

Master Thesis

Innovation & Entrepreneurship:

From refugee to entrepreneur: the influence of business incubators on the
refugee entrepreneurs' social capital in the Netherlands

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Preface

I hereby present my Master Thesis: *“From refugee to entrepreneur: the influence of business incubators on the refugee entrepreneurs' social capital in the Netherlands”*. This research explores how business incubator programs designed for refugees influence the social capital of the refugee entrepreneur. This Master Thesis is the end product of the master Innovation & Entrepreneurship and concludes my business administration specialisation at the Radboud University in Nijmegen.

I have chosen refugee entrepreneurship as a subject for this thesis as I believe this topic has never before been as important as it is today. With conflicts worldwide, the number of displaced people has increased and still is rising. These people arrive in a new country with a new culture and language to learn. Besides the challenges they experience, I believe they have much potential and could offer a fresh perspective on our society. Thus I firmly believe that entrepreneurship could be very beneficial for refugees themselves and the Dutch society. With this research, I hope to contribute to better support and awareness for refugees and refugee entrepreneurs in the Netherlands.

First, I would like to thank my supervisor Samaneh Khademi for all her support, guidance and feedback in writing this thesis. I have had some difficulties along the way, but she managed to motivate me and keep me on track. Also, I would like to thank all the refugee entrepreneurs that participated in this research for sharing their stories and insights. These inspirational people have an incredible mindset and are highly motivated to develop themselves as entrepreneurs. Their stories motivated me to provide a well-written thesis. Furthermore, I would like to thank my family and friends for their support during this process. My mother and father have helped me a lot in my student years and were always there for me. Finally, I would like to thank my girlfriend Mathilde, particularly for her unconditional help in this process. She managed to pull me through some stressful times. I am very grateful for all these people in my life.

I have enjoyed my time as a student at Radboud University for the past six years. A time in which I've learned a lot about myself. Now, the next adventure is already planned out, which I will certainly enjoy and learn even more.

I hope you enjoy reading my thesis,

Stefan Meijering,

Nijmegen, August 2022

Abstract

Refugee entrepreneurs face some challenges when engaging in entrepreneurship, but they manage to overcome these by themselves and with the support of the business incubators. This thesis's main research question is how business incubators influence the refugee entrepreneurs' social capital. To answer this question, a qualitative case study has been conducted, whereby two business incubators, Pangea and Forward Incubator, were chosen as the cases. Together with a literature study, twelve interviews were held with refugee entrepreneurs and organisational members of the business incubators. Every interview has been analysed by coding the transcriptions and dividing the data into themes and subthemes. The results of this analysis show that the business incubator programs contribute to the social capital of the refugee entrepreneur by providing the participants with access to an extensive network, network events, workshops and a community of like-minded people. With these answers, the researcher aims to contribute knowledge on refugee entrepreneurship, make recommendations to the business incubators, and make refugee entrepreneurship more widely known in the Netherlands.

Keywords: refugee entrepreneurship, social capital, business incubator, network, barriers to entrepreneurship

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Chapter 1. Introduction

1.1 Problem statement

Due to conflicts worldwide, more and more people have become displaced in the recent years. The United Nations High Commissioner for Refugees (UNHCR) states that in the year 2022, more than 100 million individuals were displaced worldwide due to war, conflict, violence, persecution or human rights violations and have crossed an international border to find safety. This is a record number of displaced people (Desai, Naudé & Stel, 2020; UNHCR, 2022). Furthermore, the UNHCR state that in 2021 almost 100.000 to 120.000 refugees are situated in the Netherlands. This has resulted in many responses from citizens in the host countries. Some of them are opposed to the arrival of refugees, and others have organised ways to provide aid and accommodation to refugees. The integration of the refugees into the host country is perceived as problematic by both the host country's population and the refugees themselves (Wauters & Lambrecht, 2008; Marchand & Dijkhuizen, 2018). For refugees, striving for economic independence in the Netherlands has proven difficult, as finding an appropriate job is often troublesome. This is because of reasons such as discrimination in the labour market, lack of validations of credentials or prior work experience and also the rights refugees have in order to access the labour market in the host country (Marchand & Dijkhuizen, 2018).

However, in order to overcome these challenges, entrepreneurship could provide a practical way out of economic uncertainty as well as integration in the host country for refugees (Wauters & Lambrecht, 2008). Although self-employment could be beneficial for refugees to overcome these difficulties, refugee entrepreneurs often have inadequate knowledge of the host country's culture, language, values, norms and political and business environment, particularly at the point of arrival. This could lead to challenges for refugee entrepreneurs in establishing social connections and a lack of embeddedness in professional and private networks (Meister & Mauer, 2019). These difficulties, in addition to the lack of social capital, may prohibit the refugee entrepreneurs from accessing essential services for engaging in entrepreneurial activities (Wauters & Lambrecht, 2008). Multiple studies argue that social capital is a valuable asset that provides access to information, expertise and financial capital and is essential for the survival of a business (Bizri, 2017; Lee, Tuselmann, Jayawarna & Rouse, 2019; Meister & Mauer, 2019; Nijhoff, 2021).

For that reason, specific initiatives have been set up in the private sector in order to guide refugees in starting their own businesses. An example of such an initiative is a business incubator. Business incubator programs are created in order to increase the probability of survival of beginning businesses and to accelerate their development. This is done by providing various resources, services, training, coaching, and access to networks. In this context, the organisation plays an intermediary role in the development of the social capital of the participants by providing access to formal and informal connections by linking the incubatees with peers, organisational members and external stakeholders of

the ecosystem (Meister & Mauer, 2019).

Moreover, scholars see a new emergence of business incubators, which are more oriented on social issues. These organisations follow a social mission, such as directly targeting refugee entrepreneurs. This is because refugee entrepreneurs, compared to native entrepreneurs, face unique challenges that should be recognised by these organisations in order to help them pursue their entrepreneurial activities. It is argued that the incubation practices of individuals and organisations within the incubator are affected by local conditions and socio-cultural and emotional context factors such as culture, location and time. This means that particularly refugee entrepreneurs face other difficulties and challenges than native entrepreneurs (Meister & Mauer, 2019; Harima, Freudenberg & Halberstadt, 2019).

With the rising number of refugees that settle in the Netherlands, refugees themselves as well as both native citizens who are opposed and people that aim to help refugees, will encounter more challenges. To alleviate some of these challenges, it is perceived that entrepreneurship could be beneficial for all stakeholders. It is therefore crucial to understand and recognise the challenges involved, especially the barriers to social capital, as these are important for entrepreneurship. Business incubators which target refugee entrepreneurs should recognise these challenges and offer support tailored to the environment and needs of refugee entrepreneurs and aim to enhance their social capital in the Netherlands in order to develop a successful business.

1.2. Scientific & Societal relevance

Therefore, in this research, the business incubator programs' influence on the social capital of the refugee entrepreneurs is studied. Furthermore, the challenges that refugee entrepreneurs encounter both in the Netherlands in general as well as when engaging in entrepreneurship will be investigated. Hence, the insights will serve as a scientific contribution to the current literature on the influence of business incubator programs on the social capital of the refugee entrepreneur in the Dutch context. There is extensive literature available on refugee entrepreneurship (Bizri, 2017; Lee, Tuselmann, Jayawarna & Rouse, 2018; Meister & Mauer, 2019). However, there is limited research on refugee entrepreneurship incubation and its influence on social capital, especially in the Netherlands. The research of Nijhoff (2021) is similar research. However, it is more from an organisational perspective. In contrast, this study emphasises the insights and experiences of the refugee entrepreneurs themselves. The societal relevance of this research is twofold. The first aim is to create more awareness of the situation of the refugees in general and to contribute to the promotion of refugee entrepreneurship in the Netherlands. Second, refugee entrepreneurs experience unique barriers compared to native Dutch entrepreneurs. Therefore, this research aims to provide insights into these barriers that hinder entrepreneurial activities and the acquisition of social capital in order to make recommendations for the business incubator programs so that more refugees are able to build their

own businesses in the Netherlands. And as such, the Dutch society may benefit from their efforts in starting their business.

1.3 Research Question

The following research question can be made: *How do business incubator programs designed for refugees contribute to the enhancement of the refugee entrepreneurs' social capital in the Netherlands?*

First of all, the main research question consists of four concepts: the business incubator, refugees, refugee entrepreneurship and social capital. These concepts will be defined in the theoretical framework of this thesis. The main research question will be answered by proposing three sub-questions:

- 1) How are refugee entrepreneurship and social capital related?*
- 2) Which barriers can be identified that affect the refugee's entrepreneurial activities, including the acquisition of social capital?*
- 3) How are business incubator programs and the social capital of refugee entrepreneurs related?*

These sub-questions are answered through empirical research. In order to acquire insights into how the business incubator programs designed for refugees contribute to the refugee entrepreneurs' social capital, an interpretive epistemological approach is used. This qualitative approach is applied because the researcher aims to emphasise the perspectives of the refugee entrepreneur. Besides a literature study, semi-structured interviews are conducted. This is done so the researcher is entailed to understand and access the view of the refugee entrepreneur on how the business incubator programs affected their social capital. Furthermore, to acquire multiple perspectives and therefore to strengthen the research more, interviews with organisational members of the business incubators will be conducted. To do this, two business incubators will be selected and analysed. The two business incubators in this study are Pangea and Forward Incubator, which will be described further in chapter three. These two organisations were chosen in order to compare the data between two organisations and look for similarities and differences in their programs offered to refugee entrepreneurs. Hence, the researcher is able to acquire a better understanding of which aspects of the program offered by the business incubators contribute to the enhancement of the refugee entrepreneurs' social capital.

1.4 Thesis Outline

In the next chapter, the theoretical framework for this research is described. The relevant literature regarding refugee entrepreneurship, social capital, barriers and business incubators is described. Followed by the methodology chapter. Here the type of research and techniques for analysis is

explained. After that, in the discussion, the research questions in answered regarding existing literature. The final chapter is the conclusion; this will include a summary of the results, the scientific and societal contributions, reflections and limitations on this research and also suggestions for future studies.

Chapter 2: Theoretical Framework

In this chapter, the theoretical framework of the relevant theories and literature is provided regarding refugee entrepreneurship. The number of refugees is increasing worldwide, which leads to challenges for countries and for the refugees themselves. Nations move to integrate and employ this influx of refugees. Various aid organisations suggest that entrepreneurship could be beneficial for refugees to become financially self-reliant, which is not only advantageous for refugees but also for the host country (Newman & Christensen, 2021). Therefore, it is vital to acknowledge the prospective of refugee entrepreneurship, including the numerous challenges that refugees face. Services could be offered by both public and private actors to support the entrepreneurial activities of refugees. This could be done by developing business incubators which specifically target refugees. Business incubators could affect entrepreneurial development by enhancing performance and providing various resources, training, mentoring and networks, which are essential for the firm's survival. According to bodies of literature regarding refugee entrepreneurship, the networks or social capital of a firm correlates with its success. One value proposition of business incubators lies in the enhancement of social capital and the creation of relationships in the refugee entrepreneurs' business environment in order to access tangible and intangible resources. Tangible resources could be funds or a workplace, and intangible resources could be access to experts, knowledge and networks (Chliova, Farny & Salmivaara, 2018; Meister & Mauer, 2019; Harima, Freudenberg & Halberstadt, 2019). In order to gain an extensive understanding of refugee entrepreneurship and the influence of business incubators on the enhancement of social capital, these aspects need to be defined.

The first chapter begins with a definition of a refugee, as it differs from immigrants or migrants and because the refugee entrepreneurs were first refugees before they became an entrepreneur. The target group in this research are refugee entrepreneurs. The difference between refugees and immigrants is essential as, in numerous bodies of literature, refugees and migrants are often combined (Wauters & Lambrecht, 2008; Meister & Mauer, 2019; Newman & Christensen, 2021). Therefore, a definition of a refugee will be provided, and the difference between immigrants and refugees will be explained. After that, refugee entrepreneurship is discussed. Lastly, the barriers that refugees experience in general and when engaging in entrepreneurship will be elucidated. The second chapter explains social capital and its three dimensions and the importance for refugees engaging in entrepreneurial activities. In the last chapter, literature on business incubator programs will be discussed.

2.1 Background Refugee entrepreneurs

In various bodies of literature regarding ethnic entrepreneurship, immigrants and refugees are often combined. In this research, this combination will be argued against, as scholars suggest that refugees are differentiated especially from immigrants. This is due to numerous reasons: the involuntariness of departure, a longer time horizon in the new location; the inability for refugees to choose their final destination; the inability to return to the country of origin, and increased exposure to trauma (Newman & Christensen, 2021). Therefore, in this study, the definition of a refugee is used according to the Refugee Convention of 1951, “*A refugee is someone who is unable or unwilling to return to their country of origin owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion*” (UNHCR, 2010, p.3).

As stated, due to forced migration, refugees face unique barriers within their integration process in comparison with other migrant groups. First, because of the involuntariness of the departure, many refugees had to flee with nothing or close to nothing, leaving everything behind, resulting in few resources owned in the host country. Second, although refugees have had some form of education, skillset or professional experience prior to their displacement, forced migration means that many refugees have to start all over (Wauters & Lambrecht, 2008; Newman & Christensen, 2021). This may be caused by the lack of accreditation of educational achievements, such as lost documents or the ability to transfer knowledge and training (Meister & Mauer, 2019). Third, the longer time horizon in the new location is for refugees often permanent. This is because government-sponsored relocation programs offer eventual citizenship in the new location. Therefore, when given a permanent time horizon in the host country, refugees are then able to capitalise on support programs because ventures will have more time to grow (Newman & Christensen, 2021). Lastly, exposure to trauma could affect the ability of refugees to utilise their education or skillset or to even connect with others, which could result in less financial means and less social capital in the host country (Wauters & Lambrecht, 2008; Meister & Mauer, 2019, Newman & Christensen, 2021). Compared to economic migrants, refugees are less likely to return to their country of origin and rather elaborate on their social capital, network ties, shared norms, knowledge and competencies in the host country in the long term (Meister & Mauer, 2019). The elaboration of social capital and why it is essential for economic survival will be explained further.

Migrants and refugees should be differentiated in research. As explained, there are numerous differences between them. These distinctions affect the ability of refugees to engage in entrepreneurship in another way compared to that of economic migrants. In this study, the focus is on refugee entrepreneurs.

2.1.1. Refugees and Entrepreneurship

Above, the differences between migrants and refugees are explained. In this part, refugee entrepreneurship is discussed. In the host country, refugees face difficulties regarding integration in the labour market, such as discrimination (Marchand & Dijkhuizen, 2018). These difficulties concerning the labour market result in the inability of refugees to realise their full potential and to contribute to economic development and, eventually, their own well-being (Chliova, Farny & Salmivaara, 2018).

Due to these difficulties, some refugees choose to set up their own businesses in order to escape economic uncertainty, and others engage in entrepreneurship because of prior experiences with entrepreneurship (Marchand & Dijkhuizen, 2018). Sheperd and Williams (2020) highlight that refugee entrepreneurs, who have experienced hardship, are resilient individuals who act entrepreneurially in the face of substantial or persistent adversity. By circumventing or ignoring constraints, the refugee entrepreneurs are searching for potential opportunities and think differently about the advantages generated by these opportunities. According to the authors, entrepreneurial action and resilience go hand in hand in the development of social capabilities, integration and social capital, which are required to build a successful venture (Sheperd & Williams, 2020). Hence, several benefits of entrepreneurial activities for refugees could be positive improvements in income levels, skills and overall integration (Chliova, Farny & Salmivaara, 2018). Strengthening personal resources, such as skills and self-confidence, is essential as they are related positively to performance in entrepreneurship (Marchand & Dijkhuizen, 2018). The majority of the refugee entrepreneurs that have started their own businesses stated that they experienced broader socialisation with the host society, which resulted in an increase in their social capital (Chliova, Farny & Salmivaara, 2018; UNCTAD, 2018). However, when groups of co-ethnic refugees cluster together in the host society as an enclave, this could affect their integration in the host country in a negative way and positive way. The positive side is that these ethnic enclaves, refugee entrepreneurs included, could create beneficial relations with co-ethnics due to vertical integration and assist each other in achieving economic mobility, such as specific resources that could only be provided in their business ecosystem by co-ethnics (Gold, 1988; Bizri, 2017). One negative aspect is that in these ethnic enclaves, people are less knowledgeable of the host society's culture, norms and language, which could prohibit integration in the host society and the acquisition of social capital where natives are included (Gold, 1988).

According to UNCTAD (2018), there are also potential contributions to the development of host countries due to refugee entrepreneurship. The first contribution is that of economic development and innovation as refugees bring new skills, ideas and competencies that could help to innovate and grow markets. Second, research on job creation by refugee businesses has shown that newcomer entrepreneurs who possess a company create additional jobs. Lastly, refugee entrepreneurship could contribute to local economic development, community well-being and social cohesion in the host society (UNCTAD, 2018).

In this part, the benefits of entrepreneurship for refugees as for the host country are discussed. Hence, it is essential that refugee entrepreneurship is promoted and stimulated more. However, as some of the difficulties refugee entrepreneurs experience regarding entrepreneurship in the host country are explained, it becomes clear that there are more potential barriers that refugees encounter when starting their own businesses. Nevertheless, as stated earlier, refugee entrepreneurs are resilient in the face of adversity. Sheperd, Saade & Wincent (2020) articulate that even with substantial and persistent adversity, such as rules and regulations in the host country, discrimination and stigmatisation and obstructions from employment, the refugee entrepreneurs are able to overcome this adversity. This substantial and persistent adversity is explained as barriers to refugee entrepreneurship in the following paragraph.

2.1.2 Refugee Entrepreneurs and Barriers

Refugee entrepreneurs face various barriers when entering a new society as a refugee due to forced displacement. When engaging in entrepreneurial activities, refugees may encounter some challenges that prevent them from starting a business or make it more difficult to engage in entrepreneurship. In the part above, some of those challenges have been briefly discussed. Chliova, Farny & Salmivaara (2018) distinguish four levels of challenges for refugee entrepreneurship: individual, ethnic group level, opportunity/market level and institutional level.

At the individual level, there could be some barriers regarding the human capital that is applicable in the host country. This comprises knowledge, capabilities and skills applicable in the host country. Shneikat & Ryan (2017) state that many refugee entrepreneurs possess some form of educational qualifications in their country of origin. However, these qualifications are not always applicable in the new host society. For example, a challenge refugee entrepreneurs face in the host society is the lack of proficiency in the native language. Multiple studies have found that the proper knowledge of the local language could be advantageous for entrepreneurs in order to acquire business licenses, serve customers and build professional and informal networks (Marchand & Dijkhuizen, 2018; Meister & Mauer, 2019). Moreover, it provides better access to the rules and regulations of the necessary institutions in the host country. Refugees that don't have sufficient knowledge of the language are less able to acquire this information and resources (Nijhoff, 2021). Refugee entrepreneurs could have psychological problems due to trauma, as explained in the part above. This could have an effect on confidence and self-reliance if one wants to start a company (Chliova, Farny & Salmivaara, 2018). Finally, the refugee entrepreneurs could be disadvantaged due to the stigmatised refugee label, such as having difficulties in finding employment. Nevertheless, according to Adeeko & Treanor (2021), claiming an entrepreneurial identity enables the refugee entrepreneurs to refute that stigmatised label, and it can be personally enhanced by the improvement of their well-being and socio-economic standing.

The next category of challenges that refugees could encounter is on the ethnic group level. The most important aspect is the socio-cultural differences compared to the host country that refugee entrepreneurs face. The socio-cultural theme refers to particular issues that refugee entrepreneurs could find challenging in their relationship with the native culture and social structure in the host country. For refugee entrepreneurs, it is crucial to have an understanding of the national culture and financial and regulatory institutions in order to have a successful venture in an unfamiliar context (Marchand & Dijkhuizen, 2018). A lack of knowledge of the host country's culture, values, norms and political and business environment can result in less involvement in private and professional networks as well as in setting up a business in the host country (Meister & Mauer, 2019).

The third level includes market and opportunity challenges. These challenges could be a lack of knowledge of market opportunities in the host society or the lack of economic assets because the refugee entrepreneurs had to leave everything behind due to forced displacement. According to Wauters & Lambrecht (2008), refugees are more inclined to enter areas where there are low entry barriers and low or no educational qualifications requirements, such as retail or restaurants. Furthermore, the lack of human capital (skills, knowledge and capabilities) in the host country discussed above plays a role too. Therefore, Chliova et al. (2018) call this necessity type entrepreneurship instead of opportunity entrepreneurship. More profitable are the refugee entrepreneurs who are able to provide offerings to the mainstream market.

There are several challenges that refugee entrepreneurs encounter regarding the institutional level of the host country. The status of refugees, together with the time-consuming asylum application procedure, are significant barriers. On average, this application procedure could range from three to twelve months in the European Union. In the Netherlands, this procedure has a minimum duration of six months (Marchand & Dijkhuizen, 2018). Refugees face inactivity, which only decreases the chances of integration into the labour market even more (Chliova, Farny & Salmivaara, 2018; Nijhoff, 2021). Other difficulties are high bureaucracy, lack of clarity regarding the many regulations and bad experiences that refugees could have with the state services upon arrival. In the Netherlands, refugee entrepreneurs face specific difficulties of multiple legal standards and requirements. Due to the Dutch Integration Law, comprised in 2013, all newcomers are required to follow language and civic integration courses. Local municipalities are responsible for their inhabitants and labour market participation (Nijhoff, 2021). Therefore, refugees who want to begin a business need intensive cooperation with the municipality and need to follow complex regulations that differ per municipality. Thereby, refugees who seek asylum and who have not received refugee status are not permitted formally to set up their own businesses. The Dutch bureaucracy, such as social security, labour legislation, and taxation in combination with the regulatory structure, impede refugee entrepreneurial activity. Because the Dutch system is quite complex, it could be seen as a barrier to entrepreneurship (Nijhoff, 2021).

These are some of the challenges that refugee entrepreneurs face when engaging in entrepreneurship. Nevertheless, refugee entrepreneurs are able to overcome these challenges as refugee entrepreneurs are proactive problem solvers and have self-reliance and optimism (Sheperd, Saade & Wincent, 2020). According to the data of their research, refugee entrepreneurs show many dimensions of positive functioning, which are named resilience outcomes. The entrepreneurial actions of refugees are both the antecedent to and the consequence of these resilience outcomes, as many factors drive entrepreneurial action. Examples of these outcomes are that refugee entrepreneurs solve their problems proactively, they think about the past and are able to project into the future and are driven by a larger purpose than themselves (Sheperd, Saade & Wincent, 2020). As stated, the entrepreneurial activities and resilience of the refugee entrepreneur are beneficial for the development of social capital. In the following paragraph, social capital will be elaborated on.

2.2 Social Capital

Now the various challenges for refugee entrepreneurship have been discussed; it is essential to elaborate more on the acquisition of social capital for refugee entrepreneurs. In many bodies of literature, it is stated that social capital could be one of the essential instruments in the success of entrepreneurial activities. To acquire a deeper understanding of the social capital theory is chosen as a theoretical framework in this study, and the definition of Bourdieu is used. Bourdieu (2002) states that social capital consists of resources which are connected to the possession of a network with institutionalised relationships of mutual recognition and acquaintance, which provides the members of a specific network with the support of collectively-owned capital, which entitles them to credit their surroundings. In short, social capital can be defined as networks, which are valuable assets that provide access to information, expertise and financial capital (Bizri, 2017; Lee, Tuselmann, Jayawarna & Rouse, 2018; Meister & Mauer, 2019; Nijhoff, 2021).

The social capital theory offers an approach to explain entrepreneurial success and value creation in this research, specifically regarding refugee entrepreneurs. Social capital theory suggests that resources such as knowledge, expertise and capabilities of a venture can be created and exchanged because required resources become available and accessible via the various social networks of the entrepreneurs. These resources could be physical such as funds but also intangible such as expertise or connections (Nahapiet & Ghoshal, 1998; Meister & Mauer, 2019). Hence for refugee entrepreneurs, social capital is essential to develop their business. Moreover, it is vital for the refugee entrepreneurs' resilience process. According to Shneikat & Ryan (2017), the adversity that refugee entrepreneurs have experienced, such as forced displacement, triggers a response of adaptability where resilience and social capital are related. The level of resilience depends on the current support system in the host country and the transitions they experienced, such as acquiring a residence permit and getting social support from friends and relatives. Many refugee entrepreneurs possess some form of educational

qualifications, and the possession of these qualifications or skills is akin to social capital and shapes the responses when refugee entrepreneurs seek to establish themselves in new societies (Shneikat & Ryan, 2017). However, newcomers, such as refugee entrepreneurs, when they first arrive in the Netherlands, do not have access to the resources and sources of information required in order to create their own business in the host country.

A business incubator could be helpful by providing these resources, such as access to expertise, knowledge and people in formal and informal networks. The positive effect of business incubators in the acquisition of social capital for refugees seems to be stated in different bodies of literature (Bizri, 2017; Meister & Mauer, 2019; Harima, Freudenberg & Halberstadt, 2019; Nijhoff, 2021). This relationship between the incubator and social capital will be addressed next chapter. First, the focus is on the social capital theory and its three dimensions: structural social capital, cognitive social capital and relational social capital. The first dimension describes the network ties, structure and the frequency of interaction between actors. Cognitive social capital includes a shared language and common understandings and visions that the refugee entrepreneur shares with others. Lastly, relational social capital refers to trust, shared norms and the ability to identify oneself as a member of a particular network (Nahapiet & Ghoshal, 1998; Bizri, 2017; Meister & Mauer, 2019; Lee, Tuselmann, Jayawarna & Rouse, 2018).

2.2.1. Structural social capital

The first dimension of social capital is structural social capital. It describes the dimension as the network configuration, network ties and the frequency of interaction between connections (Nahapiet & Ghoshal, 1998; Lee, Tuselmann, Jayawarna & Rouse, 2018). First, the strength of different ties is explained in relation to the network configuration.

The strength of these various network ties is essential for access to different types of resources. According to Elfring & Hulsink (2007), the strength of these network ties can be defined as the diversity and intensity of the relationships. Strong ties or close bonds tend to bind similar people in intense and long-term relationships. These kinds of relationships will promote the development of trust between actors, the transfer of information, joint problem solving and tacit knowledge. However, a shortcoming of these close ties is that they can insulate communities from information that lies beyond their own network. This shortcoming is mentioned before as the enclave effect by Gold (1988), where people are less knowledgeable of the host society's culture, norms and language, which could prohibit integration in the host society and the acquisition of social capital in the host country. Nonetheless, Nahapiet & Ghoshal (1998) argue that for refugee entrepreneurs, local ties promote a safety net. When suffering from challenges associated with social exclusion, for example, these close bonds provide access to durable and moralistic informal support (Lee, Tuselmann, Jayawarna & Rouse, 2018). Moreover, the close bonds with family and peers play an important role in determining adaptation to the host society (Shneikat & Ryan, 2017). The value of the prior networks could be replaced by new

network ties in the host country for the refugee entrepreneurs in order to acquire the resources needed for their venture. The focus shifts from pre-existing social networks to a network agency focus, where it is essential to create new contacts (Jiang, Straub, Klyver & Mauer, 2021). The creation of new contacts could be weak ties. Weak ties refer to multiple actors working in different contexts with an individual who has infrequent or irregular contact. These non-active and loose connections increase diversity in the network and could therefore provide access to sources of new information and offer opportunities, such as acquiring new connections. The ideal entrepreneurial network consists of a mix of strong and weak connections (Elfring & Hulsink, 2007). For the refugee entrepreneur, it is essential to possess both connections, so they have support and access to resources.

Furthermore, some social networks differ in strength and scope, which means that in some groups, support is extensive, while in other groups, this is limited. Some refugee entrepreneurs face exclusion from non-ethnic informal business networks or experience constraints or limitations on access to formal networks (Nijhoff, 2021). Entrepreneurs with more significant supportive networks are able to acquire and access more resources and therefore have the opportunity to exploit business opportunities. Refugee entrepreneurs who have built a co-ethnic network as well as a host country network both offer distinct benefits and are equally essential for the success of a venture (Bizri, 2017; Lee, Tuselmann, Jayawarna & Rouse, 2018). The configuration of the network constitutes connectivity, density and hierarchy of the network. These features are associated with the ease of information exchange and flexibility through the impact on the level of contact or accessibility they provide the members of a particular network (Nahapiet & Ghoshal, 1998). Therefore, a refugee entrepreneur with a network rich in information has connections in the right places, where valuable pieces of information are more likely to air and who will provide a steady and reliable flow of this information to and from those specific places.

2.2.2. Cognitive social capital

The second dimension is cognitive social capital and represents the communicative actions and perceptual tools of an individual. This concerns a person's system of meaning and the adoption of shared language, codes and narratives (Meister & Mauer, 2019; Lee, Tuselmann, Jayawarna & Rouse, 2018). Language has an essential function in social relations because it is the means by which people exchange information (Nahapiet & Ghoshal, 1998). Codes are a frame of reference used for observing and interpreting. Interpersonal communications are essential for effective team formation and also contribute to quick knowledge transfer and strategy development. Entrepreneurs adopt standard communication methods and paths to gain knowledge and information and crystallise skills. Moreover, according to Lee et al. (2018), language and codes are essential for underrepresented entrepreneurs to form new ties and exchange information. As stated before, language is one of the critical barriers for refugees as they often lack proficiency in it. Therefore, it is crucial for refugee

entrepreneurs to be able to speak the native language in the native country, as it will be helpful in establishing the right connections and exchanging valuable information. Having a profound knowledge of the language and codes in the host country could be beneficial for refugee entrepreneurs to acquire more social capital.

2.2.3. Relational social capital

Relational social capital, the third dimension, implies trust, norms, obligations and expectations (Nahapiet & Ghoshal, 1998; Bizri, 2017; Lee, Tuselmann, Jayawarna & Rouse, 2018; Meister & Mauer, 2019). Trust can be labelled as personal trust and depends on people showing integrity, concern, honesty, benevolence and loyalty to another (Lee, Tuselmann, Jayawarna & Rouse, 2018). In organisations where trust in relationships is high, people are more willing to engage in social exchange and in cooperative interaction. Therefore, trust and cooperation have a two-way interaction, trust makes cooperation more smoothly, and cooperation itself can lead to trust. The identification of entrepreneurial opportunities is risky, and trustworthy relationships can reduce the uncertainty and search cost of information (Nahapiet & Ghoshal, 1998; Lee, Tuselmann, Jayawarna & Rouse, 2018). Trust is essential in entrepreneurial activities as it builds relationships which take away uncertainty and helps with the acquisition of resources. As discussed in the barriers, refugees could have more distrust towards outsiders and authorities because of trauma due to conflicts of war or persecution. This could affect their ability to acquire high-trust relationships that could be beneficial for them as entrepreneurs.

Next to trust, norms are the socially defined degree of consensus in a specific social system. Norms of cooperation are able to establish a strong foundation for the creation of knowledge, skills and capabilities. They are expectations that are socially binding to individuals in a system. Norms can have an influence on exchange processes and how knowledge can be accessed or transferred (Nahapiet & Ghoshal, 1998). Within relational social capital, there are also obligations and expectations between individuals. It refers to a particular desire and motivation by these individuals or groups to sustain responsible behaviour. According to Lee et al. (2018), obligations suggest a commitment or social-economic mutually agreed duty. Expectations are a binding property, and it reflects anticipations between individuals that reasonable requests will be fulfilled. In long-term supportive relationships, entrepreneurs can expect specific commitments and expectations to be upheld and obliged. For refugee entrepreneurs, relational social capital implies the shared norms and identification of members of a particular network.

In the host country of the refugee entrepreneurs, shared norms and identification of members in a particular network could increase the social capital (Meister & Mauer, 2019). According to Pittaway, Bartolomei & Doney (2015), building or fostering social capital as a refugee is seen as essential in the facilitating process of acquiring resources and in the development of positive

community connections that supports integration into the host society. The collaboration with natives of the host country by refugee entrepreneurs could be helpful in the transfer of cultural norms and values and, therefore, further contribute to integration (Meister & Mauer, 2019).

2.3 Business Incubator Programs

As discussed briefly in the introduction, entrepreneurship remains one of the most successful and durable solutions for the refugee crisis. This durability is because of the numerous benefits of entrepreneurship to all stakeholders, including the refugees, host countries, relief agencies and humanitarian agencies (Kachkar & Djafri, 2021). According to Kachkar and Djafri (2021), microenterprises programmes, such as business incubator programs, could be considered an alternative route for refugees to find employment as they can enhance their livelihood. Besides that, these programs could reduce the financial burdens of relief agencies, create more job opportunities for refugees in general, and it can enhance the economic contribution of the host country.

Business incubator programs are designed to increase the probability of survival of starting companies and to accelerate their development by providing resources, business training and mentoring, services and networks. The incubator can be seen as a network of organisations and individuals that offer the required access to knowledge and other resources. The first generation of incubators provided mainly start-ups with financial and physical resources. However, the more recent generation of incubators now takes into consideration the needs of their participants and adopts a new value proposition (Meister & Mauer, 2019). Therefore, nowadays, incubators focus increasingly more on providing intangible resources such as product development support, market opportunities evaluation services, and access to knowledge, networks and experts. Hence, a shift of focus can be seen from physical resources to non-physical resources and the creation of network services.

More recently, there has been an emergence of social incubators seeking to make a social impact by addressing social issues. These ventures take a hybrid organisational form by relying on commercial business practices and following a social mission, such as directly targeting refugee entrepreneurs. Scholars argue that the incubation practices are affected by the local conditions and context factors such as culture, location and time (Nicolopoulou, Karatas-Özkan, Vas & Nouman, 2015). Furthermore, the entrepreneurial activities of organisations and individuals within the incubator's network could be shaped by socio-cultural and emotional context factors such as social norms. This means that particularly for refugee entrepreneurs, compared to native entrepreneurs, experience unique and various difficulties while starting a business due to the challenges described above and might require a specific incubation model to tackle these challenges. Business incubators targeting refugees, therefore, should offer support tailored to the environment and needs of the refugees (Meister & Mauer, 2019; Harima, Freudenberg & Halberstadt, 2019).

In order to address the needs and challenges of refugee entrepreneurs, Harima et al. (2019) identify five functional domains of a business incubator program designed explicitly for them. The first domain is providing structured entrepreneurial expertise and knowledge. This could help the refugee entrepreneurs acquire the necessary expertise, skills and knowledge for starting their business in the host country, such as developing a business model or becoming more skilful in the native language. The following functional domain is the alleviation of anxiety related to the institutional differences refugee entrepreneurs may encounter, such as legislation and regulations. Refugee entrepreneurs could face uncertainty and difficulties regarding the extensive regulations and bureaucracy in the Netherlands. Therefore it is essential for business incubators to provide support in overcoming these institutional barriers. The third domain is the guidance through the process and motivation of the participants of the program. Refugee entrepreneurs could benefit from individual guidance, and continuous discussions and interactions with members of the incubator network provide motivation to the participants of the program. The fourth domain is the understanding and acquisition of the social capital in the host country. Business incubators could boost this by facilitating networks, event organisation or connecting regional actors. It is stated by various bodies of literature that an essential function of a business incubator is to provide intermediating networks and support refugee entrepreneurs in the acquisition of social capital (Nicolopoulou, Karatas-Özkan, Vas & Nouman, 2015; Collins, 2017; Meister & Mauer, 2019; Harima, Freudenberg & Halberstadt, 2019). The last domain is the provision of soft support concerning the personal matters of the refugee entrepreneurs. Therefore could be essential for the incubator organisers to not only act within their professional roles but also take informal and emotional roles to support the refugee entrepreneurs (Harima, Freudenberg & Halberstadt, 2019).

Business incubators that target refugee entrepreneurs specifically could be beneficial for refugee entrepreneurs starting their own businesses. By providing support and resources, tangible and intangible, the business incubators are able to support and further enhance the already existing capabilities and potential of the refugee entrepreneur.

2.4 Conceptual framework

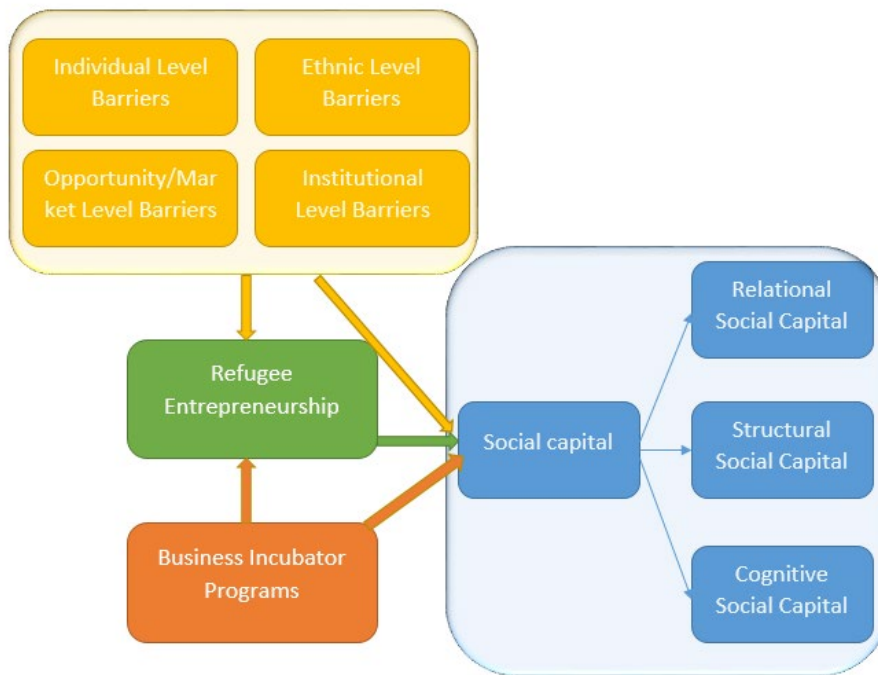


Figure 1: Conceptual framework

Above, the conceptual framework of this study is depicted. In the framework, it can be shown that refugee entrepreneurship is in the centre and is being influenced by two main themes. First, refugee entrepreneurship is influenced by four categories of barriers that hinder refugee entrepreneurship. Second, the business incubator programs contribute to refugee entrepreneurship by providing resources, mentoring and support. On the right in the blue box, the social capital can be seen, which consists of three dimensions: relational, structural and cognitive social capital. Social capital is influenced by refugee entrepreneurship because entrepreneurship contributes to social capital, as do the business incubator programs. The four barriers influence social capital negatively, as they hinder the acquisition of social capital.

Chapter 3: Methodology

In this chapter, the methodology and research design of this study is described. For this research, an interpretive epistemological approach has been used. The reason for this choice derives from the academic position of the researcher, which argues that human interpretation is the starting point for the development of knowledge about the social world and the researcher aim to provide insights into the perspective of the refugee entrepreneur. This view entails the researcher to understand and access the actual interpretations and meanings that actors, in this study, the refugee entrepreneurs, subjectively ascribe to certain phenomena in order to describe and explain their behaviour through the investigation of how they experience and share these socially constructed realities with others (Symon & Cassell, 2012). In order to evaluate this, a qualitative approach has been used. This is because qualitative research allows the researcher to understand and see the cultural and social context in which people live. It is often the case that the decisions and actions of individuals can only be understood in their context, which is best understood by speaking with people, and thus qualitative research is required (Meyers & Meyers, 2019). To acquire in-depth knowledge of refugee entrepreneurs in their social and institutional context and understand the situation from their point of view, it is essential to talk with them. Therefore, qualitative research is best suited for this study. The researcher is a native Dutch man, and this could possibly influence the research. This possible limitation is further highlighted in the conclusion of this research.

The objective of this research is to provide new insights and understandings of the experiences of refugee entrepreneurs in the context of the Dutch business incubators and their social capital. Moreover, this study aims to explore how business incubators influence the social capital of refugee entrepreneurs in order to make recommendations to further improve business incubator programs and to help more refugee entrepreneurs start their businesses.

3.1 Data collection

To gain more insights and in-depth information regarding refugee entrepreneurship, interviews were held in this research besides the literature study. Therefore, semi-structured interviews have been used as a data collection method because it has been found to be successful in enabling reciprocity between the participant and the researcher (Kallio, Pietilä, Johnson & Kangasniemi, 2016). The semi-structured format includes open questions in order to stimulate the refugee entrepreneurs and organisational members to answer and elaborate on those questions in their own way. The open questions were set before the interview and were formulated by using the interview guide. The interview guide included different themes regarding the personal background of the participants, the business incubators themselves and the programs that were offered, and social capital in the context of refugee

entrepreneurship.

To find participants for this study, the researcher made use of the formal network on LinkedIn to find and contact the business incubator members and refugee entrepreneurs. The organisational members offered help to schedule appointments with the refugee entrepreneurs. Due to the covid-19 pandemic, it was challenging to schedule face-to-face interviews with the participants. In order to conduct the interviews, it was chosen to arrange video conferences with each participant. In this way, the researcher was able to conduct the interviews. However, one limitation of this choice is the lack of observations which results in less profound knowledge of the social context of the refugee entrepreneurs, such as insights into where the refugee entrepreneur is settled. This study includes twelve interviews in total, which is six participants per business incubator, or one case. Each case consists of two interviews with organisational members of the business incubator and four with refugee entrepreneurs who followed the program offered by the incubator. This was done in order to acquire a deeper understanding of the multiple perspectives of how the programs offered by the business incubators affected the social capital of the refugee entrepreneur.

3.2 Case Description: Business incubators

In order to answer the research question, two organisations have been selected; each organisation is a business incubator targeting refugee entrepreneurs. These organisations or cases have been chosen because there is limited literature available on business incubators targeting refugees in the Netherlands and how they affect the refugee entrepreneurs' social capital. To acquire more knowledge on this, it is essential to cooperate with the business incubators that are transparent and helpful for this research. Pangea and Forward Incubator were helpful and provided the researcher with the essential information required for this research. Below, a short description of the organisation and programs is offered.

The first organisation is Forward Inc., This business incubator based in Amsterdam is an internationally operating organisation that aims to aid newcomers in pursuing their entrepreneurial dreams. By offering four different programs designed explicitly for refugee entrepreneurs, the organisation is able to empower, grow, fund and sustain the entrepreneurs' businesses. The programs assist these aspiring entrepreneurs from concept development to the implementation of marketing strategies and the scaling of their ventures (Forward Inc., 2022).

The second organisation is that of Pangea. This business incubator is a social cooperative, which is a legal form that is able to focus on training, coaching and counselling people who face various challenges entering the labour market, such as refugees. The cooperative offers a program consisting of three phases, including the development of the business model and the growth of the company. Every phase offers workshops and coaching methods explicitly designed for refugee entrepreneurs (Pangea, n.d.).

3.3 Samples & procedure

For this research, twelve semi-structured interviews were held with eight refugee entrepreneurs and four organisational members of the business incubators, female and male. These interviews lasted approximately 40 – 60 minutes. The interviewees were given a choice to be interviewed in Dutch or in English, and they could openly state their preferences. In this study, the participants, the entrepreneurs, not the organisational members, had to be a refugee in order to be included in the research. This is because there is a clear distinction between immigrants and refugees, as explained in the chapter before. For this research, this condition was set because it is essential to learn more about refugees in the context of business incubator programs and their influence on the social capital in the Netherlands. The refugee entrepreneurs all had a Dutch passport, as they had lived long enough in the Netherlands. In order to start a venture in the Netherlands, this is required to engage in entrepreneurship. Below, an overview is given of the participants in this research.

Respondent number	Participant Pangea	Participant Forward Incubator	Characteristics
1.	Respondent 1		Organisational member – General manager / Co-founder
2.	Respondent 2		Organisational member – Operational manager / Co-founder
3.	Respondent 3		Incubatee – Trading Business
4.	Respondent 4		Incubatee – Syrian Catering & Snacks
5.	Respondent 5		Incubatee – Sport Shooting Coach
6.	Respondent 6		Incubatee – Eritrean Restaurant
7.		Respondent 7	Organisational member – Program manager
8.		Respondent 8	Organisational member – Team facilitator
9.		Respondent 9	Incubatee – Filmmaker / Videographer / Journalist

10.		Respondent 10	Incubatee – Online Arabic Platform
11.		Respondent 11	Incubatee – Company in dates
12.		Respondent 12	Incubatee – Writing / content creator / digital marketing

Figure 2: Overview of respondents:

The interview itself was structured in specific parts in order to make the conversation as organic as possible. First, The research started by asking the participants about their personal backgrounds. Next, questions were asked about their life as a refugee and the challenges it brought, how they became an entrepreneur with their own business and how the involvement with the business incubator enhanced their social capital. Lastly, every refugee entrepreneur was asked to give a word of advice to a refugee that wants to start their own business as these answers could be used for the making of recommendations and therefore be helpful for future refugee entrepreneurs. During the interview, it became clear that not every question was necessary. Therefore minor adjustments were made dependent on the interviewee.

After the interviews were conducted, the transcription process was initiated. Two programs were used for the transcription: Otter.ai and Amberscript. These programs allowed the transcription to be accurate transcripts. However, the transcriptions were slightly edited for readability and further analysis. The transcripts could then be analysed by open, axial and selective coding by using the coding program Atlas.ti. This program allowed for structured and organised coding. The first step in the coding process was to commence with open coding of the data that was collected in this research. The aim was to generate a set of categories and their properties, which shows a fit with the theory. By carefully examining the data collected, the data was categorised under conceptual labels that reflect the meaning of that concept (Symon & Cassell, 2012; Williams & Moser, 2019). After the categories of the concepts were identified and labelled, the second step commenced, which was axial coding. In this step, the relationships and connections between the open codes were identified in order to develop broader categories (Williams & Moser, 2019). After that, the selective coding process was started. This process can be characterised as the selection of multiple core categories that captured the essence of this research. After this process, the research question can be answered with the constructed narrative after connecting the themes. To ensure credibility, as explained earlier, reflexivity of the coding process was established by peer debriefing, meaning that another researcher was consulted in the process.

3.4 Research quality criteria

This qualitative research can be assessed with the naturalistic quality criteria from qualitative research studies. There are four quality criteria for qualitative research. These are credibility, transferability, dependability and confirmability (Symon & Cassell, 2012). The first criteria imply that the researcher aims to demonstrate a fit between the constructed realities of the respondents and the reconstructions that are attributed to these realities. The credibility of this research was ensured by peer debriefing, which consists of discussing the research practice in the field with colleagues from the research cycle of refugee entrepreneurship. Discussing the research practice encourages reflexivity during the process. Moreover, interviews and literature were added to this credibility as they enriched the research. With transferability, the researcher provided detailed descriptions of the specific research case in order for the reader to judge what other context this description might apply to. In order to establish transferability, the cases of Forward Incubator and Pangea were described in detail by interviews and documents that were made available. A third of criterion, according to Symon & Cassell (2012), is dependability, which refers to the evaluation of the quality of the various processes involved in qualitative research, such as the data collection and analysis. The last of the quality criteria of qualitative research is confirmability. The researcher aims to make clear where the data derives from and how the data is transformed into the findings. By means of interviews and literature documents, it was shown where the data was derived from. Furthermore, a detailed account of the data analysis and collection processes will assure the confirmability of the research (Symon & Cassell, 2012).

3.5 Research ethics

For scientific research to be conducted, research integrity is essential. In order to ensure this integrity, the framework of the Netherlands Code of Conduct for Research Integrity (2018) was internalised and applied in the research activities of this study. This framework consists of five principles that are the basis of research integrity. These are; honesty, scrupulousness, transparency, independence and responsibility. The first means are reporting the research process in an accurate manner and refraining from making unfounded claims. Scrupulousness refers to using methods that are scientific and profound in reporting the research. Transparency means that the researcher ensures that the reader knows what data the research is based upon and how the data is collected. The researcher also has to be independent and impartial. The last of the framework is the responsibility which refers to the acknowledgement of the consideration of the participants in this research.

For this research, these principles were internalised throughout the data collection process. Every participant in this research was informed about the research, purpose, procedure and data gathering methods. By being transparent to each participant, all interviewees were aware and voluntarily chose to be part of this research. In the data gathering procedure, the participant was first

informed by mail or message with a clear description of the research and asking them for an appointment. Before the interview started, the researcher provided the participant again with a short introduction of the research, what kind of questions were to be expected and that the data was used in a responsible manner and only with their consent. After that, the researcher asked if it was okay to record the interview, as the data could then be analysed after. The transcriptions of the interview and the audio files will only be studied by the researcher self and the supervisory team. To ensure the anonymity of the participants, every refugee entrepreneurs and organizational member of the business incubators are referred to as respondents.

Chapter 4: Results

In this chapter, the results of the research are presented. The main research question is the following: How do business incubator programs designed for refugees contribute to enhancing the refugee entrepreneurs' social capital in the Netherlands? After conducting the interviews with the refugee entrepreneurs and business incubator organisational members, the data was analysed. This led to the emergence of data that can be used to answer the sub-questions of this study.

Social capital is essential for a refugee entrepreneur to acquire resources, information and connections for engagement in entrepreneurial activities in the host country. Next to business success, social capital has other effects, such as informal support and an increased sense of belonging in the host country. The acquisition of social capital by the refugee entrepreneur is challenging due to various barriers. Business incubators offer programs that teach refugee entrepreneurs to overcome these challenges, become better entrepreneurs and acquire more social capital.

4.1 Refugee entrepreneurship & social capital

During the interviews with the refugee entrepreneurs and organisational members of the business incubators, it became clear that social capital and refugee entrepreneurship are closely related to each other. As stated above, to acquire resources, information or connections for the successful development of one's company, social capital is required for the refugee entrepreneur. Organisational members of business incubators stressed that the network is a significant essential aspect of doing business in the Netherlands. According to one organisational member, entrepreneurship is a social thing. Relationships and connections are needed in order to acquire the necessities to build and develop a business. One organisational member articulated that through a network, a refugee entrepreneur could learn about the rules and regulations in the Netherlands or could acquire a customer file with his or her target audience.

"I mean, that's a question that's pretty self-explanatory, right? Like, it's like the most important... they don't have a network, I mean, it's not just for refugee entrepreneurs, it's for everyone in this world. So I think it's, it's a larger discussion that you cannot be successful in this world... and, again, you can define success in different ways. But like, in order to be professionally successful in the world, you need a network. In order to be socially successful in the world, you need a network. In order to be emotionally successful in the world, you need a network, like you need to rely on the people around you"(Respondent 7, Organisational member, May 2022)

"Yes, for sure, a network just is extremely important because you can get every required piece of information from it. If you know someone who is very experienced with all the rules here in the

Netherlands, and that someone is probably a local, he or she can help you with those rules. If you know someone who has access to a customer file with people from your target audience to whom you can sell your products, that might help. Entrepreneurship is a social thing in a way that you make use of your network, and lack of network is a major problem." (Respondent 8, Organisational member, May 2022)

For refugee entrepreneurs, establishing relationships with locals, other entrepreneurs or co-ethnics in the Netherlands is difficult as they do not know anyone when they first arrive here. Moreover, some of the barriers explained later on do affect the ability to establish relationships for refugee entrepreneurs. The lack of language proficiency in the Dutch language and knowledge of the culture's norms and values make it more challenging to acquire these connections, which are needed for entrepreneurship. The refugee entrepreneurs articulate that these two barriers are the main inhibitors to establishing new contacts. Language is an essential aspect of the cognitive dimension of social capital, which represents the communicative actions of an individual. It has an important function in social relations because these are the means by which people exchange information (Nahapiet & Ghoshal, 1998). The refugee entrepreneurs learned more about the language and culture to establish connections and develop their entrepreneurial activities.

"No, I don't really contact other people myself now. My language is not good enough." (Respondent 3, Refugee entrepreneur, June 2022)

"Of course, besides that, the people are helpful here, but when you know no one, you will have to build your life here. And you had to start from zero. No language, no friends, no family. No money." (Respondent 11, Refugee entrepreneur, June 2022)

Moreover, by engaging in entrepreneurship, the proficiency in language and knowledge of culture further increased for the majority of refugee entrepreneurs because of more contact with the Dutch people. Multiple researchers have found that the proper knowledge of the native language could be advantageous for refugee entrepreneurs in order to acquire business licenses, serve customers and build professional and informal networks (Marchand & Dijkhuizen, 2018; Meister & Mauer, 2019). This increase in language proficiency was also through the involvement in the business incubator program, but this will be discussed further on. The refugee entrepreneurs themselves recognise the importance of a network for the success of their venture. Some of the refugee entrepreneurs have products to sell, and other entrepreneurs offer services to their companies. In order to acquire customers and clients, these refugee entrepreneurs have to network actively. One entrepreneur who has his own restaurant goes to other restaurants to give his business card and a sample of the dishes he makes. By doing this, he is making his food called Sambusa, an Eritrean dish more known throughout the region in which he lives. Another entrepreneur, who owns a Syrian catering business, offered her

food to as many people as possible in order to receive feedback from them. This way, this entrepreneur is improving her product while simultaneously growing her network for her business.

Okay, first of all, there were the people that we gave our Syrian food. So we were always asking them to give us their reviews or what they've seen and what they don't like. This is the main idea. And I think that's it. And also for growing our network. They always try to connect us with the people that they know or tell their friends about us. (Respondent 4, Refugee entrepreneur, June 2022)

Another critical aspect of social capital is the relational dimension, which implies trust, norms, obligations and expectations between people (Bizri, 2017). Trust can be seen when people show integrity and loyalty towards each other. Where trust is high in relationships, people are more willing to engage in social exchange and to help each other out with their business (Lee, Tuselmann, Jayawarna & Rouse, 2018). The refugee entrepreneurs state that their network has expanded and has been enhanced by entrepreneurship. Some of them even are members of an entrepreneurs club where they meet and talk business with each other. There is mutual understanding and loyalty towards each other, and everyone is able to talk about their problem related to their business. Moreover, there are expectations that people will help each other with marketing, for example.

Expanded and totally changed. Of course, both ways. I now know more people now and more suppliers. Also, I know more shipment companies. When you go to this industry, to enter the market, you have to make friends in the market. So now I know they will do marketing. I know the rules themselves. All my friends have businesses, almost all of them except the football team. And I go to like that it's in terms of the club, an entrepreneurs club. Everyone sits and drinks coffee, talks about their problems, and everyone tries to be helpful. (Respondent 11, Refugee entrepreneur, June 2022)

A community of entrepreneurs has been established with people who have the same entrepreneurial mindset. This community provides help and advice to whoever needs it. The building and development of the entrepreneurial community is an essential aspect of business incubators. This will be elaborated on further.

Yeah, now if someone wants my food, they do some marketing for me. Also, I post on my Facebook or social media for my friends. We help each other with marketing. (Respondent 6, Refugee Entrepreneur, June 2022)

An important aspect of the social capital of the refugee entrepreneurs is, besides new contacts for the development of their venture, the support from close relatives and friends. These are equally important for engagement in entrepreneurial activities. These solid ties or close bonds provide the necessary durable and moralistic informal support (Lee, Tuselmann, Jayawarna & Rouse, 2018). The majority of the refugee entrepreneurs state that their family and friends have been essential for this support. Family and friends provide them with motivation, trust and a feeling of safety in the Netherlands.

Some of the refugee entrepreneurs state that their family helps them with their business. One of the entrepreneurs even runs the business with his wife.

“My family is with me. And my wife also helps me now with making Sambusa. And all Eritrean people, they say to me that it is a good thing that there will be an Eritrean restaurant in Alkmaar.”

(Respondent 6, Refugee entrepreneur, June 2022)

Next to this support, some entrepreneurs articulate that their family and friends also help with the expansion and enhancement of their network. This networking through friends and relatives further contributes to their entrepreneurial success. For example, multiple entrepreneurs articulated that they established more contacts through their children. One of the entrepreneurs explains that her children help her with marketing for her business by distributing flyers in the school.

“So I made some contact with friends, a friend of my son. My son and daughter do marketing for me at their schools” (Respondent 5, Refugee entrepreneur, June 2022)

However, not every refugee entrepreneur is able to enjoy the support of their family in the Netherlands. Some state that their family still are located in the country of origin and haven't found the possibility of joining their partner in the Netherlands. This is very difficult for them.

4.2 Challenges & Barriers

Throughout the interviews, many challenges and barriers to refugee entrepreneurship were mentioned. Three main categories of challenges emerged from the analysis: individual-, institutional-, market opportunity-, and ethnic level challenges.

Barriers	Frequency quotations Interviews Forward Incubator	Frequency quotations Interviews Pangea	Totals
Individual level barriers	33	39	72
Institutional level barriers	22	19	41
Ethnic level barriers	28	22	50
Market opportunity level barriers	6	2	8

Figure 3: Barriers to refugee entrepreneurship frequency of quotations overview

4.2.1. Individual Level Barriers

In this section, the most significant barriers are presented. The respondents acknowledged the lack of language proficiency in the Dutch language to be the most challenging, which is the first of the individual level barriers. This was not only when the refugee entrepreneurs entered the Netherlands. Also, now, some seem to find this problematic. Proficiency in the native language is essential to understanding rules and regulations and starting a business, and making connections with the people of the host country (Bizri, 2017; Meister & Mauer, 2019; Lee, Tuselmann, Jayawarna & Rouse, 2018; Nijhoff, 2021). The participants answered the following when asked the question what the most challenging was when first arriving in the Netherlands. Respondent 11 answered the following:

“You know, we are newcomers, we are refugees, it's like an independent job, you know, being refugee everything takes extra energy extra time from you. Especially with the language and the integration, you know, the first three years you are not authorised to have a work you need to finish the language course to have your certificate as an integrated person” (Respondent 11, Refugee Entrepreneur, June 2022)

Especially in the beginning, when entering the Netherlands as a refugee, the lack of language proficiency was problematic for most refugee entrepreneurs. Every refugee entrepreneur has improved his or her English and Dutch. This improvement was due to hard work themselves and partially due to the business incubator programs. However, the native language remains challenging, especially terms used for entrepreneurship in general or specifically for the business environment of the refugee entrepreneur. The refugee entrepreneurs mention that first of all, because of a lack of proficiency in the native language or in English, it is difficult to express themselves. Moreover, according to Nahapiet & Ghoshal (1998), language has a vital function in social relationships because language is the means by which people exchange information and connect with each other. Language proficiency is also crucial for refugee entrepreneurs to form new ties and exchange information.

“I mean, it's related to the language or so you know, if you, let's say, a simple example, if I know like 400 words or vocabulary, Dutch words, you know, I use this 400 words for, for chatting for Whatsapping for any kind of conversation. I can't use my thoughts. I can't express myself. I can't make normal jokes. I can have a coffee in my cafe here, but I don't belong. I don't really belong here, you know, people are always trying to speak very slow with me. (Respondent 9, Refugee entrepreneur, June 2022)

4.2.2. Ethnic Level Barriers

Another vital barrier that refugee entrepreneurs encounter is the cultural differences in the Netherlands compared to their home country, which is included in the ethnic level barriers. Cultural differences are significant as they affect multiple factors: a sense of belonging due to a lack of cultural understandings

and knowledge, stigmatisation, making connections with people or engaging in entrepreneurship. A lack of knowledge of the host country's culture, values, norms and political and business environment can result in less involvement in private and professional networks as well as in setting up a business in the host country (Marchand & Dijkhuizen, 2018; Meister & Mauer, 2019). Therefore, due to cultural differences, this refugee entrepreneur had less embeddedness in private and professional networks. In the beginning, these cultural differences were complex for some of the entrepreneurs. Respondent 11 explained that he felt not included in his football team and that he thought that it was a representation of Dutch society. Everyone was weary until they got to know him in person.

This is my experience. I will give you a story. For example, the football team. They were afraid. I wondered why nobody would talk to me. I had this captain who tried to help me. And then, after one month or two months, they changed. This felt weird in our culture because new people are welcome. But here, it is the opposite. They try to be safe until they know you. Oh, why did this thing don't happen from the beginning? And then I realised they need to be maybe safe as they need to study you. They need to be sure you are not dangerous. But if they know you, well, everything goes fine. Also, with the family I live with. First, they were kind of scared of me... That was their first thought. But now I feel I'm part of the family. Really, they love me." (Respondent 11, Refugee Entrepreneur, June 2022)

Respondent 11 was patient and realised that with time, the Dutch people were able to trust and like him. Now he is an essential member of the family. This cultural difference was also stated by one of the organisational members of Forward Incubator, Respondent 7. The Dutch culture is more individualistic than cultures in the Middle East. This makes it more challenging for refugee entrepreneurs to relate to the Dutch culture:

"I think a lot of the refugees that come here come from philosophies and cultures that still believe in the power of community. So a lot of Arabic people like they're in family businesses like if a child is not taking care of the grandmother, the sister will come and take care of her. But in Western culture, we're quite individualistic. Like the people are still disconnected from their own parents. I think, especially because I come from a culture like that, where the community is super important. So when refugees come here, they're like: Oh, my God, why do people live so individually?" (Respondent 7, Organisational member, June 2022)

These cultural differences are not only challenging in the beginning, when the refugee entrepreneurs arrived in the Netherlands, but also influence their entrepreneurial activities (Marchand & Dijkhuizen, 2018). According to one of the refugee entrepreneurs, Respondent 4, the cultural difference between her and the Dutch could sometimes lead to difficult situations and influence her ways of doing business. Nevertheless, the entrepreneur is learning how to deal with these differences and is able to overcome this challenge.

"Yeah, the most important thing that I learned was how to deal with the problems while doing your work. So, during business, you have to face a lot of obstacles, and you have to face a lot of problems.

For example, somebody will say something that you will not like, or you will have a bad reaction because it's different between our culture and the Dutch culture. The Dutch culture is more direct and more open, so they say things that we feel that is not acceptable. Well, I'm still trying to solve this problem. Sometimes, I hear something that is annoying to me, but I have to accept it. I'm learning now how to accept." (Respondent 4, Refugee entrepreneur, June 2022)

Entrepreneurship could be seen as a way to overcome these cultural differences. Respondent 11 says that by working hard, he feels as if the Dutch community is respecting him more.

Yeah. Because it's also tricky if I don't have my own business, I believe it will stay the same. Okay. This is the nature of the Dutch community. And if they know you, they will help you with everything.

They see you with clear respect. They respect you as you are, but it helps a bit when they see me working hard. They see me working on my business. They respect me more." (Respondent 11, Refugee Entrepreneur, June 2022)

The last of the ethnic level barriers is the stigmatised refugee label (Adeeko & Treanor, 2021). This label could disadvantage the entrepreneurial activities of refugee entrepreneurs as they are seen by the host society as refugees instead of what they really are: entrepreneurs. Nevertheless, Respondent 9 described this label as a double-edged weapon. He got an assignment where he was going to film refugees in different countries, which he acquired because he was considered a refugee. The refugee entrepreneur mentioned that people would be able to trust him more because he was a refugee himself. However, sometimes he just wants to be a regular filmmaker and make a film not related to refugees.

"I want to be a filmmaker, a normal filmmaker. I don't have to be the refugee and make a believable story about newcomers. Sometimes I want to make... maybe a documentary about the 'Pannekoek'. I don't have to be the refugee filmmaker." (Respondent 9, Refugee entrepreneur, June 2022)

4.2.3. Institutional challenges

The last key barriers to entrepreneurship that were mentioned by the refugee entrepreneurs are categorised as institutional challenges. During the interviews, three main institutional difficulties emerged: the rules and regulations and slow process in the Netherlands, the life in the refugee camps and the lack of validation of educational or work credentials. Most of these challenges are also stated by multiple scholars (Chliova, Farny & Salmivaara, 2018; Nijhoff, 2021). The first institutional challenge is the rules and regulations barrier here in the Netherlands. As stated, refugees who have not received refugee status are not permitted to work or set up their own businesses in the Netherlands. The minimum duration of this procedure in the Netherlands is six months. However, according to

most refugee entrepreneurs, this is much longer. Moreover, during this period, life in the refugee centre was very hard for some of them.

"I live here in a hard situation because I had to wait five years without a permit. I had to wait months and months with two children." (Respondent 5, Refugee entrepreneur, June 2022)

"First of all, the most difficult experience was moving from camp to camp because we arrived in the wave of refugees in 2015. So we had to move to eleven different camps in a period of eight or ten months." (Respondent 4, Refugee Entrepreneur, June 2022)

The duration of this process is long, in which the refugee entrepreneur is not permitted to work. The refugee entrepreneurs state that during this time, they could not develop themselves. The entrepreneur below articulates that.

"Yeah, yes, like the thing is that when I first came here, everything is just frozen until you get your residency card. And you can do nothing without a BSN... nothing. So for me, I lost the whole year because of this policy, which is I'm not against, okay, it's procedures, it's law, I'm fine with that. But this year, you can have a lot of developments for these people, you can help them a lot, you can prepare them a lot. Like before they enter the next phase, which is to get your house and be responsible for yourself and be in contact with the municipality, be in contact with this in contact with that. So the thing is that I'm noticing right now that most of the organisations or the governmental, let's say institutions, are always postponing everything till after the residency. Under the line that we do not want to give people hope that they can stay here" (Respondent 10, Refugee Entrepreneur, June 2022)

The last barrier to the institutional challenges is the lack of validation of work or educational credentials (Chliova, Farny & Salmivaara, 2018). The refugee entrepreneurs stated that they have a study background in their country of origin. They studied at universities, have a degree or have worked for a more extended period of time in corporations. However, prior work experience in the home country and educational credentials outside the European Union are not recognised here in the Netherlands. This means that refugees, who are educated and able to work, can't find work in their field here in the Netherlands.

"A lot of these refugees have, I like to call them newcomers, PhDs. They've worked for ten years in the country they're from. They're like political activists and these big figureheads, and they come here, and they have to work at a cafe, or they have to be like street cleaners. And they just, they don't get opportunities, because of their university, like Damascus University in Syria is not recognised, you know. So I think giving them equal opportunity. So make sure that there's always space for them to be at the same level as others. I think that can really help" (Respondent 7, Organisational member, June 2022)

Because of the lack of economic opportunities these refugees experience, some state that entrepreneurship is the way to financial stability and self-reliance. A Syrian caterer, respondent 4, articulates that she had no plans of becoming an entrepreneur because she kept being rejected by businesses and organisations. Therefore, she enlisted in a business incubator program to become an entrepreneur.

"Okay, I had no idea that I wanted to have my own business because I was looking for a job. I was searching for a job, but because of the language and because I cannot be compared to a Dutch person. A Dutch person has the experience. He has the mentality, the same mental way of thinking. He also has a diploma, and he has a certificate from the Netherlands or from Europe, which I don't have. So it was difficult for me to find something in my section or where I used to work in public relations or in administration. So one day, I saw an advertisement for the Forward Incubator program."

(Respondent 4, Refugee entrepreneur, June 2022)

4.3 Business Incubator Program & Social capital

According to the organisational members of the business incubators Pangea and Forward Incubator, these programs are designed to increase the probability of survival of the beginning businesses of refugee entrepreneurs. Moreover, the programs stimulate acceleration and development by providing various resources, such as training, coaching and access to networks. This is also stated by (Nicolopoulou, Karatas-Özkan, Vas & Nouman, 2015; Collins, 2017; Meister & Mauer, 2019; Harima, Freudenberg & Halberstadt, 2019). The organisational members of the business incubators state that a network is essential for the refugee entrepreneur to develop a successful business in the Netherlands. In order to enhance the social capital of these refugee entrepreneurs, the business incubators Pangea and Forward Incubator focus on five aspects of networking and entrepreneurship that are incorporated in the programs. These aspects include a focus on entrepreneurship self but also on tackling refugee entrepreneurship specific barriers to even further enhance the capabilities of the refugee entrepreneurs.

4.3.1 Workshops & Obstacles

The first aspect is that the programs from Forward Incubator and Pangea both provide the refugee entrepreneurs with various workshops, teaching them how to do business in general and network in the Netherlands for the benefit of their venture. In these workshops, the refugee entrepreneurs are provided with the necessary entrepreneurial expertise and knowledge. Which is one of the first functional domains described by Harima et al. (2019). These social business incubators are shaped by socio-cultural and emotional context factors, such as social norms. The business incubators Pangea and Forward Incubator focus on making a social impact by addressing social issues such as refugee

entrepreneurship and also recognise the unique barriers refugee entrepreneurs face when engaging in entrepreneurial activities here in the Netherlands, such as cultural differences (Meister & Mauer, 2019). In these workshops, the focus is on intercultural communication and how the refugee entrepreneur is able to build a network in the Netherlands. The organisational members of the business incubator articulate that cultural differences are essential to pay attention to as these could hinder the entrepreneurial activities of the refugee entrepreneurs, which include networking. One organisational member of Pangea articulated that at the beginning of these workshops, more general information about the Dutch culture is taught. When the refugee entrepreneurs advance in the workshops, more socio-cultural information is given about how to act in business meetings and what to discuss. The refugee entrepreneurs state that these workshops are beneficial because it provides them with the proper knowledge on how to engage in entrepreneurial activities in the Netherlands, which include networking. The organisational member of Pangea states:

"During these workshops, various cultural aspects are designed. In the beginning, the teachings are more general, like: what does it mean in your culture when some looks down? Or what does it mean when someone looks at you, and how do you feel about that? Later on, in these workshops, we discuss sales and how it works in their country of origin. Also, what do Dutch people prefer when they enter your store, do you approach them immediately, or do you leave them for a bit... there are all unwritten rules for doing business here." (Respondent 1, Organisational member, June 2022)

The organisational members of the business incubators do recognise that language remains an important barrier to refugee entrepreneurship, next to the cultural differences. Nevertheless, there is less focus on providing workshops to increase language proficiency. The business incubators articulate that in order to start with the program, a selection is made of the refugees that apply where language is a selection criterion. Forward Incubator and Pangea express the importance of a basic understanding of the language. For Pangea, this is Dutch, and for Forward Incubator, this is English to be able to follow the program. The programs offer a lot of information which means that the refugee entrepreneurs who have more proficiency in the language have an advantage. Nevertheless, these selection criteria have stimulated the refugee entrepreneurs to acquire a better understanding of the Dutch and English languages because they were motivated to take part in the programs and to develop themselves more. Moreover, because of the frequent contact during programs, the refugee entrepreneurs and organisational members notice that refugee entrepreneurs' language proficiency has increased.

"They didn't help, on the language level, but of course, I learned a lot of terms while I have the program. Yeah. So it helped in somehow with the English of course." (Respondent 12, Refugee entrepreneur, June 2022)

"I had to improve my Dutch language for the program, and this is very good. For me, I think this is the best, the best thing that I could use my Dutch. I know that I speak very bad, but at least I'm trying, and this is good". (Respondent 4, Refugee entrepreneur, June 2022)

The business incubators Pangea and Forward also focus on tackling the institutional barriers with the refugee entrepreneurs. This is in line with the second functional domain described by Harima, Freudenberg & Halberstadt (2019), which describes the alleviation of anxiety related to the institutional differences encountered by refugee entrepreneurs. The organisational members provide help with Dutch rules and regulations during the program. This help includes explanations of business-specific regulations such as export licenses and also information about the Dutch tax system. Moreover, the business incubator also recognises the importance of the personal context of the refugee entrepreneur. The fifth functional domain of Harima et al. (2019) describes the importance of soft support regarding personal matters that businesses offer refugee entrepreneurs throughout the process. One organisational member articulated that one of the refugee entrepreneurs had not seen his children for over seven years, which hindered the entrepreneur in his development and engagement in entrepreneurial activities. Pangea offered to acquire a visa for his children, which enabled the refugee entrepreneur to see his children. This helped to overcome this institutional barrier, as articulated by the organisational member, not part of the program. Nevertheless, they highlight that the personal context of the refugee entrepreneur is essential and either increase or decreases the entrepreneurial potential. Therefore, the business incubators do focus on personal contact with the refugee entrepreneurs, so they monitor them to see how they are feeling and functioning. This is further boosting their performance as an entrepreneur.

4.3.2. access to the business incubator network

The second aspect is that both incubators, Pangea and Forward Incubator, offer the refugee entrepreneurs access to their extensive network, which is in line with the fourth functional domain stated by Harima et al. (2019). The business incubators have an extensive network in the cities and nationally, consisting of entrepreneurs, suppliers and government officials who are beneficial for entrepreneurial activities. Therefore, if the refugee entrepreneur requires a specific resource or connection for the further development of their venture, the business incubator is able to facilitate this. Moreover, Pangea and Forward Incubator provide coaches, mentors and business buddies to the refugee entrepreneurs.

"Yeah, they connect me with entrepreneurs who are already entrepreneurs here in the Netherlands. Because of these entrepreneurs, we learn how to do business and make plans. They help us with the plans and teach us how to do that." (Respondent 6, Refugee entrepreneur, June 2022)

These business buddies are local entrepreneurs who know the business environment in which the refugee entrepreneurs operate. Their task is not only to provide business or financial advice but also to connect them with people that could be beneficial for the starting business of the refugee entrepreneur. This is in line with the third functional domain articulated by Harima et al. (2019), which includes the guidance through the process and the motivation of participants by business incubators. For example, one refugee entrepreneur has a trading business that exports products from the Netherlands to the Middle East. This refugee entrepreneur is coupled with a business buddy who is a local Dutch entrepreneur and has extensive knowledge of trading in and outside the Netherlands. This local entrepreneur provides advice on logistics, export licenses and rules and regulations.

"Every refugee entrepreneur who follows this program gets a business buddy assigned to them. This business buddy is someone, a local entrepreneur who will give advice and coach the refugee entrepreneur. We connect this local entrepreneur by searching in our network." (Respondent 1, Organisational member, June 2022)

Instead of business buddies, Forward Incubator provides a team that is assigned to the refugee entrepreneurs that get selected for the program. These teams consist of coaches as well but include two or three student consultants and a team facilitator. The students could offer marketing, communication or financial advice, depending on their educational background and therefore provide valuable knowledge to the starting refugee entrepreneur.

4.3.3. Network events

The third aspect of networking that the business incubators focus on in their programs is network events. These events are organised at the end of the program, which enables the refugee entrepreneur to show his or her business plan and everything that they have learned during the programs. The refugee entrepreneurs pitch their business to an audience of local entrepreneurs, employers and government officials. This pitch event is a competition where the pitches are judged by a jury who provide the refugee entrepreneurs with constructive feedback. After these events, the refugee entrepreneurs are able to network and talk to the audience. One entrepreneur even states that during this event, she managed to acquire a catering job where she was required to provide food for a large company in Alkmaar.

"I'm still in contact with Dutch people and entrepreneurs. I have contact with a lot of entrepreneurs here in the Netherlands. One day we went to the cheese capital in Alkmaar. We learned a lot there. A lot of entrepreneurs spoke about their company." (Respondent 6, Refugee entrepreneur, June 2022)

4.3.4. Community building

The fourth and last aspect of the program is community building by the business incubators and refugee entrepreneurs. First of all, the refugee entrepreneurs highlight the importance and role of the community within the business incubators. Inside the community of the business incubator programs, the refugee entrepreneurs not only have frequent contact with the organisational members and local entrepreneurs but also with the other refugee entrepreneurs who follow the programs. The refugee entrepreneurs who follow the program articulate that even if they are from different countries and have different cultural backgrounds, they all have the same mindset to become successful entrepreneurs. This shared understanding between them results in a feeling of community, where every entrepreneur is helping each other, providing advice, suggestions and marketing to further develop the business of every entrepreneur. The refugee entrepreneurs are forming close connections and rely on each other for help, creating expectations. This feeling of community created and formed by the business incubator and entrepreneurs is a vital aspect of the refugee entrepreneurs' social capital.

“We all come from different countries. But we are a group of entrepreneurs that want to start in the Netherlands. “(Respondent 6, Refugee Entrepreneur, June 2022)

*“It’s a friendship. We help each other, we give advice, we give suggestions. Always. If somebody has something good, he shares it with everybody. Until now every entrepreneur has a close connection.”
(Respondent 4, Refugee entrepreneur, June 2022)*

The organisational members also articulate that an essential focus of the business incubator is to establish a community, including everyone in the organisational network. The business incubators strive to create a community where everyone involved is able to share entrepreneurial advice or provide each other with formal and informal support. Forward Incubator even hired a community manager whose job is to keep the community together. The organisation is shifting from a more process-and business-focused enterprise to a more people-focused organisation. Moreover, by working with customer journey mapping, the organisation is able to figure out how the refugee entrepreneurs relate to and feel about Forward Incubator. By incorporating the opinions of their entrepreneurs on the organisation's performance, the organisation is striving to improve its program in order to provide for the needs of the refugee entrepreneur. Pangea is striving to maintain this community too, as it is beneficial for the refugee entrepreneurs but also for the organisation. The organisational members state that they are aiming to include also refugee entrepreneurs who didn't follow the program but became successful on their own. By doing this, the organisation is acquiring more expertise and will therefore create more business chances.

And I think statements like that are powerful. You know, a lot of our entrepreneurs are still in contact with a lot of their team members and a lot of Forward members. And so we're not, we're not like this cold hard company, you know, we're really like a warm organisation that believes in what it says so. I

feel like yeah, once people join Forward, they're always a part of Forward in some way or the other."

(Respondent 7, Organizational member, June 2022)

The focus of these programs is not solely on business and financial consultation and intercultural communication and networking, but the aim is also to change the identity of the refugee into that of an entrepreneur. The business incubators Pangea and Forward Incubator strive to stimulate and develop the refugee entrepreneurs' mindset, counter negative stigmatisation and build their confidence during the program.

"Certain things that people say to us, like: Hey, I feel confident again, or like, seeing them come to one of our events and like, dress up professionally, and like network with people. Like that, for us, is this huge game. Because before they were just sitting in their bubble, which is just their family, being not able to talk to anybody, because they're just like overwhelmed, or they don't know how to approach things. And now you see them, like going to investor meetings and connecting with people."

(Respondent 7, Organisational member, June 2022)

The refugee entrepreneurs highlight their change in mindset and confidence which contributes to their entrepreneurial activities. They articulate that they are more business-oriented, seeing and thinking about opportunities and how to develop their venture further. They don't see themselves as refugees but as entrepreneurs. This is also stated by Sheperd, Saade & Wincent (2020) as they articulate that refugee entrepreneurs have a significant amount of self-reliance and optimism.

"Yeah, now I am another person because before, I would have thought that I would work in a restaurant. But now I say, after a few months, I have my own restaurant. This is a change. This is development and energy for myself. I will work and will develop myself even further. Now, if I compare my life to five years before, I didn't have anything. Now I am an entrepreneur. Now I have a lot of things." *(Respondent 6, Refugee entrepreneur, June 2022)*

Chapter 5: Discussion

In this part, it is discussed how the results of this research relate to the existing literature. The main research question: *how do business incubator programs designed for refugees contribute to the enhancement of the refugee entrepreneurs' social capital in the Netherlands?* The main research question is divided into three sub-questions.

5.1 Refugee entrepreneurship & Social capital

The first sub-question concerns the relation between refugee entrepreneurship and social capital. According to existing literature, the social capital theory states that resources such as knowledge, expertise and capabilities of a business can be created and exchanged because these required resources become available and accessible via the social networks of the refugee entrepreneurs. Social capital consists of three dimensions: structural social capital, cognitive social capital and relational social capital (Bourdieu, 1986; Bizri, 2017; Lee, Tuselmann, Jayawarna & Rouse, 2018; Meister & Mauer, 2019; Nijhoff, 2021).

First of all, the importance of structural social capital is highlighted by the refugee entrepreneurs and organisational members of the business incubators. Structural social capital relates to network configuration, structure and frequency of interaction (Bizri, 2017; Lee, Tuselmann, Jayawarna & Rouse, 2018, Meister & Mauer, 2019). The organisational members articulate that through a network, the refugee entrepreneur could learn more about rules and regulations in the Netherlands and could acquire resources such as expertise, knowledge and skills required for entrepreneurship. This is also stressed by refugee entrepreneurs as they mention that connections are needed to acquire customers and clients. Furthermore, family and close friends are close ties in the network of the refugee entrepreneur (Lee, Tuselmann, Jayawarna & Rouse, 2018). The refugee entrepreneurs state that their family and friends provide them with motivation, trust and feelings of safety in the Netherlands. In addition, these close bonds also help the refugee entrepreneurs with the expansion and enhancement of their network.

The second dimension of social capital is cognitive social capital, which includes shared language and communicative actions of people (Nahapiet & Ghoshal, 1998; Lee, Tuselmann, Jayawarna & Rouse, 2018). The language is needed to make connections, which are required for entrepreneurship. This is articulated by the refugee entrepreneurs themselves and by the organisational members of the business incubators.

The third aspect of social capital is the relational dimension. This dimension implies trust, social norms, obligations and expectations between individuals (Bizri, 2017). Where loyalty and integrity are shown towards each other, trust can be found. People are more willing to engage in social

exchange and provide help to each other with their businesses if there is trust between them (Pittaway, Bartolomei & Doney, 2015; Lee, Tuselmann, Jayawarna & Rouse, 2018). Some of the entrepreneurs state that because of entrepreneurship, they joined a business club and became part of the business incubators community. In these groups, trust and mutual understanding are high and could be linked to relational social capital.

5.2 Refugee entrepreneurship & Barriers

The second sub-question concerns the indication of the main barriers experienced by refugee entrepreneurs in doing business and acquiring social capital. According to the literature, there are four categories of challenges that refugee entrepreneurs could encounter that prevent them from starting a business or make it more difficult. These are individual-, ethnic-, opportunity/market- and institutional level challenges (Wauters & Lambrecht, 2008; Chliova, Farny & Salmivaara, 2018; Marchand & Dijkhuizen, 2018; Meister & Mauer, 2019; Nijhoff, 2021; Adeeko & Treanor (2021).

It is mentioned by the refugee entrepreneurs and organisational members that a lack of language proficiency and knowledge of the Dutch culture is the most critical barrier to refugee entrepreneurship and the acquisition of social capital. Lack of language proficiency is in line with individual level barriers. According to Nahapiet & Ghoshal (1998), language has an essential function in social relationships because language is the means by which people exchange information and connect with each other and is therefore essential for entrepreneurship (Lee, Tuselmann, Jayawarna & Rouse, 2018; Meister & Mauer, 2019).

Furthermore, lack of cultural knowledge, an ethnic level barrier, could sometimes lead to difficult situations and influence their entrepreneurial activities, as mentioned by the refugee entrepreneurs. This is also in line with the literature (Marchand & Dijkhuizen, 2018). The last challenge of the ethnic level barriers mentioned by the refugee entrepreneurs could be the stigmatised refugee label. The host society sees the refugee entrepreneur as a refugee instead of an entrepreneur (Adeeko & Treanor, 2021). The influence of that stigmatisation could disadvantage the entrepreneurial activities of the refugee entrepreneur. Nevertheless, as mentioned by the refugee entrepreneurs in this study, it could also be used to their advantage. There is limited literature about the stigmatised refugee label in refugee entrepreneurship and its influence on entrepreneurship and social capital. Thus, this could be an addition to the theory.

The last key barriers that were mentioned by the refugee entrepreneurs and organisational members of the business incubators were institutional level challenges that impede entrepreneurship and the acquisition of social capital. These include the slow process and complicated rules and regulations in the Netherlands, the life in the Dutch refugee centres and the lack of validation of educational or work credentials. This is also stated by various bodies of literature (Chliova, Farny & Salmivaara, 2018; Nijhoff, 2021).

5.3 Business incubators & Social capital

The business incubator programs are designed to increase the probability of survival of the refugee entrepreneurs' businesses. These programs allow acceleration and development by providing resources, business training, mentoring and networks, which is also stated by various bodies of literature (Nicolopoulou, Karatas-Özkan, Vas & Nouman, 2015; Collins, 2017; Meister & Mauer, 2019; Harima, Freudenberg & Halberstadt, 2019; Kachkar & Djafri, 2021). The organisational members and refugee entrepreneurs state that there are five aspects provided by the business incubator programs that contribute to the social capital of the refugee entrepreneurs.

First, the business incubators Pangea and Forward Incubator teach the refugee entrepreneurs about entrepreneurship in the Netherlands through workshops. Next is access to an extensive network for refugee entrepreneurs, including other entrepreneurs, suppliers or government officials who are beneficial for entrepreneurial activities. To get into contact with them, network events are organised by the business incubators. At these events, the refugee entrepreneurs are able to talk about their companies and make connections. Lastly, the business incubators' organisational members highlight the importance of the community within the organisations. This community consists of organisational members, local entrepreneurs and refugee entrepreneurs. In this community, the refugee entrepreneurs state that everyone is helping each other, providing advice, suggestions and marketing for the further development of their businesses. These aspects are in line with the functional domains that should be offered by the business incubators, according to Harima, Freudenberg & Halberstadt (2019). However, the business incubators intend to develop and stimulate the entrepreneurial mindset of the refugee entrepreneur and build their confidence. They articulate that they are more business-oriented, seeing and thinking about opportunities and how to develop their company further. They don't see themselves as refugees but as entrepreneurs. The literature on the change of mindset before and after the business incubator programs is limited. This could be an improvement to the literature.

Chapter 6: Conclusion

In this research, qualitative research was used in order to provide an answer to the main research question: *how do business incubator programs designed for refugees contribute to the enhancement of the refugee entrepreneurs' social capital in the Netherlands?* The aim of this study was to acquire an understanding of the perspective of the refugee entrepreneur and how the business incubator programs affected their social capital in the Dutch context, as current literature on this topic is limited in the Netherlands. The conclusion will contain a summary of the findings. This is followed by the scientific and societal contribution of this research. After this, reflections and limitations are provided. Finally, the suggestions for future research are discussed.

6.1 Findings

The first sub-question concerns the relation between refugee entrepreneurship and social capital. Refugee entrepreneurship and social capital are closely related. This is because social capital is essential for the acquisition of resources, information or connections, which are necessary for the development of the refugee entrepreneurs' venture. Moreover, in order to acquire customers and clients, the refugee entrepreneur has to network actively. The lack of language proficiency and knowledge of the Dutch culture make it more challenging for the refugee entrepreneur to form the connections which are needed for entrepreneurship. The most important aspects of the social capital of the refugee entrepreneurs entitle the support from close friends and relatives, the expansion of their network due to entrepreneurship and the establishment of an entrepreneurial community.

The acquisition of social capital and the entrepreneurial activities of the refugee entrepreneurs are affected by four categories of challenges. These challenges are individual-, institutional-, ethnic-, and market opportunity level barriers to entrepreneurship. The first three categories are the most influential. At the individual level barriers, refugee entrepreneurs state that the lack of language proficiency in the Dutch language is the most difficult. Another challenge for the refugee entrepreneur is the lack of knowledge about the culture in the Netherlands, which is an ethnic level barrier. Lastly, another significant barrier to entrepreneurship consists of the institutional challenges, which include the perceived slow process regarding refugees, rules and regulations and the lack of validation of work or educational credentials in the Netherlands.

The business incubators Pangea and Forward Incubator focus on four aspects of networking and entrepreneurship. The first aspect is the workshops that are provided by both incubators to teach the refugee entrepreneurs about entrepreneurship and networking in the Netherlands. Next is access to an extensive network for refugee entrepreneurs, including other entrepreneurs, suppliers or government officials who are beneficial for entrepreneurial activities. To get into contact with them, network events are organised by the business incubators. At these events, the refugee entrepreneurs are able to talk about their companies and make connections. Lastly, the business incubators'

organisational members highlight the importance of the community within the organisations. This community consists of organisational members, local entrepreneurs and refugee entrepreneurs. In this community, the refugee entrepreneurs state that everyone is helping each other, providing advice, suggestions and marketing for the further development of their businesses.

6.2 Scientific contribution

The first scientific contribution of this research is the provision of insights into the experiences of refugee entrepreneurs with the Dutch business incubator programs and how these programs relate to their social capital. Existing literature discusses the role of business incubators on refugee entrepreneurship and the relation to social capital. However, three main contributions to the existing literature could be made. First of all, literature regarding the role of business incubators in relation to refugee entrepreneurship from a social capital perspective is limited in the Netherlands. More bodies of literature exist outside the Netherlands. Second, there are bodies of literature that articulate the role of the business incubator in the Netherlands for refugee entrepreneurship and the relation to social capital. Nevertheless, these studies focus on the organisational perspective and not the perspective of the refugee entrepreneurs. This research aims to focus on the perspective of the refugee entrepreneurs themselves, as their perspectives could provide new knowledge. Lastly, in multiple studies, there is no clear distinction between refugees and immigrants, as stated in the theoretical framework. This research intends to close that gap by focusing solely on refugee entrepreneurs. Hence, this research could offer more direction to future research on refugee entrepreneurship in the Netherlands.

6.3 Societal contribution

The societal goal of this research is twofold. The first goal is to create more awareness of the situation of refugees in general and the promotion of refugee entrepreneurship in the Netherlands. The second goal is to provide insights into the challenges refugee entrepreneurs experience when engaging in entrepreneurial activities in the Netherlands, how it influences their social capital and the relationship of the business incubator with the refugee entrepreneurs' social capital. These insights could contribute to several practical implications.

First of all, the insights of this research could have practical implications for the business incubators that target refugee entrepreneurs. Business incubators do already focus on the challenges that refugee entrepreneurs encounter. Nevertheless, the insights into the challenges that the refugee entrepreneurs face in the Netherlands could be beneficial for the business incubators on how to overcome them. By overcoming these challenges at an earlier stage, the refugee entrepreneurs could potentially focus more on their entrepreneurial activities. During the interviews with the refugee entrepreneurs and organisational members, several improvements to the program could be made, which will be presented to the business incubators.

The second practical implication that can be done is a contribution to the refugees and refugee entrepreneurs. The participants of this research articulated their experiences and challenges they have faced and still experience to this day. It is possible to create more awareness and understanding of how these refugee entrepreneurs overcome these challenges and how they are able to set up their own businesses in the Netherlands. Therefore, the refugee entrepreneurs could be a source of inspiration for other refugees and also for the Dutch native people. This might stimulate other refugees to engage in entrepreneurship and could create more understanding and support from the Dutch society in general.

The last practical implication that could be made is for policymakers and government officials. Currently, refugees that have just entered the Netherlands don't know that entrepreneurship could potentially be a viable option. Organisations such as these business incubators approach the refugees in the camps to give information about entrepreneurship. However, this approach is not focused on by the government. By creating more awareness of entrepreneurship, the Dutch government could create more policies or programs where refugees are informed about entrepreneurship instead of employment. This could result in more refugees that want to engage in entrepreneurship. As stated earlier, refugee entrepreneurship is not only beneficial for refugees but also for the Dutch society, as it contributes to the economy and could possibly create job opportunities for other refugees. Therefore, the government should focus more on entrepreneurship as an option for refugees. The government could approach refugees in the camps in the early stage of their arrival in the Netherlands and inform them about the possibilities of entrepreneurship. The refugees could work towards an entrepreneurial goal, creating more motivation to learn about the Dutch language and the culture.

6.4 Reflection & Limitations

In this research, the data was collected through qualitative research, including a literature study and interviews with refugee entrepreneurs and organisational members of the business incubators Pangea and Forward Incubators. During the collection, analysis and presentation of the data, limitations can be noticed. First of all, there were several limitations to the collection of the data. The researcher perceived it to be challenging to find suitable business incubators designed specifically for refugee entrepreneurs. According to the researcher, there are not a lot of business incubators that target refugees, making it harder to find organisations that are willing to participate in the research. Moreover, because the specific research group consists of refugee entrepreneurs that followed a business incubator program, this was even more difficult. Nevertheless, the researcher contacted many refugee entrepreneurs through LinkedIn Sales Navigator and managed to schedule the necessary interviews.

Another limitation of this research is the inability of the researcher to interview the participants in real life because of limited time, COVID-19 safety measures and considerable distance, as the business incubators were located in Amsterdam and Alkmaar. Therefore the interviews were

held online via Zoom. This limits the research as it was more difficult to make observations of the environment of the refugee entrepreneur. Moreover, it made it harder to see non-verbal communication. For future research, it would be best to conduct the interviews face-to-face. During the interviews, it was sometimes difficult to understand the respondent. The researcher asked every participant if they would prefer to speak in English or in Dutch. The proficiency of the language could differ per individual, which could lead to wrong interpretations of the researcher. To counter this, future researchers could make use of an interpreter, enabling the refugee entrepreneur to talk in their own language and therefore express themselves more.

One final limitation relates to the background of the researcher. The background of the researcher, being a native Dutch, white male university student, could influence this study. The respondent group in this study all have a Middle-Eastern cultural background and have experienced unique challenges and hardship due to conflict or persecution. This is entirely new for the researcher, which could make it challenging to grasp the experiences of the refugee entrepreneurs. Nevertheless, the researcher experienced his first contact with Ukrainian refugees at the border in march 2022, as he went there to offer help. This contact helped him to grasp the challenging and tragic experiences of these people. Most of all, it helped him to see the strength and resilience of the refugees. Therefore, the researcher believes that because of this experience, he was able to understand the refugee entrepreneurs a little bit more, which could be beneficial for this research.

6.5 Future research

Some recommendations could be made that emerged when conducting this research. First of all, as stated in the limitations, the interviews in this research were conducted through digital mediums and not face-to-face. Therefore, future research could repeat the research where the interviews are in real life. This could potentially lead to a better understanding of the researcher for the refugee entrepreneurs, as he or she is able to observe the refugee entrepreneur in real life.

Secondly, the focus of this research was on refugees that have lived in the Netherlands for several years. Most of the refugee entrepreneur respondents in this study have a Middle-Eastern background, where a lot of them originate from Syria or Yemen. It would be interesting for future scholars to conduct research concerning refugees that originate from different cultures. For example, due to the Russian – Ukrainian conflict in Europe, an entirely new stream consisting of Ukrainian refugees has entered the Netherlands. These newcomers also have to find a source of finance, which could be entrepreneurship. Potentially, future business incubators could target this new group of refugee entrepreneurs. Many studies could be done concerning this new stream of refugees. Nevertheless, repeating this research and comparing the results from the research concerning a non-European group of respondents with a European group of respondents could provide new insights on how cultural aspects affect refugee entrepreneurs, as the cultural aspect was important in this study.

Thirdly, the last recommendation for future research could be to further research the relationship between refugee entrepreneurship, business incubators, social capital and integration into Dutch society. As stated in the theoretical framework of this study, entrepreneurship could have a positive effect on the integration of the refugees. When the researcher asked the question if the refugee entrepreneur felt more integrated into Dutch society, the responses were different. Some refugee entrepreneurs stated that they did feel more integrated. This was also supported by some of the organisational members, who have asked the same question before. They articulated that they could relate more with the Dutch people and even said that they had a western mindset. However, not every refugee entrepreneur felt this way, which makes it hard to generalise that refugee entrepreneurship is indeed beneficial for the integration of refugees. Moreover, integration was also not focused on in this research. Therefore, a recommendation for future research would be to focus more on the relationship between the business incubator programs, refugee entrepreneurship, social capital and integration in Dutch society.

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Appendix A – Questionnaires

Interview guide: Organizational Members

Introduction (English)

The interviewer will start with an introduction of the interview by introducing himself to establish a connection with the interviewee. The researcher will continue by explaining the research shortly and addressing the importance of the research ethics. The research ethics means that the collected data will be handled appropriately according to academic standards and will be viewed only by the researcher and the academic researchers examining the thesis. Most importantly, the researcher will stress that the interviewees will have the utmost respect and recognition and that the data will only be used with their full consent. The researcher will conclude the introduction of the interview by stating that he will make notes during the interview. The interviewer will mention the duration of the interview (approximately 40 – 60 minutes) and thank the interviewee for their time and when ready, the interview will start.

Concepts	Theme	Categories	Questions
Personal background of organizational member		Individual	1. Could you please start by introducing yourself?
		Organizational	2. What is your function within the organization?
Organizational context		Foundation and management	3. How was the organization founded? 4. How is the organization managed?
		Organizational goals	5. What are the main purposes of the organization? 6. How does the organization measure its effectiveness in the acquisition of goals?
Refugees	Barriers	Institutional, social & economical	7. What are, according to you, the main difficulties for refugees when coming to the Netherlands? (Regulations, economic, social) 8. What can be done to overcome these difficulties? (refugees themselves, government and organizations)
		Entrepreneurship	9. What are the main difficulties for refugee when beginning their own business? 10. What can be done to overcome these difficulties and improve that?
	Organization	Organizational context	

Refugee entrepreneurship		Programs and initiatives	<p>11. How does the organization relate itself to refugee entrepreneurship?</p> <p>12. What does the organization provide refugees when aspiring to engage in entrepreneurship?</p> <p>13. How do refugees come into contact with the organization when aspiring to engage in entrepreneurship?</p> <p>14. How do you attract refugees to engage in entrepreneurship?</p> <p>15. What programs or initiatives does the organization offer to refugees who want to engage in entrepreneurship?</p> <p>16. How are these programs or initiatives structured?</p> <p>17. How effective are these programs and initiatives?</p> <p>18. How effective is the organisation in stimulating entrepreneurship among refugees? (Could you provide me with an example?)</p>
Social Capital	Structural Social capital	Network configuration organizational level	<p>19. How important is a network for a refugee when engaging in entrepreneurship?</p> <p>20. How does the organization relate to the network regarding refugees and refugee entrepreneurs?</p> <p>21. How do the initiatives or programs relate to the network regarding refugees and refugee entrepreneurs?</p>

	Cognitive social capital	Communication	<p>22. To what extent does the organization contribute to the network enhancement of refugee entrepreneurs?</p> <p>23. What could be improved to further enhance the network of refugee entrepreneurs?</p>
	Relational social capital	Identification	<p>24. Does the program or initiative contribute to the learning of the Dutch language?</p> <p>25. How does the initiative or program enhance the ability of refugee entrepreneurs to communicate and relate to Dutch individuals?</p> <p>26. How do you think refugees look towards the Dutch culture and people?</p> <p>27. Do refugee entrepreneurs feel more in contact with the Dutch culture and people when starting their own business?</p>

Interview guide: Refugee Entrepreneurs

Introduction (English)

The interviewer will start with an introduction of the interview by introducing himself to establish a connection with the interviewee. The researcher will continue by explaining the research shortly and addressing the importance of the research ethics. The research ethics means that the collected data will be handled appropriately according to academic standards and will be viewed only by the researcher and the academic researchers examining the thesis. Most importantly, the researcher will stress that the interviewees will have the utmost respect and recognition and that the data will only be used with their full consent. The researcher will conclude the introduction of the interview by stating that he will make notes during the interview. The interviewer will mention the duration of the interview (approximately 30 – 40 minutes) and thank the interviewee for their time and when ready, the interview will start. The interview will be recorded to be analysed later on.

Concepts	Theme	Categories	Questions
Personal background		Individual level	1. Could you please start by introducing yourself?
		Social and Economic level	2. Could you tell me about your background in your country of origin?
		Political level	3. What was your educational field in your home country? 4. What sort of job did you have in your home country?
Refugees/newcomers		Political-institutional	6. What were the difficulties you experienced when first arriving in the Netherlands? 7. What were the main opportunities and positive points you experienced when first arriving in the Netherlands?
		Socio-economic	8. How can the situation for refugees be improved when first arriving to the Netherlands? 9. What kind of support did you receive from organizations when you wanted to engage in entrepreneurship? 10. How was the support of your friends and family when you wanted to engage in entrepreneurship?
Refugee entrepreneurship	Mixed embeddedness	Institutional, social & economical	11. How/Why did you start with entrepreneurship here in the Netherlands? 13. What are, according to you difficulties when refugees want to start their own business?
		Entrepreneurship	14. What are the main advantages of refugees starting their own business?

			<p>15. What are the main disadvantages of being a refugee entrepreneur?</p> <p>16. How do you think could entrepreneurship be promoted and stimulated amongst refugees?</p>
Organization		Organizational context	<p>17. How did you come into contact with the organisation?</p> <p>18. How did you experience the program or initiative of the organisation?</p>
		Programs and initiatives	<p>19. What did you learn from the program or initiative?</p> <p>20. How did the organization and program contribute to the building of your business?</p> <p>21. What is according to you the most important aspect of the program or initiative?</p> <p>22. How could the program or organization be improved?</p>
Social Capital	Structural social capital	Current network	<p>23. What is the role of your close relatives in encouraging entrepreneurship? (friends)</p> <p>24. How is your network compared to the situation before you had your own business?</p>
		Network configuration	<p>25. How does the organisation and program relate to your network?</p>

	Cognitive social capital	Communication and narratives	<p>26. Are you still in contact with people from the organisation or program?</p> <p>27. Has the program or initiative helped you in learning the language?</p>
	Relational social capital	Identification and shared norms	<p>28. Has the initiative or program enhanced your ability to communicate and relate to native individuals?</p> <p>29. How much contact do you have with relatives or friends from your home country?</p> <p>30. What do you think of the Dutch culture and people?</p> <p>31. How do you relate yourself to the Dutch culture and people?</p> <p>32. Do you feel more connected with the Dutch People now you have your own business?</p>