripts (Leitch, Hill, & Harrison, 2009). In doing this, we pulled verbatim responses along this theme, which are presented below (Berelson, 1952). We undertook an interpretivist approach which allowed us to assess the actual meaning and interpretations communicated by the participants (Johnson, Buehring, Cassell, & Symon, 2006, p. 132; Stahl, 2007). This approach was particularly helpful when working through interpreters, who sometimes had to listen to several women talk at the same time, check for understanding, and then relay the general meaning back to the research team (Fendt & Sachs, 2008). As the research team, we needed to do the same, probing for clarification and understanding, and repeating a synopsis of our understanding back to the participants as a robustness check (Gill & Johnson, 1997; Shaw, 1999).

Upon completing the focus group interviews, we conducted in-depth, individual interviews with four of these Afghan women entrepreneurs, and one female Afghan staff member who works with these women, to further explore the perception of danger in

Afghanistan. This allowed for a more intimate discussion on the contextual elements associated with facing danger and how it affects business decisions. These five women were interviewed two years later in follow-up to our focus groups. One requirement that was different for these interviews was that these women needed to speak English, because we did not have the resources to hire interpreters. Conducted in English, these interviews were also recorded, transcribed, and analyzed. The results of all of these interviews are presented next. The themes we heard were similar across all the focus groups and individual interviews. This warranted consolidating the results of the two approaches into one results section. Appendix 2 provides an anonymous sample story, told by one of the women business owners we interviewed, in her own words.

Results from the Content Analysis

In this section, we present summaries of what we learned. Based on data presentation ideas by Corley and Gioia (2004), Figure 2 presents the structure of the data in the content analysis, and the quotes in Tables 4-7 illustrate the complex nature of danger and how it affects women entrepreneurs. The insights below reveal the important role that context and the types of questions asked play in understanding something as complex as how and why women manage danger and decide to become entrepreneurs in adverse environments. As we show below, women indeed perceive the dangers outside the home associated with conflict and insecurity, but their frame of reference is narrower, focused on approval from their families. They must seek support from their families and navigate the dangers of abuse within the home, before they can engage in dangers outside the home. Also, there seems to be a reciprocal relationship between business ownership and danger perceptions: Afghan women need to be courageous to begin with, in order

to become entrepreneurs. Once they do, the challenges they face in this new role further alter their frame of reference for danger and seem to almost embolden them further.

 Insert Figure 2 About Here

The topics of simultaneous resilience and compliance, danger and protection, both inside and outside the home, were evident throughout the women's stories. To start illustrating this, one of our interviewees who operated a food processing business, had recently fled Afghanistan because of security concerns and moved to India with her family. She described how, initially, *"when I started my business, my idea was to first hire a lot of women that do not have income"*. However, overcoming the gender-role challenges was difficult:

"... if a woman go[es] [to the market] everybody will look at her... it is highly unacceptable to see a woman in that area. ... Also if you want to talk to the shopkeepers in order to sell your products to them, they want a male to talk about all the stuff related to the business... You should have the support of the men to continue your business because there will be a lot of governmental issues which belong to police districts where your business is located and for those purposes you need a male member. Women cannot do this because of culture [and] security...."

Throughout the women's stories we were ultimately able to identify four major themes, which we discuss next: dangers outside the home, danger of abuse within the home, protection by family, and reciprocity.

Dangers outside the home. The Afghan women we spoke with explained that conflict and insecurity certainly affect them and their businesses, although safety issues vary depending on where one lives in the country. Being a woman adds to this danger. One woman told a story,

with which the other women identified, of a young woman first threatened and eventually killed by the Taliban because she worked outside the home for a television station. The women agreed that they all live with the reality that somewhere a bomb could explode. They acknowledged that insecurity and danger are all around and there was a general consensus that these dangers are part of the daily life that they have learned to live with. Table 5 provides quotes to illustrate these findings.

 Insert Table 5 About Here

Danger of abuse within the home. At the more intimate home level, the women explained that the fight begins at home, with their brothers, fathers, mothers, future husbands, and it extends from there. Each journey is similar, although different in the details. Family members question everything they do and it is the male elders who must support the women in the family if they want to engage in the world outside the home. The women described a series of hurdles they needed to overcome in order to become entrepreneurs.

The line between honor and shame is opaque and navigating it carefully is paramount for the family. The women explained that they are at the mercy of the men in the family, even when they are contributing to household finances. The man has control of the money and he owns all of the property. Also, families fear for their wives and daughters, and feel a sense of responsibility to protect them. Something dangerous happening to a woman in the family can bring shame to the family, because they did not protect her. Women in this type of cultural environment must consider the image they project onto their families and do everything they can to be respectful. Table 6 provides quotes to illustrate these findings.

Insert Table 6 About Here

Protection by family. The flip side to the obstacles that the family can represent is that they are also a source of needed support and protection. Support from the male elder somewhat shields women from the dangers and ridicule from society. Men are the head of the household and it is they who are supposed to worry about the safety of their family. A head-of-household is respected for his ability to provide and care for his family. If his wife or daughter engages in activities that seem to take on this responsibility for him, he must find ways to save face within the community. If a man fears that his wife's activities will bring shame or embarrassment to the family, he will control her actions and prevent her from engaging in business. If, however, he feels that she can contribute to the household by getting an education or starting a business without dishonoring him, he might support her in these initiatives. His support has limits, however, and goes only as far as the potential honor the woman brings to the family or the safety he can guarantee her, whether he emotionally supports her or not. Support may waver if gossip in the community intensifies. If others in the community hold him in high esteem and notice him allowing certain activities and behaviors of the women in his home, they attend to their own families and respect his decisions with regard to his. Table 7 provides quotes to illustrate these findings.

Insert Table 7 About Here

Reciprocity. The final danger-related theme that emerged from the data was that the entrepreneurship-perceived danger relationship is reciprocal in that each are affected by the other. Even though the women themselves, in general, were quick to deny that they were

somehow “special” because of having taken the step to start businesses, their stories of adversities faced as entrepreneurs demonstrate courage and tenacity. To the extent that such traits help them deal with adversities, it may be that women who own businesses are, indeed, an inherently “special group” when it comes to perceiving challenging and dangerous situations and dealing with them. In other words, the way in which they perceive dangers in the environment is related to their self-selection into entrepreneurship. At the same time, however, besides being courageous and tenacious from the start, what emerged from the interviews was that of personal growth from overcoming the adversities faced as business owners. Through their entrepreneurial activities, these women find themselves in positions where they are either forced to push forward despite many obstacles, or to give up. To the extent that they choose to persevere, they feel stronger after having been through the challenges and, hence, their subsequent perception of adversities may be altered as well. We noticed that they indeed appeared to have become emboldened as a result of being business owners. Table 8 provides quotes regarding reciprocity.

Insert Table 8 About Here

Discussion of the Qualitative Results

When we began this project, we first quantitatively explored gender differences in the perception of danger. Then, we explored how these perceptions are related to women's business decisions. From our interviews, we learned that women in Afghanistan indeed perceive plenty of danger, but it comes from both similar and different sources than it does for men. *According to the women we spoke with*, men seem to be most concerned with conflict, insecurity, and the honor or dishonor that members of their family bring. Women, on the other hand, do not factor the outside world into their daily lives as much as men do. Women are concerned with their immediate household and satisfying their responsibilities at home before anything else they want to do outside. Afghan women need to be mindful of the image their actions project on their family. If the male elders are perceived negatively or are at risk, then she (spiritually, mentally, or physically) and her business are at risk.

Therefore, women are concerned with keeping the peace within the home and respecting their male elders as responsible for shielding them from the dangers of the surrounding conflict and insecurity. If the head-of-household is supportive of her activities, then she has less to worry about from external influences and feels emboldened and buttressed from such dangers. If he is not supportive, she again worries less about external dangers, and focuses more narrowly on the home front and pleasing him and the family.

We also found an interesting reciprocal relationship between women's perceptions of danger and their business decisions. Not only do their perceptions of danger affect their businesses, but their business ownership experiences seemed to have emboldened them further. As a result of building their businesses, gaining independence and financial security, women experience feelings of success. If they conquer challenges and come out with their businesses

intact and growing, they seem to feel stronger and maybe even perceive less danger than they did before. Danger is a part of life and they are business owners who do not let it stop them.

DISCUSSION

Under adverse conditions, individual attention is likely to focus on basic survival, rather than on entrepreneurial growth opportunities, so the perception of danger negatively affects the entrepreneurial aspirations of both men and women (Blobaum & Hunecke, 2005; Bullough et al., 2014; Carr, 2001), but in different ways. In addition to dangers that surround both men and women in many parts of the world, women are affected by gender-specific adversities such as forced marriage, domestic violence, abject poverty, and a lack of access to resources and capital (Constable, 2013; Demirgüç – Kunt et al., 2009). As business owners, women must leave their homes to engage in business and therefore face the dangers outside. When they leave the home, Afghan women--like so many other women around the world--face the threat of arrest, rape, or death for offenses like wearing revealing clothing or being seen talking with a man who is not a family member (Bernard, 2012; Constable, 2013; Human Rights Watch, 2012; Koofi, 2011).

We learned that what is important isn't so much the amount of danger one perceives, or which gender typically perceives more of it. If we want to effectively direct the development of businesses in the economy, we need to understand where the danger is perceived to be coming from, and why and how this affects people's lives. Through our surveys, we learned that Afghan women, and women entrepreneurs in particular, perceive less danger than men, defined in terms of the personal judgments individuals make regarding gunfire, bombs, kidnappings, injuries, killings, mistreatment, arrest, torture, cruel weapons, lack of adequate food, and poor living conditions (King et al., 1995). Our qualitative study of focus groups and individual interviews

helped us understand this finding and precisely *how* danger affects women's businesses, and even how being business owner then affects their perceptions of the same danger.

We learned that conflict and insecurity certainly affect women's lives and businesses, but that they also accept this reality and live with it. We also learned that women have a fight for freedom that begins at home. Afghan women must surmount a series of obstacles in order to become entrepreneurs. The family, and the male heads of household in particular (father, uncle, husband, brother, or even son), must approve of everything they do, and their support is critical to women's mobility and success. When women have the support of their families, they have less to fear from external forces and they feel bolstered to pursue their entrepreneurial activities.

Women's comprehensive reality includes two different sources of danger – societal conflict and insecurity, and domestic abuse and restrictions – and the reality that protection from the former is in the hands of those who are free to inflict the latter. Women's frame of reference regarding where the danger comes from begins in the home and with the family, and then expands externally to society. Therefore, we would argue that the *objective* dangers that women face are greater than those faced by men, but that women *perceive* less danger from society because their frame of reference is different. And, as they persevere through these challenges in order to operate their business, they seem to become even more emboldened, and then pay less attention to the dangers that have become simply a part of everyday life.

Perceptions depend on context and therefore what we learn about perceptions can vary depending on the way we ask the questions. We asked about external factors in the survey, which is why we found men perceiving more danger, because as we then found out, women are focused more at the micro-home level. We didn't expect, nor did we find, women to be oblivious to the issues asked in the survey. If this were a matter of women being locked within the family and

only knowing what their husbands tell them about the dangers outside, then we would have found that women non-entrepreneurs perceive less danger because they operate in much smaller circles than women entrepreneurs, who are out in the economy. However, we found women entrepreneurs to perceive the least amount of societal-level danger, despite operating businesses outside the home. Self-efficacy and resilience may be responsible for this in that women entrepreneurs have garnered confidence in their abilities and nurtured their resilience through hard times (Bullough et al., 2014), but other predispositions, like strength-of-character, grit, and perseverance may also contribute to these perceptions.

We learned from the women that their own physical safety becomes a concern that is in some ways secondary to the worry of disgracing their families if their protection was shown to be ineffective. Women's concerns are therefore primarily focused on peace and respect within the home. These perceptions are rooted in the culture of the society. From the micro-family level to the greater society at the macro level, it is widely accepted and inherently believed that women owe allegiance to the family first, even in the case of domestic danger, and they cannot operate businesses without the permission, support, and protection of the family, and the male head-of-household specifically.

Applicability to Other Contexts

We believe that our findings are applicable to other contexts. Adverse contexts of various forms prevail in many parts of the world, impacting danger perceptions at the interface of individuals and their businesses. Adverse conditions are reflected in, for example, institutional turbulence and voids, they arise from harsh physical environments, from natural disasters, terror and war, but adversity also can result from societies stigmatizing specific groups. Emerging

market economies, extremely poor markets at the bottom of the pyramid (BoP), or war-torn countries or disaster-prone environments such as Haiti, Bangladesh, Sudan or Eastern Ukraine are examples of contexts where the understanding of perceived danger may be of particular help in better explaining entrepreneurial and management decisions and practices. Even more directly, the dangers that we describe in Afghanistan are true in other countries with gender inequality and highly adverse living and working conditions. For example, women in countries like Syria, Iraq, Chad, Yemen, Palestine, the Central African Republic, the Congo, Burma, and many other countries around the world also face extreme gender inequality and violence.

While the challenges that women face in Afghanistan are echoed by women in many other parts of the world, every society nonetheless has its own unique characteristics. Women may describe similar daily lives and family issues, but the nuances of economics and income, tribal relations, religious practices, security, educational access, and so on, mean that they will tell different stories and form slightly different perceptions. Our work suggests that women perceive danger as a function of where it originates, and those perceptions are related to their business decisions in important ways. The women entrepreneurs we spoke with explained that danger from war is different in its influence than danger from their immediate contacts, and they seemed to indicate that their perceptions of danger are altered even more as they gain independence and financial security. We believe that these overall findings are applicable in these other contexts, but of course to varying degrees.

Implications for Scholarship

What we present in this paper not only has utility, but is also novel. This makes our findings interesting and even transformative for research and practice on women's

entrepreneurship in adverse environments, qualities that have been argued time and again to be critical for the advancement of theory (Corley & Gioia, 2011; Sutton & Staw, 1995; Whetten, 1989). We have identified two streams of previous scholarship are particularly applicable to our work: social cognitive theory and work on contextualizing entrepreneurship.

Social cognitive theory provides one lens for understanding this person-environment interaction (Fiske & Taylor, 1984; Mitchell, Smith, Seawright, & Morse, 2000). Throughout our results, we see an interaction among the macro-socio-cultural, meso-economic-business, and micro-family level forces (Brush et al., 2009; de Bruin et al., 2007) and the influence of this complex interaction on women's cognitions regarding business decisions. Men and women develop different cognitive structures from childhood, because they have different types of interactions with their environment (Bem, 1981), so in our study, we specifically explored how the perception of environment of danger differs for both genders. Individuals' comprehensive realities affect their knowledge structures and the cognitions they use to form perceptions and make decisions (Leddo & Abelson, 1986). Constraints placed on people in certain situations are part of their cognitive knowledge structures (Mitchell et al., 2000). Most entrepreneurial decisions are affected by how founders perceive and decipher the environment (Bird, 1988). The environment, with its underlying values, guides the process and formation of individuals' cognitions. This environment-cognition-decision-behavior process helps us understand how individuals start and operate businesses (Bird, 1988; Busenitz & Lau, 1996). Our study suggests that people's gendered perceptions of the dangers in their environment are an important addition to the models that apply the social cognitive theory in entrepreneurship and management.

Another way to address the relevance of our findings for scholarship is in the light of recent calls for more attention to the contextualization of entrepreneurship research (Autio,

Kenney, Mustar, Siegel, & Wright, 2014; Zahra, Wright, & Abdelgawad, 2014), where context refers to situational opportunities and constraints that affect behavior (Johns, 2006).

Contextualizing the entrepreneurial process in the environment of danger and adversity is particularly important given that such environments are a reality for most of the world's business owners, while the predominant focus of scholars has been on developed economies and safer environments. The lives of women business owners in fragile states such as Afghanistan reflect their adaptations to circumstances. Their contexts for starting up businesses not only reflect the traditional considerations of economics and human as well as social capital, but also highly relevant and interrelated factors of family relationships, gender roles, and dangers of war and terror. By researching how social forces related to keeping citizens safe can have a significant impact on entrepreneurs' perceptions of danger and their related business decisions, we propose that acceptance of danger (objective and perceived) may be a relevant construct when researching entrepreneurship. As such, our findings advance entrepreneurship research by contextualizing the study of female entrepreneurs in environments of danger (Welter, 2011; Zahra et al., 2014).

Implications for Practice

Enormous efforts have been made to stimulate and support entrepreneurial initiatives, especially among women and particularly in developing countries. With all the money and resources being poured into such endeavours, a better understanding of gender in a country with severe inequality and adversity can be useful for guiding work being done not only in Afghanistan, but also in other countries with somewhat similar hardships.

The purpose of this paper has been to examine this substantively important phenomenon and to affect public policy or at least public discussion with our evidence-based understanding (Pfeffer, 2007) of the complex nature of how women's perceptions in times of war affect their business decisions. We hope readers will use our findings for practice. By understanding more precisely *how* women's perceptions of danger are related to their business decisions, we can work with women across developing countries to design and implement programs that will serve them, their businesses, and societal growth best.

The focus in the media and in professional conversations about the adversities women face in places like Afghanistan is typically on the war and dangers to society in general. We now know from this study that women in such contexts are much less focused on these externalities when it comes to starting and growing businesses, and they pay much closer attention to pleasing their families. These differences in perception affect the business decisions they make. If one misunderstands the frame of reference with which women in a context like Afghanistan perceive danger, then one risks mistakenly designing policies and programs that are ineffective and even alienate the very population being targeted.

While as scholars, policy makers, and program designers, there is little we can do to change deeply-rooted cultural norms, with sensitivity and careful analysis we can engage in worthwhile practices that may help women's activities thrive in the private sector. Some actions at the program design phase that would go a long way toward implementation effectiveness include: content sensitivity, inviting husbands and fathers into the design and implementation phases, and designing logistics into programs that help women navigate issues like domestic violence and danger, such as flexible scheduling and individualized attendance considerations. Policies aimed at helping women access capital and own property, among other initiatives,

would also help women's entrepreneurial aspirations and success. By designing programs and policies that are sensitive to the needs of women and their families, we can reduce waste, inefficiencies, and failures in stimulating new entrepreneurship and the growth of the private sector.

Limitations & Directions for Future Research

A limitation of our quantitative study clearly lies in the questions about adversity that we asked in our survey. While we used a previously validated scale to test the perception of danger (King et al., 1995), it was not optimal for our research context since it did not include the types of dangers that women face specifically because of their gender. King, King, and Vogt's (2003) scale was designed for soldiers returning from war abroad, and only allowed us to capture some of the the perceived dangers in an indigenous population. Our study helps clarify that there are different forms of danger. Future researchers may need to be more specific about which type of danger they are measuring. Valuable efforts could be spent by scholars in the future to develop a new instrument that applied to indigenous peoples and is able to capture the nuances of gender differences in the perception of danger by including items that reflect the family/home level of analysis. A new instrument should also be able to capture the nuances of other types of indigenous subpopulations, like ethnic, tribal, and religious differences in the perceptions of danger.

Another limitation comes from the adverse environment in which we were collecting our data. Because of illiteracy, gender inequality, insecurity, and the lack of familiarity with surveys, it is difficult to get a representative sample for survey data from around the country and from both genders. These adversities also limit the access we can get to less educated individuals for

interviews. This second limitation led us to purposefully design the shortest and easiest-to-understand survey possible. This exacerbated the first limitation mentioned above resulting in questions that were insufficiently specific to distill the gender differences we were seeking to identify. We believe that the follow-up, qualitative interviews were a valuable way of addressing these issues, allowing a much deeper dive into our constructs in order to achieve a better understanding of the perception of danger among women. Cross-cultural research continually teaches us that the context of any given setting is important to understand, and without studies like ours, insufficient understanding leads to waste, mistakes, and inaccurate future teachings. A final limitation could come from the perception of Afghanistan as a standalone setting with little applicability to other countries. However, we are confident that our findings have applicability for future policy, program, and research design in many other parts of the world.

Our results highlight the importance of understanding complex data by triangulating it from several different angles (Jick, 1979; Scandura & Williams, 2000). Without the qualitative research, and based on the quantitative study only, we would have mistakenly concluded that men perceive more danger than women, and missed the nuances of this complex phenomenon. Our research highlights the value of multilevel and mixed-method studies, like ours, to truly understand complex phenomena. We encourage scholars to continue conducting two- and three-part studies, in an effort to triangulate the findings in multiple settings, and to understand the results in a deeper, and more nuanced way than a single-level analysis allows. Worthwhile future research would engage in experimental research designs that use test groups and control groups to determine what components of entrepreneurship programs are indeed impactful for business survival and growth among women entrepreneurs in conflict zones. Without such studies

budgeted for, and designed into, entrepreneurship education and training programs, we lack empirical evidence on program effectiveness for these types of constituents.

In terms of theory, we encourage future research to further apply and develop social cognitive theory and contextualize entrepreneurship in adverse environments, as discussed above. Also, we encourage more paradigm-driven, pre-theoretical work that tries to explain the person-environment interaction in terms of other individual characteristics besides gender (tribal differences, minority ethnic groups, etc.). In our qualitative data we uncovered that women actually form a reciprocal entrepreneurship-perceived danger relationship: the perceptions they form about danger are related to their initial entry into entrepreneurship, but these perceptions of danger also seem to change as a result of owning and operating a business. Whether this is also true for other societal groups besides women is an interesting empirical question for future research to explore. As such, this finding could also provide an important research focus for the study of women's entrepreneurship: what are the mechanisms through which business ownership changes women's perceptions of themselves, the society, and their place in society? May marginalized groups who are burdened with so much more personal risks than the majority or powerful, also be the ones most empowered, emboldened and emancipated by starting and owning their businesses?

For gendered theory to make a larger contribution, we encourage new research that offers a comparison across females and males doing business in dangerous settings. There are still aspects of the gender-differences found in our survey results that are unexplained without more research. Our survey research tells us that women entrepreneurs perceive the least societal-level danger, followed by female non-entrepreneurs, then male non-entrepreneurs, and with male entrepreneurs having the highest scores on the perception of danger. We do not know from our

research, however, if women entrepreneurs perceive less danger because being a business owner actually helps them develop courage or strength, and if these themes work in the opposite direction for men—if being an entrepreneur makes men perceive more danger than not owning a business. Important future research would explore if the reciprocal relationship we find for women holds for men as well. *How* do men perceive danger, business risk, and family obligation according to *their* gender roles?

Also, the findings from our qualitative study provide an opening for further quantitative tests. Dangers within the home were a key construct emphasized by our women business owners. It would be helpful if future research could quantify this construct as a main component of perceived danger for women in a culture such as this—it has a highly significant effect on a woman's likelihood to venture outside of the home to develop businesses.

A Final Note

It is important to make a final note about the images of adversity that we portrayed in this manuscript regarding the dangers that women in Afghanistan face. Despite the conflict, insecurity, brutality, and gender inequality that plague the country, Afghanistan is also a country rich in love and respect, where people sincerely want what is best for their families, neighbors, and country in most cases. Amongst extreme hardship and adversity, Afghan people also experience kindness, empathy, and mercy, which gets much less attention.

Also important to note is the role of Islam in Afghanistan. The adversities imposed on the people of Afghanistan come from a fundamentalist interpretation of the religion. This ideology, initially taught to impressionable and orphaned boys and uneducated young men, then spread to others through propaganda that fed on poverty and desperation—desperation for leadership and

means to support one's family. Afghans with the ability to read and write, and with access to the complete Quran and not only fundamentalist-serving pieces, know the proper teachings of the prophet Muhammad and the examples he set. Afghan women we've spent time with told stories of prophet Muhammad's first wife, Khadijah, who was an entrepreneur. Therefore, we do not in any way suggest that religion, nor Islam in particular, are the constructs that need to be examined in this work.

CONCLUSION

This study examined how the gender of the individual is related to perceived danger, and what role business ownership plays in this. We initially discovered that in Afghanistan—the empirical context of our study—men perceived higher levels of danger in the environment than women did. However, in a follow-up qualitative study we discovered that the nature of the dangers perceived by women business owners are very different from those traditionally considered in fragile states. While women entrepreneurs do experience the dangers outside the home associated with conflict and insecurity, their frame of reference is narrow, and primarily focused on approval from their immediate families. Women who seek to become entrepreneurs must first seek support from their families, and navigate the challenges within the home, before they can engage in any significant activities—and experience the dangers—outside the home. Once they have that support, they feel bolstered against external dangers. This nuanced understanding of the nature of dangers that entrepreneurs, and particularly women entrepreneurs, face in a country like Afghanistan has important implications for encouraging entrepreneurship and growing the economy.

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TABLE 1
Descriptive Statistics

Variable	N (% of those reporting)	% missing	Mean	s.d.
Gender		0%	1.60	0.49
Women	118 (59.6%)			
Men	80 (40.4%)			
Highest Level of Education		7.6%	3.42	0.73
No Formal Education	6 (3.0%)			
Elementary School	8 (4.0%)			
High School	73 (36.9%)			
College/University	96 (48.5%)			
Age	193	2.9%	29.56	9.61
Years of Paid Work Experience	185	6.6%	4.76	4.83
Number of Businesses Previously Owned	161	18.7%	0.81	1.10
Necessity entrepreneur (1=no, 2=yes)	198	0%	1.10	0.30
Perceived Danger (1-5 scale)	198	0%	2.83	0.79

TABLE 2
Correlations

	1	2	3	4	5	6	7
1. Gender ⁺	1						
2. Perceived Danger	-.180*	1					
3. Yrs of Work Experience	.036	-.021	1				
4. # of Businesses Owned	-.079	.082	.172*	1			
5. Age	-.070	.161*	.548**	.348**	1		
6. Education	-.146*	-.123	.032	-.024	-.024	1	
7. Necessity Entrepreneur	.100	-.082	.040	-.062	.010	.080	1

* $p < .05$; ** $p < .01$; ⁺(males=1; females=2)

TABLE 3
ANCOVA Summary Table for Perceived Danger

Source	SS	df	MS	<i>F</i>	<i>p</i>	η^2
Between treatments	7.04	7	1.0	1.74	.10	.08
Age	.46	1	.46	.79	.37	.01
Education	1.29	1	1.29	2.24	.14	.02
Work Experience	.00	1	.00	.01	.94	.00
Necessity entrepreneur	.30	1	.30	.51	.48	.00
Gender	2.30	1	2.30	3.98	.05	.03
Entrepreneur	.03	1	.03	.05	.83	.00
Gender x Entrepreneur	1.92	1	1.92	3.33	.07	.02
Error	78.48	136	.58			
Total	1257.83	144				

TABLE 4
Interviewee Demographics

	Age	Years of Business Ownership	Number of Children	Number of Employees
Range:	22-49	0.5-15	0-6	0-607
Standard Deviation:	8.53	3.71	3	47.87
Mean:	31.89	3.47	2.12	109.66

TABLE 5
Representative Quotes: Dangers Outside the Home

Crime, gangs, and the Taliban	"When traveling outside of my province for work, many times I have been threatened, even with my husband and some other companions, because we were going to a new place."
Bombs and gunfire	"Sometimes you can be stuck in traffic and think, 'Oh my God, something is going to happen now... somebody, from somewhere, with a bomb, and who knows what they are going to do with it.'" "One day suicide bombers almost detonated their explosives in our office building, but were killed by the guards first. From then on, I have been in a nervous panic... [but] life goes on and we keep on moving."
Danger is part of life	"We are immune to it, because it is something happening on a daily basis." "You hear about the Taliban and all of that, but the reality is that woman can work, it's just much [more] difficult than what you can imagine... We learned when to work and at what times, who to work with, and where... and we continue. We can't wait for any kind of war to be over".

TABLE 6
Representative Quotes: Dangers of Abuse Within the Home

Fear of Punishment	"If you are married, you have to do everything your husband says. Even when you go out to see your relatives, you have to ask him ... The woman would be punished if she disobeys him and leaves without his permission. And punishment could be beating, burning, etc."
Male control	"My husband [used to] lock the door every morning when he left the house ... and open the door when he came home for lunch. That's when I could go to school; at the time I was a teacher. Now you just imagine and you judge for yourself how much I had to fight ... [to be] sitting here with you."
Shame to the family	"If your husband does not want [it], then you do not go outside, and if you go it is a shameful thing for him, and he would say, 'I don't like other men looking at you' and 'People will say bad things.' So, 99% of the men in Afghanistan do not want their wives to go out of the house to work."

TABLE 7
Representative Quotes: Protection by Family

Support of male family members, head-of-household	<p>“Women need the support of the male members of the family in order to start a business. It’s not that she only needs permission; they also need to have the support. For example, for my business, I cannot go to the market... I would need a man to go outside and buy such stuff from the market... first my husband; then I hired another man.”</p> <p>"When women have support of the family, there is a [a sense of] security in case a conflict happens. In Afghanistan, we don’t have a strong government, there is no strong institution, so the family’s support provides a sense of security. If something happens to your business, then you have your father and brother on your side."</p>
Safety and family honor	<p>“At first, my dad didn’t agree with me [about my business idea]... My dad was explaining that ‘there are so many problems you will face... with people who think that women should stay at home.’ After 2-3 weeks, my dad agreed with me, because my brother also supported me. It was for my safety.”</p> <p>“Culturally it is shameful for a woman to be killed in public... because their body parts are going to be on the streets and men will look at them. If a bomb goes off and the burqua is thrown off, their limbs or private parts might be shown to strange men on the street. They are gone, so it might not bring shame on them individually, but it’s a shame on the family for allowing their women to go out at such a bad time.”</p>

TABLE 8
Representative Quotes: Reciprocity

Courage for business ownership	<p>“The woman [business owner] has to have the courage and also the personality to be able to deal with all the obstacles. Any challenges she may face, she has to have the courage to deal with these challenges.”</p> <p>“It is very backward and primitive, like a hundred years back, where a woman was not even allowed to have an identity card. During that time, I have pursued this business [and] I have been regarded by the community as a self-satisfying woman who has given up family virtues and the virtue of life that is respected there...</p> <p>“[We business owners] will keep on fighting, positivity and optimism is our virtue.”</p>
Strength from business ownership	<p>"... if a woman has the courage or the capability of starting a business, then she doesn’t have to be worried about getting out of the marriage or losing the husband. She will be on her own feet.”</p> <p>"When we all want to open a business, we face challenges. When we start it, we face challenges. And, it makes us stronger and makes us begin to do something, so that we can be optimistic for our future, our lives, [and] for our country".</p> <p>“I don’t know if [the challenges women entrepreneurs face] made us any stronger or if... we take it easier because it happens every day. Whether we do this or not, it will happen anyway.”</p>

FIGURE 1
GenderXEntrepreneur Status Interaction Effect

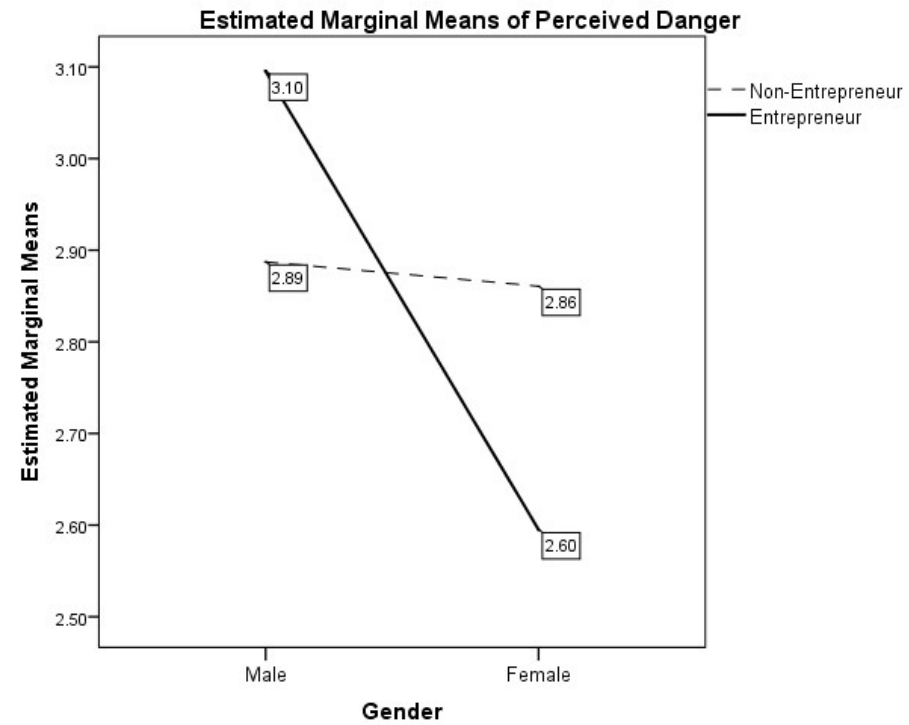
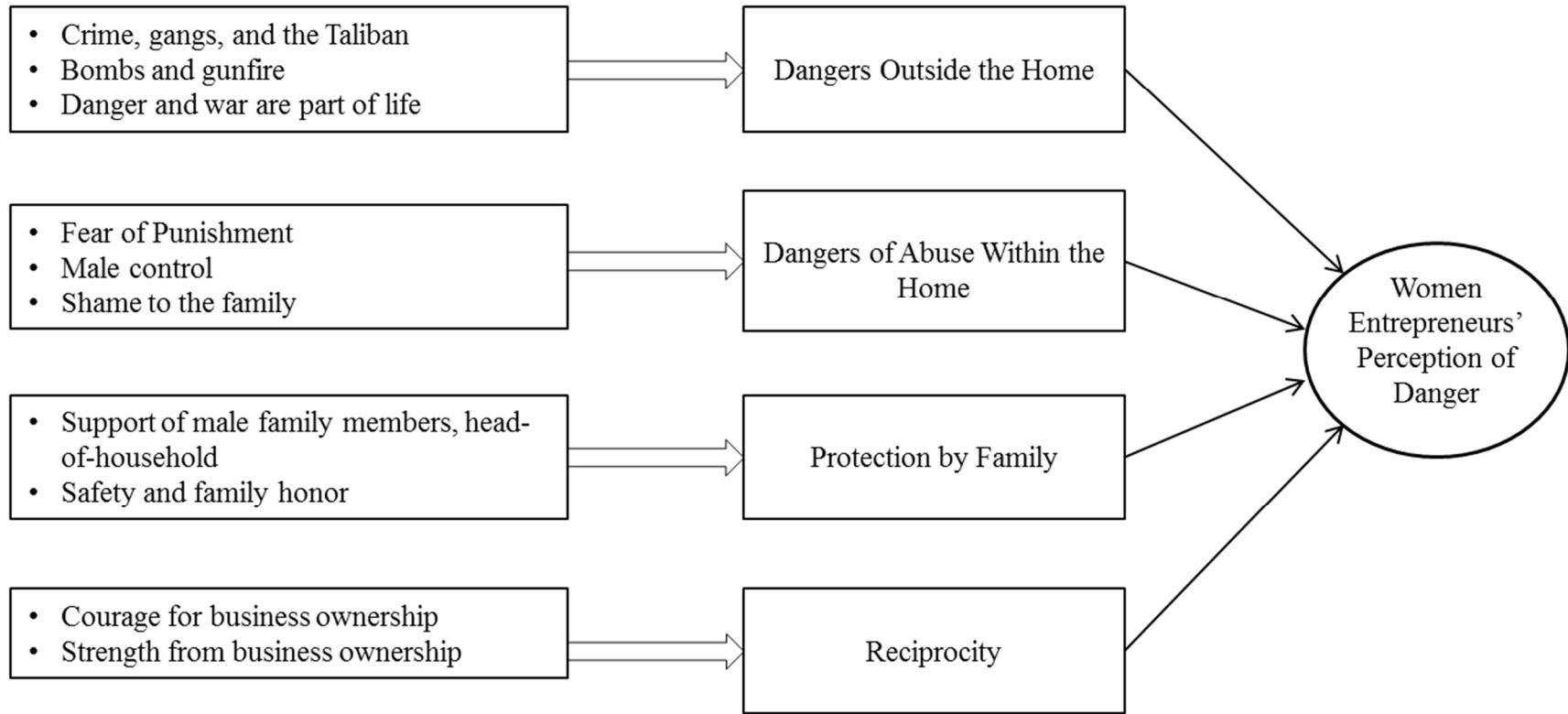


FIGURE 2
Conflict-Zone Women Entrepreneurs Qualitative Data Structure



APPENDIX 1
Perceived Danger Items*

1. Sometimes, I feel I will never survive.
2. I feel safe. (reverse coded)
3. I feel that I am in great danger of being killed or wounded.
4. I am afraid of walking and traveling around outside of my home.
5. I am afraid of encountering a bomb, landmine, or explosion.
6. I feel secure that my country will not be at war at home and my society will be safe.
(reverse coded)
7. I feel that I could become sick and not have access to medical care.
8. I think that exposure to war chemicals and pollution could negatively affect my health.
9. I worry about getting an infectious disease.
10. I am afraid of myself or a family member being kidnapped.

*Adapted from King, King, & Vogt's (2003) 15 item Perceived Threat Scale from the Manual for the Deployment Risk and Resilience Inventory (DRRI)

APPENDIX 2.

One Woman's Story, in Her Own Words (2013)

My small jam making business was kind of a family business; my sisters and my brother were involved in the business. I was just leading them. We were purchasing fruit from different local farms in our province.

The security situation was not good. My sister and I were not able to go out without a *maharam* (chaperone). My brother or my father should accompany me to go to the market. The marketing part was especially difficult for women. It is not common in Afghanistan for women to sell something in the market. It is a job for the men. My dad and brother were doing these for us. At first, my dad did not agree with me. He was concerned. In business you have to talk to a lot of people, especially men, and women are prohibited from talking to strangers. It was really difficult for me to talk to my father about this idea. But I spoke to him and convinced him, saying "I will do my best to overcome all these problems. I will develop a program where women will stay at home." After 2-3 weeks he agreed because my brother also supported me and said he would work with me. He did the marketing and established things for me. Instead of a woman going to market and talking to strangers, he would do that. After that, my father agreed and I started the business.

Family is really important because if you don't have their support you can't even study, and you cannot take the risk of starting a business. It is really important to have the support of your family; the approval of the head, in my case my father and grandfather. One thing about Afghan culture is that you have to have an approval for everything from your husband. If you want to go meet your relatives, you should have the approval of your husband. It is the culture. If you do not ask for approval, it is in a way disobeying. In some provinces, it is a rule that the woman should be punished. Beaten. When you have support from your family, it will pave the way for you to go to the society and you can handle the bigger problems from society. It affects 100%. If your family

doesn't allow, you will not be able to start or run the business. From society, there is not much support. People start talking behind their back if women go out. They say she is not a good woman: 'You are woman, why do you have to come to the market? Why are you selling this product?' They actually go to the Mullah, Mosque, and community leaders. They say, 'This is a woman. Why isn't she sitting at home? Why is she getting out?'

First, we employed 10 women and later we had 20. These women work at home. We purchase fruit, send it to them, and they make the product at home. Women are prohibited from going out for work, especially this kind of work in this province. That's why we developed this project; for these women to be employed and make some money for themselves and also to stay home and take care of their kids. When you have financial independence, you have everything. Sometimes, economic problems are big. It is the cause for violence against women. Last year in a village, a husband set his woman on fire. This was because she spent 1000 Afghani currency (\$20 US) to buy some clothes for her sister. It is a real story and it is happening all over Afghanistan. It is the reality of life of women.

The situation is really getting worse. There is news that America will begin to leave Afghanistan in 2014 and it really worries us. I'm not sure what will happen to the women. For people who work with American companies or American agencies, it is really dangerous for them to stay in Afghanistan. They say 'if you're working for an American company or an American force, you have to be killed. If you are a woman doing so, you have to be killed and later burned.' My brother works for an American company. My sister worked for a local NGO but the project was supported by America. They attack your home. They send warning letters to your home, to my Grandpa and to other families saying your grandson and granddaughter are working with Americans. If your son is working, you are to be blamed. All the family is at risk.

Since the time I was born, war is going on in Afghanistan. People get used these things. We are not sure if we will come back once we leave the house. In the beginning of 2011, when I was in Kabul, every day there was a suicide bomber or some other incident. We believe in Allah. God will save us. If it's time, we will die, even if we are staying at home.

Notes

ⁱ Fund for Peace.org, Failed States Index www.ffp.statesindex.org; Accessed July 30, 2013

ⁱⁱ Self-employed Total (% of total employment) includes those working only for themselves (own account workers) and employers with one or more employees; provided by the International Labor Organization (ILO) and available through the World Bank World Development Indicators publicly available database www.data.worldbank.org/indicator, Accessed July 30, 2013

ⁱⁱⁱ Examples: the World Bank's Innovation and Technology Entrepreneurship Initiative, the SEED Initiative founded by various United Nations organizations to support environmental entrepreneurship, Goldman Sachs' program to provide business training to 10,000 women entrepreneurs in developing countries, goal number three of the eight United Nations' Millennium Development Goals aimed at promoting gender equality and empowering women around the world, research done by scholars through the Global Entrepreneurship Monitor (GEM) on women's entrepreneurship

^{iv} Fund for Peace.org, Failed States Index www.ffp.statesindex.org; Accessed August 16, 2013

^v World Economic Forum, Global Gender Gap Index 2012, www.weforum.org/reports/global-gender-gap-report-2012; Accessed August 16, 2013

^{vi} Throughout these data collection efforts, we learned that the unspecified nature of the entrepreneur-type is mostly because businesspeople are apprehensive about sharing information, like revenues, number of employees, and number of businesses owned, even with those they respect. This stems from concerns that this information could be shared with insincere others, and subsequent fears of extortion. Whenever the entrepreneur-type or gender was unspecified, we disregarded the case from the data.

^{vii} Libya only had a necessity entrepreneurship rate of 8.1% according to the GEM 2013 Global report. This number is quite close to the 10% necessity rate in our Afghanistan sample.

^{viii} Either in the phase in advance of the birth of the firm (nascent entrepreneurs), or the phase spanning 42 months after the birth of the firm (owner/managers of new firms)