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It all starts with a business idea

An inclusion analysis of female Syrian refugee entrepreneurs in the Netherlands during the COVID19 pandemic

Master Thesis Business Administration
Innovation and Entrepreneurship
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Preface

Hereby I present my dissertation thesis: “It all starts with a business idea: An inclusion analysis of female Syrian refugee entrepreneurs in the Netherlands during the COVID19 pandemic”. With this thesis culmination, the requirements to complete my MSc Business Administration program, with specialization in Innovation and Entrepreneurship at Radboud University are fully met.

Even though the thesis process was not easy, this topic was meant to be for me since my very first Master’s course. Having a similar background as the women in my study, yet by no means comparable to their migrating experiences, helped me to understand their journey. Syrian refugee women are breaking down misconceived society’s stereotypes, they are strong, resilient, and now they are entrepreneurs. They are out there trying, fighting, not giving up, especially not during the COVID19 pandemic. Therefore, I hope that my thesis contributes to the understanding of women refugee entrepreneurs in the Netherlands, to make positive changes that allow their empowerment and social inclusion.

However, this thesis could have not been possible without the kind guidance and patient support from my supervisor, thank you Samaneh, for guiding me when I was completely lost. Equally important, I would like to thank every single woman I interviewed, your stories not just helped my research, but were also a reminder for me of the inner power that as a woman I have. I will be forever grateful to Nuffic Neso for funding my studies, without the OTS I would not even be here. To my friends from work and University, and to all the Dutch people who have shown me I made the right choice about coming here, thank you. To my ‘ginger’ who despite my stress outbursts always stood by my side and encouraged me to keep on going, thank you forever.

And last but not least, to my family, my Dad who always has the best advice and who has always believed in me. To my mom and my brother who did not get a chance to live longer, wherever you are, this achievement is for and because of you guys.

I hope whoever reads my thesis finds it interesting and helpful, thank you for reading it.

Alma Gabriela Díaz de León Mora
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Abstract

Syrian refugees, especially women that managed to arrive in host countries such as the Netherlands, are faced with a new set of challenges, namely a new culture, a new language, overall a new life. On this account, this study exhibits how female Syrian refugee entrepreneurs (FSREs) in the Netherlands, exert their agency based on an intersectional approach. Ten FSREs life stories are analysed, yielding insights on their entrepreneurship handling, and their inclusion process during the COVID19 pandemic. Findings confirm, the intersection of gender, ethnicity, religion and class, shape the entrepreneurships of female Syrian refugees. Further, these entrepreneurships produce an enclave effect, either adverse or beneficial on their inclusion. COVID19 impacts largely on inclusion by limiting offline social interaction, yet it opens the door to innovation through adaptation via digital strategies. The results demonstrate the importance of individual and contextual support for enhancing inclusion on FSRE. This research provides new empirical evidence on female refugee entrepreneurship at their intersectional backgrounds during COVID19 and adds to the studies over refugee inclusion under a Netherlands context.

Keywords: entrepreneurship, refugees, inclusion, Syrian women, pandemic, the Netherlands, intersectionality

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"I feel like that plant, which is now in Dutch soil. I grew up in Syria, married in Dubai and fled to the Netherlands with my children. I don't know if my future is here. I would like to take roots somewhere."

Akilah, Woman Syrian Refugee in the Netherlands, 2021

Chapter 1. Introduction

Diverse are the reasons why people are drawn to leave their home countries, may it be job, family, studies related or on the other side, attributable to war conflict, persecution, natural disaster, or human rights violations reasons (IOM, 2019). This latter group is known by the definition of refugees. Notwithstanding, the refugees' issue could seem a recent concern to the perception of the younger generations, it is certainly not. Refugees have been on the global discussion agenda since the early twentieth century, for humanitarian and protective reasons for these persons who have been the mostly affected by war-related conflicts (UNHCR, 2019).

As a result, in 1951 the Convention relating to the Status of refugees was held in the United Nations, was then when the term refugee conjointly obtained its definition (UNHCR, 2019). In recent years, more acutely during 2018, almost 70.8 million persons were classified as refugees worldwide. It is important to highlight the previous figure, since more than two-thirds of these refugees' origin was mainly from five countries, the Syrian Arab Republic, Afghanistan, South Sudan, Myanmar, and Somalia (UNHCR, 2019). This massive influx of refugees situation tested the European host countries' governments in providing shelter and resettling all these people fleeing from the war conflict in their countries, especially from Syria (IND, 2017). The Netherlands not alienated from this situation received a record amount of 60 thousand asylum applications during 2015, mostly from Syrian citizens (IND, 2017).

According to the Dutch Immigration and Naturalisation Service (IND) (2017), all asylum applications are processed following its Asylum Policy which is grounded on international treaties such as the Geneva Convention of Refugees and the European Convention on Human Rights (Ministerie van Justitie en Veiligheid, 2021). Consequently, during the same 2015, the Netherlands granted legal asylum resident permits to 17,000 Syrian refugees. While during 2016 this number increased to 22,080 Syrian refugees obtaining legal asylum resident status, almost 40 thousand refugees in only two years (CBS, 2020). Kleaver (2016) explains this situation placed a special burden on the Dutch authorities. They hold the responsibility to not only resettle refugees but also to allocate government resources to grant them access to housing, healthcare, language courses, education, labour market, facilitating their integration.

However, experiencing high influxes of immigrants and refugees is hardly new to the Dutch, as The Netherlands has a long history of immigration that dates back to the 1900s until the present time (Kleaver, 2016; Louwerse, 2005; Meeteren et al. 2013). During the early 1900s, after the Russian revolution, the Netherlands became the new home for hundreds of Ukrainians, followed by 'guest workers' from Turkey and Morocco during the 1960s 'Dutch Economic Boom' (Louwerse, 2005; Meeteren et al. 2013). In 1995, approximately fifty thousand asylum applications were received from former Yugoslavia citizens (Kleaver, 2016). Despite all this Dutch vast immigrational history, it was not until the 1990s, that a robust immigrant policy was developed, aiming a faster and better integration of immigrants into Dutch society (Louwerse, 2005). By early 2000 a new immigration law came to replace the old one, it was the WIN (Wet Inburgering Nieuwkomers), which was replaced in 2007 by the actual and most recent law the WI (Wet Inburgering), the Integration Law (Louwerse, 2005).

Next to the creation of the Dutch Integration Law, as an attempt for migrants integration (Ministerie van Algemene Zaken, 2020), lately, in The Netherlands there has been a brimming boost of entrepreneurial and technological projects for migrants and refugees equally, such as

incubators, boot camps, hackathons, coding academies and more (Kothari & Tsakarestou, 2019; Rahman, 2019; Udwan et al. 2020). This proliferation of policies and entrepreneurial projects over the last decade, respond to the European strategy of creating social inclusion models for people belonging to vulnerable groups (Pouspourika, 2020).

Hence, two concepts then collide within the refugee context, integration and inclusion. Although both concepts are usually interchangeable in several studies, there is a substantial difference between them (Carneiro da Silva, 2017; Dobson et al. 2019; OECD, 2018; Slee, 2019). Dobson et al. (2019) state refugee integrational practices are aimed at achieving refugees inclusion. Accordingly then, inclusion has an individual deeper connotation attached to it.

Yet in practice, starting to re-build the lives of these forcibly displaced Syrians is not an easy task. In the Netherlands, Syrian refugees experience barriers that drive them to seek opportunities not through a waged job position, but through starting their own businesses (de Lange et al. 2020). Following de Lange et al. (2020) study findings, some of these barriers relate to the local reception conditions, the use of municipal powers and to some extent even the contact person that each refugee is assigned to. This situation suggests and coincides with Dobson et al. (2019) standpoint, in order to enhance refugees' inclusion it is vitally important the solidarity of institutions, communities and organizations.

Carneiro da Silva (2017) highlights Dutch municipalities have an undeniable responsibility towards refugees, but civil organizations hold the mission to expose to the authorities the social, economic and cultural barriers the refugees are subject to. Consequently, policy makers must address the correspondent institutional and behavioural errors to build a more inclusive entrepreneurship culture (OECD, 2018).

Therefore the issue of refugee entrepreneurship has been an important subject of study in multiple recent studies (Berns, 2017; Bizri, 2017; Desai et al. 2020; de Lange et al. 2020; Turner, 2019; Uder, 2019; UNCTAD, 2018). While entrepreneurship has been traditionally represented by men, female entrepreneurial participation has increased over the years, leading to major attention from policy makers in several countries (GEM, 2020). Similarly, refugee entrepreneurship is mostly led by men (Wauters & Lambrecht, 2006; Turner, 2019). Previously discussed, within the Dutch context Syrian refugee entrepreneurs (predominantly men) are faced with institutional, legal and employment-access barriers that drives them to start their own business (de Lange et al. 2020). Still, there is little research available on the stance and situation of the most recent generation of Syrian women refugees regarding their entrepreneurships in the Netherlands context (Astamirov, 2020).

It is through the intersectional analysis of these female Syrian refugee entrepreneurs (FSREs) social identities of ethnicity, religion, class and gender, that it is possible to better comprehend their entrepreneurial identity (Essers & Benschop, 2007). As a particular context impacting refugee entrepreneurs, the current COVID19 pandemic speaks for itself, since its appearance in late 2019 it has torn apart countless economies globally, bringing them into an unprecedented crisis (Bayram, 2020).

The COVID19 pandemic poses a greater threat to refugees, especially for those who were hosted by low or middle-income countries (CARE, 2020). Whilst in the Middle East and North African countries as reported by the international humanitarian agency CARE (2020), women's voices are not being considered in their COVID19 action plans. In The Netherlands, micro finance organizations, such as the non-profit 'Qredit', where 32 percent of their loans

during 2019 were issued to women, from this, only 12.1 percent had a migration background (Robotti, 2021).

Addedly, the COVID19 pandemic still raises numerous questions on several economic, institutional, legal, social and overall inclusion related aspects. Therefore, this study aims to portray the current situation of FSREs concerning their intersectional backgrounds (class, ethnicity, religion and gender) and the impact this has had in their inclusion process. Furthermore, this study is focused on The Netherlands context, during the ongoing global pandemic. While at the same time this study adds to the existing body literature regarding inclusion and the Syrian female refugee entrepreneurship topics.

1.1 RESEARCH QUESTION, GOAL AND RELEVANCE

Even though a few years ago The Netherlands had an overwhelming influx of Syrian refugees this pattern has diminished considerably as of 2019 [1]. Hence, the prevailing Dutch government's mission regarding the situation of the thousands of Syrian refugees is achieving their inclusion into Dutch society. One of the most typical ways to promote the social inclusion of refugees is through accessing the labour market (Uder, 2019; Pouspourika, 2020).

However, within the population, there are specific groups that face more barriers when trying to find a job, these groups include for instance women, seniors and the disabled (Pilková et al. 2016). And now, with the COVID19 pandemic, the vulnerability of over 272 million refugees is highly expected to exacerbate (Bayram, 2020). Despite the fact that the Dutch government is a great precursor of entrepreneurship among both their citizens and foreigners, there are still barriers that constraint refugees' entrepreneurial intent (Berns, 2017; de Lange et al. 2020; Rubino, 2020). These barriers as de Lange et al. (2020), exhibit relate to legal and institutional constraints, issues with the long-stay residence permit process, complex access to funding, lack of civil servant's support, etc.

The present investigation does not focus on the issue of integration but rather on the topic of inclusion aforementioned, which scholars use interchangeably, making challenging to find information that properly addresses inclusion. To this end, the purpose of this study is then to extend and complement existing literature, and to provide a practical use for society. Comprehensively, this research provides insight knowledge on the impact of entrepreneurship upon the inclusion of female Syrian refugee entrepreneurs (FSREs) into Dutch society. All of this during the COVID19 pandemic, as well as the challenges and opportunities these women have faced in the course of their entrepreneurial life.

To achieve this, the following research question and sub-questions are proposed:

How do female Syrian refugee entrepreneurs (FSREs) manage their businesses through the COVID19 Pandemic in the Netherlands, based on their intersectional backgrounds (class, ethnicity, religion and gender)?

How do the entrepreneurships of these FSREs impact their inclusion?

How have the intersectional backgrounds of these FSREs posed challenges to their inclusion in the context of entrepreneurship in the pandemic?

[1] The Netherlands, received 22,080 refugees during 2016 and 4,630 during 2019. CBS. (2020, May 29). *Residence permits for a fixed period; residence ground and nationality*. Centraal Bureau Voor de Statistiek. https://opendata.cbs.nl/statline/#/CBS/nl/dataset/82027NED/table?ts=1611095026539

How have the intersectional backgrounds of these FSREs created opportunities to their inclusion in the context of entrepreneurship in the pandemic?

Lately, researchers have begun to focus progressively their scientific studies towards analysing the topics of refugee entrepreneurship and inclusive entrepreneurship (Baban et al. 2016; Berns, 2017; Carneiro da Silva, 2017; Desai et al. 2020; Mirjana, 2016; Pilková et al. 2016; Ross, 2016; Shepherd et al. 2020; Vieira et al. 2017; Wauters & Lambrecht, 2020). For the purposes of this study, the process of inclusion is analysed through FSREs residing Netherlands during the COVID19 pandemic. Yet, despite current literature depicts FSREs cases in a Dutch context, it does it in a limited proportion (de Lange et al. 2020; Uder, 2019).

Additionally, although the refugee crisis may appear to have weakened over the years, this is unfortunately not true, mainly due to the effects of recent COVID19 upon refugees' already precarious situation (UNICEF, 2020). Thereupon, existing limited literature on FSREs contextually based in the Netherlands is lacking to present the effects of the recent Pandemic. Therefore, this study aims to fill in the gap on the impact of COVID19 upon the inclusion of FSREs in the Netherlands context.

The societal relevance of this paper involves the results of investigating two main factors. The first one relates to the Dutch inclusion process, and how Syrian refugee entrepreneur women's inclusion/exlusion is influenced by their intersectional backgrounds, through their businesses management, whether favourably or negatively. The second, involves the management and survival of these women' entrepreneurships during the ongoing pandemic, all under the Netherlands context. By identifying through this study, what boosts and hinders these women's inclusion process through managing their businesses. Everyone interested in the topic of Syrian women refugee inclusion and inclusive entrepreneurship may find this paper useful. As not only for the Netherlands but for Europe, inclusion has become a central subject when developing new policies and funding related projects (Pouspourika, 2019).

The second factor is related to the survival capacity and the strategies applied in the businesses owned by these Syrian refugee women, all through the pandemic. Perhaps the approach or actions taken by these women can serve as an example for similar businesses to succeed under complex circumstances like the ones we live in today. Even the example of these women could serve as inspiration for others who still hesitate to start their ventures. In the long run, female refugee entrepreneurship would be encouraged, which not only correlates with the Dutch governmental policy but could also foster refugees' inclusion process (Berns, 2017).

Finally, promoting women economic participation may as it be regardless of their intersectional backgrounds, benefit the entrepreneurship ecosystem in The Netherlands and ultimately the country's economic growth (Sajjad et al. 2020).

1.2 THESIS OUTLINE

Within the second chapter, literature regarding this study's main research question and sub-questions will be provided. The second chapter presents likewise the conceptual framework. This follows the methodology chapter, which will explain how this study was conducted, how data was collected and the research methodology applied. Next, chapter four discusses the results based on data analysis, collected from the life stories of FSRE. The fifth chapter presents the discussion on the results, conclusions on the study based on the research question and sub-questions, as well as the limitations and further research opportunities for this study.

Chapter 2. Literature review

2.1 INCLUSION OR INTEGRATION

While for some years the anti-migrant discourse has dominated the political scene in certain countries, there has also been an emphasis on the benefits of having a diverse and inclusive team in the workplace (Alföldy, 2020; Van Selm, 2019). Alföldy (2020) explains by adding personnel with a different background, companies can gain an advantage of the fresh, innovative ideas result from a heterogeneous environment. However, she stresses that despite all the benefits of an inclusive work environment, the unemployment rates among non-western people persist, as in the Netherlands context is three times higher than those of the Dutch native ones (Alföldy, 2020).

Within the scope of European strategies, policies and projects aimed to promote social inclusion seem with the previous example, that something is yet missing (European Commission, 2020b; Ministerie van Onderwijs, Cultuur en Wetenschap, 2020; Pouspouriska, 2020). To understand the source of this problem, the concepts of inclusion and integration need to be clarified. Although both concepts are usually interchangeable in several studies, there is a substantial difference between them (Carneiro da Silva, 2017; Dobson et al. 2019; OECD, 2018; Slee, 2019). Carneiro da Silva (2017) defines integration as the process of becoming part of a certain society and, in the case of migrants, it starts when they arrive in the host country. He continues and remarks, the integration process is twofold since it englobes integrational policies and practices. Countries develop integration models by mixing imported practices, and experiences, nonetheless, these policies and practices should be designed regarding refugees' needs. These needs include education, safety, belonging, identity, etc., which in turn are influenced by individual (language, physical and mental health) and interpersonal factors (social connections)(Cerna, 2019). In the European Union context, integrational policies have often taken an assimilation approach, occasionally overlooked due to its controversial methods to achieve a successful integration (Heckmann, 2005). Heckmann (2005) continues and states assimilation is understood as "*an unidirectional, one sided process in which the immigrants and their descendants give up their culture and adopt completely to the society they have migrated to*" (P.11). On this assimilation approach account, European integration policies might be failing at including refugees' individual needs and perspectives into their development (Carneiro da Silva, 2017).

Irrespective of the polemical assimilation approach, there are plentiful projects underway for several years now in favour of the thousands of displaced refugees by the Syrian war (European Commission, 2020b). Likewise, numerous studies conceive participation in the labour market as one of the main forms of integration of individuals into the receiving societies (Bakker et al. 2016; Heckmann, 2005; Lenner & Turner, 2018) yet, according to Heckman (2005) the responsibility of integration is a two-sided commitment that includes not only the newcomers but also the natives and their institutions' integration willingness. These institutions are responsible for the creation of policies, which will result in fostering or hindering integration, as well as enhancing or affecting the community's welcome (Hynie, 2018).

Related to the previous paragraph, but within the context of the refugee thematic, integration practices usually account only for the economic viewpoint, yet they must involve education, healthcare, housing and so on (Kleaver, 2016). According to Kleaver (2016), the

main institutions committed to the process of integration of refugees are the Immigration and Naturalisation Service (IND) which depends on the Ministry of Safety and Justice, the Ministry of Social Affairs and Employment and the municipalities. Specifically, the Ministry of Social Affairs is responsible for outlying the integration policies and serving as the conduit for cooperation between the correspondent Ministries. While municipalities are decentralized in the field of social assistance, they have under their command and control to design integration strategies that help refugees to have a less overwhelming process of integration (Kleaver, 2016).

Van Selm (2019) narrates the Dutch immigrational history which dates back to a couple of hundred years ago, being the oldest during the 17th century when taking in French political refugees. Followed by receiving almost a million war-displaced Belgium citizens during World War I. After World War II, 300 thousand people from the former Dutch colonials (Indonesia, Suriname and the Caribbean) settled in the Netherlands; later on, through labour recruitment programs, people from Italian, Spanish, Moroccan and Turkish origin were welcomed. During the 1990s due to the war conflict in former Yugoslavia, the Dutch government processed close to 50 thousand asylum requests (Bakker et al. 2016; Kleaver, 2016). And being the most recent reception of refugees in Dutch land predates to no longer than ten years ago, due to the war conflict in Syria (Van Selm, 2019).

On the other hand, according to Louwerse (2005), the first integration policy for immigrants did not come into effect until the early 1990s and its first objective was immigrants' education; then, in 1998 the Newcomers' Integration Law (Wet Inburgering Nieuwkomers - WIN) replaced the previous one, this law's aim was immigrants' self-sufficiency this accomplished by taking part of an integration programme; almost 10 years later, in 2007 the Wet Inburgering (WI) would come to substitute the WIN, unlike its predecessor this law enforces migrants the duty to integrate into Dutch society. The Dutch enforcing integrational approach concurs then with the polemical assimilation concept presented by Heckmann (2005). The Dutch integration, explained by Lowerse (2005) and Carneiro da Silva (2017), is done by completing an integration exam which is structured in basically three parts – a full domain of Dutch language, knowledge of the Dutch society and integration to the Dutch labour market – and it is paid by the examinee. The latest reform to the Dutch Civic Integration Act (Wet Inburgering) was made in 2020, and the changes will come into effect by middle 2021, these changes state newcomers will have to learn the Dutch language the fastest possible while combining it with voluntary work (Ministerie van Algemene Zaken, 2020). Although this examination represents the Dutch legal process of integration into Dutch society, the perception of its success in achieving this goal is otherwise limited (Carneiro da Silva, 2017).

Previous and current practices aimed at refugees have had their focus on an integration approach rather than an inclusive one (Heckmann, 2005). Nonetheless, it does not imply the actions taken under an integration approach are unimportant, but instead a shift in them regarding the availability of equal individual opportunities for these refugees would be preferred (Nashed, 2017).

Dobson et al. (2019) refer to refugee integrational practices as efforts at achieving refugees inclusion. Inclusion then, according to Dobson et al. (2019) has an individual deeper connotation attached to it, they explain "*authentic inclusion of refugee means to belong, and to belong well means to experience a flourishing sense of wellbeing*" (P.2). At the core of

inclusion lies belonging, as Slee (2019) expresses, and it correlates the individual with his-her particular societal context. While wellbeing expressed in societal terms, it can be understood as the economic, natural, human, and societal capital pertaining to refugees (Dobson et al. 2019). By acknowledging belonging and wellbeing as subjective components of inclusion, the concept becomes broader in the sense that it goes beyond providing refugees access to economic resources (Dobson et al. 2019). It is about improving refugees feelings of belonging (Carneiro da Silva, 2017).

Host countries have a sense of inclusion and develop projects and strategies aimed at the integration of refugees via promoting employment, learning the local language, formal education, and so forth. Nevertheless, true inclusion encompasses inter-cultural awareness and sensitivity of all individuals involved, if this fails to be addressed, the outcome is not inclusion but exclusionary inclusion (Dobson et al. 2019). The goal is then to change the current integrational practices for those that encourage "*a sense of wellbeing and belonging, fostered by autonomy, independence and cultural exchange*" (Dobson et al. 2019, P. 5)

Inclusion and integration then, are terms that can easily be exchanged or even presented in the same sentence (Wilson, 2018). In this study, the integrational practices taken by public, private or non-profit organizations towards refugees, are considered to analyse their impact on FSREs feelings of inclusion (belonging and wellbeing).

2.2 ENTREPRENEURSHIP

Several scholars have discussed and explored the concept of entrepreneurship (Carayannis, 2014; Mayer et al. 2018; OECD, 2017; Parker, 2018). For this study, the definition taken as reference is the one from the OECD, it states that entrepreneurship is an '*enterprising human action in pursuit of the generation of value, through the creation or expansion of economic activity, by identifying and exploiting new products, processes or markets*' (OECD, 2017, p. 16). According to the above description, entrepreneurs are creators, innovative individuals who immerge themselves into the unknown to develop feasible business opportunities.

Even so, the act of entrepreneurship is impacted by a series of internal and externals factors for it to flourish or stagnate, de Kok et al. (2020) in the Global Entrepreneurship Monitor (GEM) report enlist three concepts that explain further this idea. These are entrepreneurial perceptions, attitudes and intentions. Whereas entrepreneurial perception refers to the potential entrepreneur's intrinsic beliefs, over his-her own capabilities and fear towards failure into developing a business, entrepreneurial attitude considers the desirability of entrepreneurship as a career and the status image status it provides. Lastly, de Kok et al. (2020) report the importance of entrepreneurial intentions as a predictor of the levels of entrepreneurship in the near future. Berns (2017) develops further the topic of entrepreneurial intent, by emphasizing the theory of planned behaviour by Ajzen (1991) and the model of the entrepreneurial event by Shapero & Sokol (1982). The first theory proposed by Berns (2017), relates to the factors proposed by de Kok et. al (2020) where self-confidence plays a big role in the achievement of desired outcomes (starting up a business). Meanwhile, the model of entrepreneurial event poses as embedded in its model name, an 'event' – which commonly is unfavourable – that forces a change in the individual's behaviour, in this case, that pushes him or her to become an entrepreneur.

The previously discussed factors mostly comprise psychological behavioural human traits towards entrepreneurship, however, socio-economic, institutional and cultural factors influence likewise business creation (Barreneche García, 2013). Expanding these factors in a more detailed contribution provided by the OECD (2017) are regulatory frameworks (e. g. income taxes, product regulation, administrative burden), market conditions (e. g. competition, degree of public involvement), access to finance (e. g. access to debt financing, business angels, crowdfunding), knowledge creation and diffusion (R&D investment, Universities participation, technology diffusion) and culture (e. g. society risk attitude, entrepreneurship mindset).

Thus, the remarkable importance of entrepreneurship has driven nations to improve their overall policies to boost local, regional and national entrepreneurship, such as the case of Europe. Since the beginning of the 21st century, Europe has stressed out within its strategic agenda the valuable contribution of entrepreneurship for employment, economic growth and innovation (Barreneche García, 2013). Nowadays the European Union, through its European Commission, places Small and Medium-size Enterprises (SMEs) at the core of its planning, through its new SME Strategy for a sustainable and digital Europe (European Commission, 2020). This new strategy aims to support SMEs in three specific areas, transition to sustainability and digitalization, reduction of barriers within the single market and improved access to finance methods.

Notwithstanding the vast amount of literature on entrepreneurship pointing out the benefits it brings to the economic development of nations, Barreneche García (2013) brings together the voice of economists who question this and proposes instead, that technological change and innovation are the true reasons behind economic growth. Nonetheless, as explained also in the paper by Barreneche García (2013), entrepreneurship represents as well the source through which innovation is born from the mind and creativity of the entrepreneur. Hence, although entrepreneurship and innovation are constantly linked together, these are two different concepts and should not be carelessly mixed (Mayer et al. 2018).

Within the framework of the European Union efforts regarding the promotion of entrepreneurship, the Netherlands does not lag far behind. According to de Kok et al. (2020) in his 2019 GEM national report, Dutch people perceive positively entrepreneurship in comparison to other similar high-income countries. This positive perception might have an answer in Dutch history. Back in the 17th century when the country was living its 'Golden Age', and the Dutch were highly successful in global trading terms. It could be argued that entrepreneurship is something that historically runs in the "genes" of Dutch society (de Kok et al. 2020). Let alone, the Dutch government currently through its ambitious Entrepreneurship Action Plan, wants to support entrepreneurs by facilitating access to finance, training and propelling internationally current start-ups, attracting foreign entrepreneurs and more projects planned along with the European Commission (Ministerie van Economische Zaken, Landbouw en Innovatie, 2020).

Even if countries such as the Netherlands succeed at developing entrepreneurship fostering programs, providing access to funding, making these easily accessible to everyone (foreigners and natives equally) yet a comprehensive framework that allows understanding of the social impact of entrepreneurship needs to be developed (Mayer et al. 2018). As Mayer et. al. (2018) eloquently state about entrepreneurship "… *it requires much more than simple*

policies of regulation, taxes, and subsidies, and involves the building of complex ecosystems of supportive formal institutions and conducive informal cultures and social norms…" (P.533).

When referring to entrepreneurial policy programs, the Netherlands possesses a diverse portfolio of opportunities supporting immigrants and refugees who wish to start a business in the country (de Lange et al. 2020; Rahman, 2019). Although in practice this could seem like a paradise for foreign entrepreneurs, de Lange et al. (2020) demystify this conception, by presenting evidence on the challenges experienced by high skilled Syrian refugee entrepreneurs. De Lange et al. (2020) explain how Dutch entrepreneurial policies fall short in their welcoming nature, consequently its inclusive aim. Falling short in this case implies various considerations, one is not having a standardized municipality entrepreneurial approach, hence bigger cities will likely provide better opportunities for foreign entrepreneurs. Legal considerations, involve a complex and lengthy set of bureaucratic procedures, to receive for instance a permanent residence status (in the refugees' case) and financial support. The lack of welcoming nature and training from municipal servants, who truly need to become facilitators for these entrepreneurs.

Against several odds, immigrants and refugees continue to persist and show resiliency in their intent to pursue entrepreneurial action (Shepherd et al. 2020). While on the other hand, Uder (2019) describes the European governments' interest, in the best options to encourage the newcomers' inclusion. Uder (2019) argues one way to structural inclusion, is through facilitating access to the labour market. Yet, de Lange et al. (2020) expand this notion and adds that newcomers' economic inclusion, can be given either through waged employment or self-employment. In their research, Lazaridis & Koumandraki (2003) found newcomers perceived self-employment as an alternative to income generation, a pathway to inclusion, and a way to eluding exclusion due to the lack of job opportunities.

Be as it may, newcomers entrepreneurial efforts have proven to be rather economically beneficial to the host countries, than a monetary burden (Uder, 2019). Thence, according to de Lange et al. (2020) host countries should focus on improving their current entrepreneurial policies and projects for newcomers, into more welcoming and inclusive ones. Ones that are equally accessible, to language and entrepreneurial local norms learning, financial access, and ultimately foster their overall inclusion.

2.3 FEMALE REFUGEE ENTREPRENEURSHIP

Entrepreneurs come from an extensive range of backgrounds, ethnicities, genders and also immigration status (Chreim et al. 2018). Additionally, have been widely analysed the underlying factors to explain further what drives people to become entrepreneurs (Mayer, 2018). Within the context of entrepreneur foreigners, there are specific differences that distinguish immigrants from refugees, and their driving reasons for becoming entrepreneurs. In this matter, Desai et al. (2020) point out the difference relies upon three major aspects such as the reasons, the nature and the process of their mobility. Furthermore, the nature of the refugees' mobility, is understood by their forced displacement, and unlike immigrants, their mobility motive is not that of economic, educational or business reasons (Desai et al. 2020).

Hence, despite the vast existence of studies on immigration and its connection with entrepreneurship, the reader must not confuse the concepts of immigrants and refugees. Although the topic of refugees has gained greater attention over the past years, mostly due to

the large influx of forcibly displaced people from the conflicted countries of Syria, Iraq and Libya (Desai et al. 2020) the issue is far from being new (Kleaver, 2016; Louwerse, 2005; Meeteren et al. 2013).

Refugees have been a central topic of discussion since the early twentieth century, because of the reasons behind their displacement, predominantly being war conflicts (UNHCR, 2019). As a result, in 1951 the Convention relating to the Status of refugees was held in the United Nations, was then when the term refugee conjointly obtained its definition as "*every person who, owing to external aggression, occupation, foreign domination or events seriously disturbing public order in either part or the whole of his country of origin or nationality, is compelled to leave his place of habitual residence in order to seek refuge in another place outside his country of origin or nationality*" (UNHCR, 2019b, P. 15).

Being a refugee thus entails not only facing extreme adversity as a result of war conflicts, that is being forced to leave one's homeland, but having even to experience the death of friends or family members (Shepherd et al. 2020). Once in the host country, it would seem that everything will be better since the harms of war are now far away, nonetheless, refugees have to once again face a new set of hardships to get themselves off the ground (Bayram, 2018).

These hardships differ from those of the immigrants as Uder (2019) explains, since refugees by being forced to flee their country of origin in war circumstances, do not even find time to collect their official documents (e. g. diplomas, certifications). Contextually limited, refugees struggle to access better-qualified jobs in the host country, consequently limiting their overall inclusion process (Shepherd et al. 2020). Other hardships are language, cultural barriers, social exclusion, limited mobility freedom, legal barriers and overall lack of support from the hosting country's public, private and NGOs (Bayram, 2018; Heckmann, 2005; Shepherd et al. 2020; Uder, 2019).

In light of the challenges for refugees, especially not being able to find a suitable job matching their capabilities, starting up a business suggests a feasible way out of the economic uncertainty (Wauters & Lambrecht, 2006). Thus, engaging in entrepreneurial action as refugees, although complex, proves how adversity has shaped their resilience by making them embrace entrepreneurship as an escape from the constraints in their lives (Shepherd et al. 2020). Shepherd et al. (2020), propose the concept of refugee entrepreneur as "*an individual whose primary source of income comes from the activity of organizing, managing, and assuming the risks of business or enterprise and who is a refugee*" (P. 2).

The most recent known global refugee crisis was the one caused by the Syrian civil war, which started in 2011 and has forced the displacement of more than five million Syrians by 2018 (Alkhaled, 2018). Despite this bleak outlook, entrepreneurial action from these refugees has been on the rise (Bayram, 2018; Uder, 2019), and this can be observed through the economic impact it has had in the host countries. Bayram (2018) reveals, the private sector in Syria before the war accounted for 64.7 percent of the country's GDP, however, because of the war conflict, more than 70 percent of Syrian entrepreneurs had to leave the country. Nowadays, the growth of Syrian businesses has increased considerably in host countries like Turkey, Lebanon, Jordan, Egypt and Germany. For instance, in Turkey by 2017, there were 8367 businesses (e. g. restaurants, textile workshops, tourism agencies, construction, and real estate) founded by Syrian refugees, having a spillover of over one billion dollars (Bayram, 2018).

Likewise, Bayram (2018) attributes the Syrian businesses proliferation to an accessible and attractive environment for doing businesses in the hosting country. Within the European context, its highly competed, regulated and taxed entrepreneurial scene, has made the pathway towards entrepreneurship more complex for Syrian refugees (Bayram, 2018). Regardless of this situation, the number of Syrian refugee entrepreneurs, in the particular case of the Netherlands has risen (Uder, 2019). The Netherlands is well-known for its entrepreneurial spirit, this can be verified in its recent 2020 ranking as it is the fourth-best European country to start a business (Nehra, 2020). The article from Nehra (2020), indicates that scoring high in economic factors such as economic health, cost of doing business, business climate and labour force quality have helped the Netherlands augment its ranking position.

The rising figures of Syrian refugee entrepreneurs are compiled by the Dutch Chamber of Commerce, which reported an outstanding increase[2] from 1,100 entrepreneurs in 2016 to 2,200 by 2018 (RTL News, 2018). However, as previously exposed by de Lange et al. (2019), although the Netherlands is an openly entrepreneurial country, there are remaining obstacles for refugees in their pursue of entrepreneurship. Several studies agree on the obstacles faced by refugees, regardless of the host country, they are living in (Bayram, 2018; Berns, 2017; de Lange et al. 2019; Desai et al. 2019; Heckmann, 2005; OECD, 2018; Uder, 2019; Shepherd et al. 2019). These obstacles stem from complications due to lack of permanent residency status, difficulty accessing funding, lack of social capital, language, cultural and institutional barriers. It is worth highlighting as well those personal enabling factors that make Syrian refugees more prone to entrepreneurship. These factors mentioned by de Lange et al. (2019), Uder (2019) and Wauters & Lambrecht (2006) are higher education level and past related history of self-employment or entrepreneur family members. As it is hard to comply with all the host country local rules, a higher level of education could facilitate the overall process (de Lange et al. 2019; Uder, 2019), while having an entrepreneurial past, might be a trigger for entrepreneurship appetite (Wauters & Lambrecht, 2006).

Largely, available studies on Syrian refugee entrepreneurs have focused solely on the male perspective rather than the female one, not out of lack of interest but as stressed by Pilková, et. al. (2016) it is a consequence of the culture and historical traditions. Patriarchal family dynamics are embedded in Syrian culture (Astamirov, 2020; Bayram, 2018; Culcasi, 2019). This patriarchal dynamic can be explained as to how Syrians perceive male members as breadwinners assuming their role of households' protectors. As a consequence, Syrian women participation in the labour market, before the war broke out, was rather constrained to home duties and the caring of children (Bayram, 2018).

As a result of the war conflict, Culcasi explains (2016) household income patterns have been affected, forcing women to form part of the labour force to support their families. Therefore the traditional attitudes towards female employment have also had to change. This employment paradigm shift for Syrian refugee women has obliged them – as it happens with their male counterparts – to gain economic independence through entrepreneurship (Bayram,

[2] By June 2020, the pandemic caused an unprecedented decline in entrepreneurial confidence, not seen since 2008. Specially businesses in the HORECA industries. (https://www.cbs.nl/en-gb/news/2021/06/entrepreneurs-in-covid-impacted-sectors-are-pessimistic)

2018). Business ownership then for Syrian women across all host countries[3], accounts for 17.22 percent, while the rate for male entrepreneurs is 82.78 percent (Bayram, 2018). Nevertheless, the barriers affronted by Syrian refugee men when seeking entrepreneurship, present more acutely for women (Senthanar et al. 2020).

Aside from the obstacles to refugee entrepreneurship (Bayram, 2018; Berns, 2017; de Lange et al. 2019; Desai et al. 2019; Heckmann, 2005; OECD, 2018; Shepherd et al. 2019; Uder, 2019), generally, female Syrian refugees have to deal with the lack of working experience, as a result of their country of origin's gender culture, which placed them into a specific social role (Senthanar et al. 2020). Even if these women manage to overcome all these obstacles, they are yet expected to fulfil their entrepreneurships without affecting or interfering with their home management and childcare obligations (Astamirov, 2020; Senthanar et al. 2020). For these reasons, Syrian refugee women prefer home-based micro-businesses, like food catering, handcrafts, tailoring and education (Alkhaled, 2018; Bayram 2018; Senthanar et al. 2020).

Moreover, the Syrian conflict-induced displacement has shed a positive impact on female Syrian refugees' empowerment and poverty through their entrepreneurships, no matter the country in which they were welcomed (Alkhaled, 2018). Though, indeed the host country poses an important role when pursuing entrepreneurial action, this process and the opportunity structures vary across countries (Desai et al. 2019). Desai et al. (2019) state that depending on the country, aspects such as institutions, policies, legal regulations, access to information regarding refugees are relevant, as these could enable or hinder their economic participation.

Yet, even in the Netherlands, a country which as previously mentioned, holds the fourth place as the best European country to start a business (Nehra, 2020), Syrian women refugees continue to face challenges. Apart from the general obstacles above discussed, another challenge relates to both family separation and the local culture, as the Dutch norms and gender ideologies are different from those in Syria (Simonti, 2018). Although limited, studies on FSREs in the Netherlands (de Lange et al. 2020; Uder, 2019), acknowledge the importance of social support and the freedom provided by the Dutch societal context. Be that as it may, the Netherlands economic position and refugee programs in comparison with other countries such as Turkey or Jordan offer better opportunities for refugees seeking to improve their lives (Kleaver, 2016; Nehra, 2020; Rahman, 2019).

Generally speaking, female entrepreneurship according to Chreim et al. (2018) has gained increasing attention over the last decade, especially concerning their immigration status, gender and ethnicity. And the Netherlands is not a stranger to this happening, the Chamber of Commerce published figures on the increase of female entrepreneurship, which increased by 29 percent in a period dating from 2015 to 2020 (Kamer van Koophandel, 2020). A distinct publication from the Dutch Chamber of Commerce, regarding Syrian refugee female participation in entrepreneurship, shows a relatively large number of them start dental practices while men engage in the retail, hospitality, logistics and business services sectors (Kamer Van Koophandel, 2016).

[3] Bayram presents an investigation on Syrian refugees entrepreneurs settled across the host countries that took them in, in this case he refers to the countries of USA, Canada, Egypt, Sudan, Saudi Arabia, Iraq, Jordan, Lebanon, Turkey, Tunisia, Portugal, Spain, France, Austria, Germany, The Netherlands, Czech Republic and United Kingdom. *Bayram, A. S. (2018) Entrepreneurship in Exile, Insights into Syrian Startups in Host Countries.*

With a male-dominated business community, women are still fighting their way into entrepreneurship. The latest numbers on global female entrepreneurship show how the gender gap is slowly narrowing, as the difference between male and female entrepreneurial activity is only 10 percent in 21 out of the 50 countries reported in the Global Entrepreneurship Monitor (GEM, 2020). Yet, it must not be forgotten, the difference between immigrants and refugees and the reasons behind their decision to abandon their homeland, because it is there where the reason to pursue entrepreneurship truly relies on (Desai et al. 2020). Extendedly, the motivation for female refugees to seek entrepreneurship is driven by financial necessity without neglecting caring for their families (Bayram, 2018; Huq & Venugopal, 2020; Senthanar et al. 2020). Hence, whereas other immigrants groups travel by their own decision, possibly with financial and human capital, these options are non-existent for the Syrian refugee women.

2.4 INTERSECTIONALITY APPROACH

The construction of an entrepreneurial identity, diverges from every entrepreneur, as it is shaped by the intersection of different social contexts, and a diverse set of social identity categories such as gender, ethnicity, religion, class, etc., (Crenshaw, 1991; Essers & Benschop 2009; Khademi, forthcoming). Intersectionality contributes to comprehending how the interaction of the various social identity categories, shape the multiple dimensions of individuals' identity in regards to their relationship to structures of power (Carbado et al. 2013; Carroll, 2017; Crenshaw, 1991).

Intersectionality as a concept was first introduced in the eighties decade as an effort to explore the dynamics in the current social-political movements of anti-discrimination (Cho et al. 2013). While intersectionality was born in the light of an antiracism movement concerning black people in the USA, it has evolved to cover an immense scope of topics regarding ethnic groups, genders, sexual orientations, immigrants, disabilities and more (Carbado et al. 2013). Intersectionality has served as an effective tool to several studies on the immigration event (Astamirov, 2020; Chreim et al. 2018; Esser & Benschop, 2009; Essers & Tedmanson 2014; Huq & Venugopal, 2020; Khademi, forthcoming; Senthanar, et al. 2020; Shaw et al. 2019; Simonti, 2018) yet usually, studies fail to address the refugee sector by disregarding their particular intersectional identities (Esser & Benschop, 2009; Essers & Tedmanson 2014; Khademi, forthcoming). As previously explained, unlike other immigrants, refugees arrive in their new country with practically no financial resources, no social capital, and without secure working perspectives at short sight (Hug & Venugopal, 2020). Accordingly, the base upon which refugees construct their entrepreneurial identity differs from other immigrants. Moreover, the FSREs identity as opposed to that of males is different contextually and categorically by a set of social identities (Hug & Vegunopal, 2020).

For a better understanding of how female Syrian refugees manage their entrepreneurships, an analysis at the intersection of their context, gender, ethnicity, religion, and class identities, will be unfolded. More commonly, studies analysing female entrepreneurship based on intersectionality focus on gender, and so on in ethnicity, religion and class (Astamirov, 2020; Chreim et al. 2018; Esser & Benschop, 2009; Essers & Tedmanson 2014; Essers et al. 2020; Huq & Venugopal, 2020; Khademi, forthcoming; Senthanar et al. 2020; Shaw et al. 2019; Simonti, 2018). However a few studies address the specific group of FSREs (Astamirov, 2020; de Lange et al. 2020; Senthanar et al. 2020; Uder, 2019). Analysing

women refugees experiences through the intersectional backgrounds leads to the understanding of their agency deployment and empowerment in the new cultural context (Simonti, 2018). Simonti (2018) exposes this intersectionality can be observed in terms of these refugee women's accessibility to employment, the renegotiation of their household relation, and structural changes.

The different intersectional identities can become either constraints or advantages within the women's entrepreneurial context (Essers & Benschop, 2009). A brief overview of the Syrian culture will be provided, coupled with the different identity conceptualizations. Evason, (2016) exposes how Syrian used to be as typical as a country can be, with diverse cultural lifestyles, with access to the education, internet, media. Although identified as tolerant, the Syrian culture is broadly known as conservative and respectful of its traditions, social hierarchies and honour. The most professed religion is Islam, with 87 percent of Syrian being Muslim and Christians having a share of 10 percent (Evason, 2016). Regarding religion mass media has created narratives that generalize criminality depicting Muslims as a threat, has generated a global population sense of Islamophobia, impoverishing and threatening refugees inclusion process into their hosting societies (Flood, 2012).

In regards to family, as briefly explained in the sub-chapter "Female refugee entrepreneurship*"* the Syrian family dynamic is strongly patriarchal, with the father, husband or oldest man owning the highest authority. In relation to gender roles, the woman owns the function of housewife, thus performing household management and taking care of children are her main tasks. Evason (2016) provides a concrete description of the Syrian culture, which lays the groundwork for a better understanding of the gender, ethnicity, class and religion identities that converge to construct the multiple identities of Syrian women (Essers & Benschop, 2009). In addition to these social categories, identity construction as Essers & Benschop (2009) describe, is an ongoing process, a process of 'becoming'. Hence, the identity construction of the FSREs is influenced by their particular situation, compelling then place, time and context in which they live.

Conceptually, Essers & Tedmanson (2014) present the definition of gender and ethnicity. Gender is defined as "*the personal and societal system by which sense is made of biological differences between men and women*" (P. 355). While ethnicity "*is found in phenomena such as cultural practices, language and religious affiliation, which are conceived as ideological constructs dividing people into different collectivities*" (Essers & Benschop, 2009, P.53). Whereas religion due to its symbolism, and its resemblance to cultural practices can be correlated with ethnicity, consequently Islam can then be linked to ethnicity (Essers & Benschop, 2009). Furthermore, Simonti (2018) alleges class pondered by the socio-economic status of women refugees, influences their agency and empowerment experiences, which accordingly varies for every woman. Class-related experiences are appreciated through the disempowering effect of adapting to the typical Dutch transportation method (bicycle) since some refugees used to own their cars in Syria (Simonti, 2018). A number of studies have delved into the topic of agency (Essers & Benschop, 2007, 2009; Essers & Tedmanson, 2014; Khademi, forthcoming). They explain women exert their agency, by acting, engaging and making free choices within their dynamic entrepreneurial environment. Hence their agency is influenced by the confluence of their intersectional identities and their contextualities.

A relevant characteristic of Islam for this analysis is in relation to how it sets the rules of gender behaviour, by establishing the manner in which men and women treat their sexuality privately and to each other (Essers & Benschop, 2009). Conversely, Shaw et al. (2019) reveal how forcibly displaced women, use religion as a coping mechanism for their lived experiences.

Particular social contexts at the intersection with the various social identities shape identity construction, and so contextually uneven gendered countries, are more likely to pose greater barriers for women (Huq & Venugopal, 2020). In the context of Europe, specifically for those female Syrian refugees who made their way into the contemporary Dutch society of the Netherlands, a debate on their entrepreneurial identity construction arises. As Essers et al. (2008) explain, the clash between the Muslim gendered lifestyles, norms and values and those of the female Dutch society, give meaning to this debate. The culturally embedded notion of honour in regards to Syrian women, their use of a veil, their cautionary behaviour when they are in public, these customs clash with the emancipated perception of Dutch women (Essers et al. 2008). Thus, the intersection of gender, ethnicity, religion and class within the Dutch context, entails power relations, that influence Syrian refugee women access to diverse resources in their entrepreneurial strategies (Essers & Tedmanson, 2014; Khademi, forthcoming).

The sense of living between two worlds is portrayed in the lived experiences of immigrant Muslim women living in the Netherlands (Essers & Tedmanson, 2014). Women claim their right to construct their Muslim identity regarding the sex-segregated Islam rules, by stretching the boundaries of what is morally allowed respecting their entrepreneurship (Essers & Benschop, 2009). Ultimately, the contrast of living between two cultures (Muslim-Dutch), leads to the conception of a hybrid identity that provides both challenges and opportunities to these women entrepreneurs (Essers & Tedmanson, 2014). One challenge, Essers & Tedmanson (2014) explain is the social exclusion derived from the judgment of inappropriate gender behaviour by other Muslims, both men and women. While women refugees find in Dutch society, understanding and accepting attitudes towards female entrepreneurship, that adds positively to their agency (Essers & Tedmanson, 2014; Uder, 2019). On one hand, the exercise of their work as businesswomen is condemned by their fellow community in the Netherlands, since they consider the businesswoman as a neglectful mother of her family needs (Essers & Tedmanson, 2014). While at the same time the Dutch societal context is perceived as supportive in facilitating refugees the pursue of their entrepreneurial initiatives. Whereas through the positive influence from Dutch citizens, or receiving entrepreneurial professional support is perceived by refugees as a feeling of being taken seriously by the Dutch institutions (Uder, 2019). These discrepancies, portray the important role that societal contexts play in shaping this hybrid identity through a complex process of cultural identification. Hybridity is then done intentionally, by embracing and accepting the contextual cultural differences into that one's life (Ghorashi, 2003). The Dutch pattern of homogenizing other cultures results in a sense of future uncertainty for newcomers, rather than creating a sense of belonging to the country (Gorashi, 2003).

On top of it all, the contextual shocking circumstances under which millions of Syrian women were dislocated from their country of origin have led to radical changes in their lifestyle. Huq & Venugopal (2020) analysed the life stories of female refugee entrepreneurs living in the highly developed country of Australia. They argue the intersection of these

women's contextualities and social identities, has resulted in the loss of their old identity, the creation of a new one and the embracement of their neglected potential. Where resilience partakes in their new entrepreneurial identity construction, given that resilience precedes entrepreneurship (Huq & Venugopal, 2020).

Essers et al. (2008) agree with the previous argument, by stating immigrant women play an active role in their ongoing identity construction, by reinterpreting and changing their preconceived patriarchal norms. Conversely, female refugees living in the Netherlands experience a different process of entrepreneurial identity construction, from those of female native entrepreneurs and immigrant entrepreneurs. Following Essers et al. (2008) these differences, make it necessary to elaborate a separate analysis to genuinely capture the intersectional backgrounds based on these women life experiences.

The intersectional approach employed in this study helps to analyse the life stories of FSREs at the intersection of their gender, ethnic, religion, and class identities. Additional to the Dutch contextualities that impact their identity construction and process of inclusion (Essers & Tedmanson, 2014). Likewise, the intersectional analysis in this study is twofold, first, it broadens on the evidence that Islam, female gender, ethnicity, class and entrepreneurial identity can successfully interact (Essers & Benschop, 2009). Secondly, it gives insight how the social identities and the Dutch context, are currently either 'pushing' or 'pulling' (Hug & Venugopal, 2020) Syrian refugee women into the entrepreneurial scene during the ongoing pandemic.

2.5 IMPACT OF COVID19 PANDEMIC

COVID19 at this moment has not only taken the lives of millions of people around the world but has also exacerbated the already precarious economic situation of millions of refugees (CARE, 2020). Consequently, around the world, as reported by the OECD (2020), refugees have experienced increased challenges concerning health, employment, education, language learning, and so forth, testing with this, host countries' inclusion efforts. Speaking in labour terms, the informal economy represents the major source of income for refugees in low and middle-income economies, where 86 percent of them live (Batha, 2020; ILO, 2020). Thus, informal economy jobs (especially for women), have been hit the hardest due to strict lockdown measures taken by governments to contain the pandemic (ILO, 2020).

Whereas native-born workers are experiencing socio-economic challenges (e. g. unemployment) derived from the pandemic, refugees are as well but to a much larger extent (ILO, 2020; OECD, 2020). Refugees, like the International Labour Organization, *ILO* (2020) claims, face additional legal, institutional, mobility and mental distress challenges which makes them more vulnerable to the pandemic effects. Within the entrepreneurial spectrum, refugee entrepreneurs face the uncertainty of their businesses survival as they are generally smaller, have lower capital stock, limited access to finance, etc., making them also vulnerable to the pandemic economic crisis (ILO, 2020; OECD, 2020).

The degree of the COVID19 impact upon the already vulnerable refugee situation largely depends on each country regulations and its true intention to develop inclusive policies that involve them in their strategies to attenuate the pandemic negative impact (ILO, 2020).

From the 134 refugee host countries currently affected by the pandemic, the MENA (Middle-East North Africa) region accommodates the largest amount of refugees, which

already displayed prior-pandemic fragile economic conditions (CARE, 2020). While MENA countries currently struggle with access to clean water and proper sanitization services; in highly-developed countries like Germany, online integration schemes for immigrants were implemented to keep fostering their inclusion during the ongoing pandemic (CARE, 2020; OECD, 2020). Furthermore, data from the OECD (2020), provides evidence on the unemployment rates, which are higher outside Europe.

Even though the pandemic has had a direct effect on refugee arrivals decrease in Europe, which accounted for approximately 58,850 persons, seeking shelter during 2020 (UNICEF, 2020b). The European Union countries attempt to mitigate the pandemic outcomes regarding refugees employment, through a series of inclusive policies aimed at alleviating refugees mental stress of providing for their families while maintaining a legal working status (ILO, 2020; OECD, 2020). These policies refer to inclusive communication channels on the pandemic, public services and legal residence status all of this in several languages; easing residency permits in case of job loss; extension of support measures for businesses, employers and unemployment benefits; widening of restrictive time and employer-field work rules; acceleration of refugee diplomas-qualifications recognition (e.g. health professionals) (OECD, 2020).

Nevertheless, there have been unavoidable sectors among the European industry in which refugees have a large presence, that has suffered considerably from the strict lockdowns measures, this is the hospitality-services industry (Batha, 2020; OECD, 2020). In countries as Germany, Finland, Austria, Ireland, Luxembourg, Norway, Switzerland and Sweden, immigrants account for almost 40 percent of the hospitality industry, and in the case of immigrant women, the unemployment figures rise by 10 percent higher (OECD, 2020).

Some exceptions to the rule stand out, the OECD (2020) reports the United Kingdom, the Netherlands and the Czech Republic, have managed to keep a steady employment rate for immigrants. This positive labour trend can be attributed to some extent to inclusive hiring efforts from multinationals (e. g. Philips, IKEA, Starbucks) and even local firms, which even before the arrival started to hire refugees allowing them to incorporate them back to the labour market (Batha, 2020; Michal, 2020). However, while the Netherlands employment rates are apparently positive and inclusive hiring practices are been undertaken from all size companies. Still the entrepreneurial sector, extensively represented by start-ups demands attention (Techleap, 2020).

Currently, the Dutch start-up ecosystem is composed of approximately 5500 startups, which account for over 100 thousand jobs (Teachleap, 2020). These figures reflect both the economic importance of entrepreneurship and its contribution to the labour market (Techleap, 2020b). Despite the country has undergone the second wave of infections, its GDP contracted over 4 percent in 2020, and the unemployment rate is expected to grow over 6 percent, the economy stands strong, on account of the latest implemented Dutch support policies (Centraal Planbureau, 2020). These policies are born from the necessity to support self-employed, small, medium, large-size companies and to minimise as possible the effects of the pandemic while it remains (Netherlands Chamber of Commerce, 2021). The support measures for businesses include compensation for wage costs, self-employed professionals schemes, reimbursement fixed cost for SMEs (Small Medium Enterprises), credit and loan schemes, 36 months tax

extension, measures that include support for the culture, hospitality and events sectors, and more.

These economic measures to support Dutch businesses not only give hope to existing businesses but also led to the creation of 68 thousand new companies regardless of the coronavirus crisis during 2020 (CBS, 2021a). The same figures from the Central Bureau of Statistics (2021a), show the increase in the number of self-employment, reporting 1.5 million persons working under this working status by the start of 2021. Referring to bankruptcies the first numbers reported for the first three weeks of 2021, exhibit a 59 percent decrease compared to the same period in 2020, with 108 total bankruptcies (CBS, 2021b).

The forecast for the emergence of new start-ups in the Netherlands, even with the disturbing presence of COVID19, looks encouraging, however, this panorama does not reflect the particular and complex perspective of the Syrian refugee entrepreneurs (De Lange et al. 2019; Huq & Venugopal, 2020; ILO, 2020). Refugees seek through their entrepreneurship to abandon social governmental benefits and instead validate their self-sufficiency while contributing to their new host country. This panorama is not representative of the situation of Syrian refugee women who, due to their different social identities, face greater barriers and risks in their entrepreneurial endeavour than those of Syrian men (e. g. access to funding) (De Lange et al. 2019; Huq & Venugopal, 2020; ILO, 2020).

Studies have analysed the refugee entrepreneurship phenomenon resulting in a series of important discoveries that serve as support to evaluate and improve the current labour inclusion policies regarding refugees (Bayram, 2018; Berns, 2017; de Lange et al., 2019; Desai et al. 2019; Heckmann, 2005; OECD, 2018; Uder, 2019; Shepherd et al. 2019). In regards to the gender of refugees, previous analysis from the International Labour Organization, *ILO* (2020) clearly state, this represents a disadvantage for women. Whereas Syrian working men, based in Turkey before the pandemic, earned 95 percent of the minimum wage, Syrian women only accounted for 77 percent. Latter economic crisis trends, expose women are commonly the first ones to be laid off, this might respond to the gender caring demands traditionally holding women responsible for them (ILO, 2020).

Working refugee women should be heard now more than ever, in the midst of the COVID19 pandemic, women who find themselves vulnerable due to a wide array of contextual, gender, ethnic, religious reasons (Esser & Benschop, 2009; Essers & Tedmanson, 2014; Essers, et al. 2008; Khademi, forthcoming). Instead, society, governments, organizations should increase the awareness of the unpaid care women perform, whether as head-households or domestic workers (ILO, 2020). The coronavirus crisis has not only brought bad news for refugees, but it has opened an opportunity window for workers in specific sectors, in which refugees are wasting no time in demonstrating their capabilities (ILO, 2020).

Particularly referring to entrepreneur women in the MENA region, COVID19 has posed greater adversities for them, as they heavily rely on informal labour (CARE, 2020). Care (2020) reports 94 percent of Palestinian women entrepreneurs faced challenges since the start of the outbreak. Contrastingly, the shift in gender dynamics as a consequence of the Syrian conflict has allowed women to access a more balanced presence in the labour sector. Thus, the pandemic represents an interesting time for analysing its impact upon FSREs residing in Dutch land. COVID19 raises opportunities and challenges for these Syrian women, while provides insights into their inclusion process, as is one of the purposes of this study.

2.6 CONCEPTUAL MODEL

Based on the literature information discussed above, a conceptual framework was developed to structurally visualize the most important aspects that influence the sense of inclusion on the FSREs' stories analysed in this study. First, it can be appreciated how the two contextual characteristics (COVID19 pandemic and The Netherlands context) encompass the whole identity process undergone by female Syrian refugees, until achieving their sense of inclusion. Second, the construction of their entrepreneurial identity is given by the intersectionality of their social identities (religion, ethnicity, gender and class). Third, and last, the managing of these Syrian businesswomen entrepreneurships, carries opportunities and challenges that might be accentuated due to the impact of the ongoing COVID19 pandemic.

This model shows the conceptualization of the main concepts involved in the path to the inclusion of the FSREs into Dutch society during pandemic times. As such, this conceptual model goal is twofold, as it aids to summarize the main objective of this research, making it easier to comprehend for the reader; while serving as a guide for the process of operationalization and analysis of the data gathered through the FSREs life-story interviews and observations.

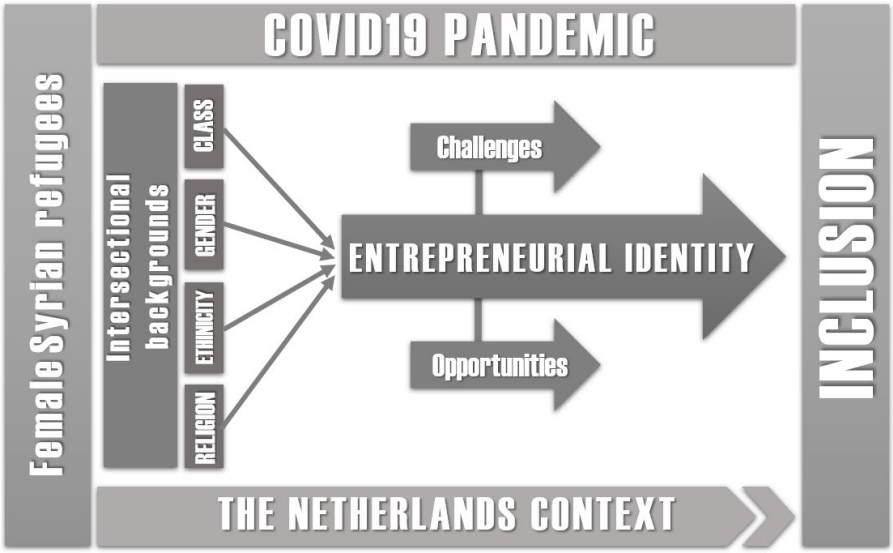

Figure 1. Conceptual framework

Chapter 3. Methodology

For any given scientific research study following a qualitative approach, its aim is to achieve credibility when being evaluated by the outside community (Baxter & Eyles, 1997). Symon & Cassell (2012) state in order to obtain credibility researchers need to prove high compatibility between the realities of respondents and the interpretations attributed to them. This compatibility will be achieved in this study through peer debriefing, progressive subjectivity and to some extent member checking (Symon & Cassell, 2012).

Supplementarily, the present qualitative study is elaborated through the documentary analysis and different research techniques, by using a combination of life-story interviews and observations, which strengthens the quality of the research.

3.1 LIFE-STORY INTERVIEWS

This study aims to get insight into the sense of inclusion to the Dutch Society of FSREs, during the COVID19 pandemic. It is then vital to make use of concepts that enable the analysis of these women life stories regarding the research question's goal. In this matter, McAdams (2001) offers a solution, as life stories "*echo gender and class constructions in society and reflect, in one way or another, prevailing patterns of hegemony in the economic, political, and cultural contexts wherein human lives are situated*" (P.114). Conforming to McAdams, life stories then allow for people to construct their past and future in regards to their cultural values, bearing in mind gender, class and race premises.

Life-story interviews resonate with the '*romantic'* approach of interviewing respondents as exposed by Symon & Cassell (2012), which allows for a closer interaction with the interviewee, the better the human interaction, the respondent feels comfortable enough to express his-her story openly. The researcher then must be sufficiently skilful to not only develop appropriate interview guidelines but also to create a comfortable setup, where the respondents feel free to elaborate on their life stories since they represent the pathway to reveal the reason behind their attitudes, beliefs and preferences (McAdams, 2001). Whilst the interviewee attempts to make sense of his or her human experience by telling a story, the primary role of the researcher is to build up and add meaning to this story employing the actual social and cultural structures which shape the interviewee's life (McKenzie, 2005; Symon & Cassell, 2012).

3.2 OBSERVATIONS

As referred earlier, the use of multiple research approaches strengthens a study's credibility, on that account, observation represents another research instrument used during the development of this study (Baxter & Eyles, 1997). Charlotte (1998) explains the observation entails a series of advantages, including the acquaintance of the relationship between different characters; access to the respondents' environment and its surrounding elements; confirms what it is said during the interviews and written in the literature; and, it's a rich data resource as it can provide with numerous relevant notes on the subject of study.

One contextual example of the impact of observation can be seen in one of the experiences faced during the present study. This study's author discovered, how religion has a strong effect on the everyday practices of some of the interviewed women, especially for those involved in food-related businesses. For example, when spending a weekend in the house of one of the interviewees, the researcher noticed the aspects of their religion and ethnicity. One interviewee bought Halal chicken as part of the preparations for her commercialized product, did the Ramadan fasting, and prayed constantly. Likewise, when interviewing another Muslim participant in her house, she had prepared Syrian desserts with a special Dutch design for celebrating King's Day, yet she could not taste them until she could do the Ramadan fasting. These experiences prove the importance of religious endorsement from the host society, as this could either reduce or animate their purchase intention.

The previous stories, exemplify the importance of observation as it provides meaningful information, that otherwise could not be found through other investigation methods that produce data in form of text, speech or numerical forms (Simon & Cassel, 2012).

3.3 RESEARCH QUALITY CRITERIA

Afore said the present study needs to comply with the quality criteria in which qualitative research studies are assessed, the criteria points are credibility, transferability, dependability and confirmability (Symon & Cassell, 2012). As stated before, the credibility factor is achieved through peer debriefing, progressive subjectivity and to some extent member checking (Symon & Cassell, 2012). To deliver a richer and more superior investigation, the study includes the use of literature documents, life-story interviews and observation for this entrepreneurship-related study. The majority of documents used for the development of this study are relevant academic and media articles, e-books and policy documents concerning the topics discerned throughout the literature review. Despite transferability could seem hard to reach, the women interviewed differ from their age, social class and type of business, to ensure the results are as heterogeneous as possible. Dependability can be appreciated through the data analysis and procedure sub-section. While confirmability can be assessed via the codebook that emerged from the interview transcripts and the notes taken from the observations throughout the research process.

3.4 SAMPLE

Since the research is not delimited by a particular Dutch city, but it allows to search for participants in the whole region of the Netherlands, the possibilities of finding participants is hence higher. Accordingly, ten thematic life-story interviews are conducted with FSREs established in the Netherlands. The interview guidelines are structured accordingly to the needs of the research questions, hence including the topics of inclusion, intersectional backgrounds, entrepreneurship and the impacts, may they be positive or negative, the pandemic has had upon them.

Nonetheless, some limitations need to be addressed, one of them is the language barrier since not all of the Syrian participants can speak English, but Arabic or Dutch which are unavailable languages to the researcher. Additionally, the ongoing pandemic as well as the availability of the participants, represent further limitations. Derived from the COVID19 Pandemic the Dutch government has enforced a set of mobility restrictions that affect the interviewees' participation setting. Notwithstanding, some factors play in favour of the present study, both the interviewees and the researcher are female, foreigners and possess an entrepreneurial background, although the immigrational reasons differ profoundly.

Significantly, Syrians have been the most recent group of refugees that have settled in the Netherlands. Proven in the length of arrival time from the interviewees, ranging from 2016 until 2019. Thus, the insights drawn from these Syrian refugee women on their inclusion might not be as extensive as compared to other refugee groups (e. g. Iranians, Yugoslavs) (Kleaver, 2016; Khademi, forthcoming). The completion of the interviews was possible primarily through an exhaustive research in the search engine Google, through keywords such as, ‘refugee support’, ‘refugee organizations’. This research led to the discovery of two sources of information, one being Forward Incubator, and the second one the Kamer Van Koophandel

(KVK). Forward Incubator, is a Dutch non-governmental organization whose aim is to empower newcomers to become financially independent, mainly through entrepreneurship. The KVK (Netherlands Chamber Commerce), through its Commercial Register, provides the contact information of all legal businesses established in the Netherlands. Secondly, in order to find the contact information for the entrepreneurs supported by Forward Incubator, research on the social media platforms LinkedIn and Facebook were conducted. Lastly, the researcher's social network played an important role, as her Dutch local connections contributed to finding two more interviewees for the study.

The group under study is composed of ten different women, with then different entrepreneurships, classified under merchandise or a service. The disparity in ages, makes for a more heterogeneous group, therefore bringing different perspectives to enrich the study. All participants hold above undergraduate studies, which allow for a generalized argument in this regard but restrain the point of view of people who own a lower education level. Nine out of the ten participants have a good English command, one does not speak English, but Arabic and Dutch, in this case, a translator supported the interview.

The participants' names will remain anonymous, thus, faux names were given to each one of interviewees for having a better identification of them throughout the paper.

Woman refugee entrepreneur	Age	Arrival in NL	Level of studies	Business description	Business opening
Respondent 1 (Akilah)	46	2016	Undergraduate	Selfmade Syrian pancakes	October.2020
Respondent 2 (Karimah)	30	2016	Undergraduate	Syrian candies merchant	January.2020
Respondent 3 (Kismet)	39	2016	Undergraduate	Syrian food catering	February.2021
Respondent 4 (Bushra)	40	2015	Undergraduate	Syrian food catering	June.2020
Respondent 5 (Nafisah)	28	2018	Graduate	Sustainable healthy date-coffee	July.2020
Respondent 6 (Fariha)	33	2016	Undergraduate	Sustainable art workshops	March.2020
Respondent 7 (Celmira)	29	2015	Undergraduate	Arabic classes	April.2020
Respondent 8 (Querima)	57	2016	Undergraduate	Social worker and healthcare provider	August.2020
Respondent 9 (Nasrin)	32	2018	Undergraduate	English classes	February.2021
Respondent 10 (Badia)	26	2019	Undergraduate	Syrian products merchant	March.2021

Table 1. List of female Syrian refugee entrepreneurs (FSREs) interviewed.

Further, only two participants had previous entrepreneurial experiences in Syria, Kismet co-owned an entrepreneurship, Fariha had a similar entrepreneurship as the one she owns now in the Netherlands. Concerning the life-cycle of the participants' entrepreneurships, they fall under the category of either the startup stage or survival stage. These stages depending on the current amount of economic and intellectual capital needed to start their operations (Leach & Melicher, 2012).

3.5 DATA ANALYSIS AND PROCEDURE

Once the interviews are transcribed, they are analysed through open, axial and selective coding with the use of the software Atlas.ti. The first action to take is to identify from the data the information that resonates with the intersectional background identities of each Syrian refugee woman under the management of their businesses, and their inclusion process into the country during the pandemic. Once the intersectional identities are identified, the second step is to establish the outcomes of these intersectional backgrounds in terms of the challenges and opportunities the interviewees have experienced through the pandemic. Third and finally, once the themes (intersectional backgrounds, challenges and opportunities, inclusion process and the COVID19 pandemic) have been established, the linking of them takes place to construct a narrative that answers the study's research question and sub-questions. Important to emphasize is that the methodologies applied for achieving credibility, enhanced the data analysis process by challenging assumptions and reflexivity with the support of another researcher; through keeping a diary of all the ideas before and during the analysis to question the original conceptions; lastly, by consulting with the women refugees interviewed if the interpretation of the data is being accurately analysed.

3.6 RESEARCH ETHICS

Even the least remarkable unethical aspect that could compromise the study's credibility and value, is avoided by following the scrupulous application of the standards for good research practices, stipulated in the Netherlands Code of Conduct for Research Integrity (KNAW et al. 2018). Therefore, partaking from the literature review, data collection, and its respective analysis all processes are performed following this Code of Conduct.

In order to successfully comply with the Code of Conduct standards, and to circumvent the intrinsic challenges that arise from conducting qualitative research, three specific ethical principles are exercised, autonomy, beneficence and justice (Orb et al. 2001). Informed consent is the basis of the autonomy principle. Compliant with this aspect, the women refugees of the study are informed about the goal of the research, the structure of the interview, and they can exert their freedom by choosing to participate in the study or withdraw from it.

Often considered a paternalistic principle, the beneficence principle intends to reduce participants harm as possible. In this regard, the women refugees identities in this study remain anonymous and pseudonyms are used instead. These women are informed the study forms part of a master dissertation proposal, if their quoted declarations jeopardize their identity exposure, they are free to refuse for their declarations to be published. Syrian refugee women war experiences, ethnic related reasons could represent a cause for them to ask for confidentiality, which could to some extent interpose with the study's confirmability. Since peer debriefing corresponds to a method utilized to achieve the study's credibility, refugee women are informed a second researcher is involved in the process of assessing the data.

The justice principle gives voice to the refugee women, nonetheless with their consent, to publish information that is relevant for the society to know and act upon it. Nevertheless, these women are not informationally exploited for the purposes of this study.

Chapter 4. Results

Ten different life stories of female Syrian refugee entrepreneurs managing their businesses through the still ongoing COVID19 pandemic were coded and analysed following the preceding theoretical framework. The data analysis gave rise to relevant findings. These findings are depicted throughout this chapter, emphasizing the influence of these FSREs' intersectional backgrounds (gender, ethnicity, religion and class) upon the handling of their entrepreneurships and ergo their sense of inclusion in Dutch society, during the pandemic.

4.1 OPPORTUNITIES AND CHALLENGES TO ENTREPRENEURSHIP AND INCLUSION PRE AND DURING COVID19

In this section, the connection between the intersectional backgrounds of the FSREs and the management of their entrepreneurships during the current pandemic times will be analysed. To this end, the challenges and opportunities these women have faced during the management of their ventures are highlighted. These challenges and opportunities will serve to demonstrate the true impact that entrepreneurship has on the social inclusion of Syrian refugee women in Dutch society.

For a better understanding of inclusion, this will be exhibited through its different dimensions, social, economic, capital and natural, highlighting also the relevance of cultural awareness (Dobson et al. 2019). Ultimately, the research yielded relevant data on how entrepreneurship helped these women to exert their agency, therefore, this topic is further discussed in the following sections.

4.1.1 ENTREPRENEURSHIP AND THE IMPORTANCE OF FAMILY

Commonly, Middle East countries have been known as patriarchal societies that restrain female agency, by consequence entrepreneurship, rather than promoting it (Essers & Benschop 2009). Women in this study acknowledge this patriarchal dynamic, but don't let themselves be restrained by it. The life stories of female Syrian refugee entrepreneurs residing in the Netherlands during the COVID19 pandemic, are discerned through their intersectional backgrounds, coupled with the relevance of family influence. In consequence, the preceding aspects unavoidably shape these women entrepreneurs' sense of inclusion. Below, quotes from different women's life stories will help the reader understand the aforementioned topics.

Akilah's life story is living proof of how determination and family support can make a difference. Akilah is a 46-year-old Muslim woman, of which, 27 years she lived in Syria, 17 years in Dubai and currently 5 years in the Netherlands. She married and had her twin boys in Dubai, yet she is currently the breadwinner since her husband was imprisoned in Dubai. English literature graduate and experienced English teacher, Akilah began her do-it-yourself food business, primarily from losing her job to the pandemic, and her determination to attend her children who suffer from type 1 diabetes. She is close to her religion as she prays every day, consumes Halal products and celebrates Ramadan. Notwithstanding, she freely chooses not to wear hijab. For Akilah, although religion is intrinsically related to gender, it is not directly linked to her entrepreneurship, since it does not alter her product's basic components. However, religion interconnects to her gender identity by entailing both a motivation and a challenge to decide becoming an entrepreneur during the pandemic:

> *As I told you in the religion [Islam], they have trust in women, they want women to be really a mother, a wife, a partner, and they think she is honoured… on Islam, the mother is holy because she is taking care of the kids, the husband, the house, job, food, everything (…) So women are strong (…) My success is only if I am a good mother, a good person, I cannot separate things. So, when I'm doing this business, it's about me. (Akilah, Syrian food merchant, March, 2020)*

Akilah's perception of Islam, allows the reader to understand what drove her to start her entrepreneurship. Her the intersection of gender, religion and ethnic identities, influenced her entrepreneurial identity as she empowers herself through her Muslim beliefs. The juxtaposition of her female identity as a mother, and her contact with the Dutch community gave origin to her business idea. Once attending a Dutch hosted dinner, they offered Akilah's children pancakes, unfortunately they couldn't accept them as reason of their diabetes. Akilah then asked the hosts for some ingredients, she then ended up developing her healthy-pancake business idea. Motherhood, family, religion and food all come together in her Arab heritage (Khansaheb, 2021). It was the agentic use of her female gender, Muslim religion and Syrian-Arab ethnicity identities that encouraged her entrepreneurship. She is one with her role as a woman, mother, Syrian, Muslim, refugee and entrepreneur. Yet, her class identity can be personally overwhelming and a challenge, as she becomes the only source of income as a single mother. Institutionally and socially speaking, Akilah's gender has not represented a challenge, but an opportunity for her entrepreneurial intention in the Netherlands. As shown in the following excerpt, the Dutch community has been in solidarity to Akilah since her arrival. Opposed to Webber's individualistic view of entrepreneurship (Essers & Benschop, 2009) that states entrepreneurs must focus on internal hard-work, re-investment of earnings, efficiency. Instead, sociability and family relations are remarkably relevant, as they impact the entrepreneurial self. Akilah has received encouragement from her father, and her Dutch community, revealing her strength origin when managing her business during the pandemic.

> *It's all because of my father, he made me. My father had a hundred percent trust in me and gave me responsibility (…) I am lucky, because [before] I always fought alone, but here with Forward Incubator [4]I have five people fighting with me, and for me and give me their experience. So, there is no way I can thank them and pay back (…) I had a feeling I want to stop… but suddenly I said, 'Oh no, everyone has trust in you. And that's not you to run away or to give up. So if they have trust in you, you have to keep again on the right track'. (Akilah, Syrian food merchant, March, 2020)*

Akilah's quote reflects the significance of family support on women's agency development, and motivation to persist during overwhelming times. Moreover, Akila's statement correlates with Uder (2019) findings. Uder (2019) states not only family support, but also meaningful social support from Dutch contacts and more notably from institutional assistance, is vital for the fulfilment of refugees' entrepreneurial plans and their inclusion sense. In this case, Akilah

[4] Forward Incubator, is a non-governmental organization that supports people with a refugee background to launch, fund, and grow their businesses. (https://forwardincubator.com/)

expresses her gratitude towards the Dutch non-profit organization and the persons behind it, for guiding her and upholding her during her entrepreneurial odyssey. It is through this family and community support that she overcomes her fear, her challenge of being breadwinner and entrepreneur. Businesswise, COVID19 has contributed positively to Akilah's sense of inclusion in terms of customers reach and network expansion.

> *Corona served me positively because I don't have to cook, I have to send dry material and then it can reach every home in the neighbourhood (…) I'm thinking big, but I'm starting small and it's nice, the risk to lose is less. You gain some experience some network (…) I have a feeling, maybe I start to have some roots, because if you are bothering yourself one year to start a business, definitely, inside, you are feeling, you are not leaving the country (Akilah, Syrian food merchant, March 2021).*

Akilah's story illustrates how regarding her sense of belonging in Dutch society, she is still hesitant since she has not fully developed her different wellbeing capitals (Dobson, et al. 2019). Whereas her entrepreneurship has not yet helped her to reach her economic capital, this has nurtured her social capital (community support), human (skills) and, natural capital (recreational activities). She then recognizes, is still hasty to settle a stance on her sense of belonging. Perhaps, it will be only a matter of time for Akilah to reach her economic capital, as she has smartly made use of her intersectional background identities for the benefit of her entrepreneurship, and her inclusion.

Fariha is a 33-year-old creative woman, she was born in a small village in Syria. Unlike most women in this study, she catalogues herself as non-religious, she explains Syria is a multi-ethnic country, which results in having numerous religions. Fariha is neither married nor has children, this allows her to focus thoroughly on her entrepreneurship. She arrived in the Netherlands in 2016 and officially launched her sustainable art workshop entrepreneurship in 2020, the same month the pandemic started. She asserts there is a marked distinction between doing business the Syrian way and the Dutch way, mainly in respect of women's behaviour and clothing style. In contrast with Akilah, Fariha who claims to be non-religious, attributes her emancipated identity to her parents, as they belong to an ethnic group in Syria known as Druze. Fariha distinguishes Syria and Lebanon as highly multifaceted countries, where liberal and strict behavioural communities can be met in the same place. Her story then illustrates how the confluence of these numerous religions and ethnicities in Syria, her parents' open-mindedness, shaped her non-religious identity. Although Fariha claims she has not experienced challenges regarding her religion, gender or ethnicity, her narrative exhibits otherwise. The intersection of these three identities, can represent challenges in her entrepreneurship in the form of her clients' skepticism, as she states:

> *Syrians, we have around 14 different religions. So each religion has different culture also. So this is why my parents' culture [Gnosticism religion[5]] is so easy for*

[5] "*Gnosis* is a Greek word meaning "knowledge" *gnostic* is derived from the Greek *gnostikos*, to designate a person of knowledge; and *gnosticism* is a modern term for a religion or philosophy of knowledge." (Meyer, M., 2012. Gnosis, gnostics, Gnosticism. https://doi-org.ru.idm.oclc.org/10.1002/9781444338386.wbeah05076)

girls to talk with men (…) Sometimes they ask me [clients], are you Christian? Because I'm not wearing hijab. And then I thought, I don't believe in Islam(…) When they feel, I'm not religious, they are more open to me. Maybe, because they still had the idea about Middle Eastern religion... It's annoying for me (…) But it's affected my business, because they know I'm not from the Dutch society, how they can send their kids to my workshop? They need to trust me. So that, to build the trust the bridge between parents and me, this is the big challenge I have in my business and now I'm working on it. (Fariha, Sustainable textile artist, April 2021)

Inherently related to Islam religion, the hijab has become a distinctive feature of Muslim women around the world (Jardim & Vorster, 2003). Nonetheless, the use of the hijab has become a reason for prejudice for women of Middle Eastern ascendancy, an issue that has grown to the point of banning the use of the veil in some European countries (Turner & Kamaluden, 2013). Fariha finds this stereotype annoying, mainly because she does not profess Islam religion or any other. Despite her non-Muslim religious posture, she confronts through her entrepreneurship exclusion from the Dutch society, based on religion identification. Despite the Netherlands' distinctive multiculturalism history and Dutch society's tolerance, the reality is, this stance has been impacted due to unfortunate incidents. These incidents involve Muslim perpetrated crimes and the exacerbation of Islamophobia from mass media (Flood, 2012; Turner & Kamaluden, 2013; Van Selm, 2019). This religion, gender, ethnic identity-related challenge, has a direct bearing on inclusion, since the Dutch skepticism towards Islam practices, shows a lack of cultural awareness (Dobson et al. 2019). On the other side, she reveals her gender-related opportunities, at the intersection with the socio-economic contextual and cultural factors of doing business in her new host country.

In Syria I was always fighting with people because I want to be myself. Sometimes I had another personality at work just for between me and the costumer. But no, I don't feel it here (…)This country is, is open to any idea, this is why you feel you can try (…) And also, when I did the Kickstarter, there was a Dutch guy, I don't know him, he supported me with a lot of money (…) because Corona, they [Dutch customers] were more about natural and dye and how is important for the environment and eco materials, so it's affected me in some part positive. Now I feel like when I applied to the subsidy to the Municipality they want to educate the people about natural dye. (Fariha, Sustainable textile artist, April 2021)

Fariha's excerpt concurs with Itani et al. (2011) findings, specifically with her declaration 'in Syria I was always fighting', as they state, women face varied challenges, among them sexual stereotyping and lack of seriousness from men entrepreneurs. Challenges that she has not encountered in the Dutch business context. The environmental proactiveness has been rooted in the Dutch culture for several years now, due to the increasing pressure of their economic activity on the environment (OECD, 2015). This in response has had a positive impact on sustainable businesses like Fariha's. Fariha's entrepreneurship main origin dates back to the time she saw her grandmother naturally dying garments. A common practice among Middle East women in past centuries (Ferreira et al. 2004). Thus, her ethnic, gender and religion identities, intersect with her entrepreneurship resulting in contrasting outcomes. Benefits come

from her business matching the eco-friendly Dutch culture but are partially hindered from the Dutch hesitancy due to misconceived stereotypes on Syrian women regarding Muslim religion.

Inclusion wise, opening a business entails for the participants of the study a milestone in their sense of belonging. For Fariha, her business contributes to her inclusion sense through a blend of factors.

> *When I opened my business, I feel okay, that's me. I want to stay in the country… I don't want to leave… I am still a small tree this is still not enough, I have more to build, I need more friends. I don't have a family here maybe I will make my own family… also my business, when it grows is making you feel part from the also society from the country, it's all related... I have my own things, I believe in that I have some similar to Dutch and some similar to Syrian (…)Also when I take the nationality, I will be the person not born as a Dutch... they [Dutch people] will say, the Syrian girl. (Fariha, Sustainable textile artist, April 2021)*

Itani et al. (2011) explain there are 'push' and 'pull' factors that drive women to establish their entrepreneurships, these factors combine to create models of female entrepreneurship. Fariha falls into the model of 'pull' factors, as she wilfully decided to become an entrepreneur. Fariha finds a partial balance in her economic wellbeing, alongside her natural – use of recreational spaces – and human – skills – capitals, she does not so in her social capital which she believes she must work on. Her parents' motivation, reflected on their open-mindedness (Astamirov, 2020) gains relevance as it helps her to believe in herself and not being afraid to take on risks and exert her agency. Coupled with Fariha's small circle of Dutch friends support, through which she finds motivation to pursue her business plans (Uder, 2019).

> *I feel always, my parents support me with any ideas and they are proud of me, and sometimes they say, I'm strong woman (…) They [her employers] decided to see me as a competition, so they are trying to push me to close my business, so all my Dutch friends helped me to check the rules in Dutch to protect me. So I feel I have enough friends that support me. (Fariha, Sustainable textile artist, April 2021)*

Additionally, the agentic way in which Fariha is making use of her intersectional class, gender, ethnic and non-religious identities is helping her to develop a dual identity concerning her entrepreneurship, a hybrid identity. Through this dual identity she takes as her own features from both Syrian and Dutch cultures. Fariha approves Dutch efficiency in work employing their straightforwardness with co-workers, yet in dealing with her clients, she behaves courteously, following the Syrian behaviour style.

The journey Bushra has gone through since she arrived in the Netherlands in 2015, has been long and at moments disappointing. She is a 40 years old Muslim woman, who conveys partially by Islamic rules, which are reflected in the management of her business. Bushra is a mother of two young boys, and together with her husband, they are at the primary stage of starting up a catering business company. She is aware the Netherlands institutional – equal

gender support by means of the Bbz[6] municipal program –, societal factors – media attention, refugee aimed organizations, like Forward Incubator and Yalla[7] – and her gender identity, have brought benefits to her entrepreneurship development. COVID19 has posed challenges to the advancement of her business – which came to exist amid the pandemic –, none of them related nonetheless, to her religion or gender. Bushra, being a 'Muslima'[8] mother, wife and a nascent entrepreneur in pandemic times who, unlike Fariha, started her business pushed by her contextual circumstances. Confirming Huq & Venugopal (2020) motion, SFRE are pushed to entrepreneurship due to a lack of labour market opportunities, while seeking agency, class rise and to relinquish from social welfare. Intersections of Bushra's gender, religion and class identities, have played opportunely in her favour.

> *I opened my business actually, because… I used to cook for them [her children] in the school… for the [Dutch] families and for the children. The time that I started, I had two times, interview in a newspaper, yeah it was a big success, and from here I started to think of 'why I don't do it?'(…) It was easier here [entrepreneurship] in this country, more than in the middle East. Because in the Middle East, they think that the woman cannot do a lot, she's not able to do jobs. Actually, I'm doing everything by my own, I did all the work, all the study. So I'm working now and I'm running this business until now (…) Because my parents are like this for that I'm like this (…) I found a team it's more easy for us and I felt that here is more supportive because I'm a woman and I'm refuge. (Bushra, Syrian food caterer, April 2021)*

While Bushra emphasizes the support given by the team that has been supporting her until the present day, this support is attributable to her gender and ethnic identities. Such a team is part of Forward Incubator, a Dutch-non profit organization, which aids newcomers in their pursue of entrepreneurship. Bushra has been a recipient of this organization aid and training, during the pandemic. Howbeit, it should not be omitted that her role as a mother rather than subordinating her through her feminine identity (Esser & Benschop, 2009), brought her entrepreneurship into existence. It was the combination, of her Dutch network support, given through the Dutch community, through her children's school; her family support, granted by her husband and parents; her cooking skills as a Syrian woman, related to her human capital, and influenced by her religion and, the Netherlands socio-economic, institutional and cultural factors.

> *My religion has impact on my business, only when I cook, I cook, like I Muslim. I cook halal, I cook no pork, I don't use pork at all in my food. Also I don't choose wines and alcoholic stuff. Because also in Syria and Syrian cuisine, we don't choose this (…) And then, with my husband, he is a chef also. (Bushra, Syrian food caterer, April 2021)*

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[6] Financial support for self-employed professionals. Being eligible for financial support depends on different situations, for example, personal capital defines whether the applicant receives a grant or a loan. (https://business.gov.nl/subsidy/financial-support-self-employed-bbz/)

[7] "Yalla foundation informs, connects and empowers refugees in The Netherlands"(https://yallafoundation.nl/en/inclusive-society-with-refugees-in-the-netherlands/)

8 "The most obvious identification of the Muslim woman (muslima) is certainly the covering of the head and often the whole body with a veil." Jardim, G., & Vorster, J. (2003). Hijab and the construction of female religious identity.

When being a nascent food entrepreneur, especially of Muslim origin, religion can certainly have an impact on the dishes and beverages served, leading to future plausible challenges. Nevertheless, over time, the experience of companies with similar characteristics indicates that flexibility regarding alcoholic beverages and meat is possibly needed (Khademi, forthcoming). Even though this might imply bending a little the strict rules of Islamic law regarding the Halal elements on food and drinks (Mukherjee, 2014). Regardless of Islamic religious rules, Bushra has experienced entrepreneurship wise, opportunities in regards to the intersection of her religious, ethnic and gender identities. Contrastingly, Bushra has had a tough experience since she arrived in the Netherlands, as she tried diverse routes to exert her agency – joining the market labor, studying a Master degree, asking for a Municipality loan – yet she found constant rejections. Now, the pandemic has become a new challenge to the completion of her entrepreneurship. Although it has constricted the formal opening of her business and delayed her application to the Bbz Municipality program, online selling has become the feasible option to keep her business afloat.

> *We are still having few profit because we are working through a website called Thuiscook. This is a website that you can sell your food in your neighborhood, with cheap prices (…) We couldn't open until now because of the Corona crisis, we had to wait until the lockdown was finished. (Bushra, Syrian food caterer, April 2021)*

Bushra has found in her food catering business a way to exert her agency, her independence. After all the rejections and the pandemic influence, she explicitly states her entrepreneurship has been positively influenced her sense of belonging, still she feels a strong connection with her Syrian ethnicity.

> *Four years I spent, before I have my work. I didn't find a job, I didn't cook, I couldn't study, a lot of things were disappointing me (...) I found a lot of support, like the school when they supported me with this business(…) My business gives me my network grows because of the connections and, because I have more self-confidence and I didn't do the wrong thing to come to Netherlands (…) I can live here because it's safe, it's good, respectful and I have a job, a house, my kids are so happy here, but sometimes I feel, I am a stranger, there is something missing (…) I have a lot of the same ideas of the Dutch people, I don't feel myself as a Middle Eastern woman because I have an open mind (Bushra, Syrian food caterer, April 2021)*

Considering Bushra's social inclusion process, she has built an extensive Dutch support network, from her former volunteering job at Yalla, her children's school and so on. Her social circle is also composed with members from the non-profit organization Forward Incubator. Moreover, respecting social capital, although she feels the acceptance and support from the Dutch community, to a larger extent, she feels like 'a stranger'. The recognition of her capacity and skills, which have been fostered by the Dutch non-profit organization, positively shaped her human capital. Having a home, a kind, safe and sympathetic neighbourhood where her children are happy fulfils her natural capital. On the other hand, her business is still in a startup stage (Leach & Melicher, 2012), it has not yet allowed her to achieve economic independence. Based on the previously mentioned wellbeing capitals, it can be deducted she feels partially

included socially and culturally, but not yet economically. The contrast between her Syrian identity and her sense of belongingness to the Dutch society, finds an answer in Essers & Tedmanson (2014) illustration of a 'love-hate' relationship towards one's original identity. This relationship is influenced by the contextual opportunities and challenges Bushra has dealt with while being part of a Muslim minority in the Dutch western society.

4.1.2 ETHNIC-ORIENTED ENTREPRENEURSHIP

Intersectional backgrounds as a compound of social identities influence the construction of an entrepreneurial identity (Astamirov, 2020). Khademi (forthcoming) analyses the debate on the impact of entrepreneurship upon integration and emphasises the enclave effect. The enclave effect can be understood as the process in which entrepreneurship is developed within the confinement of an ethnic group. Thus, entrepreneurship dependent on the entrepreneur's intersectional identities, and on the contextual opportunity structures either contribute or withhold inclusion. The next life stories will demonstrate this disparity.

A Damascus born woman is Nasrin, a 33-year-old Muslim entrepreneur, who arrived in 2018 in the Netherlands. She saw in the Arabic speaking market a niche, in which she could make use of her skills and knowledge. Thus, and as a consequence of COVID19, she opted to start an online English school targeted at Arabic speaking people, as she can speak four languages Arabic, English, Turkish and Dutch. Her identities as a Syrian Muslim wife, mother and entrepreneur, do not hinder her entrepreneurship performance, conversely, these have turned into benefits. Additionally, she finds motivation in her entrepreneurship, since with it she is capable of financially supporting her family in Syria. In Nasrin's life story, it is observed how her intersectional identities of ethnicity, gender religion, and class identity have conferred great opportunities to her entrepreneurship. Nasrin formally initiated her business in February 2021, still during the pandemic. The reasons that drove her to setup her entrepreneurship, fall into the push factors related to female refugee entrepreneurship (Huq & Venugopal, 2020; Itani et al. 2011), as she was unable to join the wage labour market. Her entrepreneurship also represents an opportunity to abstract her mind from the memories and trauma she experiences from the war in Syria. Once she began her entrepreneurial path, she recognized the opportunity given by the egalitarian Dutch institutional and socio-cultural context. Concerning the influence of COVID19, she is convinced it was because of it, that she started her English online-teaching business.

> *I have never thought about teaching online, the coronavirus, it was advantage (…) It's not difficult, they [Dutch institutions] handle us the same way as they handle their people, so there is no difference, I see, no difference. (Nasrin, English teacher, May 2021)*

In terms of her entrepreneurship management, her intersecting gender, ethnic and religion identities, have not posed any challenges to Nasrin's teaching job, as she doesn't fall under the discourse of 'shame and honour' (Essers & Benschop, 2009). This gendered phenomenon, restrains women's autonomy, under the argument of sparing them from shameful events, that might underscore their family's or man's honour. Nasrin's liberalism is bounded by her interpretation of Islam regulations, which gives her the freedom to perform her entrepreneurial

identity. Distant from Nasrin's emancipated identity are some of her female customers, who abide by the shame and honour dynamic. These women share Nasrin's gender and religion identities, thus they find solution to their needs of English-teaching service in her entrepreneurship offer.

> *Because I am open-minded I have no problem to teach men, for me this is something personal. I don't have a problem with men because I'm teaching, I'm not talking with them or making friends… at the same time, some women communicate with me and are saying, "we want a female teacher, so that's why we communicate with you because we are married, and we are not allowed to learn or be taught by a male teacher". So it was something which is useful for me (…) For my business, it doesn't matter whether you are Muslim, or a Christian, or whether you are with hijab or without hijab is the same because you are a teacher (…) because my business is with only with Arabs, I don't have connection with Dutch.*

The intersecting points of her ethnicity, gender, religion and class identities, notoriously granted Nasrim opportunities to exert her agency and grow her business, impacting favourably her human and economic wellbeing capitals. Her entrepreneurship's niche market and online strategy born from COVID19, however, have refrained her from truly developing her social and natural capitals. Triggering with this, a challenge to her social inclusion in Dutch society.

> *I had a chance to communicate with an organization, which is called werkclub, I think they help people to make their own business. I think organizations help all the time, not people (…) I love Netherlands, yes I love it, because when I went to other Arab countries, it was awful and the government never helped us, but here I feel my soul welcomed, and I consider Netherlands is my second country (…) Honestly speaking, they [Dutch people] don't like to make relationships with foreigners and, with refugees, with maybe Muslims, they are always afraid because they are so affected with what they hear from media. (Nasrin, English teacher, May 2021)*

Following Nasrin's story, she distinguishes how social support arises solely from Dutch organizations, not from Dutch society at large. Nasrin's perception of social support is addressed by Heckmann (2005), he indicates newcomers' attempt of successful social inclusion, must include an 'openness attitude' from both natives and their institutions. Additionally, social inclusion efficacy must include the empathy of all parts involved to reach a fruitful cultural awareness (Dobson, et al. 2019). Nasrin's perceives religious discrimination as the reason behind Dutch society's reluctance to bond with refugees. Nonetheless, her entrepreneurship's niche target market (Arab people) prevents her from an inclusionary process in Dutch society. A situation which she relatively acknowledges. Regardless of this situation, she finds factors that have made her rebuilt her identity by taking the constructive aspects of each culture, the Syrian and Dutch into her own.

> *I cannot say I am a hundred percent Dutch person and that I am hundred percent person Syrian. Because if you compare me with Syrian women, I am totally different. They like for example, to drink coffee, to speak with each other all the*

time, I don't like these things because I like to work. And at the same time, I'm not Dutch because I have my own traditions, my religion. I'm trying to take positive things from each side. (Nasrin, English teacher, May 2021)

Khademi (forthcoming) ratifies the Muslim identification with Western cultures, based on the statement that some Muslims have a broader world laic perspective, and lower practising Islam standards than similar Middle East groups. Hence, Nasrin's more emancipated mindset fosters her sense of belonging to the Dutch society, while keeping her Syrian and Muslim essence. She develops within her a new hybrid identity, by preserving her Muslim traditions by wearing her hijab, thus satisfying her female Muslim customers; while she attains a more Dutch liberal gender-approach concerning treating with customers of the opposite sex.

A person not afraid to take risks, that is Nafisah. A young 28-year-old Muslim woman that with nearly three years of living in the Netherlands (2018), is accomplishing the entrepreneurial dream. Nafisah owns together with her husband a sustainable-healthy coffee startup. When talking about doing business, she claims dishonourable actions from Syrians, comes not from Muslim religion, but rather their culture, since Islam, Nafisah alleges is a nonviolent religion. For Nafisah, her gender has not been a hindrance before or during COVID19 when running her business, but the opposite. The support she has received from her family has played an essential role in her development as an entrepreneur. Nafisah's business idea originated from a personal health experience, that got her closed to dates. Dates are deeply rooted in the Middle East culture for thousands of years now, explain Rahmani et al. (2014). Nafisah didn't pursue her idea of commercializing date seeds in Syria, as the war conflict had already collapsed the country and her main concern was to remain safe. Once in the Netherlands, still living in the refugees' camp, her previous ethnic business idea and a program dedicated to prompt newcomers into entrepreneurship, Forward Incubator, converged.

My idea was to making coffee from date seeds. So once in Syria, I was there in 2013, I had surgery for my stomach, and my Doctor advised me to eat dates, because it's healthy. So I started it to keep the seeds, and I think it's really nice to find an idea. So I thought about accessories maybe or something, and I found that people make coffee of it (...) We found this post it's called the Holland in Arabic [living in the refugee camp], we read about this Forward Incubator and then we thought [She and her husband], it's a nice program, because I already had an idea in my mind, I brought it from Syria. And I said, okay 'let's try to connect with them and I applied'. (Nafisah, Sustainable-coffee producer, May 2021)

Eager to start with her entrepreneurship, she confronted new challenges, none of them related to her gender or religion, but more related to her ethnicity, Dutch policy constraints, and her class. Her challenges confirm those demonstrated by de Lange et al. (2020), as she faced legal-lengthy bureaucracy procedures. Municipal servants were unable to facilitate her refugee camp allocation request, which would allow her to attend the training sessions from the entrepreneurship program. Economically, she was unable to afford a two-hour trip several times per week. She and her husband then had to find a solution, which they found through an

organization called 'Takecarebnb'[9]. This organization enabled them to temporarily live with a Dutch host that helped them with their allocation concern. By being assigned a home near Amsterdam she completed the entrepreneurship program, launching formally her date-coffee venture. Her business successfully raised interest from an investor, who sponsored it during the recently started pandemic in July 2020. Having with this direct impact on her class identity. This brought her once again, a new set of challenges, among them, the lack of Dutch language command, but at the same time it also shed opportunities for her entrepreneurship.

> *It [COVID19] has affected our business because it is not possible to go there, B2B. And B2B it's better because it takes same effort and if you did five orders [B2C], but for B2B, maybe you, you did 400 orders (…) Now our customers, they are, we can say 70% from them are Dutch and 30% are foreigner, like Arab or Turkish (…) on LinkedIn people, they added me and they are helping me, I didn't sense anything [gender-related challenges], and it was my picture, I'm looking hijab and I'm girl, and I'm Syrian refugee and people want to help me (Nafisah, Sustainable-coffee producer, May 2021)*

Despite having a good performance and a positive impact on her class identity, Nafisah's entrepreneurship saw its sales potential affected by the pandemic. The hospitality-services industry in Europe has been one of the most affected ones from the strict lockdown measures (Batha, 2020; OECD, 2020), directly affecting Nafisah's company B2B (Business-to-Business) sales, she refers to. Related to her gender, religion and ethnic identities, she has not felt being 'othered' from the Dutch community (Essers & Tedmanson, 2014). Instead, rising support has been a common attribute from her network, providing the opportunity to grow her business. Family, unlike the postulate from Itani et al. (2011) has not represented a cultural barrier for Nafisha when trying to fulfil her entrepreneurial ambitions, as she knows how her late father would be proud of what she has accomplished.

> *We can say 90 percent of Dutch community, they are really supporting, when they see that you are doing good things and you would like to develop yourself, they are really helpful.It's helping me [her entrepreneurship] also to connect with other Dutch people in professional and unprofessional self. Dutch people connecting with me to do this, I feel like I am part and they accepted me… It has helped me to actually feel I belong (…)But sometimes I feel I'm lost because you lost your country and you lost everything and, now I can go back to Syria and I don't find my father. (Nafisah, Sustainable-coffee producer, May 2021)*

Nafisah's entrepreneurship development and growth time span has been relatively short. In less than two years she is about to reach her economic capital, as she feels soon her entrepreneurship will allow her to soon quit social welfare. She has smartly exerted her agency through deploying her human capital, with her intersecting gender, ethnic and class identities. Concurring with Heckmann (2005), the role Dutch governmental institutions played during her arrival composes that missing ten percent, to which she perceives social inclusion was not

[9] "Takecarebnb connects refugees with Dutch families that are willing to open up their homes for three months. Refugees have a residence permit, they have been granted refugee status by the Dutch government and are allowed to stay in the Netherlands." (https://takecarebnb.org/en/about/)

attained. Nafisah's entrepreneurial path, has supported her social inclusion, by positively impacting her social capital, yet not enough, her natural capital. Her entrepreneurship has brought her to compete in international startup competitions, which due to COVID19 have been held online, curtailing her opportunity to socialize in closer, real-life settings. Nafisha's short arrival time in the Netherlands and the pandemic influence on her inclusion process, makes too soon to judge her identity and sense of belonging. However, her entrepreneurship although it might seem ethnic oriented, it has helped her to strenght her social inclusion in Dutch society. This by mostly interancting with Dutch customers. Thus, Nafisha feels she belongs in Dutch soil. Syrian Muslim by birth, studied her masters in Spain, and now runs her entrepreneurship in the Netherlands. Her case reveals how the intersection of her multiple identities, contextualities and her adaptability to change is developing within her a cosmopolitan identity. One that is not restrained by country borders, but rather belongs to the world (Samaneh, forthcoming).

Celmira, the only participant that holds the Dutch nationality in this study. She is a 29-year-old Muslim woman, married to a Dutch man. After taking a dangerous trip on her own across the Middle East and Europe, she arrived in the Netherlands in 2015. Her entrepreneurship started with her passion for teaching her native language, a component of her ethnic identity. COVID19 forced her to make a sudden shift on her business plan, as her entrepreneurship had barely one month of existence when the pandemic started. In the Netherlands, she found the encouragement to become an entrepreneur, support she couldn't find before given her context. Language being one of the most important components of ethnicity, Celmira smartly seized on it. It was during her dangerous journey through land and sea she took to get to the Netherlands, that she noticed the importance of language. She explains, during this life or death situation moment, where her smugglers were about to push the boat she was in, off a cliff into the ocean. No one in the boat could understand the smugglers' indications, since they were speaking in Turkish. Yet, in an unimaginable moment, she began to understand the smugglers' language, and was able to translate for them, they were trying to explain the boat needed to be balanced by the passengers.

Once in the Netherlands and making use of her human capital, through her Arabic language teaching skills, she managed to find a job as an Arabic teacher. Few months before the pandemic, Celmira's life path linked up with a Dutch program, aimed at fostering entrepreneurship among refugees, Forward Incubator. Her entrepreneurial identity began to take shape, by the agentic use of her ethnic and gender identities. Never before, she realized of the possibility she could become an entrepreneur, thus she took the leap.

> *Nobody told me ever that I can be a business owner, I can be a manager, I can be the CEO[10] of my own company (...) Dutch society and Dutch culture support women, they like the idea of women entrepreneurship. It's the first time I ever get this wonderful attention, you know that I'm a woman and I am Eastern woman and I'm doing an entrepreneurship in the Netherlands, the idea is very welcoming(...)I feel [my entrepreneurship] is trying to influence bringing societies together, I hear*

[10] Abbreviation for Chief Executive Officer: the person with the most important position in a company. (Cambridge Dictionay, https://dictionary.cambridge.org/dictionary/english/ceo)

it from my students (…) I start explaining to them [her students] that [culture] it's part of the language because the language is created through culture. (Celmira, Arabic teacher, April 2021)

Not only the intersection of Celmira's identities of gender, ethnicity and class benefited her new discovered entrepreneurial identity, but having joined the Dutch entrepreneurship program enhanced her human, social, natural and economic capital. Her natural and social capital increased as a reason of the network she built. She advanced her professional skills on topics regarding business management, impacting positively her human capital. Lastly, her economic capital and class identity improved, as she was awarded a small funding for being the winner of the entrepreneurial program.

Celmira's entrepreneurship officially began a month after COVID19 started, by that time she was also working as an Arabic teacher and attending the Forward Incubator program's courses. Due to the pandemic she lost her job as a teacher, she then focused completely on her entrepreneurship. From this moment on she comprehended the seriousness of her new entrepreneurial identity. Just before the pandemic, she had two clients, which currently she has increased to ten. Amidst COVID19 managing her business, she identified an ethnic challenge regarding a cultural difference between Dutch and Arab people, frankness .

I came to realization like in the first few months, that I am my business, I am the product (…) So I had to change my business plan [because of COVID19], I had to actually shifted from releasing products to giving online lessons (…) The way that you speak to Dutch people is definitely different than the way you speak to Arabic people. It can be direct with the Dutch people, you cannot be direct with the other [Arabic] people. (Celmira, Arabic teacher, April 2021)

Heckmann (2005) calls 'acculturation' the interactive process by which newcomers adopt cultural elements of the host society, including of course language, competencies, even attitudes. While managing a business between the duality of two cultures can be either advantageous or beneficial (Astamirov 2020), Celmira considers this ethnic aspect of her business can be both a challenge and a benefit. A challenge, as she has carefully addressed a sector that is part of her entrepreneurship. An opportunity, on the basis, that she can promote cultural awareness over Syrian culture, with her Dutch clients. As acknowledged before, this duality is also reflected on the hybrid identity discourse by Essers & Tedmanson (2014).

I felt that, from the moment I step a foot here. I, was supposed to be born here... I might not be the same person, you know, but I do belong to this society, mentality wise, let's say (…) I'm always flipping, I have two sides, you know? So I can cope with this, identifying myself. I earned a Dutch passport, which is awesome but at the same time, I cannot forget that the background that I come from because it was, what made me today. (Celmira, Arabic teacher, April 2021)

Celmira feels especially included in Dutch society, because of her thinking similitude with it. Next to this, her in-law Dutch family support has also benefited her social inclusion. Her entrepreneurship has contributed to increase her Dutch network, while developing her different wellbeing capitals, broader improving her belongingness sense. Celmira recently obtained

Dutch nationality, does not nullify her Syrian ethnicity, instead it complements it, by defining her as a Syrian-Dutch woman. In which her entrepreneurship keeps contributing to her inclusion process.

Kismet is a 39-year-old Muslim woman, wife and mother of two boys. An extroverted woman, who has built up a strong support network, which has aided in her entrepreneurial plans. She arrived in the Netherlands in 2016, and three years later she partnered with two Dutch friends to open a restaurant. In February 2021, she opened her small kitchen, since COVID19 forced the restaurant she co-partnered to close down. Filled with big ambitions, and convinced of her capacity, Kismet and her husband are working towards the reconstruction of the entrepreneurial identity they once had in Syria. Her multiple identities and her contextual circumstances are setting the tone for the achievement of her entrepreneurship success.

Women refugees like Kismet find in ethnic food-related businesses, an alternative to improve their class while exerting their agency. Such is the importance of food that it has its place on the UNESCO's list of intangible cultural heritage (UNESCO, 2020). For Middle East societies, food is the result of cultural practices and it is directly related to family and community values (Khansaheb, 2021). In her former life in Syria, Kismet and her husband owned a chemical company, they had a good life. A life that changed completely when the Syrian war conflict took place. She safely arrived in Dutch land with her two young boys in 2016, following a family reunification request filed by her husband, who previously arrived in the Netherlands, after being dangerously being smuggled into Europe. Once being all together, she and her husband set their objective, to learn the language and stop receiving social assistance as soon as they could. After two years of learning the language, and completing the Dutch integration exam, she was ready. Her municipality job coach offered her to work providing cleaning services to Dutch households, nonetheless she was determined to become an entrepreneur. Before she knew what her entrepreneurship idea would be, she began to prepare Syrian dishes for her Dutch friends to thank them for their support.

> *I have no problem with cleaning but I am looking for a better future for my children, for my own (…) I found I am very good like my mother at making food, and everyone [Dutch friends], said that my food is very good (…) I worked also work as a volunteer, for one month and I have a tried making Arabic food and everyone liked it (…) I was making food for 30, 40 people here in my kitchen. (Kismet, Syrian food caterer, April 2021)*

Kismet's intersecting ethnic, religion and gender identities and wellbeing capitals, Dutch language skills, social skills, her current location have meant vital opportunities before and during COVID19. She owns her Arab ethnicity, for the existence of her now entrepreneurship. As Khansaheb, (2021) declares, Arab women are intrinsically entwined to their families, to providing food for them and to carry the Arab value of generosity. Moreover, her business strategy focuses not on final consumers, but on companies. She has not faced challenges regarding her gender, as she has been able to balance her life as a mother, wife and entrepreneur. Ethnically speaking, Kismet major challenge was learning the Dutch language, which in present pandemic time it does not longer account for a challenge, as she dominated this skill. As the only active entrepreneur in Syria, she compares it with doing business in the

Netherlands and states, Dutch procedures slow down the process of opening a business. She has not faced gender or ethnic related challenges, regarding Dutch society in general. She partnered up with two Dutch friends to open an ethnic Arab-Dutch food restaurant.

> *I have to begin my restaurant, I want to begin my restaurant, but the bureaucracy, I must wait. And in Syria, the Syrian culture is not difficult and is faster. We want everything fast, but here, you must wait (…) Last year, I was for one year with two Dutch people managing a restaurant but we had to stop it because of the Coronavirus. But then I started my own small kitchen then the income, the money, is totally for me. I am the only Arabic kitchen here. (Kismet, Syrian food caterer, April 2021)*

COVID19 then acted as the watershed that pushed her to take the next step to open her single entrepreneurship, now without Dutch-friend partnerships. Nonetheless, the Dutch social and societal context were vital for her entrepreneurship to prosper (Uder, 2019), and her sense of belonging to rise.

> *I have very good relationship with Dutch people, I am very lucky. I have good friends, when I decided to begin everyone supported me. One Dutch friend, was asking her other Dutch friends 'do you have any a big pan?, Do you have this type of dish?' for me (…) Corona, made the relation stronger, I feel it (…) I feel that I am Dutch citizen, yeah. (Kismet, Syrian food caterer, April 2021)*

Although Kismet finds herself in a dual identity stance, concerning her association with the Dutch and Syrian ethnicity, she positively remarks on her sense of belonging. She has achieved a high sense of inclusion, thanks to the agentic display of her gender, religion and ethnic identities. Consequently, all her wellbeing capitals, have been positively impacted, social capital expressed in the support from the Dutch community; natural capital, reflected in the moments she spends together with her Dutch friends; human capital, which has been developed through the Saee Academy, a training school from which she is part of; and, economic capital, which she started earning since the first moment she asked her first client for an advance on a project. In Kismet's case, her entrepreneurship has influenced overall positively her inclusion.

4.1.3 Bootstrapping resources strategy

Prior to their arrival in the Netherlands and became entrepreneurs, the female Syrian refugees in this study had different life dynamics. This dynamic was mostly shaped by her socio-economic class. Simonti (2018) argues refugee women's socio-economic level dictates their level of empowerment. In this section, the financial bootstrapping techniques implemented by three FSREs is analysed. Bootstrapping refers to the strategies exercised by entrepreneurs who lacking of financial resources, rely on themselves or their community to acquire specific resources to reinforce their businesses (Vanacker et al. 2011).

The reader will be able to recognize the influence of these women's former class identity on their entrepreneurship, as lacking resources is an initial characteristic of refugees (Uder, 2019). These lacking resources comprise among others, banking finance such as bank loans; outside equity finance better understood as investors; equipment which could be second-

handed; business management knowledge, in terms of marketing, accounting, business planning, etc (Vanacker et al. 2011). This analysis, needless to say as it can be deducted from the latter subsections, is granted by the life stories of three FSREs based in the Netherlands, during the pandemic.

Karimah is a 30-year-old Muslima, wife, mother and currently an entrepreneur. However, before arriving in the Netherlands in mid-2016, together she and her husband enjoy a good economic status in Dubai. Karimah comes from a high-income class Syrian family, a situation that deeply affected her agentic attitude when adapting to her new dynamic in Dutch land. Unable to join the Dutch labour market, via waged employment, her major sponsor, her husband encouraged her to open a business. Thus, without further ado and any pre-existent experience on entrepreneurship, in January 2020 Karimah legally opened her Syrian sweets shop in her Dutch municipality. Three months later, COVID19 would change the course of her entrepreneurship, but it would never discourage her to stop fighting for it.

Good fortune is a word that describes Karima's initial situation in the Netherlands. Having spent a few days in the refugees camp after she was able to go home to her husband. Despite this positive casualty, she recalls the hard moments she went through as she states:

> *I was not happy in the beginning here at all, I had kind of a depression because we left everything we had, just in two weeks, we lost everything. We had good life there, good situation in Dubai and we had to decide, we would leave everything, sell everything and start a new life. That's it, just starting from zero, completely, no language, no friends, no nothing (…) The most challenge for me and for my husband together is to stop the 'uitkering' as soon as possible… we always felt like a child for taking help. (Karima, Syrian sweets merchant, April 2021)*

Undeniably, the forceful nature in which refugees are obliged to leave their countries has a profound impact on their mental state, besides the loss of economic and social resources (Uder, 2019). This can be observed in Karima's quote, which compares her good economic life in the Middle East to the one she now has in the Netherlands. The first economic capital Karina and her husband were able to amass, was a 'free' one, for which she felt shame, Dutch social welfare. Whereas her husband was capable of entering the Dutch labour market, she was not, making her feel disempowered. Given this situation, Karima's husband encouraged her to try something new, as she was good at making Syrian ornaments. Finally, her husband's insistence paid off and in January 2020 she opened her Syrian sweets shop.

> *I had a very small amount of money that I should start my business with, so we had to search a lot. We were lucky to find the shop because a Turkish man who helped us a lot, he said, don't pay any rent until you put all stuff in the shop and to get your first client (…) I had a very, small amount of money, that I had to fill my shop with it, so to be honest, when I bought my first product, I just have the products on the shelf. I don't have any other extra products, just a very small amount (…) my husband also has his full-time job, he has already an income, which is not so high, but we live a stable life with it, so we say anything I got extra is good. (Karima, Syrian sweets merchant, April 2021)*

The four different intersectional background identities intertwined to facilitate Karima's entrepreneurship success. Possessing economic capital is not an omen of success, it is nevertheless the use of bootstrapping strategies concerning all four intersecting identities. Ethnicity entailed a twofold opportunity to her bootstrapping strategies, as the Turkish shop's lessor exempted them from the rent until they were able to pay it. Bizri (2017) explain this phenomenon as co-ethnic bootstrapping actions, where 'individuals who share the same norms and standards of conduct shift their behavior from self-seeking to collective action'. The second ethnic and religious identity-related benefit comes from her Arab heritage, as food is an important part of rituals and special occasions (Khansaheb, 2021; Rahmani et al. 2014). The money invested in Karima's entrepreneurship comes from its relation to her identity class, provided through her husband's waged job. Employing again bootstrapping strategies, as she relies on personal resources rather than a bank or equity finance.

Unquestionably Karima's entrepreneurship was a big success, she received great attention from the local media, they were interested in the Syrian woman entrepreneur. Sales, media attention, great acceptance from both Dutch and Middle East markets, three months later she was forced to shut down her business, the pandemic had arrived.

> *Yes just three months and then stores closed, nobody on the street, and… no clients because also no parties, no baby showers, no, nothing (…) it's affect the business in I would say in the income, the economic situation, we got a little bit broke, we paid more than what we got for the shop (…) after Corona, my husband said: 'if you want to stop it [the entrepreneurship] I will understand you'. But I said: 'no, I want to continue. I will succeed with it'. (Karima, Syrian sweets merchant, April 2021)*

The Dutch country institutional context impacted positively Karima's class identity. She received a financial governmental stimulus, aimed at supporting her entrepreneurship throughout the pandemic's first trimester. Regardless, her shop could not survive the COVID 19 financial stress. Still, she managed to build a customer base, which she was not willing to abandon. She then turned her physical entrepreneurship into an online one. Her intersecting identities and the bootstrapping strategies applied through her journey, despite the pandemic, has shed positive results on her entrepreneurship. On the other hand, her sense of inclusion, her connection to the Dutch society has too affected positively her wellbeing capitals, therefore her sense of belonging.

> *Just from opening the shop I met 50 new people, you can say 20 of them they are close people to me now, not just customers (…) when you got your own money, and are independent financially make you feel stronger, and more connected to the people here, to the society (…) my first two years I was really depressed because I didn't know a lot of people (…) I belong, not a hundred percent, but I feel lost, I don't belong to Syria, I don't belong to Dutch. (Karima, Syrian sweets merchant, April 2021)*

Karima has developed her agency via her entrepreneurship, which in her sense of inclusion, has conferred her a place in Dutch society. Her social capital keeps improving despite the presence of the pandemic, her now online business keeps her in touch with her clientele. Her

natural capital is reflected in her feeling of safeness when sharing communal spaces, in her neighborhood fellowship. Her agency development is a reflection of her human capital improvement. While, her economic capital, has experienced ups and downs, largely on account of the pandemic, Karima's assets are steadily increasing, thanks to her tenacity towards her entrepreneurship. However, Karima experiences an identity loss which confronts her sense of belonging. She does not entirely belongs to either culture Syrian or Dutch, still she is developing her new identity at the intersection of her various identities and contexts.

Resourcefulness, diligence and humanitarianism are qualities that better describe Querima. She is a 57-year-old Syrian woman, non-Muslim believer, mother, wife and recent entrepreneur. However, her vast experience and motivation to help other refugees like her, laid the foundation for what in August 2020 would be her sole-proprietorship entrepreneurship. Only four years later after arriving in the Netherlands and in the middle of the pandemic. Querima was a fighter in Syria and continues to be in the Netherlands. With effort and sacrifice, in Syria she grew her economic up to a middle-income one, which later was taken away by the Syrian war conflict. Now, she is standing up again, proving social class is not a pretext to not follow one's aspirations.

As a services provider entrepreneur in the field of psychology and psychotherapy, Querima's entrepreneurship experienced a higher demand with the pandemic presence. Back in Syria she experienced living under a low socio-economic level, with effort she and her husband worked their way through and earn a middle income position. During the war, she provided her services to a Syrian organization whose objective was to psychologically support people fleeing their homes due to the destruction caused by the war. Until it was her and her family's turn to find a safe place to live in.

Following her husband and daughter, who, risking their lives, made the long land-sea journey that would take them from the Middle East to the Netherlands. Querima arrived in 2016 to her new host country and with the rest of her family, accompanied by her two younger children. She arrived, not holding any goods or money, but she had something the war could not take away from her. It was her more than twenty years of experience that gave her the motivation to continue with her vocation, now in a foreign land.

> *They used to be poor [Querima and her husband] then they both worked when they were married and then it got to average level class and then became like better and better, then they had their own cars and house (…) So we sold the house and a car for my dad and my sister to leave, for that trip, and then after that, when we had to leave, me, my other sister and my mom, we sold her car. (Querima, Psychotherapist, May 2021[11])*

Querima's biggest challenge to be able to offer her psychotherapy services as she did in Syria was the cultural barrier of language. She knew that if she wanted to actively join the Dutch society, she would have to overcome this barrier. Learning Dutch, she explains was harder, as the learning process with age becomes more difficult. Irrespective of this barrier, without even realizing she was already employing co-ethnic bootstrapping strategies (Bizri, 2017).

[11] The interview was facilitated through an Arabic-English translator, who was Querima's son. Reason for which the quotes refer to 'My dad', or 'her company' as Querima's son is translating her life story.

Fortunately, Querima's husband found a permanent waged job, that granted her better financial security. It is important to emphasize, the nature of Querima's entrepreneurship does not require a large sum of money to start up.

> *My dad started working, so we already had an income. So if her company didn't succeed, it wouldn't be a big problem because we still have income (…) Her job doesn't really need a kickstart money, at the beginning the amount of money, so that was not really a problem (…) She worked with the GGD, she went through with all of these organizations, she was very much involved when she came here, with the Dutch society and she's part of the Syrian women network (Querima, Psychotherapist, May 2021).*

By using her natural social skills, and bootstrapping actions in terms of networking, this compensated for the lack of resources that could have been otherwise used in her entrepreneurship (e. g. advertising). Instead, her strong network ties have landed her awards and consulting projects, enhancing her agency and her human capital. Querima's entrepreneurship has had a positive effect on her class identity since it has improved her economic capital. It has also strengthened her social and natural capital, as she treats clients from both cultures Dutch and Arab in a different type of indoor and outdoor settings. From an inclusion perspective, she identifies herself with the Dutch society. Querima concurs partially with Dutch values, such as pragmatism and egalitarianism. Yet she still feels aspects of her Syrian culture, like generosity and community support, to be part of her. This is also reflected in the way she manages her entrepreneurship, combining two cultural frameworks to please and adapt to her bifold clientele, the liberal and the traditional.

> *Some (Arab patients) families might be scared that she might encourage their children to be more liberal (…) It seems to her that here makes more sense to her personally, moral wise, gender and religion, etc.. She sees herself closer to here than in Syria (…) there's just some things in Syria that are better and some things that are here better(…) She has a lot of [Dutch] friends from organizations that helped her understand the contracts she was writing, all the system the way it goes. (Querima, Psychotherapist, May 2021)*

Querima relates to both cultures, allowing her not to be constrained by one or the other, rather her current identity confers her the capacity to seize opportunities for the benefit of her entrepreneurship.

Owning a high-economic class can be either an advantage or a hindrance. For Badia, a 26-year-old Architect Muslima, the most recent entrepreneur in this study, her high-class identity have meant an opportunity. Badia arrived in the Netherlands in 2019, as part of a family reunification program for refugees, her husband who fled from the forced-male militarization of Syria, arrived earlier. Aware of the Dutch life cost, she was determined to find a source of income that would aid in covering living expenses and bring her closer to her former class. Her class, ethnic, gender and religion identities merged to improve her current class identity, through her venture. Her entrepreneurship is tackling an unresolved need for Muslimas like her. She started in March 2021 her ethnic products commercialization business.

Persistence, resources and an unsolved market need were the ingredients that brought Badia's entrepreneurship to life. She is a Muslima, proud of her Syrian and Muslim roots. Wife to a hard-working husband, who in 2019 she was finally able to reunite with him in Dutch land. She comes from a high-income class Syrian family, which she expresses in her narrative. Badia's family could afford certain assets and not suffer badly the ravages of war.

> *My economic level in Syria was better than here, but also here, you don't have to fight to get to everything. You live good with a good salary, but you don't live in the high level. So I'm trying to get myself to the high level. (Badia, Syrian products merchant, May 2021)*

Architect by profession, as soon as she arrived in the Netherlands, she was determined to find a job related to her studies. The search was arduous and complex, but it was her tenacity and insistence, that landed her an internship in a Dutch architecture firm. A few months later, the firm finished her internship contract, in consequence of the pandemic lockdowns.

To validate her Syrian Architecture diploma in the Dutch labor market, it would be necessary to have Dutch working experience or take Dutch courses that would endorse this knowledge. For this last option, she needed money, which according to her traditions and her particular economic class she could ask from her father, or her husband, she refused to do so. She was once again committed to circumventing this new challenge in her life. The answer to her uncertain labor future was right at the intersection of her ethnic, gender and religious identities. Her class identity was a plus, as she could take advantage of her family resources to begin her entrepreneurship sooner, and deploy a different series of bootstrapping tactics.

> *I decided, I was actually trying to find a way to help my husband, it's really hard here to pay for two persons (...) I thought about that many Syrians or Turkish, Muslim ladies in search for quality hijabs, they don't find it here in the Netherlands, so I got the idea(...)I was thinking about having an Instagram page for my graphic design since forever, I didn't do that, then I started with this (...) My dad, he supports me a lot, like 'whatever you want, you can go and do, you can try', he supported me with the money for the first time. (Badia, Syrian products merchant, May 2021)*

As a Muslim Syrian woman, Badia wears a hijab, which led her to notice this unsatisfied niche market need. Badia's entrepreneurship is aimed at a co-ethnic market, which might prevent her from having support from the Dutch society. Badia's biggest financial support has come from her closest social circle, her family. This is partially due to her background. Uder (2019) points out, some refugees perceive entrepreneurship as a feasible option to abandon unemployment, since they have previously been in contact with entrepreneurship in their countries of origin. Badia's father is a successful trader in Syria, the reason for which she was not afraid of starting up her business idea. Her class identity was an opportunity to bootstrap a family loan, so were the intersection of her gender, religion and ethnic identities. Still, without customers, no entrepreneurship can survive. Her ethnic identity and her social network skills led her to contact a Syrian woman 'influencer' in the Netherlands, which helped her increase Badia's social media page reach by hundreds of followers. The Muslim ethnic

ecosystem in the Netherlands has then also played an important role for Badia to implement co-ethnic bootstrapping strategies, that have benefited her entrepreneurship. In this case, she bootstrapped her advertising campaign by leveraging on her ethnic network.

> *Really an advantage that I'm Syrian, my community, when I started, I knew a few Syrian ladies and these ladies knew another Syrian ladies, and have a friend she's an influencer and she's a makeup artist and she's Syrian also. So she shared this, my [entrepreneurship] page and I got like 500 followers from her. (Badia, Syrian products merchant, May 2021)*

While Badia's entrepreneurship is growing steadily during the pandemic, its inclusion in Dutch society is not. Her highly co-ethnic Muslim market niche leads to an enclave effect. Khademi (forthcoming) explains, the link between entrepreneurship and integration can have either a positive or negative correlation. Particularly, the enclave effect for Badia's business has resulted in the creation of her own ethnic market, having clients with similar ethnic and religion identities as hers, thus confining her to her own ethnic group. Coupled with this, the pandemic has set her apart socially from Dutch society. The only moment when she could coexist with Dutch people was at her internship, from which she had socially wise a positive experience.

> *If Corona wasn't here, I think I would not start this business, maybe I think that the life would go easier for me to find a job (...) I've tried a lot to have, relationship with Dutch people, but I couldn't, where can I meet them at house? Also with the pandemic? (...) They accepted me [Dutch society], I didn't get any bad situations or such a thing (...) Myself. [I identify] like Syrian but not the known Syrian, you can say open-minded Syrian culture. I'm not Dutch, I'm not that open mind, but I'm also not strict at all. (Badia, Syrian products merchant, May 2021)*

She identifies herself as hundred percent Syrian, yet the emancipated side of her community. Badia is aware of some cultural differences between the two cultures she now lives in, which makes her believe she will remain a stranger in the Netherlands. She suggests how the lack of social contact has impacted her social capital, hence her inclusion process, especially during traditional ethnic celebrations (Ramadan). Badia's arrival almost concurred with the beginning of the pandemic, which has kept the world in a forced social distancing. Her class identity, in combination with the intersection of her ethnic, religion and gender identities, has brought opportunities for her entrepreneurship. Whereas her economic and human capital have seen an improvement derived from her entrepreneurship, this has not been the case for the social and natural capital. Hence, although she feels accepted by Dutch society, she does not feel she belongs.

It is still soon to have a final saying on Badia's inclusion sense, as her lack of belonging is notably a combination of factors, in which the pandemic and her entrepreneurship have undoubtedly had a part to play.

Chapter 5. Discussion

This Master thesis explored how female Syrian refugee entrepreneurs (FSREs) have managed their entrepreneurships in the Netherlands during the COVID19 pandemic, and how this has influenced their inclusion in Dutch society. By applying an intersectional approach to the life stories of the entrepreneurs, based on their social identities of gender, ethnicity, religion, and class, their degree of influence upon their inclusion was revealed. Inclusion was then measured via the wellbeing components, including social, natural, economic and human capitals. Cultural awareness was included, to a better understanding of the inclusion concept.

To a lesser or greater degree, all four social identities from the participants impact their entrepreneurships' handling, directly linked to their inclusion process. While high class and ethnic identities embody opportunities for an specific entrepreneurship, this does not positively impact the entrepreneur's inclusion in Dutch society. Furthermore, COVID19 presence made the inclusion process more complex, but not unreachable.

Entrepreneurship handling during COVID19 in the Netherlands was explored through the lens of the social identities of gender, ethnicity, religion and class. Islam, as the religion professed by almost all the women in this study, entails for them more than a dogmatic constraint to their entrepreneurial handling (Essers & Benschop, 2009), a validating empowering factor. Moreover, the tangible nature of these women's entrepreneurships and context, converge to predispose either discriminatory challenges or financial opportunities.

Non-Muslim Fariha for instance, whose sustainable art entrepreneurship encompasses a service product, combines her gender and ethnic identities to exploit the contextual Dutch eco-friendly culture, amidst the pandemic. Akilah finds moral strength in handling her entrepreneurship throughout the COVID19 crisis, combining her religion, ethnicity and gender mother gender role to commercialize her Syrian merchandise. Nasrin's religion, gender identities, and the pandemic mean opportunities for her entrepreneurship, as the 'shame and honour' phenomenon plays in her favour. Online teaching forced by COVID19, offers Nasrin's entrepreneurship, geographic flexibility, hence more reach, more clients. However, the lack of Dutch cultural awareness, based on their perception of Islam upon women, affects SFREs. Dutch society mistrust on women entrepreneurs from Middle East background, comes from their viewpoint they will be pushed into Islamic practices from these women.

All respondents, whether Muslim or not, identified themselves as emancipated Syrian women. Owe to a more secular worldview family upbringing, with a strong emphasis on parental support and validation, especially from the father figure. This emancipated mindset has eased both the development of their agency and entrepreneurships, within their contextual and ethnically gendered boundaries. Female refugee ethnic entrepreneurship during COVID19, according to the FSREs narratives includes contextual and internal components to succeed. The components include entrepreneurship-aimed institutions, society and family support, labour-waged market exclusion, need for agency, change adaptability and, an entrepreneurship idea. All respondents capitalize their entrepreneurship via online strategies due to the pandemic's confinement, to draw the attention of the local market to their enterprises. Karima, sells her Syrian sweets through Facebook and Instagram social media platforms. Nasrin, provides her English lessons via Zoom meetings, and promotes her entrepreneurship through Facebook. Yet, distrust is a challenge that permeates especially in service ethnic than product ethnic

entrepreneurships. Although language after two years, ceases to be a challenge, for some it is still a cause of insecurity when handling their entrepreneurships. When Fariha, Kismet, Bushra, Querima write emails or documents in Dutch for applications regarding their entrepreneurship, they turn to their Dutch friends to check their Dutch spelling.

Class intersecting gender, ethnicity and religion, influences the bootstrapping strategies deployed to handle entrepreneurship across the pandemic. Most FSREs lack the resources to attempt the challenge of entrepreneurship. Even so, their motivation comes from striving to regain their former class identity in Syria or even improve it. Further, the generalized female Syrian refugee entrepreneurs' narrative, regarding class, is the need to exert their agency and to relinquish from Dutch social welfare. To achieve this goal, female refugees deploy bootstrap strategies to overcome their lack of resources and their access barrier to traditional sources of finance, namely bank loans. Some strategies are, using family funds or own funds, this last for entrepreneurs who have a side job; co-ethnic support, by getting an extension on payments; inciting customers to pay in advance; applying for subsidies; crowdfunding and other investors. Nafisah and Celmira were financially awarded via the entrepreneurship program in which they participated. Bushra is applying for a municipal subsidy. Badia received a loan from her father to startup her Hijabs selling business. Fariha works for a marketing agency, while she runs her entrepreneurship, she also gathered money through a crowdfunding campaign.

The agentic implementation of intersectional backgrounds, the Dutch contextual circumstances, and the fatherly support, have meant mostly opportunities to the entrepreneurships of female Syrian refugees, not so on inclusion. FSREs in times of COVID19 have experienced what is known as the enclave effect (Khademi, forthcoming). In this case, the enclave effect is explored through to three elements, an ethnic-oriented entrepreneurship idea, the entrepreneur's adaptability capacity, and lack of two-way cultural awareness. When an entrepreneurship idea is overly ethnic-oriented, the enclave effect might take place. For instance, selling hijabs is restraining Badia to engage and interact with Dutch customers, as they do not wear and will not acquire this product. Thus, an ethnic-oriented entrepreneurship does not fully contribute for FSREs to experiment a process of inclusion in Dutch society. Adaptability capacity demands from FSREs the ability to cope up with the fast online dynamic transformation (Bayram, 2020b), innovation involving new digital business models and creativity. Two-way cultural awareness implies an understanding from both perspectives, the refugee-owned entrepreneurship and the local audience, which increases the chance of mutual acceptance, and inclusion success (Alshawi, 2007; Dobson et al. 2019). Akilah's product offers the traditional Dutch pancake but instead puts a healthy spin on it by using a traditional Syrian recipe. Akilah successfully combined her ethnic product with the local needs. Fariha is challenged by the Dutch skepticism, despite her ethnic service concurs with the local demands. Her Dutch customers believe they would be persuaded into Islam practices due to her female Syrian origin. Dutch society should understand Syrians are not to be generalized, they are ethnically and religiously diverse as Fariha states.

Hitherto, female Syrian refugees have managed to carry out their entrepreneurships in the Netherlands amidst a pandemic crisis. However, and regardless of the challenges and opportunities that entrepreneurship in a foreign country implies, they recognize them and act upon them. Where gender equity and community support are opportunities; a lack of cultural awareness, and a lack of municipal standardization entrepreneurship programs, are challenges.

COVID19 is broadening the challenges of all entrepreneurships in regards to inclusion, partially diminished by the FSREs' adaptation capability. Inclusion, irrespective of the context, can be accomplished over time, only if a shared and committed effort between the FSREs, civil society and the government takes place. Meanwhile, female Syrian refugee entrepreneurs are confident on their future plans to grow their businesses proving with this their agency, and their everyday growing sense of belonging to their new home, the Netherlands.

Chapter 6. Conclusion

After conducting this research relevant results were developed. Insights on the handling of female Syrian refugee entrepreneurship and their inclusion, during the COVID19 pandemic, in the Netherlands context, were retrieved through an intersectional approach. Hereby the findings presented, are meant to offer both theoretical and practical contributions (Sutton & Staw, 1995). Such contributions arise from the meaning extracted from the female Syrian refugee entrepreneurs' narratives (Symon & Cassell, 2012).

Studies contextually based in the Netherlands, have mainly focused on male refugee entrepreneurship, forsaking female refugee entrepreneurship (Berns, 2017; de Lange et al. 2020; Uder, 2019). This study then contributes to the aforementioned literature gap on female Syrian refugee entrepreneurship based in the Netherlands, during the COVID19 pandemic.

5.1 INTERPRETATION OF THE RESULTS

Most Syrian refugee women in this study endeavour into entrepreneurship, due to a lack of market labour opportunities (Hug & Venugopal, 2020; Itani et al. 2011). Causing them to engage in entrepreneurship as means to exert their agency and relinquish Dutch social welfare. Kismet and Fariha had an entrepreneurial background, Nafisha had a previous business idea, these cases confirm how past contextualities influence present entrepreneurship (Uder, 2019). Meanwhile, COVID19 is challenging the survival of their entrepreneurships and their inclusion in Dutch society, demanding from them creativity to press forward. Most Syrian refugee women entrepreneurs have found online strategies as an opportunity to restructure their business models and keep their entrepreneurships afloat.

Inclusion as a compound of wellbeing capitals, it's variably influenced by the enclave effect of entrepreneurship (Khademi, forthcoming). Entrepreneurship in turn, is dependent on the entrepreneurs' intersectional backgrounds, and current and past contexts. Therefore, inclusion tends to be uneven. Whilst Badia's economic and human capital are benefited by her entrepreneurships, her social and natural capitals are being challenged, due to her Muslima market oriented entrepreneurships and the social isolation derived from the pandemic. Fariha's sustainable art workshops combine her Syrian ethnicity with an eco-friendly approach, which concurs with Dutch society's interest, benefiting evenly her wellbeing capitals. However, Fariha experienced a mistrust challenge, from the Dutch lack of cultural awareness, towards people of Syrian and Muslim origin.

The female Syrian refugee entrepreneurs' emancipated identification, in combination with a highly ethnic entrepreneurship, leads to opportunities regarding their Syrian patriarchal archetype, and the new online business dynamic derived from COVID19. By not being constrained by the precepts of her ethnicity and religion, Nasrin has the opportunity to serve diverse clients. From men to unemancipated women who are governed by the patriarchal

'shame and honour' discourse. Alongside, online teaching has increased her market reach. Whereas, these factors benefit her economic and human capitals, they challenge her social inclusion in Dutch society.

The fusion of class and ethnic identities facilitate the development of co-ethnic bootstrapping strategies, which triggers entrepreneurship growth. Karimah, made use of her husband's savings to startup her Syrian sweets shop. Additionally, she was granted a payment delay on the shop's rent, whose landlord had a similar ethnic identity as hers. These combination of identities, bootstrapping strategies, and a dual-market ethnic entrepreneurship, have meant opportunities to her wellbeing capitals, thus her overall inclusion. Howbeit, the strict confinement risen from COVID19, challenge her natural and social capitals of inclusion.

The female Syrian refugees in this study face opportunities and challenges towards their entrepreneurships from the association of their intersectional identities and the Dutch female-supporting context. Yet, their entrepreneurships have a unequal effect on their inclusion in Dutch Society. Whereas some entrepreneurships benefit their economic and human wellbeing capitals, they do not always positively impact their social and natural capitals, leading to an enclave effect (Khademi, forthcoming). The enclave effect demystifies the conception that entrepreneurship is a direct precursor of inclusion. Further, COVID19 has prompted the use of online communication tools, still, they don't have the same impact that real-life interaction has. Thus, one way or another the pandemic has had a negative impact on the social wellbeing capital of all entrepreneurs, which is to some extent ameliorated through the use of online tools. Regardless, COVID19 has promoted creativity, adaptation to change among the FSREs, directly benefiting their human, and even economic wellbeing capitals of inclusion.

5.2 PRACTICAL IMPLICATIONS

The results from this research build on the life stories from the interviewed female Syrian refugee entrepreneurs in the Netherlands. Results analysed based on existing literature on female refugee-immigrant entrepreneurship upon inclusion. In addition, it provides new insights on how COVID19 acts in combination with the intersecting identities of female refugee entrepreneurs and their contextual processes.

This information must be taken into account by all levels of Dutch society, to implement actions that help to alleviate limiting experiences while improving and perpetuating the encouraging ones. For instance, at the business level, women refugees or foreign entrepreneurs interested in entrepreneurship might consider the ideation of dual-market business ideas, instead of highly ethnic ones, as this could hinder their inclusion in Dutch society. The use of bootstrapping strategies can help to soothe the lack of resources, more so during COVID19 by reaching out to non-profits organizations, Universities for assistance and guidance.

At the civil society level, organizations aimed at fostering intercultural awareness, and enhancing newcomers entrepreneurship skills, must know their contribution during COVID19 is vital for female refugees sense of inclusion and agency development. For this, they must continue, join forces and try to increase their reach in Dutch land.

At the government level, policymakers should be involved in the training of civil servants on entrepreneurship support mechanisms and the standardization of success-proven

entrepreneurship programs in the Netherlands. By doing so entrepreneurship and inclusion would be contextually supported while reducing social welfare numbers.

The pandemic is embedded with valuable lessons. Female refugee entrepreneurs must be creative and open to change by building up their skills for instance in terms of online marketing strategies and alternative business models. Inclusion was negatively affected by COVID19, yet the confluence of the use of online media tools, dual-market entrepreneurships, inclusive gender-ethnic civil society and governmental agendas were the counteracting weight. These approaches must continue to be refined and implemented.

5.3 LIMITATIONS

By acknowledging the various limitations faced throughout the development of this study, the credibility component of qualitative research is supported. A personal limitation concerns reflexivity. In this research process, the researcher as an immigrant, trying to exert her agency and possibly engaging in entrepreneurship in the Netherlands, could be easily influenced by the research's topic. Nonetheless, an iterative self-questioning when analysing the data allowed to separate personal motivations that could have biased the research's outcome. The constant reminder of the contextual differences that drive immigrants and refugees to leave their countries of origin, was the starting point for a successful reflexivity process. Another personal limitation was the lack of experience in conducting qualitative research and the interview process. This led to drifting off-topic from time to time during interviews or asking questions that might not have been helpful to the overall study. However, with the passage of each interview, the improvement in conducting the interviews was incremental.

Concerning the methodology employed in this study, COVID19 represented a limitation to performing offline interviews, in their places of work. Instead, five participants chose to have online interviews, as they were concerned about the spreading of the virus. The pandemic then, limited the previously proposed method of observation.

About limitations related to the characteristics of the sample, the influence of their ethnic and religion identities became visible when having to delay the completion of the interviews. Since half of the interviewees, preferred to have the interview after their Ramadan celebration. The relative young entrepreneurships from the Syrian women refugees, make it beyond the scope of this study to make a final verdict about their inclusion. However, the study results indicate that despite the COVID19 pandemic, the enterprises of the FSREs are generating positive impacts on their inclusion.

5.4 RECOMMENDATIONS FOR FURTHER RESEARCH

Final judgments on the inclusion impact, caused by the entrepreneurship handling of Syrian refugee women cannot be made, as their entrepreneurships are still in a startup and survival stage. Hence, future research on these or other women holding similar characteristics could yield important findings, that could confirm, deny or enhance the enclave effect (Khademi, forthcoming)

A recurring challenge mentioned both in the life stories and in the theoretical framework is the lack of standardized entrepreneurial programs and support across the different municipalities in the Netherlands. A focalized study by Dutch municipality would allow the understanding in depth of blocking reasons to the development of more agile entrepreneurial

programs. This could encourage municipal authorities to not only improve their current entrepreneurship support schemes but to create alliances with newcomers-aimed organizations for the development of more robust entrepreneurial programs.

Results obtained from this study show the influence of social media platforms, upon female refugee entrepreneurship. Therefore in their inclusion process. Although these women were previously in contact with the use of online media platforms, this is the firm time they did it for entrepreneurial purposes. Hence, further analysis on the type of digital marketing strategies implemented could demonstrate the feasibility of online tools for the growth of both female refugee entrepreneurship and inclusion.

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Appendixes

APPENDIX A. LIFE-STORY INTERVIEW GUIDELINES

Before starting with the interview, I would like to take a moment to thank you for your time and willingness to perform this interview. Although when I contacted you, through email/social media I presented myself I would like to do it briefly again. My name is Alma Gabriela Diaz de Leon Mora (but, you can call me Gaby), I am studying a MSc BA in Innovation and Entrepreneurship at Radboud University in Nijmegen. I arrived in the Netherlands 7 months ago. I am 33-years-old and I am originally from Mexico, back then I also had an e-commerce beauty business.

The purpose of this interview is to understand how Syrian refugee women entrepreneurs handle their businesses in pandemic times (challenges and opportunities), and how your backgrounds (ethnicity, class, gender, religion) have influenced your entrepreneurship. Simultaneously, this interview aims to know if your entrepreneurship has supported your process of inclusion (feeling of belonging, wellbeing) in Dutch society. The information gathered here will be a part of my master thesis, and hopefully, it would bring light to the factors that matter the most when developing practices and policies that impact female refugee entrepreneurship.

Before we start, you need to know some important things, one is that your identity won't be disclosed. I would like to have your consent to record this interview, as this would be easier for me to analyse the information later on. Likewise, the information gathered during this interview is mainly for the development of my master's dissertation, however, this information could be used in the future for other investigations, or even displayed in journals. If the recording is not allowed, notes will be taken. If there is any information you want to be left out, I will do so, just be sure that you have all the freedom to express yourself during this whole interview.

Introductory questions – These questions allow having a broader picture of you regarding some past aspects of your life.

- Could you please tell me what is your age?
- Where in Syria were you born?
- Could you please describe how was a normal day in your life back in Syria, regarding your family, your lifestyle before the war started?
- What is your educational degree and field of study?
- Were you working for a company or were you an entrepreneur in Syria? If so, what was your job/entrepreneurship?
- What would you consider was your socio-economic class in Syria?
- How did you leave your country? With your family?
- How and when did you arrive in the Netherlands?
- What were your major challenges once you arrived in the Netherlands until the moment you were allowed to work?

Entrepreneurship – This section aim is to understand how you came to become an entrepreneur, analysing both the internal and external factor that contributed to your actual entrepreneurship.

- What guided you to become an entrepreneur the Netherlands?
- Did you have any influence from your family for becoming an entrepreneur? (e.g. your parents, or family members were entrepreneurs in Syria).

- Is there any childhood/teenage or past remarkable event that might have influenced the construction of your business in the Netherlands?
- Could you say that you were "pushed" into entrepreneurship or you consciously decided to become an entrepreneur?
- What economic challenges or opportunities (e. g. country's economy, economic policies, regulations access to funding, access to raw materials or equipment) have you encountered in your path towards your entrepreneurship in the Netherlands?
- To what extent the Dutch social environment influenced (positively/negatively) your entrepreneurship? (e.g. dutch mindset, customs, traditions, values, society-risk attitudes towards entrepreneurship)
- From your experience what is your perception of the Dutch institutions supporting and encouraging women refugee entrepreneurs?
- How has Dutch culture presented challenges in the development of your entrepreneurship?
- How has Dutch culture presented opportunities in the development of your entrepreneurship?
- How has Syrian culture presented challenges in the development of your entrepreneurship?
- How has Syrian culture presented opportunities in the development of your entrepreneurship?

Intersectional backgrounds – By intersectional backgrounds, this section refers to your different social identities such as gender, ethnicity, socioeconomic class and religion. Understanding how these identities have influenced your entrepreneurship in the context of the Netherlands is the goal of this section.

- What challenges have you experienced in the process of creating your business regarding your Syrian ethnicity?
    - How have you overcome or taken advantage of them?
    - How has your ethnic identity changed from when you were in Syria?
- What opportunities have you experienced in the process of creating your business regarding your Syrian ethnicity?
    - How have you overcome or taken advantage of them?
    - How has your ethnic identity changed from when you were in Syria?
- What challenges have you experienced in the process of creating your business regarding your religious affiliation?
    - How have you overcome or taken advantage of them?
    - How has your religious affiliation changed from when you were in Syria?
- What opportunities have you experienced in the process of creating your business regarding your religious affiliation?
    - How have you overcome or taken advantage of them?
    - How has your religious affiliation changed from when you were in Syria?
- What challenges have you experienced in the process of creating your business regarding your gender?
    - How have you overcome or taken advantage of them?
    - How has your gender perception changed from when you were in Syria?
- What opportunities have you experienced in the process of creating your business regarding your gender?
    - How have you overcome or taken advantage from them?
    - How has your gender perception changed from when you were in Syria?

- What challenges have you experienced in the process of creating your business regarding your socio-economic class?
    - How have you overcome or taken advantage of them?
    - How has your class identity changed from when you were in Syria?
- What opportunities have you experienced in the process of creating your business regarding your socio-economic class?
    - How have you overcome or taken advantage of them?
    - How has your class identity changed from when you were in Syria?
- How would you identify yourself now as a Syrian or Dutch regarding your religion, gender, socio-economic class and entrepreneurship?

Inclusion – As a foreigner, or as every human being, we want to feel like we belong, we are part of something greater than ourselves, this is inclusion, a true feeling of belonging and wellbeing. In this section, some questions regarding inclusion will be asked.

- Have you made any Dutch friends or what is your relationship with Dutch locals?
- Has it been hard to socialize or create deep bonds with the Dutch people?
- Do you have any Syrian refugee friends or how is your relationship with the Syrian refugees living in the Netherlands?
- What is your perception of the treatment you have received from the Dutch governmental authorities since you arrived here and in the pursue of your entrepreneurship?
- Have you received any type of support from Dutch people or your Dutch friends? e. g. economic
- Have you received any type of support from Syrian refugees living in the Netherlands or other people with a middle-eastern background? e. g. economic
- How do you think about the programs developed by the Dutch authorities aimed at the inclusion of refugees into Dutch society? (e. g. language training, job seeking, skills development, housing, education, volunteering)
- Have you participated in any Dutch project that supports entrepreneurship? If so, what is your opinion about it?
- Regarding the topic of language, what is your level of Dutch language by now?
- What do you think about the Dutch culture and what is it that you like/dislike from it?
- Has it been hard for you to adjust your Syrian culture to the Dutch cultural norms? Can you explain further?
- How do you perceive Dutch people openness to accept the Syrian culture? - Have you had any remarkable (good/bad) experiences in this matter? If so, can you explain further?
- In your experience, your entrepreneurship has improved your Dutch-Syrian cultural exchange?
- What does inclusion mean to you?
- In general terms how do you feel about your current situation in the Netherlands? (regarding being an entrepreneur, your family, Dutch connections, opportunities, barriers)
- Has your entrepreneurship helped in some way helped your feeling of belonging to the Dutch society? How?
- Has your entrepreneurship helped you improve your sense of autonomy and independence? How?
- In what particular ways have you perceived you're being included in the Dutch society regarding your normal life as a Syrian refugee woman entrepreneur? (e.g. customers buying

your product/service, customers promoting your product, being supported by Dutch authorities, getting access to funding)
- Do you feel included that you belong to the Dutch society? Why?

COVID19 pandemic – The pandemic has affected us all, although some groups might be more vulnerable to the impacts of the coronavirus. In this sense, this chapter's goal is to understand to what extent the pandemic has impacted the development, management of your entrepreneurship and also how has this influenced your inclusion process.

- What new challenges or opportunities have you experienced as a result of the pandemic in the process of managing your business regarding your ethnicity? If so.. Which ones? And how have you overcome or taken advantage of them?
- What new challenges or opportunities have you experienced as a result of the pandemic in the process of managing your business regarding your religion? If so.. Which ones? And how have you overcome or taken advantage of them?
- What new challenges or opportunities have you experienced as a result of the pandemic in the process of managing your business regarding your gender? If so.. Which ones? And how have you overcome or taken advantage of them?
- What new challenges or opportunities have you experienced as a result of the pandemic in the process of managing your business regarding your socio-economic class? If so.. Which ones? And how have you overcome or taken advantage of them?
- Has your overall sense of belonging to the Netherlands changed as a result of the pandemic? Why?
- How has your entrepreneurship contributed to your sense of belonging as a result of the pandemic?
- The pandemic is not yet near to have an end, considering this, what are your expectations for the future regarding your entrepreneurship and your overall life in the Netherlands?

This interview has come to an end, I cannot thank you enough for your time and support. I have just one more question for you. Many of the stories you have told me are about experiences that stand out from the day-to-day. Given that most people don't share their life stories in this way regularly, I'm wondering if you might reflect for one last moment about what this interview, here today, has been like for you.

- What were your thoughts and feelings during the interview?
- Do you have any other comments about the interview process?

APPENDIX B. OPERATIONALIZATION OF CONCEPTS, THEMES, CATEGORIES AND INTERVIEW QUESTIONS

Concepts	Themes	Categories	#	Questions
General information from FSREs		General	1	Could you please tell me what is your age?
			2	Where in Syria were you born?
			3	Could you please describe how was a normal day in your life back in Syria, regarding your family, your lifestyle before the war started?
		Professional background	4	What is your educational degree and field of study?
			5	Were you working for a company or were you an entrepreneur in Syria? If so, what was your job/entrepreneurship?
		Economic position	6	What would you consider was your socio-economic class in Syria?
		Contextual situation country of origin and host country	7	How did you leave your country? With your family?
			8	How and when did you arrive in the Netherlands?
			9	What were your major challenges once you arrived in the Netherlands until the moment you were allowed to work?
Entrepreneurship	Internal behavior factors	Entrepreneurial attitude	10	What guided you to become an entrepreneur in the Netherlands?
		Entrepreneurial event	11	Did you have any influence from your family for becoming an entrepreneur? (e.g. your parents or family members were entrepreneurs in Syria).
			12	Is there any childhood/teenage or past remarkable event that might have influenced the construction of your business in the Netherlands?
			13	Could you say that you were "pushed" into entrepreneurship or you consciously decided to become an entrepreneur?
	External contextual factors	Socio-economic	14	What economic challenges or opportunities (e. g. country's economy, economic policies, regulations access to funding, access to raw materials or equipment) have you encountered in your path towards your entrepreneurship in the Netherlands?
			15	To what extent the Dutch social environment influenced (positively/negatively) your entrepreneurship? (e.g. Dutch mindset, customs, traditions, values, society-risk attitudes towards entrepreneurship)
		Institutional	16	From your experience what is your perception of the Dutch institutions supporting and encouraging women refugee entrepreneurs?
		Cultural	17	How has Dutch culture presented challenges in the development of your entrepreneurship?
			18	How has Dutch culture presented opportunities in the development of your entrepreneurship?
			19	How has Syrian culture presented challenges in the development of your entrepreneurship?
			20	How has Syrian culture presented opportunities in the development of your entrepreneurship?

Intersectional backgrounds	Ethnicity	Syrian	21	What challenges have you experienced in the process of creating your business regarding your Syrian ethnicity? - How have you overcome or taken advantage of them? - How has your ethnic identity changed from when you were in Syria?
			22	What opportunities have you experienced in the process of creating your business regarding your Syrian ethnicity?- How have you overcome or taken advantage of them?- How has your ethnic identity changed from when you were in Syria?
	Religion	Religious affiliation	23	What challenges have you experienced in the process of creating your business regarding your religious affiliation? - How have you overcome or taken advantage of them? - How has your religious affiliation changed from when you were in Syria?
			24	What opportunities have you experienced in the process of creating your business regarding your religious affiliation? - How have you overcome or taken advantage of them? - How has your religious affiliation changed from when you were in Syria?
	Gender	Woman	25	What challenges have you experienced in the process of creating your business regarding your gender? - How have you overcome or taken advantage of them? - How has your gender perception changed from when you were in Syria?
			26	What opportunities have you experienced in the process of creating your business regarding your gender? - How have you overcome or taken advantage of them? - How has your gender perception changed from when you were in Syria?
	Class	Socio-economic class	27	What challenges have you experienced in the process of creating your business regarding your socio-economic class? - How have you overcome or taken advantage of them? - How has your class identity changed from when you were in Syria?

			28	What opportunities have you experienced in the process of creating your business regarding your socio-economic class? - How have you overcome or taken advantage of them? - How has your class identity changed from when you were in Syria?
	Hybrid identity	Syrian-Dutch	29	How would you identify yourself now as a Syrian or Dutch regarding your religion, gender, socio-economic class and entrepreneurship?
Inclusion	Sense of wellbeing	Social capital	30	Have you made any Dutch friends or what is your relationship with Dutch locals?
			31	Has it been hard to socialize or create deep bonds with the Dutch people?
			32	Do you have any Syrian refugee friends or how is your relationship with the Syrian refugees living in the Netherlands?
			33	What is your perception of the treatment you have received from the Dutch governmental authorities since you arrived here and in the pursue of your entrepreneurship?
		Economic capital	34	Have you received any type of support from Dutch people or your Dutch friends? e. g. economic
			35	Have you received any type of support from Syrian refugees living in the Netherlands or other people with a middle-eastern background? e. g. economic
		Human capital	36	How do you think about the programs developed by the Dutch authorities aimed at the inclusion of refugees into Dutch society? (e. g. language training, job seeking, skills development, housing, education, volunteering)
			37	Have you participated in any Dutch project that supports entrepreneurship? If so, what is your opinion about it?
			38	Regarding the topic of language, what is your level of Dutch language by now?
	Inter-cultural awareness		39	What do you think about the Dutch culture and what is it that you like/dislike from it?
			40	Has it been hard for you to adjust your Syrian culture to the Dutch cultural norms? Can you explain further?
			41	How do you perceive Dutch people openness to accept the Syrian culture? - Have you had any remarkable (good/bad) experiences in this matter? If so, can you explain further?
			42	In your experience, your entrepreneurship has improved your Dutch-Syrian cultural exchange?
	Sense of belonging		43	What does inclusion mean to you?
			44	In general terms how do you feel about your current situation in the Netherlands? (regarding being an entrepreneur, your family, Dutch connections, opportunities, barriers)
			45	Has your entrepreneurship helped in some way helped your feeling of belonging to the Dutch society? How?
			46	Has your entrepreneurship helped you improve your sense of autonomy and independence? How?

			47	In what particular ways have you perceived you're being included in the Dutch society regarding your normal life as a Syrian refugee woman entrepreneur? (e.g. customers buying your product/service, customers promoting your product, being supported by Dutch authorities, getting access to funding)
			48	Do you feel included that you belong to the Dutch society? Why?
COVID19 Pandemic	Intersectional backgrounds	Ethnicity - Syrian	49	What new challenges or opportunities have you experienced as a result of the pandemic in the process of managing your business regarding your ethnicity? If so.. Which ones? And how have you overcome or taken advantage of them?
		Religious affiliation	50	What new challenges or opportunities have you experienced as a result of the pandemic in the process of managing your business regarding your religion? If so.. Which ones? And how have you overcome or taken advantage of them?
		Gender - woman	51	What new challenges or opportunities have you experienced as a result of the pandemic in the process of managing your business regarding your gender? If so.. Which ones? And how have you overcome or taken advantage of them?
		Socioeconomic class	52	What new challenges or opportunities have you experienced as a result of the pandemic in the process of managing your business regarding your socio-economic class? If so.. Which ones? And how have you overcome or taken advantage of them?
	Inclusion	Feeling of belonging	53	Has your overall sense of belonging to the Netherlands changed as a result of the pandemic? Why?
			54	How has your entrepreneurship contributed to your sense of belonging as a result of the pandemic?
	Future expectations	Entrepreneurship	55	The pandemic is not yet near to have an end, considering this, what are your expectations for the future regarding your entrepreneurship and your overall life in the Netherlands?

APPENDIX C. DATA CONTROL AND COMPARISONS TABLE

Woman refugee entrepreneur	Age	Arrival in NL	Level of studies	Product type	Business description	Business opening	Receives uitkering	Started because the	Online presence	Husband can pay for her?	Found a job?	Worked with ONG?	Muslim	Med/High class
Respondent 1 (Akilah)	46	2016	Undergraduate	Product	Selfmade Syrian pancakes	Oct/20	Yes	Yes	Yes	No	Yes	Yes	Yes	M
Respondent 2 (Karimah)	30	2016	Undergraduate	Product	Syrian candies merchant	Jan/20	No	No	Yes	Yes	No	No	Yes	H
Respondent 3 (Kismet)	39	2016	Undergraduate	Product	Syrian food catering	Feb/21	No	No	Yes	No	No	Yes	Yes	H
Respondent 4 (Bushra)	40	2015	Undergraduate	Product	Syrian food catering	Jun/20	Yes	No	Yes	No	No	Yes	Yes	M
Respondent 5 (Nafisah)	28	2018	Graduate	Product	Sustainable healthy date-coffee	Jul/20	Yes	No	Yes	No	No	Yes	Yes	M
Respondent 6 (Fariha)	33	2016	Undergraduate	Product/Service	Sustainable art workshops	Mar/20	No	No	No	No	Yes	Yes	No	M
Respondent 7 (Celmira)	29	2015	Undergraduate	Service	Arabic classes	Apr/20	No	No	Yes	Yes	Yes	Yes	Yes	M
Respondent 8 (Querima)	57	2016	Undergraduate	Service	Social worker and healthcare provider	Aug/20	No	No	Yes	Yes	No	No	No	M
Respondent 9 (Nasrin)	32	2018	Undergraduate	Service	English classes	Feb/21	No	Yes	Yes	Yes	No	No	Yes	M
Respondent 10 (Badia)	26	2019	Undergraduate	Product	Syrian products merchant	Mar/21	No	Yes	Yes	Yes	No	No	Yes	H