

Refugee Entrepreneurship: Evaluating the Sector Choice of Afghan Refugee Entrepreneurs in the Netherlands

A Narrative Study on Sector-Choice of Afghan Refugee Entrepreneurs in the Netherlands.

Master's Thesis



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Preface

Welcome to the master thesis: "Refugee Entrepreneurship: Evaluating the Sector Choice of Afghan Refugee Entrepreneurs in the Netherlands". This research is the culmination of my master's program in Business Administration, with a specialization in innovation and entrepreneurship, at Radboud University Nijmegen. I would like to briefly explain why this research is close to my heart.

My father fled from Afghanistan to the Netherlands in 1998. My mother followed a year later, together with my sister. Because of the war, it was no longer safe for my parents and sister to stay in Afghanistan. They left everything behind in Afghanistan and came to the Netherlands with two sports bags with clothes, looking for safety. I was born on 10 June 2000 in an asylum seekers' centre in the Netherlands, and in 2001 my mother and I were given a residence permit.

From a young age, I saw my parents working hard to make ends meet. After six years, my father had saved enough money to start his first small business. In 2017, my mother quit her office job and opened a second shop. Throughout my life, I have seen how my parents have grown as entrepreneurs and how entrepreneurship has given us opportunities that refugees otherwise would not have. For this reason, I want to use this research to help refugees, so that they, too, can make use of the wonderful opportunities that entrepreneurship has to offer.

First and foremost, I would like to thank Annabel Buiter for her advice and guidance in this process. I am happy with the topic I was allowed to write about and the resulting thesis that is in front of you. The refugee issue is one that I consider very important and relevant today, and I really hope that this research can and will contribute to a better understanding of the sector choice of refugee entrepreneurs and thus help the new wave of Afghan refugees who want to start a business to make conscious choices about their sector choice, so that they can make use of the opportunities that entrepreneurship offers.

I want to thank God for my residence permit and all the opportunities that came with it. I also want to thank my parents for their care and education and that I never lacked anything, despite the scarce resources.

I close this chapter of my life with gratitude, and I look forward to starting a new one. I hope you will enjoy reading this thesis.

Abstract

The success of refugee entrepreneurs often seems to be disappointing. The reason is that refugee entrepreneurs often operate in congested sectors. This study aimed to evaluate the sector choice of refugee entrepreneurs. More specifically, it examined whether push and pull factors influence the sector choice of Afghan refugee entrepreneurs in the Netherlands. Afghan refugees were the second largest group of refugees that requested asylum in 2021 in the Netherlands, but they have received little attention in research in recent years because of the large wave of Syrian refugees. Fifteen life stories were analyzed, providing insight into the push and pull factors Afghan refugees experience to start as entrepreneurs. Moreover, several factors were found to influence the choice of sector. Push and pull factors were found to have no influence on the choice of sector. However, knowledge and network appeared to be the most important factors for many Afghan refugees for their sector choice. Afghan refugee entrepreneurs appear to be very dependent on their network and the knowledge they have, especially in the beginning, which has a great influence on the sector in which they start their business.

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1. Introduction

1.1 Introduction

In recent years, the number of refugees in Europe has drastically increased. According to the United Nations High Commissioner for Refugees (UNCHR, 2020), over 100 million people were forced to leave their home country between 2010 and 2019. Most of these refugees can be traced back to only five countries, namely, the Syrian Arab Republic, Venezuela, Afghanistan, South Sudan, and Myanmar. In 2014 and 2015, Europe experienced its peak of refugees applying for asylum, primarily due to conflicts and war in eastern Ukraine, Syria, Iraq, and Afghanistan (UNHCR, 2020). Forced refugee migration is one of the most pressing global issues of our time and is only likely to increase (Hirst et al., 2021).

Before going further into the discussion of this subject, it is important to define the terms. In particular, it should be clarified what it is meant by “refugee” in this study.

According to Steinbock (1997), the “now adhered to (at least formally) by 132 nations, the Refugee Convention definition is one of the most widely accepted international norms and is probably one of the very few to have penetrated the public consciousness”. For this reason, the definition of the Refugee Convention (UNHCR, 1951) shall be used in the present research. A refugee is:

[Someone unable or unwilling to return to his or her home country because of] fear of persecution for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable or, owing to such fear, is unwilling to avail himself of the protection of that country; or who, not having a nationality and being outside the country of his former habitual residence as a result of such events, is unable or, owing to such fear, is unwilling to return to it. (p. 6)

Due to the large wave of Syrian refugees in recent years, much has been written about Syrian refugees in academia. On the other hand, relatively little has been written about Afghan refugees, while this was the second largest group, after Syrian refugees, that requested asylum in the Netherlands in 2021 (CBS, 2022). As a result, relatively little is known about Afghan

refugees, while this group can be of great importance to the Netherlands, because Afghan refugees are often better educated than other groups of refugees, such as Somalis (Dourleijn & Dagevos, 2011). Moreover, a study by De Vroome and Van Tubergen (2014) into the intentions of refugees in the Netherlands showed that 57% of Afghan refugees intend to stay in the Netherlands. Furthermore, Afghans appear to be among the group of refugees who work most often (CBS, 2021). For these reasons, Afghans are a unique group of refugees who can contribute to Dutch society. Therefore, this research will focus on Afghan refugees in the Netherlands.

Hence, as part of present research, it is important to understand why so many people flee from Afghanistan. The history of Afghanistan is one of conflict, unrest, and social disparity (Jalali, 2017). Afghanistan has been a battleground for invasion and conflict for over 3,000 years (Runion, 2017). Due to its long history, only the most recent events that have led to large waves of refugees will be covered in the present research, starting with the invasion of Afghanistan by the Soviet Union in 1979.

The objective of the Soviet Union was to support a falling Afghan communist regime in face of increasing resistance of the mujahideen. The mujahideen were an Islamist-oriented group of both tribal and urban groups that opposed the communist government. The complete withdrawal of the Soviet army occurred in 1989. These years of turmoil and war have resulted in a large wave of people fleeing Afghanistan. After Afghanistan's communist president was overthrown in 1992, many civil wars followed between different independent groups that had tried to seize power. These civil wars have also caused a large group of people to flee Afghanistan. Fighting between the two groups continued until 2001, when the Taliban refused the demands by the United States government to extradite Osama bin Laden, the leader of an Islamic extremist group. From this point on, the United States special forces began to cooperate with the Northern Alliance against the Taliban. However, various factions, including the Taliban, continued to fight, killing many civilians and causing millions of Afghans to flee their country. In April 2021, NATO announced that it would withdraw all military forces in Afghanistan. In the meantime, the Taliban quickly regained ground and reached the capital Kabul on 15 August 2021. These events prompted President Ghani to flee the country, and the Taliban regained control of the whole of Afghanistan. This, in turn, led to a new wave of Afghan refugees fleeing to the Netherlands, among other countries (Amnesty International, 2022).

Because the number of Afghan refugees is on the rise again, debates on the issues related to the integration of refugees have become more critical in the Netherlands. An important factor in successful integration into society is a structural integration of refugees entering the labour market (Bakker et al., 2017; Bevelander, 2016; Lundborg & Skedinger, 2016). However, obtaining a job continues to be a common problem for many refugees (Wauters & Lambrecht, 2008), due to a combination of a lack of knowledge or skills by the refugees and the discrimination they face in the labour market. For this reason, a considerable number of Afghan refugees choose to start their own businesses.

Setting up their own business can be a solution to the difficulties refugees tend to experience on the labour market. Moreover, it can be seen as an incentive for the integration of refugees into their new society (Kloosterman & Van der Leun, 1999). According to Wauters and Lambrecht (2008), there is a rising awareness at different policy levels in Europe of the general need to enhance entrepreneurship to consolidate and strengthen the domestic economy. However, there are several countries in Western Europe where the rate of new entrepreneurship is perceived as too low. Studies have shown that entrepreneurship in the Netherlands has a high profile in comparison with other countries. This means that the Netherlands is ahead in terms of entrepreneurship compared to other countries. The Global Entrepreneurship Monitor (Span et al., 2015) shows that 9.5% of the adult population in the Netherlands is actively involved in an early-stage entrepreneurial (or start-up) activity.

While the Netherlands is already ahead of many countries with respect to this factor, this percentage could be higher, and the Netherlands could rise further in the list. Refugee entrepreneurs can play an important role in this respect, as the number of refugee entrepreneurs is generally very high in the Netherlands, partly due to the discrimination they face on the labour market. According to Desai et al. (2021), extensive literature shows that immigrant entrepreneurs exhibit higher rates of entrepreneurship than native-born entrepreneurs. Moreover, several studies, reviewed in Desai et al., show that refugee entrepreneurs have higher rates of entrepreneurship than the natives. For instance, a study by Kone et al. (2020), cited in Desai et al., showed that refugee entrepreneurs are more likely than native-born and other non-forced migrants to start a business.

Because of the increased attention to entrepreneurship among refugees, various policy levels in Europe aim to kill two birds with one stone: promoting refugee entrepreneurship can help

integrate the refugees into society, and entrepreneurship, in general, can be boosted (Wauters & Lambrecht, 2008).

Since refugee entrepreneurship can have a great contribution to Dutch society, it is important to gain insight into this concept. Refugee entrepreneurship is often not a matter of taking advantage of market opportunities; instead, refugees usually start their own businesses as an emergency solution or because they cannot find a job (Dawson & Henley, 2012). A notable aspect of refugee entrepreneurs is that they often imitate their compatriots or other refugees due to their lack of start-up capital and limited access to the relevant social networks (Wauters & Lambrecht, 2008). Consequently, many refugees set up their businesses in overpopulated economic sectors. By sector is meant in which category of products or services a company is engaged (Storey, 2016).

According to Hoang and Antoncic (2003), a key benefit of networks for the entrepreneurial process is providing access to information and advice. Entrepreneurs continue to rely on networks for business information, advice, and problem-solving. Since refugee entrepreneurs start their businesses with only a few resources and usually lack access to credit, being embedded in a social network is a helpful asset for the refugee entrepreneurs (Bizri, 2017; VluchtelingWerk Nederland, 2018). In this way, the network of refugee entrepreneurs can influence the sector choice. However, refugee entrepreneurs are often embedded in a limited network, which may affect their entrepreneurship and sector choice (Wauters & Lambracht, 2008). Moreover, the network can have a negative effect on the integration of refugees, leading, for instance, to a deficit in language skills and a lower level of education (Sahin et al., 2011).

1.2 Problem Statement

According to the Central Bureau of Statistics (CBS, 2022), there were 382,210 refugees with asylum requests in the Netherlands between 2010 and 2020. 2015, in particular, saw a significant rise in the number of asylum seekers coming to the Netherlands as the war in Syria caused a large influx of refugees. 2021 saw another rise in the number of refugees coming to the Netherlands. This latest peak is partly explained by lifting international travel restrictions and opening the borders closed due to the Corona pandemic.

After Syrian refugees, Afghan refugees were the largest group of refugees that requested asylum in 2021 in the Netherlands. The number of first asylum requests from people with Afghan nationality rose by 2,615, i.e., almost eight times as much than in the previous year (CBS, 2022). The increase is partly due to the easing of the international travel restrictions set due to the Corona pandemic, which led to more evacuation flights from Afghanistan (CBS, 2022). However, according to a letter to parliament from the Ministry of Foreign Affairs (2021), the number of Afghan refugees also increased due to the unrest caused by the takeover of the Taliban in Afghanistan. Moreover, a study by De Vroome and Van Tubergen (2014) investigating the intentions of refugees in the Netherlands showed that 57% of Afghan refugees intend to stay in the Netherlands. As most Afghan refugees intend to stay in the Netherlands, integrating this group of refugees is essential.

The labour market plays a crucial role in the successful integration of refugees (Bakker et al., 2017; Bevelander, 2016). Of all the refugees in the Netherlands, Afghans are among those who work most often. Of Afghan male refugees, 64% work, and of female refugees, 36% work (CBS, 2021). However, middle-aged Afghans have difficulty finding suitable work since the diplomas and work experience acquired elsewhere are often not useful in the Western labour market.

One of the things that Afghan refugees in the Netherlands are most dissatisfied with is insufficient help with finding work (Hessels, 2004). Although Afghans are among the group of refugees who work the most, they regularly experience barriers to employment. To overcome these difficulties in the labour market, some refugees start their own businesses (Kloosterman & Van Der Leun, 1999; Nijhoff, 2021). As a result, refugees often start their businesses out of necessity rather than opportunity (Bizri, 2017). This means that they are often driven by push factors rather than pull factors. Because refugee entrepreneurs are often driven more by necessity and experience more push than pull factors to start a business, this can influence the sector choice of refugees. Consequently, this can affect the success of refugee entrepreneurs. It turns out that about half of all starting refugee entrepreneurs quit within a year (VluchtelingenWerk Nederland, 2018).

Moreover, Wauters and Lambrecht (2008) argue that some studies have indicated a presence of reservations of society about the desirability of refugee entrepreneurship, as its economic success often remains elusive. Despite these reservations, there does seem to be a widespread

belief that the refugees can be helped by at least providing them with an opportunity to become entrepreneurs. Wauters and Lambrecht (2008) research also shows that refugees often have negative motives for choosing a sector. Thus, they usually do not pick a sector they know well but rather choose those sectors that are not difficult to enter or where other refugees have already had success. This creates congested sectors, which negatively impacts refugee entrepreneurs' success.

Because the number of Afghan refugees is rising again and a considerable number of Afghan refugees choose to start their own businesses, it is important to understand how Afghan entrepreneurs choose the sector in which they operate. With these insights, a new wave of Afghan refugee entrepreneurs can be prevented from doing business in overburdened sectors, which increases the chances of a successful business.

1.3 Research Objective

This thesis will study how push and pull factors influence the sector choice of Afghan refugee entrepreneurs in the Netherlands. Qualitative research will be used to investigate the factors that play a role in choosing a sector for Afghan refugees.

1.4 Research Question

This research will be assessed using the following research question:

How do push and pull factors influence the sector choice of Afghan refugee entrepreneurs in the Netherlands?

1.5 Scientific Relevance

There is a considerable amount of literature on refugee entrepreneurship (Kloosterman, 2006; Wauters & Lambrecht, 2008; Bizri, 2017; Kloosterman & Van der Leun, 1999; Nijhoff, 2021). However, despite the growing literature, Desai et al. (2021) observe that in entrepreneurship research, the context of migration is multidimensional and has not been fully explored, especially in the case of refugees. Moreover, the terms “immigrants” and “refugees” are often used interchangeably in many of these studies (e.g., in Kloosterman, 2006), and no clear distinction is made between these two categories. In addition, there is less information about the refugees than other categories of migrants regarding entrepreneurship (Desai et al., 2021).

Finally, many of these studies, such as Wauters and Lambrecht (2008), do not distinguish between refugees from different countries.

Because of the recent wave of Syrian refugees (CBS, 2022), much has been written about this group of migrants. As a result, other refugee groups have been relatively neglected and received less attention in the research. In particular, there is very little information in the literature on Afghan refugee entrepreneurs in the Netherlands. Since Afghan refugees were the second-largest group of refugees that requested asylum in 2021 in the Netherlands (CBS, 2022), this is an important group of refugees to explore.

Furthermore, little is known from existing literature about the factors influencing the choice of the sector in which refugee entrepreneurs operate. Although, for example, a study by Wauters and Lambrecht (2008) briefly addresses this issue, the study concerns the refugee entrepreneurs in Belgium. Moreover, their research did not examine a specific group of refugees. Since the present research focuses on Afghan refugee entrepreneurs in the Netherlands, it differs from that of Wauters and Lambrecht and extends the existing literature on the sector choice of refugee entrepreneurs.

A study by Meister & Mauer (2018) also discussed sector choice, but their research was about how a business incubator influences the development of refugee businesses. Incidentally, their study also does not explain the sector choice of refugee entrepreneurs. Although research on refugee entrepreneurship has received more attention in recent decades (Kloosterman, 2006), little can be found in the existing literature on the sector choice of refugee entrepreneurs and how push and pull factors influence this choice. In this way, this research will address this gap in the literature.

1.6 Societal Relevance

The societal relevance of this research is for the host country, the Netherlands, and the Afghan refugees in the Netherlands. There is a rising awareness at different policy levels in Europe of the general need to enhance entrepreneurship to consolidate and strengthen the domestic economy (Wauters & Lambrecht, 2008). Furthermore, the economic integration of refugees is important, as this could mean that the refugees would be a lesser economic burden on the host countries (Lundborg & Skedinger, 2016; Zehra & Usmani, 2021). Besides its economic

relevance, exclusion from the labour market can also lead to social unrest and undermine public support for generous refugee policies (Lundborg & Skedinger, 2016). For these reasons, it is important for the Dutch government to understand refugee entrepreneurship, including the choice of the sector, fully. These insights can provide policy advice to prevent the new wave of Afghan refugees from entering overburdened sectors.

For Afghan refugees in the Netherlands, it is important to understand the factors that influence the choice of the sector in which refugee entrepreneurs operate. Given that obtaining a job is still a problem for many refugees (Wauters & Lambrecht, 2008), starting their own business may be a solution for their struggle. By understanding the factors that can affect the sector in which refugee entrepreneurs operate, Afghan refugee entrepreneurs can differentiate themselves from their competition and create a competitive advantage. In this way, more Afghan refugee entrepreneurs can achieve success in the Netherlands and contribute to Dutch society.

1.7 Thesis Outline

The outline of this thesis is as follows. In chapter 2, a literature review will be presented. The review will include the relevant literature on entrepreneurship, refugee entrepreneurship, sector choice, and network. In chapter 3, the methodology of this research will be explained, including the research design, research strategy, data collection, data analysis, research quality, and research ethics. In chapter 4, the results obtained from data analysis of the stories collected from Afghan refugee entrepreneurs will be discussed. In chapter 5, the analysis of the results will be presented, followed by a discussion of conclusions of the study for the research question and the limitations of this study.

2. Literature Review

This chapter reviews the relevant theories and literature on entrepreneurship, refugee entrepreneurship, push and pull factors, the sector choice and refugee networks, respectively.

2.1 Entrepreneurship

Much has already been written on entrepreneurship. According to Dollinger (2008), there are almost as many definitions of entrepreneurship as there are writers on the subject. The literal translation of “entrepreneur” from French is “someone who undertakes”. Throughout the years, many different definitions of entrepreneurship have been formulated. In his book, Dollinger (2008) describes several well-known definitions of entrepreneurship. A simple definition of entrepreneurship, given by Knight (1921), is profiting from bearing uncertainty and risk. Schumpeter (1934) described entrepreneurship as doing things in a new way. Examples of this include implementing new combinations of the company’s organization, new products or services, new methods of production, and operating in new markets. Hoselitz (1952) describes entrepreneurship as uncertainty bearing, coordination of productive resources, the introduction of innovations, and the provision of capital. McClelland (1961) defines entrepreneurship simply as moderate risk-taking. Finally, Kuratko and Hodgetts (2004) described entrepreneurship as a dynamic process of vision, change, and creation.

Based on the above (and other) definitions of entrepreneurship, Dollinger (2008) proposed the following definition: “entrepreneurship, then, is the control and deployment of resources to create an innovative economic organization (or network of organizations) for the purpose of gain or growth under conditions of risk and uncertainty” (p. 9).

The present study, however, will use a different definition, formulated by Hanson (2009). Hanson’s definition proposes the following: “someone is considered an entrepreneur if she or he owns a business, assumes the risks associated with ownership, deals with the uncertainties of coordinating resources, and is in charge of day-to-day management of the business” (p. 251). This definition meets the criteria of the Dutch Chamber of Commerce for determining whether someone is an entrepreneur and will therefore be used in this study. According to the Chamber of Commerce (n.d.), a person is an entrepreneur when they supply goods or services, earn

money from them, and compete with other entrepreneurs who sell identical or similar services or products.

Due to a variation in how entrepreneurship is defined and understood, researchers have applied different categories to entrepreneurship to identify its distinct subdomains (Gedeon, 2010). These include corporate entrepreneurship, social entrepreneurship, opportunity entrepreneurship, and refugee entrepreneurship. This study will focus on refugee entrepreneurship.

2.2 Refugee Entrepreneurship

According to the Dutch Chamber of Commerce (2016), the number of refugee entrepreneurs in the Netherlands is increasing. According to the discrimination theory, discrimination plays an important role in this process.

The discrimination theory states that refugee entrepreneurs are driven by necessity rather than opportunity and are therefore more likely to start a business due to push, rather than pull, factors (Bizri, 2017). There are multiple studies that show that refugee entrepreneurs face discrimination in employment and capital markets (Wauters & Lambrecht, 2008; Coate & Tennyson, 1992; Bizri, 2017). Because of the discrimination that many immigrants face in the labour market, many immigrants start their own businesses as a way out of poverty (Bizri, 2017).

With the growing number of refugee entrepreneurs, research on this subject matter also grows. Therefore, as with entrepreneurship, there are many definitions for immigrant entrepreneurship in the literature.

According to Bizri (2017), “one of the most relevant definitions is that which describes the immigrant entrepreneur as a person who arrives in a country and starts a business for the purpose of economic survival” (p. 848). Immigrant’s reasons for doing business often differ from those of native entrepreneurs. One of the first theories of immigrant entrepreneurship is the Middleman Minority theory developed by Bonacich (1973). This theory proposes that “immigrant entrepreneurs are future-oriented and are therefore willing to make temporary sacrifices in social status and individual well-being at present, for future expected rewards

which enable them to return home financially better off” (Bizri, 2017, p. 848). According to this theory, an immigrant entrepreneur will often be engaged in trades that involve easily liquidated assets and not too much capital to tie up.

Since the present study will focus on refugee entrepreneurship, it is important to clarify the difference between immigrant entrepreneurship and refugee entrepreneurship.

Immigrant and refugee entrepreneurship are often used interchangeably in many studies, and no clear distinction is drawn between them in existing research. For example, while research on migration and entrepreneurship is largely focused on immigrant entrepreneurs, it does not isolate the refugee context. However, refugees differ from other migrants by the reasons, nature, and processes of their departure from their country of origin. Thus, Desai et al. (2021) state “since refugees do not primarily move for economic or business reasons, the forced nature of their mobility can play an important role in shaping their economic activity” (p. 934). Moreover, according to Bevelander (2016), it is useful to distinguish refugees from other categories of migrants because they face different circumstances than unforced migrants. From this, it can be concluded that the main difference between immigrant entrepreneurship and refugee entrepreneurship lies in the reasons for the entrepreneur to leave their country of origin and the reasons for starting their own business.

Sheperd et al. (2020) define a refugee entrepreneur as “an individual whose primary source of income comes from the activity of organizing, managing, and assuming the risks of business or enterprise” (p. 5). As this definition accurately describes what is meant by refugee entrepreneur, it will be used in this research.

Several studies have found important differences between refugees and immigrants that have consequences for starting and running their own businesses. The first difference is that the social network of refugees in the new host country is probably less extensive than that of immigrants (Wauters & Lambrecht, 2008; Cortes, 2004). The second difference is that due to security reasons, it is usually not possible for refugees to return to their country of origin to obtain money, capital, or labour for their businesses (Wauters & Lambrecht, 2008; Cortes, 2004). Third, refugees often have experienced traumatic events, both in their country of origin and during transit to the host country (Bernard, 1976; Connor, 2010; Wauters & Lambrecht, 2008). Because of this, refugees may experience psychological problems, which may

negatively impact their self-reliance and self-employment. The fourth difference is that refugees often do not know precisely where they are going when they flee their country (Bernard, 1976; Wauters & Lambrecht, 2008). Therefore, compared to immigrants, refugees have less opportunity to prepare in advance for their stay in the host country. Another consequence of their unexpected flight is that refugees did not have the chance to take much with them, often leaving behind valuables, such as diplomas or even financial capital (Wauters & Lambrecht, 2008; Cortes, 2004; Connor, 2010).

These differences in their backgrounds and with the immigrants affect refugees' access to and interest in entrepreneurship. However, despite these barriers to entrepreneurship experienced by refugees, both immigrant and refugee entrepreneurship have increased in the Netherlands, as evident from the Annual Review for the entrepreneurial Netherlands published by the Chamber of Commerce (2016). For example, the group of Afghan refugee entrepreneurs in 2008 was more than 25 times larger than the one in 1998 (Dourleijn & Dagevos, 2011). In 2020, there were 431,000 entrepreneurs with a non-Western background in the Netherlands (CBS, 2022).

However, the average annual income of refugee entrepreneurs appears to be far below the average income of native entrepreneurs (Wauters & Lambrecht, 2008). This is partly because refugee entrepreneurs often operate in congested sectors, which negatively impacts their success (Wauters & Lambrecht, 2008).

2.3 The Push-Pull theory

This study will examine how push and pull factors influence the sector choice of Afghan refugee entrepreneurs. This involves an examination of why refugee entrepreneurs tend to conduct their business in a congested sector and how certain push or pull factors might influence this choice. Therefore, it is important first to understand what the push-pull theory entails and how this theory bears on this research.

According to Kirkwood (2009), the primary theoretical development around entrepreneurial motivations was a classification of motivations into categories of “push and pull” factors. Reasons to start entrepreneurship can be attributed either to an opportunity (or a “pull”) or a necessity (a “push”) (Eijdenberg & Masurel, 2013; Bizri, 2017). The push-pull theory was

developed by Crompton in 1979 whose research focused on motivations for pleasure holidays. According to Crompton's (1979) push-pull theory, push factors relate to an individual's own interest in the destination, and the pull factors relate to the attractiveness of the destination (Michael et al., 2020).

As stated by Kirkwood in his study on push and pull factors in entrepreneurship, push factors are characterised by personal or external, factors, and pull factors are characterised by factors that drive people to start a business. In general, pull factors are more prevalent than push factors in entrepreneurship (Kirkwood, 2009). According to Amit and Muller (1995), push entrepreneurs are those who are dissatisfied with their current position for reasons not necessarily related to their entrepreneurial characteristics. Pull entrepreneurs, in contrast, are those who tend to be attracted to new ideas and therefore start a project because of the attractiveness of a business idea and personal implications. Research by Amit and Muller (1995) has shown that entrepreneurs who start primarily because of push factors are less successful than those who start because of pull factors.

The literature review shows that there are four main drivers for entrepreneurs to start a business. The first factor is independence, classified as a pull factor (Kirkwood, 2009). Multiple studies have shown that independence is one of the main reasons for people to become entrepreneurs (Kirkwood, 2009; Cassar, 2007; Fox, 1998; Eijdenberg & Masurel, 2013). The second pull factor is financial motivation (Kirkwood, 2009; Cassar, 2007; Fox 1998). This factor was found to be especially important for future entrepreneurs (Alstete, 2002). Work-related motivators to start one's own business are seen as a push factor (Kirkwood, 2009), and include unemployment, job dissatisfaction, and a lack of career prospects. Another push factor concerns family-related motivations (Kirkwood, 2009). This mainly concerns combining household and work and finding a balance in this.

According to the existing literature, refugees are generally drawn to entrepreneurship by necessity rather than opportunity (Bizri, 2017; Cetin et al., 2022). This has been corroborated by many studies, implying that refugee entrepreneurs start a business mainly due to push factors and less due to pull factors (Bizri, 2017; Cetin et al., 2022; Zighan, 2021). An important push factor for the refugees that is less likely to apply to native entrepreneurs is discrimination on the labour market (Bizri, 2017). However, Eijdenberg and Masurel's (2013) research on the

entrepreneurs in Uganda showed that it is a combination of the push and pull factors that drives entrepreneurs in Uganda to start their own businesses.

2.4 Sector Choice

Based on the discussion above, entrepreneurs can start their own business because of the push and pull factors. This study will examine how push and pull factors influence the sector choice of Afghan refugee entrepreneurs. By sector is meant in which category of products or services a company is engaged (Storey, 2016).

Entrepreneurs have different reasons for being active in a particular sector. Child et al. (2015) identified four dimensions relevant for the sector choice of entrepreneurs.

The first dimension is resources. Child et al. 2015 study concerned a choice between a non-profit and for-profit, and they discovered that an important factor for this choice is the resources entrepreneurs have available to them. The second dimension is the outcomes. When choosing a sector, outcomes play an important role: profit seems to be more important for some entrepreneurs than for others. Third, management was another important factor for the sector choice. While some entrepreneurs avoid complicated business models, others see them as an advantage. The final dimension identified by Child et al. is efficiency, which relates to the organizational mission and social aims of the individual. In addition to these dimensions, emotions, values, and identity of entrepreneurs also appear to play an important role in the sector choice (Child et al, 2015; Nayak & Maclean, 2013). These factors explain why some entrepreneurs see certain opportunities and others do not.

However, for refugee entrepreneurs, there are often other reasons for working in a certain sector, as they are usually more focused on necessity than opportunity (Bizri, 2017). As a result, refugee entrepreneurs may have fewer choices when it comes to choosing a sector than native entrepreneurs.

Wauters and Lambrecht (2008) identified several reasons for how refugee entrepreneurs choose the sector in which they operate. They found that refugees usually do not start a business to profit from a market opportunity; instead, refugees often imitate other refugees. Nor do refugees choose a sector for which they are qualified, but the one where the barriers to doing business are low. The study by Wauter and Lambracht, however, concerned refugee entrepreneurs in

Belgium. Moreover, their research did not focus on a specific group of refugees. Given that the present research focuses on Afghan refugee entrepreneurs in the Netherlands and takes push and pull factors into consideration, Afghan refugees' reasons for choosing a sector may be found to differ from those identified in Wauters and Lambrecht (2008). These findings can extend existing research on refugee entrepreneurs' sector choice.

Another important factor for the refugees' sector choice is their network (Wauters & Lambrecht, 2008; Bizri, 2017; VluchtelingWerk Nederland, 2018). Thus, Bizri (2017) stated that:

It is not uncommon for immigrant refugees to cluster together, forming networks of interconnected individuals who find ways to complement one another. According to Docquier and Rapoport (2012), networks of immigrants from the same country form platforms for the generation and exchange of entrepreneurial ideas. (p. 849)

Refugees often have a less extensive network than other immigrants, which has important consequences for refugee entrepreneurs. An inadequate network can lead to refugees not receiving complete, correct, or any information, which, in turn, can affect their success as entrepreneurs (Bizri, 2017; VluchtelingWerk, 2018). Hoang and Antoncic (2003) found that the size and centrality of one's network limits the number of resources an actor can access. For example, a limited network of a refugee may lead them to do business in a particular sector because they do not have access to other knowledge and resources in their network. Refugee entrepreneurs often need their network for contacts with the municipality, book-keeping, financing, practical support, research, and translation, among other things (VluchtelingenWerk Nederland, 2018). The entrepreneur's network thus has a major influence on their success as an entrepreneur (Parida et al., 2016; Hoang and Antoncic, 2003; Bizri, 2017; Jenssen, 2001).

Nayak and Maclean (2013) also found that entrepreneurship is a collective accomplishment, rather than a product of an individual acting in isolation. For this reason, a network available to the refugees can be vital for the sector in which they will operate.

3. Methodology

This chapter describes the methodology used in this study. The research design, research strategy, data collection, data analysis, research quality, and research ethics are explained. The methodological principles of a study have a major influence on the way the research is carried out and are therefore an essential part of the methodology (Symon & Cassell, 2012).

3.1 Research Design

The objective of this study is to determine how Afghan refugee entrepreneurs in the Netherlands choose the sector to operate in. To achieve this research goal, a qualitative study was conducted. A qualitative study is a right approach because it allows for an exploration of the experiences and perceptions of those being studied (Galloway et al., 2015). Moreover, qualitative research is especially well-suited for investigating social, cultural, and political phenomena (Meyers, 2020). Thus, Symon and Cassell (2012) argue that qualitative research offers an opportunity to thoroughly justify and analyse research findings without quantifying them, focusing instead on the everyday life, personal experiences, and opinions.

Although there already are some theories on the sector choice of entrepreneurs in general (Bonacich, 1973; Child et al., 2015; Bizri, 2017), there are no theories yet on the sector choice of refugee entrepreneurs. Therefore, an inductive approach was used in this research. This means, this research started with a research question, then collected empirical data through interviews, and ended with a conclusion. Thus, by applying an inductive approach, emerging themes about sector choice in the context of Afghan refugee entrepreneurs in the Netherlands were generated.

This research is part of a larger research project carried out by a group of four students from Radboud University. The overall research theme of this group is “Afghan refugee entrepreneurship”. There are certain advantages to having several students conduct research on the same overarching topic. First, it allows the students to have access to more data: due to time limitations, four students are likely to obtain more data in shorter time. Furthermore, the students can peer-review each other, which can positively impact the reliability of the research.

3.2 Research Strategy

Since interviews were conducted in this study, a number of points should be clarified. The interviews were semi-structured. Bleijenbergh (2013) gives the following definition of a semi-structured interview: "In a semi-structured interview, the wording of the questions is determined in advance. The order of the questions is fixed but can sometimes change according to the course of the interview" (p. 74). This type of interview is used because it allows the interviewers to lead the conversation, ensuring that the needed information is covered, while also leaving room for personal input.

More generally, interviews can provide insights into the experiences of Afghan refugee entrepreneurs regarding entrepreneurship in the Netherlands and how their choice of sector came about. By analysing these experiences, the choices for the sector in which they operate can be determined.

The interviews were conducted in Dutch. In the interviews, a narrative approach was used. Webster and Mertova (2007) characterised the advantage of using narratives in research as follows: "narrative records human experience through the construction and reconstruction of personal stories; it is well suited to addressing issues of complexity and cultural and human centeredness because of its capacity to record" (p. 14). In Riessman's terms, the narrative approach "gives prominence to human agency and imagination, it is well suited to studies of subjectivity and identity" (Riessman, 1993, p. 5). Narratives are a natural way of conveying experience, and paying attention to why people tell certain stories at strategic moments in an interview can give valuable insights on what themes matter for the subjects (Gibbs, 2018).

According to Gibbs (2018), one of the common functions of a narrative is "To convey news and information, as in stories of personal experience. This is perhaps the most common use of stories, and all our conversations are full of such tales" (p. 5).

Since present research seeks to identify the experiences of Afghan refugee entrepreneurs of how their business came out and what influenced their sector choice, the narrative approach is the most appropriate way for conducting the interviews. According to Essers (2009), a narrative approach is "infused by the idea that people construct their own story about what is true about themselves, and that experience can only be understood through a discursive analysis of such stories" (p. 165). Because this study examines experiences by Afghan refugee entrepreneurs

related to their choice of the sector in which they operate, the narrative approach constitutes the right method.

“Narrative” in a narrative approach may have a different meaning in every study. Riessman and Quinney (2005) identified several meanings of narratives in their study. They note that, “in social history and anthropology, narrative can refer to an entire life story, woven from threads of interviews, observations, and documents” (p. 394). For sociolinguistics, a “story” refers to a discrete unit of discourse, which is an answer to a single question. In psychology and sociology, a narrative consists of long conversations in which personal stories are told (Riessman & Quinney, 2005).

The above examples show that there is no clear definition of a narrative, as it can mean something different in each study. What is important in a narrative approach, however, is the presence of a cause (a reason) and a consequence. Events must be selected, organised, connected, and evaluated in such a way that they become meaningful for research (Riessman & Quinney, 2005). In this research, the narrative analysis will be used by asking the interviewees for stories about specific events. As the data was divided between the four group members, with each student needing specific information from an interview, asking for specific life events is the right option for conducting narrative analysis in this study.

3.3 Data Collection

In this research, data was collected via interviews. According to Symon and Cassell (2012) interviews are one of the most convenient and accessible methods of data gathering. To find suitable interviewees, social media, such as LinkedIn and Facebook, were used. In addition, the author’s personal networks was used to find suitable interviewees. As the author’s existing network is not large, a snowball technique will be used to find suitable interviewees.

According to Goodman (2011), “snowball sampling” is an approach to sampling design and inference in hard-to-reach populations. To find the right interviewees, there are several requirements that the interviewees for this study must meet. First, the respondent’s country of origin must be Afghanistan. Second, the respondent must have entered the Netherlands under refugee status. Third, the respondent must be a current resident of the Netherlands. The final

requirement for this study is that the respondent is an entrepreneur, implying that the respondent must be registered at the Chamber of Commerce in the Netherlands.

Table 1 presented below contains the relevant information on the recruitment of participants, and Table 2 shows the characteristics of the Afghan refugee entrepreneurs who were interviewed. Pseudonyms are used to respect their anonymity (Essers & Tedmanson, 2014).

Table 1. *Recruitment and interview information Afghan refugee entrepreneurs*

Interview	Interviewer	Online or offline interview	Recruitment
1. Haji	Jasper & Puk	Online	Afghan Refugee Foundation
2. Tawfiq	Jasper & Nik	Online	Google
3. Ibrahim	Puk	Online	Google
4. Zafar	Jasper	Online	Snowballing
5. Fazal	Puk	Online	Google
6. Alireza	Nik	Offline	Own network
7. Amir	Puk	Online	Google
8. Javed	Jasper	Offline	Snowballing
9. Ahmed	Jasper	Offline	Snowballing
10. Amira	Puk	Online	Facebook group of Afghan Entrepreneurs
11. Amina	Puk & Jasper	Online	Facebook group of Afghan Entrepreneurs
12. Omid	Nik	Offline	Real live recruitment
13. Farah	Nik	Online	Own network
14. Emir	Nik	Online	Snowballing
15. Fawad	Nik	Offline	Real live recruitment

Table 2. *Characteristics of Afghan refugee entrepreneurs*

Interview No.	Name	Age	Gender	Age Arrival in NL	Sector	Education	Business opening
1	Haji	31	Male	21	Medical practice equipment online store	Medicine (University)	2015
2	Tawfiq	53	Male	31	Care institution for elderly with dementia	Medicine (University)	2003
3	Ibrahim	30	Male	8	Afghan restaurant	Business Innovation (HBO)	2013
4	Zafar	52	Male	25	Contractor/heating engineer	Electrical Engineering	2014
5	Fazal	35	Male	6	Supermarket	Small Business and Retail Management (HBO)	2021
6	Alireza	48	Male	22	Telecom & accessories	Electrical Engineering	2002
7	Amir	40	Male	15	Restaurant and small supermarket owner	Pharmacy Assistant	2004
8	Javed	42	Male	12	Telecom & accessories	Law (not completed)	2009
9	Ahmed	50	Male	26	Telecom & accessories	Law and HBO High IT	2004

10	Amira	38	Female	21	Driving school	ICT and Driving School License Holder	2015
11	Amina	34	Female	6	Skin clinic	MBO Hairdressing and HBO Skin Therapy	2017
12	Omid	25	Male	4	Telecom & accessories	Law (HBO) and Jurisprudence (University)	2014
13	Farah	23	Female	4	Bags & leather goods	Business Administration (University)	2020
14	Emir	33	Male	12	Telecom	Biomedical Sciences and Oral Care Sciences (University)	2016
15	Fawad	22	Male	15	Telecom & accessories	Retail and ICT (MBO)	2019

3.4 Research Quality

According to Lincoln and Guba (1989), research quality concerns credibility, transferability, confirmability, and dependability. Symon and Cadell (2012) state that for credibility, “rather than trying to find a best fit between interpretation and reality, the researcher tries to demonstrate a good fit between ‘constructed realities of respondents and the reconstructions attributed to them’ (Guba and Lincoln, 1989: 237)” (p. 206).

Credibility can be achieved in research in different ways. The first method is peer debriefing. As mentioned earlier in section 3.1 it is an advantage that four students have the same overarching topic for their research. This makes it easier to use peer debriefing, which is good for increasing the credibility of this research. The second method is progressive subjectivity. This will be implemented through a research diary, which allows the author to formulate their

opinions and views on the research and stay connected to the writing process. The research diary was also used to record decisions about the research process. Factors that have influenced the research situation can also be noted in the diary. This addressed dependability. By providing a detailed description of how Afghan refugee entrepreneurs choose their sector in the Netherlands, transferability was addressed. To address confirmability, the transcripts of the interviews are included. In this study, the literal transcription of the interviews was chosen for a number of reasons. First, it records precisely what was asked and said. Moreover, hesitations, slips of the tongue, silences, sighs, chuckles, laughter, and even crying are all recorded. This ensures that not only the content but also the social interaction that took place during the conversation is recorded as carefully as possible. This increases the quality of the material analysed in this study (Bleijenbergh, 2015). The summaries of the transcripts can be found in Appendix 8.4.

To ensure that the interviews are of good quality, several things were considered when conducting the interviews. The first factor is the environment of the interview. According to Venix (2019), it is crucial that there is as little disruption as possible during the interview. This means that the interviews were conducted in a quiet place where neither the interviewee nor the interviewer can be disturbed. In order to put the interviewee at ease, the interview was, whenever possible, taking place in an environment that was already familiar to the interviewee. Another important factor for conducting high-quality interviews is how the interviewer comes across and operates. Regarding this aspect, Essers (2009) observed that:

It is important that the interviewee is approached in a trustworthy manner. Therefore, I would initially begin by chatting about the business. Only after a while would I explain that I was fascinated to know why and how the interviewee had become an entrepreneur. (p. 165)

Furthermore, the interviews were recorded with two recording devices at the same time. This ensured that in case one recorder malfunctioned or stopped working during the interview, the second recorder still recorded the interview. To increase the quality of the interviews, there was always a researcher within the research group who attended at least one interview conducted by another researcher. This way, the second researcher can check whether all crucial subjects have been covered in the interview and provided feedback to the researcher conducting the interview to make the next interviews as good as possible.

3.5 Data Analysis and Procedure

After an interview was conducted, it was immediately transcribed using the Trint program. Since this program does not work perfectly, interview transcripts were checked and improved. This process was repeated five times by each researcher.

For the narrative analysis, Gibbs' (2018) step-by-step plan was used to analyse the stories. The reason for using Gibbs' plan in this study is that it includes emotions and story transitions in the analysis. This allows the interviewers to see possible processes that develop in the narratives of Afghan refugee entrepreneurs and not just discuss specific themes.

To structure the interview data, program Atlas.ti was used first. In this way, the transcripts are read and re-read by the interviewers to familiarise themselves with the structure and content of the various interviews. During this process, the author looked at the events, experiences, explanations, and the way the story was told. Based on this, the author made a summary of the interviews. Next, the author examined the justifications for certain choices made by Afghan refugee entrepreneurs, or the pieces where justification is lacking, as this could also be significant (Gibbs 2018). Then, a word cloud was used to link different parts of a story and find possible connections between those parts. The author also labelled the emotions that belonged to this part of the story. Then, logical codes were linked to the pieces of the stories. Finally, the author compared different interviews to see if Afghan refugee entrepreneurs have similar experiences or similar transitions in their life story.

3.6 Research Ethics

According to Oliver (2010), "it is important to consider ethical issues from the early stages of a research project" (p. 9). This research complied to Netherlands Code of Conduct on Scientific Practice (Association of Universities in the Netherlands (VSNU), 2014). This ensured that the collection and processing of data was credible.

Adherence to the Code of Conduct on Scientific Practice implies several things for this research. First, every study participant remained anonymous. This means that the full names of the interviewees remain anonymous, and the business of the entrepreneurs is not disclosed. Moreover, all collected data was securely stored, so that potentially sensitive information cannot be viewed by others. This was done by means of a file that is only accessible with a

code. In this way, the promise of confidentiality and privacy made to participants is kept in this study.

Furthermore, it is crucial to preserve the humanity and dignity of the participants. First, research should avoid causing harm, distress, anxiety, pain, or any negative feeling to participants of the research. This is especially important in the present study as the interviewees are refugees. Since refugees often experience horrible things in their country of origin and possibly, during their flight, extra attention should be paid to how certain questions are framed and asked in the interview and to whether an interviewee feels comfortable telling certain stories. For this reason, all four students in the research team conducted extensive research into Afghan history and culture and familiarised themselves with the aspects that could have an impact on the interview.

Next, participants were fully informed about all relevant aspects of the research so that they could make an informed choice on whether or not to consent (Symon & Cassell, 2012; Meyers, 2020; Oliver, 2010). Therefore, to comply with the rules of informed consent, each interviewee was asked to participate voluntarily and given a choice to withdraw at any time. An interviewee was also given the option of modifying their story at any time in recognition that they are the owner of their story (Essers, 2009). This means that even after the interview has taken place, an interviewee may modify their story if they choose to do so.

All interviewees were contacted in advance and informed about the purpose of the study, what is expected of them, the duration of the interview, and anonymity, including what will be done with their personal data and the interview data. In addition, the interviewees were asked, using a legal agreement, whether their interview may be recorded so that it could be transcribed and analysed.

The procedures described above ensured that the participants of this study were treated in a way that preserves their dignity and humanity.

3.7 Limitations of the Methodology

There are several limitations associated with this research.

The first limitation concerns the type of interviews chosen to be conducted. In this study, semi-structured interviews are used. However, semi-structured interviews may lead to a less in-depth conversation, which may negatively impact validity of the research (Bleijnebergh, 2015).

Furthermore, the narrative approach also has its disadvantages. First, the narrative approach is not suitable for studies involving a large number of subjects (Riessman, 1993). Another drawback has to do with the functioning of memory and how the interviewees place experiences in context of how they currently feel and who they are now. Since the interviewees may be in a different state of mind at the time of the interview, they may view their past experiences differently and have different feelings about them. In order to limit this drawback, a timeline and recall cards were used during the interviews, which helped the interviewees call up memories about network, emotions and activities.

There may also be a disadvantage for the participants in a narrative approach. Symon and Cassell (2012) state that: “Consent has to be sought from the group or groups that are being engaged in the research, but it is not possible to fully explain what the experience itself may reveal” (p. 286). Thus, the participants may say in advance that they want to participate, but as the interview may bring up certain memories and emotions, they may regret their participation afterwards.

There are also certain limitations having to do with language. Since Dutch is not the mother tongue of Afghan refugee entrepreneurs, using Dutch language may cause difficulties during the interviews, which can be a limitation. Moreover, transcribing an oral conversation by converting it into textual form has implications for research, as it transforms data both in form and function. The complexity of this process is further increased if the data is bilingual or multilingual (Halai, 2007). Finally, as the interviews are conducted in Dutch, the transcripts will be translated into English, which may also be a limitation. Regarding translation, Halai (2007) observed that “It is also a cultural issue, because translation involves converting ideas expressed in one language for one social group to another language for another social group, which entails a process of cultural decoding” (p. 4). In this case, the author has the advantage of belonging to the same culture as the participants in this study and therefore will not have to translate for the culture too.

The final limitation is that the interviewees have the option of altering their interview transcripts at any time, which can lead to a loss of true stories from the Afghan refugee entrepreneurs. On the other hand, offering this option can allow for a more complete picture of the stories -- for instance, if an interviewee remembers something later -- which can lead to new insights.

4. Results

Fifteen different life stories of the Afghan refugee entrepreneurs were analysed following the methodology described in chapter 3. Data analysis gave rise to the relevant findings. This chapter will present and discuss the results of the interviews.

As noted in the literature review (chapter 2), refugee entrepreneurs' reasons for starting their own business often differ from those of native entrepreneurs (Bizri, 2017). This research's purpose is to study how push and pull factors influence the sector choice of Afghan refugee entrepreneurs in the Netherlands. This chapter will therefore consist of three parts. First, the push factors for starting a business are discussed, followed by the pull factors. Then, the factors influencing the choice of sector are discussed. Finally, a summary of the results is presented.

As already mentioned in methodology (section 3.5), Gibb's step-by-step plan was used to analyse the stories. This method includes emotions and story transitions in the analysis. This allowed the author to see possible processes that develop in the narratives of Afghan refugee entrepreneurs, rather than just discuss specific themes. After summarizing the interviews, the author examined the interviewees' choice for doing business and how their choice of sector came about. Next, a word cloud was used to link the different parts of the story and find possible connections. Finally, the findings of several interviews were compared to see if there were any similarities between the stories of Afghan refugee entrepreneurs.

4.1 Push factors for starting a business

As mentioned in the literature review, push factors are characterized by personal or external factors, such as dissatisfaction (Kirkwood, 2009; Amit & Muller, 1995). From the data analysis, a number of push factors have emerged as to why Afghan refugees have started a business. A summary of these factors is included below.

First, as the literature review has already shown, labour market discrimination plays a prominent role in starting one's own business (Bizri, 2017). An example of this is Emir, who fled to the Netherlands at the age of 12 and wanted to work in a supermarket as his side job. However, Emir was not hired, while his two Dutch classmates who applied to the same supermarket and for the same position after him, were hired. Emir said that he knew from that

moment on that there was discrimination in the labour market, and that is why he chose an education that would allow him to be independent and where there was a high demand. According to Emir, this is also the reason why many Afghans choose medical studies or the subjects at the technical university, so that their chances of achieving something are greater.

Farah, a female entrepreneur who fled to the Netherlands when she was four, also noticed that she was treated differently in the labour market. After obtaining her bachelor's degree in business administration, she started applying to various large companies. However, she noticed that one of the first questions she often received was about where her name came from and how long she had been living in the Netherlands. Farah said the following about this:

"Because of course I don't have a Dutch name, I did notice, not so much discrimination, but a kind of reticence, which a Pietje Jansen would probably not experience, I think."

Because in almost every job application, questions about her name and background were raised first instead of her skills and knowledge, Farah did not like the work environment in most companies. As a result, Farah became more and more inclined to start her own business.

Ahmed, a fifty-year-old entrepreneur, also found that he was treated differently in the Dutch labour market. Ahmed worked as a cleaner and a newspaper delivery boy, but his employers did not give him a permanent contract:

"But at some point I couldn't get stability, because nobody wanted to give me a contract... I was, look as a foreigner you are always, before someone knows you well they will not trust you easily."

This frustrated Ahmed because he wanted security but could not get it from his employers. To be able to support his wife and children, he decided to start his own business, something he had never expected to do.

Another example is Amira, a female entrepreneur, who indicated that she knew early on that she wanted to start her own business because of the discrimination she experienced in the labour market. However, it is striking that Amira indicated that she was treated differently because of her gender and not so much because of her Afghan origin.

In addition to discrimination in the labour market, an interview with Fazal, a supermarket entrepreneur, revealed that he already experienced some form of discrimination at school. According to Fazal, his entrepreneurship began from that moment:

"Well, my entrepreneurship actually started with the Cito test. We had taken the Cito test and I had a score of five thirty-eight, but that turned out to be a recommendation for havo/vwo. Only I wasn't allowed to go to havo/vwo... So, I went to the mavo and then I asked my counsellor I want to go to havo, what do I have to do? And he said yes, you have to get forty-eight credits... at the end of the year I had fifty-six. And then, yeah, I went to the counsellor. I say I have so many credits. No, you can't. Your Dutch is not good enough... There's a certain established order here. And left or right, you're not going to win."

This quote further confirms the findings that Afghan refugees are discriminated against in the Netherlands and that this, in turn, can lead to Afghan refugees being more inclined to start their own business rather than work somewhere as an employee. Afghans thus appear to be discriminated against not only in the labour market, but also in their youth at school.

Another push factor that emerged from the data analysis concerned Afghan refugees who had already studied before coming to the Netherlands. A number of Afghan refugees indicated that their diploma was not valid in the Netherlands or that they had not brought their diploma with them. As a result, they were unable to find a job that would match their educational background and were forced to work below their educational level. An example of this is Tawfiq, who currently runs his own care home for elderly people with dementia. After Tawfiq learned the Dutch language and culture, he wanted to find a job that would be a good fit for his studies in medicine, which he had completed in Saint Petersburg, Russia. However, his medical degree was not valid in the Netherlands. Therefore, he had started working as a nurse in the healthcare sector and was able to follow a training course through his work. After eight years of working in the care sector, he came up with the idea of starting his own care institution for elderly people with dementia, because he knew he had more to offer with his medical background than simply remaining a nurse.

Another example of economic downgrading was experienced by Ahmed, who had studied law in Moscow, Russia. He, too, could not use his education in the Netherlands:

“It was very difficult to find work for the higher education I had... I couldn't find a job at all... I was forced to start somewhere on my own.”

The quote shows that Ahmed felt really compelled to start his own business. Refugees who had already studied before coming to the Netherlands experienced many problems looking for a job in the Netherlands that would be in line with their education or specialisation. Working below their educational level caused frustration because they knew that they were worth more and could do more, and therefore, starting their own business was a logical choice for this group of refugees.

Another push factor that emerged from the analysis is that some entrepreneurs do not see an opportunity for growth and self-development when they start working for a boss. One of these entrepreneurs is Fawad:

“Then you can improve yourself. It's just that with a boss. If you work for a boss, that is just one place, then you cannot, so to speak, move on, or improve yourself or go further.”

Zafar similarly experienced that he could not develop further at the company where he worked:

“... I saw that I could do a lot. Yes, I enjoyed my work. It was a very nice company, but I did everything. I could. I wanted to move on. But there. That was the maximum I could achieve. And at some point I decided whether I should stay or go.”

These quotes show that for some entrepreneurs, an important motive for starting their own business was that they wanted to develop and grow further and that this was not possible with an employer.

Table 3 below lists all the push factors for Afghan refugee entrepreneurs that emerged from the data analysis.

Table 3. Push factors for starting entrepreneurship

Push factors for starting entrepreneurship
Discrimination in the labour market
Discrimination at school
Job dissatisfaction
Lack of career opportunities

4.2 Pull factors for starting a business

As mentioned in the literature review, pull factors are characterised by factors that drive people to start a business, such as an alluring business idea or personal implications (Kirkwood, 2009; Amit & Muller, 1995). In addition to push factors, data analysis has shown that there are also pull factors that explain why Afghan refugees start their own businesses.

Two reasons for starting one's own business that frequently came up in data analysis were freedom and financial motives. The reason why freedom and financial motives have been grouped together is that the interviews have shown that for many entrepreneurs, these concepts go hand in hand. For example, a number of Afghan refugees indicated that they chose to go into business because of the freedom they gained. This group also all mentioned that they are very entrepreneurial.

For Fawad, an entrepreneur who has only been living in the Netherlands for seven years, the freedom he had when starting his own business was very important. He indicated that he did not want to work for a boss if he could also work for himself. He said that he likes working for himself because it allows him to improve and grow constantly, and there is no limit to what he can earn. Emir, who works part-time as a dental hygienist and is otherwise engaged in his telecom business, also said that the freedom the company gives him is very engaging. In addition, the financial outcomes of starting his own business were of great importance because he had to pay for his studies to be a dental hygienist himself, as he already had a bachelor's degree in biomedical sciences and was therefore no longer entitled to student grants.

With an ordinary part-time job, Emir could not cover his fixed costs and pay for his studies. His past and life in poverty also played a role in his decision to start his own business. Emir said the following about this:

“... if you are an employee. At least that's how I think you limit yourself in the number of hours you can work and the number of hours you can earn maximally. At most companies you have a certain hourly wage. And that goes up maybe a year or every so often, but it just goes up one euro or two euro or three euro. And that's it. ... And, if you experienced poverty once, then you think you just want to get the highest. Because in the old days, I remember when we were asylum seekers, we were in a single family home with brothers and sisters. We always went to the food bank, for example. You know, then you think, I don't want to go through that later, you know. And being employed is just one step from being fired and being unemployed and then you're in that situation again”

Besides the fact that Emir needed a lot of money for his studies, he and his family did not want to be dependent on unemployment benefits:

“So for us it was just like, not done, you know, to live on benefits or whatever. Because that's just not a life. You know, it's just that you live on a thousand euros, you pay rent, then you have forty euros, fifty euros left over.”

This shows that for Emir, financial motives played an important role in starting his own business. For Omid, a twenty-five-year-old entrepreneur, freedom and money were also important reasons for starting his own business. Omid also did not want to be dependent on the unemployment benefits, as was the case when he first arrived in the Netherlands:

“You don't want to be dependent on benefits all the time. Yes, that is just not nice. That is a small amount, x amount you receive in a month that you have to live off. We are not like that. We didn't grow up like that.”

Omid also did not want to be tied to a nine-to-five job every day. He likes the freedom of having his own business. Moreover, financial motives played an important role in starting business for Omid: he has always been interested in real estate and knew that it would be difficult to start a real estate business with a standard salaried job.

Freedom and money were also important factors for Alireza to start his own business:

“I have weighed up for myself where I have more time and freedom and how much I can earn there and here. I compared that and then said OK, I will work for myself.”

Alireza was able to get a permanent contract at a Kia car garage but decided to explore other options where he could earn more freedom and money and concluded that it was best to start his own business. For Ibrahim, money and freedom were also important reasons for starting his own restaurant. For Ibrahim, it was a specific event that led him to a similar realization:

“For example, when we got the benefit, when we went on holiday we had to fill in a green paper, hand it in a month in advance with everything from where you are going. And why are you going there and everything. Look, being a free person, that just hurts. To have to justify to yourself why you are going somewhere after. All right, that's it. You get the money for it, so that's understandable. But if you get into that situation. And then I think you also want freedom and we could only realise that with entrepreneurship.”

For Amira, a female entrepreneur who runs her own driving school, freedom was also an important reason for starting her own business. When Amira became a mother of her first child, she noticed that the freedom to set her own working hours was very important. This, however, was not possible in the job she had at the time, and therefore the freedom that came with running her own business was an important reason for Amira. Financial motives and freedom thus appear to be important pull factors for Afghan refugees to start a business.

Another pull factor that emerged from data analysis is that Afghan refugees see opportunities in the market and therefore start their own businesses. One of these entrepreneurs is Farah, who has her own business in bags and leather goods. Farah always loved bags and she found it a pity that she always had to travel to another city when she wanted to buy a new bag. She saw a gap in the market and started her own shop. Haji, who now has his own online shop for medical practice equipment, has also twice taken advantage of the opportunities he saw in the market. The first time was when Haji went to study in Belgium. Haji's father and brother are also entrepreneurs, and Haji helped them a lot when he wasn't studying at university. Therefore,

Haji already had quite a bit of entrepreneurial experience. Haji's father and brother were in the telecom sector, so Haji already had a lot of knowledge of that as well. When Haji came to Belgium to study, he spotted a good opportunity for starting a business:

“... when we were already ahead with mobile phones, in Belgium they were still a few years behind. We were very struck by the fact that there were no phone shops that did repairs, whereas that just exploded in the Netherlands... And then I thought, well, I want to make some money, don't I? So, I just put an add on the Belgian marketplace 2dehands.be. Yes, I can make a nice advertisement and I have seen in the Netherlands how to make a good advertisement. I made beautiful adverts there and they came flooding in. And I said to every customer, post a review and then, yes, things started to move fast.”

Haji saw that there were no telecom shops in Belgium that did repairs, while there were already many such shops in the Netherlands, including those of his father and brother. He saw this as an opportunity to earn extra money alongside his studies, as he had already learned the relevant knowledge and skills needed for doing this type of business from his father and brother. The second time that Haji responded to an opportunity he had spotted was during his medical studies. In the third year of his studies, Haji had to do something practical for the first time. He had to learn how to suture. However, Haji was shocked to discover that he had to learn this by stitching two towels together. Haji knew that this was not realistic and wanted to learn how to suture properly in case he had to suture during his internship in the operating room. Therefore, Haji went online to look for companies that sold kits to learn how to stitch. He found out that there were only a few companies that offered this and that these companies sold it at a high price. Haji decided to buy a suture kit online because he was so eager to learn how to suture. When the set arrived, he still found it unrealistic and thought he could make it better himself. After a market survey, where he asked his fellow students about their opinions on suturing and whether they also wanted to learn to suture in a realistic way, it turned out that there were more people who needed a kit that would allow them to learn to suture in a realistic way. This prompted Haji to contact skin experts and manufactures in China. Eventually, a product was developed that allowed people to learn to suture realistically, and the products sold very well. Thus, for the second time, Haji responded to an opportunity he saw in the market, and this was the beginning of the company he has today.

What is striking is that there were several entrepreneurs who saw an opportunity in which Afghan culture played a large role. Firstly, Ahmed who started a care home for elderly with dementia. He worked as a nurse for eight years until he realized that the care provided by most nursing homes was not enough. In doing so, he referred to the Afghan culture:

“I come from a country with a beautiful culture where respect is central, but for the elderly there is always a place within the family where dignity and equality play a role. Even if you have cognitive or physical limitations. You are always a full member of the family, and you are treated with respect and usually in the family.... So, with my vision from my own background, together with beautiful things from the Netherlands and with available budgets, just unite to set something up... so that people just get more guidance on welfare.”

For Ahmed, the Afghan culture, in which family and respect for the elderly are very important, therefore played an important role in his business and the opportunities he saw. Amir also found a gap in the market. He saw that there was no Afghan cuisine offered in the Netherlands. Amir was always interested in restaurants, because his uncle also had a large restaurant in Afghanistan, in Kabul. Because Amir has always been very enterprising, he could easily capitalize on the opportunity he saw. The table below lists all the pull factors for Afghan refugee entrepreneurs that emerged from the data analysis.

Table 4. Pull factors for starting entrepreneurship

Pull factors for starting entrepreneurship
Freedom and monetary motives
Opportunities

4.3 Sector Choice

Now that the push and pull factors for why Afghan refugees go into business have been discussed, the factors that influence the choice of the sector will be examined. The analysis of the data revealed several reasons why Afghan refugee entrepreneurs started working in a particular sector.

First, there were many Afghan entrepreneurs who simply saw an opportunity in the market and capitalised on it. For example, the interview data showed that Farah herself faced the problem of not being able to buy bags in her own city. She saw this as an opportunity to open her own bag shop and make use of this gap in the market. Haji also identified a gap in the market when he had to learn how to sew during his studies. Because of his desire to learn how to suture properly, he decided to make his own suture kit and take advantage of the gap in the market.

In both cases, emotion and identity of the entrepreneurs influenced their choice to start a business and make use of the opportunities in the relevant sector. For example, a certain frustration was an important emotion for both entrepreneurs because the market could not meet their specific demand at that time. Identity also played an important role. Both entrepreneurs indicated that their fathers were also entrepreneurs, which lowered the threshold for them to become entrepreneurs themselves.

It is noteworthy that there were also a number of entrepreneurs whose Afghan origin and identity specifically influenced the opportunities they saw and their choice of a sector. First, Ahmed who started a care home for the elderly with dementia. He worked as a nurse for eight years until he realized that the care provided by most nursing homes was not enough and he could do it better with his Afghan norms and values. Ahmed, saw through his Afghan norms, values, and identity an opportunity to improve care for the elderly people. Similarly, for Amir, who owns an Afghan restaurant, Afghan culture has played an important role in his business. Amir wanted to change the negative image that many Dutch people have of Afghanistan. He wanted to achieve this by showing through a restaurant that Afghanistan is a beautiful country, with a beautiful history, culture, and good food:

“I immediately thought of an Afghan restaurant and letting people experience Afghan cuisine and hospitality. Because there has been a war in Afghanistan for 40 years now, and unfortunately, people still have a negative image of Afghanistan. That people only use violence and kill each other... I thought I had to do something, I was born and raised there. I lived there until I was 15 and I thought I should show a good image. Because Afghanistan is not only war and misery. It is a beautiful country with a beautiful history, a beautiful culture, and the best food.”

In this way, Amir saw an opportunity for a business in the Netherlands through his Afghan identity. Ibrahim had a similar story to Amir. Ibrahim also has his own restaurant. His dream was also to promote Afghan culture, and the best way to do this, he said, was through food. So, for Ibrahim, Afghan culture played an important role in his choice of sector, which is part of his identity.

The interview data show that many Afghans take their Afghan norms, values, and identity with them to the Netherlands. Amira, a female entrepreneur with her own driving school, also observed the same phenomenon. Amira noticed that many Afghan men still held on to the norms and values in Afghanistan. In Afghanistan, married women are not allowed to have contact with other men. Because of this, Amira noticed that many Afghan women in her neighbourhood could not take driving lessons because most driving instructors were men. Amira found this situation very unfortunate and wanted to do something about it. Therefore, Amira saw an opportunity to give driving lessons to this group herself as a woman. This way, Amira could start her own business in the Netherlands via the Afghan culture. Thus, emotion, values and identity also played an important role in Amira's choice of a business sector.

Besides emotion, values, and identity, interest played an important role in the choice of sector of many Afghan entrepreneurs. Many Afghan entrepreneurs indicated that they were already interested in the sector they were working in and that this was an important factor in their choice of sector. For example, Alireza, who works in the telecom sector, said the following:

“Yes, at a young age, I was mostly involved with technical things, car radio, house radio, car making, I had experience with technology. And that, that still helps me.”

In his interview, Alireza revealed that he has owned several businesses, such as a clothes shop and a doner shop, but since his interest was mainly in technology, the telecom sector suited him best, and he eventually chose to focus on it. Fawad, who works in the telecom sector, was also very interested in technology:

“... I was also interested in ICT education, but the telecom sector is also, so to speak, towards ICT things. For example with computers and we also repair laptops and phones... So that's why. I was interested in ICT and ICT is all about this sector.”

For Fawad, his existing interest in ICT was therefore an important factor in his choice of a business in the telecom sector. Another example is Emir, who also works in the telecom sector:

“So I am also technically inclined, so I'm also very good with electronics and that's where I put my interest. And it could just as easily be something else. Clothing for example. So it was just obvious and I chose that.”

Thus, interest in technology played an important factor in the sector choice of many Afghan entrepreneurs. However, Alireza, Fawad and Emir also all indicated that besides their interest in technology, knowledge about the sector was also a crucial factor.

A striking finding that emerged from data analysis is that knowledge goes hand in hand with network for virtually all Afghan refugee entrepreneurs. Therefore, network also plays an important role in the choice of sector of many Afghan entrepreneurs. It appeared that all entrepreneurs who are in the telecom sector have been influenced by their network. It is notable that the network that influenced their choice of sector was also already in the telecom sector and its members were of Afghan origin. Many entrepreneurs said that, especially in the beginning, they often depended on their network to find, for example, wholesalers where they could buy goods or where they could get information. For example, Alireza said that Afghan people helped him to find out where he could purchase goods for his shop. He indicated that he depended on his network for this because in his time, there was not much information on the internet, and he had to rely on his acquaintances.

Alireza opened his business in 2002, but a network is still very important even for the newer generation. For example, Fawad, who has only been in the Netherlands for seven years, says he asked other Afghan entrepreneurs in the telecom sector a lot of questions to get as much information as possible before starting his own business. Many Afghan entrepreneurs were aware that there are many Afghans in the telecom sector. For example, Fawad said:

“Yes, nowadays maybe 90% of all telecom shops in the Netherlands are owned by Afghans.”

Also, Omid said:

“The competition in this sector comes only from Afghans”

Some of these entrepreneurs also explained why, according to them, so many Afghans work in the telecom sector. Tawfiq, who himself runs a care home for elderly people gave the following explanation:

“There are many shops and crowded sectors like Beverwijk, but few specialised Afghan entrepreneurs because many simply do not dare to take the risk. Because they don't dare, they look at their immediate surroundings to see what they are doing, because that already works and so they all start doing the same thing. But really integrating into society and providing services like a Dutch company is hardly seen within the first generation.”

It is striking that Tawfiq mentions Beverwijk, because many Afghan entrepreneurs indicated in the interviews that they started their businesses in Beverwijk on the so-called black market. Emir, who himself also started doing business on the black market in Beverwijk, explains why so many refugees choose to do business on the black market:

“...it is easy for most Afghan refugees who come to the Netherlands to start in a Beverwijk bazaar because they can start small. And there is just the possibility to start such a stall for three hundred euros. And you have enough visitors and then you can just sell anything and everything. And that offers a lot of opportunities for people who come from a certain country.”

The interview with Emir revealed that refugees start their careers in Beverwijk mainly because of the low barriers on the black market. The fact that many Afghans specifically start in the telecom sector, then, has to do with the network they join or develop. For example, Javed says he got into the telecom sector because of his network:

“...through my network and people I knew and most Afghans are in telecom.”

So, some entrepreneurs received a lot of help from other Afghan entrepreneurs, which helped them to get into a certain sector. However, the interviews revealed that there are also those who simply copy other Afghan entrepreneurs. Farah, for example, experienced the following:

“... recently a shop opened that actually picked up my whole concept. Coincidentally, Afghans as well, so that's funny. And I don't want to say that it's very strong competition right away, but it's funny that it opened maybe three hundred metres from here. Basically, they've come here a few times and then they just go and see what I've got and then they put it in their own shop.”

What makes this story even more interesting is that the competitor who opened the bag shop is a daughter of a former employee of Farah's father, who has his own telecom shop. This former employee also opened his own telecom shop after working for Farah's father for a while, with the same concept as Farah's father. So, it was not the first time that Farah saw other Afghans taking a complete concept from a shop and using it in their own shop. Farah, however, was not the only one whose concept was copied. Omid experienced the same thing and, in this case, too, they were Afghans:

"When another Afghan sees: hey you are doing well. Or hey you have a nice business. Why shouldn't I be able to do it? And then they literally open a door next to you."

When Omid was saying these words during the interview, a certain amount of irritation and frustration was noticeable. He explained this by saying that he finds such behaviour annoying, because such people ruin the market. According to Omid, they are often Afghans who barely speak the Dutch language and swindle people by providing poor quality services and demanding as much money as possible. Farah told her story with more humour; she did not take the competition very seriously because her father also continued to do well after his former employee opened his own shop using an identical concept.

Table 5 below lists all the factors that influenced the sector choice of Afghan refugee entrepreneurs that emerged from the data analysis.

Table 5. *Factors influencing the sector choice*

Factors influencing the sector choice
Responding to a market opportunity

Responding to a market opportunity possible through Afghan culture
Interest
Knowledge and network

5. Discussion

In this part of the thesis, the results of the previous chapter will be interpreted. Before the interpretations are given, the main findings will be summarised. Next, the findings will be compared to existing literature to determine how the findings of this study compare to other studies. After that, the limitations of this study will be described. Finally, practical recommendations and suggestions for further research will be given.

This thesis examined how push and pull factors influence the choice of sector of Afghan refugee entrepreneurs in the Netherlands. By means of life stories, the push and pull factors experienced by Afghan refugee entrepreneurs to start their own business were mapped. The results showed that most Afghan refugee entrepreneurs experience a combination of different push and pull factors to start their own business. Present research found that the most common reason for Afghan refugees to start their own business was discrimination. The most common pull factor was a combination of freedom and financial motives, as for many Afghans these were concepts that went hand in hand. Push and pull factors, in contrast, did not seem to have any real influence on the choice of sector. What does seem to influence the sector choice of Afghan refugee entrepreneurs is knowledge and network. These two concepts have been merged, because the interview data showed that for many Afghan entrepreneurs, these concepts weren't easily separable and tend to go hand in hand.

The findings of this thesis shed new light on refugees and entrepreneurship, with Afghans at its centre. The results of this thesis are in conflict with the discrimination theory and the claims of multiple studies that refugee entrepreneurs are driven by necessity rather than opportunity and are therefore more likely to start business by push factors rather than pull factors (Bizri, 2017; Cetin et al., 2022; Zighan, 2021). Instead, this study found that most Afghan refugees face a combination of push and pull factors that drive them to do business. An explanation for this may have to do with the group of refugee entrepreneurs studied. The study by Bizri (2017) involved a single case study of a Syrian refugee, the study by Zighan (2021) also involved Syrian refugees, and the study by Cetin et al. (2022) did not identify the group of refugees as refugees from a particular country and involved refugee entrepreneurs working in Turkey and the UK. Afghan refugee entrepreneurs thus seem to be driven more by opportunity and less by necessity than, for example, Syrian refugee entrepreneurs.

The results of this research show that most Afghan refugee entrepreneurs have experienced both push and pull factors to start their own business. Only a few Afghan refugee entrepreneurs have experienced push factors only in starting their own business. There were also some entrepreneurs who started their own business only because of the pull factors. However, for most entrepreneurs, it was a combination of push and pull factors that prompted them to start their own businesses. This is in line with the study by Eijdenberg & Masurel (2013), which focused on the entrepreneurs in Uganda.

In present study, the most common push factor was found to be discrimination. The most common pull factors were found to be freedom and financial motives, which is consistent with Kirkwood's (2009) study. Bizri's (2017) research found that necessity-driven entrepreneurs are unlikely to make a significant contribution to society in terms of sustainable economic growth, so, it is useful to see that most Afghan refugee entrepreneurs in the Netherlands are not starting businesses purely out of necessity.

Since existing literature showed that refugee entrepreneurs start their business mainly because of the push factors (Bizri, 2017; Cetin et al., 2022; Zighan, 2021), it was possible that this would influence their sector choice. However, the results of the current study showed that push and pull factors do not necessarily influence sector choice. In line with several other studies, the results showed that the emotion, values, and identity of entrepreneurs can play an important role in their choice of sector (Child et al., 2015; Nayak & Maclean, 2013). This explains why some entrepreneurs see certain opportunities that other entrepreneurs do not. A clear example of this is Amir, who, because of his Afghan identity, saw an opportunity in the market to open an Afghan restaurant in the Netherlands. With his restaurant, Amir wanted to introduce people in the Netherlands to all the beauty that Afghanistan has to offer, an opportunity that a Dutch entrepreneur would be less likely to see.

When considering other factors that influenced the choice of sector, there are similarities with the study by Wauters and Lambrecht (2008). Wauters and Lambrecht research showed that refugees often have negative motives for choosing a sector. They do not choose a sector they know well but rather choose sectors that are not difficult to enter or where other refugees have already had success. Consistent with this research, the data analysis showed that many Afghan entrepreneurs started doing business at the bazaar in Beverwijk because of the low barriers. One of the entrepreneurs interviewed, Ahmed, gave an explanation as to why so many Afghans

work in the telecom sector, in which he indicated that it is because Afghans do not dare to take risks and therefore choose a sector in which they have already seen success in their environment. It is striking that this explanation is very similar to that of Wauters and Lambrecht.

Another similarity with the study by Wauters and Lambrecht (2008) is that refugee entrepreneurs often imitate fellow compatriots. The data analysis showed that two Afghan refugee entrepreneurs also experienced other Afghan refugees imitating their entire shop concept. Moreover, the results of this research have shown that many Afghan refugee entrepreneurs start a business in the telecom sector. Some Afghans see this as an advantage because they can easily ask for information from other Afghans in the same sector, which makes the thresholds to start in this sector low. On the other hand, it creates overcrowded sectors and thus a lot of competition. Also, according to some Afghan entrepreneurs, it hinders the integration process of refugees because they only have Afghans in their network when they start in this sector. This is in contradiction with the study by Kloosterman and Van der Leun (1999), in which they stated that entrepreneurship among refugees would be good for the integration of refugees. On the other hand, these findings are in line with the study by Wauters and Lambrecht (2008) and Sahin et al. (2011), in which they stated that the network of refugees can have a negative effect on the integration of refugees, including language skills. For refugees who decide to do business in the Netherlands, it is therefore important to build a diverse network, so that they can obtain more diverse information and their language skills are not lagging.

Existing literature had already shown that network is very important for the success of entrepreneurs (Wauters & Lambrecht, 2008; Bizri, 2017; VluchtelingWerk Nederland, 2018; Parida et al., 2016; Hoang and Antoncic, 2003; Jenssen, 2001). The results of this research also show that the network of Afghan refugees is very important. Afghan refugees who want to start a business are often highly dependent on their network, especially in the beginning. Without a network, it is difficult for Afghan refugees to achieve success as an entrepreneur. However, the often limited network of Afghan refugees can lead them to do business in congested sectors and thus can negatively impact their success as entrepreneurs, which, again, is in line with the study by Wauters and Lambracht (2008).

There are several limitations that should be taken into account in this study. First, data for this study was collected by a group of four researchers, which has some limitations. First, the

interviews were conducted by different researchers, which may influence the data collection. For example, one researcher may continue to ask further questions about a topic while the other does not. The second limitation is that four researchers used the same interview script. As certain topics could have been discussed in more detail if each researcher had a separate interview script for their research, this could be a limitation. Another limitation of using one interview script for four different studies is that the interview script was very extensive. Although the use of one script resulted in long, extensive interviews, the linking of different subjects revealed interesting findings, which did justice to the narrative approach of this research. Another limitation that relates to the conducting of the interviews is that in retrospect, it proved to be very difficult to find Afghan refugee entrepreneurs who were willing to participate in this research. Many of the interviewed entrepreneurs lived in other places in the Netherlands, and for this reason, most interviews were conducted online. As a result, many interviews lacked physical observations of the interviewees and the business environment. Conducting interviews remotely also had its limitations. Telephone and video calls, for example, were sometimes interrupted by a bad connection. Finally, it is a limitation that this study only examined Afghan refugee entrepreneurs. Because of this, no statements can be made about other groups of refugee entrepreneurs, which somewhat limits the research.

Although this study has answered one question, it has also raised many new ones. For example, future research could explore the personalities of refugee entrepreneurs. Given that several Afghan refugee entrepreneurs started businesses where they were the first in their network and environment, it is possible that certain personality traits influenced their choice of sector. For example, Afghan entrepreneur Ahmed, who started a care home for the elderly, felt that it was related to the risk aversion of many Afghan refugee entrepreneurs and that they therefore prefer to start a business in a sector where there is already evidence of success. Another interesting finding about personality characteristics is that a number of Afghan entrepreneurs indicated in the interviews that Afghans are generally very entrepreneurial. Future research could investigate this and possibly compare it with another group of refugee entrepreneurs to see to what extent this is actually the case. Furthermore, it would be interesting to do deeper research on female Afghan refugee entrepreneurs. In this study, a few female Afghan refugee entrepreneurs were interviewed, but there was no room in this thesis to go deeper into certain differences between men and women. However, the interview with Amira, who owns her own driving school, already showed that women in Afghanistan have a very different position in society than men. Therefore, it is interesting to see in future research how this affects the

entrepreneurship of female Afghan refugee entrepreneurs. Another interesting finding is the large role and influence of family in the network of Afghan refugee entrepreneurs. The data analysis showed that most Afghan refugee entrepreneurs had family members who were already entrepreneurs in the Netherlands or Afghanistan. Future research could focus on the effect of this factor on their own entrepreneurship.

In addition to recommendations for future research, there is also a practical recommendation. The results of this research have shown that Afghan refugee entrepreneurs often start in a sector that has already proven to be successful. A consequence of this is that many of the same kind of businesses arise, creating overcrowded sectors and unhealthy competition, which is detrimental to the success of some entrepreneurs. A recommendation for Dutch municipalities is therefore to consider setting a maximum number of the same businesses in a city to prevent overcrowded sectors. For Afghan refugee entrepreneurs, a recommendation is to think carefully and to consider the long term before starting their own business in a certain sector. It is useful to expand their network first, so that they can get more information and better decide in which sector they really want to start a business.

6. Conclusion

In conclusion, this study aimed to gain insight into how Afghan refugee entrepreneurs in the Netherlands choose the sector in which they are active. By analysing life stories of Afghan refugee entrepreneurs in the Netherlands, this research has shown that for most refugee entrepreneurs, this choice was a product of push and pull factors that prompted them to start their own business.

Data analysis showed that push and pull factors do not have a significant influence over the choice of a business sector. In contrast, knowledge and network have been found to be the most important factors in choosing a business sector. An important aspect to note here is that *knowledge* and *network* have been merged in the analysis, as these concepts go hand in hand for many Afghan refugee entrepreneurs.

Most Afghan refugee entrepreneurs appear to experience a combination of push and pull factors that encourage them to start their own business. Based on present research, the most common push factor appeared to be discrimination. Besides that, other push factors were job dissatisfaction and a lack of career opportunities. The most common pull factors were found to be freedom and financial motives. Besides these, seeing an opportunity in the market was another important pull factor for starting one's own business.

Despite their role in choosing to start one's own business, push and pull factors were found to have no influence on the sector choice in the Afghan refugee entrepreneurs. The most important factors for in sector choice turned out to be knowledge and network. Other factors that influenced the choice of a sector were seeing an opportunity in the market and interest in the sector.

In this research project, a narrative approach was used. Since this research sought to learn about the experiences of Afghan refugee entrepreneurs in how their business came about and what motivated their choice of a business sector, a narrative approach was the best way to conduct this research. Existing literature says that refugee entrepreneurs tend to start their business primarily out of necessity and less out of opportunity and therefore experience more push than pull factors when starting their businesses. However, this study found that most refugee entrepreneurs face a combination of push and pull factors and thus challenged the

discrimination theory that states that refugees start entrepreneurship out of necessity rather than opportunity. Regarding the choice of sector, a network available to refugee entrepreneurs proved to play an important role, as the refugees depend on their network and the knowledge it possesses, especially in the beginning.

It can therefore be concluded that for many refugees, entrepreneurship starts with a combination of push and pull factors. Moreover, concepts, such as knowledge and network, appear to go hand in hand for refugee entrepreneurs. These findings demonstrate the importance of a narrative approach in this research, as a quantitative approach would probably have been too limiting to obtain such findings.

This study thus clearly illustrates that many Afghan refugee entrepreneurs go into business in congested sectors because of the network they have, but it also raises a question of whether personality traits play a role here, as some Afghan refugee entrepreneurs do not choose to go into business in a sector where their network is already present and where there is already evidence of success. Based on these conclusions, it is advisable for Dutch municipalities to consider establishing a maximum number of the same businesses in a city to prevent congested sectors. In addition, Afghan refugee entrepreneurs are advised to think carefully and consider long-term consequences before starting their own business in a certain sector. Therefore, it is useful to start for them by expanding their network, so that they get more information and can better decide in which sector they want to start a business.

This research helped address a gap in the literature on the sector choice of refugees. Moreover, this research has contributed to the literature on Afghan refugees, which so far has received little research attention in recent years due to the large wave of Syrian refugees. Furthermore, this research can also make a practical contribution. A problem considered in this study was that many refugee entrepreneurs start their businesses in the overburdened sectors, which is often detrimental to the success of these businesses. This research has confirmed that this also occurs in the Netherlands among Afghan refugee entrepreneurs and provided guidance for various stakeholders regarding this problem.

These research findings are significant because Afghans are the second largest group of refugees that requested asylum in the Netherlands in 2021 and because, due to the current unrest in Afghanistan, the number of Afghan refugees will not decrease in the coming years.

Therefore, this research can be a starting point for certain guidelines both for policy makers and the refugees themselves who want to start their own business. In this way, refugees can be helped to run a successful business, in which they can simultaneously contribute to society: kill two birds with one stone!

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8. Appendix

8.1 Interview Script

In advance: Consent form - consent of admission and participation

CONSENT FORM

Before we begin, I would like to ask for your permission to record this interview. This recording is only accessible to me, four other students of this study and our supervisors. This interview will be transcribed afterwards, but you will be given a fictitious name and you will therefore remain 100% anonymous.

[SIGN CONSENT FORM]

Introduction

Hello my Name Is.... I am a researcher/student at Radboud University Nijmegen and part of a team that research entrepreneurship among Afghan refugees. The data from this study will be used for these studies. Today I would like to hear your story about the journey you have taken to become an entrepreneur. Do you have any questions before we start?

I will be recording the conversation from now on.

Sociodemographic information- Part I

Before we start the interview, I would like to request some information from you.

- What is your age?
- With which Gender do you define yourself?
- What education have you followed?

Narrative

Introduction to the narrative analysis

Now let's start the interview. I want to ask you to think about your life as a book. This book consists of several chapters. These chapters are about you and your past, sometimes linked to work, sometimes to family or the country in which you live. Chapters can be linked together and can change over time.

Part 1 – Preparation

1. To help you, I show you this timeline. *Show timeline here* This timeline can help you divide your life into chapters and shape the book. As you can see it is very empty. I have inserted setting up your business. Could you tell me more about your business and your experience setting up your own business? During this process there may also be emotions, persons and activities that are part of the book. I have examples here that can inspire you or that you can use to tell your story. *Here we show several examples that may belong to this moment*

- a. If this is not reflected in the story: Why did you choose to set up your own company?
 - i. What situations led you to set up your own business?

- ii. What considerations did you make before starting your own business?
- iii. How did you get your financial means to set up your own business?
- iv. How did you experience the Dutch labor market?
- v. On what did you base your choice to start a business in this sector?
- vi. To what extent do you experience competition in the sector in which you operate?
- vii. To what extent does your company focus on various ethnic groups such as Dutch or Western groups?

b. If this is not reflected in the story: Can you tell us more about setting up your own business?

- i. What were good things about these experiences or negative experiences? What emotions did this involve?
- ii. How did you deal with the associated risk of setting up your own business (as opposed to salaried employment, for example)?
- iii. How did you experience the chance of success of setting up and making your own company successful?

2. I would like you to look at the cards attached here (cards about social network agencies etc.). Which persons, other companies, institutions have had an influence on the story of your company?

3. Can you tell me more about your experience of being an entrepreneur?

- i. How do you see yourself as an entrepreneur? And where do you, as an entrepreneur, see room for improvement? (Qualities entrepreneur)

b. What do other people around you think of you being an entrepreneur?

c. Have you always planned to become an entrepreneur? (Even before you came to the Netherlands?)

d. How do you look back on your decision to become an entrepreneur?

Part 2 - When experience/memory with arriving in the Netherlands - Old experiences and motivation

A. Can you tell me how you got from arriving in the Netherlands to setting up your own business?

- 1. What knowledge and skills helped you set up your company?
- 2. Were there specific knowledge & skills that you learned/experienced through your experience as a refugee?
- 3. Did old experiences play into setting up your own business? E.g., in the labor market in Afghanistan.
- 4. Can you tell me about what it was like growing up as an Afghan in the Netherlands?
- 5. To what extent have you used your heritage when setting up your own business?
 - i. To what extent has your origin influenced the setting up of your own company?
 - ii. Are there certain qualities within the Afghan culture that you see reflected in your own company?
- 6. Has your heritage also influenced the company's strategy? (Location of establishment, type of customers, company culture, sector, network) back with the story of family.

7. Can you tell me more about what it was like to start a business as a refugee?
 - i. difficulties/challenges & benefits as an Afghan refugee

B. Can you tell me about what it was like to arrive in the Netherlands as a refugee?

Difficulties/conveniences

1. How did you experience being a refugee? What emotions did you experience with this?
2. Did you often meet other Afghan and/or other refugees? If yes/no did you use these contacts when setting up your company?
3. Are there certain skills or abilities that you learned when you first came to the Netherlands that you still use today?

Part 3 - (When no experience/memory with arriving in the Netherlands) - As you indicate, arriving in the Netherlands did not play a part in the story of setting up your own company.

A: Can you tell me how the experiences before you had your own company have played a role?

- a. What knowledge and skills helped you set up your company?
- b. Can you tell me which people have been involved in setting up your company?
 - i. Were there also contacts with other Afghans or refugees→ other entrepreneurs, suppliers, customers, banks, etc.?
- c. To what extent have you made use of your background when setting up your own company?
 - i. To what extent has your origin influenced setting up your own company?
 - ii. Are there certain qualities within the Afghan culture that you see reflected in your own company?
- d. Has your background also influenced the company's strategy? (Location of establishment, type of customers, company culture, sector)
- e. Can you tell me a bit more about what it was like to start a business as an Afghan refugee?
 - i. Difficulties/Challenges & Benefits as an Afghan Refugee

Part 2.2:

- a. Can you tell me how you experienced life in the Netherlands as someone of Afghan descent?
- b. Can you tell me more about the moments when you noticed that you were seen as a refugee?
- c. What important experiences of being a refugee did you remember and play a role in your story.
 - i. difficulties of this & emotions that belonged to this
- d. Did you meet other Afghan refugees? Or especially with refugees from other countries or with Dutch people?
- e. Are there any skills or abilities you have learned from being/being seen as a refugee?

There are a few more things I'd like to know before we wrap up our conversation.

Sociodemographic information - Part 2

If the following information did not come up in the story:

- At what age did you come to the Netherlands

- What kind of business do you have?
- When did you start your company?
- How easy or difficult can you get by with your salary?
 - Very difficult
 - Difficult
 - Bit difficult
 - Not difficult/easy
 - Bit easy
 - Comfortable
 - Very easy
 - Would you continue to do this work until you retire?

End

We have come to the end of our conversation. Thank you for your participation in this research. I'll stop the recording in a minute. If you would like to add something, now is your chance. If you would like to read the interview, I will send it to you. In addition, I would like to ask you if you might know of other people that I could interview.

8.2 Consent Form

Consent form

For participation in the scientific research: Entrepreneurship by Afghan refugees

Declaration of the participant

The purpose of the study has been explained to me. I was given the opportunity to ask questions about the study. I voluntarily participate in the study. I understand that I can stop at any time during the study if I wish. I understand how the data from the research study will be stored and how it will be used. I understand the potential benefits, inconveniences, and risks of the study. I consent to participate in the research study as described in the information document.

In addition, I give permission to:

- process the following personal data: gender, ethnicity, nationality, education, age
- have me make sound recordings
- use these anonymous recordings for scientific purposes (for example in a conference)
- use these anonymous recordings for educational purposes (for example in a lecture)
- have the sound recordings transcribed
- use the anonymized transcripts for scientific research

Name:

.....

Signature: Date:

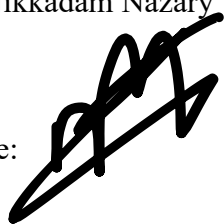
.....

Statement by the executing researcher

I declare that I have correctly informed the above person about the research study and that I adhere to the research guidelines.

Name: Nikkadam Nazary

Signature:



Date: 13-06-2022

8.3 Research Information Document

Information letter

For participation in the scientific research: Entrepreneurship by Afghan refugees

1a. Introduction/goal of the study

In the current research we study the entrepreneurship process of Afghan refugees. The aim is to understand the entrepreneurship process of Afghan entrepreneurs in the Netherlands. This will be done by analyzing motivation, network, identity, and opportunity structures.

1b. The research

The current research gives you the opportunity to tell your story about entrepreneurship - from the moment you still lived in your home country, the moment you arrived here in the Netherlands, until you started your company and carried out entrepreneurship. We would like to understand what experiences you had regarding entrepreneurship in the Netherlands. The chapters of the story are entirely up to you!

2a. Using your personal information

For the execution of the research, it is necessary that your personal data is collected, used and stored. This concerns the following data: gender, ethnicity, nationality, education, age, consent form and the interview data. The use and storage of your personal data is necessary for the analysis between different data sets. In addition, we are legally obliged to save the consent forms.

2b. Confidentiality of your data and data processing

The information you provide for current research purposes will be treated with the utmost care and will only be accessible to the researchers. Personal data collected about you by the researcher will remain confidential during the study. To guarantee your privacy, the researcher stores your personal data anonymously. This means that your name and other data that can directly identify you are kept separate from the research data. The link between the data that can directly identify you and all other research data is stored in an encrypted file. The encrypted file is protected with a password. To disguise your identity, only anonymized research data is used in the theses and possible publication files.

2c. Retention period of your data

The consent form signed by you will be kept for 10 years after completion of the study. Your anonymized research data will also be stored for up to 10 years after the end of the research. The sound recordings are also kept for 10 years after the end of the research.

2d. Sharing the data

Due to the importance of control, reuse and/or replication of research results, research data is increasingly shared with or made available to other researchers. Your data will be anonymized before this form of sharing takes place. If you do not want your anonymized data to be shared, you can request that your data be deleted up to 1 month after the survey has been completed.

2e. Additional information about your rights regarding the processing of your personal data

Radboud University is responsible for compliance with the General Data Protection Regulation (GDPR) when processing your personal data. The researcher is responsible for safeguarding your privacy and the associated conditions and, in conducting this research, he/she adheres to the Dutch code of conduct for scientific integrity and university policy with regard to the storage and management of personal and research data. You have the right to withdraw your consent to the processing of your personal data at any time. Your personal data will then be deleted. You can find the privacy statement of Radboud University at: <https://www.ru.nl/english/vaste-delen/privacy-statement-radboud-university/>. If you wish to invoke one of the rights, you can contact the data protection officer (www.ru.nl/mensen/sarelse-r/ (refers to another website)) or send an email to myprivacy@ru.nl. For general questions, please contact the office of the Data Protection Officer of Radboud University via privacy@ru.nl. More information about your rights when processing your personal data can be found at <https://www.ru.nl/privacy/english/protection-personal-data/data-subjects-rights/> and on the website of the Dutch Data Protection Authority. (<https://autoriteitpersoonsgegevens.nl/en>).

3. Voluntary Participation

Your participation in this study is completely voluntary. If you decide not to participate, there will be no consequences. If, in the course of the study, you wish to withdraw your consent and end your participation, you have every right to do so at any time.

4. Contact information

In case of questions, comments and/or concerns about the study, please contact:

Puk Steenbrink, Radboud University, puk.steenbrink@ru.nl, 0637343767

Ramien Damee, Radboud University, ramien.damee@ru.nl, 0620284675

Nikkadam Nazary , Radboud University, nik.nazary@ru.nl, 0633359885

Jasper Middelbeek, Radboud University Jasper.middelbeek@ru.nl, 0620512965

8. Conclusion

Sincerely,

Research team Afghan refugees and entrepreneurship in The Netherlands

Master's thesis students Innovation & Entrepreneurship

Radboud University

8.4 Interview Summaries

Interview 1: Haji – Medical practice equipment online store

Haji is a 31-year-old man. He studied medicine and is now working on his post-master's degree in family medicine. When Haji and his family came to the Netherlands, his father started selling shoes at the market. His brother helped his father and Haji also did this in the weekends. After a while, his older brother opened a stall for himself at the market where he sold mobile phones. This went so well that at some point his brother and father were able to open their own shop. Haji helped with that too.

After some time, his brother and father opened a separate shop, but Haji still helped out and discovered that he liked doing certain things in the telecom business. When he went to Belgium for his studies, he could no longer help in the shop. Haji decided to create an advertisement for the repair of mobile phones, this went very well. From there, he looked for other challenges and started installing security cameras.

After a while, Haji had to learn attachment at university, without having put it into practice. Haji went online to look for products where you could practice suturing. These products were unrealistic and of poor quality. He decided to launch his own product on the market, and it became a success. This was the beginning of his business. Haji was able to finance this with the help of his part-time job, student grants and student loans, but he also borrowed money from family members, such as his sister. Even as a student, he feels the risk is smaller as an entrepreneur, because you can always fall back on your studies.

Competition is tough, but you learn from it and it makes you stronger, says Haji. For example, there was a company that copied his product.

Haji indicates that the Afghans who came to the Netherlands are often the more prosperous and intellectual Afghans. They came to a country where they had nothing and built everything themselves. They also don't like working for a boss. Afghans motivate each other to study and set up a business. Haji tries to make the fact that he is an Afghan work to his advantage.

Afghan families always help each other, and Haji can really count on them. For example, he has employed his parents so that they can help him.

Interview 2: Tawfiq – Care institution for demented elderly

Tawfiq is a 53-year-old man. Before coming to the Netherlands, he studied medicine in St. Petersburg. In 1996 he came to the Netherlands as a refugee. When he wanted to work here with his diploma in medicine, he found out that his diploma was not valid in the Netherlands. Because he already had children, he decided not to take another long medical course, but to complete a short nursing course and to start working as a nurse in 2003.

Around 2011/2012, Tawfiq started thinking about setting up something for himself. After many disappointments, research and setbacks, his company was born in 2017.

Tawfiq noticed that in the Dutch care system there is little attention for people. In Afghanistan the family takes care of each other. In the Netherlands it is mainly the government. Tawfiq wanted to change this by giving people a nice day, instead of making them sit in the same position every day. For example, the budget for food in his company is twice as high as in other nursing homes. So that people can enjoy a nice meal.

Tawfiq had a lot of trouble getting financing. Investors did not want to invest in him because they did not see him as an entrepreneur, but as a nurse. Without his own perseverance, he would not have succeeded. But he did not want to be a salaried employee forever and was willing to take the risk of entrepreneurship.

Because of his knowledge in nursing and the gap in the market for dementia care, he decided to focus on caring for patients with dementia.

When Tawfiq came to the Netherlands, he immediately noticed the language barrier. That is why he immediately tried to learn the language as quickly as possible. He has not experienced racism in the Netherlands either.

Interview 3: Ibrahim – Afghan restaurant

Ibrahim is a 30-year-old man. He came to the Netherlands with his parents in 2000. His parents wanted to work, but that was difficult for his father because of his Dutch. His father used to be an entrepreneur. His mother did voluntary work. His father was a cook in Afghanistan and so Ibrahim started a catering company in 2013 and a restaurant was added in 2014. Here his father did the food preparation and Ibrahim the entrepreneurship.

The financial part to set up the business came together by picking berries, saving, and investing in the catering business little by little. The municipality also helped with an investment of 30,000 euros for the restaurant and the family 5,000 euros for the rent of the restaurant.

At the time, Ibrahim did not think about the risks of entrepreneurship, but in retrospect he sees them. Ibrahim was also lucky with his accountant, who was also Afghan, so that the language barrier was no longer there, and the tax returns could be done.

Entrepreneurship has enabled Ibrahim to take responsibility for his life and he is not dependent on benefits. He studied Business Innovation, and this was the perfect study for his entrepreneurship.

When Ibrahim came to the Netherlands as a 10-year-old boy, his biggest problem was communication and the language barrier. When he left the asylum seekers' centre, he came to a village with only Dutch people. This forced him to make Dutch friends and helped with the integration. Furthermore, he does not have much contact with other Afghans.

Interview 4: Zafar – Contractor / heat engineer

Zafar is a 52-year-old man. In Bulgaria, he studied electrical engineering at a university. At the age of 25, he came to the Netherlands.

In the Netherlands, Zafar received his status after 14 days. Then he started working at a flower auction. This was heavy work, but here he found the technical side interesting. For example, he repaired a robot on the vault. Zafar had trouble finding another job. He went to school at night. After many job applications, Zafar started as a maintenance engineer. From this position, he progressed to manager of a heating company. Here, he also helped many (Afghan) refugees find work. After having worked here for a while, Zafar noticed that he could no longer grow in his position. That is why, eight years ago, he decided to take the risk and start working as an independent mechanic. He chose this because he already had knowledge of the industry and had a network. But also, because he knew that if it didn't work out, he could always go back to the industry as there was a big shortage of staff.

Financially, Zafar did not need any start-up capital. He was also saving money to pay the fixed costs; in case he did not find a job quickly and his wife was also working. But after just two weeks, Zafar had his first job.

Now, Zafar helps other Afghan refugees and Bulgarians to get started as self-employed mechanics. His specific skills are leadership and communication. Because of his communication, many customers have become like friends.

Zafar could easily integrate into the Netherlands, partly because of his life in Bulgaria and because he spoke English. In the beginning, he felt that he was seen as a refugee, but now he does not feel that anymore. He can make ends meet with the income from his business.

Interview 5: Fazal – Supermarket owner

Fazal is a 35-year-old man. When he was about 5/6 years old, he fled Afghanistan with his parents, brothers, and sisters. Via Iran they ended up in Russia. Their final destination was America, but the people smugglers said they were going to Holland. In the Netherlands, Fazal wanted to go to secondary school, but his teachers stopped him. Then he started a business in jeans. Later he had a stall on the black market where he sold jewellery. Then he did an internship in America and finally started working there. Still, he missed the Netherlands and his family and came back. He did not like his job and then a friend told him they were looking for people at a supermarket. That is how he started as a department manager. At the same time, he followed the HBO course Small Business and Retail Management. When he wanted to open his own supermarket, he realized that he did not have the financial means to do so. But he really wanted to become an entrepreneur.

Fazal started saving, training within the supermarket, and expanding his network. After completing his training, he wanted to take over a supermarket. So, he contacted people who wanted to quit and did not have a successor. There was resistance because they did not know him and because of his foreign name. But in the end, he succeeded. He also wanted to open a Dutch supermarket, not a toko; he wanted to do it the European way.

By fleeing, he developed an urge to constantly search, to survive. His school experience taught him to think outside the box. If it didn't work out this way, he looked for another way to make it work.

Fazal is the first non-Western entrepreneur within the supermarket chain. Since then, he has seen more and more diversity.

Fazal wanted to take the risk of opening a supermarket because it was his dream. He wants to continue developing and his environment is very proud of what he has achieved.

Interview 6: Alireza – Telecom & accessories

Alireza is a 48-year-old man. He was trained in the electrical part of a car in Afghanistan. As a child in Afghanistan, Alireza went to school and at 14 had his own fruit and vegetable shop to help the family. When he was 17 and there was war in Afghanistan, he went to study in Turkey. But as the war worsened, he lost contact with the Afghan government and his family and could not continue his studies. He went to work in a clothing factory.

When he had earned enough here, he went to Ukraine. He had chosen Ukraine because there were acquaintances from his village there. So, like them, he went to work in a market. Here he sold clothes and sports shoes, which he had copied from other Afghans. He chose to work for himself because he feels he can rely most on himself and what others can do, he can do too. He is also not afraid of risks, in fact, he says he loves risks.

He had partly earned his start-up capital in Turkey and partly borrowed it from acquaintances in Ukraine. From Ukraine, Alireza wanted to go to Canada, but that did not work out and he decided to go to the Netherlands. In the Netherlands, Alireza received the most help from the government, such as housing and education. Alireza first worked in greenhouses and then as a car mechanic. But he decided to work at the market, because there he could earn more and had more freedom.

At the market, he sold phones and phone cases. He chose this product because other Afghans also sold this and so they could help him with the wholesale. In between, he also tried to sell clothes and doner, but people always came back for phones and technology.

In 2002, he opened his shop with phone accessories and repair. His customers are mainly Dutch. Alireza limits his risk by having a lot of knowledge about his products and thus building trust with his customers. Alireza has always known that his own business had to succeed, through hard work and practice. In the beginning, he struggled with the paperwork here in the Netherlands. For example, he paid invoices twice, because he did not keep receipts. He was treated normally by the Dutch and he thinks this is because he made them treat him normally as well.

At the moment, Alireza does not associate with many Afghans and he is mainly busy working. Soon he wants to stop his business and start working in the housing sector

Interview 7: Amir – Restaurant and small supermarket

Amir is a 40-year-old man. At the age of 15, Amir came to the Netherlands as a refugee. He has had several negative experiences with people because he is a refugee. In the Netherlands, he trained as a pharmacy assistant and then worked for 16 years as an independent pharmacy assistant. When the rules changed, he was not allowed to make anything himself, everything was already ready-made. Amir did not like this anymore and decided to start his own business.

In Afghanistan, Amir's uncle had his own restaurant, and this has always interested him. Therefore, Amir decided to start an Afghan restaurant in the Netherlands as well. For the finances, Amir could not go to the bank, because the concept of Afghan cuisine was unknown. Therefore, he opened the restaurant with his own means.

The restaurant offers authentic Afghan dishes, but also the norms, values and hospitality are like in Afghanistan. His guests are mainly Dutch. In the beginning, there was little faith in the success of the restaurant, but this has made Amir stronger. He also doesn't see other Afghan restaurants as competition, but as reinforcement.

Interview 8: Javed – Telecom & accessories

Javed is a 42-year-old man. When Javed was eleven years old, he came to the Netherlands with his family. As a teenager, he stood together with his brother on the black-market selling telecom accessories. Through his network, he could easily get his suppliers.

During his law studies, he became an entrepreneur. He imported and sold telephones. He did this through his network of Afghans who were in the telecom business. Later, he could not make much profit here and started to sell phone accessories.

Later when he started his business with phone accessories, he started to focus on finding customers for his product outside his own Afghan circles. This way, he was able to build a wider group of customers.

Over the years, Javed has learned as an entrepreneur not to react out of emotion, but to take his time and make an informed choice.

Javed has had little help, he says he is too stubborn for that. He gained knowledge by doing things himself. In his youth he felt pressure to perform, because his father was a man of distinction in Afghanistan. But Javed saw this as a positive thing.

His wife, cousins, brothers and other Afghans work in his company. Currently, Javed is working on different projects to expand his business

Interview 9: Ahmed – Telecom & accessories

Ahmed is 50 years old and came to the Netherlands as a refugee from Afghanistan in 1994. Before he came to the Netherlands, he studied law at the university in Moscow. In the Netherlands, his diploma was not valid, and Ahmed could not find work. He decided to follow a different course of study in the Netherlands, but after obtaining his degree in higher computer science, finding a permanent job had not become any easier. He worked as a cleaner and as a newspaper delivery boy, but each time he did not get a permanent contract and had to look for work again.

This forced him to start his own business, something he had never expected to do. In 2004, he started his company with the import and distribution of mobile phones in the Netherlands, Belgium, and Luxembourg. As he had studied higher computer science, he also had some knowledge of this. He got the starting capital in the form of a loan from his family. Ahmed wanted to create a better life for himself and his family. Through hard work and perseverance, his business began to grow.

As Ahmed's turnover began to grow, he found himself in a lot of control over his business. When he asked for the reason of all these controls, he got the answer that he doesn't have a Dutch last name. Because of this, Ahmed feels that he has to work much harder to prove himself compared to natives.

There are no Afghans working in Ahmed's company and he says he does not send money to Afghanistan, but keeps the money he earns in the Netherlands.

Interview 10: Amira – Driving school

Amira is a 38-year-old woman. She came to the Netherlands 17 years ago in an asylum seekers' centre. When Amira came to the Netherlands, she did a MBO level 4 training to become an ICT employee. After obtaining her diploma, it was difficult to get hired. Amira solved this by applying anonymously, without putting her name or picture on her CV. In this way, she was hired as an ICT employee for the municipality.

When she had her first child, it was difficult to combine her regular working hours and her child. Therefore, 7 years ago, with the support of her husband, she opened her own driving school. Later, she noticed that it was difficult for Afghan women to take driving lessons, because the lessons were given by male driving instructors, and this was often not allowed by the culture and their husbands. So, Amira came up with the idea of helping these women by offering driving lessons herself. Although she was often rejected when applying for jobs because of her gender and background, she was able to use this as an advantage.

The funding for her business came from savings. Amira started small and grew more and more over the years.

From her surroundings, many people wanted to discourage Amira from starting her own driving school. Many men asked her if she did not find it strange to be in the car with other men. However, an Iranian accountant helped and motivated her. Through her experiences in Afghanistan and as a refugee, she learned perseverance and that helps her now as an entrepreneur.

Interview 11: Amina – Skin therapy treatment facility

Amina is a 34-year-old woman. She studied skin therapy and now has her own beauty salon. She came to the Netherlands when she was 6 years old. After secondary school, Amina went to HBO and studied skin therapy, but this was hard, and she stopped after the first year. Later, when she saw what her parents went through and left behind, she wanted to go back to school. She started at the Kappersacademie and continued from there with the skin therapy study at HBO level. After obtaining her diploma, she immediately started working in a clinic.

In her environment, her husband (Afghan) and his friends are all entrepreneurs and they kept telling her that she should start her own business. So, after 5 years of working for them, she started her own business in 2017. She had a lot of support from her husband and family in doing so.

For financing, Amina had to borrow part of it from the bank.

What Amina finds difficult as an entrepreneur is combining it with her family life. But her background has taught her perseverance. Whenever she struggles, she looks back to her parents and what they had to endure.

Her customers are people from different backgrounds. Her Afghan hospitality is what strikes her customers the most. With the income from her business, she can make ends meet.

Interview 12: Omid – Telecom & accessories

Omid is a 25-year-old man studying law at university. When he was 4 years old, he came to the Netherlands from Afghanistan. He lived in an asylum seekers' centre for 6/7 years, which was hard, but he learned a lot from it.

At a young age, he and his parents decided to start a business, so that he would not be dependent on welfare. When he was 17/18 years old, he had a telecom shop that he took over from his uncle.

To start the business, they borrowed money from the bank and his uncle also borrowed money. Omid likes a bit of healthy competition because it allows him to improve the shop. But apart from that, he does not experience much competition. His customers are 95 per cent Dutch.

Before he started his shop, he also worked at his uncle's place and learned many things there. In the beginning he had doubts whether it would all work out, but now he has learned not to. He says that of course mistakes are made, but you learn from them.

In his network, he has benefited greatly from his friends at companies, family, and institutions. His strength is that he always remains positive. He is now also working in real estate and wants more and more. He always wants to keep trying things.

In everyday life, he has noticed that there is prejudice against him because he is of foreign origin. This makes him feel he must prove himself more.

In daily life Omid has few Afghan friends. His friends are mainly of Dutch and Turkish origin. Also at work, Omid interacts as little as possible with Afghans, because he has the feeling that they will quickly dislike him. He can get by on his income.

Interview 13: Farah – Bags & leather goods

Farah is a 23-year-old woman. She came to the Netherlands with her family when she was 4 years old. In secondary school, nasty remarks were made about her origin; this was painful for Farah at the time, but it has also made her stronger. She thinks that this has now given her perseverance in her business.

Farah studied business administration at Radboud University. After her studies, Farah started applying for jobs, but nothing really appealed to her. Farah also experienced reluctance because of her background. She was first asked about her background instead of her knowledge and skills. During her studies, she already thought about opening her own bag shop and, after finding a suitable retail space, decided to turn her idea into reality.

Her father also has his own shop, so Farah already had connections with suppliers and knowledge of rents. Some of her suppliers are also of Afghan origin. Her family also helped her with the financial side. Farah had saved some and borrowed some from her family. Her family supported her, something that her friends found more difficult because they did not understand why she wanted to open a shop with a university education. But Farah is proud of her choice.

After opening her shop, another Afghan woman also opened a bag shop a few hundred metres from Farah. But Farah does not experience this as competition. Her customers are people of all ethnicities.

Farah did not think too much about the risks. Because she started at 21, she had little to lose. When her shop had been open for three months, Corona came to the Netherlands. This did cause Farah a lot of stress. She still wants to grow her business and improve her social media channels.

Farah has no contact with Afghans, except with some suppliers. She does not think she will be doing the same work her whole life and will soon start working part-time in education in an AZC.

Interview 14: Emir – Telecom

Emir is a 33-year-old man. He came to the Netherlands when he was 12 years old. He has completed an HBO and university education in the Netherlands. He started at the Beverwijk Bazaar in 2016 with his own stall in electronic equipment and also has an online webshop. In addition, Emir works part-time as an independent dental hygienist. Working for himself offers him freedom.

Emir got the financial means to start his business by saving and working at various side jobs. In high school, when Emir wanted a part-time job in a supermarket, he was not hired, but his classmates were. This made Emir realise that working for a boss would not be for him.

Emir says that there is always competition, but it is about how you can distinguish yourself from the competition. He does this by means of his services. Because of his Afghan origin, Emir is hospitable and because of this he can deal with people well and offer a better service. When starting his business, Emir received help from his uncle. He works in the same sector. His customers are mainly Dutch.

Entrepreneurship came on the path of Emir. He had no choice, he had to invent something to earn money, because he could not rely on anyone else. Therefore, he did not really think about the risks. He says he already knew he would become successful because he had conversations with his uncle and other family members and they gave him that push to start. This is also his strong point, Emir just does it and then sees what it brings him. At the same time, he can do more research on how to expand.

Many of Emir's Afghan friends are entrepreneurs in different sectors. He thinks this is because they want to get the most out of it. It also offers more security, because you can't just be fired.

Emir can easily make ends meet on his income. He now works two days as a dental hygienist and two days in his shop selling electronic equipment. In the future, he would like to have his own dental practice.

Interview 15: Fawad – Telecom & accessories

Fawad is a 22-year-old man. He came to the Netherlands when he was 15 years old. When Fawad came to the Netherlands, he went to an International Intermediate Class. After that, he went to the MBO. Now, Fawad is studying ICT. During his studies, Fawad did an internship at a telecom shop. After that, he worked part-time at another telecom shop.

The journey from Afghanistan to the Netherlands was tough. Through his experience and journey from Afghanistan to the Netherlands, Fawad has become strong. He feels responsible to take care of his family. In Afghanistan, his father had a car company, where Fawad helped.

When a shop nearby went bankrupt, Fawad decided to open his telecom shop here in 2019. His friends and family helped him and stood behind him. They also helped him get the financial resources.

When he went to open his shop, Fawad did realise that there is a risk involved. But he says you must be willing to take this risk, otherwise you can't start. Fawad struggled the most with the administration in the beginning.

Fawad is an entrepreneurial type and likes the fact that there are many growth opportunities when you don't work for a boss.

His shop is in Nijmegen and there are about twelve other telecom shops. They are all owned by Afghans. But Fawad is not bothered by that. His customers come from all backgrounds.

Fawad can live off his earnings. Fawad dreams of opening many branches, also abroad.

8.5 Reflection

First, I would like to say that I am very grateful that I was able to write my master's thesis on this subject. This subject is close to my heart and therefore I never had a moment during the writing of my thesis that I did not find it interesting. Since my father also came to the Netherlands as an Afghan refugee and started his own business after a few years of hard work, I found many recognizable things in the literature review and in the interviews. From a young age, I always wondered how other Afghan refugee entrepreneurs worked and what their vision on certain topics was. Through the interviews, I was able to hear many Afghan entrepreneurs talk about their experiences and vision on entrepreneurship.

In the rest of this reflection, I will address the feelings I had while writing this thesis. The reason for this is that I did not expect to have so many feelings when writing a thesis. Through this research, after 22 years of life, I found out how my parents fled from Afghanistan and what they went through. Before writing this thesis, I never thought about what my parents had to go through and what they had to leave behind and sacrifice for a better future for me, my sister, and my brother.

Because I never asked myself what my parents had to go through, I felt guilty for a while. Strangely enough, by writing this thesis, I have gained more respect for my parents and learned that I should be grateful for everything I have in my life. This is a life lesson I have learned by writing my thesis. This life lesson in itself was worth all the time I put into this study. I never expected that writing a dissertation could change my way of thinking so much.

Besides the story of my parents, I got a lot of motivation and inspiration from the interviews with other Afghans. The willpower of many Afghan refugee entrepreneurs to become successful and contribute to society motivated me greatly. Writing a master's thesis is a complicated process, but the stories of Afghan refugee entrepreneurs motivated me so much that I refused to give up.

Because of the insights I gained while writing my thesis, I will strongly advise my friends to write their thesis on a topic that they find interesting and that is close to them. In this way, I hope that they too will get a lot of value out of writing their thesis.