



Economies in Conflict Business Case Support

WOW Helpdesk Pilot 2

Final Report

Catherine Mueller

27th March 2018



Key Questions

Enquirers: Matthew Idan-Johnson and Liz Brower (DFID RED)

Key questions:

Rapid scoping of evidence and ‘what we already know’ on gender issues related to economic development in conflict-affected LICs. To consider both gender dimensions of existing questions (which are focused on the effects of conflict, and to a lesser extent on causes) as well as any key crosscutting questions e.g. related to the ‘disruptive’ impacts of conflict on social norms.

Executive summary

This query provides a rapid overview of ‘what we know’ about gender and economic development in fragile and conflict affected states (FCAS) from existing literature, and suggests some key questions that the Business Case for the new research programme might include, as well as leading academics who have worked on, or are working on gender and economic development issues in FCAS, who could support the business case going forward.

The literature covered by the existing questions is broad and research explicitly addressing gendered causes and consequences of conflict related to economic development is relatively sparse. Only five specific studies were found addressing gender differentiated impacts of FCAS on employment and livelihoods, the business environment, or business behaviour and market functioning.

1. Introduction

1.1 Background to the request

The Research and Evidence Department (RED) of DFID is considering a programme of **Research on Conflict and Economic Growth in Low-Income Countries** aimed at improving the effectiveness of economic development interventions in conflict and high-fragility settings. The programme will be implemented in a focussed set of countries and regions. The Business Proposition proposal form for the programme states “researchers would be expected to explicitly consider gendered aspects of economic development in FCAS, both in the prioritisation of individual projects and in their implementation”.

This WOW Helpdesk request has been commissioned to inform preliminary thinking on research questions for the proposed programme, and specifically how these questions can be framed to take into account the gendered aspects of economic development in FCAS countries. **It will suggest high level questions related to women’s economic empowerment, that can be included in the proposed research programme.**

2. Rapid survey of existing literature on gender issues related to economic development in conflict-affected LICs

2.1 Approach and limitations

The research and literature covered by the existing questions is broad, whilst research explicitly addressing gendered causes and consequences of conflict related to economic development is relatively sparse. This is a rapid scoping of evidence and does not provide a comprehensive survey of all the potentially relevant literature. Searches were conducted in Google Scholar and Google using the search terms ‘women’s economic empowerment’, ‘women’, ‘entrepreneurship’, ‘gender’, ‘firm development’, ‘SME’, ‘conflict’, ‘fragility’, ‘FCAS’ and combinations thereof. Priority was given to documents that summarised recent literature. Given the small number of work on business/firm development by women in FCAS, a first priority was to only include work that explicitly dealt with the topic. It was then extended to also include firm development in FCAS for a wider background of challenges, and women’s economic empowerment in FCAS to include women-specific challenges. Snowballing methods were used to follow up on relevant references. Over 30 references were reviewed from academic literature, respected journals and sources such as the World Bank and the ILO, including authors and academics who are known to work in this area (see references). Sources did not include a review of social media or blogs.

Given the short time frame of the scoping exercise, no metadata on the number, scope and quality of reviewed literature was collected. It is difficult to generalize about trends and patterns as there are multiple causes and consequences of conflict depending on context. Furthermore, it is difficult to assess the quality given that there is very little empirical work and the review was not comprehensive. Whilst the resources reviewed did not set out to be empirical, thus making it difficult to judge the quality objectively, the majority nevertheless come from respected journals, academic, government and donor institutions, and academic literature with in-built quality assurance mechanisms and peer review.

2.2 Gender and economic participation in conflict

Many studies have shown that women’s participation in economic activities and the labour market increase during conflict, e.g. in Bosnia Herzegovina, Cambodia, El Salvador, Georgia, Guatemala, Rwanda, Timor Leste, Indonesia, Sudan, Angola, Mali, Uganda, Colombia, Kosovo, Nepal, Tajikistan and Somalia (see Justino, Cardona, Mitchell & Müller, 2012, section 2.1.2 for a brief overview on the literature, and six case studies). This is due to a number of factors, mainly changing household composition (because of migration, injuries and fatalities of traditionally male breadwinners); or loss of land, animals and other productive assets which men might have used as inputs for income generation, which now forces them to rely on female household members or to accept menial and lesser paid work. When looking for potential entry points for interventions around gender equality and/or women’s economic empowerment, there are two particularly important points to consider:

1. The overall rise in female employment in conflict-affected contexts is concentrated in low skilled jobs and in the informal sector, particularly petty trade and small-scale businesses. This is also true for the post-conflict period (as with the “feminization” of the informal sector in Bosnia and Herzegovina, Cambodia, El Salvador, Georgia, Guatemala, and Rwanda (Kumar, 2000)). It is related to general barriers to women’s entrepreneurship as observed in many studies – lack of land rights, and lack of access to credit in general and for larger investments in particular (e.g. Naved et al. 2011; Jamali, 2009). As such, it is important to note that the “higher involvement of women in the informal sector is not an exclusive characteristic of conflict contexts, but a general trend among developing

countries. [...] violent conflict *further strengthens* the presence of women in informal markets” (Justino et al., 2012, p. 16, own emphasis).

2. In post-conflict settings, we often observe a reversal of these trends, e.g. half of the women who had joined the labour force in the US by 1945 withdrew by the end of the decade; also in Germany women were found to return to traditional roles, and to reduce full-time labour participation and number of hours worked after men returned and mandatory employment programs were introduced. Reverse trends have also been observed in other settings, as the reassertion of traditional patriarchal values restricts new opportunities. Justino et al. (2012) argue that although gender roles may change during conflict, gender identities often remain the same, and the social acceptance of women as income providers is often only temporary. As emphasised in El-Bushra and Sahl (2006):

“Important though these changes are, they remain at the level of everyday practice and do not imply radical shifts of values. Men are still expected to use their power and resources to protect and provide for their families, and women are still expected to ensure care and provisioning – through long hours of hard and unfamiliar work if necessary. What has changed is only the ways in which these aspirations can be fulfilled, given the circumstances of war.”

It is/would be difficult to assign a single cause to reversals of such trends to a) women’s preference; b) lack of job opportunities (with men coming back to their old jobs), or c) heightened social norms /business regulations. Depending on context, it could be either one or all of them. In fact, the literature mainly focuses on the likelihood of women working, but “there remains a paucity of information regarding the *dynamics* of labor markets during conflict. This vacuum is particularly acute in the poorest countries, where conflict is most likely to emerge. In addition, existing work does not document changes in the structure of the employment market which are likely to have important distributional consequences” Alix-Garcia and Bartlett (2015).

With respect to business regulations – petty trade and small-scale businesses rise in importance after conflict for women because they are ‘easier’ to conduct: they don’t require land rights or large investments, and one of the main challenges for women is access to credit (Sorensen (1998) in Justino et al., 2012). Furthermore, they yield quick returns – also important when access to finances is restricted and can fit around women’s care and household responsibilities more easily.

With respect to changed gender norms – Men’s reaction to women’s increasing contributions and sometimes power in the household varies, e.g. in Somalia and Angola men acknowledged women’s resourcefulness, whereas in Sudan and Uganda, this role shift contributed to increased alcohol and domestic abuse. E I-Bushra and Sahl’s (2006) study covers experiences in Uganda, Sudan, Somalia, Angola and Mali. According to their findings, where women who do take up new opportunities, “displacement often provides the impetus for this change, because contact with other societies leads to exposure to different ways of living” (p. 87).

Similarly, women viewed changes with mixed feelings at times: although the majority reportedly wouldn’t want to ‘go back’ to pre-war roles without any voice, some also felt overburdened with work, health implications and heightened risks. These ambivalent feelings have also been observed in the Gaza Strip, where Muhanna’s (2010) work shows that many men and women’s perceptions of masculinities and femininities haven’t changed but the ‘new cooperation’ is limited and accepted until men are back to work and “wives will be back to their respected norm of life, looking after their children and husbands” (p. 48). Understanding to what extent gender norms ‘really’ change and how to build on changes or opportunities that open during war would be a great addition to our understanding of options for programming.

2.3 General effects of conflict on the economic environment

There are a number of particular economic challenges faced by countries during conflict, some of which persist for some time in the post-conflict period: a decline in private sector activity related to skills shortages and problems with infrastructure such as transport, communications and energy supply; and labour market issues, such as the increase of unemployment, and informal and illicit

economic activities due to lack of alternatives (Strachan, 2017). Subsistence farming, forestry and fishery enterprises are often severely affected by conflict, due to disruption of transport and communications networks and farm workers fleeing for safety, or joining government or insurgent military units. Women avoiding tending their fields, for fear of attack, also negatively impacts on farming (Strachan, 2017).

According to the reviews by McIntosh & Buckley (2015), the World Bank (2016b), and Avis (2016), the **most important challenges to firms and employment in areas of civil war and conflict are:**

- Disruption of production through the flight of employees;
- Lack of infrastructure, particularly electricity and transport;
- Lack of access to finance;
- Political instability, fear of looting, informal sector practices, and corruption; and
- Weak regulatory systems (especially construction permits, property registration, investors' protection, and contracts enforcement).

Private sector activities in fragile settings face similar challenges; however, in contrast to conflict situations, business regulations in fragile settings are often excessive. All these challenges increase transaction costs and risks around producer-customer engagement. This in turn significantly reduces market sizes, particularly so for SMEs and micro businesses, often the major employers in these environments (Kaplan, 2015, in Avis, 2016).

The literature on these effects is largely gender-blind and there is a lack of private sector development research in fragile states beyond Disarmament, Demobilization and Reintegration processes (De Vries & Specker, 2009). However, many of the challenges cited are known barriers to women's economic and social participation, which are likely to be exacerbated in FCAS. Women owned enterprises will be affected by the same factors as male owned enterprises; however, in different ways. Furthermore, there may be wider, gender specific legal and social constraints to women's business activities (Joekes & Kaminski, 2017). The sections below highlight examples of economic issues facing women and gender-differentiated consequences in FCAS contexts.

2.4 Gendered challenges in business environment in FCAS

In 2016, the World Bank published data from a study on household enterprises in Liberia, collected 10 months after a state of emergency was declared because of the Ebola crisis. Some of the main findings relate to barriers to women's entrepreneurship. The main barrier to starting or expanding a business was **lack of capital**, making personal savings and financial assistance from family and community members the most common sources of financing. Although this problem affects both women and men, women generally have particular difficulties accessing credit and being able to save. Ritchie's (2013) study of women's enterprise development in Afghanistan also identified access to credit and services, and their dependence on family members' support as one of the defining barriers. Furthermore, conservative social attitudes towards women's economic roles often result in very limited support of their economic engagement, particularly as entrepreneurs.

Another major constraint identified by the World Bank was the **lack of business or vocational training** especially around product marketing and diversifying business offerings. Again, access to education is more challenging for women than men, even more so in FCAS, where security concerns add to conservative norms that impede women from accessing formal school education or further skills trainings, etc. Where women do participate, low technical skills affect the choice of sector, particularly in FCAS contexts where women's ability to acquire technical skills are further restricted (Ritchie, 2013).

Another major challenge for women in FCAS is the impact of **security challenges to women's mobility**. Sider & Simmons (2016) study in Iraq describes the combined effect of extreme security risks, the destruction of assets, and the inaccessibility of production inputs. For women, this means a

context of diminished choice with no significant livelihood options. **Extreme danger to women and girls can also prevent or reduce men's access to better livelihood options** further afield. This lack of economic choice can result in exploitative relationships either by 'own choice' (see e.g. Flisi (2016) in Sweetman and Rowlands, 2016) or through **forced marriages** and **trafficking**. Within such environments, issues of reputation become very important; e.g. McLean & Modi (2016) explore the value placed on young girls' reputation to a secure future in urban Kinshasa. Understanding ways in which norms of femininity and masculinity can become more rigid is important to designing (economic) development interventions.

Another important factor impacting women's engagement in the labour market is **unpaid care and domestic work**. In fragile contexts, the gender division of labour and responsibility creates particular problems for women, who find their care burdens intensify as fragility and insecurity increase, and access to justice, resources, or services reduce (Sweetman & Rowlands, 2016).

Ritchie (2013) examines gender dynamics in poorer women's enterprise development in Afghanistan, where conservative social norms and attitudes that restrict women's entrepreneurial engagement are exacerbated by security concerns, **sexual harassment and intimidation in working environments**. Market interactions tend to take place in male-dominated public spaces, such as mosques and restaurants, and are strongly built on traditional networks and social relations. New entrants - and particularly non-traditional entrants such as women - are viewed with suspicion (p. 7). These issues are not solely characteristic of FCAS, but these contexts tend to reinforce such norms.

Two aspects of **trust** can be identified which potentially impact on business operations in conflicted affected and fragile environments: inter-group tensions within and between communities and potential market actors; and rent-seeking, political instability, inefficient courts, and lack of security on the ability and incentives to set up a business and sustain market interactions. The Liberia study showed that many household enterprises – and women more than men – in fragile contexts **face harassment and extortion from officials** (World Bank, 2016). A recent multi-disciplinary meta-analysis of 16 studies¹ showed that people exposed to conflict-related violence behave more cooperatively and altruistically toward members of their own community or identity group, but not necessarily towards outside groups (Bauer et al., 2016). These findings underscore what Ritchie (2013) observed in Afghanistan and have implications for women entering business markets. In Liberia, informants reported young men and women to be "untrustworthy" because they had grown up during the civil conflict (World Bank, 2016a). In refugee or IDP camps, **tensions between newly displaced people, returnees, and members of host communities** are not uncommon, raising questions about gender implications for security and livelihood opportunities (Sider & Simmons, 2016; Ritchie, 2018). In some settings, internally displaced women find it easier to find employment or offer services because their skills are more universally applicable (e.g. child care, domestic work) than men's (Calderon et al., 2011). All this evidence illustrates the importance of understanding how local realities in different contexts differ.

2.4.1 How businesses react in FCAS environments

One immediate effect of the challenges in FCAS is the types of businesses that emerge or survive. De Vries and Specker (2009) distinguish two predominant types of private actors in fragile states: (i) "large enterprises (often multinationals) which deal in much-wanted goods such as telecommunications or beer, or are there for quick gains in, for instance, the (lootable) mineral or hotel sector. Such investors get by because they have the resources and (political) clout to deal with corrupt government officials"; and (ii) "the great multitude" of small local family or individual businesses. 'In-between' business ventures are very few, given the risks to investments (Ibid.).

Speakman & Rysova (2015) find that **the majority of entrepreneurs in FCAS countries are small, informal, and concentrated in the trade/services sectors**, often producing less output, less innovative, smaller and growing slower than firms in non FCAS countries.

¹ Covering Sierra Leone, Uganda, and Burundi in Africa, as well as the Republic of Georgia, Israel, Nepal, and other countries.

The literature suggests that household enterprises typically tend to spread their risk through diversification of activities. However, the absence of alternative opportunities and restricted incomes create **downward pressure on prices and reduced revenues** for traders, as observed in a number of fragile contexts (World Bank, 2016). Owuor (2017) highlights some gender-specific findings across Somaliland, South Sudan and DRC.² The use of **family savings and internally generated funds** was especially prevalent for women-owned businesses – likely related to their increased barriers to access credit. **Social networks**— particularly family relationships—play a crucial role in the formation and operation of these women-run enterprises. The overwhelming majority of local businesses in the three countries are characterized by **concentrated ownership**, especially women-owned businesses, where families often invest and are very involved in the running of the businesses. The study also showed women’s businesses were important in providing employment.

Remittances as one particular way of financing in conflict and post-conflict environments “rival FDI as the main source of capital inflows into developing countries, and dwarf official development assistance” (Peschka, 2011, p. 23). They reach even the most remote areas even during conflict, are often the only source of income for families and play a fundamental role in sustaining the private sector during conflict as they are almost entirely aimed to be spent in that sector. Part of remittances are also used to sustain productive enterprises (Weiss Fagen and Bump, 2006). However, their role is largely understudied (*Ibid.*), as has the role of skills and knowledge transfers of the diasporas (Owur, 2017). Furthermore, like many aspects discussed so far, the small body of literature on, during and post-conflict, has remained rather gender-blind.

In terms of investment decisions, Hayes’ extensive literature review (2012) finds a gap in empirical evidence on domestic investment behaviour of firms in developing countries, particularly those in conflict-affected states.

2.4.2 Patterns of recovery and support

The available evidence found in Strachan’s (2017) review of the literature on changes in economic activity during and after conflict, suggests that “**the extent to which changes in economic activity become entrenched after conflict depends on how developed a country was prior to conflict breaking out**. Thus, the more developed a country was pre-conflict, the more quickly it is likely to recover economically after conflict”. Speakman & Rysova (2015) show that disruptions faced by enterprises in FCAS can have permanent or temporary impacts on their product and factor markets. For example, whereas in Sub-Saharan Africa, being fragile has had no statistically significant impact on sales either last year or three years ago, firms in Egypt, especially small- and medium-sized, reported a significant temporary collapse of sales and exports due to the recent revolution.

Prioritisation of private sector development-related reforms can make a difference and deliver multiple dividends for recovery, in FCAS contexts (Avis, 2016). **There is a growing consensus that an early focus on economic growth as a mechanism to promote stability and recovery through jobs and improvements in living standards for both sides is a key priority in post conflict/ emergency settings**; moving away from the earlier focus on demobilization and humanitarian assistance as initial priorities. De Vries & Specker (2009) suggest engaging more with the informal sector, given its importance in FCAS settings.

Peschka (2011) emphasises short-term measures to support the local private sector and build confidence in private sector investments, such as: harnessing immediate business opportunities related to relief and reconstruction (for example, procurement from the local private sector); building key skills needed throughout the relief to development continuum; and facilitating access to finance (e.g. microfinance, remittances).

² Although these two studies add significantly to a large gap in knowledge, more research needs to be done. Participation rates in the study were very low (66 percent in Somaliland; 58.3 percent South Sudan; and 33 in DRC), and probably very selective as most refusals were related to sensitivity and security concerns.

Early support to the private sector should keep in mind the primacy of local actors, the need for sensitivity, the importance of having a longer-term and case-by-case view and take into account the premise that the “primary burden in building local peace lies with local actors” (p. 24). The more general literature on gender equality in fragile contexts emphasises the need to **involve local women’s and women’s groups’ knowledge** of specific challenges with reference to the local contexts and specific groups, i.e. groups that are particularly vulnerable because of intersections of inequality, such as race, class, religion, and disability (Sweetman & Rowlands, 2016).

The ability of the government to manage or maintain assets must be understood and supported. If governments are not able to manage or maintain these assets well, they deteriorate or are not used at all. Immediate engagements must be carried out in parallel to reforms that re-establish a legal and regulatory framework and key institutions for investment. **Attention has to be paid for post reconstruction efforts not to reinforce traditional gender roles** (ILO, 2008).

The most important longer-term reforms needed to power economic recovery and build stability directly focus on improving the operating environment for the private sector, such as new/improved investment laws, clear property rights, land registries, business-friendly taxation, anti-corruption institutions and processes, transparency, and access to finance programs. They should also expand **access to services such as electricity and water**, judicial reform (particularly in commercial courts and land disputes), small and medium business promotion, rural development, and regional trade.

All of these issues have gendered dimensions. **Both short- and long-term measures and reforms provide ample opportunities to bring in gender and WEE concerns, and to ensure that the business environment becomes more conducive and favourable to women’s entrepreneurship**. These would include, e.g. encouraging policy changes based on the needs of female entrepreneurs, especially land and inheritance rights (Kumar, 2000; Greenberg & Zuckerman, 2009; ILO, 2008), and increasing women’s access to formal banking facilities in order to receive remittances, which play an important role for women (Peschka, 2011). Recent evidence demonstrates that infrastructure development can be a game changer for women’s economic empowerment. It points to the need to develop infrastructure in a way that takes into account the differentiated needs and priorities of women and children and the particular opportunities and barriers they face, including for reducing the burden of women’s unpaid care work and the need to balance this with income earning opportunities including access to energy, water and transport (Jacobson, Mohun, Sajjad, 2016; Mohun & Biswas 2016).

There are several examples of initiatives supporting access to markets in post-conflict zones, e.g. by providing business matchmaking services between buyers and suppliers locally, between local markets and foreign customers, and/or by helping improve product quality to meet international standards (Lemmon, 2012). It would be important to learn how these efforts do/can involve men *and* women owned businesses, particularly where market interactions take place in male-dominated public spaces (Ritchie, 2013), and women entrepreneurs rely on middlemen to reach customers outside their communities (Roy, 2016).

This rapid review of existing literature highlights findings from an emerging literature on economic development in FCAS environments in general. While a few existing studies draw out gender differentiated impacts of FCAS on employment and livelihoods, the business environment, or business behaviour and market functioning, only five specific studies were found addressing gender issues in relation to livelihoods in FCAS as a main focus.

3. Proposed questions on gender and WEE in economic development in FCAS

This section outlines proposed questions on women's economic empowerment for the *Research on Conflict and Economic Growth in Low Income Countries Programme*. They are split into two categories: i) questions that explore the gender dimensions (in bold) are listed under key existing research questions ii) additional cross cutting questions.

3.1 Questions that explore the gender dimension of existing research questions:

3.1.1 Consequences of conflict for EcDev(major focus)

1. How does conflict or fragility affect firms?
 - How do firms' investment decisions react to localised instances of conflict and fragility (both in terms of volume of investment and nature of investment)?
 - **To what extent are investment decisions shaped by concerns about safety, mobility, access to credit, access to markets, access to different types of business partners, etc. and how do these experiences differ between women and men owned/managed enterprises?**
 - How do firms cope where institutions are weak, and sustaining cooperative and productive relationships across trading partners is difficult and subject to extreme volatility?
 - **How do firms' coping mechanisms differ between women and men owned/managed enterprises? How are these driven by security concerns, changing gender roles and the labour supply by women and men?**
 - **How do women owned/managed informal financial institutions, e.g. informal saving and credit associations, cope during and post-conflict?**
2. What types of firms or business models are favoured by this environment and what implications does this have for the inclusivity of economic development?
3. What firm-level factors matter most for firms' ability to cope?
 - **What factors favour firms and businesses? Do these factors favour women and men owned and managed enterprises differently? e.g. factors to consider include security, access to finance, networks and skills, and markets.**
 - **How do conflict and fragility affect the growth of family-based enterprises, and what are the implications for labour use/management, including the use of women's and children's unpaid labour?**
 - **What firm level factors matter most to women owned/managed enterprises' ability to cope?**
 - **What firm level factors matter most for creating jobs and opportunities for women?**
4. How can we support markets so that they are a resilient and viable route for delivering humanitarian assistance during/following conflict to both men and women?
5. How does labour supply and demand react to local conflict and fragility? Which factors are important in determining this response?
 - **What are the implications of gendered skills on labour supply and demand and subsequently on gender relations in different settings?**
 - **What are the implications of gendered use of time on labour supply and demand?**
 - **How does conflict and fragility affect women and men's engagement in work opportunities, and how does this in turn affect household well-being and gender relations?**
6. How does individuals' exposure to conflict alter their inclination to cooperate (drawing on recent behavioural insights), and what implication does this have for their interaction with the economy?

- **How do these effects differ across context and across different intersections of vulnerability (age, gender, race, religion, etc.)?**
- 7. Is there a predictable pattern of economic recovery after conflict (even if timescales vary), or can a useful typology of paths to recovery be established?
 - **Does this pattern vary for women and men and different social groups, and what are the factors determining this outcome?**
- 8. Is the transition from a 'rentier' economy a useful framework for analysing how the effects of conflict on an economy persist?
 - What **gendered** implications would this have for interventions?

3.1.2 Causes of Conflict and EcDev (minor focus)

1. How is a conflict funded? How could resources be better managed? Some work exists on this, but it is not brought together in one place.
 - Research in these areas could contribute to the development of a pragmatic typology that would distinguish between different situations according to policy implications, taking account of differences in economic consequences, related processes of recovery, and the role of underlying key characteristics (type of violence, degree of state failure, type of funding of the conflict etc.).
 - **Within the wider context of causes of conflict, there is increasing interest in understanding how gendered social norms drive fragility, violence and conflict. Similar to the attempts of engaging men and boys in tackling gender-based violence, a similar focus is suggested by work on fragility, peace-building, and reconstruction (see Sweetman & Rowlands, 2016; Koester et al., 2016).**

3.1.3 Wider research questions of importance and interest

- To what extent are harmful social norms and their implications for economic participation of women increased due to physical and/or economic insecurities in FCAS?
- How can conflict-induced changes in women's economic roles impact on social norms around gendered economic roles in the short and longer term?
- What are the implications of FCAS on time use, specifically unpaid labour (care and domestic work)?
- What are the gender implications of FCAS induced migration and forced displacement, and relations with host communities for security and livelihood opportunities?
- How can current 'stand-alone' gender work, such as political participation, or work to end VAWG be better bridged with work to support livelihoods?

REFERENCES

- Alix-Garcia, J., & Bartlett, A. (2015). Occupations under fire: the labour market in a complex emergency. *Oxford Economic Papers*, 67(3), 687-714.
- Avis, W. R. (2016). Private sector engagement in fragile and conflict-affected settings. *GSDRC Helpdesk Research Report 1331*. GSDRC, University of Birmingham, Birmingham, UK.
- Bauer, M., Blattman, C., Chytilová, J., Henrich, J., Miguel, E., & Mitts, T. (2016). Can war foster cooperation. *Journal of Economic Perspectives*, 30(3), 249-274.
- Calderon, V., M. Gafaro and A.M. Ibanez. 2011. "Forced Migration, Female Labour Force Participation, and Intra-household Bargaining: Does Conflict Empower Women?", MICROCON Research Working Paper 56, Brighton: Institute of Development Studies.
- De Vries, H., & Specker, L. (2009). Early Economic Recovery in Fragile States. Priority Areas and Operational Challenges. *The Hague: Clingendael Institute*.
- El-Bushra, J., & Sahl, I. M. G. (2006). Cycles of violence gender relations and armed conflict.**
- Greenberg, M. E. and Zuckerman, E. 2009. "The Gender Dimensions of Post-Conflict Reconstruction: The Challenges in Development Aid", in *Making Peace Work: The Challenges of Social and Economic Reconstruction*, ed. by T. Addison and T. Brück, Helsinki: Palgrave MacMillan and UNU-WIDER.
- ILO (2008). A Decent Work Approach to Post-Conflict Reconstruction and Development in Liberia. Background paper to the High –Level Forum on "Working Out of Poverty: A Decent Work Approach to Development and Growth in Africa" on September 8-9, 2008, Monrovia. ILO, Geneva.
- Jacobson, J. Mohun, R.Sajjid, F (2016). Infrastructure: A Game Changer for Women's Economic Empowerment, scoping report, London: Infrastructure and Cities for Economic Development (ICED).
- Jamali, D. (2009), "Constraints and opportunities facing women entrepreneurs in developing countries: A relational perspective", *Gender in Management: An International Journal*, 24(4), pp. 232–251.
- Joeke, S. & Kaminski, J. (2017) Scoping Study on Gender Differences in Enterprise Surveys, Business Environment Reform Facility, 26 April 2017
- Justino, P., Cardona, I., Mitchell, R., & Müller, C. (2012). Quantifying the impact of women's participation in post-conflict economic recovery. Households in Conflict Network, Institute of Development Studies, Brighton, UK.**
- Koester D., Esplen E., Barnes Robinson, K., Castillejo, C. & O'Neil, T. (2016) How can donors improve their support to gender equality in fragile settings? Findings from OECD research, *Gender & Development*, 24:3, 353-373.
- Kumar, K. 2000. Women and Women's Organizations in Post-Conflict Societies: The Role of International Assistance, Washington, DC: USAID.
- Lemmon, G. T. (2012). *Entrepreneurship in postconflict zones*. Council on Foreign Relations.

McIntosh, K., & Buckley, J. (2015). Economic development in fragile and conflict-affected states: Topic guide. GSDRC, University of Birmingham, Birmingham, UK.

McLean, L. & Modi, A. T. (2016) 'Empowerment' of adolescent girls and young women in Kinshasa: research about girls, by girls, *Gender & Development*, 24:3, 475-491.

Mohun, R. Biswas, S. (2016) Infrastructure: A Game-Changer for Women's Economic Empowerment, a background paper for the UN Secretary-General's High Level Panel on Women's Economic Empowerment, London: Infrastructure and Cities for Economic Development (ICED)

Muhanna, A. (2010). Changing family and gender dynamics during the siege against Gaza: Spousal relations and domestic violence. *Review of Women's Studies* 6: 40-52.

Naved, R.T., Khan, N.N., Rahman, M.R. and Ali, K.L. (2011), "A rapid assessment of gender in agriculture in Bangladesh", Report submitted by ICDDR, B to CIMMYT, IRRI and WorldFish, Dhaka, 25 September 2011.

Owuor, V. O. (2017). Firm Behavior in Fragile States. The Cases Of Somaliland, South Sudan, and Eastern Democratic Republic of Congo. One Earth Future Foundation,

Peschka, M. P. (2011). The role of the private sector in fragile and conflict-affected states (World Development Report 2011 Background Paper).

Ritchie, H. (2013). Examining women in enterprise development in Afghanistan. *Human Security in Fragile States, Research Brief 6*. IS Academy, Wageningen University, Netherlands.

Ritchie, H. A. (2018). Gender and enterprise in fragile refugee settings: female empowerment amidst male emasculation - a challenge to local integration. *Disasters*, 42 *Suppl 1*, S40-S60.

Roy, I. (2016), "The socio-economic contribution of women entrepreneurs in Bangladesh", *Global Journal of Management And Business Research*, 16(5), pp. 13-19.

Sider, R. & Sissons, C. (2016) Researching livelihoods recovery and support for vulnerable conflict-affected women in Iraq, *Gender & Development*, 24:3, 427-441.

Speakman, J., & Rysova, A. (2015). *The Small Entrepreneur in Fragile and Conflict-Affected Situations*. Washington: World Bank Publications.

Strachan, A. L. (2017). Changes in economic activity during and after conflict. *K4D Helpdesk Report*. Institute of Development Studies, Brighton, UK.

Sweetman, C. & Rowlands, J. (2016) Introduction: Working on gender equality in fragile contexts, *Gender & Development*, 24:3, 337-351.

Fagen, P. W. and Bump, M. N. (2006). Remittances in conflict and crises: how remittances sustain livelihoods in war, crises and transitions to peace.

World Bank (2016a). Household Enterprises in Fragile and Conflict-Affected States: Results from a Qualitative Toolkit Piloted in Liberia. Volume 1, Social Protection and Labor, Discussion Paper 1608, World Bank.

World Bank (2016b). Household Enterprises in Fragile and Conflict-Affected States: Results from a Qualitative Toolkit Piloted in Liberia. Volume 2 - Annexes, Social Protection and Labor, Discussion Paper 1609, World Bank.

