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Master Thesis Innovation & Entrepreneurship:

Exploring female refugee entrepreneurship and the construction of their entrepreneurial identity

Preface

I hereby present my Master Thesis ''exploring female refugee entrepreneurship and the construction of their entrepreneurial identity''. This thesis explores how female refugee entrepreneurs construct their entrepreneurial identity. This thesis is the final product for my master Innovation & Entrepreneurship, a specialization in Business Administration at the Radboud University in Nijmegen.

The reason for this research is because I originate from Chechnya and came to the Netherlands as a refugee myself. Every year we used to go back there to spent our holidays. As I grow older I noticed that I started to feel less and less at home in the norms and values of the country where I was born. When I was there I felt like a foreigner, but I also experienced that feeling in the Netherlands. When I got a Dutch girlfriend, who made me aware of things that I took for granted, I started to recognize patterns that I totally disagreed with. Women were seen as inferior and belonged in the kitchen was what I learned in my home country. Due to the fact that I was originally one of a patriotic society, I clashed a lot with my partner early in my relationship. After a while I started to realize that it was not my own values and standards that I propagated, only what I had come to see as normal. When I became aware of this, I wanted to contribute to changing this perspective and to give women who are lagging behind a stage. This thesis is the product of that.

I would like to thank my supervisor Caroline Essers for her feedback and support in the difficult, but valuable process of writing this thesis. Also, I would like to thank all the female entrepreneurs that cooperated in this research and the inspiring stories they provided. Even though it was hard for some of the entrepreneurs to talk about their youth, they still managed to do so. Finally, I would like to thank my family and friends for supporting me during the past months and helping me with peer assessment. Specifically, I wanted to thank Belle Tonk for making my world view a little bigger and changing my perspective on this topic.

Although writing this thesis was not an easy process and sometimes very lonely, the end result satisfies me. Learning from others pushed my knowledge about this topic even further, which I am thankful for. I hope you, the person that is reading this thesis, will learn new things and enjoy reading it. To start, I would like to quote my old teacher about identity: *''Our identities are not our property, they arise in encounters'' (Cankaya, 2020).*

Emilj Astamirov
Wageningen, 15 june 2020

Abstract

The purpose of this research is to explore the entrepreneurial identities of female refugee entrepreneurs that live in the Netherlands. The influence of their gender identity, refugee identity and ethnic identity was researched to find out how this influences their entrepreneurial identity. This research was conducted by using a narrative approach, whereby the respondents were interviewed and asked to tell their life stories. Afterwards, the stories were analyzed and divided in subthemes, which were in line with the literature that was read beforehand. By looking closely to themes as gender identity, barriers and obstacles were found to do entrepreneurship. The same goes for refugee and ethnic identity, were expectations play a role for doing entrepreneurship. This research provides an insight in the way that the female refugee entrepreneurs construct their entrepreneurial identity and what struggles they experience when doing so. Also, coping mechanisms to overcome this are mentioned throughout the research.

Key words: identity, gender identity, ethnic identity, refugee identity, entrepreneurial identity, entrepreneurship, networking, narrative approach, ethnic minority entrepreneurs, coping mechanisms.

Chapter 1. Introduction

1.1 Research motivation and contribution

In our society the environment is changing daily. New technologies are being developed, new discoveries are made and the population is growing older than ever before. There are changes in the Dutch population because of the conflicts that are going on worldwide. People are forced to leave their home country and seek refuge and start a new life. The refugee organization United Nations High Commissioner for Refugees (2019) stated that there is a record number of people forced to flee. With 70 million people that are seeking refuge, it doubled compared to the situation twenty years ago. Most of the refugees are from Syria, Afghanistan and South-Sudan and have an Islamic faith. About 100.000 to 120.000 refugees live in the Netherlands (United Nations High Commissioner for Refugees, 2019). These people bring their culture in the new host society and must deal with new circumstances. An important aspect of the integration process is the economic integration, such as having success on the labor market. Van Tubergen (2006) mention that these people are often found in economically disadvantaged positions in their new host society. To cope with this, some of these refugees decide to pursue entrepreneurship. This is due to several factors, such as discrimination on the labor market and a lack of skills (Pécoud, 2003). These barriers regarding their background can also occur when doing entrepreneurship. Some of these refugees that tend to pursue entrepreneurship are women. Despite being a refugee, being a female also brings barriers in doing entrepreneurship (Minitti, 2009). Some of the barriers that Wu, Li & Zhang (2019) mention are discrimination, family commitments and a lack of access to networks.

In this research, the focus is on first generation female refugees and how they construct their identity in entrepreneurship with regard to their ethnic identity, gender identity and refugee identity. From a scientific point of view, the double barrier of being part of a patriarchal society and being a woman within the western masculine norm is an interesting research. The Netherlands can be described as a feminine society, which is a big contrast compared to the country where the refugee mostly come from. Their countries can be described as masculine (Hofstede, 2009) Focusing on this group is important because of the challenges that remain concerning refugee integration and that the gender gap remains a global phenomenon. From a personal point of view, the reason for this research is because I am a male entrepreneur myself with a refugee background that faced several barriers regarding ethnicity and background while doing entrepreneurship. A curiosity about seeing it from a different perspective triggered me to ask how this would be for women who, apart from being a woman, are also hindered by values and norms from their cultures. The personal reason to specifically focus on female entrepreneurs is because my cultural background can be described as patriarchic. Throughout the years I discovered that my perspective on women was formed by my culture and was

not correct at all. To further develop this, I thought it would be right to give these women a stage and develop more awareness about this topic.

The way people see and describe an entrepreneur differs among researchers, but Ahl (2004) states that feminine aspects of the entrepreneur are rarely promoted. Moreover, research of Thomas and Mueller (2000) has shown that successful entrepreneurs from diverse cultural backgrounds score differently on established entrepreneurial attributes. Female refugees that come from a foreign country must deal with these kinds of pre-dominant ideas about the archetypical entrepreneur, which is a white male (Essers, 2009). The way they construct their entrepreneurial identity is what this research will try to cover. Therefore, this research will cover the influence of being a refugee, gender and ethnicity on the construction of entrepreneurial identity

Current literature takes female entrepreneurship and female ethnic minority into account, but the first-generation female refugees is an under-researched subject. This research can be used to try to understand why and how refugees pursue entrepreneurship – and particular women, yet a minority group within this minority group- and the way they maintain themselves as a possible entrepreneur.

1.2 Research question, goal and relevance.

This research will focus on first-generation female refugees in the Netherlands and the way they construct their identity in entrepreneurship. To do so, gender identity, refugee identity and gender identity will be taken into consideration. The research question is as follows:

'How do first generation female refugees in the Netherlands construct their entrepreneurial identity with regard to their ethnic identity, refugee identity and gender identity?

The goal of this research is to give insight in the experiences of female refugee entrepreneurs to discover how they construct their entrepreneurial identity regarding their ethnic identity, refugee identity and gender identity. This is done to contribute to the literature of gender and ethnicity in entrepreneurship, and the (scarce) literature revolving refugee entrepreneurship. Furthermore, this research has the goal to contribute to the already existing body of literature regarding entrepreneurial identity and female entrepreneurship.

By doing this research, the societal goal is to achieve that female refugee entrepreneurs can overcome barriers they encounter more easily and create awareness for this subject to help policy makers and municipalities. This research can encourage women to enter male-dominated sectors and thereby change the mindset of investors and create new opportunities for women to develop their entrepreneurial skills. By promoting female refugee entrepreneurship, integration can be assisted, and domestic entrepreneurship can be boosted. This can lead to an improvement for their country's economic condition.

At last, this research should encourage scholars to push the frontier of knowledge in this area even further, by taking stock of what has been learned so far and identifying the remaining gaps.

The scientific relevance of the research is explained by highlighting an under researched part of entrepreneurship and a focus group that is less-researched on.

1.3 Research structure

This research will consist of five chapters in total. In the second chapter, I will provide a theoretical framework to visualize the way identity is constructed in relation to refugee identity, gender identity and ethnicity. After that, the methodology chapter will discuss the way the research is conducted and why some choices are made. Chapter four will be the results section, where the results of the in-depth interviews will be shown and discussed. After that, a conclusion will follow in chapter five. In the last chapter, the discussion chapter, limits of the research will be discussed and possibilities for follow-up research will be provided.

Chapter 2. Theoretical Framework

2.1 Literature review

The central concepts in this research are entrepreneurship and entrepreneurial identity. Entrepreneurship has been a topic of research for many years, whereby characteristics and success factors are mainly discussed. The most researched part of entrepreneurship contains mainly the economic contribution (Schumpeter, 1976 as cited by Essers and Benschop, 2007) and the personality characteristics of the entrepreneurs (McClelland, 1987). Even though lots of research has been done on entrepreneurship, the entrepreneurial identity has been an under-researched topic (Essers & Benschop, 2007). The existing literature about the entrepreneurial identity has been mainly focused on the white male, which is seen as the 'right' type of entrepreneur (Essers, 2009). However, research shows that different kind of sociocultural contexts, such as cultural, social and political institution, have an influence on the values and norms in women's experience of entrepreneurship (Bamiatzi et al. 2015; Yousafzai, Saeed, and Muffatto, 2015).

In recent years, the number of female entrepreneurs has been growing (CBS, 2016), which has also led to a change of thinking about the 'normal' type of entrepreneur (Pages, 2005). Despite the growing number of female entrepreneurs, male entrepreneurs are still more likely to consider themselves as potential entrepreneurs (69% versus 39%). This is illustrated in table 10.

In addition to this, the number of refugees is growing as well (Vluchtelingenwerk, 2019). By the end of 2018, there were around 70,8 million people worldwide that were forcibly displaced from their countries (United Nations High Commissioner for Refugees, 2019), which might lead to more refugee entrepreneurs.

When researching the entrepreneurial identity of refugee female entrepreneurs, the research will mainly focus on women that originate from 'patriarchal' societies. For this research, it is important to look at literature about the relationship between gender identity and entrepreneurship, ethnic identity and entrepreneurship, and refugee identity and entrepreneurship.

2.1.1 Gender

Most of the literature around gender and entrepreneur is in line with the rise of the female entrepreneurs. Klyver & Grant (2010) provide us insights about the differences in entrepreneurial participation and networking between the genders. Individuals who personally know an entrepreneur are more likely to engage in doing entrepreneurship, but female entrepreneurs, in comparison with their male counterparts, are less likely to be acquainted with an entrepreneur (Klyver & Grant, 2010). This is because women tend to involve a higher proportion of family members in their network and thus a lower number of arms-length business contacts (Greve and Salaff, 2003). Additionally, female entrepreneurs might struggle with networking due the interrupted nature of their careers, such as child rearing (Metz and Tharenou, 2011). This suggests that women are less likely to become an

entrepreneur because they lack role models in their social networks and entrepreneurial resource providers. Minniti (2009) discusses the differences and commonalities across individuals and across countries between female entrepreneurs. Research has also been conducted with regards to the conventional gender roles (Essers & Benschop (2007) and to what extent women comply with entrepreneurship goals (Goffee and Scase (1985). To find out how women can use gender to leverage entrepreneurship, Leung (2011) attempted to focus on Japanese women and how they use their gender role identity as a resource. He found that the gender role identity can be a significant source leading to a competitive advantage in female entrepreneurship and that the gender role identity can become the defining element of the venture identity. This means that gender can also leverage entrepreneurship.

2.1.2 Identity

Social constructionist and poststructuralist theories promote the notion of having multiple identities. Essers & Benschop (2009) and Essers & Tedmanson (2014) state that ''identities are historically, contextually and discursively constructed at the intersections of various identity categories''. Sardar (2005) mentions that individuals have multiple selves which are inter-related and evolving. This means that individuals consist of multiple fluid identities that are socially constructed depending on place, context and time (Essers & Benschop, 2009). Individuals also incorporate symbolic elements such as language, nationality, gender and their cultural practices when constructing their identity (Sardar, 2005).

Women that construct their identity as entrepreneurial leaders face many struggles to find their voices and space to position themselves and their work accordingly in an unequal masculine domain (Tlaiss & Kauser, 2018). I propose that females construct their identity as an entrepreneur through their social processes, social interactions and their own unique narratives, delimiting what it means to be female and male.

2.1.3 Ethnic identity

Ethnic identity has many facets and derives from a sense of peoplehood within a culture, group and a particular setting (Phinney & Ong, 2007). Moreover, ethnic identity consists of many dimensions, which tend to be positively correlated (Lee & Yoo, 2014). To understand and identify the most important components of group identity, Ashmore, Deaux & McLaughlin-Volpe (2004) provide a useful framework for understanding ethnic identity.

The first component that Ashmore et al., (2004) mention is self-categorization, which can be described as identifying oneself a member of a social group. To measure ethnic identity, it is important to verify that the individuals self-identify as members of a particular group. These self-labels or categories can vary depending on the situation. For example, someone can identify her- or himself as Moroccan, Dutch Moroccan or African. The label that someone uses is influenced by how one is perceived by others and the context that they are in (Phinney & Ong, 2007).

Another component that Ashmore et al., (2004) mention is the sense of belonging. Attachment or affective commitment is a key component of group identity. Commitment can be best described as a personal investment in a group and the strong attachment that someone feels (Phinney & Ong, 2007).

Moreover, exploration is an important component to understand ethnic identity. Exploration can be defined as seeking information and experiences which are relevant to someone his ethnicity (Phinney & Ong, 2007). Exploration can involve a lot of activities, such as attending cultural practices, reading and interacting with people. Exploration is most common in adolescence, but continues over time and possibly throughout life (Phinney, 2003). Without exploration, the commitment of an individual can be less secure and can be changed more easily with new experiences.

The fourth component that is used to measure ethnic identity is identified as ethnic behaviors. This includes the language someone speaks, the food someone eats and the way an individual associate himself with members of a particular group. Use of an ethnic language and knowledge are considered as a key aspect of ethnic identity. Behaviors can express identity, and the use of ethnic behaviors are generally correlated with other aspects of someone their ethnic identity (Phinney & Ong, 2007).

Another component is the evaluation and in-group attitudes that an individual has. Tajfel & Turner (1986) state that a strong sense of belonging to a group includes feeling comfortable with one's ethnicity and having positive feelings about the group membership. Positive attitudes about one's group are important because groups that are considered as minority are subject to discrimination, which can lead to negative in-group attitudes (Tajfel & Turner, 1986). These negative in-group attitudes can result in the desire to belong to the dominant group. Nevertheless, making a commitment to the group and learning about one's ethnic group leads to the rejection of negative views that are based on stereotypes (Phinney, 1989).

2.1.4 Ethnic business development

Waldinger, Aldrich, & Ward (1990) composed an interactive model of ethnic business development. This model consists of two groups of variables that can influence the success rate of ethnic business: the group characteristics and opportunity structure. The opportunity structure can be best explained as the whole range of opportunities to establish a proper business. This opportunity structure consists of access to entrepreneurship and market conditions. Market conditions are the opportunities that refugees can make use of. Refugees can encounter problems with marketing opportunities, because of the legal restrictions and financial problems. Also, group characteristics, can explain why some people choose to do entrepreneurship and why others do not. This can be explained by two factors: human capital and social networks. Human capital involves the characteristics, competences, skills and education someone has that have a positive impact on him/her (Becker, 1975). The other factor, social networks, are important to attain valuable information and to attract suppliers and customers. Social networks can also grant access to financial capital.

Kloosterman, van Der Leun & Rath (1999) criticize Waldinger et al., (1990) because they neglect the interplay between transformations in the economy and developments that take place in the socio-cultural environment, which take place within a larger and changing framework of institutions. To explain this framework, Kloosterman et al. (1999) use the concept of 'mixed embeddedness', whereby the society with its own political and cultural dynamics and sectors should be considered. This concept can be split in two parts: the institutional environment and the societal environment. The institutional environment is best described as everything that concerning legal requirements. Societal environment can be explained as how the society reacts towards the entrepreneur.

2.1.5 Refugees

The number of refugees entering Western societies has been increasing over the past decade. Yet, the integration of the refugees is still seen as problematic, both by the host population of the host society and the refugees themselves. Of the handful of problems facing refugees, finding a job is one. This happens due to a combination of a lack of expertise and competences and discrimination in the labor market of the host society (Pécoud, 2003). Therefore, some refugees choose to set up their own business to provide a way out of this economic uncertainty. Kloosterman et al., (1999) state that these kinds of actions stimulate the integration of refugees into their new society.

In general, refugee entrepreneurs are treated as an integral part of the immigrant population and there is no distinction made between the two groups. It has been maintained that refugee entrepreneurs face more challenges and barriers than immigrants (Wauters & Lambrecht, 2008). Therefore, it is important to make a distinction between immigrants and refugees. Refugees flee their country for humanitarian reasons, while economic immigrants leave their country for a better life. In research (Wauters & Lambrecht, 2008), there are several distinctions between refugees and immigrants which can have consequences for the pursue of entrepreneurship. First, the social network of refugees in the new host country is less likely to be as broad as that of immigrants. Most of the refugees flee from their country on an individual basis and come from a wide scope of countries (Gold, 1992). Moreover, refugees mainly flee their country of origin because they were harassed or persecuted there. This results in a situation whereby they cannot return to their home country to acquire capital or labor to start their business. Bernard (1976) also mentions that refugees might have experienced traumatic events, which can lead to psychological problems which can inhibit self-employment and self-reliance. Because of the unexpected flight they often must leave valuable things behind, such certifications and financial capital. The last distinction that is mentioned in research is that many refugees are unsuited to paid labor (Gold, 1988).

When coming in a host country, ethnic minorities can face labor discrimination, which enlarges their desire for self-employment (Light, 1984) Several studies (Clark & Drinkwater, 2000; Fairlie & Woodruff, 2010) show that entrepreneurship rates are usually higher among foreigners in comparison to natives. Also, entrepreneurs that belong to minority ethnic groups are generally more

successful than natives (Waldinger et al., 1990). Despite this, refugees still face many barriers. Alrawadieh, Karayilan, & Cetin, (2018) researched the challenges refugees face regarding entrepreneurship. The main challenges were grouped under the four themes: legislative and administrative, financial, socio-cultural and market-related issues (Figure 1).

2.1.6 Women refugees

Besides having the above-mentioned set-backs as a refugee, the women experience even more barriers to pursue entrepreneurship in the host country. Most of the refugees come from an Islamic country, such as Iran, Syria and Afghanistan (Vluchtelingenwerk, 2019). Gouda & Potrafke (2016) state that discrimination against women is more pronounced when Islam is the source of legislation. This means that these kind of countries are less likely to be gender equal. This can be described as a patriarchal society. A patriarchal society can be defined as a set of social relations which have a material base and hierarchical relation between men and women, which makes men able to dominate women. The material base of a patriarchal society is the control of women their labor power by men (Kandiyoti, 1988). This control is preserved by blocking women out from necessary economically productive resources and by restricting women's sexuality (Cockburn 1985: 84, following Hartmann 1979). For this research, it is important to look closer at patriarchal societies and the way they form people and their expectations. Refugee women face many challenges, such as loss of family members and property, huge cultural differences in the country of resettlement and traumatic experiences of the flight. Woman make up 50% of the immigrant population (Meleis, 1991). In the article of Westermeyer, Neider & Vang (1984), they state that the immigration affects men and women differently. When looking closely at the differences, the experiences of refugee women concerning their traditional roles and cultural contexts of their home countries should be considered specifically. In a patriarchal culture, woman marry young, have many babies (preferably boys), are less educated, do not work outside their home and are restricted to have mainly social contact with female relatives (Lipson & Miller, 1994). Furthermore, these women face difficulties acquiring start-up capital, lack of financial skills, fewer market-relevant support systems and networks than men and limited access to affordable childcare. Even if they manage to overcome these attitudinal barriers, they may still be considered responsible for home management and childcare, which can lead to conflict between family demands and work (Van Kooy, 2016).

Malmström, Johansson & Wincent (2017) found that women are also differently perceived by venture capitalists depending on their gender when looking for investments. While men are perceived as having entrepreneurial potential, the entrepreneurial potential for women is restricted. Young women are considered inexperienced, while young men are described as promising. Men that were arrogant or aggressive were praised, while women's experience and excitement were seen as emotional shortcomings. Not surprisingly, these stereotypes about men and women played a big role in who received funding and who did not. Male entrepreneurs were awarded 52% of the time, while

women entrepreneurs scored a percentage of 25%. This kind of gender bias presents the risk that investment is not based on the highest potential. This does not harm women entrepreneurs only; it can be potential damage for a society as a whole because new opportunities and new technologies cannot be developed due the lack of capital.

2.1.7 Decision to become an entrepreneur

The decision to become an entrepreneur depends on a wide range of characteristics of the potential entrepreneur. One of these characteristics is the individual's perception of entrepreneurship. The perception of entrepreneurship consists of several elements. The first element can be described as the way an individual sees good opportunities for starting a business in the area they live in. Adding to this, the individual's belief concerning their own capacities of starting a business is also relevant. Wennberg, Pathak & Autio (2013) state that so-called entrepreneurial self-efficacy is a predictor of entrepreneurial entry. An individual can be considered as a potential entrepreneur when they have the belief that they possess the capabilities to start a business, are not afraid of business failures and see opportunities in their living area for setting up the business (Panteia, 2019). Compared to the whole group of high-income economies, the Netherlands score much better on perceived opportunities, fear of failure and perceived capabilities (table 3). This leads to an Entrepreneurial Employee Activity (EEA) in the Netherlands of 7,9%, which is above the average value of 4.8% (Panteia, 2019). To reveal the extent to which entrepreneurship is considered a favorable occupational choice, it is important to research entrepreneurial attitudes. These attitudes explain the general image that people have about entrepreneurship. A more favorable image of entrepreneurship may lead to a higher acceptance of entrepreneurship within a culture. This can result in more entrepreneurship (Thornton, Ribeiro- Soriano & Urbano, 2011). The Dutch population considers entrepreneurship a desirable career choice in The Netherlands (82%). This percentage is remarkably high, compared to low- and middle-income countries. (Panteia, 2019). Another interesting result of the research that is done by Panteia (2019), is the fact that low, middle and high-income countries tend to score high on the level of status and respect that is given to the entrepreneur in comparison to the Netherlands (Table 6).

An important indicator that can predict the future level of actual entrepreneurial activity in a country are the entrepreneurial intentions in a population (Davidsson, 2006). From an international perspective, the Dutch population has relatively low entrepreneurial intentions. This might be explained because a high number of individuals in the Netherlands are already actively involved in entrepreneurship. Therefore, there is no need for them to start another business. In table 8, the numbers show that especially low-income countries score very high on entrepreneurial intentions (48.7%). The refugees that will be researched will more likely come out of a low- or middle-income country, which would state that they have relative higher entrepreneurial intentions compared to the Dutch population.

Entrepreneurs construct an entrepreneurial identity. This is another key concept for this research. Essers & Benschop (2007) state that identities are multiple and created in dialogue with

others. Also, identities are fluid, dynamic and situational (Haraway, 1991). Essers (2009) states that identity is focused on who you want to be and who you are. This happens in interaction with others and is about how it relates to the others. When constructing the entrepreneurial identity, entrepreneurs tend to construct a socially desired behavior (Essers, 2009).

2.2 Framework

The earlier mentioned key concepts lead to a conceptual framework (table 1) where there are three factors that influence the entrepreneurial identity. First, the relation between refugee and entrepreneurial identity. Second, the relation between gender identity and entrepreneurial identity. Last is the relation between ethnic identity and entrepreneurial identity. When visualized these relations, it looks as follows:
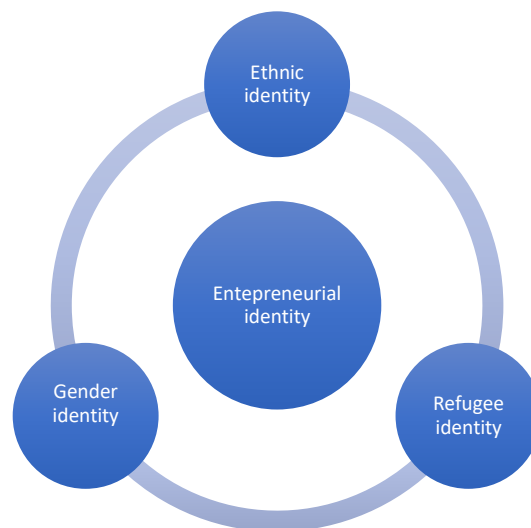

Table 1: Conceptual framework

To investigate the operational definitions and conceptual model, it is important to operationalize the conceptual model and definitions. The framework shows the conceptualization of the key concepts. The entrepreneurial identity is in the center and the three key concepts are located around it. As seen in the framework, the three key concepts also relate to each other, while influencing and relating with the entrepreneurial identity of the female refugee entrepreneur.

For the operational definition of gender identity, a constructionist approach will be used, which sees identity as discourse, constructed socially through language and embedded in power relations (Essers & Benschop, 2007, p. 52). As mentioned earlier, the mainstream literature on entrepreneurship focuses mainly on the personality traits of entrepreneurs, which creates an archetypical entrepreneur with traits as innovative, autonomous, striving for achievement and risk-taking behavior (McClelland, 1987). In addition, Thomas and Mueller (2000) state that entrepreneurs possess a strong internal locus of control. This archetype and traits are prominent in various discourses

on entrepreneurship. In this research, the archetypical entrepreneur will be put in comparison with female refugee entrepreneurs. Steyaert and Hjorth (2003) state that entrepreneurial identities are produced discursively through interaction with actors such as suppliers, family members, clients and so on. This means that identities are formed through interaction with various constituencies, instead of already 'being' there.

When looking closely to the theories of gender, identity can be seen as a core dimension (Harding, 1986). West and Zimmerman (1987) state that people 'do' gender, which would mean that there are various ways of gender socialization. Gender identity can be defined as ''the characteristics individuals develop and internalize in response to the stimulus functions of the sex that they been assigned with at birth'' (Pichevin and Hurtig, 2007, p. 448).

Raffaelli and Ontai (2004) mention that family and communities play a big role in the gender socialization process because they decide the appropriateness of acting. A patriarchal society has a significant influence on gender socialization for females. In this systematic organization of male supremacy and female subordination (Stacey, 1993; Cindoğlu & Toktaş, 2002), the traditional gender roles and the inferiority of women to men are reproduced (Essers and Benschop, 2007). Patriarchal societal norms and institutions lead to unequally positioned men and women because of the sexual differences that are defined in gender roles (Buğra, 2014, p.153). These patriarchal structures, norms and practices tend to replicate themselves in different forms and dimensions, such as workplace suppressing women (Moghadam, 1996, p.5). Therefore, it is important to understand the societal and institutional barriers these women face, to progress for a better future for women. When analyzing the data, the following aspects will be considered: the way female refugees adhere to and reproduce patriarchy and/or resist roles regarding their gender identity. Furthermore, the way they cope with the expectations and roles will be examined.

Another important concept of this research is ethnic identity. Phinney (1990) describes ethnic self-identification as the ethnic label that a person uses. An individual can consider her or himself as a part of two of more groups. Buitelaar (2002) states that minority groups create their ethnic identity by having an ongoing dialogue with people that surround them, such as their own minority group, other minority groups and people from the host society and home country.

Woman entrepreneurs construct their entrepreneurial identity in a similar process. Essers and Tedmanson (2014, p.355) state that identities are usually built in relation to the Western dominant archetype of a heroic, male white entrepreneur. Moreover, entrepreneurial identity is something that 'becomes' and is created through negotiation with various constituencies (Essers & Benschop, 2007). Although individuals can exercise agency in identity construction, they are restricted by the intersection of inseparable social structures and by certain discourses. These social structures can be gender, sociocultural values and ethnicity (Crenshaw 1997; Metcalfe and Woodhams 2012). These inhibitions are something to look for when conducting the data analysis.

Chapter 3. Methodology

This study is drawn from the interpretive epistemological tradition. This approach arises from a life-world ontology which states: ''all observations are value- and theory laden and that investigating the social world cannot uncover objective truth'' (Leitch, Hill, and Harrison 2010, p. 690). This approach provides the opportunity to understand, explore and analyze the production and reproduction of gender in the daily lives of female refugees in the Netherlands. The objective of this research was not to generalize, and there is no claim that the analysis was representative for all female refugees. The aim of this study was to provide new insights, rich descriptions, and a detailed understanding of the female refugees their living world and experiences concerning entrepreneurship.

3.1 Data collection

To investigate the experiences of the female refugee entrepreneurs when constructing their identity, an explorative narrative approach using in-depth, semi-structured interviews was employed. During the writing of this thesis, the world was in a pandemic, which led to several governmental restrictions. One of them was that people were requested to stay at home as much as possible and not to make any new appointments. To still be able to conduct the interviews, I chose to arrange video-conferences with the respondents. All the video-conferences were recorded if the participants agreed on this. By doing so, I could still gather information about people their life narratives. Narratives are used as sense making tools of the human experiences and analyzing the narratives can offer rich insights into the female refugees' thinking and worldviews (Ahl and Marlow, 2012). Henry, Foss, Fayolle, Walker & Duffy (2015) state that narratives also allow us to better understand how women entrepreneurs' identities are located and co-instituted in their cultural values and norms. In addition, semi-structured interviews allow the respondents to fully articulate their responses in their own ways (Leech, 2002). The themes that were covered throughout the interviews included background information of the respondents and their cooperatives such as reason for establishment, cooperation with other women's cooperatives, financial support and training and the institutional and societal challenges for the enterprise.

The process of finding interviewees was done by using specific networks for migrant women and ethnic minority entrepreneurs. These interviewees helped to get in touch with other respondents, which can be described as the 'snowballing' method.

3.2 Samples and procedures

For this research, there were conducted 10 semi-structured interviews with female refugee entrepreneurs, which lasted 50-70 minutes. The interviewees could choose to be interviewed in Dutch or English. For the results section, the interviews that were conducted in Dutch were translated into English. An entrepreneur can be defined as individual who owned and managed a business and thus

was self-employed (Tlaiss, 2015). The female refugees that were selected for this research had to meet some conditions. For this research, it is important the respondents moved to the Netherlands when they were older than 18 and lived there for at least 5 years. The reason for this is due the fact that this research aims to examine how the norms and values of the country of refuge influence the entrepreneurial identity. To do so, it was important that the female refugees have enough experiences in both countries, therefore the above-mentioned conditions are set. This means that only first generation refugees were taken into account for this research. Furthermore, the refugees needed to have a Dutch passport because it can lead to legal restrictions for doing entrepreneurship when they not possess it.

Even though some scholars argue that quantitative techniques such as surveys with a larger sample group offer breadth to research findings (Goldman & Little, 2015; Janssens, 2010), there is chosen for a qualitative technique. For this research, it is important to fully and thoroughly reflect the state of women's entrepreneurial activities and living worlds. Therefore, in-depth methods are best suitable for this research.

Part of being human involves narrating stories to ourselves and to others (Plummer, 1995). Human beings use narratives to express their emotions and convey their beliefs about how things should be (Berger and Luckman, 1966). By retelling their stories and experiences, they represent their societies and identities (Plummer, 1995). Narratives provide us with an opportunity to make sense of language, including that which is not spoken (Riessman, 1990).
To conduct this research, a narrative approach will be used. Lieblich, Tuval-Masciach & Zilber (1998) describes narrative research as any study that uses narrative materials. The data can be collected as a story in a form of an interview or in a different manner such as writing up observations. One of the best channels to learn about someone and his/her inner world is through verbal accounts and stories which are presented by the individual narrators about their life and experiences (Lieblech et al., (1998). The use of narrative methodology results in rich and unique data that cannot be obtained from questionnaires, observations or experiments. Narratives provide us with the ability to find out how stories are structured, who produces them; the mechanisms by which they are consumed and how these narratives are accepted, silenced or contested.

Using McAdams' model (1993), the respondents were asked to divide their life into chapters, referring to the most important periods in their lives. After this open part, more specific questions were asked regarding topics as ethnic identity and gender identity, being female and refugee, advantages and disadvantages and so on. The interview guide can be found in the appendix. The interview guide that had been developed was roughly used to guide through the interview, because the narratives of the respondents went in all directions. Before starting off with the interviews, a test-interview was set up to check whether the topics were understandable and logical. By doing so, some small adjustments were made, which resulted in better quality of the interviews.

After conducting the interviews, the data was analyzed. First, the interviews were transcribed. The analysis took place in two rounds. First, the narratives were analyzed by thoroughly reading every transcribed sentence and try to find themes or contradictions. Also, when listening to the recordings, the way someone said something and the vocal inflections were taken into consideration. In the second round, a more comprised holistic analysis was done, where I looked for subthemes in the content and selected the most important parts. This process was done by using the qualitative data analysis software: NVivo.

Respondent	Characteristics
Respondent 1	Iraqi refugee – 8 years of experience. Age: 31 Graphic designer Duration of the interview: 72 min.
Respondent 2	Iraqi refugee – 7 years of experience. Age: 29 Feminine clothing boutique Duration of the interview: 78 min.
Respondent 3	Kurdish refugee – 5 years of experience. Age: 51 guidance and support for people with diverse cultural backgrounds. Duration of the interview: 60 min.
Respondent 4	Syrian refugee – 1 year of experience. Age: 23 Teaching Arabic language & parenting Duration of the interview: 75 min.
Respondent 5	Syrian Refugee – 2 years of experience. Age: 34 Workshops for art Duration of the interview: 53 min.
Respondent 6	Syrian Refugee - 4 years of experience. Age: 47 Catering company Duration of the interview: 52 min.
Respondent 7	Syrian Refugee - 1 year of experience. Age: 27 Sustainable coffee industry Duration of the interview: 56 min.
Respondent 8	Syrian Refugee – 1 year of experience. Age: 30 Teaching Arabic language and culture Duration of the interview: 57 min.
Respondent 9	Syrian Refugee – 3 years of experience. Age: 29 Catering company Duration of the interview: 36 min.
Respondent 10	Chechen Refugee – 6 years of experience. Age: 55 Catering company Duration of the interview: 51 min.

Table 2: Overview of respondents

3.3 Quality of research and limitations

To improve the quality of the research, the steps that are taken throughout the data-collection until the data analysis, are peer-reviewed. By doing so, a new perspective can be shed on the research, which makes the quality of the research better. Furthermore, this can ensure that any errors are identified before processing to the next step.

To gain reliability of the research, the steps that are made throughout the research will be provided in a description. By doing so, peers can see what steps are taken and the reasoning behind these steps will be elaborated as well.

To ensure representativeness to the fullest possible extent, even though it is not the aim of this research, different economic sectors and socioeconomic classes will be taken into account. Also, the countries of origin and the age of the female refugees will be made as diverse as possible. By doing so, a representative sample was sought to reflect the characteristics of the larger group.

The part of confirmability is something that is a seen as limitation of this research. This is because several reasons. First, being male might lead to having underlying assumptions and implicit ideas about women that can color my perceptions. To reach the highest possible objectivity, I will make these assumptions implicit. This will result in more awareness throughout the research. Another important note is that women may react differently because the interviewer is a male. This can lead to less openness for the interviewee. To try to overcome this, I will explain my that my aim of this research is to contribute to female refugee entrepreneurship. By doing so, I try to accomplish that they answer more open during the interviews.

3.4 Research Ethics

Before conducting this research, some research ethics were considered. First, researchers are expected to obtain informed consent for everyone who is directly involved in the research (Orb, Eisenhauer & Wynaden, 2001). This was ensured by providing all the participants with information about the research, subjects, purposes, procedures and duration. By doing so, all participants were aware and chose to voluntarily contribute to this research.

All the data that was gathered throughout the research was be protected and respected to assure confidentiality of information. Also, the anonymity of the participants was assured by not revealing their identity and institutions in which they are involved. This will be done using pseudonyms. The transcription of the interviews was done only by myself, to make sure anonymity was guaranteed. To make sure the data was safe, a password was always required to get to the data.

Last, beneficence was considered. This can be described as doing good for others and preventing harm (Orb, Eisenhauer & Wynaden, 2001). This is reached by using pseudonyms and not revealing participants' identities. Also, participants were told that they have the freedom to withdraw from the research at any time, for example when they did not feel comfortable anymore.

Chapter 4. Results

After conducting the interviews and analyzing the data, three main themes emerged. These themes are the same as the ones in the conceptual model: Gender identity, ethnic identity, refugee identity. These main themes were divided in subthemes, which give insight in what has an important role when constructing different kinds of identity.

The entrepreneurial identities of the female refugee entrepreneurs are heavily influenced by their gender identities, which stem from the norm of their culture and the upbringing they receive. The entrepreneurs have to deal with a lot of expectations of their family, which lead to specific reactions and experiences. This, on their turn, can lead to barriers and obstacles for doing entrepreneurship.

4.1 Gender roles and expectations

Having to deal with certain roles for being a woman is something that many of the respondents mentioned throughout the interviews. When doing entrepreneurship, women can experience barriers concerning family commitments (Wu, Li & Zhang (2019). Maryam (8) said the following when the question aroused about specific rules for women and men:

> *''Definitely. Definitely. All the time. All the time. It starts inside your family. Like not my mom and my dad, but like uncles and all the sides of the family and then it grows into society, like I told you, there's an idea in the Middle East that the woman place is in the kitchen and having kids. Like for example, the moment that I actually told my family that I was starting my own business. My mom's reaction was like, why don't you go have a kid? It's better (....) You always have this encouragement for the male in the Middle East somehow because the male are strong, they are the society, they are the strength of everything and they can do everything''. (Maryam)*

The Syrian society of Maryam had several expectations and roles for women to fit in. One of them is that women their place is in the kitchen and having kids is a duty. The moment that Maryam told her mother about starting a business, her initial reaction was about having kids as a woman. Raffaelli and Ontai (2004) state that family and communities play a big role in the gender socialization process because they decide the appropriateness of acting. In this case, society, uncles and all sides of the family tend to influence the gender role for this woman. For the family of Maryam, having kids as a woman is the most important thing. When asked about typical traditions, the Fatima and Maryam said the following:

''Actually, now it's been about [...] of Damascus or government, because Damascus is really open minded. But if we are talking about rural [...], they preferred to the woman that engaged or get married early, because they think they should have babies at early age.'' (Fatima)

''Typical traditions in the Middle East. There's a lot... that a woman must get married. That's a tradition. It's a total tradition, and they start nagging on the woman to become married. Since she's like 15, 16. Well, actually. And if she becomes 30, then they call her something that they say [...], and this is like she's too old to be married and she is 30 and that's tradition. So, if somebody went then proposed to an Eastern woman that she's 30 years old, his parents might disagree because she's 30. That's tradition, which is bad. Thirty is not old.'' (Maryam)

The pressure of the society to marry as a woman is significant. When a woman reaches 30 years, she is concerned 'old' and some families might disagree about getting into a marriage with someone that has that age. This tradition in a society can lead to pressure for woman to marry, because there is a risk of no longer being accepted. This, in turn can lead to married women that are considered responsible for home management and childcare. Finding a right balance between family demands and work can lead to conflict (Van Kooy, 2016). The question arises where these kind of gender roles come from and how traditions develop. When the question was asked about where Maryam thinks the perspectives about how a woman should behave and act comes from, she narrated the following:

''Honestly, religion. Definitely, not the religion itself, because Islam for me is like it's a very beautiful religion. It's a peaceful religion. And it gives a woman all this right. Like, people go deep into it and understand it correctly, It's it's very, very supportive for the woman in all cases. But the way that people explain their religion and make it as a tradition is the point that gives the power to the male or the [...], let's say the people who work in Islam do the Islamic calling and stuff and they are free to see what to say whatever they want, they are they are free to bring proofs from Quran without anybody saying to them, no, that doesn't mean that. You cannot argue with them. And that puts it in the traditions. And then women are scared over there. Let's say that women are really scared like they are. They don't dare, they don't dare to do it. I dare to say a lot of things and I end up being grounded a lot.'' (Maryam)

Religion, in all the cases of the respondents, the Islamic religion, has guidelines on how a woman should behave. Several respondents indicated that men take advantage of this by interpreting it in their own way and using it only to their advantage. The respondents mention that the Islamic religion empowers the women, but men make misuse by interpreting it to their advantage. When the question was asked about whether the respondent (1) felt like she fit in the picture of how a woman should be in her culture, she said the following:

''No no no. I am much too open and too cozy with everyone and I am very direct indeed. I am also not the type who thinks oh yes, if I say this then ...,''. (Sara)

Analyzing her words, it could be stated that being open, cozy and direct is something that does not fit woman in the Iraqi culture. Seibert & Zhao (2006) state that extraversion could be important for entrepreneurs because they act as salespeople for their ideas. This trait can be described as the extent to which one is dominant, energetic, enthusiastic, talkative and active (Costa and McCrae, 1992). Being assertive is also a key characteristic for a successful entrepreneur (Santandreu-Mascarell, Garzon, & Knorr, 2013, p. 1086). This would mean that being extraverted and assertive, which could be important for entrepreneurs, does not fit with the image of how a woman should be in the culture of respondent 1. Balancing between the values of the culture and finding a right way of doing entrepreneurship can lead to contradiction. Women that do not fit in with the standards of how women should behave experience several kinds of reactions of family and their community. Respondent (5) told that she wanted to live by herself to pursue her studies. In addition, studying was more important to her than having children. This lead to having a bad relation with her father's family:

''I'm not... I don't have a good relation with my father's family, because for them, it's it should be the girl finish study and get married''. (...) Yeah. Because for them, if I were studying and living by myself, why I have to stay and not in my parents house, because most the culture thing is like the girl should be living with her parents until they got married.'' (Halima)

Halima chose to study and live by herself, after she finished her study, she did not marry. This resulted in rejection of her father's family and she does not speak to them quite often. When I asked why her mother's family did accept the choices she made, she called them *open-minded*.

4.2 Reactions and experiences

Not fitting in with the standards can lead to conflicts with family and friends, which eventually can lead to being repelled by the community. Most of the entrepreneurs that I spoke to, were willing to be in contact with their community, but being different and not feeling accepted leads to taking distance by themselves or by the community. Anhur got very emotional when narrating about the repulsion and rejection of her community for doing entrepreneurship and becoming financial independent:

''I don't know how to say that .. well .. a strong woman. I feel that it is not appreciated there. A strong independent woman. A woman .. business .. financially independent .. that is .. dangerous? If I can call it that hahah. (...) When they really get to know me, I think they put me in a box ... because she's feeling too good, because if she doesn't like something in the

relationship, she's going to lose weight ... because she has money and this and this. She is truly independent.''(Anhur)

Being a strong independent woman can be perceived as a threat for men, because she is not reliable on her husband, which can make it harder for men to suppress the women. Men experience Anhur as dangerous because she is independent, while literature on entrepreneurship indicates that the pursuit of independence is an important characteristic for a successful entrepreneur (Santandreu-Mascarell, Garzon, & Knorr (2013, p. 1086). The entrepreneurial identity and gender identity conflicts with each other, which can eventually lead to repulsion and rejection by the community:

''your parents want at some point when you meet someone .. well .. a little bit of pressure .. don't impose, but hey .. why don't you know you know .. you do a lot, you are seen. What are the reasons for that. So I've been very unsure for a while because of that. I got the feeling that there was something wrong with me. For example, when I went to a marriage, I started to feel really fucked up. So what's wrong with me. I come from good house .. .. I was well raised. I have some of the Dutch and Arabic in me, I have graduated ... I am strong. I made it for my age in that regard. I feel it is being punished in my community. That broke me at some point. That I thought ... I only feel bad when I'm here with you. Because of that I have protected myself, so I don't really want to feel this at all anymore. So I take my distance. Yeah.. punished .. I don't want to say punished. I am quite educated compared to other girls .. I say what I think .. I really am for equality you know. I always show that. I have a feeling that it is looked at in such a way as .. oh yeah .. she is like that.''(Anhur)

The respondent seemed very emotional and powerless when narrating about this experience. Tears in her eyes made it clear that this is something that touches her. Being independent and a strong woman does not fit in the image of a woman in her community, which makes her different and therefore not accepted. When the question was asked how she copes with this and if her behavior has changed because of these kind of experiences, she answered the following:

''Yes. Certainly. Because that is why I go .. I no longer have a feeling for it. Because I had a lot of passion and I really wanted to get to know people from my background. Yes .. no more my people. (...) Well, I often speak to my friends from that culture. Everything is so typical .. I expected a lot of things but apparently it feels like I'm wrong. I now place people in lofts, which I really shouldn't do. And .. I am just very aware that as an Arab woman, when you are independent .. you are very vulnerable as a woman in general all over the world I think. But especially in the Arab culture you just notice that .. yes .. how can I put it .. that men .. no more power .. I don't want to call it that. Yes .. it is a man's culture. It is really a man's

culture. And that makes me feel a little behind. (…) As a result, I also took that distance,
because I felt very excluded from it. I feel I found out .. okay .. I feel less appreciated.''
(Anhur)

Even though women get rejected by the community for not fitting in, the women also choose to distance themselves from their community because of the feelings and reactions they receive. They do not feel appreciated and get the feeling that something is wrong with them. Anhur mentions that she feels behind and very vulnerable. She has the feeling that men have more power and that it is a man's culture. Therefore, she chose to distance herself from her community, although she tried her best to be a part of it.

4.3 Barriers & Obstacles

Medina, who owns a teaching daycare, copes with social rejection by constructing their entrepreneurial identities by soliciting social approval. She exhibits socially appropriate behavior by doing what is expected from her, while also doing entrepreneurship. This can be done by establishing conventional feminine ventures, such as being a teacher or having a daycare. By conforming to her society's gendered norms, she stretches the boundaries of what is acceptable for a woman to do within their local context. A woman that has a daycare said the following about this:

> *''For example, I had that bit when I started, it was very hard for me to say to my dad hey look,*
> *my dad knows I'm not doing strange things and my dad knows what I'm doing so you know,*
> *so that's for it's very hard to say to my father yes whatever, I can't even put it into words, just*
> *that I do say I'm just talking to dads and dads are talking to me and you know, hey, I really*
> *know he knows hey , I mean it's really no secret and he also knows that some dads have*
> *my   number, he really knows all about that, but and that's not a thing, but I never had the*
> *feeling that I went so specific appoint. But when I was going to open it, I had a big festive*
> *opening and you can see, because my neighbor boy came by, a Turkish neighbor boy, and I*
> *know, just all people very sweet and nice and I am just very friendly, but those are moments*
> *when I think my father would come back to that, because he was of course just there and he*
> *would come back to it later and make a thing of it or not. What other people do. But my dad*
> *doesn't do it because he sees the situation, so opening and a lot of people are present and it's*
> *just a nice conversation, you know he doesn't have one there ... but a lot of people do''*
> *(Medina).*

In this case, the Syrian refugee Medina felt like it was not appropriate to talk to men because of her culture at first. When she started a daycare, she had to talk with fathers because she had to discuss the development of their children. By doing so, she stretches the boundaries of what is acceptable for a

woman, in this particular case, having contact with males. This also aligns with Essers and Tedmanson's (2014) findings about the entrepreneurial identity development of Turkish women in the Netherlands. By embracing societal gender roles and expectations and behaving in an appropriate famine manner they advance their careers and develop their entrepreneurial identities. When asked whether she also faced barriers, she mentioned that men sometimes choose not to make contact with her when doing entrepreneurship:

> ''Yes, there have been some men who wouldn't talk to me. (…) Yes really. Yes, just look, of course I need certain books and material and there I need certain organizations, for example, and then yes I have often had people think of huh, someone once said in English yes let your brother call me. Well, over my dead body that I let my brother call, I really don't.''(Medina)

In this specific case, Medina called a company to buy certain books and materials for her daycare. Medina got refused because she is a woman and the man that was selling these products did not want to be in interaction with women. As a result, she could not buy the necessary material in the usual way, which every man could have.

Two respondents tell the following about the barriers they experience with regard to being a woman in doing entrepreneurship, specifically getting support:

> ''It is more because of the life that I have just described for you. I am used to be rejected all the time. Add to that that I am an Eastern woman and the idea of a woman being in the business or being a manager of something is not very common in the Middle East and it has a lot of obstacles in the way. So you have to work really hard for it. Most of the time you fail because you're a woman and you don't get a lot of support for religious reasons, for cultural reasons, for many, many reasons.'' (Maryam)

> ''First actually women and the community is not so much supportive. I think now after war, maybe a little bit have changed. But then we had this low view. Like, if you are a woman who will not get your get support as you are men and community and you will get also a lot of gossips a lot of these points, that makes you take steps back. Not support you to take steps forward. '' (Fatima)

Maryam mentions that she fails most of the time because she is a woman and does not get a lot of support for several reasons. This makes it harder for her to do entrepreneurship, because she has to work harder than men. Fatima agrees upon the aspect of not getting support of the community, which makes you take steps back. This is because people start gossiping and the FRE's do not want to be considered as strange. Getting support from family and friends can motivate you to continue doing

entrepreneurship, and the lack of it can create setbacks. Waldering et al (1990) mention that having social networks are important to attain important information, attract customers and suppliers. These networks can also help to acquire financial capital. Not getting support and being rejected by the society for being a woman can lead to obstacles in developing a network and gaining financial capital. In addition to this, the social network of refugees in the new host country is less likely to be as extensive as that of immigrants. Which also makes it harder for a woman to do entrepreneurship.

4.4 Leveraging experiences

Despite facing a lot of rejection and boundaries because of traditional gender roles, women leverage this in their own kind of ways for doing entrepreneurship. For example, Medina narrated that she was under control by her brothers for a long period in her life. She could not go out in the evenings, was not able to hang out with the opposite gender and so on. This developed a coping mechanism, where she sought control in her life by doing entrepreneurship:

> ''I honestly think that it is because in my childhood I really also spent the first few years of high school, then I was so much involved in that piece of control that they wanted to have. What I could say very badly and look at that piece of control that just makes you often feel that you could not make your own choices, you understand? (…) So very, so I have had other reasons, but I have consciously looked for other things that I could control, if you know what I mean. (…) Right and that was really the business, I have done a lot in my life and also from high school. I also had my own foundation for a long time and set up all kinds of actions and you know that were the things I had control over and completely. I am really a control freak in that respect, but you know, I, again, it shaped me.'' (Medina)

By being controlled by her brothers for a long period in her life, she was looking for something to be in control of. McClelland (1987) states that having a high internal locus of control is a characteristic of a successful entrepreneur. This resulted in that she dares to make choices that her brothers do not. One of them is starting a business, something that her brothers dream of for a long time but do not dare to do because of the risks that are involved. Maryam says that being rejected all her life for being a woman has resulted in the capability of making strong decisions. The rejections formed her and is something that she is very proud of. She stated the following:

> ''It was learning, learning that when you get too many rejection, too much rejection in your life, you get upset, you get depressed and then suddenly, if you if you really, really keep doing the learning process and grow with it, then you can reach a point where you can make strong decisions. (…) because this the struggle, this rejection is what shaped me to be who I am today. And I'm very proud of it.'' (Maryam)

Maryam states that if you just keep continue with the learning process and grow with it, you will be able to make stronger decisions. Santandreu-Mascarell, Garzon, & Knorr (2013, p. 1086) state that one of the key characteristics of a successful entrepreneur is being persistent. Even though Maryam got rejected, she kept learning and got to the point where she became a successful entrepreneur.

Gender identity has a significant role in constructing the entrepreneurial identity of the female refugee entrepreneurs. First, the entrepreneurs must balance between values of their culture, which sometimes are in contrast with entrepreneurial competences. An example of this is being independent, talkative and open, which sometimes results in rejection of the community. There are several coping mechanisms to deal with this, such as distancing from the community or exhibiting socially appropriate behavior while also doing entrepreneurship. Besides barriers that originate from their cultural norms and values, they sometimes are being treated differently by men. Barriers and obstacles concerning being a woman are still happening, such as men that are not willing to talk to women or have trouble with their authority because of her sex.

4.5 Ethnic & Refugee identity

Ethnic identity has many facets and derives from a sense of peoplehood within different kind of settings. Ashmore et al., (2004) mention that self-categorization, which is the way an individual identifies himself as a member of a social group is an important aspect for measuring ethnic identity. Throughout the interviews, questions were asked about how the respondents feel about themselves concerning their ethnic identity. Most of the respondents answered that they feel Dutch and Syrian/Iraqi at the same time. For example, Anhur and Malika said the following about this:

> ''Yes… I think so hahha. I just think you know anyway. My background, my education has also created me who I am now. So I think that ... I really feel in between. I really don't feel like a Dutchman at all. But I don't really feel completely Iraqi either. I feel chilled when I am with my Arabic target group and with my Dutch I feel .. well I don't know. Just 50-50 or something? Hahaha. Between shore and ship''. (Anhur)

> "Yeah, half-half, to be honest. With Iraqi families, I also guide families occasionally, I see that they are completely on the ground and they know very little about the norms and values of this society while they really need it to raise their children. " (Malika)

Analyzing the narratives of the respondents, it can be stated that no respondent identifies herself as a fully Dutch person. An interesting note is that although most of the respondents live in the Netherlands for more than 5 years, they still do not feel totally Dutch when asking about their ethnic identity.

Anhur mentions that she feels between ship and shore, and that it feels like the people from both groups do not acknowledge the FRE's fully being a part of their group. When the question was asked why they do not feel Dutch, they mentioned that they experienced differences between them and the Dutch people. Having a different background and differences in cultural values and norms made the respondents aware of this:

> *''Well the difference, I only had Dutch friends or primary school. So then you already notice difference in cultures, so then you notice that ethnic background. Then you notice that you really have a different background yes.''(Anhur)*

Ashmore et al., (2004) also mention the sense of belonging. Commitment is a key component of group identity and can be described as the attachment that one feels towards a group (Phinney & Ong, 2007). Most respondents tell that they do not feel affective commitment with the culture and group where they originate from. Also, most of the exploration is done towards the Dutch culture, instead of the culture of origin. Phinney (2003) mention that exploration is an important part of ethnic identity development and can be described as seeking information and experiences which are relevant to someone his ethnicity. Respondents do still feel Syrian/Iraqi, but feel a distance between them and their culture, which results in taking distance from a specific community. An example where the respondent tried to explore her ethnicity but realized that the norms and values did not match, is told by respondent 2: ''As a result, I also took that distance, because I felt very excluded from it.'' (Anhur) Even though some FRE's do not feel connected anymore with their community because of the differences about life perspectives, they use the duality of culture to their benefit in their entrepreneurial identity. Buitelaar (2002) mentions that both the people of the home group and the people from the host society have a crucial role in developing ethnic identity. Balancing between two cultures can be hard for the FRE's, because they want the best of both worlds. Anhur said the following about balancing between the two different ethnic cultures and how this influenced her behavior:

> *''I have really had an identity conflict. Not high school but when I started my college. You really are between two cultures and you want the best of both. You have expectations of parents and you name it. Well, I kind of lost my identity. And I wanted to know a bit more about my Iraqi background.''(Anhur)*

Wanting to know more about her Iraqi background, a perfect example of exploration (Phinney, 2003), Anhur started to read and interact with people from Iraq. When doing so, she noticed that she did not fit in and did not feel home. Being direct is punished in the Iraqi culture, what made her feel like she does not belong there. She says the following about the exploration phase and the sense of belonging she felt:

''I had no Arab friends so I went to look that up a bit, I really liked that. But .. with time I noticed .. oh .. I just… I don't feel here anymore .. er… I don't know. I am quite someone who says what they think and you are looked at very strangely or something. So that .. then I didn't really have any problem with that, but now especially. I wouldn't have handled it differently but I think now .. it frustrates me how people think.'' (Anhur)

As Ashmore et al., (2004) mentioned, sense of belonging and exploration are important components of ethnic identity. Without exploration, the commitment of an individual towards a group can be less secure and change more easily with new experiences. Also, the evaluation and in-group attitudes that an individual has is stated to be an important component. In conversation with the FRE''s, I noticed that most of them have negative attitudes about their home culture and group. The FRE''s describe them as small-minded people and mention that being open-minded is something that fits them way better. Within their home culture, they make a distinction between people that are open-minded and people that are small-minded. They refer to them by saying them and us. Fatima explains how the Syrian community treated and perceived her when she was in a refugee camp by herself. She ends the story by saying that she is not like them and that they do not want her to fly.

''So because only because we are maybe women and we should not take our decision. But I'm really lucky because my balance was with me also, I would tell you when I was in the camp, how can I say I faced the communities, Syrian communities, but not my families. So I am open now to the Syrian community, what I can say and be able to say to me, you are [...]. You are a bad girl. And I said to them, why am I a bad girl? They said, if you are… They said they think that I want to camp to refugee camps to make relationships with boys. And this idea was given to me. I said to them I was fighting and I was sitting alone in my room, because I don't want to connect with those people who had a small mind. They said [...], I have rights to talk with anyone. Sometimes people are seeing me asking [...] any men, asking him because I need to manage my stuff. I don't know anything on the refugee camp, I need to just [...]. There was the gossip's behind me that I [...]. So sometimes when the community sees, they are like, you're not [...] like them, then you are different and you are open minded. They are talking behind you and trying to make you not to fly.'' (Fatima)

This means that the FRE's mostly have a negative in-group attitude. Tajfel & Turner (1986) mention that negative in-group attitudes can lead to the desire to belong to the dominant group, which in this case are the Dutch people.

Just as gender identity, ethnic identity has a role in constructing the entrepreneurial identity of the female refugee entrepreneurs. Being between shore and ship and not fully fitting in with a group can

lead to an identity conflict. When doing entrepreneurship, some FRE experience benefits because they are unique and mixed. They can use the combination of their home culture and host culture, which makes enriches them. However, FRE can experience disadvantages, such as stereotypes they have to deal with and trust.

Besides having a gender identity and an ethnic identity, the respondents have a refugee identity as well. This can lead to set-backs to pursue entrepreneurship in the host country. Not everyone appreciated talking about being a refugee, because of the pain of memories that come with it. When the question aroused about when they feel like being a refugee and how they know this, the FRE mentioned that it happens in encounters with Dutch people. Anhur said the following about her identity as a refugee:

> *''Yes I grew up here, so you may have certain expectations. But I am very aware and you just experience this almost every day. And then I think ... I'm always happy that ... I don't see it as something negative. I like that I have been able to bend a certain idea of someone if I had such a conversation with someone. So yes, I am aware that I am a refugee.'' (Anhur)*

In encounters with Dutch people, they act surprised that see speaks the language so well. Instead of seeing it as something negative, she tries to bend the idea of refugees. People have certain expectations of refugees, and therefore do not expect them to be an entrepreneur. Nasira was at a birthday when she talked to two Dutch men. When she told that she was an entrepreneur, just as they were, they acted very surprised and could not believe her. She says the following about this remembrance:

> *''One of them said I took over my father's company and the other said I took over my family's company so both were entrepreneurs. And I said yes I happen to be an entrepreneur too, my husband was sitting next to me, and I said and then my husband said, yes she is, she is, so then I said: you can tell me too, because he is very proud of me. And then they both looked so wide-eyed that we can never imagine that you came to the Netherlands 20 years ago and that you have made such a leap so far in such a short time. Yes I said, you know if one wants something and has a quality in it and gets that opportunity then he can do it and achieve it.''(Nasira)*

The FRE' have to deal with a lot of expectations of people from the host society, they can have a certain idea about them, which can make them less likely to be taken seriously. Fatima said the following about this:

> *''The world of a refugee is sometimes people can not believe in you or, yeah. So it's not easy to find, also, networks, you know, everything you need... that network and support.'' (Fatima)*

Fatima mentions that the world of a refugee is that people sometimes not believe in you, which makes it harder for them to do entrepreneurship. Because people already have a certain thought about you, you start with a backlog. In addition, being a woman also can lead to a disadvantage when doing entrepreneurship. The problem of not finding a network and support is in line with the research by Wauters & Lambrecht (2008), in which they say that the social network of refugees in the new host country is less likely to be extensive. When specifically asking whether the RFE feels like she faces problems relating to networks, she answered the following:

''Sometimes people actually… until now after Corona, we did not connect with a lot of people. But being in isolation in the camps and now we don't have networks and it's difficult to continue work. And you do not have support from your family, your relatives, your friends.'' *(Fatima)*

Not feeling support from the family and relatives can be discouraging to do entrepreneurship. Despite this, the FRE keep going and actively try to build their network. This is done in several ways: LinkedIn, attending meetings and by trying to make contact with other people in the social environment.

4.6 Leveraging ethnic & refugee identity

To construct their entrepreneurial identity, ethnic identity plays a significant role. Although it can restrain them, FRE's also use this to leverage their enterprise. Combining both of the cultures, the FRE's try to be unique. Being able to choose between the two cultures when doing entrepreneurship, enables them to be more diverse and more comprehensive. Halima said the following concerning the question how she uses her ethnic identity in doing entrepreneurship:

'Let me think how I can explain. Yeah, I feel like it is more as unique and mixed. Mixed because I came from a different culture, but I can understand also the different culture, I think. So that has made me stronger than others when I work with the different cultures. Also, because also I learned, I studied not here, so the way thinking or studying about the business is really different. But when I came to here and I learned the business here in Holland, made me strong because I can choose from here and from my country, which one is stronger and so I have a unique way to make a business.' (Halima)

The respondent mentions that she as a unique way to make business because she can choose from the host society and her home society when doing entrepreneurship. Having two backgrounds makes her unique compared to people that only have one cultural background. Two other respondents agree on

this, saying the following when asking about the benefits that they see regarding their ethnic identity:

''I only see advantages, I only see advantages, because we come with extra quality, with makes you rich. That is really very positive and enriching if you are from a different culture.'' (Malika)

''Um ... well, I have to say. Even when I did my internship, I did an internship in places that was very intercultural. So I always thought it was an addition that I had a different background. That makes a team unique, so I really thought that was a plus.'' (Anhur)

Some of the FRE's can benefit from the duality of cultures, while others also face disadvantages concerning their ethnic identity. FRE's narrate that they experience a lack of trust in their competences because they are not European and have a different background. This leads to less clients, because people are not sure whether they have enough knowledge. Halima, who has an organization that offers workshops for art, tells the following:

''But I will not lie, I have huge challenges, because here also the people think about I'm not European, so they will be kind of worried about… ok can we set our kids, does she have good knowledge that she can do a good workshop for my kids. Sure I have it, but… (…). Because, before I started my own business I did a lot of interviews in different places and most of them said oh, you didn't study in Europe. But then I say, but I have a lot of experience, more than 10 years, look I did here and here and not just in Syria, but in Lebanon, Dubai and Turkey, and most of them say, if we need also… like with your studying background in Europe or in Holland'' (Halima)

The coping mechanism of this FRE was by acting like she was a Dutch person. By doing so, more people reacted on her survey, which resulted in more clients. She mentions that it is a bigger challenge for her, but she likes the challenge and wants to change the future about people their thinking towards the FRE. What strikes is the perseverance of the FRE's, most of them see challenges as motivating and are willing to prove the contrary of what is thought of them.

Chapter 5. Conclusion

The purpose of this research was to understand how female refugee entrepreneurs in the Netherlands construct their entrepreneurial identity regarding their ethnic identity, gender identity and refugee identity. This was done by developing a conceptual model with three kind of identities that play a part in forming the entrepreneurial identity: gender identity, refugee identity and ethnic identity.

The research question for this Master Thesis is:
'How do first generation female refugees in the Netherlands construct their entrepreneurial identity with regard to their ethnic identity, refugee identity and gender identity?
To answer this research question, ten female refugee entrepreneurs were interviewed to discuss topics as gender-, ethnic- and refugee identity. In this chapter, the main findings of the interviews will be discussed.

First, the gender identity has a role in constructing the entrepreneurial identity of the female refugee entrepreneurs. The RFE's have had an upbringing where a clear distinction was made between men and women. When doing entrepreneurship, the values that are taught in their upbringing can clash with the entrepreneurial competences. To cope with this, RFE's have different kind of mechanisms. Some of the RFE chose to not to tell every aspect of doing entrepreneurship to their family and friends, while others promote it and try to make it as normal as possible. Also, some RFE exhibit socially appropriate behavior while also doing entrepreneurship. Last, in the most extreme form, RFE's choose to distance themselves from the community because they do not feel accepted. They have the feeling that they are different and are being judged for not doing 'girly' things, which results in a feeling of insecurity. Next to the barriers that originate from a clash between cultural norms and values, men in general treat them differently for being a woman. Some men are not willing to talk to women or find it hard to cope with authority of a women. This results in obstacles for doing entrepreneurship in different kind of aspects. Women find it harder to network, because some men do not take them seriously and are not willing to invite them into their networks. Also, it is harder for women to find resources, because some men refuse to work with women because of their sex. This makes the construction of the entrepreneurial identity by female refugee entrepreneurs two-sided. One side is that they have to balance between values of their culture the values and doing entrepreneurship. When doing entrepreneurship, they face reactions of their family, which can make them unmotivated. The other side concerns the obstacles they face when doing entrepreneurship with men, who act in a certain way because someone is women.

Second, the ethnic identity of the FRE's can influence their entrepreneurial identity. The RFE's identify themselves as a part of two ethnic groups, but both of these groups do not fully recognize them. Both of the groups experience them as being different, which results in a feeling of

not fitting in. the FRE's try to leverage their ethnic identity when doing entrepreneurship, using the uniqueness and mix of both worlds to do entrepreneurship in the Netherlands. The duality of cultures can be enriching for the entrepreneurs. However, the FRE's also face obstacles, such as discrimination because of their ethnic identity and lack of trust in their competences because they are not European. The ethnic identity is effected because of this, which leads to several coping mechanisms. Some of the FRE's try to work harder and prove that they are not different in comparison with Dutch entrepreneurs. Others try to fit in with the image of a Dutch entrepreneur by presenting themselves as a Dutch person.

Last, the refugee identity of the FRE's plays a role in constructing their entrepreneurial identity. Because most of the FRE's have had a tough time when they had to flee, they find themselves as people that are strong and have perseverance. Also, because they have taken such a risk by fleeing to the Netherlands, they experience themselves as risk-takers. These kinds of experiences influence their entrepreneurial identity. Being able to take risks and having strong perseverance are important to be a successful entrepreneur (Santandreu-Mascarell, Garzon, & Knorr, 2013, p. 1086). However, the FRE's face obstacles for being a refugee as well, such as a lack of support from family and friends. Also, people are less likely to believe in you when you are a refugee, which makes it harder to find a network and support. This makes it harder for FRE's to do entrepreneurship, because the lack of resources can be a big obstacle.

Chapter 6. Discussion

Reflecting on this thesis, there are some points that should be mentioned. Both theoretical and managerial implications will be provided, followed up by the theoretical and substantive limitations, by which we can indicate the value of the conclusions. Last, recommendations for future research will be mentioned.

6.1 Contribution to knowledge

Before conducting this research, some goals were mentioned. A part of the goal was to give insight in the experiences of female refugee entrepreneurs to better understand how they construct their entrepreneurial identity. By doing so, I hoped to add to the already existing body of literature regarding female entrepreneurial identity. Looking at the nature of this research, which is inductive and exploratory, it is hard to compare results to other literature concerning the same topic. However, the literature that already exists was compared to the statements that were made in this research, and these were in line which also makes their research stronger. Another goal of this research was to encourage scholars the push the frontier of knowledge in this area even further. By taking stock of this research and the literature that already exists, the remaining gaps can be identified and can be continued researching. Therefore, this work is another step in the direction of a better understanding of female refugee entrepreneurship.

6.2 Practical implications

The results from this research have potential practical implications for different groups of people. When starting this research, the societal goal was to achieve that female refugee entrepreneurs can overcome barriers they encounter more easily and create more awareness about this subject. This research contributes to that and can be used in several kinds of ways.

First, the research can have a practical implication for people which are working with FRE's. By understanding the challenges that they are facing, people will be able to react more accurate when discussing entrepreneurship. By having insight into how FRE's construct their entrepreneurial identity, they can help them even better.

Also, this research can contribute to female entrepreneurs in general as well. By creating awareness and better understanding how other female entrepreneurs act and cope with all kind of challenges, they can use this in their benefit when doing entrepreneurship. By doing so, they can adapt similar tactics and learn from the experiences of similar people. Concrete, policy makers and municipalities could organize a contest such as high profile female refugee entrepreneur of the year award, which will create awareness and can function as role models.

Last, the practical implication concerns policy makers and municipalities. By creating awareness, women can be encouraged to enter male-dominated sectors and thereby create new

opportunities for women. This leads to an improvement of a country's economic condition. By specifically promoting female refugee entrepreneurship, integration can be assisted and domestic entrepreneurship can be boosted. Successful integration requires taking personal responsibility on one side, and a society that offers everyone the opportunity to develop their talents on the other side. Participation is an important aspect of this. By taking stock of this research, policy makers can be more able to understand the world of female refugee entrepreneurs, which can result in successful integration because they are participating in the society.

6.3 Limitations

The first limitation for this research concerns researcher inexperience. Considering the fact that this was the first inductive and exploratory research done by the researcher, the researcher was inexperienced. Also, the interviews were conducted in a rather unstructured way, which made it harder to specifically know what the researcher was searching for. This resulted in different kind of things, for example, the interview went in all directions and some valuable time was wasted discussing things which were not relevant for the research. In addition to that, when analyzing the interviews, the researcher noticed that some questions were not taken into consideration or lacked follow-up questions. The inexperience with this kind of interviewing- and research method made this a limiting factor for the research. However, as the research progressed the researcher gained more insight and could ask better questions.

Another limitation for this research concerns the resources that were available to conduct this research. First, it was very hard to find respondents for this research, because this group is not easy to find and there are not many of FRE. By contacting different kind of organizations, the researcher managed to speak to ten female refugee entrepreneurs. The combination of limited time and the COVID-19 virus made it even more difficult. Due to governmental regulations, the researcher was not able to meet up with the respondents, which limited him to Skype, Zoom or Facebook video calls. This made it hard to plan the interviews with the respondents, because not every respondent was familiar with video calling. This took extra time before the actual interview could start. The intention was to conduct face-to-face interviews, as this is seen as the best way of interviewing to give the most value to the research. By doing face-to-face interviews, it is more easy to form a bond with the respondents and provide a safe space for the respondent to speak more open. Also, some of the respondents were at home with their children or did not have a good internet connection. This resulted in holes in the transcript and information that got lost. In addition to that, it was sometimes difficult to lead the interviews, due the delay of video calling, the usage of natural breaks was impossible. Altogether, the aforementioned situation, concerning COVID-19 and the struggle finding respondents resulted in a smaller sample size than intended and less good quality of the data. This limits the research as this gives less information to base the results on.

The outcome of the interviews conducted for this research might be limited due to social desirability response bias. The answers of the participants might be biased, as they might give an answer that they believe is socially accepted, instead of being completely honest (Collins, Shatell & Thomas, 2005). Because of the complex and heavy matter discussed in the interviews participants might be tempted to downplay issues or give more socially acceptable answers, which leads to a distorted view of reality. When talking about sensitive topics such as gender or discrimination on the basis of race, participants might avoid telling the truth because they do not want to be seen as a person that uses race or gender as an excuse for their problems. The participants might even be more socially biased because they are being interviewed by a white male, as the participants might want to criticize exactly this kind of person. Altogether, this might lead to socially desired and therefore biased answers that create an inaccurate image about the real situation.

Last, the researcher bias could have played a role when conducting this research. Since the researcher is subjective and has underlying assumptions, this could have influenced the end result. As mentioned in chapter 3, I tried to reach the highest possible objectivity by writing down the assumptions, so I was aware of them throughout the research.

6.4 Directions for future research

The first recommendation concerns specific themes that emerged from the results of this research. When analyzing the data, I found that there was a discrepancy between their own cultural values and norms and the Western entrepreneurial culture. The FRE's mentioned that this sometimes could not be bridged, which led to distancing of their culture and religion. For follow-up research, it is interesting to see how these two worlds would be compatible, because this is in the best interest of these women. Concrete, this means that the future research would focus on making two worlds more compatible, which will result in them not having to distance themselves from their culture or religion.

The second recommendation is to focus on a specific group of refugees when doing research. Throughout the research, most of the FRE's that were found originated from Syria. It could be interesting to focus on specifically one group, to make the data more extensive for one specific group.

Another recommendation that emerged from the results concerns the part of control and religion. Some FRE's mentioned that they were controlled all their life and this sometimes limited them. Other FRE's stated that religion plays a role when doing entrepreneurship. Concerning the focus of this research, this was not something that was focused on. For future research, it could be interesting aspects to focus on, because it plays a role for the FRE's when doing entrepreneurship. The final recommendation for this research is based on limitations of this research. By conducting a similar research with a bigger sample size and better data resources, the research becomes more comprehensive. Also, by doing this research with help of a more experienced researcher, data collection can be done more accurate and the data itself can be analyzed better.

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Appendix A- Interview guide

Before starting off with the interview I would like to thank you for taking the time for doing this interview with me. I already introduced myself a little bit, but just to be sure: my name is Emilj Astamirov, I am 25 years old and doing a Master Innovation and Entrepreneurship at the Radboud University in Nijmegen. This interview is a part of my master thesis, concerning female refugee entrepreneurship. I am a refugee myself, which makes this a very interesting topic for myself as well. Important to mention is that if you do not want to answer a question, feel free to tell me. I will always respect that.

First we will start with some general questions. (Creating a safe space)
1.   What is your age and name?
2.   Can you give me some background information about yourself?
3.   What kind of industry is your business in?
4.   What value does your business provide?
6.   What was the reason for you to start this business?
7.   For how long have you been an entrepreneur?
8.   What was your main reason to become an entrepreneur?

Because I am conducting a narrative analysis, I would like to ask you to divide your life into 4 'chapters'**. Note to interviewer: Interrupt as little as possible! Let the interviewee talk.**
* If the respondents do not know any chapters, we will work with the chapters: childhood, teenage years, adolescence, adulthood.

1.1   Childhood
1.   Where did you grow up?
2.   How would you describe your childhood?
3.   Could you mention some important people during your childhood?
4.   Could you describe important events during your childhood?
3.   What were you like during your childhood?
4.   Do you still know what you wanted to become when you were a child?
5.   What was the situation like during your childhood?
6.   Did you see any differences in men and women when you were a child?
7.   What does gender identity mean to you?
7.   In what ways were you aware of your gender identity?
9.   Which expectations from others did you experience with regard to your gender identity during your childhood?

10. Did these expectations and reactions influence your gender identity? If yes, how?

8. What did you think about the opposite gender?

9. How did you deal with your gender during your childhood?

10. Did you see any advantages or disadvantages of your gender during your childhood?

11. In what ways were you aware of your ethnic identity?

12. Which reactions from others did you experience with regard to your ethnic identity during your childhood?

13. Which expectations from others did you experience with regard to your ethnic identity during your childhood?

14. Did these expectations and reactions influence your ethnic identity? If yes, how?

12. How did you deal with your ethnic identity during your childhood?

13. Did you see any advantages or disadvantages of your ethnicity during your childhood?

2.1 Teenage years

1. How would you describe your teenage years?

2. What were you like during your teenage years?

3. What was the situation during your teenage years?

4. What were you passionate about?

5. Did you notice any differences in genders?

6. Which reactions from others did you experience with regard to your gender identity during your teenage years?

7. Which expectations from others did you experience with regard to your gender identity during your teenage years?

8. Did these expectations and reactions influence your ethnic identity? If yes, how?

6. What did you think about the opposite gender?

7. In what ways were you aware of your gender identity?

8. How did you deal with your gender during your teenage years?

9. Did you see any advantages or disadvantages of your gender during your teenage years?

10. In what ways were you aware of your ethnic identity?

11. How did you deal with your ethnic identity during your teenage years?

12. Did you see any advantages or disadvantages of your ethnicity during your teenage years?

13. Which reactions from others did you experience with regard to your ethnic identity during your teenage years?

14. Which expectations from others did you experience with regard to your ethnic identity during your teenage years?

15. Did these expectations and reactions influence your ethnic identity? If yes, how?

3.1 Adolescence

1. How would you describe your adolescence?

2. What were you like during your adolescence?

3. What was the situation during your adolescence?

5. Were you aware of your gender identity, if yes, how?

6. In what ways were you aware of your gender identity?

7. Did you face barriers because you were a woman?

8. How did you deal with your gender during your adolescence?

13. Which reactions from others did you experience with regard to your ethnic identity during your teenage years?

14. Which expectations from others did you experience with regard to your ethnic identity during your teenage years?

9. Did you see any advantages or disadvantages of your gender during your adolescence?

10. In what ways were you aware of your ethnic identity?

11. Which reactions from others did you experience with regard to your ethnic identity during your teenage years?

14. Which expectations from others did you experience with regard to your ethnic identity during your teenage years?

11. How did you deal with your ethnic identity during your adolescence?

12. Did you see any advantages or disadvantages of your ethnicity during your adolescence?

4.1 Adulthood

1. How would you describe your adulthood?

2. What were you like during your adulthood?

3. What was the situation during your adulthood?

4. In what ways were you aware of your gender identity?

5. How did you deal with your gender during your adulthood?

6. Which reactions from others did you experience with regard to your ethnic identity during your teenage years?

14. Which expectations from others did you experience with regard to your ethnic identity during your teenage years?

6. Did you see any advantages or disadvantages of your gender during your adulthood?

7. How did being a refugee make you feel in comparison to people of the host society?

8. What kind of barriers did you face being a refugee?

7. In what ways were you aware of your ethnic identity?

9. Did this view change throughout the years? If yes, how?

10.   Which reactions from others did you experience with regard to your ethnic identity during your teenage years?

11.   Which expectations from others did you experience with regard to your ethnic identity during your teenage years?

10.   How did you deal with your ethnic identity during your adulthood?

11.   Did you see any advantages or disadvantages of your ethnicity during your adulthood?

Refugee identity (First ask them what refugee identity means to her and how she defines this)

1.   How do you perceive refugee identity?

2.   How do you believe other people perceive your refugee identity?

3.   How do you feel that people treat you for being a refugee?

7.   Has your gender identity been influenced by your ethnic culture?

8.   How do you deal with your refugee identity as an entrepreneur?

9.   Do you feel limited because you have been a refugee?

10.   Do you feel that people treat you different in the 'entrepreneurial world' because of your refugee identity?

9.   Do you think that your refugee identity has advantages or disadvantages for being an entrepreneur?

Gender Identity (First ask them what gender identity means to her and how she defines this)

1.   How do you perceive your own gender identity?

2.   How do you believe other people perceive your gender identity?

3.   To what extent do you display masculine qualities in your own eyes?

4.   Does this differ between your own life and your entrepreneurial life?

5.   To what extent do you display masculine qualities in the eyes of people in your environment?

6.   Does this differ between your own life and your entrepreneurial life?

7.   Has your gender identity been influenced by your ethnic culture?

8.   How do you deal with your gender as an entrepreneur?

9.   Do you feel limited because of your gender?

10.   Do you feel that people treat you different in the 'entrepreneurial world' because of your gender?

9.   Do you think that your gender has advantages or disadvantages for being an entrepreneur?

Ethnic Identity (First ask them what ethnic identity means to her and how she defines this)
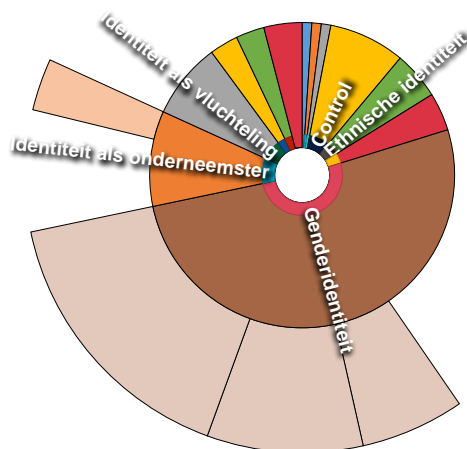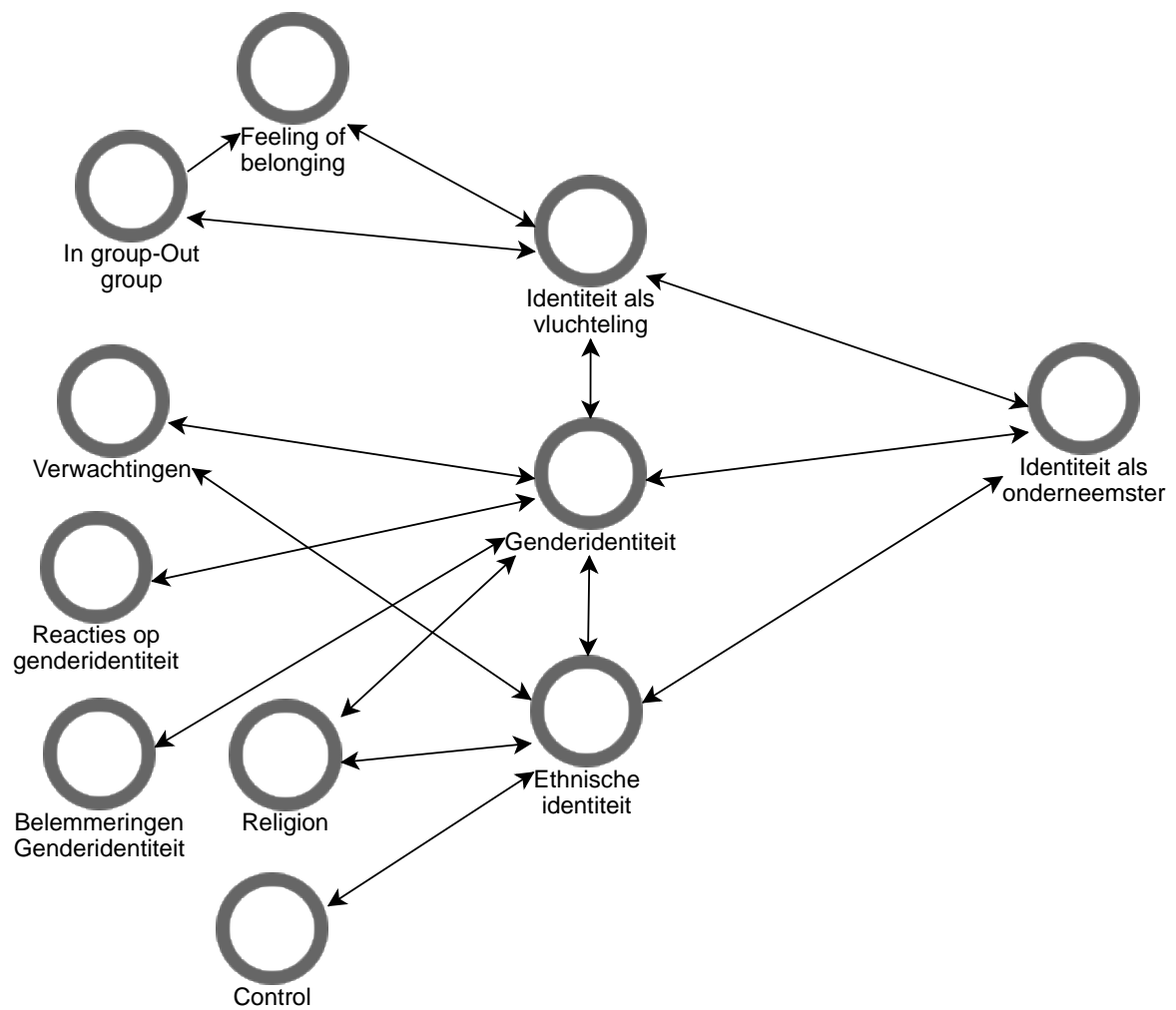
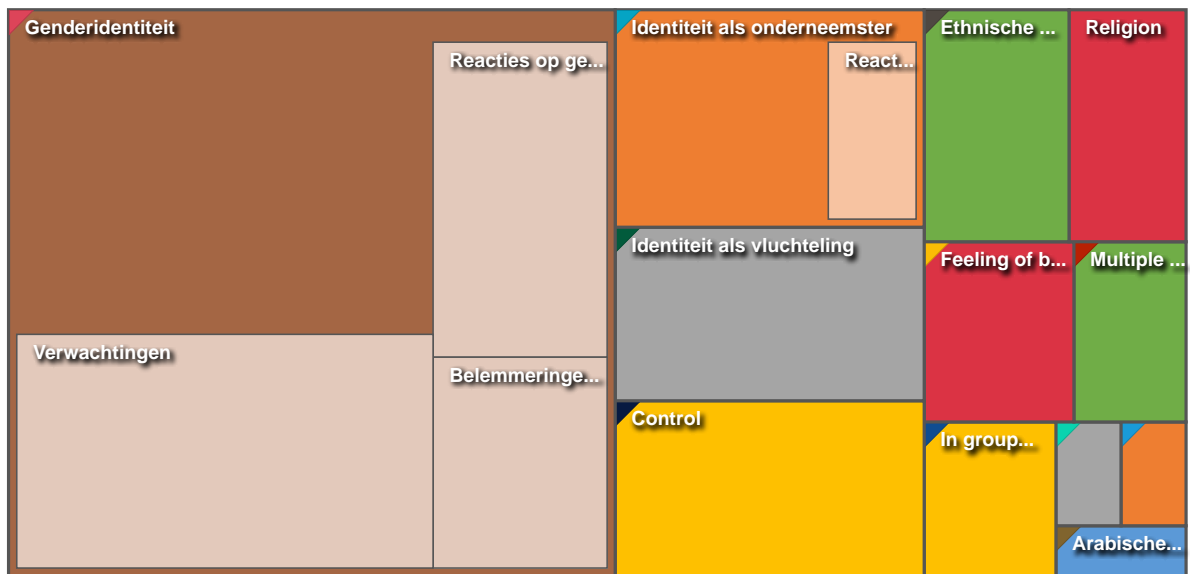1.   How do you see your ethnic identity?

2.   How do you believe other people see your ethnic identity?

3.   What ethnic group would you say you belong to?

4.   How strongly are you a part of this/these ethnic group(s)?

5.   What positive attitudes do you have towards your ethnicity?

6.   What negative attitudes do you have towards your ethnicity?

7.   In what ways is your ethnic identity influenced by other people?

8.   How involved are you with the cultural practices of your ethnic group?

9.   Does your ethnic identity differ between you own life and your entrepreneurial life?

10.   How do you deal with your ethnicity as an entrepreneur?

11.   Does your ethnic identity restrict you of doing things?

12.   What does your family think about you being an entrepreneur?

13.   Which language do you speak at home?

14.   What kind of practices relating to your ethnic identity you still use?

Entrepreneurial Identity (First ask them what entrepreneurial identity means to her and how she defines this)

1.   When did you decide to become an entrepreneur?

2.   What barriers did you face being an entrepreneur (in relation to your social identity)

3.   What made you decide to be an entrepreneur?

4.   Do you see yourself as an entrepreneur?

5.   Is it hard for you to gain legitimacy?

6.   How do you gain legitimacy?

5.   How would you describe your entrepreneurial identity?

6.   How did your family respond to you being an entrepreneur?

7.   Which factors have influenced your entrepreneurial identity?

8.   Do you see any advantages of being a female entrepreneur?

9.   Do you see any disadvantages of being a female entrepreneur?

10.   Do you see any advantages of being a refugee entrepreneur?

11.   Do you see any disadvantages of being a refugee entrepreneur?

12.   Do you see any advantages of being both a female and a refugee entrepreneur?

13.   Do you see any disadvantages of being both a female and a refugee entrepreneur?

APPENDIX B – Coding

Feeling of
belonging

In group-Out
group

Identiteit als
vluchteling

Verwachtingen

Genderidentiteit

Identiteit als
onderneemster

Reacties op
genderidentiteit

Belemmeringen
Genderidentiteit

Religion

Ethnische
identiteit

Control

Appendix C- Figures & Tables

Figure 1. Typology of challenges of refugee entrepreneurship.
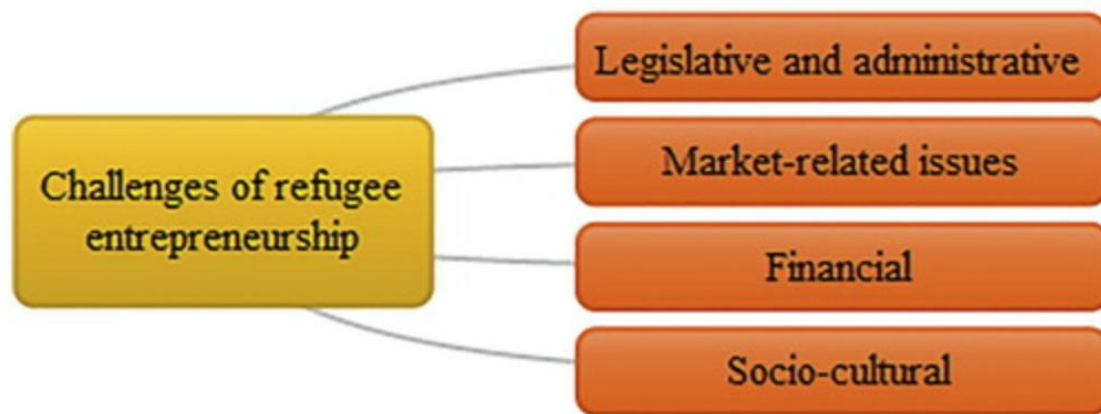
Table 3 of 5
Table 3.   Overview of the theoretical framework of barriers for ethnic entrepreneurship

Variables	Parts	
Opportunity structures	Market conditions	Access to entrepreneurship
Group characteristics	Human capital	Social networks
Institutional and social environment	Institutional environment	Societal environment

Source: Kloosterman *et al.* (1999); Waldinger *et al.* (1990b).

table 3   Entrepreneurial perceptions internationally compared (unweighted average of country scores), 2018, percentage of adult population (18-64 years of age)

	low-income countries	middle-income countries	high-income countries	OECD	EU	Netherlands
perceived opportunities	50	40	47	48	44	67
perceived capabilities	56	52	47	45	44	46
fear of failure	36	41	40	42	44	35

Source: Panteia/GEM APS 2018.

table 6   Entrepreneurial attitudes internationally compared (unweighted average of country scores), 2018, percentage of adult population (18-64 years of age) that agrees with the statement

item	low-income countries	middle-income countries	high-income countries	OECD	EU	Netherlands
entrepreneurship as desirable career choice: "In the Netherlands, most people consider starting a new business a desirable career choice"	73	69	58	59	60	82
entrepreneurship is given high status: "In the Netherlands, those successful at starting a new business have a high level of status and respect"	76	72	68	71	69	63
media attention for entrepreneurship: "In the Netherlands, you will often see stories in the public media about successful businesses"	64	60	61	59	57	65

Source: GEM APS 2018.

table 8   Entrepreneurial intentions internationally compared (unweighted average of country scores), 2018, percentage of adult population (18-64 years of age)

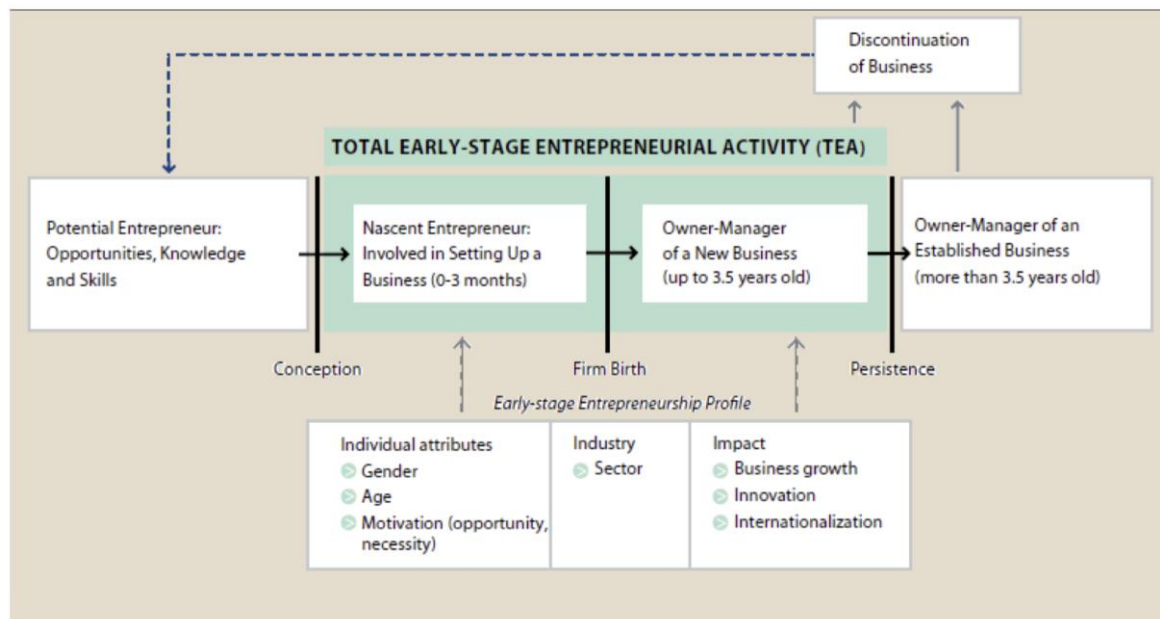|	low-income countries	middle-income countries	high-income countries	OECD	EU	Netherlands
entrepreneurial intent	48.7	31.7	20.4	18.1	13.6	10.9

Source: Panteia/GEM APS 2018.

table 10 Demographic structure of true non-entrepreneurs, potential entrepreneurs and "pure" intentional entrepreneurs in the Netherlands, 2018

|		*true non-entrepreneurs*	*potential entrepreneurs*	*"pure" intentional entrepreneurs*
gender	male	43%	61%	48%
	female	57%	39%	52%
age	18-24 years	15%	14%	26%
	25-34 years	18%	20%	24%
	35-44 years	20%	18%	20%
	45-54 years	24%	28%	20%
	55-64 years	23%	20%	10%
education	no degree (incl. some secondary)	26%	20%	14%
	secondary degree (*middelbare school*)	45%	44%	45%
	post-secondary degree (*HBO*)	20%	24%	26%
	graduate degree (*universiteit*)	9%	12%	15%

Source: Panteia/GEM APS 2018. Potential entrepreneurs are defined as those individuals who are not involved in any entrepreneurial activity yet but report to observe business opportunities, to possess entrepreneurial skills and not to be afraid of business failure. The group of "pure" intentional entrepreneurs are defined as those individuals who are not involved in any entrepreneurial activity yet but report to expect to start a business in the next three years.

figure 1   The entrepreneurship process

Source: Global Entrepreneurship Monitor: 2018/19 Global Report (Bosma and Kelley 2019).

figure 2   Plotted relationship between changes in GDP (indexed at 2008=100) and perceived opportunities in the Netherlands, 2008-2018
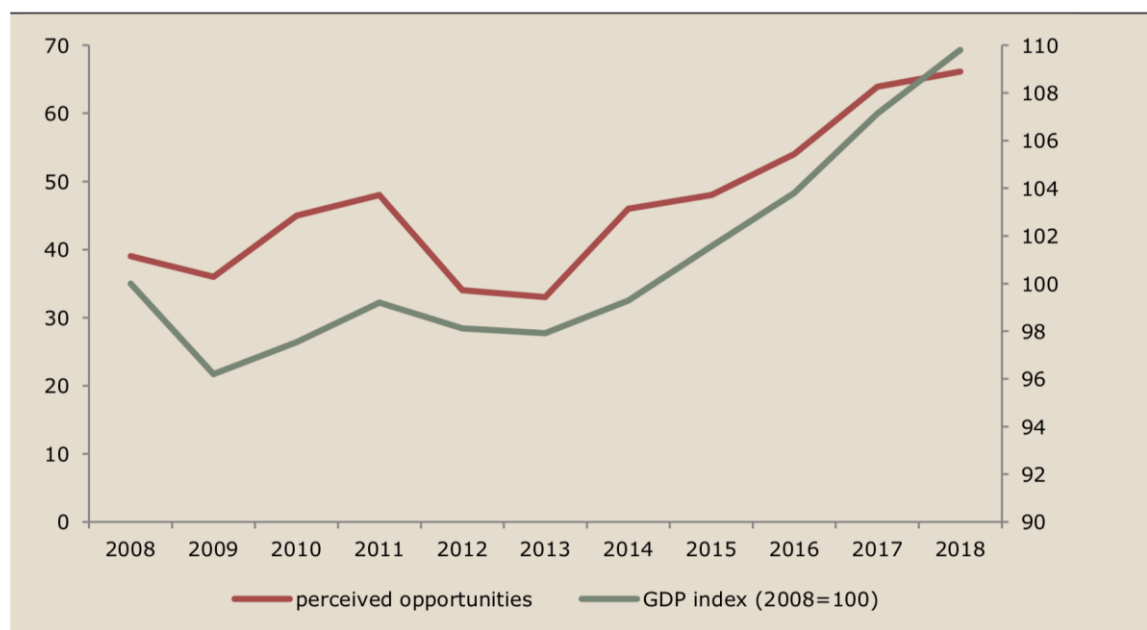
Source: GEM APS 2018, Central Statistics Bureau and Netherlands Bureau for Economic Policy Analysis.

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table 3 Entrepreneurial perceptions internationally compared (unweighted average of country scores), 2018, percentage of adult population (18-64 years of age)

	low-income countries	middle-income countries	high-income countries	OECD	EU	Netherlands
perceived opportunities	50	40	47	48	44	67
perceived capabilities	56	52	47	45	44	46
fear of failure	36	41	40	42	44	35

Source: Panteia/GEM APS 2018.

table 6 Entrepreneurial attitudes internationally compared (unweighted average of country scores), 2018, percentage of adult population (18-64 years of age) that agrees with the statement

| item	low-income countries	middle-income countries	high-income countries	OECD	EU	Netherlands
entrepreneurship as desirable career choice: "In the Netherlands, most people consider starting a new business a desirable career choice"	73	69	58	59	60	82
entrepreneurship is given high status: "In the Netherlands, those successful at starting a new business have a high level of status and respect"	76	72	68	71	69	63
media attention for entrepreneurship: "In the Netherlands, you will often see stories in the public media about successful businesses"	64	60	61	59	57	65

Source: GEM APS 2018.

table 10 Demographic structure of true non-entrepreneurs, potential entrepreneurs and "pure" intentional entrepreneurs in the Netherlands, 2018

		true non-entrepreneurs	potential entrepreneurs	"pure" intentional entrepreneurs
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	female	57%	39%	52%
age	18-24 years	15%	14%	26%
	25-34 years	18%	20%	24%
	35-44 years	20%	18%	20%
	45-54 years	24%	28%	20%
	55-64 years	23%	20%	10%
education	no degree (incl. some secondary)	26%	20%	14%
	secondary degree (*middelbare school*)	45%	44%	45%
	post-secondary degree (*HBO*)	20%	24%	26%
	graduate degree (*universiteit*)	9%	12%	15%

Source: Panteia/GEM APS 2018. Potential entrepreneurs are defined as those individuals who are not involved in any entrepreneurial activity yet but report to observe business opportunities, to possess entrepreneurial skills and not to be afraid of business failure. The group of "pure" intentional entrepreneurs are defined as those individuals who are not involved in any entrepreneurial activity yet but report to expect to start a business in the next three years.

figure 3   Entrepreneurial intentions in the Netherlands, 2018, percentage of a given subgroup
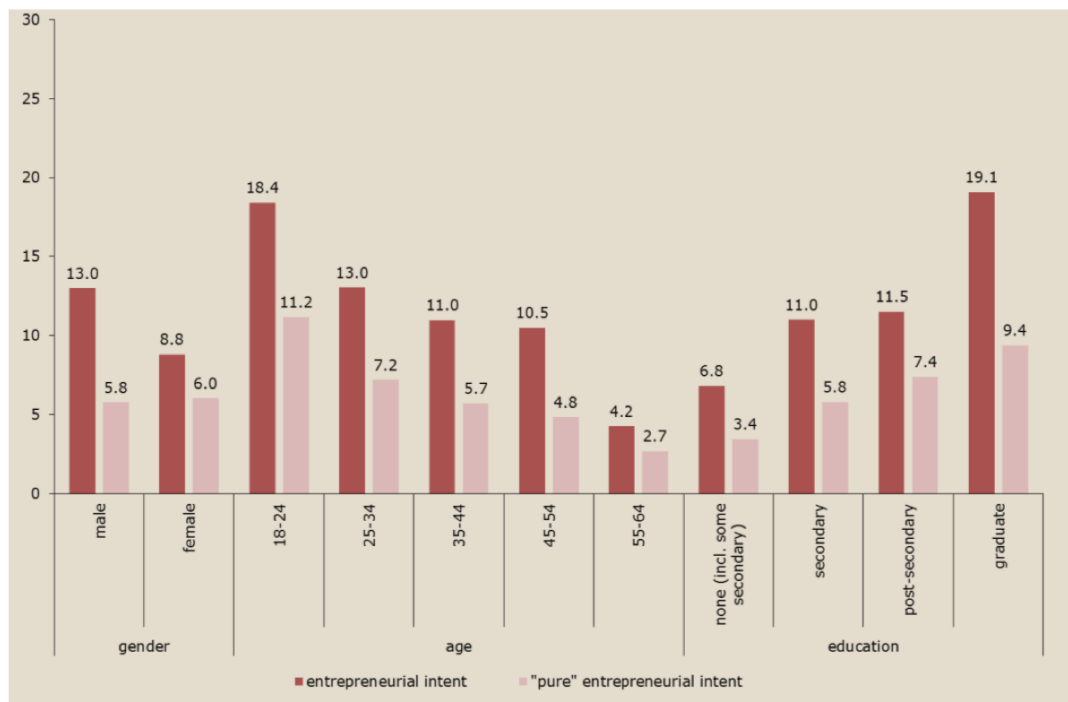
Source: Panteia/GEM APS 2018. The group of individuals with "pure" entrepreneurial intentions excludes individuals who are also involved in TEA or established entrepreneurship.

table 20   Demographic structure of entrepreneurial employees in the Netherlands, 2018

	entrepreneurial employees
male	70%
female	30%
18-24 years	9%
25-34 years	28%
35-44 years	22%
45-54 years	27%
55-64 years	13%
none (incl. some secondary)	3%
secondary degree (*middelbare school*)	41%
post-secondary (*HBO*)	34%
graduate degree (*universiteit*)	22%

Source: Panteia/GEM APS 2018.