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Security Challenges on Business and Economy: *Entrepreneurship in a Fragile State of Burundi*.

Abstract

Background: Burundi is a country which has been deeply affected by political instability, and low-intensity conflict causing a lack of jobs, slowing economic recovery, and poverty reduction with entrepreneurship playing a vital role in most Burundian entrepreneurs' survival (IFC, 2022; Nintunze & Bigirimana, 2021). Nkurunziza, (2022) argues that state fragility in Burundi is caused by poor strategies and policies of its political leaders, who are motivated by personal interests, such as state rent extraction which maintains a lack of security. Nziku and Bikorimana, (2024) comment on poor policies and strategies that are gender blind and not fit for the purpose and lack support. The purpose of this study is to critically investigate the impact of security challenges on entrepreneurship in the fragile state of Burundi. To achieve this aim, researchers have designed three research objectives: a) to examine how the security challenges affect entrepreneurship in this fragile country post-conflict; b) to explore the strategies employed by entrepreneurs to start and grow their ventures; c) to provide key recommendations for policymakers to enhance peace, security, and good governance. Such actions can help to achieve stability and peacebuilding for all Burundians. The originality of this study lies in the investigation of security challenges faced by Burundian entrepreneurs due to state fragility. State fragilities are perceived as major barriers to entrepreneurship development because they add additional constraints and restrict the growth of ventures and entrepreneurs reaching their full potential.

Research methods: A qualitative study was conducted in Burundi using institutional theory (North, 1990 and Scott, 2003) with empirical data from semi-structured, face-to-face interviews with 20 respondents including 2 stakeholders. The interviews were conducted in two cities, Bujumbura capital and Cibitoke Province, less developed compared to other Provinces of Burundi. The study used a purposive sampling method to recruit 15 respondents (Ilker et al., 2016) and 5 interviewees using the snowball method (Saunders et al., 2016). The interviews were conducted in Kirundi (the national language of Burundi), audio-recorded, translated to English then transcribed using a Word document. A six-step thematic framework for data analysis was used in data analysis (Braun and Clarke, 2017).

Findings and discussions: The findings of this study revealed that many Burundian entrepreneurs are affected by the lack of security, weak business environment and slow economic growth, lack of durable peace, poor governance, and lack of institution support. Addition challenges were linked to lack of finance, poor infrastructure, poverty, poor market penetration and lack of management and technical skills. Behind those challenges, many women, and young entrepreneurs face challenges due to lack of access to property ownership, and jobs to enter entrepreneurship. Other barriers faced by women in Burundi were related to gender inequality, violence, lack of education, low market, lack of suppliers, and lack of business support (Nintunze & Bigirimana, 2021). The result of this study found that Burundian entrepreneurs used different strategies to survive while trading in fragile states post-conflict and building resilience. Recommendations for peace dialogue to resolve conflicts, maintain peace, build social cohesion and better communication between different members of society. Researchers in this study recommend Burundian government focus on reforming its institutions, building, and restoring infrastructures, reinforcing regulation, providing better access to finance, developing human capital and markets as well and tackling corruption. The novelty of this study lies in the contributions to the literature related to security challenges for Burundi, a country which remains underresearched.

JEL classification: D74; F52; H56; L26; M21.

1.0. Introduction

Within Sub-Saharan Africa, Burundi has been deeply affected by political instability¹, lack of security and low-intensity conflict, facing a lack of jobs, slow economic recovery, and poverty, while entrepreneurship remains a vital option for many Burundian entrepreneurs to survive. Burundi was a Belgium colonial from (1916–1962) and gained its independence in July 1962. Over the past six decades, different regimes in Burundi used unfair, violent methods to gain and maintain political power². The rule of law has been at the heart of the country's persistent insecurity and lack of durable peace. Due to a lack of good governance, security and lack of democratic institutions, several regimes (1976, 1987, 1993, 1996 and in May 2015) have used state institutions as instruments of repression to control and maintain power. The international community pressured Burundi to end its civil war (1993-2003) and the Arusha Peace Agreement was signed in August 2000. Despite such a Peace agreement, Burundi continues to be a fragile state³ because no durable peace has been achieved.

Existing studies revealed that Burundi is a post-conflict country, a fragile state⁴ with poor governance and a lack of robust institutions. State fragility is caused by the poor strategies and policies of its political leaders, who are interested in state rent extraction which maintains a lack of security. Some authors⁵ comment on poor policies and strategies that are gender blind and not fit for the purpose and lacking support.

The purpose of this study is to critically investigate the impact of security challenges on entrepreneurship in the fragile state of Burundi. To achieve this aim, researchers have designed three research objectives: a) to examine how the security challenges affect entrepreneurship in this fragile country post-conflict; b) to explore the strategies employed by entrepreneurs to start up, scale up and grow their ventures; c) to provide key recommendations for policymakers to enhance peace, security, and good governance. Such actions can help to achieve stability and peacebuilding for all Burundians. The novelty of this study is the investigation of security challenges faced by Burundian entrepreneurs due to state fragility. State fragilities are perceived as major barriers to entrepreneurship development because they add additional constraints and restrict the growth of ventures and entrepreneurs reaching their full potential.

Evidence suggests that the lack of security⁶ has increased poverty above 40%. Many countries continue to face insecurity despite the 2030 Agenda for Sustainable Development,

¹ **Nkurunziza, J. D.** "The origin and persistence of state fragility in Burundi". In Bizhan, N. (Ed.), State fragility, 2022, (pp. 101–140). Routledge. DOI: 10.4324/9781003297697-4.

² **Rufyikiri, G.** "Resilience in Post-civil War, Authoritarian Burundi: What Has Worked and What Has Not?", Geneva Centre for Security Policy – GCSP, 2021, ISBN: 9782889471140.

³ USAID (2005) defines fragile states as those in which the government is 'unable or unwilling to adequately assure the provision of security and basic services to significant portions of their populations, and where the legitimacy of the government is in question'.

⁴ Atta-Aidoo. J., Bizoza. S., Saleh. A.O & Matthew. E.S, "Financial inclusion choices in post-conflict and fragile states of Africa: The case of Burundi", Cogent Social Sciences, 2023, 9:1, 2216996.

⁵ **Nziku, D. M., & Bikorimana, C**. "Women Entrepreneurship Policy in Sub-Saharan Africa: A Case of Burundi". Full Paper Presented at The Diana International Research Conference, Stockholm – Sweden, 2024.

⁶ **World Bank**, "Fragility and Conflict: On the Front Lines of the Fight against Poverty", 2020, DOI:10.1596/978-1-4648-1540-9.

adopted by the United Nations (UN), to ensure that peace, security, and stability remain a clear reality across the world. Despite such efforts, worldwide security remains a major concern in both developed and developing countries. For example, the Russian invasion of Ukraine in February 2022 and the recent conflict between Israel and Palestine in October 2023 have increased the level of instability⁷ and high levels of insecurity. Wars and conflicts continue to destabilise institutions, destroy infrastructures, and cause massive migration as well as loss of lives for many million people. Evidence suggests that the lack of state security and peace often increases poverty⁸ and forces many businesses to operate in the informal sector and informal entrepreneurs can engage in activities that are less desirable and less socially acceptable⁹, while another scholar added that firms in a post-conflict struggle with security, infrastructure and corruption¹⁰. It was reported that entrepreneurship¹¹ in a post-conflict setting differs from entrepreneurship in a normal business context. Existing studies indicated that in post-conflict countries¹², security continues to be a major concern because financial institutions are often reluctant to offer loans to new and small ventures.

2.0. Literature review.

This section is divided into two parts, the first section presents the empirical studies, while the second section examines the theoretical framework used in this study.

2.1. Empirical Studies

Women and men choose entrepreneurship for different reasons. Such difference lies in the motivation to launch a new venture and the desire to reach a certain level of performance. Existing studies revealed that men are more likely to establish and create a new venture, and engage in innovative, growth-oriented businesses, while women are less likely to pursue entrepreneurial activities than men. Evidence suggests that women prefer to establish their ventures because they need flexibility¹³, lack childcare support, and have limited networks¹⁴ and other resources. Many authors reported that some women entrepreneurs are driven by economic necessity when choosing

⁷ **Akgül-Açıkmeşe, S. & Özel, S.,** "EU Policy towards the Israel- Palestine Conflict: The Limitations of Mitigation Strategies", The International Spectator, 2024, **59**:1, 59-78.

⁸ **Tashman, P., & Marano, V.,** "Dynamic capabilities and base of the pyramid business strategies". Journal of Business Ethics, 2009, **89**(4), 495–514.

⁹ Webb, J. W., Bruton, G. D., Tihanyi, L., & Ireland, R. D. "Research on entrepreneurship in the informal economy: Framing a research agenda". Journal of Business Venturing, 2013, **28**(5), 598–614.

¹⁰**Burns, S.**, "Working paper Local business development in a post-conflict environment", International Growth Centre. United Kingdom. 2019. https://www.theigc.org/publications/local-business-development-post-conflict-environment-analysis-competitive-advantage. (Accessed 15th.04.2024).

¹¹ Moritz, A., Block, J.H. & Morina, F., "Entrepreneurship in post-conflict countries: a literature review". Rev Manag Sci, 2023, https://doi.org/10.1007/s11846-023-00705-1.

¹² **Krasniqi, B.A.**, "Are small firms credit constrained? Empirical evidence from Kosova". International Entrepreneurship Management Journal, 2010, **6**(4):459–479.

¹³ **Bikorimana, C. and Nziku, D.M.** "Gender and entrepreneurship among refugee women entrepreneurs in Glasgow-Scotland", Journal of Studies in Law and Economics, 2023, 2(127), pp. 99-139.

¹⁴ **OECD-European Commission**, "The Missing Entrepreneurs 2023: Policies for Inclusive Entrepreneurship and Self- Employment", OECD Publishing, Paris, 2023, https://doi.org/10.1787/230efc78-en.

to establish their ventures such as a lack of jobs and the need to earn additional income to feed their families¹⁵.

Nonetheless, other studies found that women are pushed to enter new venture creation because they face gender inequality¹⁶ and lack support to start a business. Some existing studies reported that many women are driven by push factors¹⁷ such as balancing work and family responsibilities as society often assigns family responsibilities to women while men are assigned to find jobs to feed their families. Due to labour market disadvantages, most women work in the informal sector¹⁸ which offers job opportunities for them to earn little income, particularly in developing economies, while men are attracted to starting a business because they want to take advantage of business opportunities. It was reported that most entrepreneurial activities within poverty-conflict settings occur in the informal sector, which can promote practices that undermine peace¹⁹.

2.2.Theoretical framework

The research team in this study used a theoretical framework which emerged from the data collected in post-conflict situations in Burundi. Our framework shows connections between constraints and opportunities and five main challenges such as personal challenges, economic and business-related challenges, security/situational challenges, institutional challenges, and gender-related challenges were identified. In terms of opportunities, six opportunities were also identified such as pre-conflict experience, work-family balance, support from government and NGOs, support from families and friends and acceptance from society.

2.2.1. Personal Challenges

Existing studies²⁰ suggested that there are several challenges in post-conflict settings such as stress, trauma, lack of adequate accommodation, lack of family networks, lack of skills, poor education, lack of experience, and training. Other scholars²¹ added that women face multiple difficulties in engaging in business creation as they lack financial, social, and personal support²².

¹⁵ Williams, N., & Vorley, T., "Fostering productive entrepreneurship in post-conflict economies: The importance of institutional alignment". Entrepreneurship and Regional Development, 2017, 29(5-6), 444-466.

¹⁶ **Global Entrepreneurship Monitor (GEM),** "Global Entrepreneurship Monitor 2023/2024 Global Report: 25 Years and Growing". 2024, London: GEM.

¹⁷ **Thébaud, S**. "Passing Up the Job: The Role of Gendered Organizations and Families in the Entrepreneurial Career Process". Entrepreneurship Theory and Practice: 2016.

¹⁸ La Porta, R., & Shleifer, A. "Informality and development". Journal of Economic Perspectives, 2014, 28(3), 109-126.

¹⁹ **Subedi, D**. "*Pro-peace entrepreneur*" or "conflict profiteer?" Critical perspectives on the private sector and peacebuilding in Nepal. *Peace & Change*, 2013, **38**, 181–206.

²⁰ Mohd-Nor, R., & Ali, A. B. "Women Empowerment through Entrepreneurship in Violent-conflict Settings: Challenges and Opportunities". International Journal of Academic Research in Business and Social Sciences, 2022, 12(8), 698 – 716.

²¹ Janovac, T., Jovanovic, V., Radanov, P., & Jovanovic, S. V. "Woman's entrepreneurship – Female participation in loss-making SMEs". Zbornik radova Ekonomskog fakulteta u Rijeci, 2021, 39(1), 39-58.

²² **Chitra, C., & Murugesan, D.** "Women entrepreneurs' role in changing the economic level of Indian society". Elementary Education Online, 2021, **20**(1), 1726–1731.

Other studies reported that entrepreneurs are influenced by both opportunity and necessity factors²³ while UNCTAD²⁴ added that entrepreneurs use their personalities to tackle difficult situations. Some authors²⁵ argue that entrepreneurial successes rely on the individual's abilities and external support. Besides all those personal challenges, some entrepreneurs are still affected by past post-traumatic stress disorder due to post-conflict situations which may be caused by a lack of security²⁶. Some women face several challenges which are beyond their control²⁷.

2.2.2. Economic and Business-related Challenges

Existing studies²⁸;²⁹ indicated that some entrepreneurs lack access to finance, face low demand for products, have limited market information and possess limited entrepreneurial skills Bikorimana and Nziku; while other scholars added that opportunistic money lenders³⁰ often exploit women entrepreneurs by charging them high interest rates and defrauding them. Previous research revealed that some women entrepreneurs were reluctant to seek external finance from commercial banks, lacked collateral, had poor credit history, possessed little savings, lacked access to the market and had limited entrepreneurial skills. Evidence suggests also that some entrepreneurs face severe difficulties in obtaining finance because they lack collateral, have poor credit history and possess little savings (OECD- European Commission; Smith et al., Nziku & Bikorimana). Other studies conducted in Burundi reported that financial inclusion in Burundi is very low (7%) compared to other East African countries (IFC; Atta-Aidoo et al.,). Access to bank loans in Burundi remains very low as only 2% of the adult population has access to bank loans. Many entrepreneurs in Burundi rely on internal funding and friends and family support to access finance (Nkurunziza).

2.2.3. Security/situational challenges

²³ **Block, J. H., Kohn, K., Miller, D., & Ullrich, K**. "Necessity entrepreneurship and competitive strategy". Small Business Economics, 2015, **44**(1), 37-54.

²⁴ **UNCTAD.** "Achieving the Sustainable Development Goals in the Least Developed Countries: A Compendium of Policy Options". United Nations Conference on Trade and Development Report. 2018, UNCTAD/ALDC.

²⁵ **Kerr, S. P., Kerr, W. R., & Xu, T.** "Personality Traits of Entrepreneurs: A Review of Recent Literature. Foundations and Trends in Entrepreneurship", 2018, **14**, 279-356.

²⁶ **Stewart, E., & Shaffer, M.** "Moving on? Dispersal policy, onward migration and integration of refugees in the *UK*". *University of Strathclyde, Glasgow, 2015.* Retrieved from https://fuse.franklin.edu/facstaff-pub/4.

²⁷ **Panda, S.** "Constraints faced by women entrepreneurs in developing countries: review and ranking", Gender in Management: An International Journal, 2018. https://doi.org/10.1108/GM-01-2017-0003.

²⁸ Carter, S., Mwaura, S., Ram, M., Trehan, K. and Jones, T. "Barriers to ethnic minority and women's enterprise: existing evidence, policy tensions and unsettled questions", International Small Business Journal of Researching Entrepreneurship, 2015, 33(1), 49-69.

²⁹ **Bikorimana**, C., Nziku, D.M. "Enterprise Support Services Among Forcibly Displaced Refugee Women *Entrepreneurs in Glasgow*". In: Bexheti, A., Abazi-Alili, H., Dana, LP., Ramadani, V., Caputo, A. (eds) Economic Recovery, Consolidation, and Sustainable Growth. ISCBE 2023. *Springer Proceedings in Business and Economics*. *Springer*, Cham. 2024.

³⁰ Sandhu, N., Hussain, J. and Matlay, H. "Barriers to finance experienced by female owner/ managers of marginal farms in India", Journal of Small Business and Enterprise Development, 2012, 19(4), pp. 640-655.

Existing studies³¹ reported that security challenges relate to inadequate security, lack of safety, high level of uncertainty, lack of peace and lack of protection. It was reported that security challenge makes investment unattractive because the lack of security discourages potential investment opportunities in each country³². Nkurunziza revealed that due to the persistent lack of peace and insecurity, Burundi continues to struggle to attract national and foreign investors to invest in different sectors of the economy. World Bank³³ reported that due to the political crisis of 2015, trade and tourism continued to record negative growth because of the high level of insecurity.

2.2.4. Institutional Challenges

Evidence suggests that Burundi has several institutional challenges such as a lack of good governance, weak infrastructures, a high level of corruption, as well a lack of business support to enhance entrepreneurship. Such a lack of provision of business support increases institutional challenges. Besides the lack of support, several studies conducted in Burundi reported that the country's private sector is underdeveloped due to a lack of good governance, corruption and state fragility (Nkurunziza; IFC; Atta-Aidoo et al.,). The World Bank³⁴ revealed that some states in developing countries have legal discrimination which restricts women entrepreneurs from gaining access to equal economic opportunity allowing state laws to restrict women from establishing and running new businesses. In the case of Burundi, women do not have the ownership of lands and properties because lands and properties are passed from father to son, such practice is governed by 'customary law' which excludes women from inheriting lands³⁵. In Sub-Saharan countries, the World Bank reported that civil laws in some states do not allow women to sign a commercial contract (Equatorial Guinea) without their husbands' permission and cannot also open bank accounts (Nigeria, Chad, and Guinea-Bissau). It was reported that some states have laws³⁶ which give men full control over marital property, such practice prohibits married women from accessing loans (Cameroon, Chad, the Democratic Republic of Congo, and the Republic of Congo). Other

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³¹ **Oladimeji, M.S., Eze, B.U. & Worimegbe, P.M**. "Effect of entrepreneurial education on the security challenges in Nigeria". Full paper presented at the 4th International Conference at Lagos State University, Faculty of Education, 16th - 20th May 2016, 135-139.

³² **Achumba, C., Ighomereho, O.S. & Akpor-Robaro, M.O**. "Security challenges in Nigeria and the implications for business activities and sustainable development. Journal of economics and sustainable development, 2013, **14**(2), 79-99.

³³ **World Bank**, "Trade and Competitiveness Global Practice Africa Region: Local Development for Jobs Project". 2018, ISSN: 00034983.

World Bank, "Profiting from Parity Profiting from Parity Unlocking", 2019. https://documents1.worldbank.org/curated/en/501971553025918098/pdf/Main-Report.pdf. Accessed on 02nd .04.2024.

³⁵ Nchanji, E., Nduwarugira E, Ndabashinze B, Bararyenya A, Hakizimana MB, Nyamolo, V. and Lutomia, C., "Gender norms and differences in access and use of climate-smart agricultural technology in Burundi". Front. Sustain. Food Syst. 2023, **7**:1040977. doi: 10.3389/fsufs.2023.1040977.

³⁶ Carranza, E., Dhakal, C., and Love. I. "Female Entrepreneurs: How and Why are they Different?" World Bank, Washington, DC. License: Creative Commons Attribution CC BY 3.0 IGO, 2018.

studies³⁷;³⁸ indicated that some entrepreneurs face challenges in accessing information, advice and support, finance and other resources.

2.2.5. Gender Related Challenges

Within the context of entrepreneurship³⁹; ⁴⁰, empirical evidence suggests that males and females are different in both business structure and individual goals and thought processes. Evidence reveals that many males are interested in establishing their ventures in sectors related to Science⁴¹,⁴² Technology, Engineering and Mathematics (STEM), while females are attracted to venturing into sectors linked to highly routine tasks and both pursue different levels of growth and have different goals and ambitions about running a business.

Mohd-Nor & Ali revealed that women have huge responsibilities linked to gender-related challenges. Within the context of Burundi, women are responsible for everything at home, they take care of children, carry out all domestic work and are encouraged to work on the family farms rather than seeking work outside their close family. Burundian women entrepreneurs continue to face several constraints associated with cultural and political instability⁴³. Evidence suggests that women in Burundi face both cultural and societal constraints that prevent them from borrowing money to establish their ventures and often women need their husband's permission to run a business. In terms of employment, many women in Burundi work in informal sectors particularly to produce crops to feed themselves and their families, such work is often unpaid. A study conducted in Burundi revealed that 53% of women are found working on farms than men.

Several studies conducted in Sub-Saharan Africa suggested that land tenure insecurity and land disputes continue to be a source of insecurity and instability if not a real problem to

³⁷ **Arshed, N**. "The impact of COVID-19 on women entrepreneurs", 2021, https://digitalpublicat ions. parliament. scot/ResearchBriefings/Report/2021/10/20/5ef04564-5d91-47af-a92d-a7a54e e4d162. (Accessed on 16th. 04. 2024).

³⁸ **Rose, A.** "The Alison Rose Review of Female Entrepreneurship", 2017, available at: www.gov.uk/government/publications/the-alison-rose-review-of-female-entrepreneurship (accessed 26th. 04. 2024).

³⁹ **Kelley, D. J., Baumer, B. S., Brush, C., Greene, P. G., Mahdavi, M., Majbouri, M.,** "Global Entrepreneurship

³⁹ Kelley, D. J., Baumer, B. S., Brush, C., Greene, P. G., Mahdavi, M., Majbouri, M., "Global Entrepreneurship Monitor 2016/2017 report on women's entrepreneurship, 2017. http://www.gemconsortium.org/report/49860.

⁴⁰ **Minniti, M.** "Gender Issues in Entrepreneurship". *Foundation and Trends in Entrepreneurship*, 2009, **5**(7–8), 497–621.

⁴¹ McCracken, K., S. Marquez, C.C.Y. Kwong, U. Stephan and A. Castagnoli. "Women's Entrepreneurship: closing the gender gap in access to financial and other services and social entrepreneurship", European Parliament, Brussels,

 $[\]frac{https://www.europarl.europa.eu/RegData/etudes/STUD/2015/519230/IPOL\ STU(2015)519230\ EN.pdf. (accessed\ 6^{th}\ .04.\ 2024).$

⁴² **Dilli, S., and Westerhuis, G.** "How institutions and gender differences in education shape entrepreneurial activity: a cross-national perspective". Small Business and Economics, 2018, **51**, 371–392.

⁴³ **Nintunze, N. and Bigirimana S.** "Analysis of Cultural Barriers to Women's Economic Empowerment in Burundi." Search for Common Ground, U.S. Agency for International Development, 2021.

peacebuilding⁴⁴,⁴⁵. Some scholars reported that state failure to protect land ownership rights increases injustice, insecurity, and land disputes⁴⁶.

2.3.0. Opportunities for women entrepreneurs in a violent-conflict context

2.3.1. Pre-conflict entrepreneurial experience and skills

Existing studies revealed that entrepreneurship in a post-conflict setting differs from entrepreneurship in a normal business context (Moritz et al.,). Evidence suggests that entrepreneurs who have previous experience related to post-conflict are more likely to handle hostile situations⁴⁷;⁴⁸. Some scholars reported that people who have previous experience of post-conflict, are equipped to use their existing skills to recognise opportunities, to tackle situations and are also willing to take risks⁴⁹. Other studies revealed that men and women start and run businesses in different ways, have different experiences and backgrounds, and focus on different goals⁵⁰;⁵¹. Generally, women tend to run smaller, younger, less profitable ventures, but in the same sector of interest, women-led businesses are concentrated in sectors such as arts, restaurants, clothing, hair, and beauty, as well as foods and drinks (Bikorimana & Nziku; GEM). Most women establish their businesses in traditional sectors which offer low-profit margins, though they have low barriers to entry and face immense competition⁵².

Evidence suggests that necessity-driven entrepreneurs often lack entrepreneurial skills, management skills, and experience, and possess a low level of education, such challenges restrict them from exploiting business opportunities, while highly skilled people have a better chance to identify and exploit those better business opportunities⁵³.

illiams, R. "Land and Post-conflict Peacebuilding". Earthscan, London., 2013

⁴⁴ **Unruh, J.D., Shalaby, M.** "Tenure security in War-Affected scenarios: Challenges and opportunities for sustainability". In: Holland, M.B., Masuda, Y.J., Robinson, B.E. (Eds.), Land Tenure Security and Sustainable Development. Palgrave Macmillan, Cham. 2022.

⁴⁵ Unruh, J.D., Williams, R. "Land and Post-conflict Peacebuilding". Earthscan, London., 2013

Unruh, **J.D.**, **Shalaby**, **M.** "Tenure security in War-Affected scenarios: Challenges and opportunities for sustainability". In: Holland, M.B.

[,] Masuda, Y.J., Robinson, B.E. (Eds.), Land Tenure Security and Sustainable Development. Palgrave Macmillan, Cham. 2022.

⁴⁷ Unruh, J.D., W

gile state of Burundi post conflicts." Full paper presented at the 7th International Scientific Conference of Business and Economics (ISCBE 2024) in Vila Real, Portugal, 24th- 26th June 2024.

⁴⁹ **Koppel, C.** "The Role of Women in Conflict and Post-Conflict Situations: Achieving Gender Equality, Women Empowerment and Strengthening Development Cooperation". United Nations Publication.2010.

⁵⁰ Verheul, I., Van Stel, A., & Thurik, R. "Explaining female and male entrepreneurship at the country level". Entrepreneurship and Regional Development, 2006, **18**(2), 151–183.

⁵¹ **Global Entrepreneurship Monitor (GEM)**, "Global Entrepreneurship Monitor 2022/23 Women's Entrepreneurship Report: Challenging Bias and Stereotypes". 2023. https://www.gemconsortium.org/file/open?fileId=51352. (Accessed 4th .04.2024).

⁵² Kloosterman, R. "Matching opportunities with resources: a framework for analysing (migrant) entrepreneurship from a mixed embeddedness perspective", Entrepreneurship and Regional Development, 2010, 22 (1), pp. 25-45.

⁵³ Nasiri, N., & Hamelin, N." Entrepreneurship Driven by Opportunity and Necessity: Effects of Educations, Gender and Occupation in MENA". Asian Journal of Business Research, 2018, 8(2), 57–71.

2.3.2. Work-Family Life Balance

Globally, existing studies⁵⁴ found that women with children are disadvantaged in keeping their jobs in the formal sector because many jobs lack flexible working conditions and often women turn to entrepreneurship to earn income. Besides that, the distribution of domestic responsibility is not shared equally between men and women and often childcare responsibilities mean less mobility for women. Some studies⁵⁵ indicated that women who want to pursue better working conditions are less likely to become successful in their activities and their businesses may have higher failure rates because they lack skills and experience. Global Entrepreneurs Monitor⁵⁶ indicated that women enter entrepreneurship because they lack jobs and are constrained with work-life balance, while men want to achieve autonomy. Other studies⁵⁷,⁵⁸ revealed that women are attracted to entrepreneurship because they have family obligations and other domestic responsibilities while other scholars suggested that women choose entrepreneurship as a strategic choice for their businesses. Some scholars added that the concept of 'mumpreneurs' describes how women are balancing their multiple roles as entrepreneurs and mothers⁵⁹.

2.3.3. Support from Government and NGOs

Evidence suggests that in developed countries, several states provide business support to all potential and existing entrepreneurs because they create jobs, increase productivity, accelerate innovation and boost economic growth⁶⁰;⁶¹. Studies suggest that the role of the government across the globe is to tackle market failure (Carter et al.,). Some scholars argued that market failure exists in the provision of business support services such as red tape, lack of access to information, and lack of appropriate support, and women suffer from a gender gap, and inadequate access to finance (Bikorimana & Nziku; Arshed). Other studies suggested that male entrepreneurship appears to be more dominant than female entrepreneurship and some women lack support to access entrepreneurship and struggle with gender stereotypes. In the case of Burundi, state fragility

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⁵⁴ **OECD–GWEP,** "Entrepreneurship Policies through a Gender Lens", OECD Studies on SMEs and Entrepreneurship, OECD Publishing, Paris, 2021, https://doi.org/10.1787/71c8f9c9.

⁵⁵ **Rey-Martí, A., Porcar, A.T. and Mas-Tur, A.** "Linking female entrepreneurs' motivation to business survival", Journal of Business Research, 2015, 68(4), pp.810–814.

Global Entrepreneurship Monitor (GEM), "Global Entrepreneurship Monitor 2022/23 Women's Entrepreneurship Report: Challenging Bias and Stereotypes", 2023, https://www.gemconsortium.org/file/open?fileId=51352. (Accessed 4th .04.2024).

⁵⁷ **Aldrich, H.E. & Cliff, J.** "The pervasive effects of family on entrepreneurship: Toward a family embeddedness perspective". Journal of Business Venturing, 2003, **18**, 573–596.

Jennings, J. E. & Brush, C. G. "Research on women entrepreneurs: challenges to (and from) the broader entrepreneurship literature?" The Academy of Management Annals, 2013, **7**(1): 663-715.

⁵⁹ **Duberley, J., & Carrigan, M**. "The career identities of 'mumpreneurs': Women's experiences of combining enterprise and motherhood". International Small Business Journal, 2013, **31**(6), 629-651.

⁶⁰ **Brieger, S. & Gielnik, M. M.** "Understanding the gender gap in immigrant entrepreneurship: a multi-country study of immigrants' embeddedness in economic, social, and institutional contexts" Journal: Small Business Economics, 2021, **56**, 1007–1031.

⁶¹ **Mallett, O., & Wapshott, R.** "A History of Enterprise Policy: Government, Small Business and Entrepreneurship" (1st ed.). Routledge. 2020, https://doi.org/10.4324/9780429442483

increases a lack of security, instability, and political concerns⁶² (IFC) which restrict also economic recovery.

2.3.4. Support from family and friends

Evidence suggests that family and friends are good assets and often they provide support when an individual is thinking of engaging in entrepreneurship. Global Entrepreneurship Monitor reported that many businesses rely on family and friends to access funding and information. Existing studies found that most entrepreneurs rely on support from family and friends to access finance, markets, information, advice, networks, and other resources. Studies⁶³;⁶⁴ conducted in Burundi revealed that entrepreneurs use their savings and borrow money from family and friends. Existing studies⁶⁵ suggested that financial capital or support offered by family members reduces the entrepreneurs' possibility to establish new ventures, it also undermines the success of the business while another study⁶⁶ revealed that family support or capital increases both entrepreneurs' well-being and business performance.

2.3.5. Acceptance and Support from Society

Evidence suggests that some entrepreneurs can access support from their community to overcome barriers related to discrimination and lack of finance. However, in the context of post-conflict, such support may be limited. Existing studies reported that some women have limited access to support from their community and such lack of support prevents women from accessing other resources including finance, information, support, and the market (Arshed; Carter et al; Rose; Bikorimana & Nziku). Other studies revealed that some individuals lack support from their local community and have limited interactions with their families and friends. Within the context of Burundi, men and women do not share the same responsibilities and close community and society restrict men from carrying out certain tasks such as doing chores/tasks (washing children, washing the plates, making the bed. Despite the lack of support from their community, women are actively engaged in entrepreneurial activities and their contribution to economic growth depends on the level of support offered to them. Nevertheless, women receive limited support from their community as well as from their government⁶⁷. In the context of Burundi which applies a

⁶² International Finance Corporation, (IFC). "The Burundi Country Private Sector Diagnostic Creating markets - Leveraging Private Investment for Inclusive Growth", 2022. https://www.ifc.org/en/insights-reports/2022/cpsd-burundi. (Accessed on 28th .04.2024).

⁶³ **Nkurunziza**, **J. D.** "MSMEs financing in Burundi and its welfare effect (No. 0111). University of Namur, Department of Economics". United Nations Conference on Trade and Development (UNCTAD), BeFinD, 2016. https://www.befind.be/Documents/WPs/wp11. (Accessed on 27th .04. 2024).

⁶⁴ Kabagerayo, J., Mwambusa, F. E., Uyambaje, M. T., Olive, Z. B., Hamenyimana, L., Dusabe, P., Mwayuma, P. M., Joseph, M. E., & Mbafumoja, E. T. "Impact of Rural Female Entrepreneurs on Social and Economic Inclusion: Case of Giharo District". Modern Economy, 2022, 13, 885-900.

⁶⁵ Hatak, I., & Zhou, H. "Health as Human Capital in Entrepreneurship: Individual, Extension, and Substitution Effects on Entrepreneurial Success". Entrepreneurship Theory and Practice, 2021, 45(1), 18-42.

⁶⁶ **Powell, G.N. & Eddleston, K.A**. "Linking family to business enrichment and support to entrepreneurial success: Do female and male entrepreneurs experience different outcomes? Journal of Business Venturing.;2013, **28**(2):261–280.

patriarchal system, women are more disadvantaged as society prevents men from supporting their wives to carry some domestic jobs.

3. Research methods

A qualitative study was conducted in Burundi with data from semi-structured, face-to-face interviews with 20 entrepreneurs including 2 stakeholders. The interviews were conducted in Bujumbura capital and Cibitoke, province of Burundi. The study used purposive sampling to recruit 15 entrepreneurs and snowball 3 entrepreneurs and 2 stakeholders. The interviews were conducted in Kirundi (the national language of Burundi), audio-recorded, translated to English then transcribed using a Word document. A six-step thematic framework was employed for data analysis.

3.1. Sample selection criteria.

Before attending the interviews, all respondents involved in this study met eight criteria as being business owners, age group, gender, location based on study geographic coverages, level of education, sector and employing a minimum of two staff members. Gray⁶⁸ recommends that in criterion sampling all the cases should meet some pre-determined criterion. The table below presents the eight criteria used in this study. Three respondents were excluded from participating in our study because they had one employee.

Insert Appendix 1 Here

By conducting this study, the research team also collected the demographic data of our respondents.

Insert Appendix 2 Here

4. Data Analysis

Before the transcription process of all interviews, researchers spent time listening to each interview recording, then the transcription was done in English. During the transcription process, the researchers removed all information that could identify any participant, such a task helped the research team to familiarise themselves with the data. Once all transcriptions were completed, both researchers met to discuss the process of coding the data using Microsoft Word. We met 4 times (3 hours for each meeting) to discuss about deductive coding process which was conducted by organising our data by topic, bracketing chunks (or text) and writing a word representing a category. In addition, two more meetings were carried out to ensure the rigour of the whole qualitative data collection, processing, and analysis were taken into consideration. Six-step thematic analysis framework was used in this study, and it is a method which involves identifying, analysing, and interpreting patterns of meaning 'themes' within qualitative data.

Insert Appendix 3 Here

⁶⁸ **Gray, D.** "Doing Research in the Real World", 4th edition, Sage. *Publisher: Sage, Publications Ltd* (UK), 2018.

5. Findings and discussions

The findings of this study revealed that Burundian entrepreneurs are affected by the lack of security, due to a weak business environment, slow economic growth, poor governance, and lack of institutional support. Furthermore, women entrepreneurs are found to face gender inequality, lack of education, lack of access to property ownership and lack of business support services.

5.1.Personal Challenges

The study findings revealed that many entrepreneurs in post-conflict settings experience personal challenges related to the loss of a family member, fear, stress, trauma, lack of adequate accommodation, low entrepreneurial spirit and motivation, poor family network connections and greater family burden and responsibilities.

"Because of security issues and violence against women, I decided to leave my family in 2014 and moved to a new city in Cibitoke where I established my business". PT13.

"I lived in the Democratic Republic of Congo (DRC) for more than 25 years as a refugee from Burundi, however, because of the war in DRC which started in 1997, violence and insecurity became intolerable and opted to go back home to Burundi in 2002, To survive, I established my welding business without having enough experience, skills and learnt from doing." PT10.

Findings show that there are several personal challenges which affect people in post-conflict situations while they run their businesses. Our findings are supported by the work of other scholars (Mohd-Nor & Ali; Rufyikiri; Bikorimana & Nziku) who suggested that many individuals in post-conflict face fear, trauma, and stress. The interviews revealed that some entrepreneurs in post-conflict situations expressed that they experienced challenges related to a lack of skills, experience and savings and had to improvise to survive. Similarly, findings were noted in (IFC; Janovac et al., Chitra & Murugesan).

5.2. Economic and Business-related Challenges

The interviews revealed that many entrepreneurs in post-conflict reported that they lacked access to start-up finance which is a major concern to grow their ventures. Our respondents stated that commercial banks are reluctant to offer loans because many entrepreneurs lack collateral.

"I established a recruitment agency and went to three banks seeking to borrow a working capital, unfortunately, all banks rejected my loan application, because I did not have collateral".

PT03.

"I wanted to take a loan to buy some construction materials for my company, but two banks rejected my loan application and decided to approach my microfinance which partially offered me some funding". PT15.

Those examples show that entrepreneurs face some challenges in Burundi to access finance. Respondents reported that they lack collateral which prevents them from accessing finance. Similar findings were reported by other scholars who suggested that entrepreneurs face challenges in obtaining loans from banks (Nkurunziza; IFC; Bikorimana & Nziku). Our sample

shows that some entrepreneurs obtained funding from banks (2 people), while (8 people) received microfinance loans. Nsengiyumva⁶⁹ found that microfinance institutions prefer to offer loans to salaried employees rather than to small businesses. Our sample shows that 8 businesses were concentrated in retail, restaurants, garages, grocery shops, hair and food and drink, sectors which banks are reluctant to finance because of high competition and low-profit margins. Our findings are supported by other studies⁷⁰,⁷¹. We found that 10 businesses were concentrated in growth-oriented sectors such as construction, pharmacies, consultancy, accounting, solar energy installation, staff recruitment and metal welding. Our results are supported by existing studies (IFC; Bikorimana & Nziku; GEM).

5.3. Security/situational challenges

The findings of this study suggested that Burundi continue to be a fragile state, lacking durable peace and security while instabilities continue to remain a major concern across the country despite more than a decade since the conflict has ended.

"As I am not a member of the ruling party, I always receive verbal abuse and threats for my life". PT03.

"I was attacked and beaten up by an army official in my own house and I had to flee and abandon everything. As women, we still face violence and assault without having done anything". PT01.

Those examples show that peace, security, and social inclusion remain a major challenge for many people in Burundi. Some participants reported that they live in fear because of a lack of security. Our findings are supported by other scholars (Nkurunziza; IFC; Rufyikiri). Data from the interviews indicated that some members of the ruling party often attack or make verbal abuse to no followers of the ruling party. Our findings are supported by Rufyikiri and Bertelsmann Stiftung⁷². Some respondents reported that they were victims of violence caused by government officials. Our findings are supported by Durkheim⁷³ who stated that anomie refers to a lack of norms, which occurs after an abrupt change in a society where individuals may not respect or obey the rules and values. Due to corruption and poor governance in Burundi, some elites use anomies behaviour⁷⁴ to accumulate wealth for themselves. Similar findings were reported by Nkurunziza who stated that elites in Burundi rely on violence to stay in power.

5.4. Institutional Challenges

⁶⁹ **Nsengiyumva, T.** "Microfinance and financing of micro-entrepreneurship in Burundi", Journal of Management Small and Medium Enterprises (SMEs), 2023, **16**(1), 1-18.

⁷⁰ Nziku, **D.M. and Forson**, **C.** "Building entrepreneurship skills and capacities for women entrepreneurs – case of the United Republic of Tanzania", in OECD–GWEP, 2021 "Entrepreneurship Policies through a Gender Lens", OECD Studies on SMEs and Entrepreneurship, OECD Publishing, Paris 2021, https://doi.org/10.1787/71c8f9c9.

⁷¹ **Bikorimana, C. and Whittam, G.** "Addressing the business support needs for refugee ventures in Glasgow", Full Paper Presented at the Institute of Small Business and Enterprise (ISBE) Conference, Newcastle, 13th -15th November 2019.

Nziku, **D.M. and Forson, C.** "Building entrepreneurship skills and capacities for women entrepreneurs – case of the United Republic of Tanzania", in OECD–G

WEP, 2021 "Entrepreneurship Policies through a Gender Lens", OECD Studies on SMEs and Entrepreneurship, OECD Publishing, Paris 2021,

The interviews revealed that Burundi has several institutional challenges which are characterized by weak government reform, corruption, lack of infrastructures, lack of justice, a weak economy, and lack of security.

"I run a pharmacy company, but government officials are so corrupt, and you cannot obtain the license without paying a corruption." PT11.

"I started my construction company but bidding for government contracts is very difficult because the procurement service is not transparent and fair. Contracts are being awarded to ruling party members". PT08.

The findings of this study suggested that Burundi lacks good governance, has weak institutions and a higher level of corruption which restrict the development of the country as well as lacking durable peace. Our findings are supported by other scholars who stated that Burundi remains a fragile state and corrupt country (Nkurunziza; World Bank; IFC). Some respondents stated that it is difficult to bid for government contracts because the procurement process is not effective, and most public contracts are won by allied or political elites who do not respect government policies and rules because they are in power. In the case of Burundi, political elites have unlimited desires to be rich, they are insatiable, and their anomic attitudes⁷⁵ allow them to use their power to reach personal goals, but they face misery when they lose their political positions. Our results are supported by existing studies which indicated that there is insufficient transparency and integrity in the procurement process in Burundi (AfDB⁷⁶), while IFC added that Burundi has a complex procurement rule that restricts MSME participation in public procurement. The study findings are supported by another study which reported that political elites in Burundi use their power or official positions to access illegally additional incomes, rents, and privileges⁷⁷. Data obtained from the interviews suggested that Burundi has weak infrastructure, low skills, limited electricity and water coverage and very limited digital and internet provisions. Other studies conducted in Burundi support our findings by stating that Burundi has a poor quality of infrastructure that limits access to markets and increases production costs (IFC), while Bertelsmann Stiftung added that the lack of electricity, finance, and good road networks continue to be perceived as a major concern in Burundi for many businesses.

5.5.Gender-Related Challenges

¹c8f9c9"https://doi.org/10.1787/71c8f9c9.

⁷⁵ Bikorimana, C. and Whittam, G. "Addressing the

business support needs for refugee ventures in Glasgow", Full Paper Presented at the Institute of Small Business and Enterprise (ISBE) Conference, Newcastle, 13th -15th November 2019.

egy-paper-2019-2023"https://www.afdb.org/en/documents/burundi-country-strategy-paper-2019-2023. (Accessed on 26th April 2023).

⁷⁷ Amecoglu, D., Johnson S., Robinson J. "Institution as the Fundamental Cusae of Long-Run Growth. In: Philippe Aghion, Steven Durlauf (eds.). Handbook of Ecomonic Growth", 2005, Vol 1A. Amsterdam, San Diego: Elsevier-North-Holland, pp. 385–472. DOI: 10.1016/S1574-0684(05)01006-3.

The findings of this study suggested that in Burundi, there is significant concern related to gender and inequalities in access to employment, education, and finance which are also exacerbated by cultural and societal challenges.

"I run a recruitment agency to balance my personal life and work-related activities. Running my own business helps me to find a flexible job". PT03.

"As a woman, I cannot borrow money without my husband's permission and cannot attend a meeting without seeking my husband's approval". PT13.

Those examples show that women are not as equal as men in the context of Burundi because of customary law and cultural norms. Our findings are supported by the work of (Nintunze and Bigirimana; Nzoyisenga). Data obtained from the interviews suggested that most women prefer setting up their ventures because they want to work flexibly as well as to look after their children and assume family responsibilities. Our findings are supported by the work of other authors (Carter et al., Rose; Bikorimana & Nziku). The interviews suggested that women entrepreneurs need to obtain permission to run their businesses, cannot borrow money without their husbands' permission and have limited contacts or networks. Our findings are aligned with existing studies⁷⁸ and Atta-Aidoo et al.,

5.6. Opportunities for women entrepreneurs in a violent-conflict context.

5.6.1. Pre-conflict entrepreneurial experience and skills

The findings of this study suggested that respondents in our sample have relevant skills and experience to start and run a new business. Our study findings revealed that our respondents were motivated by a diverse combination of factors linked to both opportunity and necessity motivation.

"Before opening my recruitment agency, I worked for more than six years and gained the necessary skills to establish my business". PT03.

"I launched my company to provide solar panel installations and repair when I started, many people wanted to have solar panels because there is a lack of electricity in Burundi". PT05.

Those examples show that entrepreneurs use their skills or previous experience to exploit opportunities. The findings of this study show that despite instability, lack of peace and dissatisfaction, many Burundian entrepreneurs were able to use their innovation behaviour to identify new opportunities and grow their ventures. Our results are supported by Cefis & Marsili 79 who stated that small firms are more likely to survive in a crisis once they adopt innovation. Existing studies support our findings (GEM; Bikorimana & Nziku; Hakizimana & Muathe). We found that some entrepreneurs in our sample offered in-house training to train young people. Similar findings were reported by other scholars (IFC; Nsengiyumva). Our sample shows that ten

⁷⁸ Hakizimana, S. & Muathe, S. "Women Entrepreneurs in East Africa: How Women Integration can Boost Entrepreneurial Solutions to Sustainable Development". International Journal of Social Science and Education Research Studies, 3(4): 722-730.

⁷⁹ Cefis, E & Marsili, O., "Good *Times, Bad Times: Innovation and Survival Over the Business Cycle.*" Industrial and Corporate Change 28 (3): 565–87, 2019.

women lacked skills related to marketing, price setting and tax calculations. Our findings are supported by Rajar⁸⁰ and Panda).

5.6.2. Work-Family Life Balance

The study findings suggested that men and women have different responsibilities in the household. Still, women play a significant role as they care for their children and look after the house.

"As a mother, I know that I have huge responsibilities in the house and have to organise everything to cook and look after my family and run my business". PT12.

"My husband passed away during the war; I have nobody else to help me. I run my business because I need to feed my children, so I need to work harder now". PT01.

Those examples show that women do everything to maintain the house. Our findings are supported by other studies (Mohd-Nor & Ali; Rose). Data obtained from the interviews suggested that single moms and those who lost their husbands during the conflict have huge responsibilities to run their businesses and assume their motherhood role. Existing studies reported that women entrepreneurs have a huge responsibility to carry on household chores and run their ventures (Duberley & Carrigan; Brush et al.,). The interviews added that women struggle to combine caring for their families and running their ventures. Existing studies support our findings (Jennings & Brush and McClelland⁸¹ et al.,).

5.6.3. Support from Government and NGOs

The findings obtained from the interviews suggested that NGOs offer some help to many individuals to access mosquito nets to combat malaria, improve their health and offer access to clean water. Our respondents stated that they have not received any government assistance to access information, advice and support. Some respondents stated that their churches often organise informal group sessions to discuss how to start a new business.

"Our government does not offer any training or support to help us start a new business". PT09. "I attended some group sessions in the church to discuss how to start a business". PT02.

Those examples show that some NGOs offer awareness-raising to establish a new venture. Our findings are supported by existing studies⁸² and (Mohd-Nor & Ali). Data obtained from the sample revealed that women with young children under the age of five and pregnant women can access free healthcare in Burundi.

5.6.4. Support from family and friends

The study suggested that some entrepreneurs usually can access support from family and friends while they are setting up or growing their businesses.

⁸⁰ **Rajar, A. H.** "Challenges for women entrepreneurs in Pakistan: an empirical approach". The Women Research Journal, 2019, **11**, 194–209.

⁸¹ McClelland, E., Swail, J., Bell, J. and Ibbotson, P. "Following the pathway of female entrepreneurs: a six-country investigation", International Journal of Entrepreneurial Behaviour & Research, 2005, 11(2), pp. 84-107.

⁸² **Datzberger, S., & Nguyen, T.** "Deconstructing civil society actors and functions: On the limitations of international frameworks for fragile states". Social Sciences, 2018, **7**(2), 30-37.

"I started my welding and steel fabrication company, and my old son supports me to run the business". PT10.

"My daughter always helps me to run my grocery shop, she knows how to handle customer demands". PT12.

Those two examples show that it is important to have someone who can help or support an entrepreneur to run a business. Our findings are supported by other studies (Bikorimana & Nziku; GEM; Zhang⁸³; Ramadani⁸⁴ et al.,). Some respondents revealed that getting family support is very important because they need to reduce the stress and anxiety caused by the business operation. Existing studies support our findings (Stephan, et al., and Kloosterman).

5.6.5. Acceptance and Support from Society

The interviews revealed that men and women play different roles in the house. Women in our sample reported that they respect society's rules, meaning that women are expected to handle all work associated with household responsibilities. Nintunze and Bigirimana stated that in a patriarchal society, men are restricted from helping their women carry out some housework. While Rames⁸⁵ et al. added that Burundian society stresses that girls are trained to respect men, to do household work, to raise children and to work on the farm.

"In Burundi culture, women are expected to take care of the house and men have a responsibility to provide the necessary stuff needed in the house". PT01.

"My husband does not help me to clean the house, to wash and iron children's clothes or cook in the house, those are women's tasks". PT18.

Both examples show that the support from the society is built on gender inequalities and much work is expected to be done by women rather than men in the house. Our findings are supported by other scholars (Panda; Nintunze and Bigirimana). Data obtained from the sample indicated that women are taught to accept society's norms and are aware that the husband is the head of the family and sets rules in the house. Our findings are supported by the work of other scholars (Nintunze and Bigirimana). Data from the interviews revealed that men are not expected to do any household chores/tasks (washing children, washing the plates, making the bed), those tasks are reserved to be carried out by women. Women spend much time doing unpaid jobs⁸⁶ in the house which reduces time for leisure and rest and those jobs increase inequalities and the gender gap (IFC).

5.7. Strategies adopted by entrepreneurs

⁸³ **Zhang, J.** "A preliminary study of barriers to bank financing of ethnic Chinese entrepreneurs in the UK", Open Journal of Social Sciences, 2015, **3**(7), 105-110.

⁸⁴ Ramadani, V., Memili, E., Palalic, R. and Chang, E. "Entrepreneurial Family Businesses: Innovation, Governance, and Succession", Springer, Cham, 2020.

Rames, V., Bununagi, C. & Niyonzima, C. "USAID/Burundi Gender Analysis Report". 2017. https://banyanglobal.com/wp-content/uploads/2017/07/USAID-Burundi-Gender-Analysis-Final-Report-2017.pdf. Accessed on 12th 05.2024.

⁸⁶ **McHenry, K.A.** "Women's Work: Global Trends and Demographics of Wealth and Employment. In: Luetge, C. (eds) Handbook of the Philosophical Foundations of Business Ethics". Springer, Dordrecht. 2013, https://doi.org/10.1007/978-94-007-1494-6_72.

As security remains a major concern, respondents in our sample stated that they have adopted two different strategies such as personal and business strategies. Personal strategy focuses on staying out of trouble, while the business strategy seeks to increase the venture performance.

"Due to security issues, my family and I try to avoid discussing political matters to stay safe".

"When officials from the ruling party come into my shop asking for contribution, I just give them my contribution, to avoid trouble". PT17.

"My main strategies are to gain more customers, to increase customer satisfaction, increase profits and choose new products to sell". PT07.

Those examples show that due to security concerns, entrepreneurs in our sample reported that they try to avoid engaging in political debate. Some respondents stated that they are forced to pay contributions to the ruling party. Our findings are supported by Bertelsmann Stiftung⁸⁷ who stated that local officials can force businesses to pay forced contributions to the ruling party. We found that most entrepreneurs in our study indicated that they cannot criticise the wrongdoing of the ruling party to avoid harsh punishment. The interviews suggested that our respondents have adopted strategies such as staying out of trouble, engaging in reconciliation, support the peace process. Our findings are supported by the work of Nkurunziza who stated that reconciliation is achieved through the application of the rule of law and fair justice. On the other hand, other entrepreneurs in our sample reported that they adopted business strategies to increase their sales, win new customers, and improve customer satisfaction and profits. The findings of this study are aligned with other studies which stated that satisfied customers⁸⁸ purchase more from the organization.

6. Theoretical framework.

The findings of this study propose a new theoretical framework which emerged from the data analysis. Such a theoretical framework has a link between entrepreneurial challenges, entrepreneurship in post-conflict settings, and strategies. Figure 1 provides the visualisation of such a framework.

Insert Figure 2: Here

7. Contributions

7.1. Theoretical contribution

This investigation provides a theoretical contribution by developing a new theoretical framework which shows the link between entrepreneurial challenges, and entrepreneurship in post-conflict situations and strategies. The theory posits that entrepreneurs in post-conflict settings operate in an environment which is characterised by a lack of peace, state fragility, weak

⁸⁷ **Bertelsmann Stiftung, BTI.** "Country Report - Burundi. Gütersloh: Bertelsmann Stiftung", 2022, https://www.bti-project.org. (Accessed on 12th .05.2024).

⁸⁸ **Delcourt, C., Gremler, D. D., van Riel, A. C., & van Birgelen, M.** "Effects of perceived employee emotional competence on customer satisfaction and loyalty: The mediating role of rapport". Journal of Service Management, 2013, **24**, 5-24.

governance, high levels of corruption, poor infrastructures and lack of security. In those conditions, businesses need to adapt because they may lack access to finance, market and network. This framework is based on emerging themes obtained from the empirical data analysis of this study. Our framework is formed by constraints and opportunities that possess five main challenges such as personal challenges, economic and business-related challenges, security/institutional challenges, business strategies, and gender-related challenges. Besides those challenges, six opportunities were also identified such as pre-conflict experience, work-family balance, support from government and NGOs, support from families and friends and acceptance from society.

7.2. Empirical findings and contributions

This study provides a novel finding which has not been already reported in the literature. Those novel findings are linked with theoretical contributions and empirical contributions. The study shows that one entrepreneur who fled war in Burundi was forced to go back to his country because a new war started in the country of refuge and went back to set up a business in his own country which was still facing a lack of peace and security. Another novel finding for this study lies in the fact that, despite the Arusha Peace agreement signed in 2000, Burundi continues to be a fragile state because it has not achieved durable peace and security yet after 24 years.

7.3. Implications for Policy and Practice

This study sheds light on the issues of security linked to entrepreneurship development in the fragile and post-conflict state of Burundi which is characterised by the lack of durable peace, lack of good governance and high corruption among government officials which restrict the country and businesses from recovering from the conflict. The research team recommends that the government of Burundi take action to address challenges related to lack of security, and gender inequality to ensure that cultural and societal practices are designed to support initiatives that encourage entrepreneurs to reach their full potential. Researchers recommend Burundian government improve its state security, reinforce peace, and reform its political institutions by respecting the rule of law and providing business support to all entrepreneurs. We recommend that the government of Burundi should engage in state transformation by reforming its institutions to introduce new policies and strategies to ensure that all entrepreneurs are fully supported to establish and grow their ventures.

To maintain a durable peace in Burundi, the government should build on the Arusha Peace Agreement Act 2000 and engage in a reconciliation process to guarantee social inclusion. Besides that, the government of Burundi should introduce an entrepreneurship and enterprise policy to ensure that all potential and existing entrepreneurs are supported to develop their businesses equally. Without engaging in such reform, the recovery from the conflict will happen slowly, unemployment will remain high, peace restoration and security will remain a major concern in Burundi and corruption will restrict business development.

7.4. Study Limitations and Recommendations for Further Studies

The sample size used for this study was very small and geographically only covered interviewees from Bujumbura and Cibitoke. Although rich data was gathered the research team cannot generalise study findings. Further research should use a mixed method to investigate the

issue related to security in fragile states and entrepreneurship development by including key informants from commercial banks, microfinance institutions, government agencies and churches as stakeholders. Finally, further study should investigate security challenges faced by women to engage in the entrepreneurship process in fragile states and post-conflict situations.

8. Conclusion

This study shed light on issues related to security, entrepreneurship, and strategies. Study findings revealed that Burundi is a fragile state, lacking durable peace, facing insecurity, having poor governance, and weak social inclusion. Some participants reported that due to a lack of security, they often live in fear. Burundian entrepreneurs stated that they face security and corruption challenges while engaging in entrepreneurial activities making it difficult for businesses and the economy to develop. Despite the progress made by the government of Burundi, researchers in this study found that women continue to suffer from abuse, lack of support, face social constraints, and gender inequalities and lack access to employment. The interviews revealed that women are highly disadvantaged and not treated equally because of a patriarchal system which prevents women from reaching their full potential as women are highly expected to respect cultural and societal norms.

A high level of corruption negatively affects business development and price stability in the country. Burundi has a weak governance system which negatively affects the state's ability to provide security, deliver social services, manage public investments, or encourage private sector growth. Because of a lack of security and good governance, Burundian entrepreneurs had to pay bribes to obtain the required business license, which is unethical, but they had no choice as the regulative system is corrupted. The research team argued that the empirical findings of this study contribute not only to the case of Burundi but may also suggest that similar challenges and opportunities can be found in other fragile states due to insecurity and lack of peace. Our findings show that successful entrepreneurs have abilities to overcome obstacles despite facing a lack of peace and security and are driven by their desire to find solutions to their problems. The result of this study provides evidence that women entrepreneurs are risk-takers and are not passive or demotivated by the lack of security, peace, or support because they want to earn income to help themselves and their families.

Primary data on this study found that entrepreneurs use two distinct strategies including personal and business strategies. The personal strategy focuses on staying out of trouble, while the business strategy seeks to increase the venture performance. Researchers in this study recommend ending poor governance, restoring peace and security, fighting against corruption, reinforcing the rule of law, encouraging effective support to improve enterprise creation and growth as well as empowering women by reforming institutions to ensure that Burundi guarantees full equal participation to all. Besides that, the research team proposes that the Burundi government should implement entrepreneurship and enterprise policies to help start-up and existing businesses access business support services including incubation units, advice, information, training and workshops to increase entrepreneurial skills. Such support would also include mentoring, coaching and networking skills to ensure that businesses are well-equipped with knowledge, skills and knowhow.

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Appendices

Appendix 1:

Table 1: Sample selection criteria

Selection criteria	Comments			
Owning a business	Must have established a business before being interviewed			
Age group	Only people aged over 20 years old were involved			
Gender	Only girls and women were considered			
Location	Businesses trading from Bujumbura and Cibitoke, Province were involved in this study.			
Level of education	All levels of education considered			
Have business premise	Must have a business location			
Sector	All sectors were considered			
Have staff member	Having employed at least two members of staff			

Source: Researchers, 2024

Appendix 2

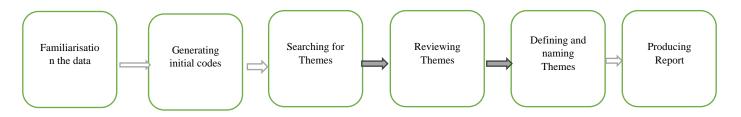
Table 2: Demographic profile of Burundian entrepreneurs in post-conflict situation

N.	Codes	Interview date	Gender	Age group	Sector	Location	N. Staff	Trading started	Education Qualifications
1	PT01	15-May-23	Female	35-40	Grocery shop	Bujumbura	2	Apr 2020	High School diploma
2	PT02	15-May-23	Female	20-25	Hair and Beauty	Bujumbura	2	Nov 2020	High School diploma
3	PT03	17-May-23	Female	30-35	Recruitment agency	Bujumbura	6	June 2019	High School diploma
4	PT04	19-May-23	Male	35-40	Retail Food supply	Cibitoke	2	Jul 2017	Undergraduate
5	PT05	22-May-23	Male	25-30	Electrician Solar power maintenance and installation	Bujumbura	3	Sep 2017	Vocational qualification
6	PT06	25-May-23	Male	40-45	Garage	Bujumbura	4	Oct 2009	Vocational qualification
7	PT07	25-May-23	Female	30-35	Pharmacy	Bujumbura	2	May 2016	High School diploma
8	PT08	27-May-23	Male	55-60	Construction	Bujumbura	3	Jul-2010	Postgraduate
9	PT09	27-May-23	Female	30-35	Management consultancy & IT	Bujumbura	3	Oct 2018	Undergraduate
10	PT10	30-May-23	Male	55-60	Welding and Metal production	Cibitoke	4	Jan 2014	Vocational qualification
11	PT11	30-May-23	Female	40-45	Pharmacy	Cibitoke	3	Aug 2017	Undergraduate
12	PT12	31-May-23	Female	40-45	Grocery shop	Cibitoke	2	Sep 2019	High School diploma
13	PT13	3-Jun-23	Female	30-35	Food and drink supply	Cibitoke	2	May 2018	High School diploma
14	PT14	3-Jun-23	Male	35-40	Accounting services	Bujumbura	2	Nov 2016	High School diploma
15	PT15	5-Jun-23	Male	30-35	Construction	Cibitoke	3	Jul 2018	Undergraduate
16	PT16	5-Jun-23	Female	40-45	Printing and secretariat	Cibitoke	2	Jun 2017	High School diploma
17	PT17	6-Jun-23	Male	35-40	Painting and decoration services	Bujumbura	4	May 2019	High School diploma
18	PT18	7-Jun-23	Female	30-30	Restaurant	Cibitoke	3	Oct 2017	Vocational qualification
19	PT19	9-Jun-23	Male		Bank	Bujumbura	0	-	Undergraduate
20	PT20	10-Jun-23	Female		Microfinance	Bujumbura	0	-	Undergraduate
	Total		20				52 Jobs		

Source: Researchers, (2024)

Appendix 3

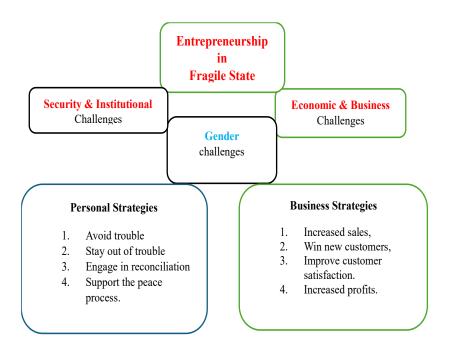
Figure 1: The six-step thematic analysis framework



Source: Braun and Clarke, (2017)

Appendix 4

Figure 2: Entrepreneurship and Security Framework



Source: Researcher, 2024