

RADBOUD UNIVERSITY NIJMEGEN

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Master's Thesis

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**Eritrean Refugee Entrepreneurship in the Netherlands**

*Master Thesis of Business Administration*

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# Preface

Throughout my life, I spent travelling across different countries, changing schools and meeting new people. Every time my mother and I moved to another country, we would leave all the memories we made and the friends we met. I am an only child, and my mother is a single parent; and no, we were not moving from country to country for leisure. I was born and raised in Asmara Eritrea, but due to unsettling circumstances, in 2005, my mother and I became refugees. For fourteen years, we lived in four countries with refugee status. But despite her circumstances, my mother managed to enrol me into school; hence I never missed any education year. I was young, so I benefited from the education opportunities I found in these countries, but my mother had to change her career from being a purchasing analyst to a cook; all because of lack of opportunities for refugees.

By the end of 2018, the Netherlands has received over 30.491 asylum seekers under refugee status. Of these refugees, Eritreans accounted for 14%. Such a high number is due to human rights violations and the various injustices in Eritrea. I have been blessed enough that I became a Dutch citizen at the beginning of 2019. Therefore, my motivation for doing this research encompasses both for the completion of my Master's in Business Administration and to contribute to my Eritrean and Dutch societies.

I would like to thank God for bestowing His grace upon my family and me. My mother is synonymous with me as without her there is no me – so I would like to thank her for all her sacrifices. In addition, I would like to thank Dr Caroline Essers for her mentorship and guiding me throughout this journey and Dr Nanne Migchels for his feedbacks and supervision. I would also like to appreciate all the interviewees who invested their time and became part of the research.

I conclude this chapter of my life with gratitude, and I look forward to starting a new one.

I hope you enjoy reading this thesis.

*"I witnessed first-hand the importance of opportunities for the betterment of the lives of Eritrean refugees." Lily Semere, Nijmegen June 2020*

# Abstract

The objective of this thesis is to understand how Eritrean refugees conduct entrepreneurship in the Netherlands in the context of Dutch opportunity structures. To answer the main research question, clear definitions, and categories of opportunities such as social, human and financial capital were constructed. Upon conducting the literature review, ethnicity entrepreneurship and refugee entrepreneurial endeavours were connected. As such, ethnicity entrepreneurship was classified into enclave theory and mixed embeddedness.

This thesis is a qualitatively driven study that includes semi-structured interviews of twelve Eritrean refugee entrepreneurs. The research is designed by grounded theory (bottom-up) and utilized content analysis. The study showed opportunity structures such as education, regulation and employment were present and Eritrean refugees could access them. Furthermore, social capital and access to finance supported the theory of ethnicity entrepreneurship while few entrepreneurs only highlighted mixed embeddedness. The research concludes by highlighting that Dutch systems do stimulate entrepreneurial activities of Eritrean refugees.

## Abbreviations

HBO – Higher Vocational Education

ISK – International Transitional Class

MBO – Secondary Vocational Education

ICT – Information and Communication Technology

KVK – Chamber of Commerce

PFDJ – People’s Front for Democracy and Justice

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# Chapter 1 . Introduction

## 1.1. Introduction

In December 1948, a historical document named The Universal Declaration of Human Rights was adopted by the United Nations General Assembly (United Nations, 1948). Forty-eight countries favoured the document with the intent to defend and protect the rights of vulnerable people. The paper has 30 articles with the aim of supporting and protecting all human rights and ensuring their freedom(United Nations, 1948). In July 1951, a convention relating to the status of refugees grounded in Article 14 of the Universal Declaration of Human Rights 1948; was created and was in effect in April 1954. This convention defined the term ‘refugee’ in Article 1 as a person who is not capable or unwilling to go back to his/her country of origin due to fear of persecution for reason of religion, political affiliation, race, nationality or social group (United Nations High Commissioner for Refugees, 1951). Lister, (2013) uses this definition of a refugee; hence this report will use the same definition throughout.

Reasons such as wars and persecution have resulted in the highest number of global refugees accounting 51.2 million people since World War two (Bemak & Chung, 2017). There were around 70.8 million people by the end of 2018 worldwide that were forcibly displaced from their countries, with 3.5 million asked for asylum (United Nations High Commissioner for Refugees, 2019).

This research focuses on Eritrean refugees and their entrepreneurial endeavours that will be discussed in detail in later chapters. However, it is vital first to understand the reason behind why these many refugees are entering the Netherlands. To begin with a brief history, Eritrea is a country located in North-Eastern Africa bordered with Ethiopia, Sudan and Djibouti with the Red Sea coastline. The country was colonised by the Ottoman Empire, Egypt, Italy, Great Britain and Ethiopia(Connell, 2019). Italy colonisation lasted for 51 years (1890 – 1941) making Italy the country that colonised Eritrea the longest (Human Rights Council, 2015). Around 1941, the Italians were defeated by Great Britain making Eritrea a British colony and later annexed under Ethiopia in 1952. In 1961, Hamid Idris Awate started the war for independence in which the E.L.F. lead. This struggle for independence was to free Eritrea from annexation and make it a sovereign country (Ammar, 1992). After 30 years of war, Eritrea declared victory and became an independent country and had a referendum in 1993 (Ammar,

1992). During the struggle for independence, over a million fled to foreign countries(Hirt, 2015). That indicates that the phenomenon of ‘Eritrean refugees’ was present since the early 60s. Eritrea has nine ethnic groups/tribes with Christianity (+/- 50%) and Isalm (+/- 50%) as recognised religions (Human Rights Council, 2015).

The Human Rights Council (2015) investigated by obtaining 550 confidential interviews with witnesses and 160 written submissions. The report describes the current human rights violations in Eritrea and the various injustices such as indefinite military service, arbitrary arrests of men, women, children and elders, forced disappearance of individuals in which one is subject to torture, unlawful detention with inhumane detention conditions, interference in religion, no freedom of speech and much more. Also, in an attempt to groom the youth, the state promotes its propaganda through the single government-owned T.V. station and prohibits foreign influence in the country. In reality, the young generation is thrown in jail, shot by commandos or are imprisoned (Hirt, 2015). Since Eritrea has become a country of a single political party, anyone opposing the PFDJ (single Eritrean political party) is subject to the above gruesome conditions. Field research by Riggan (2018) shows that the Eritrean society is subject to continuous military service accompanied by inhumane living conditions; prompting many to escape from the oppressive country and become refugees. I am mentioning the above information to give context to why so many Eritreans have become refugees and to explain the struggle and challenges they have endured.

Entrepreneurship plays a critical role in employment generation, opportunity creation, innovation – contributing to economic value (van Praag & Versloot, 2008). Entrepreneurial pursuits also help in addressing the topic of non-financial contributions such as increased standards of living, creation of autonomy, independence and integration into new societies (Luke et al., 2007). In 2019, the number of refugees was at 22 million (Alrawadieh et al., 2019) and this statistic is supported by the United Nations High Commissioner for Refugees ( 2019) in which the number of refugees was over 25.9 million with over half being underage. When breaking down these numbers, the Netherlands has received 30.491 asylum seekers under refugee status. Of these refugees, Eritreans accounted for 14%, as seen in figure 1 (Immigration and Naturalisation Service (IND), 2018). To encourage and stimulate entrepreneurship in the Netherlands, the Dutch government has assigned €75 million financings for start-ups through the Ambitious Entrepreneurship Action Plan (Ministerie van Economische Zaken, 2011). Opportunity recognition thus allows a person to identify structures that deemed to be essential for the success of the business. Refugees identify such opportunities only when the host country

creates accessibility to work, education specificity, language expertise and systems of integration (de Vroome & van Tubergen, 2010).

With the increase of Eritrean refugees in the Netherlands, the reason why I have decided to focus my research on Eritrean refugees and connect it to entrepreneurship will be discussed further.

## **1.2. Problem statement**

After Syrians, Eritreans are the second largest group who have applied for asylum in the Netherlands. In the years between 2014 and 2017, around 15% of asylum applications were presented by Eritreans (Sterckx & Fessehazion, 2018). That means the Dutch society has encountered an increase in its population. According to the IND, refugees have the right to acquire Dutch citizenship through naturalisation by adhering to the 5-year rule (Naturalisatiedienst, 2020). That means since the political and social instability in Eritrea is not projected to be resolved in a few years, the majority of the refugees are likely to reside in the Netherlands for some time (Akesson et al., 2016). By combining the growth in entrepreneurship and self-employment in the Netherlands, it is imperative to understand how Eritrean refugees conduct entrepreneurial activities in the Netherlands.

## **1.3. Research objective**

The objective of this study is to understand how are Eritrean refugee entrepreneurs find means and ways to conduct entrepreneurship in the Netherlands. That is to understand how Eritrean refugees start their own business, use past entrepreneurial experiences – is stimulated by Dutch opportunity structures. By gathering qualitative data, I am able to see what steps they take in order to be entrepreneurs in the Netherlands.

## **1.4. Research goal**

This research aims at exploring how the Dutch opportunity structures in the Netherlands enables or prohibits Eritrean refugees from pursuing entrepreneurship. This is explored by looking at ethnic entrepreneurship focused on enclave entrepreneurship and mixed embeddedness. By the end of this research, the goal is to have an in-depth understanding of Eritrean refugee entrepreneurs in the context of Dutch opportunity structures.

## 1.5. Research questions

Based on the above introduction, this thesis examines and answers the following research question:

*How do Eritrean refugee entrepreneurs conduct entrepreneurship in the Netherlands?*

To answer the above research question, one sub-question is proposed. The sub-question consists of opportunity structures including social, financial and human capital.

*How do Dutch opportunity structures stimulate the entrepreneurial actions of Eritrean refugees?*

## 1.6. Scientific relevance

There is a variety of studies (Kloosterman & Rath, 2001; Bizri, 2017; Meister & Mauer, 2019; Hagos et al., 2019) done on refugee entrepreneurship over the past decade. Though these studies show interest in refugee entrepreneurship, the distinction between the definitions of immigrants and refugees is unclear. Most of these studies start by categorising refugees as immigrants then continue elaborating on refugees. Bernard (1976) distinguished immigrants as individuals who voluntarily choose to leave the country of origin and migrate to another whereas refugees are forced to leave their country of origin because of imprisonment, violations of their rights and genocide. Other studies, however (Kachkar, 2019); (Alrawadieh et al., 2019); (Heilbrunn & Rosenfeld, 2019) solely focus on refugee entrepreneurship.

Besides, due to the war crisis in Syria and increased number of Syrian refugees, the majority of the literature mentioned above emphasises on Syrian refugees residing in and out of the Netherlands hence specific literature on Eritrean refugee entrepreneurs in the Netherlands has limited attention. That is why considering the number of Eritrean refugees in the Netherlands; this research may help fill this gap and add to scientific literature.

## 1.7. Societal relevance

The societal relevance of this research is for the host country and the refugees. On the one hand, since the Netherlands has been the country of choice for many Eritrean refugees, the Dutch society has been subject to witnessing change (demographics, culture). Whether it is culture difference and language barriers, there are significant differences between the Dutch and Eritrean society and such drastic differences can create frictions and frustrations. On the other hand, Eritrean refugees also face the same misalignments in culture, norms and values, language barriers with the Dutch society resulting in integration problems (The Netherlands Institute for Social Research, 2018). Entrepreneurship has been used as a tool for the integration of immigrants and refugees (Rath et al., 2015; Alrawadieh et al., 2019). Thus, by understanding the underlying factors facilitating refugee entrepreneurship, will help bridge the gap between Eritrean refugees and Dutch systems.

## Chapter 2 . Literature review

### 2.1. Entrepreneurship

There are various definitions surrounding entrepreneurship (Gartner, 1990; Davidsson, 2004) Schumpeter (1934) defines entrepreneurship as the act of implementing things that have already been done in a new way (Herrington & Kew, 2010). Subsequently, he defines an entrepreneur as someone who creates new goods with a new way of production, opens new markets and source of supply or introduces new organisations (Braguinsky et al., 2009; Eroglu & Picak, 2011). Almost 50 years later, Kent et al. (1982) see entrepreneurship from sociological and psychological side defining it as the establishment of a new venture by an individual/s in which the entrepreneur considers oneself to be a leader for cultural change. From this view, the individual's entrepreneurial endeavours is shaped by his/her surroundings to be creative and bring new and useful concepts (Amabile et al., 1996). Factors such as motivation, personality and skills influence the entrepreneur's ability to generate consistent creative ideas (Amabile et al., 1996; Woodman & Schoenfeldt, 1989). Dimov (2007) also looks at entrepreneurship as opportunities that come from an iterative process resulting in creative idea generation.

Stevenson (2013), on the other hand, defines Entrepreneurship as 'the pursuit of opportunity beyond the resources you currently control'. According to Stevenson, pursuit means that the entrepreneur has to convince investors and stakeholders to gain legitimacy. Gaining this legitimacy would allow him/her to be perceived as one that is accepted within the socially constructed views leading him to resources (Suchman, 1995). When starting a business, entrepreneurs gain resources by bootstrapping and investing their own money (Eisenmann, 2013). However, as the business grows, they have to go 'beyond resources controlled' to get the additional resources that can no longer be financed by bootstrapping (Eisenmann, 2013). This research will focus on the entrepreneurship definition by Stevenson and consider the literature delineated to immigrants to also apply for refugees.

## 2.2. Refugee Entrepreneurship

Immigrants and refugees are commonly viewed more like a burden, and less like an asset to host countries, and policies to lessen costs incurred have been put throughout the years (Potocky-Tripodi, 2004) leading to neglecting those that are skilled, knowledgeable and can contribute to the host country's economy (Alrawadieh et al., 2019). When we look at the Netherlands, figures from Statistics Netherlands (2017) show an increase of 4% in the number of welfare applicants; which was the highest year consecutively. The same data notes that the steady increase was due to the rising number of refugees and migrants entering the country. Consequently, to overcome dependence on social welfare, many refugees pursue entrepreneurship (Garnham, 2006; Wauters & Lambrecht, 2006; Collins, 2016). People who identify as immigrants, including refugees, are more likely than other groups, to conform to entrepreneurship as a means of action for social and economic stability (Swanson, 1964). A qualitative study on the achievements and hurdles of refugee entrepreneurs was conducted by Fong et al. (2007) and included interviews of 50 refugees. The study found out that for some refugees, the motivation to pursue entrepreneurship comes from the 'one way ahead' mentality where the option to return to the home country is null or comes from conforming to family ties (Fong et al., 2007). Having such family ties creates high commitment expectations and enables the refugee to gain resources by bootstrapping; resulting in entrepreneurship (Bizri, 2017).

A study on immigrants and refugees residing in the cosmopolitan Washington DC area was performed by Price & Chacko (2009) and found out that because the immigrant's educational diplomas were unrecognised, they were subject to blocked mobility and ended up working in lower-skilled jobs outside their profession – and many turn into entrepreneurship. Besides, Wauters & Lambrecht (2006) also contend that the number of refugee entrepreneurs, in general, is low and is explained by the lack of recognised diplomas, language proficiencies, skills and capital. They recommend that in order to facilitate entrepreneurship and enhance refugee profession, host countries should relax their skill evaluations and work with attainable evaluation standards.

To further understand the composition of refugee entrepreneurship, I have looked at it from a sociological viewpoint, examining ethnicity and entrepreneurship by breaking it down into enclave and mixed embeddedness theories.

### 2.2.1. Ethnic entrepreneurship

Ethnic entrepreneurship refers to interactions among people from the same country who share common experiences (Waldinger, 1990). Ethnic entrepreneurs have acknowledged group membership within the society and tend to surround themselves and employ people from their ethnic circle (Yinger, 1985). Ethnic entrepreneurship distinguishes between middleman minority and enclave entrepreneurs (Zhou, 2004) but considering the relativeness of both concepts in the context of refugee entrepreneurship, the theory of enclave entrepreneurship is relevant.

### 2.2.2. Enclave entrepreneurship

Immigrants adopt the enclave mentality as a coping mechanism to overcome the impediments of joining the host country's job market (Salaff et al., 2003). Enclave entrepreneurship entails the availability of opportunity structures and surrounding of co-ethnics residing in the same geographical location, where the society is employed by immigrant/refugee entrepreneurs; growing the ethnic firm (Wilson & Portes, 1980; Zhou, 2004). Zhou & Cho (2010) look at ethnic entrepreneurship not just from the economic angle but also argue that employing ethnic entrepreneurship encourages the formation of relationships among the co-ethnics and provides guidance to those that conform to the phenomena. Immigrant firms following this approach collaborate with their co-ethnic networks to access products catering to their co-ethnic markets (Salaff et al., 2003; Jansen et al., 2003; Achidi Ndofor & Priem, 2011). By such enclave entrepreneurship, exchanging skills, resources and ideas among the co-ethnic group become easily accessible (Docquier & Rapoport, 2012; Portes & Jensen, 1992) and people with enclave mentality benefit each other in expanding mutual networks valuable for the venture and society (H. Aldrich, 1999; Rajjman & Tienda, 2003).

### 2.2.3. Mixed embeddedness

R. Kloosterman & Rath (2001) contend that past theories on embeddedness were solely focused on describing the social and cultural side, composed of co-ethnics only – neglecting the economic and institutional environment of the host country; hence introducing the theory of mixed embeddedness. Mixed embeddedness suggests that immigrants are not only ingrained in immigrant social networks but also in the institutional, political, social and economic context of the host country (R. Kloosterman et al., 1999; R. Kloosterman & Rath, 2001). One of the strategies applied by immigrants and refugees is incorporating mixed embeddedness, e.g. by opening a restaurant that caters to their ethnic market while engaging in, e.g. childcare service that caters to the native market (Bizri, 2017; Price & Chacko, 2009).

In the late 90s when the Dutch economy was growing, the number of unemployed immigrants remained as low as 18% while the number of shops opened by immigrants increased (R. Kloosterman & Rath, 2001). Fast forward to 2016, the unemployment rate among non-western immigrants declined from 16.5% in 2014 to 13.2% in 2016 (Statistics Netherlands, 2017b). The data indicate that the decrease is among second generations of non-western immigrants which is lower than first generation's unemployment rate – indicating the decrease is due to the ability of the second-generation immigrants to be self-employed (Rusinovic, 2008). Strategies such as microenterprise programs (provision of loans, training, technical assistance, grants, savings) can be used to assist self-employment (Ssewamala & Sherraden, 2004).

### 2.3. Opportunity structures

The extent in which immigrants can practice mixed embeddedness – where and when to open businesses, is determined by the availability of supply, demand and institutional context of the settlement country (R. Kloosterman et al., 1999; Ssewamala & Sherraden, 2004). Opportunity structures are the possibility to access capital (human, social and financial) and market conditions; that facilitate the starting of a new business (H. E. Aldrich & Waldinger, 1990). Such structures include the creation of employment opportunities designed to the host country's job market standards, in which immigrants and people with language barriers can perform entrepreneurship (Portes & Jensen, 1992). Opportunities materialise from increase concentration of ethnic communities who have needs that only co-ethnics can fulfil; thus, the success of a migrant enterprise depends on available opportunity structures and access to resources (Volery, 2007).

At the national level, countries by rules and regulations, define what product/service is up to par for commercialisation. Hence, if these rules are to require specific certifications out of immigrants' reach, it would limit them from opening a business (R. Kloosterman & Rath, 2001). The achievement of social capital by businesses is a crucial driver for developing strong value proposition (Nahapiet & Ghoshal, 1997). Immigrants can easily access social capital (social networks, formal and informal support) through their enclaves (Portes & Sensenbrenner, 1993), and introduce novel ideas but usually open businesses that require little financial capital that can be easily financed by themselves or by family and friends (R. Kloosterman & Rath, 2001; Sanders & Nee, 1996). Thus, markets are the focal point of opportunity structures where an entrepreneur finds the right capital (R. C. Kloosterman, 2010). For businesses that require less capital, market conditions characterised with high economic standards, act as barriers for immigrants to open a new business (R. C. Kloosterman, 2010; R.

Kloosterman & Rath, 2001). Empirical research findings of Fatoki (2011) show that there is a positive relationship between social, human and financial capital and performance of S.M.E.s. However, Fatoki found that capital gained from private finance inhibits an S.M.E.'s growth, therefore, suggesting the focus to be on external finance.

Although social capital has been used as an economic adaptation mechanism, Potocky-Tripodi (2004) differs from that concept and mentions that when it comes to immigrants and refugees' economic adaptation, human capital, gender and language proficiency are the essential facilitators towards entrepreneurship. Their study builds upon prior research that states the higher the human capital (level of education, skills and experience the immigrants and refugees have in their country of origin the host country and citizenship status), the higher economic success. Schultz (1961) introduced the theory of human capital by defining it as skills and knowledge of individuals that can be enhanced through training and education. He further argues that higher investment in human capital leads to higher productivity resulting in a higher rate of return. However, due to the unrecognised foreign education credentials by host countries, the human capital then has little value but mirrors the possession of knowledge and experience that lead to entrepreneurship (Sanders & Nee, 1996).

### **2.3.1. Dutch opportunity structures**

The Netherlands is a country that abides by the United Nations Refugee Convention of 1951 and has procedures in place to guide the arrival of new refugee applicants. Amid what has been labelled as the refugee crisis that occurred between 2015 and 2016, the Netherlands granted refugee status to 98% of Eritrean and Syrian refugees (Vluchtelingenwerk Nederland, 2019). To reach this phase, both the applicant and the Dutch authority follow the following processes.

The procedure commences once an asylum seeker applies for refuge in the registration centre in Ter Apel (Central Agency for the Reception of Asylum Seekers, 2020; Immigratie-en Naturalisatiedienst, 2020). The applicant is given six days to rest and later is questioned about his/her reason for seeking asylum and consequently transferred to respective refugee camps where he/she waits for a verdict (Figure 2) (Vluchtelingenwerk Nederland, 2020). The time of questioning and evaluating varies between applicants and can take up to one year and a half before the Immigration and Naturalisation Service (IND) reaches a verdict. However, in 2018, the IND has put measures to speed this process by increasing staff members (Immigratie-en Naturalisatiedienst, 2019). In previous years, asylum seekers who are above the age of eighteen were not allowed to attend regular school or work until they were given the refugee status

(Heelsum, 2017). However, Engbersen et al. (2015) mention that this changed after numerous organisations such as N.G.O.s, Scientific Council for Government Policy and volunteers put pressure on the Dutch authorities, and now refugee applicants are allowed to begin learning the Dutch language while waiting for a decision. After a decision has been reached, the applicants who are given refugee status are sent to respective municipalities (Heelsum, 2017) and are given a three-year civic integration period to learn the Dutch language (Dienst Uitvoering Onderwijs (DUO), 2016). This integration period allows a refugee to get acquainted with Dutch society and consequently be able to get paid or voluntary work (Immigratie-en Naturalisatiedienst, 2020).

Research by (Heelsum, 2017) on Syrian and Eritrean refugees in the Netherlands concluded that the structures put in place for refugees in the Netherlands have advantages and disadvantages. On the one hand, due to the lengthy integration process, refugees are hindered from entering the education and job market quickly. That has a negative effect because a large number of Eritrean refugees arrive in the Netherlands without completing secondary school. So, they are likely to end up working in manual jobs, and those that have diplomas end up working in lesser jobs due to the unrecognised education level. On the other hand, though Eritrean refugees still incorporate culture, religion and society in their daily life, it is vital to have such structures to facilitate the integration process. The more an immigrant/refugee is integrated to the new society and out of co-ethnic markets, the more possibility to gain entrance to the mainstream markets; leading to entrepreneurial success (Beckers & Blumberg, 2013). To reduce immigrant's unemployment rate, the Dutch government has put policies (expansion of markets by the privatisation of businesses to private firms, deregulation concerning educational qualifications, promoting S.M.E.s owned by immigrants) since the early 80s aimed at promoting entrepreneurship and self-employment of immigrants (R. C. Kloosterman, 2003).

## 2.4. Conceptual model

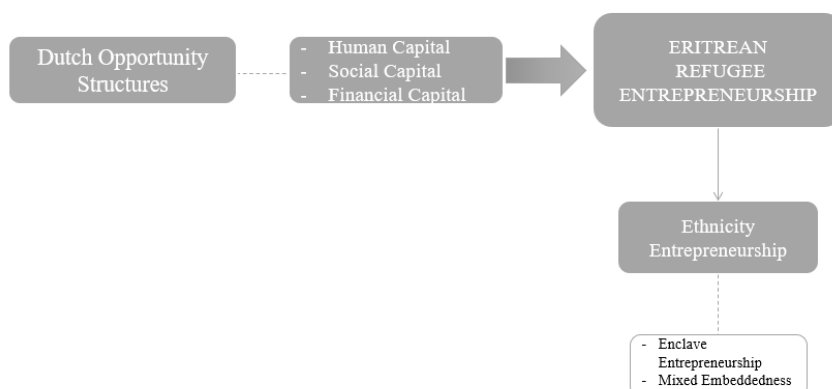


Figure 1: Conceptual Model

The above model is a visual representation of key concepts measured in this research. Opportunity structures are the possibility to access capital (human, social and financial) and market conditions; that enables the starting of a new business (H. E. Aldrich & Waldinger, 1990). With this definition in mind, Dutch opportunity structures include rules and regulations, Dutch integration policies, i.e. employment and education (Bevelander & Lundh, 2007; Entzinger & Biezeveld, 2003; Scholten, 2011). The Dutch opportunity structures are classified into the three constructs; social, financial and human capital. The concept of social capital is the extent individuals network with those that share similar meanings through interpersonal relationships and knowledge sharing (Hughes et al., 2014); in which the relationships Eritrean refugees form with people (based on country of origin, entrepreneurial identity and ethnic communities) is covered. Human capital measures the role of Eritrean refugees' traits such as level of the education, skills and experience and its impact on entrepreneurship (Barro, 2001). Last but not least, financial capital measures how Eritrean refugees access to finance when opening their business.

By covering the above points, the impact Dutch opportunity structures (social, financial, human) exude on Eritrean refugees will be determined. Furthermore, based on the literature review, immigrants and refugees are seen to practice ethnically oriented entrepreneurial practices – and this is categorised into enclave entrepreneurship and mixed embeddedness.

The dotted lines represent the classifications of the main constructs, i.e. Dutch opportunity structures and ethnicity entrepreneurship, whereas the arrows represent results found from the constructs. Hence, Dutch opportunity structures are extensively studied, and their result will guide in finding an answer to the main research question.

## Chapter 3 . Methodology

This chapter describes the procedures used to gain an in-depth understanding and answer the main research question accordingly. It explains the nature of the research, the approaches, research design and data collection method that is applied. Covering the above points guides this research and determines how it is conducted, where, and whom it involves (Igwenagu, 2016; Yin, 2003).

### 3.1. Research design

In this research, inductive approach (bottom-up) is used by reviewing the context of the data and end up with a conclusion. Doing this eases the extracting of patterns in the analysis and is compatible with the type of research design that I followed. As this thesis requires a deep understanding of the phenomenon, asking how and why questions are applicable. Hence it is only appropriate to use qualitative research design to interpret and explain the relationships between the subject of studies, i.e. Eritrean Refugee entrepreneurs and the Dutch opportunity structures. Symon & Cassell (2012) show that using qualitative research provides the ability to thoroughly justify and analyse findings without quantifying them but instead focus on everyday life, personal experiences and opinions. To investigate subjects in their natural context, it looks at the social-cultural phenomenon with distinctive interpretation strategies (Tetnowski & Damico, 2001).

The qualitative research design approach has advantages and disadvantages. On the one hand, its advantages include the ability to collect data in their natural settings. Doing this allows me to get an understanding of how Eritrean refugee entrepreneurs operate in their authentic environment relating it to the opportunities that befall upon them. Furthermore, qualitative research provides me as a researcher, the opportunity not only to observe but also include the participants in the process. It is not just a one-way stream of study but rather a comprehensive and inclusive one with the ability to communicate with participants in iteration (Tetnowski & Damico, 2001). On the other hand, a qualitative research approach has been criticised (Mays & Pope, 1995) for not being ‘rigours’ enough and that it has researcher bias.

### 3.2. Research strategy

This thesis uses a qualitative case study approach to investigate the main research question. A case study is an empirical review that examines a phenomenon in-depth and in its real-life setting when there are blurred boundaries between the phenomenon and context (Yin, 2009). Using this strategy enables me to study the subjects in their natural setting, complementing inductive qualitative approach. Eritrean refugee entrepreneurs are the case, and the Dutch opportunity structure is the context to be studied. It has a single case study examining Eritrean refugee entrepreneurs in the Netherlands. In order to develop a comprehensive understanding of the phenomenon, the case is selected based on three criteria. The first criterion for selecting participants is their country of origin. As discussed in the introduction section, Eritreans are people who originate from the East African country. Hence, only people whose country of origin and birthplace is in Eritrea are included. The second selecting criterion is their refugee status. A refugee is a person who is not capable or unwilling to go back to his/her country of origin due to fear of persecution for reason of religion, political affiliation, race, nationality or social group (United Nations High Commissioner for Refugees, 1951). This criterion indicates that the selected person must have entered into the Netherlands under refugee status. In order to study Dutch opportunity structures, the third criterion requires the participant to be a current resident of the Netherlands. The above three criteria are drafted to have the consistency of the cases and ensure rigorous results. Defining such criteria provides the ability to critically analyse incidents and extreme situations that lead to the goal of the research.

### 3.3. Data collection

Interviews are one of the most accessible and convenient types of data gathering techniques (Symon & Cassell, 2012). Though the initial plan was to conduct the interviews by physically visiting the workplace of the interviewees, changes had to be made due to restrictions surrounding the COVID19 virus. Hence, the interviews are conducted virtually through video call on social media platforms like WhatsApp and Facebook, and via a telephone call for those that felt uncomfortable with video calling.

Having interviews as the starting point of data collection highlights the situation from the entrepreneur's viewpoint. To cover the relevant themes and reach data saturation (Boddy, 2016; Guest et al., 2006; Marshall et al., 2013), twelve interviews with Eritrean refugee entrepreneurs are conducted (Adler & Adler, 1987). The interviews are in Eritrea's official language Tigrinya and later are translated and transcribed into English. In order to select respondents based on the three criteria mentioned, I used my country of origin and refugee status to my advantage and decided to contact Eritrean refugee entrepreneurs through my social network. Using social network enhances the practice of snowballing technique to find respondents (Noy, 2008). As such, the snowballing technique complements qualitative research and the gathering of primary data through interviews (Atkinson & Flint, 2001) and facilitates to reach respondents that otherwise would not have been reached (Baltar & Brunet, 2012).

## Data collection procedure

That one may be informed about my research beforehand, on April 7, 2020, I made a YouTube video (Semere, 2020) pre-announcing the upcoming fieldwork to my two-thousand predominantly Eritrean subscribers/audience. After the audiences on YouTube became aware of the study at hand, in no particular order, I started writing down the names of Eritreans that were in my social circle. I wrote eighteen names comprising of my close friends and Eritreans I met throughout the years. To ensure consistency in the messages sent, I drafted a paragraph outlining the research purpose, the duration of the interview, anonymity and ways to contact them (in Tigrinya and in English – Appendix 2). On April 24, I started communicating with the people that were on the list, and I completed the search on June 2 (Appendix 2). Figure 2 illustrates the people that were reached and the people that they contacted – the snowball effect. Here are the explanations of the colour coded figure 2.

### **Red coloured group**

The red coloured section (person one until seven) exhibits all the people that were directly contacted by me asking them if they happen to know people who fit in the selection criteria and are willing to be part of the research. Three were contacted via social media platform WhatsApp, three via Facebook and one via LinkedIn. Six of the seven people did not lead to the finding of fitting entrepreneurs, but one person (person three) led to a good fit. However, upon inquiring, entrepreneur two was unwilling to be part of the interview. Entrepreneurs one

and three were reached by snowballing and were also unwilling to be part of the research. Their reasoning for the unwillingness is unknown.

### Orange coloured group

People in this group were contacted directly by me asking them if they happen to know people who fit in the selection criteria and are willing to be part of the research. As a result, persons in this group found one or more willing entrepreneurs who fit in the criteria. Three persons were contacted via Facebook, and the rest via telephone, LinkedIn and Youtube. It is from this group where the snowballing technique excelled. Person four connected me to person 4.1 and 4.2, in which person 4.1 linked me to entrepreneurs seven and eight and person 4.2 linked me to entrepreneurs four, five and six. Person five linked me to person 5.1 - that led to entrepreneur ten. Person one and six led me to entrepreneur one and twelve, while person two led me to entrepreneurs two and three. I found entrepreneurs nine and eleven.

### Yellow and green coloured groups

These are people that I had indirect contact with and who led me to find eligible entrepreneurs by snowballing. These are the twelve entrepreneurs that I conducted interviews with.

#### Coloured linkages

The blue coloured arrows represent directly contacted people, and the red arrows represent entrepreneurs that were indirectly contacted but were not part of the interview. The dotted linkage shows the snowballing effect that led persons to others. Last but not least, the black arrows portray all the entrepreneurs that fit the selection criteria and were the final interviewees.

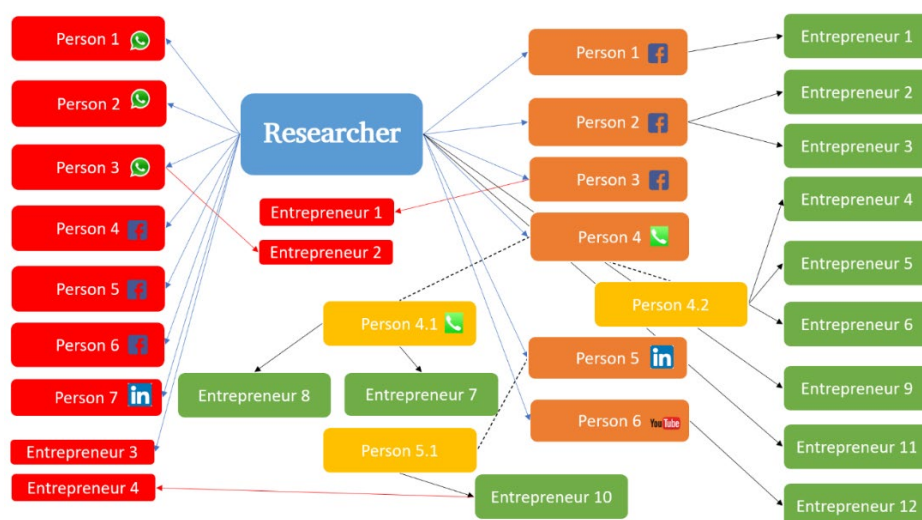


Figure 3: Reaching 12 Eritrean refugee entrepreneurs through snowballing

## **Interview Process**

In order to gain the trust of the interviewees, I waited until I received a confirmation from the person that linked me to the specific entrepreneur before I contacted them. I then preceded by sending them a text message through various social media platforms, introducing them about myself, informing them about the scope of the research, the duration of the interview, and the anonymity of the results (Appendix 2). Because some of them preferred to communicate via a telephone call, I used the same language and tone as the writing and communicated with them. Subsequently, we arranged a date, time and media to have the interview.

## **Used Equipment**

On the day of the interview, I used a laptop to display the semi-structured interview questions, and a primary telephone to phone/video call the interviewees. To facilitate the extraction of an accurate transcript of the interviews, I prepared a secondary phone that I can use for audio recording. Furthermore, to avoid malfunctioning of my audio recording equipment, I set up my laptop's voice recorder to also be used for audio recording. Last but not least, I used a notebook in which I wrote follow-up questions and took short notes. To audio record and to use video call was done by the consent of the interviewees, more on this is in the ethics chapter.

## **3.4. Data analysis**

After each interview was concluded, I immediately referred to the notes I may have taken and proceeded straight into writing the notes into Microsoft word and to translating and transcribing the raw data verbatim. This step was taken twelve times until I finished transcribing, and each transcribed interview was saved as an individual word document (Appendix 2).

Coding is the process in which qualitative data are reduced, arrange and incorporated to make a comprehensive whole (Sekaran & Bougie, 2016); hence the following step was to code the transcribed interviews. It was done by content analysis; defined as a research procedure that allows a researcher to systematically identify and analyse text (Bengtsson, 2016; Sekaran & Bougie, 2016; Wann-Hansson et al., 2005). Content analysis facilitates analyzing of the transcripts thoroughly by identifying relationships and ties among sentences, words, phrases and themes and code them into categories (Erlingsson & Brysiewicz, 2017). The interview questions are semi-structured (Appendix 1) in which participants were asked to answer the questions freely according to their experiences on how Dutch opportunity structures impacted their entrepreneur endeavour.

To manage the data better, Computer-Assisted Qualitative Data Analysis Software (CAQDAS) was used. Such software provides tools for coding, memo writing, note-taking and comparing of data that aids in organizing and a better understanding of the information (Carcary, 2011; Rademaker et al., 2012). Coding above is done by conceptual analysis and interpreting text into significant categories followed by relational analysis to study the relationship among coded transcript concepts. The coding process is conducted in Atlas ti8 for desktop; one of the Qualitative Data Analysis Software (QDAS). Before beginning with the coding, I downloaded Atlas ti8 and gave each interview separate document space (Appendix 3). By using the grounded theory approach, the transcripts are reduced by open coding. I worked on the interview transcripts individually and started by selecting reoccurring phenomena, ideas, patterns and events of the transcripts. Each statement was assigned a code and linked to supporting, contradicting or explaining quotation and anytime there was a new statement, a new code was created (Appendix 3). The information is then further coded into categories specifying the phenomenon in detail (axial coding), and codes that refer to shared concepts were grouped accordingly (Appendix 1). Doing axial coding helps to arrange the reduced data from open coding neatly. There was a total of sixty-one codes after conducting open and axial coding. The last step was to place iterative information and narratives into subgroups to answer the main research question. It is in this last step that I gave colour to the codes and ended up with ten coded categories (Appendix table 5). Each code has an operational definition and nineteen memos that I wrote.

### 3.5. Research quality

The quality of qualitative research revolves around credibility, transferability, confirmability and dependability (Lincoln & Guba, 1989). Credibility is the fit between understanding of respondents and contexts attributed to them. Credibility is attained by spending ample time understanding the contexts of respondents during the interviews. This was achieved by communicating with the interviewees beforehand, during and after. Rigour is achieved by linking respondents answers to the theoretical background rather than taking respondents answers as facts.

Furthermore, the research adds rigour with the provision of logical solutions in which any reader can comprehend. A codebook is provided (Appendix 3) that includes different types of coding clearly stating where and how the data came about. This thesis has credible data as ample time with the cases was spent in understanding the contexts of respondents during interviews and triangulating by observing interviewees body language, gestures and stories. Finally, this research ensures dependability by detailing how respondents construct their meanings that are enhanced by notes taken during the interview.

### 3.6. Research Ethics

Ethics means not doing harmful things either to your research or to respondents (Miller et al., 2012; Orb et al., 2001); hence complying to the Netherlands Code of Conduct on Scientific Practice is of high importance. This research adheres to the code of conduct to ensure the collection and processing of the data is plausible. In consonance with ethical guidelines from the Nijmegen School of Management and the A.P.A. ethics code, this research encompasses the following principle.

First, every individual that is part of this research, whether directly or indirectly, will remain anonymous. This means, first and last names of interviewees are anonymous (XX), and the entrepreneur's workplace is not exhibited but rather are concealed. This is to keep the promise made to participants of confidentiality and privacy. To adhere to informed-consent rules, every respondent is asked for their voluntary participation and given a choice to withdraw at any moment. Furthermore, to build trust and familiarity, all interviewees are contacted beforehand and provided with the purpose of the research, what is expected from them, the duration of the

interview, anonymity and that the usage of the interview data - is only used for this research. Every individual is asked for consent to be phone called, video called, and audio recorded. They are also informed that the recording will be deleted after the completion of the research. Second, all literature stated in this research is referenced in accordance with A.P.A. standards. Third, all information is represented and displayed in an adequate manner to eliminate misrepresentation, manipulation, fabrication and bias. Due to the global pandemic COVID19 virus, extreme precautions were taken in order not to inflict sickness upon interviewees and I. Hence, all the data gathered was virtually, and participants were made aware.

To ensure the implementation of the above principles, a signed research integrity form can be found in Appendix 4.

## Chapter 4 . Results

This chapter presents the results of the twelve interviews in accordance with the research question and sub-question that states:

Research question: *How do Eritrean refugee entrepreneurs conduct entrepreneurship in the Netherlands?*

Sub-question: *How do Dutch opportunity structures stimulate the entrepreneurial actions of Eritrean refugees?*

This research's purpose is to study the concept of Dutch opportunity structures and their impact on Eritrean refugee entrepreneurs. Based on the literature review, the results are categorised into Ethnicity entrepreneurship and Dutch opportunity structures with subthemes such as enclave theory, mixed embeddedness, social capital, financial capital and human capital.

### 4.1. The entrepreneurs

To start with a clear understanding of the entrepreneurs below is a short introduction about them.

Entrepreneur one has resided in the Netherlands for more than thirty-three years. He reached until tenth grade in Eritrea and continued his education and in NTS upon arriving in the Netherlands. He is a bar owner that commenced business in 2003. His motive to pursue entrepreneurship was to adequately be able to support his self financially. Entrepreneur two is from Asmara Eritrea and arrived in the Netherlands in 2015. He spent one year in a refugee camp and received housing afterwards. He is married and has one son. He owns a bar that opened for business in December 2019 and his motive for starting it is due to his personal work ethic that motivated him and his desire to create an environment where Eritreans could relax. Entrepreneur three grew up in Asmara Eritrea and came to the Netherlands thirteen years ago. He arrived with a visa and later applied for refugee status. He completed high school in Eritrea and continued his education once he arrived in the Netherlands by enrolling in higher vocational education (HBO). He opened his business in 2015 and sells Eritrean goods. His motive for pursuing entrepreneurship is his previous experience in the field.

Entrepreneur four arrived in the Netherlands at the age of nineteen and grew up in a Dutch household. He completed his elementary education and later entered the job market. He has several businesses, and his major venture is application development. His motivation for pursuing entrepreneurship is to be independent ultimately. Entrepreneur five came to the Netherlands in 1981 and completed his secondary school. His passion was to become a technician; hence his education field was as such. After completing his education, he entered the job market. He owns multiple restaurants across the Netherlands. His motivation was due to his personal character that was skilled in communicating with others well and not solely for financial gains. Entrepreneur six is from Asmara Eritrea and arrived in the Netherlands in 2010. After passing through Sudan, Libya and Italy, he arrived in the Netherlands as a refugee. He had completed high school in Eritrea and continued his education when he came to the Netherlands. He learnt Dutch language and went to college, where he learnt mechanical automotive education. He opened his venture that repairs cars (mechanic) in January 2018. His was motivated by his will to grow and do better financially. Entrepreneur seven has been living in the Netherlands for twelve years. He studied ICT and later joined the job market. He opened his business in mid-2016, and he specializes in electronic repairing and refurbishing. Entrepreneur 8 left Eritrea in 2010 and headed to Sudan. While he was there, he was able to support himself by driving rickshaw and real estate. From Sudan, he went to Libya and crossed the Mediterranean sea and arrived in Italy and in 2013, he entered into the Netherlands. His business is in the cleaning industry and was opened in 2017. Entrepreneur 9 was born in Keren Eritrea. After reaching high school, he went to South Sudan. From there, he headed to Libya, crossed the Mediterranean sea and arrived in Italy and arrived in the Netherlands four years ago. He opened his business when he was a teenager, and it is in the retail industry, i.e. fragrance shop. Entrepreneur 10 came to the Netherlands seven years ago. He completed his education in Eritrea and was teaching junior-level students and was running a family business. He specializes in coffee and has a café and a webshop designed for the Eritrean community. Entrepreneur 11 arrived in the Netherlands with his family in 1987. He reached Higher Vocational Education (HBO) and started his business in 2001 – specializing in the transporting industry. Entrepreneur 12 was born and raised in Asmara and completed her education from there and was an educator. She arrived in Europe in 2005. She opened her business in 2019 and providing traditional Eritrean products.

## 4.2. Dutch opportunity structures

### 4.2.1. Dutch Systems

These entrepreneurs are categorised by their responses on the topic of access to entrepreneurial opportunities in the Netherlands. The opportunities include documents needed to open a venture, rules and regulations about entrepreneurship and renting a workplace.

#### Rules and regulations

Eight out of the twelve interviewees assert that there are systems that enable an Eritrean refugee to pursue entrepreneurship. They mention that the rules and regulations only require an Eritrean to be a legal resident in the country and nothing more. According to entrepreneurs 2, 8 and 9, such opportunities exist due to the robust rules and systems in place, and if one abides by the provided rules, one can swiftly open a venture. Entrepreneur 2 – Bar owner says,

“... there are no set of systems that prohibit you from opening your business here. It does not matter if you are new or have been here for long or not. As long as you have a residence permit (that every Eritrean gets when accepted as a refugee) that is enough for opening a business. ... And this is because of **the rules and systems they have**. Everyone abides by them ...and I want my fellow Eritreans to know that you can indeed open a business, there are many opportunities here, you just need the residence permit. Being a business owner is not impossible. The systems and laws are on your side and the Dutch people like that you are working.”

Although the opportunities for opening a business are present, six entrepreneurs point out that in order for one to benefit from the opportunities, one has to find ample information. Entrepreneur 2 – bar owner adds by saying that if an Eritrean refugee aspires to be an entrepreneur, he/she has to access the information that describes how to find a business area, for example. As reported by entrepreneur 6 – mechanic, an Eritrean refugee can be refrained from attaining valuable opportunities, if unable to access information. The six entrepreneurs reveal that there are indeed ample entrepreneurial opportunities in the Netherlands only if one can access them. Finally, entrepreneur 10 – café and webshop owner states:

“Perhaps if I may add, I know we Eritreans are really motivated to work. ... It’s just because **of lack of information**; they end up doing nothing. And, the Dutch government

**does not use all the skills and knowledge of Eritreans effectively.** This really makes me uncomfortable. Only if they could see people's potential..."

After establishing that the systems in place make the pursuit of entrepreneurship feasible only when an Eritrean refugee can access information, the question of how that information is attained followed. Some entrepreneurs accessed the information from organizations such as municipalities, tax authorities, chamber of commerce and independent consultants, while others from Eritreans who were business owners and lived in the Netherlands for many years or from the internet.

*Entrepreneur 3 – Eritrea shop owner:* "Though all the information is present online in the chamber of **commerce, or the tax authorities etc.**, I got it from there. They tell you what you need to do, what you need to have and **I had most of my information there.**"

Entrepreneur 3 says that he spent much time searching and learning of the best ways he could open his venture and found information from the internet. He took courses provided by the chamber of commerce and learnt how the systems and regulations in the Netherlands functioned. The information provided by the chamber of commerce is also echoed by entrepreneur 9. He states that the chamber of commerce informed him of the steps he needed to take, such as dealing with taxes and ways to pay them, right after he registered. Entrepreneur 7 – electronic repair – received advice on subjects that he did not fully understand, from advisers that provide free consultation for 30 minutes and from a Turkish man who had his own business. Some of the information he was able to understand was that, at least in his business field, there is no diploma required to get a licence for the business and that being a Dutch citizen was not a requirement – contrary to what many people may think. He further notes by saying that information other than rules and regulations are accumulated once he started his business. He says,

"There are people I know, for example, a Turkish guy who was born here and had his own business, I got **the majority of information from him.** He knew the field. ... So for me, I got all the information that I need from the Turkish guy and the guy who gave me advice for free. From then, and you learn a lot of things after opening the business."

Other entrepreneurs also said that they found the needed information from people they knew. Entrepreneur 4 expresses that there were rules and systems that he did not know about but was informed by asking people he knew and researching by himself. The same strategy was taken by entrepreneur 2, in which he asked people who have lived in the Netherlands for long years, on actions to take after finding a business area. Entrepreneur 2 is in agreement with entrepreneur 4, as he also did extensive research on his own by interviewing people in the field and consulting with those that he knew. After talking with multiple people, he mentions that he knew which direction to take. As a result of his communication, the person who sold the property and his bookkeeper helped him navigate where to get the licence whilst assisting him with communication considering the language barrier he had. Their statements are as follows:

*Entrepreneur 4 – Application developer:* “there were rules and systems that I did not know about. But by **asking people** and doing my searching, I was able to come over it”

*Entrepreneur 2 – bar owner:* “So, I got all this information **by asking people** and where to go when I find the place etc. ... I got the information from Eritreans who have lived here for long and had their own business. Furthermore, doing that really helped me in my business.”

Entrepreneur 2 also adds by saying that once, the municipality invited him and other Eritreans to discuss a job application. They provided them with information regarding the amount of social benefit they would receive, educated them about Dutch society and Dutch laws and at the end, provided them with a diploma. According to his statement, since an Eritrean can get various information by attending such an event, he believes that Eritreans should go if invited. Entrepreneur 12 also has similar experience in which she received information about opening a business and steps to take, from a friend of hers that owns a similar business. The person she contacted told her where to go, what to do, where to order products, how to sell them. Besides, she informed her about addresses where she could open her business and provided her with advice from her own experience. Entrepreneur 2 states,

“I got the information from other Eritreans who had a business.”

Entrepreneur 1 has lived in the Netherlands for thirteen years, and according to him, thirteen years ago, some social workers help new Eritrean refugees get situated in the Netherlands upon arrival. He continues by saying that the social workers assist the Eritreans by showing them how things operate, show them around and finalize things that needed to be done within the refugee camps. After having such guidance, then the Eritrean refugees can function on his/her own. That is why he believes that the rules and regulations in place are clear and correct, allowing him to have a good business.

*Entrepreneur 1 – Bar owner:* “I knew the necessary information of the laws and regulations of the Netherlands. So, I was able to know and understand the systems of the Netherlands that way. ... Because there **are organizations that encourage** you and inform you about opening your business, and with the formal way, there is nothing that restricts one from being an entrepreneur.”

Entrepreneur 12 – Eritrean shop owner, however, feels that the Dutch government – the municipality, did not help her while opening her business. She gives an example that she was refused to open a cafe by the municipality. She attributes this to the demotivation of entrepreneurial initiatives taken by refugees. In her statement, she says:

“... the municipality of government does not motivate you to open your own business. For example, around 2017-2018, my brother and I wanted to open a cafe. But we were unable to get through the systems. The municipality told us that it was not worth to open a café since customers will only drink one cup of coffee and that we will have high costs of light.”

## Integration

For new Eritrean refugees who come to the Netherlands, they are provided with social benefit until they settle in. Entrepreneur 2 – bar owner says that he was a recipient of social benefit when he came but decided not to take it anymore as he was not satisfied with receiving money while sitting at home. He comments by saying, *‘I was taking benefit, but I did not want to remain in that. It was not enough, and I was not satisfied. But it was not even about money. It was my will to work’*. He notes that he is an excellent example that an Eritrean refugee does not need to know the Dutch language fluently to open a business. He arrived in the Netherlands in 2015 hence is still new and still undertaking the mandatory integration course but was able to open a business. One of the methods used for integration is studying Dutch culture and society beforehand. By doing research and reading books, Entrepreneur 3 - Eritrean shop owner, understood how Dutch society lead their daily lives before arriving in the Netherlands.

The earlier entrants to the Netherlands, however, gave a different response. Entrepreneur 11 - delivery business, came to the Netherlands with his family in 1987. Upon arrival, there were no refugee camps but instead had to find accommodation on his own with the opportunity to pick and choose any place he wanted. He says, *‘Those times were easier for refugees. ... We found a house ourselves, and we could choose any house we wanted. If we wanted, we could pick a brand-new house, that is why we found a place to live in Rotterdam’*. He was settled into the country within a year and went on to pursue his education. However, entrepreneur 4 – application developer, came to the Netherlands twenty years ago but mentioned that he had to go to youth refugee camp upon arrival. He said, *‘I came to the Netherlands as a refugee when I was 19 years old. I arrived in the Netherlands with my brother, and when we came here, we first entered youth refugee camps and stayed for one year there.’*

## Job opportunity

Upon arriving in the Netherlands, entrepreneur 8 – cleaning business describes the job opening he came across. While he was in a refugee camp, he was learning Dutch. After completing his stay in the camp, the municipality assigned him with a house, and he was still learning Dutch. He wanted to work and decided to ask a Dutchman for a job opening and ended up getting it. This start allowed him to pursue entrepreneurship - *“I thought to myself; I could open my own.”* Entrepreneur 5 – owner of multiple restaurants, mentions that he was not only able to access educational opportunities when he came to the Netherlands but also to start working. Entrepreneur 1 – bar owner, recounts the job opportunities he had when he went to the Netherlands. At the time of his arrival, the job agencies were not crowded; hence he would register for a job and would be called to work in a short time. *“The jobs are not what you want, but there were a lot of work opportunities.”* – he says. He worked as a cleaner, garbageman and any possible opportunity he could find and later found a steady job where he worked for ten years.

While there are available opportunities that lead an Eritrean refugee to pursue entrepreneurship in the Netherlands, some of the entrepreneurs mentioned that they entered into the field because they were unable to find opportunities that allow them to pursue a career in their profession. Entrepreneur 2 – Bar owner, says that his profession in Eritrea was welding and electrician. Nevertheless, despite the help he got from the municipality, he was unable to find a job that caters to his skills. He continues by saying that he worked in that profession beside his father since he was fourteen but failed to find employment; hence he decided to open a bar to support himself, his wife and child. Similarly, entrepreneur 12 – Eritrean shop owner, was a higher education teacher in Eritrea but was unable to continue in her profession in the Netherlands.

“The time I came here, if you were older than thirty, there were not many opportunities to continue with my career. They just tell you to learn the language and go to the ordinary job market.”

In addition, her education was in Tigrinya and English hence becoming an educator was not feasible.

## 4.2.2. Human capital

### Motivation

According to the entrepreneurs, they are motivated to pursue entrepreneurship for financial social and personal reasons. In their view, financial gain is the ability to take care of themselves entirely and be financially independent. As entrepreneur 1 – bar owner reveals, the primary motivator was to have adequate ability to support and take care of himself financially. Entrepreneur 2 – Bar owner also share this idea as he does not want to take social benefit nor work under the leadership of another person.

*Entrepreneur 1 – Bar owner:* “Well, for me, the first thought was to be able to take care of myself completely. ... I can come in and go out at whenever time I want, and of course also have a financial benefit.”

*Entrepreneur 2 – Bar owner:* “... personally, I did not want to take social benefit, and I also did not want to work under someone. I wanted to have my freedom; have something I can do in my own time.”

*Entrepreneur 5 – onwer of multiple restaurants:* “If you are an entrepreneur, you are free from a lot of things. For me, its not about money but rather about having freedom. ... the ability to do what you want”

Similarly, they note that they want to create an environment where their fellow Eritreans can come and relax. Entrepreneur 2 – Bar owner, notes that his main motivator arose when he arrived in the Netherlands and Eritreans were gathering and relaxing in a Turkish owned shop. He saw that and wondered why there were no other bars (in his area) that are owned by Eritreans. Hence, he opened the bar to be a place where Eritreans can come not only for the services provided but also to chat and have conversations with their fellow Eritreans. Entrepreneurs are also motivated to open their business to be free, i.e. go in and out to their liking. Entrepreneur 2 – bar owner, states that “*And my primary motivator for life is not money, its to free my mind*”. He continues by saying that though the Netherlands is a country that takes good care of refugees, by providing financial support – social benefit, he prefers to be independent and conduct his business according to his standards. Furthermore, he says that it is good to understand where the social benefit that is provided to refugees comes from. That is the reason he wants to be part of the society that gives not just receives.

“And the social benefit I used to get comes from taxes that other people pay. So why should I not contribute to that, I also want to pay taxes so that I play my role in Dutch society”.

Prior entrepreneurial experience also was a motivator that led entrepreneur 3 – Eritrean shop owner, to open his own. His family owns a business in Eritrea, and since he grew up around a business environment, he developed an interest. Before opening his current business, he was always interested in entrepreneurship and tried multiple projects. Entrepreneur 10 got his motivation from running his family business in Eritrean. Entrepreneur 7 – electronic repair, was also motivated due to the impact his entrepreneur brother had on him and entrepreneur 9 – fragrance shop followed the footsteps of his family. For entrepreneur 4 – application developer, his main motive was to be independent and be the only person in charge of leadership and also to financial be stable not only for him but also the other people he possibly could employ. His motive also goes beyond personal interest. As he was working in the hospitality sector, he became aware of the severity loneliness had on people. From his research, he found out that most people suffer from loneliness and depression. Hence, he was motivated to develop an application that would ease such feelings.

“When we did our research on loneliness, it's the most illness that most people suffer from. Even now, people are more lonely than coronavirus is here. There is a lot of depression, so we thought of ways to make a new application that was mainly for combating loneliness.

The inability to grow as an employee was echoed by entrepreneur 6 – mechanic and entrepreneur 8 – cleaning business. They both contend that working under another person leadership prohibits them from growing people. They later noticed the need for their respective services and pursued. Another perspective was presented by entrepreneur 11 – delivery business, in which he was an employee at the newspaper provider, and every day he would see entrepreneurs coming in and going out of the place. When he saw that, he wanted to try it, and he found that entrepreneurship had a lot of freedom. He says, “... the freedom you have can be the advantage. You can plan what you can do with your time.”

## Entrepreneur Character

The character of an Eritrean entrepreneur is regarded highly by the majority of the interviewees. Aspects such as having good social communication and work-driven personality are some of the characteristics frequently mentioned. Entrepreneurs that emphasised on the importance of character say that taking time while opening the business was a beneficial factor regardless of the advice they received. Entrepreneur 6 – mechanic and entrepreneur 3 – Eritrean shop owner, both mentioned that they took their time to study the field of business before deciding to open it and as a result, gained experience. They state the following.

“And for me, I am the kind of person who does not want to start something and leave it. ... They kept on pushing me to open my own mechanic shop. But I know opening a mechanic shop was not an easy thing. So I was **taking my time and studying** how everything works.”

Entrepreneur 6 – Mechanic business

“In business, there are always difficulties. But I see them as a teachable moment. I took many steps and courses to understand how to run a business way before I opened it. I took courses in the chamber of commerce, and I learnt about the rules that I would need, how the system worked and the specific things that I would need. So I did an extensive study on it hence **I took a really long time before I started the business**. And because I took my time, **I gained experience.**” *Entrepreneur 3 – Eritrean show owner*

The ability to be work driven is not only beneficial for a business to grow but also for the entrepreneur to fulfil his dreams. Entrepreneur 6 – mechanic, says, “*My mentality is working anywhere to pursue my dreams, and that is how I led my life. And being a mechanic, you can work anywhere*”. Entrepreneur 2- bar owner, explains that because he arrived into the Netherlands not too long ago, he knows few people; hence to practice his Dutch language, he regularly communicates with people whom he meets. Entrepreneur 1 – Bar owner finds that having tailored communications with others is an essential character. He expresses that as the Eritrean society is accustomed to communicating informally, an entrepreneur has to add friendship and care when talking with them while following formal communication standards is better to use when communicating with Dutch people.

“What I mean by it is having communication with clients so with the Eritrean community. We, as a society, **have distinct behaviour**. When I communicate with other people, because we follow the formal rule, it is not a problem. But when it comes to our people, you have to add friendship, brotherhood. And if you do not do that, then

the people can get mad. ... But the social aspect is when **the communication part** plays a role. And it comes after you have some experience.” *Entrepreneur 1 – Bar owner*

Entrepreneur 2 – bar owner grew up in a business-related environment and defined himself as a person with a workaholic mentality. As such, he understands the rules a business ought to follow. He gives an example that though his bar’s primary customers are Eritreans, he confronts them and not give them a pass if they misbehave or break any rules. This is to show that he does not only want to retain his customers but also abide by the rules. Furthermore, he notes that customers from a different ethnic community also do come to his bar, and if he sees his Eritrean customers demanding something unfitting, he does not support them merely because they are Eritreans but rather condemns them.

“If the Eritrean customers does something unbecoming in my bar, **I tell them no** and guide them. If a Moroccan comes in my bar and requests me to put a Moroccan song, I do that and if an Eritrean is opposed to it, well **they can leave my bar. It’s according to what is correct**, and I see everything from an entrepreneur’s point.” *Entrepreneur 2 – bar owner*

The term character, according to entrepreneur 5 – Owner of multiple restaurants, is to have the ability to work with others well. He studied about metal, car manufacturing, hydraulics and the alike, but decided to open ventures in the hospitality sector. This, according to him, was a strategical decision since he had an education where he could fall back if the restaurants failed but decided to take a risk and open a business. In his own words, he says, ‘*If they do not have good character to back it, then his knowledge is not that valuable.*’ He describes his character as a social person who values the contacts he has with others – leading him to gain trust and legitimacy among his peers.

“Well, my character goes well and am able to work with others well. ... And to tell you about my character, I am a very social person. And I value how I associate myself with others. I want to have **good communication with others and have legitimacy**. My character is heavily rooted in **social communication**, basically having **good contact with others.**” *Entrepreneur 5 – the owner of multiple restaurants*

Another entrepreneur character that was mentioned is hopefulness. Nine of the twelve entrepreneurs provide a service as their business. Moreover, due to the current pandemic of COVID19, they have been closed for a couple of months. Even though some of the businesses



owner. He came to the Netherlands thirteen years ago, and he says, “*Back then, **no one told us to go learn**. It was only available if you ask them yourself. The mandatory **integration period was introduced** later when many were not learning the way they should have been*”.

Those that came to the Netherlands in the later years (approximately ten years ago) were first enrolled in a language institute to learn Dutch but also were able to further their education level.

*Entrepreneur 3 – Eritrean shop owner: “I **studied Dutch for some time** and after that, I **continued my education** and enrolled in higher vocational education (HBO)”.*

*Entrepreneur 6 – Mechanic: “I started **learning the Dutch language** while I was in my first place and I reached until Staats Examen, and before I completed, I moved to the current area. I went to a college called Nova College and continued my Staats Examen and reached until B1 and B2. After that, I **followed a mechanic education** in automotive”.*

*Entrepreneur 8 – Cleaning business: “... and completed A1 level of Dutch. Then I advanced well and moved to A2 level”.*

*Entrepreneur 12 – Eritrean shop: “But as everyone does, I went to language school, and then I entered into the job market”.*

### 4.2.3. Social capital

The entrepreneurs highly favour having good social contact with others. Entrepreneurs 1 and 2 note that the contact and communication they had with the Eritrean community was what helped them in opening their business. It is the way the business owner communicates and talks with them that creates social connectedness.

*Entrepreneur 1 – Bar owner:* “I did not have much contact with others. There were Dutch friends of mine that knew my idea, and we had a conversation, but nothing major that I would point out. It was all my motivation and **the contact I had with Eritreans** that was the main impactor in shaping my business.”

*Entrepreneur 2 – Bar owner:* “... The **way you talk with others is needed**. I do not think people should open a business if they are not socially connected. ...”

Having a good relationship with people not only helps entrepreneurs to attract customers but also helps them to build trust. If the entrepreneur is trusted, accessing financial support by bootstrapping increases. Thus entrepreneur 10 – café and webshop owner, reiterates by emphasizing that if a person has good contact with others, getting a loan becomes more effortless. In addition, having a broad network enables an entrepreneur access information that he/she otherwise would not have reached. Entrepreneur 4 – application developer, was able to access to information he missed by asking people in his social circle. That included his adoptive Dutch parents and family. Entrepreneur 3 - Eritrean shop owner, also conveys that having a broad social network helped him in his business. He was able to have such broad connections by the various people he met from school and work. Entrepreneur 3’s social networks were composed of native Dutch and Eritreans – in which the Eritrean people played a huge role when opening his business, and the Dutch helped him extend his networks among the Dutch community.

Interpersonal relationships also led entrepreneur 4 – application developer, find job opportunities. He says, “... *work came as I knew more people who found jobs for me. ... for me networking with others was the main thing that helped me...*”. He maintains the importance of good social network by giving an analogy. According to entrepreneur 4, people who know you and are in your circle are the ones who help you find a job and reach opportunities. While he is currently working developing an application intended to help decrease depression, he was in

retail before. In that quest, he was not knowledgeable about the retail industry, but he regardless decided to open a shoe store. He says, *“Even when opening my other business, the shoe business, I never knew how that world was **but by learning from my social circle**, and seeing how they opened a business, or you know how they did things, **that is basically how I got to know a lot of things**”*. Entrepreneur 6 – mechanic, was able to access information on the rules and regulation of the Netherlands, from his friend.

At the beginning of opening their venture, entrepreneur 7 – electronic repair and entrepreneur 8 – cleaning business, highlight the necessity of having a good relationship with others. People in their social circle informed them about the necessary documents needed to open their businesses. Entrepreneur 8 further explains that after he realized the opportunity to open his cleaning business, he consulted a native Dutchman and shared his idea with him. The Dutchman then informed him about the documents that he needs in order to open such a business – hence he gave it a shot. Similar information regarding permits was also told to him from his social network.

*Entrepreneur 8 – cleaning business: “So I asked one Dutch guy the possibilities of opening my own business, he told me that I needed this document and that document. So, I gathered information from him and started looking at the government websites on how to get a licence, what documents I needed and stuff. After, I decided to give it a shot. ... I asked one guy who told me about the type of permit I needed”*.

A similar recount was taken by entrepreneur 9 – fragrance shop owner in which he states that once he gathered information regarding the laws and regulations needed to open a shop, he sought to go and register at the chamber of commerce. But because he did not know where it was, he consulted with a Dutch-born Eritrean to accompany and show him the place. His friend did so, and entrepreneur 9 managed to register in the chamber of commerce. He comments by saying, *“Having a good network is the main thing in business. Even networking with people you do not know is good. If you want to scale up, you need people”*. When talking about finding opportunities, entrepreneur 9 recounts that people in his circle motivated him and assisted him to scale-up. In his own words, he says, *“Any person from any cultural background is essential to have in your circle because that is how I was able to find opportunities.”*

Even if the social network one has is not within his/her tight-knit circle, they can add value and open opportunities for the person. Entrepreneur 11 – delivery business, shares how he was able to find three mandatory newspaper providers in order to commence the business. He states,

“... if you have one provider, you ask them if they know more. The more people you meet, you tell them that you are looking for more providers. Everything I did was through snowballing”.

Entrepreneur 12 – Eritrean shop owner, explains the importance of having a social network as a means where people met and offer advice. She says that when Eritrean customers come to her shop, they give her constructive insights on the demand certain products have or the price level that they think attracts customers. She mentions that people in her circle who come to her shop, comfort her on the days they see her make no sale—the more people in one’s circle, the higher the opportunity to attract customers.

#### 4.2.4. Financial capital

Different streams of financial capital were used to finance their businesses. These streams are financial assistance from family and friends, loans from banks and municipalities and self-financing. In the beginning stage of the venture, self-financing and bootstrapping were the main methods used. Some of the entrepreneurs also received financial capital from three of the streams. Due to the trustworthy social contact they had with others, they created a good rapport that eased borrowing money from them.

Though municipalities and banks can provide financial capital, they are hard to acquire, considering the high number of start-ups asking for the same thing. Entrepreneur 10 – Café and webshop owner, states that one would need a sound business plan to get any time of monetary assistance. He continues by mentioning the toughness of writing a thorough business plan and even if granted; he says the money is not adequate. He believes that as a refugee, one has a 0% chance of attaining a loan from a bank, and this is because there are no organizations that provide loans to refugees. Entrepreneur 8 – cleaning business acknowledges that he opted to use his own money because he did not see any bank or organization that provides financial capital to refugees. Entrepreneur 3 – Eritrean shop owner, supported this point by adding that he had asked for financial aid from municipalities but was not granted. He believes that was as a result of the number of people asking for financial support.

*Entrepreneur 3 – Eritrean shop owner:* “I had first **asked for financing from the municipality**, but that did not go through. And I believe that is because **many people ask for it**, so it is hard to obtain capital from them.” money that I saved from my previous jobs, but it was not enough to cover for my shop, so I got the financing from my family.

That is why the majority of the entrepreneurs either self-financed their business or received assistance from family and friends. Considering the difficulty of attaining finance from banks or municipalities, entrepreneur 3 decided to start with what he had – debt-free. Entrepreneurs 7 (electronic repair) and 10 (café and webshop owner) mention that the most challenging part of starting their business was acquiring finance. However, entrepreneur 7 – electronic repair, says that people who receive social benefit can require a financial loan from municipalities up to twenty-thousand euros. Other than municipalities, the entrepreneur refers to multiple companies that lend money to start-ups. Entrepreneur 1 – bar owner, mentioned that the contact he had with others is what lead him to not being asked to pay deposit by the landlord. Furthermore, entrepreneur 2 – bar owner, also attained financing from people in his social circles. He also echoes the notion that if a person has a good rapport with others, they build trust and legitimate – leading to lending money.

*Entrepreneur 1 – Bar owner:* “... So, **if you have contact** and have a deal, the only thing you need is to have a deposit. And back then, the deposit was not that high and especially if the people who are leasing you the place know you, they trust you and see you how you conduct business; they give you the contract. ...Then if you already formed a relationship with them, they know you, so they do not really ask you for a deposit.”

work  
started **money** enough  
business used

Apart from borrowing from organizations and family and friends, entrepreneurs also started their businesses from their savings. Nine of the twelve entrepreneurs mentioned that they used the money they saved from

their previous work. Entrepreneur 5 – the owner of multiple restaurants, entirely financed his business. He was able to have enough money that he saved from his previous employments. He shares by stating that he opened his first restaurant by taking a risk and investing five hundred guilders.

*Entrepreneur 5 – the owner of multiple restaurants:* “And for me, I **actually had no** financial help from anyone. I was lucky enough to have had many opportunities that have allowed me **to work and save some money**. I took a risk to open the business. I used all my savings about 500 guilders and paid the rent, I bought groceries, and I made half of the money I invested on the first day”.

Entrepreneur 6 also reiterates the above point as he financed his business by the savings he had from his previous employment. He not only runs his primary business but also works as a cameraman on the weekends and also uses his hobby of editing to edit wedding videos and make decorations. Entrepreneur 8 (cleaning business), entrepreneur 9 (fragrance shop), entrepreneur 11 (delivery business) and entrepreneur 12 (Eritrean shop), all state they started their business by using their savings. Their statements are below.

*Entrepreneur 8 – cleaning business:* “I started by my savings I had. I saved money from my prior jobs and was enough for me to open my business”.

*Entrepreneur 9 – Fragrance shop:* “For me, I completely started by myself. I started by selling a product a bit expensive and I managed to save money. So, no one helped me. I started with zero money”.

*Entrepreneur 11 - Delivery:* “I used to work before, so I used the money that I saved for my business”.

*Entrepreneur 12 – Eritrean shop owner:* “Well, money, I used to work and my husband also works. So, I opened my business with the savings that we had”.

And for entrepreneur 3 (Eritrean shop owner), Entrepreneur 4 (Application developer) and Entrepreneur 7 (electronic repair) all used their own savings and from family and friends.

## 4.3. Ethnicity theory

### 4.3.1. Enclave entrepreneurship

The narratives of the entrepreneurs highlight that having an area that is compatible with their business is essential. They note that strategically selecting a business area is one of the most critical aspects when pursuing entrepreneurship in the Netherlands. This is because they believe that as business owners, they must identify places where they can find customers. Though not exclusively, most of the entrepreneurs provide their businesses catering to Eritreans. Hence, the area they decide to choose is in the environments in which Eritreans reside or occupy the most. Entrepreneur 1 – Bar owner, indicates that though the service he offers is open to all people from different ethnic communities, he acknowledges that the majority of his customers are Eritreans. Thus, finding an area/street where Eritreans were familiar with was a prerequisite for him. In addition, he believes that he can attract people who are initially from Eritrea – adding to the need to situate his business in such an environment.

*Entrepreneur 1 – Bar owner:* “It is a good idea. **Knowing your clients is a normal thing** to think of. When I was starting the business, I **thought about which customer** I was **able to attract with ease** ... I had to do things that focus on Eritreans. Usually, the bar is a regular bar, but the core idea behind it is to invite and have the Eritrean community as customers. **But it’s still an open bar**, and anyone can come. ... So, this spot was **already known by the Eritrean community for a long time**. ... But this place needed **no marketing** because it was **already populated by the people I was targeting**. Hence being beneficial.”

Around 2013 - 2014, the number of Eritrean refugee asylum seekers in the Netherlands had increased tremendously. After recognizing this increase, entrepreneur 3 – Eritrean shop owner, saw a gap in the market for traditional Eritrean goods; therefore, he opened a shop that would supply the demand. Considering that his target customers were Eritreans, entrepreneur 3 purposefully chose an area where his target customers populate the most. *‘My shop is located in a very strategic street in Rotterdam. I deliberately decided to open it in that area, and it took me some time to find the place’* – says entrepreneur 3. This area is also populated with diverse ethnic communities and ethnic shops. The area also accommodates Eritrean shops and cafes – making it a very diverse street/area. Similar with the above statements, entrepreneur 12 –

Eritrean shop owner's main customers are Eritreans. Therefore her business is located in an area populated by different ethnic communities – including Eritreans. Her customers know the street well as there are Eritrean shops near it. She chose the area because of its proximity from the city centre and the availability of the Eritrean community.

On the contrary restaurants of entrepreneur 5 provide traditional Eritrean food, but his clientele is majority Dutch. Furthermore, entrepreneur 10 – café and webshop's customers are half Dutch and half Eritreans. He mentions that he has developed the webshop in Tigrinya to attract Eritrean customers and to make products easily accessible while his Dutch customers go to the physical café. Entrepreneur 7 – electronic repair, says that his business is located in an area that is considered for rich people and though there are Eritreans, its majority surrounded by Dutch community.

*Entrepreneur 5 – Owner of multiple restaurants:* “Most of my clients are Dutch people. I also have Eritrean customers but I think Eritreans are a bit intimidated to come to my business when they see the restaurants saturated with majority of Dutch people”.

*Entrepreneur 7 – electronic repair:* “ Now my surrounding is majority Dutch population. It's in Zwijndrech, and the place is actually called a rich neighbourhood...”

Entrepreneur 2's bar primarily is intended for Eritrean customers but is located in the middle of suburban neighbourhoods near the centre. While the close neighbourhood is occupied by native Dutch residents, the area as a whole is populated by various ethnic communities. He chose the area as it is close to the city centre but finds it difficult to operate in that area.

On the personal side, the Eritrean entrepreneurs do not neglect their communities once they open a business but rather are in constant interaction. They maintain the relationship they have with their community to get information and to socialize simply. Entrepreneur 8 – café and webshop owner, reveals that he values having a good relationship with Eritreans as due to the shared similar life experience – making it is easier to communicate and understand each other. “*Because 90% of the way I live is like a typical Eritrean, I hang out with Eritreans; I talk with Eritreans.*” – entrepreneur 2 – bar owner. Entrepreneur 6 – mechanic mentions he worked with people from Turkey and Morocco and is currently in partnership with a Moroccan man.

## 4.4. Mixed Embeddedness

### 4.4.1. Eritrean and Dutch societies

The entrepreneurs state that the way they live and conduct their daily activities is the Eritrean way. What that means is that, on the one hand, they hang out with Eritreans and spend ample time with people from their country and on the other hand, because they live in the Netherlands (some for longer years than others), they have become accustomed to the Dutch way of living. This is through communicating with Dutch people they met on school, work or are in their family circle.

*Entrepreneur 1 – Bar owner:* “... **the way I live is like a typical Eritrean**, I hang out with Eritreans; I talk with Eritreans. So, I am with them for the majority. But when it comes to formal matters and I need to communicate with others, I have **confidence in me due to the long years I have lived here**, so I do what I need to do. Even if my Dutch is not perfect, I am confident enough to talk to others and get the job done.”

According to entrepreneur 3 – Eritrean shop owner, entrepreneur 5 – owner of multiple restaurants, entrepreneur 8 – café and webshop owner, entrepreneur 10 – café and webshop, entrepreneur 12 – Eritrean shop owner, Eritrea has rich culture when it comes to cuisine, beverages and traditional products. That is how entrepreneur 5 introduced traditional Eritrean alcoholic beverage (Suwa), branded it and introduced it to the market. He says, “... *I could be innovative and bring our traditional beverage and culture here ...*”. Furthermore, entrepreneur 10 used his continent of origin to his advantage. He knows where to find good coffee and how to transport it from abroad; hence he sources coffee beans directly from Ethiopia and other African countries. In his own words, he says, “*When I sell African coffee, I represent it.*”. Entrepreneur 12 lets her non- Eritrean customers experience and understand how certain traditional Eritrean products are used. When, for example, Dutch customers come to her shop, they express their curiosity when they see products that they are not familiar with. She introduces the Eritrean culture by letting them know how to use them, the purpose of the products and explain to them that they are expensive because they are handmade products.

“For example, I tell them how we make Eritrean coffee with Jebena or I show them Xahli. They also ask me if they can put Xahli into the microwave, and I tell them absolutely not. ... ). I tell them to put it in the stove and you can make rice with it. Then

they ask me if they can put it in the dishwasher, I tell them no and to wash it with their hands.’’

Entrepreneur 3 also reaffirms that though 90% of his clientele are Eritreans, he wants to expand Eritrean culture to Dutch society. For instance, when Dutch customers come to his business and purchase traditional coffee makers and started making Bun (traditionally brewed Eritrean coffee) at home. However, though people have started to show interest in Eritrean products, the culture is still not widely embraced. All the entrepreneurs show an understanding that indeed, Eritrean society and Dutch society are different and balancing them is not easy. This is because of differences in systems that both countries live. What seems to be simple and easy to an Eritrean is seen as hard and difficult to the Dutch says entrepreneur 2 – bar owner. These differences between the two cultures are, however, seen as a complementary attribute rather than a competing one. Keeping in mind such different ways of living, Eritrean entrepreneurs also have to understand the way the Dutch people live and the way they do things. It’s about keeping the good qualities of Eritrean culture and picking up the good qualities of Dutch culture – this is how equilibrium is achieved. According to entrepreneur 3, keeping the Eritrean culture and identity and adapting to the new society, is an excellent way to bridge both.

*Entrepreneur 2 – bar owner, “And our way of living and culture is always with us we just add more to the way we live by combining it in the Dutch context.”*

*Entrepreneur 3 – Eritrean shop owner: “**I also have my culture and values that I don't want to lose**, and there are some behaviours from my **country that I changed**. So the main thing is not to totally reject my Eritrean identity, but its have my own Eritrean identity **while adapting** to the new way of Dutch living. I believe that we as Eritreans **learn a lot from the Dutch** society, and **they also learn a lot of things from us.**”*

Having insight into the mannerisms of Dutch people is of importance. This is because, as Eritreans, we associate good reception with trust. If a Dutch person were to smile while speaking to me, I would take it as a sign of trust and likeness, but in all actuality, the person was just treating me well – says entrepreneur 8 – cleaning business.

## Chapter 5 . Discussion

### Rules and regulations

The interview results indicate that the rules and regulations in the Netherlands do facilitate an Eritrean refugee to open a business. According to the entrepreneurs, being a refugee does not prohibit an Eritrean from entrepreneurial practices. It is interesting to note that though there are opportunities to pursue entrepreneurship, the results indicate that such opportunities are only accessed if one is aware of their existence. When taking the definition of entrepreneurship by Stevenson (2013), it is the pursuit of opportunity beyond the resources currently controlled. Going beyond resources currently controlled is thus supported by the finding in which the entrepreneurs either find the needed information from their social network or municipalities and other organizations (chamber of commerce, tax authorities, consultants). One of the statements that stood out was the fact that the Dutch government does not identify and utilize the expertise of Eritrean refugees. Consequently, Eritrean refugees who are skilled and educated were unable to find employment in their profession; hence they opted to entrepreneurship. The findings confirm that skilled and knowledgeable refugees are neglected and viewed as a burden rather than an asset (Alrawadieh et al., 2019; Potocky-Tripodi, 2004). These results are in agreement with the studies of Price & Chacko (2009); Wauters & Lambrecht (2006). Both studies noted that because of the unrecognized diplomas, immigrants were subject to working in lower-skilled jobs that are outside their profession.

When it comes to integration structures, the results indicate that the Dutch system is structured in a way that when a new Eritrean refugee enters the country, he/she is placed in a refugee camp. In which, they are provided with introductory Dutch language lesson while they wait to be released from the camps. Then there are social benefit systems that provide financial help to allow the refugees to settle in the country. With such structures, the results indicate that Eritrean refugee entrepreneurs do find it beneficial to have such assistance, especially in the early years. By their will to work, Eritrean refugees stop taking social assistance and enter the job market – eventually opening their business. According to their accounts, they choose to work rather than be beneficiaries of the finance; they want to be independent and off of welfare. This also accords with earlier studies, which showed that refugees do pursue entrepreneurship in order not to depend on social welfare (Garnham, 2006; Wauters & Lambrecht, 2006; Collins, 2016).

## Dutch opportunity structures

Seeing entrepreneurship from a sociological and psychological view, Eritrean entrepreneurs started their business after realizing a gap in the market. They contend that part of the reason for opening a business was to pave the way for future Eritrean refugees that are interested in entrepreneurship – corroborating the work done by Kent et al. (1982). From the results, it is clear that Eritrean refugees started pursuing entrepreneurship in recent years. This is because there were not many Eritrean refugees that were entrepreneurs, so newcomers did not dare to pursue their own. The entrepreneurs mention that their motivation to open their business ranges from the need to be financially independent, create environments of social inclusion and to grow as people. Such traits influence entrepreneurs' ability to bring innovative and creative ideas (Amabile et al., 1996; Woodman & Schoenfeldt, 1989) and also fall in the category of people who turn to entrepreneurship for social and economic stability (Swanson, 1964). These relationships can be explained by the characteristics and personalities the entrepreneurs have. The findings show that the entrepreneurs noticed the market gap for Eritrean – oriented products. So to fulfil the need, creativity and innovativeness were inevitable.

In contrast to earlier findings of Heelsum (2017), however, no evidence of the refusal of asylum seekers to attend school until they were granted refugee status was indicated. On the contrary, the results show that the entrepreneurs started learning the Dutch language while they were in the camps. The mandatory civic integration period is a phenomenon that arose in recent years – as indicated by the findings. Those who were one of the early arrivals to the Netherlands (from the twelve interviewees) point out that there was no such thing as a three-year integration period. They were given full autonomy to learn Dutch and learn about integration. Beckers & Blumberg (2013) and Heelsum (2017) showed that a large number of Eritrean refugees arrive in the Netherlands without completing secondary school and that it is beneficial for them to integrate out of co-ethnic markets to have entrepreneurial success. This differs from the findings presented here, showing almost half of the entrepreneurs in this study came to the Netherlands when they completed secondary school. For the later, rather than integrating out of their co-ethnic markets, the result indicates that the entrepreneurs integrate by the social networks they form with people they meet at school or work. Furthermore, they do not want to neglect their cultural identity but rather balance both societies completely. This result may be explained by the fact that most of the entrepreneurs are already integrating with Dutch society by simply living, working and studying in the Netherlands – eliminating the need to exclude

their co-ethnic community. In addition, half of the entrepreneurs involved in this study managed to open businesses that provide ethnic-related traditional services and products while still going to school and working other jobs.

This study has been unable to demonstrate that certain rules and regulations that require specific certifications may act as a barrier to open a business (R. Kloosterman & Rath, 2001). What the results present is that the documentation/certification needed to open a business were not extremely specific to the point where the entrepreneurs would not be able to provide. They mention that the only provisions they needed was registration at the chamber of commerce that costs 50 euros and a valid residence permit – which every entrepreneur had. However, a note of caution is due here since all twelve entrepreneurs operate in industries that do not require them to have specific certifications – that perhaps may have been hard to attain.

Having robust social networks was a major theme among Eritrean entrepreneurs. As Nahapiet & Ghoshal (1997) state, social capital is one of the crucial drivers for creating strong entrepreneurial value. Hence, the results provide supporting evidence that indeed Eritrean refugee entrepreneurs find social networks among their counterparts and non-Eritrean associates to be important. These results are likely to be related to the fact that it is through their social networks that the entrepreneurs were able to build a customer base, introduced their business and gained access to resources. The results show that Eritrean refugee entrepreneurs accessed information and opportunities through their networks. Furthermore, having good social connectedness is a strategy used to gain legitimacy and trust in which entrepreneurs utilised to get financial investment. This result is supported by Stevenson (2013) that reiterates entrepreneurs use legitimacy to convince investors and stakeholders. R. Kloosterman & Rath (2001) and Sanders & Nee (1996) note that yet immigrants provide innovative ideas, they tend to open businesses that require little financial investment that is easily accessed by bootstrapping. This differs from the findings presented here as it is unjust to allude that attaining finance was easy. One of the difficulties that were mentioned by the interviewees was the ability to attain finance.

### Enclave entrepreneurship

Comparison of the findings with those of Volery (2007) confirms that the concentration of ethnic communities does create entrepreneurial opportunities and provides a path to access to

resources. Entrepreneurs select their businesses in areas where they can access to the Eritrean community and other diverse ethnic communities. The result can be understood since the business services are sculptured to cater to Eritreans. But the businesses that do not provide Eritrean-themed services operate in environments not concentrated by Eritrean and diverse ethnic communities. This inconsistency may be due to different target customers.

Yinger (1985) acknowledges that ethnic entrepreneurs surround themselves with people from the same ethnic origin. The results support this and are explained by the fact that (though not exclusively) since the target customers are Eritreans, the environment and ambience is highly concentrated by people from the same country of origin. In addition, the entrepreneurs who opened their businesses because they were unable to find their profession, are seen to adopt enclave mentality. However, most of the interviewees indicate that they are motivated by personal reasons, i.e. because they like entrepreneurship, they were entrepreneurs at some point, or they want to introduce Eritrean culture to the Dutch society. Thus, the stance of Yinger (1985) is only partially supported.

### Mixed embeddedness

It is interesting to note that out of the twelve entrepreneurs; only two embodied the theory of mixed embeddedness as defined by R. Kloosterman & Rath (2001). For example, entrepreneur 6 – mechanic, has a mechanic shop catering to the larger population while editing wedding videos for Eritreans. Similarly, entrepreneur 10 – café and webshop owner, has a café that does not have specific customer profile but rather is meant for the broader population while running a webshop in Tigrinya to cater to Eritreans. These results support the idea of Bizri (2017) and Price & Chacko (2009) when it comes to mixed embeddedness. Given this information, though the entrepreneurs are not practising mixed embeddedness according to the definition of R. Kloosterman & Rath (2001), by introducing the Eritrean culture to the Dutch society, they are using their ethnic background to bridge the Eritrean and Dutch society.

## 5.1. Implications

The results provided here agree with the principles of ethnic entrepreneurship as Eritrean refugee entrepreneurs do acknowledge group membership within their ethnic community (Yinger, 1985; Waldinger 1990). In addition, the thesis contributes to existing knowledge of opportunity structure by confirming the importance of having social, financial and human capital and their facilitation of entrepreneurship (H. E. Aldrich & Waldinger, 1990).

The findings reported in this thesis shed new light on refugees and entrepreneurship – with Eritreans at the focal point. Before this study, evidence of entrepreneurship in the context of refugees was reported in conjunction with immigrants. Though refugees are parts of the immigrants' spectrum, they possess different circumstances and life experiences. Hence, merely mentioning refugees and placing them in immigrant experiences does not give them justice. The Netherlands has hosted 14% of Eritrean refugees in 2018 (Immigration and Naturalisation Service (IND), 2018) making the insights gained from this thesis be of assistance to Dutch lawmakers to identify and utilize skilled Eritrean refugees in the job environment, business owners to give chances to Eritrean refugees and show the possibilities of pursuing entrepreneurship to hopeful Eritreans.

## 5.2. Limitations

Due to the current pandemic of COVID19, I was unable to have the interviews in person. As such, this research fails to have physical observations of interviewees and the business environment. Having interviews virtually also had its limitation. Telephone and video calls were at times interrupted due to poor connection. Furthermore, the interviewees in this research are predominantly men; hence the effect of gender is not reflected.

Having said that, by having twelve interviews in the research, I was able to achieve data saturation and found the relevant information.

### 5.3. Further research

Several questions still remain to be answered. Majority of the entrepreneurs included in this study operate in industries that do not require high skills and knowledge. That is why I propose a further study could assess how Dutch opportunity structures stimulate entrepreneurial endeavours of Eritrean refugees in environments that require high skills and knowledge.

### 5.4. Conclusion

To conclude, this study has set out to understand how Eritrean refugee entrepreneurs conduct entrepreneurship in the Netherlands. For this question to be answered, a sub-question examining how Dutch opportunity structures stimulate entrepreneurial action of Eritrean refugees was studied.

The answer for the sub-question was indicated in the findings of this research that when it comes to Dutch opportunity structures, the Netherlands has rules and regulations that enable an Eritrean refugee to pursue entrepreneurship with limited hindrance. Furthermore, Eritrean refugee entrepreneurs that arrived in the Netherlands in the earlier years (approximately fifteen years ago) found the integration to be more relaxed and not strict while younger people had better access to education opportunities. The results also suggest that if an Eritrean refugee wants to continue education or enter the job market, depends on his/her personal motivation as the provision of opportunities are limitless.

All-in-all, Eritrean refugees conduct entrepreneurship by taking advantage of the available systems put in place and incorporate their social networks to access limitless opportunities.

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# Chapter 7 . Appendix

## Interview guidelines

### 1. Introduction

- Acknowledgement and appreciation for doing the interview
- Introducing myself
- Informing interviewee of confidentiality
- Asking for consent to be audio recorded
- Informing interviewee, the purpose of the interview/study
- The structure of the interview
- Estimated time of the interview (It will be approximately 1 hour)
- Appreciation for their contribution

### 2. The core

#### Cultural background

- Could you introduce me to yourself, i.e. where you came from, how long you have been living in the Netherlands and your level of education?
- Could you please tell me the level of education you reached while you were in Eritrea and describe what you remember?

#### View on entrepreneurship

- When did you start your business?
- What motivated you to start it?
- Why did you decide to become an entrepreneur?
- Could you describe what difficulties you encountered while setting up your business?

#### The theory of mixed embeddedness

- Could you tell me how you were able to balance both societies i.e. the Eritrean and Dutch?
- With which nationality (of origin) do you associate the most? And why?

- Did or does the nationality with which you associate the most have an impact on your business? If so, could you describe how?
- Could you tell me how you were able to integrate with the Dutch system (finding job, school etc.)?
- How has your education level enabled or prohibited you in opening your venture?

#### Dutch opportunity structures

- How long have you been in the Netherlands?
- How were you able to attain the opportunities (rules and regulations, financial assistance etc.) that led you to open your business?
- In your opinion, how did the above opportunities prohibit you in opening your venture?
- How has living in the Netherlands for X amount of years contributed to the starting of your venture?

#### *Social*

- How did the people (cultural background) you associate with the most influence in the opening of your business?
- How were you able to integrate with Dutch society e.g. education, labour market etc.?
- Could you tell me how the contact you had with other ethnic communities (apart from Eritreans) impact you in the opening of your business?

#### *Financial*

- How were you able to attain finance when starting your business?

#### *Human*

- How have the municipalities or other governmental institutions aided you to start your business?

#### The theory of ethnic enclaves

- In what way do you think that having your venture situated there is helpful to grow or sustain your business?
- Why did you choose to locate your venture in that area?
- To what extent do you focus on diverse/ethnic communities like Dutch or western populations?
- Why does it look the way it does?
- What are the (dis)advantages of such a strategy?

- How has the place your venture is currently situated at, facilitate in starting your business?

### **3. Closing**

- I would like to ask you to give some advice to an Eritrean refugee who wants to open his/her business here?
- Is there anything that you want to add that I missed?
- Thank you for having this interview.

# Figures

**Total asylum influx in The Netherlands (first applications, repeated applications, family reunification influx)**  
 Source: METIS

Top 10 Last thirteen months **total** asylum applications in The Netherlands

Total 2016	Total 2017	Country of citizenship	2017			2018												Last 12 months	Perc
			Nov	Dec	Total	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Total		
10.604	10.829	Syrian Arab Republic	493	532	1.025	421	419	419	450	484	414	523	452	406	445	355	4.788	5.320	17%
2.870	4.038	Eritrea	454	540	994	463	404	426	319	488	354	381	271	227	203	234	3.770	4.310	14%
1.037	1.015	Iran (Islamic Republic of)	150	114	264	136	98	122	151	136	116	220	257	366	369	256	2.227	2.341	8%
1.168	1.418	Iraq	133	130	263	106	126	119	91	102	93	150	187	194	152	157	1.477	1.607	5%
259	509	Turkey	81	55	136	61	64	64	109	103	127	137	155	200	132	103	1.255	1.310	4%
991	924	Algeria	85	90	175	91	94	115	93	86	69	99	134	123	156	148	1.208	1.298	4%
1.447	872	Afghanistan	46	57	103	62	99	91	95	96	97	114	160	129	101	98	1.142	1.199	4%
1.283	1.020	Morocco	84	89	173	94	73	100	106	91	67	101	87	85	104	138	1.046	1.135	4%
618	916	Unknown	62	62	124	99	65	59	70	79	46	88	80	55	70	68	779	841	3%
16	342	Moldova, Republic of	20	37	57	66	30	63	70	76	39	50	40	106	113	113	766	803	3%
11.351	9.444	Others	696	803	1.499	808	662	740	730	869	627	971	1.048	1.104	1.046	919	9.524	10.327	34%
31.642	31.327	Total	2.304	2.509	4.813	2.407	2.134	2.318	2.284	2.610	2.049	2.834	2.871	2.995	2.891	2.589	27.982	30.491	100%

\* To conceal the lowest figures, all values between 0 and 4 are replaced by asterisk.

Figure 1: Source: Monthly Report on Asylum Applications in The Netherlands

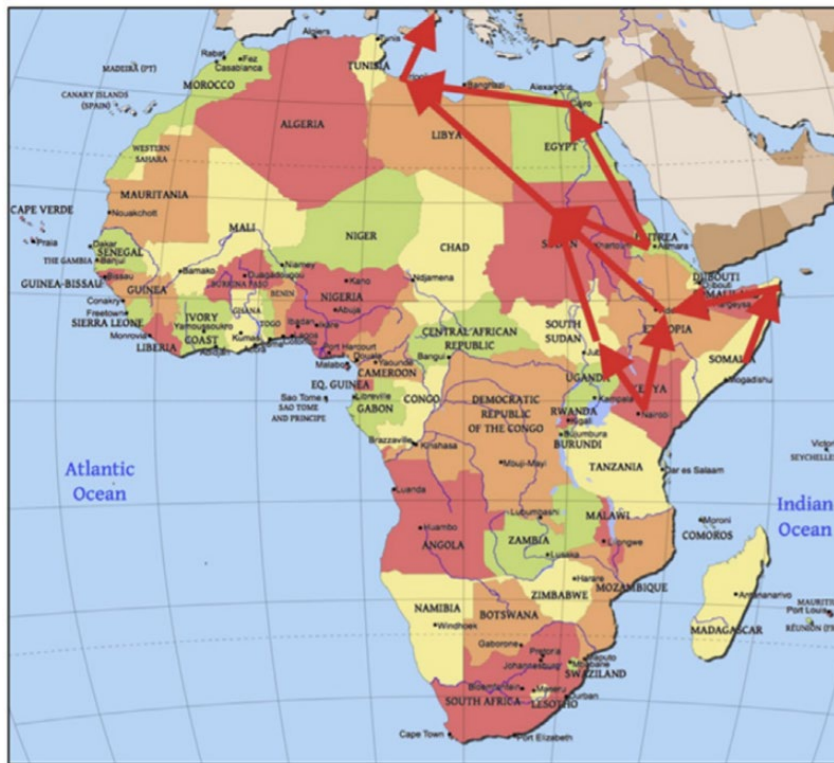


Figure 2: Source: Common migratory routes from East Africa to Europe (Cutler, 2016)

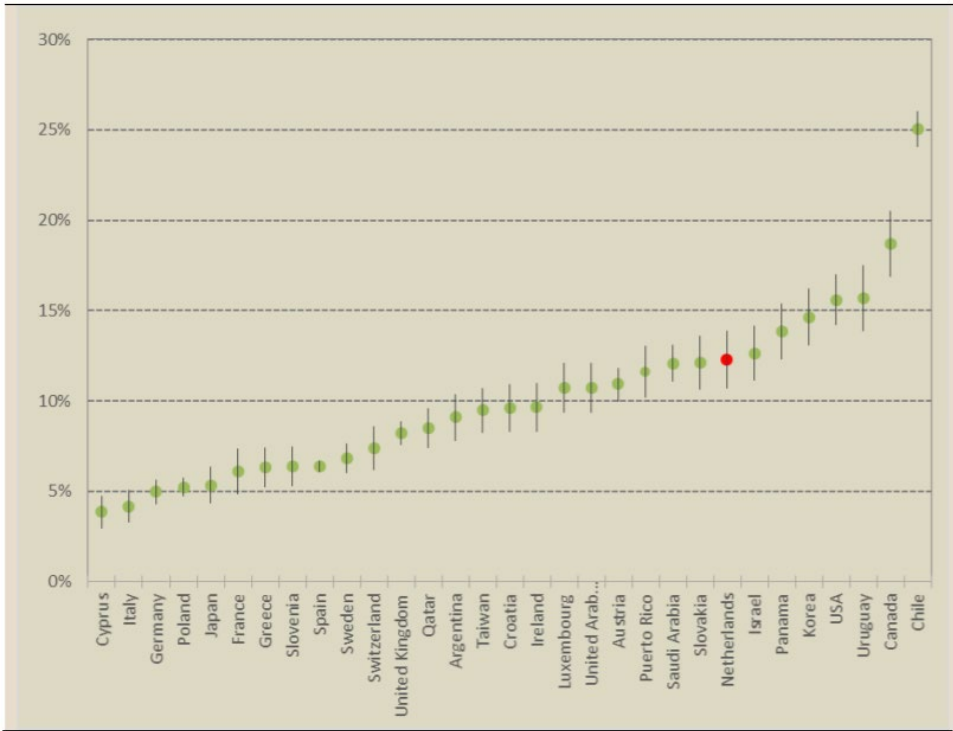


Figure 3: Source: GEM APS 2018 - Total early-stage entrepreneurial activity (T.E.A.) in high-income countries, 2018, percentage of the adult population (18-64 years of age)

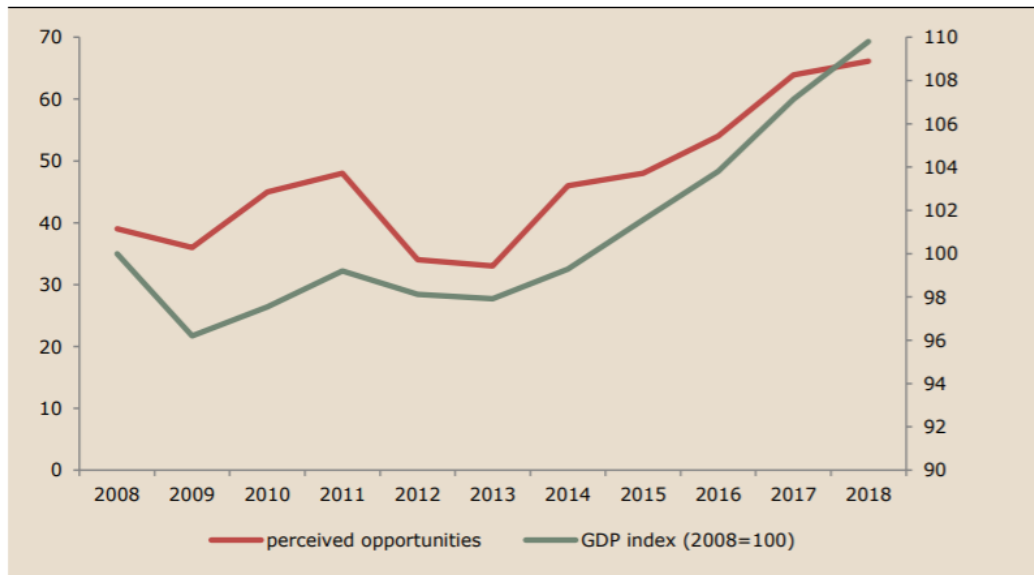


Figure 4: Source: GEM APS 2018, Central Statistics Bureau and Netherlands Bureau for Economic Policy Analysis

## Welke route doorloopt de asielzoeker in Nederland?



Een asielzoeker vraagt asiel aan vanwege de (persoonlijke) situatie in het land van herkomst. Een asielzoeker komt in aanmerking voor een verblijfsvergunning als hij in zijn land te vrezin heeft voor vervolging of een onmenselijke behandeling. Deze beoordeling wordt gemaakt in de procedure die hieronder op hoofdlijnen is beschreven.

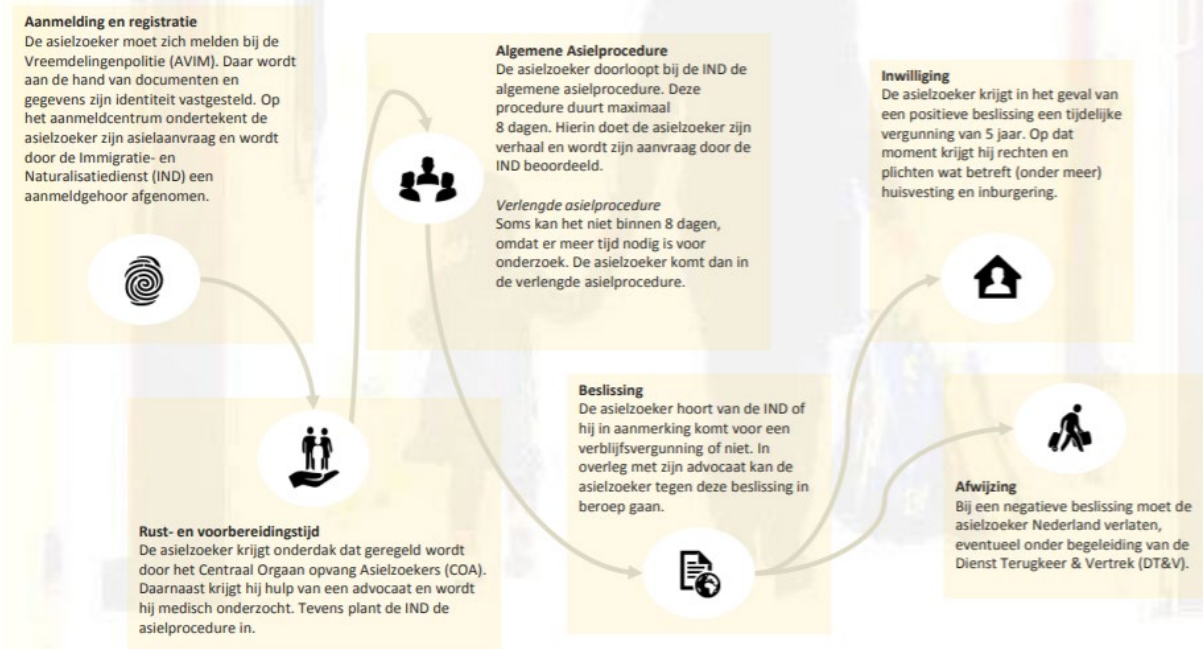


Figure 5: Asylum procedure IND

## Appendix 2

### Messages sent

Hello XX, hope everything is well with you.

As you may know am doing my Masters in Business Administration. As my final study am doing my thesis research to understand how Eritrean refugees in the Netherlands pursue entrepreneurship. And as such I am looking to interview eritrean business owners here in NL and interview them about how they were able to open their business.

That is why I wanted to contact you - if you know any Eritrean refugee who has opened his/her own business in NL. It can be in any industry. I will not use their name in the paper and everything is confidential and the interview will take one hour.

If there are some that you know, could you please let them know what am doing and if they accept to be interviewed by me, could you give me (by their consent) their contact information i.e. fb or whats app.

I look forward to your reply, thanks dear

Greetings,  
Lily

*Message Sent 1: Drafted message in English*

Selam neakum kemey tkonu. Selam kthlwu ymne.

Kemti felitkumo zelekum, nay mewedaeta amet Master ymehar aleku. Bkemu dma, hade mexna'eti hize aleku. Eti hizeyo zeleku mexna'eti, Eritreawuyan sdetenyatat ab Holland natom business kemey gerom ykeftu zbl eyu. Nezi mexna'etey zedlyeni dma, kemzi aynet natom business zelewom ahwatna rekibe, nay seat tkewun interview nkegbrom eyu.

Bkemu eye kea neakum contact zgebrekum zeleku. Zkone Eritreawi sdetenya emo kea natu business zelewo tfeltu ente konkum, nezi hizeyo zeleku mexna'eti kthbruley emo, fqadenyatat ms zkonu natom merakebi kthbuni bthtna yhatekum. Eti interview zgebrom b tigrinya koynu, shim nayti seb ayxfelun eye eti abu zwehab habereta dma neza mexna'etey tray eye kitqemelu.

Melskum kxbe eye.

Ms msganay,  
Lily

*Message Sent 2: Drafted message in Tigrinya*

APR 24, 2020, 6:00 PM

Hey [redacted] Haftey kemey qeniki dhan do? Geza dhan dyom? Hope salam khlwu.

[redacted] haftey entay dye khateki delye, nay mewedaeta nay tmhrtey research ygebr aleku. Eti research zgebro zeleku dma, ab Eritrawuyan sdetenyatat ab Holland zelewu emo, natom business zkefetu ztemerkose eyu.

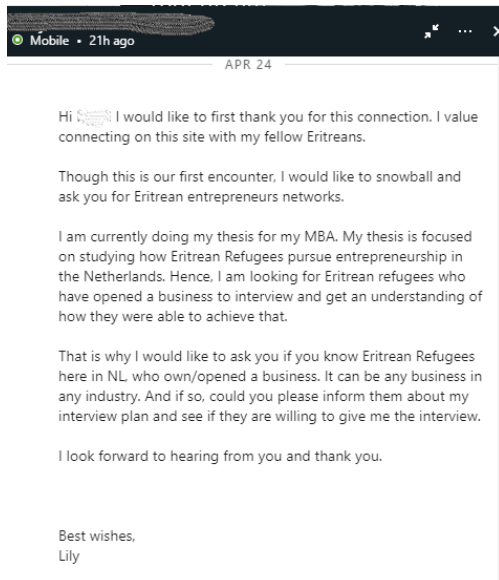
Hji neaki khateki delye zeleku, mnalbat zkone sebat natom Business zelewom abzi adi tfeltiyom alewuki ente koynom, bfqadom natom contact information kthbni eyu. Eti hizeyo zeleku mexnaeti kthbriyom tkeali eiki. Neiom haxir interview kemey gerom businessom kem zkefetu tray eye khatom.

Zkone business dma kikewun ykeal eyu (dukan, bet mgbi etc.)

Aziye yemesgn [redacted] haftey, melski dma kxbe eye



*Message Sent 3: Message sent via Facebook to connect with Eritrean Refugee Entrepreneurs; April 24, 2020*



*Message Sent 4: Message sent via LinkedIn to connect with Eritrean Refugee Entrepreneurs; April 24, 2020*

APR 24, 2020, 7:16 PM

haweey kemey qenika dhna do. Salam kthluw ymne.

haweey neashtey endye khateka delye. Kemi tfelto Master ymehar aleku. Abza nay mewedaeta tmhrtey dma, hanti mexnaeti yekayid aleku. Eti mexnaeti dma, ab Ertrawuyan sdetenyatat ab holland zqmetu emo natom business zkeftu ztemerkose eyu.

Hji neaka khateka delye zeleku d' haweey, gega yklaley nska natka business aleka. Fqadenya ente konkka, kemey gerka nezi businesska kem zkefetkayo gele, haxir interview kegbreka delye. Eti interview b online tedewawilna kikewun ykeal eyu.

Abti interview dma shimka gele ayxehafn eyu dyaqon haweey. emo qdasenya ente onka khateka eile eye. Btewesaki, kalot sebat natom business zelewom (dukan, bet mgbi) tfelt ente konkka, bnatom fqad telephonom wey facebookom kthbeni, neiom dma interview haxar tray kgebrelom kem zdeleku kthbreley bthna yhateka haweey.

melsika kxbe eye salam mealti.

*Message Sent 5: Message sent via Facebook to connect with Eritrean Refugee Entrepreneurs; April 24, 2020*

APR 25, 2020, 5:05 PM

Hi haweey kemey qenika dhan do? Sdra kemey alweu selatay abxhaley eika. Awdamet kea salam halifu kikewun ymne.

haweey janti neger endye khateka delye. Kemi tfelto Master eye zmehar zeleku, hji dma Amlak ymesgen kzazimo qeribe eye. Nay mezazemi tmhrtey dma hanti mexnaeti hize aleku. eti zgebroy zeleku mexnaeti dma, Kemey gerom eritrawuyan sdetenyatat ab Holland zqmetu, natom business ykeftu zexni'ea eyu.

Nezi nmxnae zedlyeni dma, eritrawuyan sdetenyatat natom business zelewom interview kgebrelom delye. Ezom sebat enda dukan, restaurant kikewun ykeal eti businesssom.

bkemu eye dma natka hagez zhatit zeleku. Natom business zelewom eritrawuyan ab Holland tfelt ente konkka, bfqadom natom telephone wey facebook ketemxaley eyu Mussie haweey.

Abti interview, shimom ayxhfn eyu neta mexnaetey tray eye kea kitqemela.

Melsika kxbe eye haweey aziye yemesgn.

*Message Sent 6: Message sent via Facebook to connect with Eritrean Refugee Entrepreneurs; April 24, 2020*

APR 25, 2020, 4:47 PM

Hi haweey kemey qenika dhan do? Geza kemey alewa. Awdamet salam halifu kikewun ymne. Meri haweey entay dye khateka delye, nay mewedata ametey nayzi Master tmhrtey, research ygebr aleku. Eti research dma kemey gerom Eritrawuyan sdetenyatat ab holland zqmetu, natom business ykeftu nmxnae eyu.

Natka hagez zedlyeni zelo dma haweey, nska business natka ente aleka wey dma seb ab Holland zqmetu natom business zelewom tfelt ente konkka, interview kegbrekum/kegbrom mdeleku. Eti interview neta mexnaetey tray eye ktqemela, shim nay seb dma ayxhfn eye.

Ykeal ente koynu neteom sebat eti hizeyo zeleku mexna'eti kthbreley emo, fqadenyatat ente koynom dma telephonom wey fb natom kthbeni (bfqadom) delye haweey.

Melsika kxbe eye sle kulu dma yemesgnea.

*Message Sent 7: Message sent via Facebook to connect with Eritrean Refugee Entrepreneurs; April 25, 2020*

APR 25, 2020, 4:25 PM

Hi sister, hope everything is well. Rhus awdamet.

As you may know am doing my Masters. As my final study am doing my thesis research to understand how Eritrean refugees in the Netherlands open their own businesses (i.e. how they pursue entrepreneurship). And as such I am looking to interview eritrean business owners here in NL and interview them how they were able to open their business.

That is why I wanted to contact you if you know any Eritrean refugee who has opened his/her own business in NL (it can be a shop, or restaurant). It can be in any industry. I would like to have their contacts and if there are some that you know, could you please let them know what am doing and if they accept to be interviewed by me, if they can give me their contact information i.e. fb or whats app.

I will not use their name in the paper and everything is confidential.

I look forward to your reply, thanks dear 😊

*Message Sent 8: Message sent to network; April 25, 2020*

APR 25, 2020, 5:19 PM

Hi 🌊🌊🌊 hawey kemey qenika dhan do? Rhus qnyat awdamet neakan nsdrakan.

🌊🌊🌊 Hawey entay dye khateka delye. Kemti tfelto Master ygebr aleku. Amlak ymesgen dma mezazemi reseacrh ygebr aleku.

Ezi zgebro zeleku research dma, Kemey gerom Eritrawuyan sdetenyatat ab Holland zqmetu, natom business ykeftu nmxnae eyu.

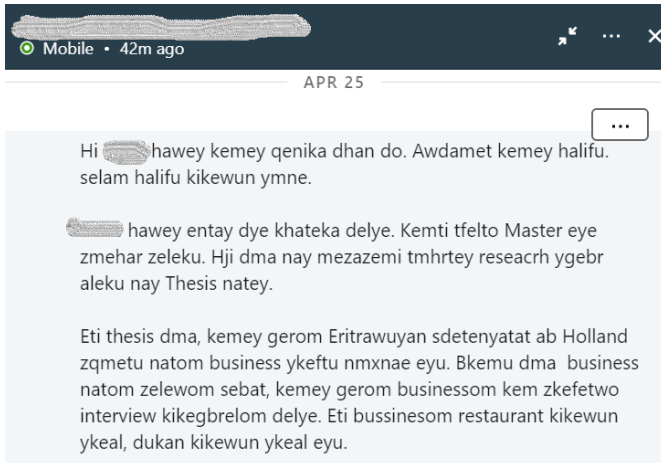
Bkemu eye dma natka hagez delye. Zkone Eritrawuyan sdetenyatat ab Holland zqmetu emo natom business zelewom tfeltom ete aleka, bfqadom natom contact kthbeni eyu.

Entay eye neiom deleyom mesiluka, kemey gerom bussinessom kem zkefetwo interview kgebrelom eyu. Eti interview bjeka neta wereqetey nkaliea aytqemelun eye, shimom dma aykxhafn eyu.

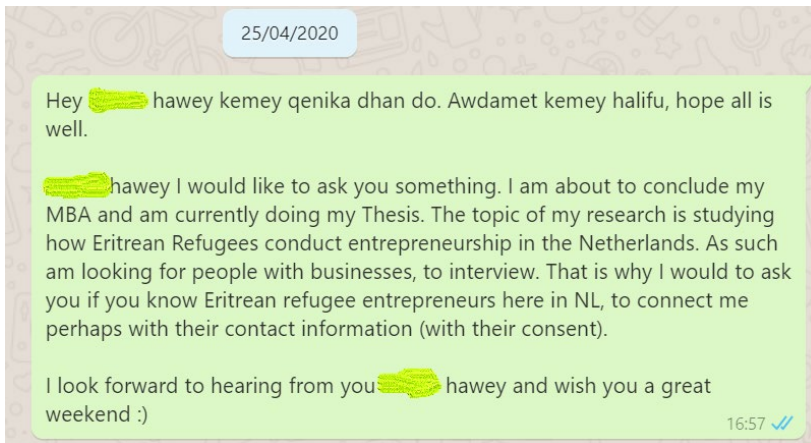
Zkone aynet business kikewun ykeal eye nabnet restaurant, dukan zkone bhaxiru emo, aflto ente aleka 🌊🌊🌊 hawey kit'tehabebereni bthtna yhateka.

Melsika kxbe eye, salam mealti.

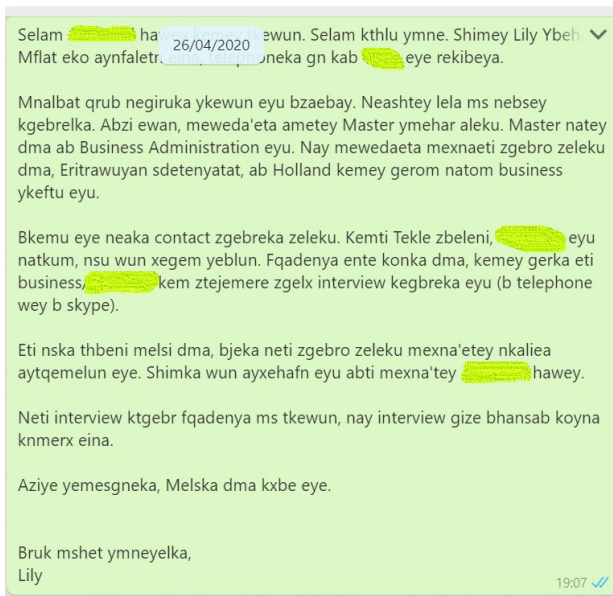
*Message Sent 9: Message sent to network; April 25, 2020*



Message Sent 10: Message sent via LinkedIn to connect with Eritrean Refugee Entrepreneurs; April 25, 2020



Message Sent 11: Message sent via WhatsApp to connect with Eritrean Refugee Entrepreneurs; April 25, 2020



Message Sent 12: Message sent via WhatsApp to connect with Eritrean Refugee Entrepreneurs; April 26, 2020

APR 26, 2020, 7:20 PM

Selam neakum kemey tkonu. Shimey Lily Ybehal. Neashtey mexnaeti hizeya zeleku kekaflekum delye nere.

Neashtey ms nebsey lela kgebrelkum. Nay mewedaeta ametey Master temaharit eyu. Abzi nay mewedaeta amet dma, mexnaeti yekayid aleku. Eti zgebzo zeleku mexnaeti, bzaeba kemey gerom Eritrawuyan Sdetyenyat ab Holland natom business ykeftu eyu.

Nezi mexnaeti zedlyeni negerat dma, ab Holland zqmetu Eritrawuyan sdetyenyat natom business zelewom rekibe, kemey gerom neti business kem zkefetu interview nkegbrom eyu.

Bkemu eye kea neakum contact zgebrelkum zeleku. Fqadenyat ente konkum, b skyps interview kgebrelkum eyu httoy. Eti kabakum zrekbo melsi dma, bjeka neta mexnaetey nkaliea ayktqemelun eye, zhmkum wun aykxfon eye.

Aziye yemesgnekum, melskum dma lxbe eye.

Selam mshet,  
Lily

*Message Sent 13: Message sent via Facebook to connect with Eritrean Refugee Entrepreneurs; April 26, 2020*

APR 27, 2020, 4:24 PM

Selam neakum 🇪🇪 enda dukan. Qdm selamtay kebxh ydeli. Bmqxali, Shimey Lily Ybehal. Abzi amet ezi dma mezazemi nay Master tmhrtey ygebr aleku. Ezi tmhrtey dma, nay mewedata mexna'eti kgebr sle zelena, bzaeba Eritrawuyan sdetyenyat ab Holland kemey gerom natom Business ykeftu zbl kexniea wesine.

Nezi mexna'etey zedlyeni dma, Eritrawuyan sdetyenyat natom business ab Hollan zelewom interview kgebrelom eyu.

Bezi mknyat eye dma neakum contact zgebrekum zeleku. Fqadenyat ente konkum, b skype wey b telephone, kemey gerkum businesskum kem zjmerkumo interview kgebrelkum mdeleku.

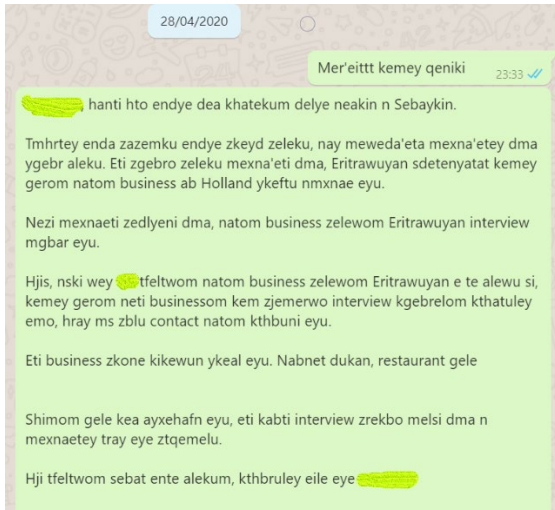
Eti thbuni melsi bjeka n mexna'etey nkaliea ayktqemelun eye, shimkum dma aykxfon eye.

Aziye yemesgnekum, hray ms tbluni dma nezi mexna'etey aziyu zhgzni aberkto tgebruley sle zeleku, kab lbi yemesgn.

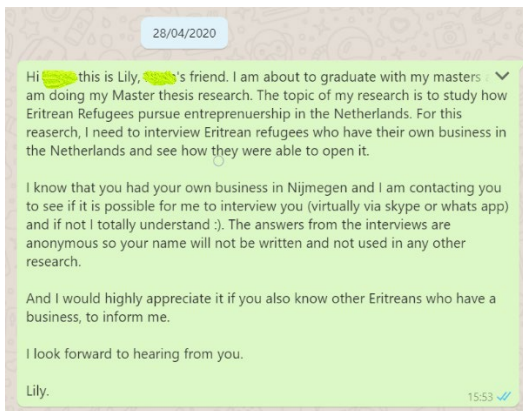
Bruk mealti ymneyelkum, melskum dma lxbe eye.

Ms selamtay,

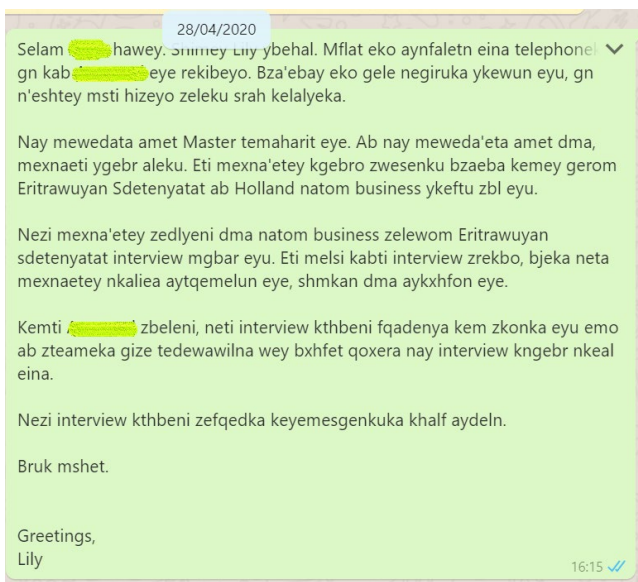
*Message Sent 14: Message sent via Facebook to connect with Eritrean Refugee Entrepreneurs; April 27, 2020*



Message Sent 15: Message sent via WhatsApp to connect with Eritrean Refugee Entrepreneurs; April 28, 2020



Message Sent 16: Message sent via WhatsApp to connect with Eritrean Refugee Entrepreneurs; April 28, 2020



Message Sent 17: Message sent via WhatsApp to connect with Eritrean Refugee Entrepreneurs; April 28, 2020

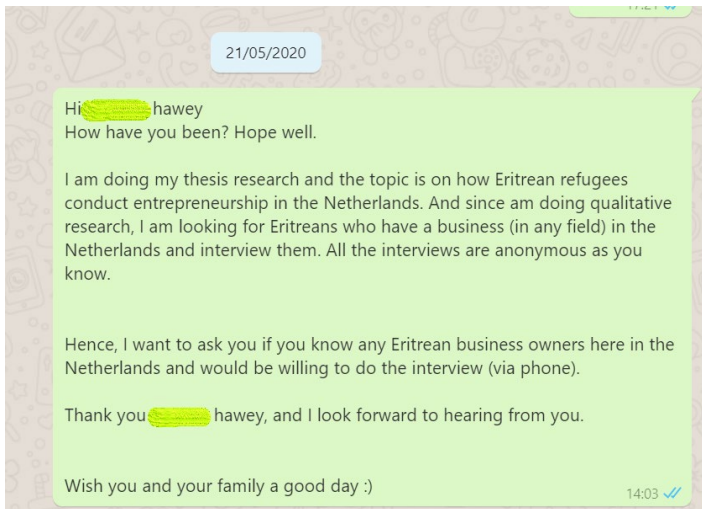
MAY 21, 2020, 12:13 PM

hawey kemey qenika dhan do? Geza kemey alewu.  
Tetafienna enber

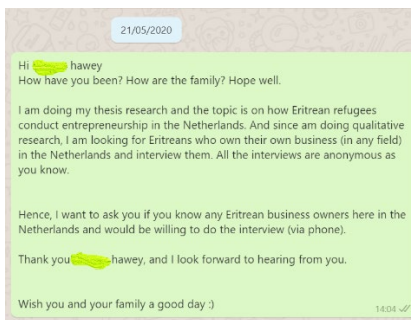
hawey, gele natom business zelewom ab Holland  
tfelt do. Eritrawutan malet eyu

Zkone aynet business zelewom, dukan kikewun ykeal bet mgbi,  
zkone

*Message Sent 18: Message sent via Facebook to connect with Eritrean Refugee Entrepreneurs; May 21, 2020*



*Message Sent 19: Message sent via WhatsApp to connect with Eritrean Refugee Entrepreneurs; May 21, 2020*



*Message Sent 20: Message sent via WhatsApp to connect with Eritrean Refugee Entrepreneurs; May 21, 2020*


mnalbat khateki enda belku. Nay meweda'eta amet tmhrtey ymehar aleku. Nezi nay mewedata amet dma hade mexna'eti ngebr eina. Eti ane kexnio zwesenku dma, Eritrawuyan sdetenyatat ab Holland natom business kemey gerom ykeftu zbl eyu.

Nezi kgebr dma, Eritrawuyan natom zkone business zelewom btelephone rekibe interview kegbrom eyu.

Mnalbat gele nski tfeltiyom sebat natom business zelewom ente alewu khateki eile.

Mnalbat eti interview, neta mexnaetey tray eye ktqemelu, shimom dma ayxfon eye 🇪🇪 haftey.

melski kxbe eye bruk mealti dma ymneyelki



MORE ACTIONS

Search in Conve

Edit Nicknames

May 23, 2020 at 5:45 PM

Change name

Change Emoji

PRIVACY & SUPP

SHARED FILES

Message Sent 21: Message sent via Facebook to connect with Eritrean Refugee Entrepreneurs; May 23, 2020

MAY 25, 2020, 3:09 PM

Selam neaka 🇪🇪 hawey kemey tkewun. Selam kthlu ymne. B maedo maedo eko yfelteka eye agatami natka fb gn kab 🇪🇪 eye rekibeyo.

Abzi ewan ezi nay Masters temaharit eye zeleku. Kmreq dma yqerareb aleku. Ab nay mewedaeta ametna dma hade mexnaeti gdn kgebr alena. Eti ane kexnio zwesenku mexnaeti dma Kemey gerom Eritrawuyan sdetenyatat ab Holland natom business ykeftu zbl eyu.

Nezi mexnaeti zedlyeni dma ms Eritrawuyan ahwatna natom business zelewo interview mgbar eyu. Eti interview bjeka neti natey mexnaeti nkaliea aytqemelum eye btewesaki dma shim ayxfelun eye.

Bkemu eye kea neaka contact zgebr zeleku. Kemi 🇪🇪 zbeletni natka tekayido business/tkal aleka. Fqadenya ente konka, btelephone dewile nay kebabi 45 deqiq interview kegbreka eyu.

Melsika kxbe eye sle eti kulu neger dma yemesgneka.

Greetings,  
Lily

Message Sent 22: Message sent via Facebook to connect with Eritrean Refugee Entrepreneurs; May 25, 2020

JUN 2, 2020, 4:30 PM


Hi Hawey kemey qenika dhan do. I hopw all is well with you and your family. I am doing my thesis research studying on how Eritrean Refugees open their business in the Netherlands. And for that, I am looking for Eritrean business owners here.

That is why I am contacting you, to see if there are Eritreans who own a business in any field and are willing to give me 30 minutes of their time for the interview. Everything is annonymous and is done via telephone call.

I look forward to hearing from you and wish you a good day.

*Message Sent 23: Message sent via Facebook to connect with Eritrean Refugee Entrepreneurs; June 2, 2020*

*Table 1: Individual interview transcript*

 1st Interview	05/06/2020 14:43	Microsoft Word Doc...	27 KB
 2nd interview	05/06/2020 21:25	Microsoft Word Doc...	26 KB
 3rd Interview	07/06/2020 12:17	Microsoft Word Doc...	27 KB
 4th interview	07/06/2020 18:48	Microsoft Word Doc...	23 KB
 5th interview	08/06/2020 19:10	Microsoft Word Doc...	23 KB
 6th interview	10/06/2020 11:25	Microsoft Word Doc...	30 KB
 7th interview	09/06/2020 11:51	Microsoft Word Doc...	24 KB
 8th interview	09/06/2020 18:16	Microsoft Word Doc...	23 KB
 9th interview	09/06/2020 18:51	Microsoft Word Doc...	24 KB
 10th interview	10/06/2020 12:49	Microsoft Word Doc...	23 KB
 11th interview	10/06/2020 17:57	Microsoft Word Doc...	24 KB
 12th interview	10/06/2020 18:05	Microsoft Word Doc...	23 KB

# Appendix 3

## Atlas Ti8

Table 2: Separate interview documents

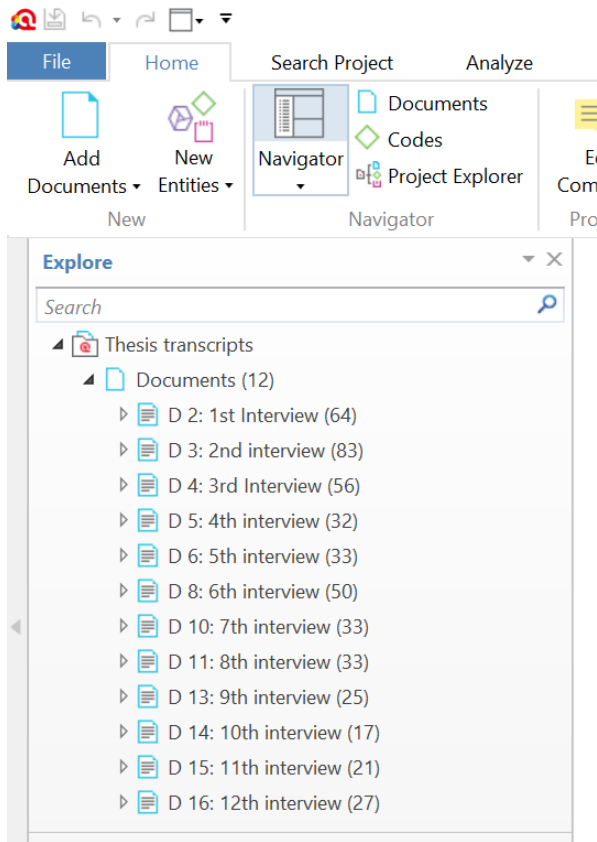


Table 3: Open coding

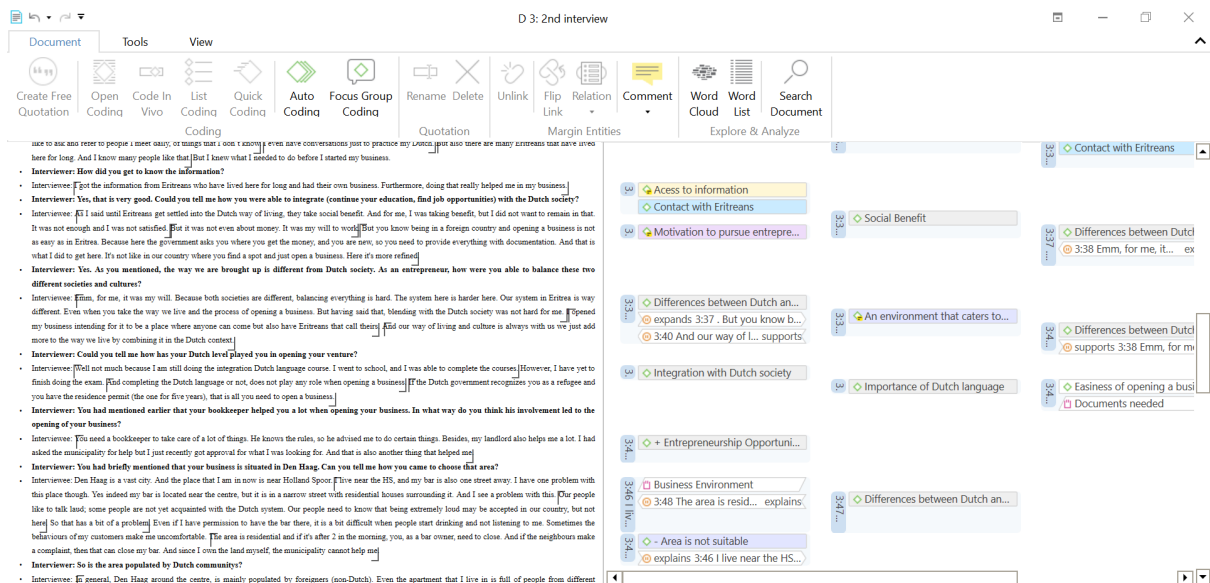


Table 4: Axial coding 1

Explore

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Search

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Thesis transcripts


- Documents (12)
- Codes (61)
  - Area is not suitable (1-0)
  - + Area is suitable (3-0)
  - + Entrepreneurship Opportunities (16-0)
  - Access to information (23-0) ~
  - Advise for others (22-0)
  - An environment that caters to Dutch (4-0)
  - An environment that caters to Eritreans (20-0) ~
  - An environment that welcomes other nationalities (5-0)
  - Associating with Eritreans (4-0)
  - Attracting Dutch customers (1-0)
  - Balancing Dutch and Eritrean culture (11-0)
  - Contact with Dutch people (13-0)
  - Contact with Eritreans (12-0)
  - Contact with other Ethnic Communities (2-0)
  - Differences between Dutch and Eritrean society (14-0)
  - Differences of entrepreneurship between Eritrea and the Netherlands (4-0)
  - Difficulty of opening a business (2-0)
  - Discrimination difficulties (3-0)
  - Diverse ethnic communities (3-0)
  - Dutch system Difficulties (5-0)
  - Easiness of opening a business (14-0)
  - Education opportunities (22-0)
  - Entrepreneur upbringing in Eritrea (9-0)
  - Entrepreneur upbringing in the Netherlands (3-0)
  - Entrepreneurship field (16-0) ~
  - Entrepreneur character (18-0)




Figure 5: Axial coding 2

Table 5: Selective coding


Code Groups




New Group




New Smart Group




Duplicate




Take Snapshot




Rename




Delete



Edit Comment













Edit Smart Group



Open Code Manager

New
Manage

Search Code Groups						
	Name	Size	Modified by	Created	Modified	
	Business Surrounding	7	Lily	10/06/2020 22:18	10/06/2020 22:18	
	Dutch Systems	11	Lily	10/06/2020 22:21	10/06/2020 22:21	
	Financial Capital	6	Lily	10/06/2020 22:25	10/06/2020 23:24	
	Human Capital	7	Lily	10/06/2020 23:22	10/06/2020 23:22	
	Information	4	Lily	10/06/2020 22:24	10/06/2020 22:24	
	Opening a business	3	Lily	10/06/2020 22:26	10/06/2020 22:26	
	Opportunities	5	Lily	10/06/2020 22:27	10/06/2020 22:27	
	Pursuing entrepren...	8	Lily	10/06/2020 22:22	10/06/2020 23:24	
	Role of Communica...	1	Lily	10/06/2020 22:20	10/06/2020 22:47	
	Social Capital	9	Lily	10/06/2020 22:31	10/06/2020 23:18	

Code	Comment	Code Group 1	Code Group 2	Code Group 3	Code Group 4	Code Group 5	Code Group 6	Code Group 7	Code Group 8	Code Group 9	Code Group 10
- Area is not suitable	Indicating if the area the business is situated at is seen as not suitable by the entrepreneur	Business Surrounding									
- Area is suitable		Business Surrounding									
- Entrepreneurship Opportunities	Available opportunities that allowed one to pursue entrepreneurship	Business Surrounding									
Access to information	If the entrepreneur has the ability to access information such as laws regarding opening a business, tax information etc.	Business Surrounding	Dutch Systems				Information				
Advice for others	Advice friends or family gave to the entrepreneur	Business Surrounding									Pursuing entrepreneurship
An environment that caters to Dutch	Anything in the business that is intended to cater to Dutch i.e. the bar decor, the business place	Business Surrounding									
An environment that caters to Entrepreneurs		Business Surrounding									
An environment that welcomes other nationalities		Business Surrounding									
Associating with Entrepreneurs	The social circles the entrepreneur spends time with the most										Social Capital
Attracting Dutch customers											Social Capital
Establishing Dutch and Entrepreneur culture			Dutch Systems								Social Capital
Contact with Dutch people											Social Capital
Contact with Entrepreneurs											Social Capital
Contact with other Ethnic Communities			Dutch Systems								Social Capital
Differences between Dutch and Entrepreneur society			Dutch Systems								Social Capital
Differences of entrepreneurship between Entrepreneurs and the Netherlands			Dutch Systems								Social Capital
Difficulty of opening a business							Opening a business				
Discrimination difficulties											
Diverse ethnic communities		Business Surrounding									
Dutch system Difficulties			Dutch Systems								
Easiness of opening a business							Opening a business				
Education opportunities								Opportunities			
Entrepreneur upbringing in the Netherlands											Pursuing entrepreneurship
Entrepreneurship field	The industry their business operates.										Pursuing entrepreneurship
Entrepreneurial character							Human Capital				
Entrepreneur identity							Human Capital				
Entrepreneurs who have been here for long	Meaning, the products and services the business provides, is intended to share and introduce it to other ethnic communities/cultures										Social Capital
Expanding Entrepreneur culture											Social Capital
Family and friends							Financial Capital				Social Capital
Finance from family and friends							Financial Capital				Social Capital
From organizations											
Good communication needed											Role of Communication
Help from organizations									Opportunities		
Importance of Dutch language			Dutch Systems								
Importance of financial capital				Financial Capital							
Importance of finding suitable area		Business Surrounding									
Importance of having accurate information											
Integration with Dutch society			Dutch Systems					Information			
Job opportunities	Getting a job in the Netherlands unrelated to entrepreneurship										Opportunities
Lack of career opportunity											Opportunities
Lack of entrepreneurial opportunities											Opportunities
Lack of information								Information			
Language Difficulties											Pursuing entrepreneurship
Life experience											
Loan from a bank			Dutch Systems				Financial Capital		Human Capital		
Misuse of skills by the Dutch government											

Code	Comment	Code Groups
• Family and friends		Social Capital
• Finance from family and friends		Financial Capital
• From organizations		Financial Capital
• Good communication needed		Role of Communication
• Help from organizations		Opportunities
• Importance of Dutch language		Dutch Systems
• Importance of financial capital		Financial Capital
• Importance of finding suitable area		Business Surrounding
• Importance of having ample information		Information
• Integration with Dutch society		Dutch Systems
• Job opportunities	Getting a job in the Netherlands unrelated to entrepreneurship	Opportunities
• Lack of career opportunity		Opportunities
• Lack of entrepreneurial opportunities		Opportunities
• Lack of information		Information
• Language Difficulties		Pursuing entrepreneurship
• Life experience		Human Capital
• Loan from a bank		Financial Capital
• Missuse of skills by the Dutch government		Dutch Systems
• Motivation to pursue entrepreneurship	Meaning the way the entrepreneur thinks and behaves	Pursuing entrepreneurship
• Needed documents		Opening a business
• Own research about doing entrepreneurship in NL		Human Capital
• Practical difficulties		Pursuing entrepreneurship
• Previous level of Education		Human Capital
• Prior job experience	Entrepreneur prior job experience	Human Capital
• Process of attaining information		Information
• Refugee camp		Dutch Systems
• Refugee Journey		Human Capital
• Rules and Regulations		Dutch Systems
• Self financed		Financial Capital
• Social Benefit		Dutch Systems
• Social Network		Social Capital
• Ways of attaining financial capital		Financial Capital
Code	Comment	Code Groups
• - Area is not suitable		Business Surrounding
• + Area is suitable		Business Surrounding
• + Entrepreneurship Opportunities		Dutch Systems
• Access to information	Is if the entrepreneur has the ability to access information such as laws regarding opening a business, tax information etc.	Information
• Advise for others		Pursuing entrepreneurship
• An environment that caters to Dutch		Business Surrounding
• An environment that caters to Eritreans	Anything that caters to Eritreans i.e. the bar decor, the business place	Business Surrounding
• An environment that welcomes other nationalities		Business Surrounding
• Associating with Eritreans		Social Capital
• Attracting Dutch customers		Social Capital
• Balancing Dutch and Eritrean culture		Dutch Systems
• Contact with Dutch people		Social Capital
• Contact with Eritreans		Social Capital
• Contact with other Ethnic Communities		Social Capital
• Differences between Dutch and Eritrean society		Dutch Systems
• Differences of entrepreneurship between Eritrea and the Netherlands		Dutch Systems
• Difficulty of opening a business		Opening a business
• Discrimination difficulties		Pursuing entrepreneurship
• Diverse ethnic communities		Business Surrounding
• Dutch system Difficulties		Dutch Systems
• Easiness of opening a business		Opening a business
• Education opportunities		Opportunities
• Entrepreneur upbringing in Eritrea		Pursuing entrepreneurship
• Entrepreneur upbringing in the Netherlands		Pursuing entrepreneurship
• Entrepreneurship field	The industry their business operates.	Pursuing entrepreneurship
• Entrepreneur character		Human Capital

## Chapter 8 Appendix 4 – Integrity form