

Radboud University – School of Management

# Motivated by Experience? A Narrative Study on the Influence of the Afghan Refugee Context on Becoming an Entrepreneur in the Netherlands

**Master thesis Business Administration Innovation &  
Entrepreneurship**

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# Preface

Welcome to my master's thesis, which represents the final chapter of my master's in Business Administration - Innovation and Entrepreneurship. This thesis provides insight into the effect of the context on the motivation of Afghan refugees to become an entrepreneur in the Netherlands. The stories of the entrepreneurs that were interviewed for this thesis make you realize that being born in a rich country without war is something to be grateful for. Therefore, I hope this thesis contributes to more equal opportunities in our society.

This was a subject I did not know a lot about before, but it was exciting and fulfilling to bite my teeth into it. Writing a master's thesis was an intensive process. I am, therefore, even more proud and happy with the result that is now in front of you. Moreover, writing a thesis has taught me to listen better and has given me the insight to occasionally keep silent, which creates an opportunity to ask better questions and get longer answers and therefore to get more in-depth information from your interlocutor. Also, writing has made me realize that what you initially assume about a person may not always be true. Maintaining the habit of thinking more broadly will bring wisdom. Finally, my takeaway from the experience is that there will always be setbacks in a project like this, but in the end, you will only learn from them. Without disappointments there can be no learning process.

First, I want to thank the Afghan refugee entrepreneurs for their fascinating stories and hospitality. Next, I want to thank my supervisor Annabel Buitter for her excellent guidance, support, and feedback and Dr Caroline Essers for her supervision and feedback. I want to thank my thesis circle buddies, Puk Steenbrink, Ramien Damee, and Nik Nazary, for their reviews, feedback, and collaboration. Lastly, I want to thank all my friends and family for their support and input during this period.

I hope that whoever reads this becomes a little wiser.

Enjoy,

Jasper Middelbeek

Arnhem, October 2022

## Abstract

This research project aims to understand how the Afghan refugee context affects the motivation of Afghan immigrants to become an entrepreneur in the Netherlands. According to prior research, it is essential to take into account the personal- and environmental context of these entrepreneurs, and how they use it in their daily life. Through sixteen narratives of Afghan refugee entrepreneurs, in-depth information was obtained which provided insights into the motivation process of these entrepreneurs.

The results showed that an entrepreneurs' context affects their motivation on multiple levels, and thereby proves that motivation is personal related. First, the motivation of the Afghan refugee entrepreneurs is influenced by their context. Their motivation can be linked to the context of their identity as Afghans and as refugees. Living in a dynamic environment influences their choices and determines their life path, but also makes their motivations change over time. Secondly, the experience and circumstances of Afghan refugees seem to play a role, as their context lowers the barrier for becoming an entrepreneur in the Netherlands. Thirdly, their context ensures they develop particular skills which lower this barrier and increase their opportunities for creating a successful business. Lastly, the interplay between the personal- and environmental context appears to be an important influence in their motivation to become an entrepreneur. For entrepreneurs it is a real advantage to have a network that allows them to embed themselves in Dutch society, especially when they are about to start their own business. This research shows the practical importance of helping entrepreneurs when embedding in the Dutch entrepreneurial environment. Moreover, the experience of living in such a dynamic environment and using this in the concept of mixed embeddedness contributes to their future success in their business.

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**Keywords:** Entrepreneurship, refugees, motivation, Afghan, Netherlands, mixed embeddedness, context

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# 1. Introduction

## 1.1 Introduction

In the last decade, there has been an increase in refugees coming to western countries. The UN Refugee Agency (2015) talks about the biggest refugee crisis since World War II. To illustrate, the number of refugees that entered and became naturalized in the Netherlands in 2020 was 25700, an increase of 16% compared to 2019 (UNHCR, 2020, p. 43). During the last decade, a structural stream of Afghan refugees entered the Netherlands every year (CBS, 2020). This thesis focuses on Afghan refugees in the Netherlands. This is the second largest group of refugees, following the Syrian refugees, that requested asylum in the Netherlands in December 2021 (CBS, 2022). Additionally, a rise in the number of Afghan refugees is expected in the upcoming years. This is a result of the Taliban takeover in 2021 and the agreement on the part of the Dutch government and other international organizations to provide asylum to Afghans (ICMPD, 2022, P.1; Spekschoor, 2022; Rijksoverheid, 2022). The Taliban takeover was not the first conflict in Afghanistan (RVO, 2021; Shafiq, 2016). The many wars and conflicts resulted in a stream of refugees trying to obtain asylum in Western countries, especially the countries that were providing aid to Afghanistan during the wars. There are 50.403 ethnic first-generation Afghans with Dutch nationality in the Netherlands (CBS, 2021a). However, there is little research about Afghan refugees in the Netherlands; this contrasts with the number of studies about other refugee ethnicities in this country (E.g. Sterckx & Fessehazion, 2018; Ghorashi, 2021; Damen, Dagevos, & Huijnk, 2021).

After a refugee arrives in a new country, he needs to join the society, a process that includes obtaining a job. This is easier said than done. Unemployment among status holders in the Netherlands is 43%, and only 41% of the refugees obtained a job after 5.5 years (CBS, 2021). They have less attractive labour contract conditions as only 65% have a part-time job, and only 78% have a fixed-term contract (CBS, 2021). Kloosterman & Van Der Leun (1999) show that immigrants are disadvantaged given the different socio-economic characteristics of immigrants and natives. Refugees and migrants speak a foreign language, have less social capital, and have different cultural backgrounds. Therefore, they are disadvantaged both in society and labour market. Those disadvantages affect refugees more than migrants. There is a significant difference in the likelihood of employment, occupation level, and average earnings between refugees and immigrants (Connor, 2010). In international literature, this is called the refugee

gap (Connor, 2010). A recent study by Bakker et al. (2016) finds that the refugee gap is also present in the Netherlands.

Instead of obtaining a job, a refugee has the option of setting up his own company but even then, they experience the refugee gap (Wauters & Lambrecht, 2008). Only 70-75% of all the companies founded by refugees (including Afghans) survive the first year, which is lower than the percentage of companies founded by migrants and natives that survive the first year of business (Dourleijn et al., 2011, pp. 117-119). This is even though the entrepreneurial context of the Netherlands makes it the second-best country to set up one's own business (GEM, 2022). For Afghan refugee entrepreneurs, in particular, the numbers show that only 5,9% (2008) of the Afghans in the Netherlands are registered with the KvK (Chamber of Commerce). Research shows that entrepreneurship supports the integration process, thus helps solving the problems of the integration of refugees into society (Wauters et al., 2008; Abbasian & Bildt, 2009). In addition, Kloosterman & Van Der Leun (1999) present the benefits of a neighbourhood with many immigrant entrepreneurs, for example, job creation for other immigrants.

Despite these statistics on refugee entrepreneurs, the concept of refugee entrepreneurship is rather underdeveloped in current scientific research. Most studies focus on migrant entrepreneurship and only a few on refugee entrepreneurship. Due to time constraints, it is not possible to examine all refugee ethnicities in this study. Therefore, this research specifically focuses on the subgroup of Afghan refugees in the Netherlands. Moreover, this group is largely understudied in scientific literature and this group will only increase in population in the coming years. Similarly, only a few studies have been done on the aforementioned concept of the refugee gap in the Dutch labour market. Research has been done on where this refugee gap exists and what barriers a refugee encounters and experiences; this gap shows the disadvantages of a refugee in the process of finding work in the context of the Dutch society and labour market. The gap also presents itself in the case of refugee entrepreneurs, where it influences the refugee entrepreneur's context (e.g., lack of social capital), motivation (e.g., not finding a job), and the process of setting up their business (e.g., lack of information about rules and legal restrictions) (Wauters & Lambrecht, 2008). Yet, little of this research has been in-depth. Moreover, there is not much information about the difference between groups, the perspective of the refugees, and how the gap came into existence. More research on this scientific gap can create a better understanding of the refugee disadvantages. This could potentially prevent the refugee disadvantages, which can lead to a reduction of the refugee gap. Moreover, it can prevent negative motivations and provides more successful refugee entrepreneurship.

It is essential to know more about the process of how Afghan refugees set up their businesses. Becoming an entrepreneur begins with the motivation to start your own business. However, in order to create policies to promote and help entrepreneurship for refugees, it is essential to know why they are motivated and why this motivation arises. This includes their considerations of starting their own business and the circumstances in which they live in. Although there have been some studies on the motivation of refugee entrepreneurs, these were limited in their response group (non-specific or specific) and were mainly qualitative (not in-depth) (Santamaria-Velasco et al. 2021; Bizri, 2017; Mawson & Kasem, 2019; Wauters et al. 2006). To fill the scientific and societal gap, this thesis provides insights into the process of becoming a refugee entrepreneur, specifically the motivation for becoming an entrepreneur and the role their dynamic environment plays in this respect. In literature, the concept of mixed embeddedness is suggested as a way of analyzing the context (social, human, and financial capital) and the environment (socio-economic and politico-institutional) of a refugee. Therefore, this research will use mixed embeddedness to analyze the dynamic environment. The research question for this thesis is: How does the Afghan refugee context affect the motivation to become an entrepreneur in the Netherlands? To answer this question, the research team conducted interviews with Afghan refugee entrepreneurs and analysed the data by using the narrative approach. In this research, sixteen interviews were conducted, six of which were by the researcher of this thesis. Ten interviews were conducted by one researcher and six were conducted by two researchers. The questions asked were derived from the interview guide (Appendix A).

The first chapter of this thesis is the introduction, including a problem statement, research objective, research question, scientific relevance, and social relevance. The second chapter is the scientific literature review, which describes the key concepts. The third chapter is the methodology of this research project, where the methods of research, data collection, data analyses, and research ethics are explained. The fourth chapter is a presentation of the results of the research. The fifth is the discussion in which the implication, limitations, and directions for further research are shown. This last chapter closes with a conclusion of this study.

## 1.2 Problem Statement

Afghans are the third-largest group that was naturalized in the Netherlands in 2020 (UNHCR, 2020). In the upcoming years, the number of Afghan refugees is expected to rise (RVO, 2021). This means that Dutch society will encounter increasing numbers of Afghan refugees who must be integrated into society. Various researchers name entrepreneurship as a method to stimulate



integration (Wauters et al., 2008; Abbasian et al., 2009). However, as explained earlier, refugees suffer from the disadvantage of the refugee gap that makes the process of setting up one's business much harder (Wauters & Lambrecht, 2008). More information about this process is needed to prevent disadvantages for refugees and reduce the gap between refugees, immigrants and native entrepreneurs. For this purpose, it is necessary to research the influence of a refugee's background (being Afghan and a refugee) and their interactions with their environment including the process of setting up a business, in which the refugee gap arises. However, being an entrepreneur is not just a matter of simply registering at the KvK; it also involves the entire process of setting up a business. Starting a (new) business comes with a choice. This choice is built on the need or reason for doing something: the so-called motivation. Motivation is influenced by the environment, context, and the persons themselves. A refugee has experienced many things and deals with a different environment when compared to a native or migrant. Because of this, a refugee may be negatively motivated to become an entrepreneur. This negative motivation possibly arises as an effect of the hinder refugees experience. That is why it is so interesting to look specifically at the motivation of Afghan refugee entrepreneurs and how their Afghan refugee context affects this. Moreover, in-depth information regarding the process of motivation provides insight into how positive motivations can be stimulated and how refugee entrepreneurs can be helped. This information can be used in policies to help refugees.

### 1.3 Research Objective and Goal

This research project aims to understand why Afghan refugees start their own business instead of going into paid labour in the Dutch labour market. In other words, we need to understand the motivation of an Afghan refugee to become an entrepreneur in the Netherlands. The goal is to fully understand the process of motivation that emerges from the participants' life stories. As literature has discovered, it is essential to analyze their context and how the entrepreneurs use this environment, including the way in which their experience and background as Afghan refugees influences this motivation. Moreover, the concept of mixed embeddedness is used to analyze how refugee entrepreneurs use the environment and their personal context in the process of starting their own business and how this influences their motivation. Next, qualitative data is gathered to obtain thorough information about the process of becoming an entrepreneur and the context of Afghan refugee entrepreneurs. As narrative analysis is the most appropriate method to do this, this type of analysis is used to explore the stories and to answer the research question.

## 1.4 Research Question

Based on the introduction above, the thesis examines and answers the following research question: How does the Afghan refugee context affect the motivation to become an entrepreneur in the Netherlands?

To answer the main question, two sub-questions have been created.

- Why are Afghan refugees motivated to become an entrepreneur in the Netherlands?
- How does the Afghan refugee context influence the decision-making process of becoming an entrepreneur?

## 1.5 Scientific Relevance

There are multiple scientific gaps found in the literature.

First, refugee entrepreneurship has been an underdeveloped domain of scientific research (Wauters & Lambrecht, 2008; 2006). Desai et al. (2020, p. 934) describe that the research on migration and entrepreneurship focuses on immigrant entrepreneurship, but not specifically in the context of refugees. Therefore, research on refugee entrepreneurship is not widely available; more research is needed to understand refugee entrepreneurship (Desai, Naudé, & Stel, 2020). Additionally, there is much scientific literature about the immigrant gap; however, less is known about the refugee gap specifically (Bakker et al., 2016; Connor, 2010). The little amount of research that has been done on the refugee gap is primarily quantitative and based on old data (Bakker et al., 2016). This means there is a gap in thorough information in scientific research.

Second, there are different studies about motivation and entrepreneurship. However, those are limited (Segal et al., 2005; Górány, Machová, Mura, & Zsigmond, 2021; Williams & Williams, 2015). The limitations of those studies are specifically in terms of their response group (non-specific or specific). The studies are either very specific or excessively broad and only give an overview of all the entrepreneurs. Therefore, the outcomes could change when researching other or specific response groups; this data is now missing. Besides, the studies are mainly based on quantitative data. Consequently, little in-depth information is available. Moreover, Segal et al. (2005) and Williams et al. (2015) conclude that including qualitative data and doing broader research in other contexts will improve the understanding of entrepreneurial motivation.

Lastly, there is a scientific gap in the specific subject of this research. Only a few studies concern the motivation of refugee entrepreneurs (Santamaria-Velasco et al. 2021; Bizri, 2017; Mawson & Kasem, 2019; Wauters et al. 2006). Those studies are limited in terms of participants, not focused on the Dutch context, and do not specifically discuss Afghan refugees. In terms of the Dutch context, there are only two relevant studies on this topic. Both are by Wauters & Lambrecht (2006; 2008), who studied the motivation of and the barriers faced by refugee entrepreneurs in Belgium. Belgium has various similarities with the Netherlands. However, there are differences in their researched context, for example, the difference in refugee policy. Because of this, it is still interesting to investigate the motivation of Afghan refugee entrepreneurs specifically in the Dutch context. In literature, mixed embeddedness is suggested as a way of analyzing the environmental context and personal context of a migrant entrepreneur. It is interesting to use this concept for refugee entrepreneurs. For this reason, this research will combine the motivation of Afghan refugee entrepreneurs and the role played by mixed embeddedness.

To conclude, there are only a few papers about refugee entrepreneurship in general, even less about this kind of entrepreneurship in a specifically Dutch context, and none about the Afghan refugee entrepreneurs in the Netherlands. Likewise, the process of entrepreneurial motivation has not been researched in this context. This needs to be done to improve the understanding of the effect of the Afghan refugee context on the entrepreneurial motivation of Afghan refugee entrepreneurs in the Netherlands.

## 1.6 Social Relevance

This research project is relevant for both Afghan refugee entrepreneurs and for host countries in general, more specifically for the Netherlands.

First, as den Ridder et al. (2016) describes, immigration, including that of the refugees that come to the Netherlands, has been the most crucial topic in society since 2015. Society is worried about the government's generosity towards immigrants, the cultural differences, and the treatment of refugees (Den Ridder et al., 2016, pp. 13-14). Additionally, refugees face problems in the integration process (Jager, 2022). Therefore, refugees are sometimes negatively motivated to become entrepreneurs. Those problems are also seen in refugee entrepreneurship, since most companies of refugees close within the first year. The likely reason for this is the limited time spent in Dutch society, language barriers and not being well prepared for entrepreneurship (Dourleijn & Dagevos, 2011). Moreover, refugees face different barriers when

active in the labour market and conducting entrepreneurship (Bakker et al., 2016; Wauters & Lambrecht, 2008). The refugee stream will not stop in the following years, and the problems will stay the same or increase.

Next, research has shown that entrepreneurship serves as an assisting factor in the integration of refugees and that it benefits their neighbourhoods (Wauters et al., 2008; Kloosterman & Van Der Leun, 1999). However, Afghans, one of the biggest refugee groups in the Netherlands, are not well researched, even though they, too, face integration issues. To reduce this knowledge gap and stimulate positively motivated entrepreneurs it is essential to know how the process of entrepreneurship started. Therefore, in-depth research about the motivation of Afghan refugees to become an entrepreneur will provide more information about the process and the reasons behind their motivation. This will allow for the creation of better policies, which can provide solutions regarding the reduction of the refugee gap and support refugee entrepreneurship. This is how this thesis will benefit society.

## 2. Literature review

### 2.1 Entrepreneurship

A refugee does not necessarily have to become an employee, but can also look for the opportunity to become an entrepreneur. Many definitions of entrepreneurship have been described in the scientific literature over time (Gartner, 1990). Howard Stevenson (2013) explains that entrepreneurship is often thought of as starting a new business or creating innovation. However, his view of entrepreneurship is the pursuit of opportunity beyond the resources you currently control. Entrepreneurs have to express a future vision of the world and then help people believe that vision of the world is possible. Venkataraman and Scott (1997) define the field of entrepreneurship as the scholarly examination of how, by whom, and with what effects opportunities to create future goods and services are discovered, evaluated, and exploited. They divide entrepreneurship into why, when, and how opportunities to create goods or services come into existence and why, when, and how some people discover and exploit them.

Next, a person in an organization or by themselves undertakes entrepreneurship. This person is called the entrepreneur. The entrepreneur's central activity is that of business creation (Cuervo, Ribeiro, & Roig, 2007). The entrepreneur is the person who identifies the opportunity, gathers the resources, creates, and is ultimately responsible for the consequences of the organization. Therefore, entrepreneurship is how new organisations are formed, and wealth and job creation mechanisms are initiated (Carton, Hofer, & Meeks, 1998, pp. 8-9).

For this thesis, we will use the definition of entrepreneurship as the process of starting and owning a business whereby opportunities are used to create future goods/services. Those opportunities are discovered, evaluated, and exploited.

### 2.2 Refugee Entrepreneurship

The United Nations (1951, p. 3) define a refugee as someone who is unable or unwilling to return to their country of origin owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, or membership of a particular social group, or political opinion. Refugees differ from (economic) migrants because of their reason, nature, and mobility process (Desai, Naudé, & Stel, 2020; Wauters & Lambrecht, 2008). In this thesis, we define a refugee as a person who flees their country because they are persecuted, that is to say, for humanitarian reasons (Wauters & Lambrecht, 2008).

The different concepts surrounding refugee entrepreneurship are related, which becomes especially apparent when looking into the literature on motivation for refugee entrepreneurship. In literature, refugee entrepreneurship is often related to, but cannot completely be explained by, ethnic and migration entrepreneurship. Wang (2010, p 432) explains ethnic entrepreneurship as follows: “in practice, ethnic entrepreneurship is examined through the entrepreneurial activities of an ethnic business and/or its owners”. Wang (2010) associates several factors with the start-up and development of ethnic enterprises: human capital, traits that are a part of the culture, and being pushed because of discrimination. Next to this, immigrant entrepreneurship is mentioned in literature and is necessary to understand refugee entrepreneurship (Kloosterman, van der Leun & Rath, 1999; Kloosterman & Rath, 2001; Fairlie, 2008; Stephens, 2013). Immigrant entrepreneurship, including ethnic entrepreneurship, involves all the entrepreneurial activities of an immigrant business owner. Those immigrant entrepreneurs are all newcomers to a country with their businesses. In this concept, there is no distinction between refugees and migrants. Hence, there is a need to distinguish between refugee and migrant entrepreneurship, as migrants choose to immigrate while refugees flee their countries, in line with the definition of refugees as explained above. Wauters & Lambrecht (2008) write that refugees also face more barriers than immigrants in setting up their businesses. They have a less extensive social network, less access to capital, no possibility of getting resources out of their country of origin, and a susceptibility to psychological problems that can hamper self-reliance and self-employment. They also have less influence on the place they are going because of the rush to leave their own- often dangerous- country and do not have the time to carry resources such as financial capital and education certificates along with them.

However, only a few authors have specifically studied refugee entrepreneurship, and it can thus be seen as an underdeveloped domain (Wauters et al., 2008; 2006; Desai et al., 2020; Naude et al., 2020; Bizri, 2017). In this thesis, we take refugee entrepreneurship as the concept of a refugee who is engaged in entrepreneurship. It is important to perform specific research on refugee entrepreneurship as explained there is a difference between the disadvantages of migrants, natives and refugees. Research on this explains a so-called refugee entry effect (Bakker et al. 2016). Refugees have this disadvantage because they have different migration motives and a different context of reception. By analyzing the development of the refugee gap Bakker et al. (2016) discovered that the gap narrows down over fifteen years, depending on age, refugee group, and gender. It should be remarked that the data used by Bakker et al. (2016) comes from 1995 to 1999. Therefore, the outcomes could be different now, considering the

change in the politico-institutional environment. This is why new data will provide insights into the recent development of refugees' entrepreneurship regarding the influence of the refugee gap on their motivation process.

As mentioned above, refugees have a lower labour market perspective than natives. Moreover, the number of refugee entrepreneurs in the Netherlands and Belgium is lower than that of native entrepreneurs (Dourleijn & Dagevos, 2011; Wauters et al., 2008). Dourleijn et al. (2011) explain that the likely reason for this is the short period spent in Dutch society, language barriers, and not being well prepared for entrepreneurship. Wauters et al. (2008) also clarify the barriers a refugee encounters when setting up their business in Belgium. The difficult access to entrepreneurship (lack of diplomas, skills, or start-up capital) and lack of options in the institutional environments (rules and legal restrictions) can explain the limited number of refugee entrepreneurs. Additionally, the negative perception of ethnic entrepreneurs and the lack of human capital strengthen this barrier. This also represents the refugee gap for refugee entrepreneurs in the Netherlands. Wauters & Lambrecht (2008) state that the significant difference is to be found in the access to entrepreneurship and social networks. Their main discovery is that refugees face more barriers than other immigrants in terms of market opportunities, access to entrepreneurship, human capital, social networks, and the institutional and societal environment. This is important because it shows that the context of a refugee in which these barriers occur, has implications on the entrepreneurial process of a refugee. In addition, these barriers can affect the motivation process.

### 2.3 Motivation of Entrepreneurship

Definitions of entrepreneurship tend to describe it as the process of starting a business where opportunities are used. However, before being an entrepreneur, the decision to start a business must be made. Hence, the entrepreneur builds this on motivation: the need or reason for doing something (Cambridge dictionary, n.d.); of becoming an entrepreneur. The four motivations for becoming an entrepreneur, that were analyzed in 2021-2022 by The Global Entrepreneurship Monitor (GEM) (2022, p. 70) were: to make a difference in the world, continue a family tradition, build great wealth or high income, and earn a living because jobs are scarce. In the Netherlands, the top motivation for entrepreneurship was to make a difference in the world (GEM, 2022, p. 89). This includes (new) opportunities to start or improve business (GEM, 2022, p. 149). Moreover, Carton et al. (1998) describe an entrepreneur as a person who has the skills to see and exploit opportunities. While motivation is often seen as a positive intrinsic driver, evidence is found for it not solely being about opportunities, but that other factors play

a role. For example, refugees were pushed into entrepreneurship (Uder, 2019). For years, researchers have tried to understand the motivation for becoming an entrepreneur. As a result, various theories have been created and described in the scientific literature (Segal, Borgia, & Schoenfeld, 2005). This thesis argues two theories in particular, because they give prior knowledge on the process of motivation and the influence of context.

First, a well-known theory in different fields of scientific literature concerning motivation for entrepreneurship, is the ‘Push and Pull theory’ or the extended version of this theory ‘motivated by opportunity or necessity theory’ (Gilad & Levin, 1986; Williams & Williams, 2011). This theory is crucial in fulfilling the research goals because it distinguishes between negative and positive external forces. After all, a refugee experiences more disadvantages and this may affect their motivation. The push theory argues that negative external forces push people, and the pull theory argues that seeking desirable outcomes pulls people into entrepreneurship (Orhan & Scott, 2001; Górány et al., 2021; Keeble et al., 1992). Those different results show that different outcomes of motivation are possible (Orhan & Scott, 2001; Górány et al., 2021; Keeble et al., 1992; Rametse et al., 2018). However, they also cast doubts on the validity of this motivation categorising theory, as contradictory results were found. Motivated by opportunity describes a situation where individuals are pulled into entrepreneurship seeking to exploit a perceived opportunity, while necessity theory describes those who are pushed into entrepreneurship because all other options are absent or unsatisfactory (Hechavarria & Reynolds, 2009; Williams et al., 2011). In 2017 and 2018, 75,4% of the entrepreneurs in Europe were motivated by opportunity in the category of opportunity vs necessity (Gem, 2018, p. 33). However, the research of Williams et al. (2011) concludes that those categories are too simple and misleading and do not take the co-presence and fluidness of motivation into account. Besides, Williams et al. (2011) explain that the original motivation is a product of the context and an outcome of the type of entrepreneurship available. Therefore, as Williams et al. (2011) recommend, their conclusion must be tested in broader research as current literature does not provide a clear answer. The optimal way to do this is to analyze the motivation combined with the context of an entrepreneur. As the research goal is to fully understand the process of motivation that emerges from the participants’ life stories, it is important to analyse the context of the entrepreneur. Therefore, this thesis will explore the process of motivation while analyzing the context of an Afghan refugee entrepreneur.

Second, the goal of this thesis is to fully understand the process of motivation; therefore, prior knowledge is drawn from the three-path process of consideration in the thinking process of



becoming an entrepreneur. This is interesting for this thesis because little information is available on whether and how being Afghan and a refugee affects the thought process on motivation; thus, a refugee experiences another context than natives do. Segal et al. (2005, p. 47) researched the thinking process that leads up to the motivation for becoming an entrepreneur. They conclude a positive relationship between an individual's net desirability for self-employment, entrepreneurial self-efficacy, tolerance for risk, and the intention to become an entrepreneur (Segal, Borgia, & Schoenfeld, 2005). To be specific, Segal et al. (2005, pp. 46-53) see the decision-making process before becoming an entrepreneur as a rational three-path process. First, people compare the desirability of self-employment to the desirability of working for others. Second, people determine whether they will accept the inherent risk of entrepreneurial activity. Third, individuals assess whether they possess the requisite expertise, skills, and abilities to perform the tasks and activities necessary to become an entrepreneur. In the explanation of their model, they show that people with a sense of entrepreneurial self efficacy are drawn to the desired opportunities. Moreover, Segal et al. (2005) show that if a person can also accept the intrinsic risk of self-employment, they are likely to form intentions to become self-employed. This is interesting in the case of refugees, as refugees often have high intrinsic motivation because they need income to build a life in their new country. Especially when they face difficulties in finding a job. Therefore, investigating motivation concerning the thinking process helps to enlarge current research. The research of Segal et al. (2005) was limited and can be criticised on multiple levels. The research sample consisted of only business students and could have other outcomes with people who have work experience and have another context. The research was quantitative (survey), and it did not examine the role of push motivation factors. Moreover, this thesis is an in-depth research that includes another sample group and does not focus on a specific type of motivation. Therefore, it contributes to the knowledge of the motivation thinking process of becoming an entrepreneur.

## 2.4 The Motivation of Refugee Entrepreneurs

This part of the chapter discusses the scientific literature on the motivation of refugee entrepreneurs. As indicated earlier, a refugee experiences a different entrepreneurial process than migrants and natives, therefore it is important to know what prior research reveals about this concept. Different concepts of refugee, ethnic and migrant entrepreneurship are related. Limited research has been done on the motivation for becoming an entrepreneur as a refugee. Therefore, this literature review starts with literature on the motivation of ethnic entrepreneurs and migrant entrepreneurs.

First, there are different studies and outcomes related to the motivation of ethnic and immigrant refugees. Knight (2015), in line with Williams et al. (2011), finds that the motivation of ethnic entrepreneurs to start their own business is complex, and that a simple categorization between opportunity and necessity does not sufficiently describe it. What is interesting is that Knight (2015) sees a change in the type of motivation over time as some ethnic entrepreneurs discover that their company or product is unsustainable for the future. This change is interesting to analyze in the narratives of refugee entrepreneurs. Next, different studies suggest that immigrants are pushed into entrepreneurship out of necessity (Kloosterman, 2010; Baycan-Levent & Nijkamp, 2009; Wang, 2010). Those studies explain this push as being a result of the feeling of having no other option, of discrimination, unemployment and lack of sources of income. However, studies suggest that pull factors also play an essential part in the motivation to become an entrepreneur. Immigrants are pulled in because of opportunities to start their own business (Rametse et al., 2018; Baycan-Levent & Nijkamp, 2009; Fisher & Lewin, 2018). In line with Williams et al. (2011), the studies suggest this motivation can be a combination of both categories and that it can be fluid over time. For example, Rametse et al. (2018) acknowledge that pull ambitions are essential for Australian entrepreneurs while push motivations are high. Additionally, Fisher et al. (2018) suggest that this depends on the barriers, such as language and ethnic origin. Finally, Baycan-Levent & Kundak (2009) discover different motives in the same ethnicity across various countries. They argue that this can be explained by the entrepreneurial experience, the years elapsed since their arrival in the country, and the level of education. In their research, the primary motivation for becoming an entrepreneur was shown to be that of becoming one's own boss and gaining extra income in those cases where the entrepreneurs had children (Baycan-Levent & Kundak, 2009).

Second, the thinking process of becoming entrepreneur is also researched in order to identify the motivation of migrant entrepreneurs. Interesting outcomes are found in the various literature that focuses on those thinking structures. First, Aliaga-Isla & Rialp (2013) find that opportunity recognition and entrepreneurial characteristics are determinants of self-employment. For opportunity recognition, prior knowledge plays a role. Second, Liargovas & Konstantinos (2012, pp. 637-638) conclude that the motivation for becoming an entrepreneur is determined by the following factors: family survival needs, immigrant community ties, personality features or traits, and market infrastructure and general conditions. Lastly, Munkejord (2017) identifies four reasons for becoming an entrepreneur for migrant entrepreneurs. Entrepreneurship represents a way out of unemployment, as a means to avoid underemployment, as a means to

live, and is a preferred choice for good wage labour. Her research also recognizes the importance of family support and longitudinal embeddedness among immigrant entrepreneurs living in a rural context.

Yet, the literature shows that refugee entrepreneurs experience a different context than migrant and ethnic entrepreneurs. Consequently, this can influence the motivation to become an entrepreneur (Williams et al., 2021, p. 6; Lazear, 2005, p. 650). Therefore, it is still interesting to look at the limited studies about the motivation of refugee entrepreneurs. Bizri (2017) and Santamaria-Velasco, Benavides-Espinosa & Simón-Moya (2021) saw push factors for the motivation of refugee entrepreneurs. Wauters et al. (2008) and Mawson & Kasem (2019) discovered a mix of negative and positive motivation for refugee entrepreneurs. In Bizri's (2017) case study, to build up a successful life in his new host country the refugee entrepreneur thought there was no other option than self-employment. Moreover, the participant was aware of the chance of failure but refused to think about that. In this case study, there was a high degree of motivation and support from social capital. Santamaria-Velasco et al. (2021) discovered that people improve their lives by becoming entrepreneurs, given the difficulty of obtaining a job with good working conditions and adequate living wages as a refugee. Wauters et al. (2006) notice that the main motive of refugee entrepreneurs in Belgium is the hope of speeding up their integration process into society. The motive of being one's own boss also scored high. In contrast with other studies, the fact that entrepreneurship could represent a way out of unemployment scored low in their study. They also found that factors such as knowledge of self-employment and being a male increased a person's chance of being attracted to the idea of self-employment. Mawson & Kasem (2019) highlight that it is essential to analyze the individual perception, motivation, and ambition of entrepreneurship. This shows that, in line with the research goal, this thesis gives insight into the whole process of the motivation of a refugee entrepreneur, as it analyses the person and the context of a refugee. Therefore, this research is in-depth and it analyses individual entrepreneurs. Moreover, the outcomes of described researches about refugee entrepreneurs show the influence of a refugee's context on the motivation and the effect it has on their entrepreneurship. However, the outcomes vary and lack depth in the specific effect of context. Thus, more information is needed to have a better understanding of the process of motivation of a refugee entrepreneur.

## 2.5 Mixed Embeddedness

In the different theories of migrant entrepreneurship, refugee entrepreneurship, and motivation, context plays an important role. Mixed embeddedness is used to understand the interplay

between the refugee and the context in the research about motivation. Embeddedness is a critical concept that is used to analyze the contextual mechanism in the economic actions of a migrant. Portes & Sensenbrenner (1981; 1993) were the first to recognize and link this concept to immigration. They argued that social embeddedness provides a suitable mechanism for analyzing the economic actions of a migrant. Kloosterman, Van Der Leun & Rath (1999) argue that migrant entrepreneurship does not only regard embeddedness in social networks but also in the socio-economic and politico-institutional environment. Whereas, the environmental context is similar, how someone uses it and how it is embedded can be different. They introduced the concept of mixed embeddedness to describe this. Mixed embeddedness has been used as an interactionist approach to analyze the actors (the migrant entrepreneurs) and the opportunity structure within a framework (Kloosterman, Van Der Leun & Rath, 1999; Kloosterman & Van Der Leun, 2001; Kloosterman, 2010). Mixed embeddedness is defined as the interplay between personal context (social, human, and financial capital) and environmental context (socio-economic and politico-institutional) (Kloosterman, van der Leun, & Rath, 1999). The concept shows that the success of entrepreneurship in general and migrant entrepreneurship in the Netherlands in particular, is explained by the interplay between the personal and environmental context. Additionally, Bizri (2017, p. 864) concludes from his research findings that mixed embeddedness can help refugees raise social capital and can provide an opportunity for successful entrepreneurship in the host country. Rusnovic (2006, p. 164) states that mixed embeddedness is necessary to explain migrant entrepreneurship. This is also interesting for the motivation of refugee entrepreneurs. Especially because the background of their fleeing and being Afghan creates a different personal context than for natives, migrants and refugees from other countries. In the case of this thesis, mixed embeddedness is used to give insight into how the context and the interplay between personal and environmental context affect the motivation to become an entrepreneur.

## 2.6 The Research Concepts

Becoming an entrepreneur is one of the things refugees can do when building a life in their new country. Entrepreneurship is the process of starting and owning a business whereby opportunities are used to create future goods/services. Moreover, previous research shows that a refugee faces a lot of barriers in the process of building a life as an entrepreneur. Before being an entrepreneur, the decision to start a business must be made. The entrepreneur bases this on his motivation. In addition to this, different studies also describe the importance of analyzing the environment and the personal context when studying the motivation of becoming an entrepreneur. This is because context appears to influence the motivation of setting up one's own business. In this study, the context for the entrepreneurs is that of being Afghan refugees. As described in literature a refugee experiences barriers that natives and or migrants do not (or less) face. Therefore, this study researches how being a refugee and an Afghan affects their motivation. This will help fully understand the process of motivation that emerges from the participants' life stories. In literature, the concept of mixed embeddedness is suggested to analyze the interplay between the personal and environmental context and is therefore applied in this research. Hence, it is interesting to investigate how Afghan refugee entrepreneurs use mixed embeddedness in their process of becoming entrepreneurs.

To sum up, a lot of literature already exists about the motivation to become an entrepreneur. However, very little has been written about refugee entrepreneurship, and the number of studies about the motivation of refugee entrepreneurship is even more limited. The studies that do address these topics have serious limits, and there is an absence of studies that combine the motivation of refugee entrepreneurship with their context. Literature describes the importance of analyzing the context when studying the motivation of becoming an entrepreneur. As a result, this study combines the concepts of refugee entrepreneurship, motivation and mixed embeddedness (the interplay between the context) to describe the whole process of motivation of Afghan refugee entrepreneurs.

## 3. Methodology

This chapter will discuss the methodology of this thesis. It touches on the research design, how the data is collected, how it is analysed, and the research ethics.

### 3.1 Research Design

A qualitative approach is used to answer the research question, as data is needed about the individual, the content, and the context in this research. This is in line with Meyers (2020), who explains that qualitative research is the ideal type of research for the social, cultural, and political aspects of people or the context. Moreover, talking to people is the best way to understand people and the context (Myers, 2020). A quantitative approach would not provide this in-depth information or give the opportunity to ask more profound questions about insights that arise during the data collection.

Furthermore, as the goal is to understand the process leading up to the motivation of the Afghan refugee to become an entrepreneur, the information is based on an interpretation on the part of the researcher regarding the narrative of the entrepreneur. This is done by using the interviews conducted with the entrepreneurs and by analysing the information derived from their stories, events, background and emotions. Therefore, this research can be linked with the relativist ontology with a subjective epistemology. Relativist ontology believes that reality is a finite subjective experience and subjectivism is the belief that knowledge is value-laden and is influenced by the observer (Levers, 2013; Denzin & Lincoln, 2005). Moreover, the goal of subjectivism is to draw more attention to ethical and moral issues and can therefore fit in the social relevance of this thesis (Denzin & Lincoln, 2005).

The research was executed within a thesis circle. Here, this means that the researcher of this thesis worked as part of a group of three other students that were writing their master thesis about the same subject, namely Afghan refugee entrepreneurship. This group helped each other in peer reviewing and discussing their research. This made it possible to conduct a higher number of interviews for the data collection. Later in the report there will be a description of the methods, including the thesis circle, that were used to improve the quality of the research.

Inductive reasoning is used for this research project because there is little in-depth information about the motivation of Afghan refugee entrepreneurs. There are many theories about the concepts of motivation and entrepreneurship, but none about the context of being an Afghan refugee entrepreneur in the Netherlands. For this, mixed embeddedness is used to analyze the

context within the motivation process of the refugee entrepreneur. Because of this, the stories of refugees are used as a starting point, after which they are analyzed on the influence of the context on the emerged motivation, considerations, and the use of mixed embeddedness.

The stories of the refugees are collected by means of interviews conducted in Dutch by students from the thesis circle. Interviews provides first-hand knowledge of the refugees' experience. After transcribing the interviews to make the data a part of the analysis process, the summaries of the stories and quotes of the entrepreneurs are translated into English. In this way, the texts are made understandable in the language of the study and can be defined as 'transmuted texts'. Those transmuted texts reflect the original message but have been recreated (Halai, 2007, p. 344). Thus, those transmuted texts can be seen as a limitation, discussed in more detail in the chapter 'Limitations of the research'. The interviews were semi-structured, meaning that pre-formulated questions were used. However, during the interview, questions can be changed or added depending on the direction of the conversation (Bleijenbergh, 2015, p. 74). By conducting semi-structured interviews, the sense of the interview as a conversation is retained, thus making it possible to hear the interviewee's narrative. The interviewees feel free, allowing them to share what they think is essential (Myers, 2020). The semi-structured interview has the benefit that all the respondents get more or less the same questions, which improves the reliability of the research. The downside is that there is less room for in-depth questioning than in an unstructured interview, which means less validity (Bleijenbergh, 2015, pp. 74-75). The semi-structured approach is used instead of the unstructured one, because the resulting data is to be used for all different research projects of the thesis circle and needs to cover all the relevant sub-subjects.

More in-depth information is needed to understand the Afghan refugee entrepreneurs and their motivation process to become an entrepreneur. This information can be obtained by analyzing the stories and understanding what is happening. Narrative analysis is, for this reason, ideal and is chosen as the approach for analyzing the data. This means that the narratives will be the primary data sources (Myers, 2020). The narrative analysis approach is powerful because it clarifies how events have been constructed by active subjects (Riessman, 1993). For this thesis, the experience-centred narrative analysis is used. The objective of this type of narrative analysis fits this research goal; it assumes that narratives are sequential and meaningful, and that they are human, showing the experience and displaying transformation. This approach tries to make better stories and tries to understand (new) stories and themes that arise out of the data. Events can be seen as constituting a narrative in this approach. However, the experienced-centred

narrative assumes that those representations of phenomena are flexible in time and experience, and it is more about the theme than the structure (Andrews, Squire, & Tamboukou, 2008).

Riessman (1993, p. 55) recommends the use of five to seven broad questions for narrative analysis. Because of the combination of different research projects, this was not realistic. A list of questions and sub-questions was made and pre-tested for when the respondents had trouble starting, or when specific subjects were missing in their story. To facilitate recall, the researcher made a timeline and recall cards (containing actions, persons, and emotions). In reality, the interviewer began by asking open-ended questions and showing the timeline to prompt the interviewee to tell their story. If this was difficult for the interviewee or if not everything was covered, more specific questions were asked. This helps to recall the stories told by the participants. See the interview guide in Appendix A.

For this research project, sixteen interviews were conducted. With this number of participants, it is not possible to generalize. However, this does not pose a problem because the goal was to understand the motivation and not to generalize. In his book, Myers (2020) explains that there is no ideal number of participants for interviews. What is most important is to represent various voices and argue why the choice for a given amount of participants was made. The primary motivation process was already shown in the earlier interviews; still, specific types of process and motivation arise in more interviews. Possibly other types of process and motivation might have surfaced with more interviews. Therefore, this can be seen as a limitation of this study.

Before the interviews, the questions were pre-tested and created with the thesis circle. Those questions were tested in a fictive interview with another student. Also, the interviewers were well informed about the situation in the old context (Afghanistan), so the interviewers knew a bit about the old situation of the interviewees. Preparing the interviews and being familiar with this technique is important (Myers, 2020).

Whenever it was possible, the interviews were conducted with two researchers, which proved to result in gaining the most information as one researcher may see a way of opening a new story that might have not occurred to the other researcher. Secondly, it offered the opportunity to give feedback about the conversation skills, and therefore it created better conversations the next time.

Also, triangulation from other papers and an observation is used. This observation was a tour through the business of one of the entrepreneurs and gave insight into the working methods and working environment of this entrepreneur. This observation was interesting because it



supported an insight that came forward from the narratives (the importance of family). This is in line with optimizing the quality, as Vennix (2019) describes. Besides, it is essential that, during interviews, the potential distortions that can occur are limited (Vennix, 2019; Meyers, 2020). Those issues described by Vennix (2019, p. 218) surround respondents' inability to express their thoughts and the message that the interviewers hear and subsequently write. To limit those distortions, the interviews were performed in silent rooms, and the respondents were made to feel comfortable. It was also important that the attitude of the interviewer was correct. This not only concerns asking the right question but also maximizing the proper verbal and nonverbal communication and having an appropriate mood. Listening is critical (Vennix, 2019, pp. 218-220), especially because interviewees may share life stories that have an emotional significance and are important to them. Putting the interviewee at ease helps to mirror the interviewee (Myers, 2020). Moreover, after conducting and listening in on several interviews, the interviews became easier. The interviewees felt more at ease, the interviewers asked better questions, remained silent more often as this was seen to improve the information obtained from the narratives, and listened better.

Lastly, the researcher made and used the memos described by Meyers (2020) and Bleijenbergh (2015). The method used was the four different memos methods described by Bleijenbergh (2015). Those various memos are made during the research process and written up in a research diary document. This helped the researcher improve during different phases in his research process and provided him with thoughtful insights for next research projects.

### 3.2 Data Collection

Data was collected by using the contacts of our thesis circle; this included two students of Afghan descent that used their network. Next, Afghan refugee entrepreneurs were contacted via social media platforms, mail, and organizations that provide help to refugees. The expectation was that the first interviewees would know other Afghan entrepreneurs, which proved to be the case. By using our own contacts and those of the interviewees, the participants were not randomly chosen. This way of data collection is called snowballing.

Next, it is essential to approach the interviewee in a trustworthy manner (Essers, 2009). Therefore, the interview initially focused on the participants' business, and then when needed, the more personal aspects of being a refugee and an Afghan were explored in more depth. This strategy is also used in the interviews.

To achieve a complete understanding of the subject, we selected the respondents for the narratives based on four criteria. First, the respondent must have Afghanistan as the country of origin. This means that only first-generation refugees are used in this thesis. Second, the respondent must have entered the Netherlands under refugee status. Next, the respondent needs to be a current resident of the Netherlands. Lastly, the respondent needs to be an entrepreneur and be registered by the KvK; this means you are legally allowed to have your own business in the Netherlands.

Table 1 shows an overview of the social-demographic data of the respondents. Additionally, in Appendix E, a more extensive list is available. The researcher recognized that the interviewee and interviewer were more at ease in the case of an offline interview, since this resulted in a conversation with more in-depth information. Therefore, it has been tried to conduct the interviews offline as much as possible.

**Table 1**

*Data respondents*

<b>Interview</b>	<b>Name respondent*</b>	<b>Age</b>	<b>Arrival in NL</b>	<b>Business description</b>	<b>How did we get this respondent</b>
1	Haji	31	3/4 years old	Medical practice equipment store	Through an Afghan/Dutch society
2	Tawfiq	53	31 years old	Care institution for elderly with dementia	Through Google
3	Ibrahim	30	8 years old	Afghan restaurant	Through Google
4	Zafar	52	25 years old	Contractor/heat engineer	Snowballing
5	Fazal	35	6/7 years old	Supermarket owner	Through Google and contacted on LinkedIn

**Table 1** (continued).

6	Alireza	48	23 years old	Telecom & accessories	Own network
				Restaurant and small	
7	Amir	40	15 years old	supermarket owner	Through Google
8	Javed	42	12 years old	Telecom	Snowballing
9	Ahmed	50	26 years old	Telecom & accessories	Snowballing
					Fb Group of Afghan
10	Amira	38	21 years old	Driving school	Entrepreneurs
					FB Group of Afghan
11	Amina	34	6 years old	Skin clinic	Entrepreneurs
12	Farah	23	4 years old	Bags & leather goods	Own network
13	Emir	33	12 years old	Electronica	Snowballing
14	Fawad	22	15 years old	Telecom & accessories	Real live recruitment
15	Omid	25	4 years old	Telecom & accessories	Real live recruitment
16	Reza	30	6 years old	Video Company	Own network

*\* The names have been changed to protect the respondents' anonymity*

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### 3.3 Data Analysis

The data records were transcribed using a program called Trint, a web browser app (Trint, 2022). This made it easier to transcribe the interviews because Trint already creates a transcript from the audio files. The researcher can read along and modify it when needed. However, while transcribing, the researchers noticed that because the entrepreneurs have an accent, the program did not always transcribe accurately, and as a result, the researchers had to adjust a lot. The interviews were transcribed as much as possible by the researcher who did the interview. Because of time limitations this was not always possible. The possible effect of this is that emotions are not conveyed as vividly in those transcripts. It is also important to know that although the team tried to transcript in the same way, there are always differences in approach. The recorded data was analyzed by using the nine steps of analyzing narrative and life history by Graham R Gibbs (2021. PP, 8-9) as basis. Ultimately, the following steps were taken to interpret the narratives. First, the researchers read the transcripts and looked for events,

experiences and narratives, while keeping in mind the research questions. Second, they prepared summaries of all the narratives with a beginning, middle and end. Third, they re-read and analyzed the narratives for thematic themes related to motivation. Here was also divided into the mini-stories and plots from the narratives. Fourth, they summarized the themes in an excel document and named them according to their motivation and the influence of the context. Fifth, they connected the themes of the various narratives and compared them with each other. Lastly, they compared the results and findings to scientific literature. In the discussion part, the results and findings were connected with scientific literature. This included checking what was not mentioned in the existing literature and therefore represented the new information that this research was contributing. This method was chosen because it keeps the story in chronological order, uses the person's experience, and analyzes the process and themes from the narratives. Whereas, using specific coding as the grounded theory or inductive coding splits the story into simple words or sentences, which destroys the valuable narrative of the entrepreneurs.

Analyzing the stories was done with the help of a coding program named ATLAS.ti and with Excel. This helped the researchers to manage and analyze the multiple interview transcripts better. The benefits of a computer program are that it helps systematically separating them, it combines different parts of the interviews with the same code, and forces the researcher to use a specific coding format that improves the traceability and reliability of the research (Bleijenbergh, 2015, p. 104). Bleijenbergh (2015, p. 104) explicitly mentions that when using a computer program for coding, the researcher is still involved in the thinking process of interpreting the data.

During interpretations of the data, there was the risk of personal interpretation. Peer debriefing was used to prevent this, in line with Venix (2019). This was done by consulting with other researchers about the results, insights and assumptions from the narratives. The goal of those sessions was to check if they found the same result, insight and assumptions out of the narratives, considering the concepts of this thesis.

### 3.4 Research Ethics

Meyers (2020) explains the different critical ethical principles related to research. He explains that the golden rule is the one that is essential for business and management and which needs to be the basis of a researcher's ethics of the study: Treat others as you want to be treated and benefit the organisation and individuals involved in your work (Maylor & Blackmon, 2005, p. 281).

To achieve this, the following guidelines are followed: Meyers (2020) explains that a researcher needs to be honest (representation of data) and that there needs to be informed consent and permission to publish. Informed consent and permission to publish were done by providing the participants with an information paper prior to the interviews that explained the purpose of the interview. Next, the interviewees needed to sign a contract. This contract shared what the researchers would do with the data, asked permission for recording, and informed the participants of their right to withdraw from the research. The interviewees were made anonymous (company name and their name). For this, we created a protected excel sheet for the consent form, names, and pseudonyms connected. Only the thesis circle team researchers have access to the key file. The interviews were both physical and online because of the time limits and the corona pandemic. Online interviews were conducted using Zoom, the program recommended by Radboud University.

It is essential to consider whether the interviewee can provide input after the interview and through information provided off the record. As Essers (2009, PP. 175-176) questions, who owns the narrative? The interviews contain personal, emotional, and meaningful stories from the entrepreneurs. In line with Essers (2009), the participants own the narrative. It is their story. Because of this, after the interviews done by the writer of this research, the interviewees received the transcript and had to authorise the transcript. They could also change the information in the transcript and provide extra input. A benefit of this is that it allows for the possibility of receiving more information about the narrative. However, in this case this did not happen. The other researchers only asked if they wanted to see the transcript. When participants provided or showed interesting information after the recording stopped, we always asked permission to use that data in this study. When permission was not given, of course, it was not used.

The recent APA guidelines are used to reference all the sources of this research project. Next, the information in this thesis is written down as adequately as possible to avoid misrepresentation, manipulation, untruths, and researcher bias.

In brief, for this research, empirical data is collected through interviews. The narrative approach is used, and out of the insights of this approach, the conclusion and discussion are formulated to answer the research question. This method is expected to give the most insight into the entrepreneurs' motivation, and the influence of the context, as the chosen method keeps the narrative in chronological order and analyzes the information that emerged from it.

## 4. Results

This chapter presents the results of the sixteen stories from the Afghan refugee entrepreneurs. Those sixteen stories have been put in chronological order and have been summarized. The summaries can be found in Appendix F. The stories have been analyzed using the narrative approach described in the chapter on methodology. Moreover, they have been analyzed by considering the concepts of motivation including the considerations related to becoming an entrepreneur. In addition, analysis has also been done on how the personal and environmental context around the entrepreneurs influences and creates the motivation and how mixed embeddedness is applied. Appendix E provides an overview of the general data from the participants.

Different types of motivation emerge from the stories of the Afghan refugee entrepreneurs. In particular, earning money and exploiting opportunities are most often mentioned as motivation. These can be considered as general and rather straight-forward reasons for most people to become an entrepreneur. However, what is striking for Afghan entrepreneurs specifically, are other types and origins of motivations. Therefore, these motivations are further elaborated in the next paragraphs of this chapter. Next, the influence of experiences unrelated to the Afghan context is described. Lastly, the use of mixed embeddedness is discussed as a way of dealing with this dynamic context.

### 4.1 The Motivation and the Refugee Context

In most of the stories, the refugee context arises as an influence on their motivation for becoming an entrepreneur.

#### *4.1.1 The Refugee Barriers*

The entrepreneurs have experienced barriers in their life that influenced the choice to become an entrepreneur. The entrepreneurs have experienced barriers related to language, social capital, and financial capital, as well as institutional barriers and discrimination. Those barriers match the refugee barriers described by Wauters et al. (2006; 2008) and the refugee gap described by Bakker et al. (2016). The influence of those barriers differed from one entrepreneur to another. First, in a lot of the entrepreneurs' stories, it arises that the barriers such as discrimination were so present that this influenced the motivation to become an entrepreneur. For some, it was a combination of barriers and in some cases this influence was so heavy that it created the motivation of becoming an entrepreneur. Therefore, they saw entrepreneurship as the only

possibility of building a life in the Netherlands. For example, Ahmed, a telecom business owner, mentions multiple times in his narrative that he was pushed into entrepreneurship.

*Ahmed - "I could not find work at all. I was forced to start somewhere for myself." "I was a foreigner. Look, if you are a foreigner, they aren't quick to trust you. It takes time before someone really gets to know you."*

Because Ahmed was not able to get a job, he saw entrepreneurship as the only option to take care of himself and his family. Additionally, he tried to create opportunities to start studying again, as his old diploma was not recognized. But still, he could not get a job with decent conditions. Moreover, Ahmed thought that he was not able to find a decent job because he was a foreigner. This was not the only setback he thinks was created because of his background. During his entrepreneurial life story, there were multiple negative experiences that Ahmed linked to his foreign background. However, this created skills that he later used in his entrepreneurship. More about this in a later part of this chapter. Moreover, in a lot of the entrepreneur stories the motivation of freedom and independence arises and can also be linked to the discrimination experienced by the interviewee. Emir, electronics store owner, said:

*Emir – "When I just came to Holland I wanted to work at a supermarket. But I just didn't get hired. In contrast, two classmates were hired. Then I knew they were watching where I came from. So, I thought, working for a boss is not going to work, and that's why I chose an education, where I could be self-employed."*

Emir thought that entrepreneurship would enable him to create a personal environment where he would not experience those refugee barriers. The refugee barriers pushed him into entrepreneurship because it would provide freedom and independency.

Another origin of the motivation of freedom and independence can be traced back to the fact that most of the entrepreneurs fled alone or with only a few family members and had nobody else to trust but themselves. The entrepreneurs needed to be self-reliant. This may have increased their drive to be independent. It is also possible that entrepreneurs have difficulties trusting people. The underlying reasons for this may be related to their experience as refugees. However, this did not emerge from the narratives.

Next, the entrepreneurs experienced the refugee barriers, which they see as a negative part of their life. Therefore, they wanted to help refugees avoid experiencing those barriers. The specific motivation of helping others can be linked to this part of their refugee context.

Moreover, the entrepreneurs explain that they cannot stand injustice because of those negative experiences. The entrepreneurs saw entrepreneurship as an opportunity to prevent this injustice for others. For example, Zafar, contractor/heat engineer, who helps integrate Afghan and Bulgarian workers in the Dutch building market:

*Zafar - "For the rest, nobody helped me. Now, those guys come to work as self-employed people. I help them." "I make an appointment with the Chamber of Commerce for them, and I attend the appointment with the workers." "Everything needed insurance, everything. Because they do not know anything. I do all that. Yeah, I want them to grow too. I want them to take advantage of that opportunity for growth too."*

Zafar knows from experience how difficult the first period in the Netherlands can be. However, he explains that it was already easier for him because before arriving in the Netherlands, he lived in Bulgaria, but, nevertheless, the refugee barriers emerge from his narrative. However, because of his refugee experience, Zafar knows different languages and cultures and uses those skills to help refugee and migrant entrepreneurs to fit into the Dutch environment. This not only helps other refugees and migrants to grow but also helps in growing his own business.

Moreover, the experiences of being a refugee also created skills that the interviewees were able to use in their entrepreneurship. This emerges more often in the narratives of the older entrepreneurs when they arrived in the Netherlands. Most of them used their experience in their entrepreneurial process. This led to more confidence that they could succeed in entrepreneurship. For example, Javed, telecom business owner:

*Javed - " All I can say is that my past has made it easier for me to take that step into China, to understand that culture. Because of course, I've already seen different cultures. So, in that way, my baggage did help me to do those things better internationally."*

The refugee experience helped Javed to build his company. The experience of living in different countries gave him skills that he used in the development of his company. Other entrepreneurs explain that they can persevere, cope well with disappointments, learn to negotiate, speak different languages and be independent because of specific experiences as a refugee.

Next, a lot of the entrepreneurs consider the drive to prove themselves to be a result of their experience with underestimation and prejudices. They see the best opportunity to prove one's self is by having a successful business. This underestimation emerges in a different part of the



life stories: the younger entrepreneurs experienced it already during their level allocation in school, but all the entrepreneurs had some negative experiences because of their background. Some were sometimes compared with or called a terrorist. Despite the fact that most refugees say they did not experience discrimination, their narratives show that many were hindered economically in their attempt to integrate by their refugee context. Therefore, these narratives still show the link to the barrier of discrimination. For example, this part of the narrative of Fazal, supermarket owner:

*Fazal - "It's because I have a little black hair and an unknown last name. All my life that all worked against me here. I've always had to take three steps more than others. It started with the Cito test, but also in junior high school. That also gave me energy. I could also have sat down and cried in a corner and thought the world was working against me. But that day I turned that around. And in the anger, I thought, I'm going to prove to you that I did make it."*

Fazal explains that the experience of being underestimated gave him energy. It gave him the drive to prove how different he was from people's estimation. He saw creating a successful business as the main purpose of demonstrating this. This drive arises in multiple narratives and can be seen as an important influence towards the motivation of becoming an entrepreneur as an Afghan refugee.

Next, a drive of several entrepreneurs was to help or create a good life for their family. Entrepreneurship was seen as the best way of taking care of their family. Most of the entrepreneurs arrived in the Netherlands alone or with their family. For the entrepreneurs who fled with their family, the importance of their families arises in their narratives. This can be linked because their family was their only network. For example, telecom and accessories store owner, Fawad. His goal is to grow and open a company for his brothers:

*Fawad - "I would say open another store for my brothers."*

Fawad wants to help his brother build a good life. Another explanation than only having your family in your network can be that his family first helped them, and now they can give back to the family. However, this can also be linked to the importance of family in the Afghan culture, more about which can be found in chapter 4.2.3.

Lastly, a common barrier was formed by the language and cultural problems of the entrepreneurs. However, only in one case, that of entrepreneur named Alireza did this arise as

a direct influence on motivation. Alireza saw entrepreneurship as an opportunity to learn the culture and language. It is interesting that Wauters et al. (2006) also encounter this in their research. Other entrepreneurs mention that they took jobs, studied, or lived in a small village to speed up this process.

#### *4.1.2 The Experience of Rebuilding a Life as a Refugee*

Building a new life arises as an influence on the motivation for becoming an entrepreneur. When refugees arrive in their new country, they have to start again. In the narratives of the entrepreneurs, came forward that their families had to start over, or they had to build a new life for themselves. This was for most of them a hard period. This specific rebuilding a life influenced their motivation for becoming an entrepreneur on multiple levels:

First, their experience of rebuilding a life in a new country influenced the barrier to starting their own company. Regardless of one's background, entrepreneurship involves taking risks. Most of the time it needs investment, entrepreneurs are dependent on the income from their business, and it comes with various responsibilities. However, a refugee entrepreneur has already experienced a tough time because of the experience of a rough start in the Netherlands or because of their childhood. Therefore, the consideration of becoming an entrepreneur as a refugee may be easier in comparison to a native, since everything about this new situation is already better than what they have experienced before. A good example is this part of the narrative of supermarket owner Fazal:

*Fazal - "Do you know what I am thankful for? When I get up in the morning and I open the faucet and water comes out of that faucet. See, we did not have that in the old days. So in my mind, it could not be worse. You already know then how I reason everything."*

Fazal shows that the risk he is taking by opening his supermarket is negligible given what he had in the past and where he came from. This makes the step of becoming an entrepreneur a lot easier to make.

Next, because the entrepreneurs have experienced hard times, they are motivated to prevent this from happening again. In a few narratives, it specifically arises that the interviewees saw entrepreneurship as the solution to prevent descending into poverty again. Electronics store owner Emir explains:

*Emir – “If you experienced poverty just once, then you just want to get the highest. Because when we were asylum seekers we lived in a single-family home with my whole family. We also went to the food bank then. You don't want to go through that again. And being in paid employment is just one step away from being fired. And then you're in that kind of situation again. And as an entrepreneur, you just have the freedom to determine. Yes, for me that was just it.”*

Emir experienced poverty when he arrived in the Netherlands. He considered his options and believed that entrepreneurship provides the best opportunity to avoid poverty.

Lastly, a few entrepreneurs experienced entrepreneurship in their childhood in the Netherlands or Afghanistan. In this part, we talk about the experience of building a life in the Netherlands. Moreover, the entrepreneur's parents saw entrepreneurship as a way of earning income and of taking care of their families. Therefore, these interviewees had experienced entrepreneurship already. For example, Haji, medical practice equipment store owner:

*Haji, – “Yes, my two brothers were a little more entrepreneurially oriented. My dad as well.” “Yes, I was very young. My brother was 7 years older, so he helped my father and I sometimes went with him on the weekends and then you already experience a bit of the market forces.” “I really did get to see entrepreneurship.”*

Haji's father became an entrepreneur when he arrived in the Netherlands in order to take care of his family. The whole family helped with this. Therefore, for Haji, entrepreneurship was normal. This lowered the barrier to becoming an entrepreneur himself. On the other side, experiencing entrepreneurship from an early age can also give a negative motivation, as you experience the downside of having your own company. In brief, this entrepreneurial experience influences the barrier to starting your own company.

#### *4.1.3 Getting Opportunities by Living in the Netherlands*

The entrepreneurs came or were taken to the Netherlands to have a better life compared to their life in Afghanistan. Therefore, fleeing to the Netherlands brought possibilities and opportunities to build a bright future. This influenced their motivation to become an entrepreneur.

First, multiple entrepreneurs feel they needed to exploit the opportunities they were given from fleeing to the Netherlands to the fullest. Several entrepreneurs saw entrepreneurship as a way of making the most of these opportunities. Electronics store owner Emir said:

*Emir - "Maybe it is just that we want to go the extra mile anyway. For example, if you are employed then you limit yourself in the number of hours you can work and the salary that you can maximally earn. "*

Emir thought he could only achieve the maximum if he started his own business. In that case, there is no maximum to your growth. Several entrepreneurs indicate that by doing so they wanted to make their parents proud. Their parents gave them these opportunities, so these opportunities should not be wasted. For example, entrepreneur Fazal saw entrepreneurship as the best opportunity to make use of the opportunity his parents gave him.

*Fazal - " I also did not want to waste the choice that my dad had made when it was time to leave Afghanistan, to give me the opportunity here. So that drive, that was so fierce, with passion and with dedication" " Well, and recognition from your parents, look, my parents have left everything behind. When they are lying on their deathbed I hope they think: hey, damn it, I did the right thing, run away, because, in the end, it worked out well for you and my children. And better, they even give back to the people now."*

Moreover, Fazal also explains creating opportunities for others and giving back to others is a motivation that originated from the opportunity his parents gave him. In doing so, he also wants to make his parents proud. Giving back also comes up in the stories of other entrepreneurs.

Additionally, some entrepreneurs explain that they want to give back to society because the Netherlands helped them. For example, Omid, telecom and accessories store owner:

*Omid – "We are going to contribute. And, fortunately, we did."*

Omid wanted to contribute to the Netherlands; the country helped him so he wants to give back. He thinks his entrepreneurship enables him to give back. The fact that he lives in the Netherlands and therefore wants to help develop the country also plays a part in this.

#### *4.1.4 Summary of Refugee Context*

In summary, different paths towards motivation emerge as a result of the refugee context of the entrepreneurs. First, motivations of the participants were influenced or created by the barriers refugees experience. For example, being pushed because of the barriers, preventing those barriers for others and creating a drive to prove themselves. Those emerged influences of the barriers match the barriers for refugee entrepreneurs as described by Wauters & Lambrecht (2008). Second, the experience of rebuilding a life influenced them to start a business: since the risk they took was low compared to those involved in rebuilding their life, it motivated them to

avoid experiencing poverty again and to make use of their prior entrepreneurship experience. Even the negative experience of the refugee barriers and rebuilding created skills that the entrepreneurs used in their process. Moreover, having those skills lowered the barrier for becoming an entrepreneur. Lastly, the experience of having an opportunity to live in the Netherlands influenced the motivation to become an entrepreneur as the entrepreneurs saw entrepreneurship as the best option to fulfil their drive to make the most of this opportunity by making their parents proud and creating opportunities for others.

## 4.2 The Motivation and the Afghan Context

The motivation of the interviewees to become an entrepreneur was also influenced by their Afghan context.

### 4.2.1 *Sharing the Afghan Culture*

The influence of Afghan culture emerges clearly from the narratives of the entrepreneurs. They experienced the Afghan culture during their time in Afghanistan or from their family. Therefore, their Afghan culture plays a factor in their entrepreneurial process. Furthermore, in less than half of the respondents, the motivation for becoming an entrepreneur to promote the Afghan culture emerged. They are proud of their culture and remember their country as something beautiful. Consequently, they want to show this to the Dutch society. The entrepreneurs indicated that their motivation is strengthened by the negative news from Afghanistan. For example, Amir, restaurant owner:

*Amir – “Then I thought yes. I start my own business. I immediately thought of an Afghan restaurant for the Afghan cuisine and hospitality experience. Because for 40 years there is war in Afghanistan and unfortunately, people have a negative image of Afghanistan. I thought I should do something, I was born and raised there. I lived there until I was fifteen and so I thought I should show a good image. Because Afghanistan does not consist only of war and misery. It is a beautiful country with a beautiful history, with beautiful culture, with the most delicious food.”*

Amir wanted to quit his paid job because he did not like it anymore, and saw opening an Afghan restaurant as his best option because he wanted to show how great Afghanistan can be. His nostalgic feeling towards the nice things he remembered from his time in Afghanistan started this motivation. He thought that by opening an Afghan restaurant he could show how beautiful Afghan culture was in his eyes. He lived in an Afghanistan that was modern and without war. He wanted to show Dutch people that Afghans are different from what is shown in the media.

He and other entrepreneurs like him felt that starting his own restaurant was the best way to show the positive parts of Afghanistan.

#### 4.2.2 *The Norms and Values of the Afghan Culture*

Next, some entrepreneurs used Afghan values and culture throughout the process of starting their companies. The entrepreneurs grew up with the culture of their native country and, therefore, Afghan norms and values created the possibility to see opportunities in the Netherlands that other people might not see. For example, Tawfiq, owner of a care institution for elderly people with dementia:

*Tawfiq - "I come from a country with a beautiful culture, where respect is central, where there is always a place within the family for the elderly, where equality plays a role in preserving people's dignity." "My vision has been to use the available budget to set something up that unites my background with the beautiful things from the Netherlands."*

Tawfiq explains that because he uses the Afghan values that he brought with him from his experience in Afghanistan and combines these with the opportunities available in the Netherlands, he was able to build a successful foundation for his company. Moreover, using the Afghan culture and its influence is also possible because a lot of the entrepreneurs are still in an environment with a lot of Afghan people. They are still directly experiencing the culture. Therefore, their Afghan network with the Afghan norms and values influences the entrepreneurial process including the motivation. Another interesting example is Amira, driving school owner:

*Amira - "Because there were a lot of women from my country who were not allowed to take lessons from male driving instructors. That is when I got the idea. Maybe I could do something for those women."*

Amira recognized a problem among women in her Afghan network. It motivated her to start her own driving school and focus on this group of women. She thought that she was able to exploit this opportunity and create a better and more fulfilling job than the one she had before. She would never have recognized this opportunity had she not had this Afghan background.

Lastly, in some parts of Afghanistan it is more normal to start your own company. This is because people there have less institutional support and are often left to their own devices when it comes to work and income. This does, however, depend on what kind of family you come

from. The entrepreneurs who came from high-class families explained that it was a less obvious decision to start their own company. Additionally, multiple narratives show that participants experienced entrepreneurship already because their family owned a store in Afghanistan or the Netherlands. Therefore, this experience influenced the barrier to starting one's own company. After all, the entrepreneur was already used to entrepreneurship. However, it is important to note, that this influence also exists in people of non-Afghan origin. After all, a person can grow up with entrepreneurship in any country. Yet, more influence is expected because of the difference in culture between the Netherlands and Afghanistan.

#### 4.2.3 *Experienced the Afghan Family Culture*

The narratives show that within the Afghan culture 'family' is an important factor, which influences why Afghan refugee entrepreneurs start their businesses. It has been stated before that perhaps this emerges because their family was their network during and after they fled their country. However, it could also be because it is part of the culture of the Afghans (SBS, 2010). Afghanistan is a large country where people often have to rely on their family and their social network. Moreover, there is no safety net like a bank where you can loan money, as we have in the Netherlands. This also can be seen as different from the Dutch environment and culture. Haji, a medical practice equipment store owner, explains this in a part of his narrative:

*Haji – “If you live and work in the Netherlands, you don't need a family that much. You have the bank that's going to help you and you have the government that's going to help you pay for everything. Whereas in Afghanistan that wasn't the case. Forget about help from banks. They are not going to finance you. You have to build on family.”*

Haji explains that because of the Afghan culture it is more normal to rely on your family. This is reflected in the narratives and feeds into the motivation that entrepreneurship is the best way to make one's family proud, and to have a reliable income for taking care of one's family. This can be linked to the importance of family in the Afghan culture. Multiple narratives show that the entrepreneurs are able to start and grow their company because of financial capital from their family or because they employed family members in their company. Moreover, some of them experienced entrepreneurship because of helping in their family business. Additionally, in Afghan culture it is normal to have a family company where the whole family take part in the business, as is mentioned in a few narratives. This makes it easier for people to become an entrepreneur themselves later on.

#### 4.2.4 Summary Afghan Context

Summing up, it becomes clear that the Afghan context influenced the motivation of becoming an entrepreneur on multiple levels. First, the Afghan culture that the entrepreneurs experienced in their youth or in their family is reflected in: a motivation to share this culture, the use of the experienced norms and values of the Afghan culture in their motivation process, and the consequent lowering of the barrier to become an entrepreneur. Next, in the Afghan culture family is important. This is reflected in the fact that the entrepreneurs are motivated to support their family and want to make their family proud by creating a successful business.

### 4.3 The motivation Not Related to the Afghan Refugee Context

The entrepreneurs were also influenced by a context which cannot be linked to their Afghan refugee background. However, their motivation process can be a combination of the influence of both their Afghan refugee context and the context that is not related to it. This part will describe the influence of experiences not directly related to their Afghan refugee background on the participants' motivation for becoming an entrepreneur but are nonetheless interesting to name because of their influence.

#### 4.3.1 Origin of a Bad Experience

Being influenced by experience emerges in multiple narratives, in particular experiences in the Afghan refugee context. However, entrepreneur Reza was motivated to become an entrepreneur because he had experienced a traumatic experience as an employee that was not linked to his Afghan refugee background. Reza, video company owner, explains:

*Reza - " I had a burnout. Because of the hard work and stress that came with it." "Then I thought, I do not want to work for a boss." "I am so traumatized. I do not want to apply to work for a company anymore. I am just not made for that. I want to go my own way because I felt boxed in and claustrophobic. "As an entrepreneur, I just feel liberated. I can breathe and that is why I work so hard because I know what the other side of the coin is. I do not want to go there. Therefore, I just want to work hard to never go there again. That is maybe my motivation, my drive as well. "*

His employment experience turned out to be a personal disaster for Reza. The permanent job created a burnout, and therefore he describes the whole permanent job experience as a traumatic event. He discovered through that negative experience that he never wanted to work for a boss again. Moreover, this negative experience created a drive to work harder and to avoid having



this experience again. Interestingly, this drive can also be seen to result from circumstances experienced within an Afghan refugee context.

#### 4.3.2 *Entrepreneurial Mindset and Characteristics*

Multiple entrepreneurs were motivated by their entrepreneurial mindset. They knew from a young age that they would be an entrepreneur. An explanation for this could be that they already experienced entrepreneurship from their family. However, some entrepreneurs knew from an early age that they wanted to become an entrepreneur without having entrepreneurs in their surroundings. They were not influenced by their family or network and the ambition cannot be linked to their background. For example, the story of Tawfiq, owner of a care institution for elderly people with dementia:

*Tawfiq - "I was already independent at 13 or 14. I did not need pocket money from my dad, whereas in Afghanistan it is not common to have a side job as a kid unless you're poor and you go to work as a kid." "But to get your side job just for fun, that's not so common, but that's what I was doing. I was already working on my independence then."*

He comes from a family where it was not normal to start your own company or have a job as a kid. As he described, he was already entrepreneurial as a child; this was not normal in his environment.

Next, the possession of 'entrepreneurial' characteristics is reflected in several stories. Those characteristics and skills helped the participants to see and exploit opportunities that motivated them to become an entrepreneur. For many, these traits have come about through experiences (including those not related to being an Afghan refugee), such as those gained from study and work. Moreover, some entrepreneurs do not know where their skills came from and think they were ingrained in them. Next, some entrepreneurs explain that having certain characteristics pushed them into entrepreneurship because those were hard to fit on the payroll. For example, entrepreneur Tawfiq:

*Tawfiq - "It is probably not for me to be merely an employee. I am too independent to realize someone else's vision and keep working on a job."*

Tawfiq also explains that he has characteristics that are difficult to apply and deal with in working for a boss. This influenced his choice for becoming an entrepreneur.

Next, entrepreneurs discovered in the course of their lives that they liked and were good at being an entrepreneur. This motivated them. For example, this changed the motivation of

entrepreneur Ahmed. He started by being pushed into entrepreneurship because of unemployment. However, now he is motivated by exploring opportunities he sees. He sees an opportunity and uses his skills and network to exploit it. He discovered that he is good at seeing and using opportunities. This fulfilment created the motivation to become an entrepreneur (again). This can be seen in multiple narratives. Haji, medical practice equipment store owner, explains the origin of his motivation:

*Haji – “You know, the funny thing is that every time I did a project, I showed them I could do it. That gave me satisfaction, but then that project ended and I thought, I want a new challenge. For example, my family needed camera systems in the store. And then I said, you know what, I think I can do that too. Then you start to delve into something. Something unrelated to my studies and that was cool. And then I did that and I can go back to the next thing.”*

Haji discovered the satisfaction that successfully executing opportunities gave him. This encouraged him to start up new businesses again. This influence arises in more narratives. Hence, the entrepreneurs continue to learn throughout their entrepreneurship, making them even better at it. In addition, some entrepreneurs discovered that they like the freedom of being their own boss.

#### *4.3.3 Summary Motivation Not Related to the Afghan Refugee Context*

Overall, multiple experiences of contexts that are not connected to their Afghan refugee context influenced their motivation. This is interesting because the influence towards motivation is a combination of the whole context of the entrepreneur. In the first case encountered in the research, this influence was the result of a traumatic experience and shows the importance of analyzing the whole context of an entrepreneur. Secondly, multiple entrepreneurs were motivated because of their entrepreneurial mindset or entrepreneurial characteristics. This shows that the process towards motivation is personal but can also change in the course of the process. Moreover, this demonstrates that motivation is a product of the context, which is in line with the findings of Williams et al. (2011).

## 4.4 Mixed Embeddedness

This last subchapter will discuss ways of dealing with the dynamic environment. In other words, the environment's influence on their motivation. As explained, the concept of mixed embeddedness will be used for this.

Firstly, as explained in the subchapter ‘the barriers of a refugee’, barriers emerged in the entrepreneurial process of the respondents. As a result, some of them got pushed into entrepreneurship. However, the influence of those barriers was different for each of the entrepreneurs. There was a difference between entrepreneurs who were young when they arrived in the Netherlands and those who were older, when analyzing their ways of dealing with the dynamic environment. It appears that the refugees who were older when they arrived experienced more of those barriers. Most of them came alone; therefore, they did not have a social network or only a small network; in contrast with the younger refugee who came with their family (more social capital). They also had a more negative experience with the language barrier, had culture barriers and problems with their old work or study experience. On the other hand, they also had more experience than the younger refugees, which most of them use in their context and embeddedness in the environment they live in. This led to more success in their entrepreneurship but also to greater confidence in their own ability to succeed in entrepreneurship.

Second, both categories used the social network they had in starting up their company. A few of the entrepreneurs knew they were able to do it because they had a network that was able to help them. One entrepreneur created a network at his old job that he was able to use for his own company, while other entrepreneurs were able to use their Afghan network for their new business. This can be seen in most of the stories of the entrepreneurs who have a business related to telecom. Moreover, in the Netherlands a lot of Afghans are influenced by their Afghan network. They feel justified in their efforts to become an entrepreneur because they can see in their Afghan network this is an easy possibility to earn living. Moreover, they tend to copy each other’s businesses. For example, a lot of Afghan refugees start a business by opening a store in the Beverwijkse Bazar or opening a telecom store. However, for video company owner, Reza, it was different as he did not have an entrepreneurial network. He used a Facebook group for people in the same branch as a starting point for his network. This helped him to set up a successful company later.

Lastly, for the group of entrepreneurs who were young when they arrived in the Netherlands, their experience in Afghanistan and fleeing to the Netherlands does not appear to influence their entrepreneurial process. In their cases, their parents’ experiences and choices influenced the process later. As explained, it was a hard time for their family. They were starting with almost nothing in a country with a different culture and language. Especially the language barrier was a problem for most of the parents of the entrepreneurs. As a result, they were pushed into

entrepreneurship, something that emerges in a few of the stories about the parents of the entrepreneurs. On the other hand, in those cases where the entrepreneurs do not remember their time in Afghanistan and the experience of fleeing to the Netherlands, they learned different skills and behaviour because they experienced a different environment in their youth or heard about their parents' experiences. Moreover, compared to the older refugees, it was easier to embed, as they started to learn the language, culture, and Dutch environment from a young age. Therefore, it was easier to use mixed embeddedness in their entrepreneurial experience and lowered the barrier to start a business. An excellent example of this is a story of an earlier entrepreneurial project of Haji, medical practice equipment store owner:

*Haji - "We were already doing cell phones in the Netherlands. Whereas in Belgium, they were still a few years behind. We noticed that very much. There were no phone stores. Those repair stores just exploded in Holland. "Then I came to Belgium, and no one could do that there. And then I thought yeah, I want to start making some money. So, I went to the Belgian marketplace 2dehands.be, and put an ad online. I have seen how to make a good ad in the Netherlands. I made beautiful advertisements and the orders came flooding in. But I said to every customer, also put a review and yes, then the storm came. The things that I had learned about how it all works, I was using there. It really took off."*

This shows how Haji used his personal Dutch context in the Belgium social-economic environment, leading to successful entrepreneurship. He used the skills that he had developed in a new environment. When he did not have that experience he never saw that opportunity or was able to exploit it successfully.

Next, the use of mixed embeddedness emerges in other forms in the narratives of the entrepreneurs. Some of them were supported by their parents, for example in the case of entrepreneur Amina, skin clinic owner:

*Amina - "We got that from our parents. Taking the good things from both cultures and origins. Do you apply that in your life? Yeah, that is actually what I kind of do and try to do."*

Amina's parents told her to use the good things of both the Dutch and the Afghan culture. Other entrepreneurs do not mention specifically using their context in the environment but nevertheless do it. For example, this emerges in all of the narratives of the restaurant owners. They use their personal Afghan/Dutch context in the Dutch environment. Moreover,

entrepreneurs were influenced by their Afghan network in the Dutch market. Nevertheless, the extent to which they used their Afghan network was different for each of the entrepreneurs. For some, it helped them be motivated to open their own business, and for others it showed how to do it differently. Javed, telecom business owner, explained how he thought he used this Afghan network to exploit this opportunity.

*Javed - "You know what, of course, that is an advantage for us. This does have to do with culture and background. A lot of the Afghans are in the same sector. A little telecom-related or perfumes this and that. "But what we do is different than the rest of the Afghans. It is very easy when you become an entrepreneur to look for your customers within your own circles, within your own perception. So, most Afghans who are entrepreneurs, are in telecom and focus on the Afghans. And I said at one point, yes listen. This is maybe two per cent of the market. Now let us just take the other 98%. Yes, that are the electronics stores. " "So, we focus on those other ones."*

He used his information and experience from his Afghan network to create other opportunities than his Afghan network was using in the Dutch market. In this way, therefore, he can still be said to use his Afghan network. By using both cultures he created a well-run business. Another good example of mixed embeddedness is the story of contractor/heat engineer Zafar discussed earlier. He uses, his context from Afghanistan and Bulgaria in his current company. He grows his company because of this, but always helps other refugees and migrants embed in the Dutch society while doing so. Interestingly, it emerges from other stories that other refugee entrepreneurs had a similar person who did to them what Zafar did for those in his network, or alternatively that they missed a person like Zafar in their network. They needed a person like Zafar because they also struggled with embedding in society, a struggle that was created by the refugee barriers mentioned earlier most of the time.

#### *4.4.1 Summary Mixed Embeddedness*

In summary, the entrepreneurs experienced barriers in their life and entrepreneurial process, which influenced their motivation to become an entrepreneur. This influence was more significant for the entrepreneurs who were older in comparison with the entrepreneurs who were younger when they arrived: The older entrepreneurs had more experience, but it was harder to embed in the 'new' environment. Whereas the younger entrepreneurs had less experience, but it was easier for them to embed in the environment. Moreover, many entrepreneurs used their context (as the experience of those barriers) to exploit opportunities they saw in the Dutch environment. In this process, the network of an entrepreneur plays an important part. Lastly,

the narratives show that using the personal context created by the experience of their life as Afghan refugees supports successful entrepreneurship.

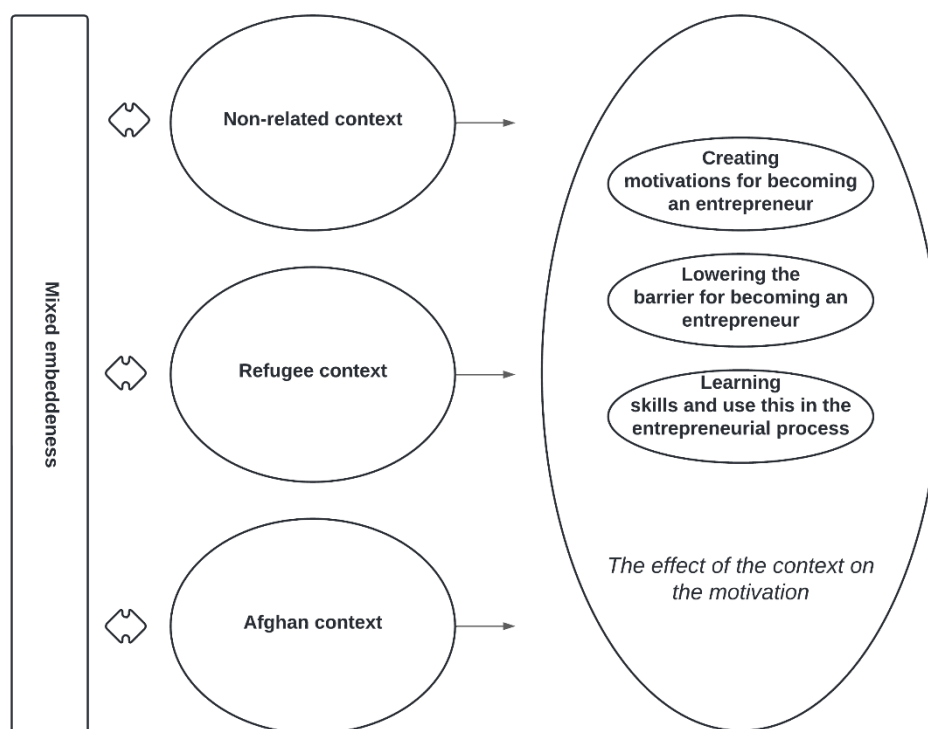
## 5. Discussion

### 5.1 Discussion

This research has explored how the Afghan refugee context affects the motivation to become an entrepreneur. This discussion part is built on the insights that emerge out of the analysis of the narratives from the Afghan refugee entrepreneurs. Based on the findings of this research, figure 2 virtualizes the effect of the Afghan refugee context on the motivation process for becoming an entrepreneur.

**Figure 2**

*How the Afghan refugee context affects the motivation*



Firstly, different types of motivation for an Afghan refugee in the Netherlands to become an entrepreneur have appeared in this research. A comparison of those motivations with the standard global and Dutch motivations shows a lot of similarities (GEM, 2022). The most significant similarity is the motivation of using opportunities to start and grow your business, as this appears in every narrative. It is interesting that most of the time those opportunities were recognized and exploited by skills linked to their Afghan and refugee context. However, a difference has been noted between this research and the outcome of the GEM's (2022). The motivation of continuing a family tradition has not been found in this research. This is more

notable because it emerges that family is important within Afghan culture. However, this might be because most entrepreneurs are living in another environment than their family. Because the influence of the context towards the motivation process of the entrepreneur emerged already, this shows that the context is affecting the motivation.

Second, this study shows that the entrepreneurs were motivated by a lot of different circumstances. With some motivation changing over time and a lot of the process for becoming motivated emerging as a result of their Afghan refugee context. Moreover, in this research, and also in the literature that has been discussed, the entrepreneurs were not only motivated by being pushed but also by pull motivation (Orhan & Scott, 2001; Gódány et al., 2021; Keeble et al., 1992; Rametse et al., 2018). This differs from the literature of Bizri (2017) and Santamaria-Velasco (2021) as they describe push motivation as the main motivation for refugees to become entrepreneurs, which can be explained because of the use of another context than that of entrepreneurs in their research. Since almost all the entrepreneurs in this research project have shown that their motivation was varied, the results of this research can be said to be comparable to those found by Wauters et al. (2008), Knight (2015), and Mawson et al. (2019). In addition, for some entrepreneurs, their motivation changed over time. This happened because their context also changed or because they learned to deal with their environment. For example, first, they experienced a lot of influence from the refugee barriers, but the more integrated the entrepreneurs became within the new context, the less they were affected by these barriers. Therefore, it is impossible to put the motivation in a specific model. This is in line with the conclusion of Williams et al. (2011), who explain that using only the categories motivated by necessity or opportunity is too simple and misleading.

Third, the entrepreneurs were motivated by multiple motivations that arise because of their Afghan refugee background. Most of those are not named in the global and Dutch motivations (GEM, 2022). For example, motivations such as the need to prove one's self, help others, or do everything possible to take advantage of the opportunities a "new" country has to offer. What is interesting is that events and experiences of their Afghan refugee context can be linked towards those specific motivations. This may explain why several motivations have been found that do not appear in other literature. Therefore, concentrating only on entrepreneurs' motivation is not sufficient when discussing the entire process of their motivation to become an entrepreneur. It is also important to look at the emergence of motivations from the context. Consequently, the next subchapter will elaborate on the influence of the Afghan and refugee context.



Fourth, this research has shown a large influence of the context of the entrepreneurs on the motivation. Their motivations were influenced by their Afghan background and the experience of being a refugee but also by other experiences in their life. A common influence of their context that emerged from the stories were the refugee barriers. The entrepreneurs experienced barriers that could be linked to their refugee context throughout their lives as well as in their entrepreneurial process. This has also been found by Connor (2010) and Wauters et al. (2008). For example, the barriers gave them energy to build a successful business because they wanted to show that they were able to do it, to disprove the underestimation and discrimination they experienced but also to prevent those barriers in the future. Also, as a result of the hard times they experienced earlier, it has emerged that they were motivated to work harder in order to succeed and that they experienced more joy and pride in their entrepreneurship.

Fifth, the negative experiences of their context created skills that made it easier to become an entrepreneur. Moreover, the entrepreneurs used those skills acquired from experience to recognize and exploit successful opportunities for building their business. This is in line with Evans & Volery (2001), who highlight that for entrepreneurs with the skills to identify opportunities, using and combining resources and creating new services is the factor for success. This is also in line with Aliaga-Isla et al. (2013), who note that prior knowledge plays a role in the opportunity recognition. It is interesting to notice that it has also emerged that entrepreneurs thought that their personal characteristics pushed them into entrepreneurship, since they felt that those characteristics did not fit into the context of paid labour.

Sixth, the entrepreneurs encountered most of the negative experiences with the refugee barriers when they started their (first) company. Moreover, it has also become clear in this research that entrepreneurs who were younger when they arrived in the Netherlands experienced fewer barriers and were less influenced by those barriers than the entrepreneurs who were older when they arrived in the Netherlands. This is in line with Bakker et al. (2016), who explains that those disadvantages narrow down in the course of fifteen years. However, there were exceptions where negative experiences that can be linked to their refugee background, emerged later in the entrepreneurs' lives. As explained, this research has shown the influence of the context on the motivation for becoming an entrepreneur. What is interesting in this research is that it has shown that their context also influenced the barrier to become an entrepreneur. Wauters et al. (2008) state that the disadvantages for a refugee result in lack of access to entrepreneurship and social network. By comparison with their research, the findings of this research are different, since the problem with access to entrepreneurship has not emerged out of the narratives of the

entrepreneurs. This can be explained by their Afghan context. The Afghan network of the entrepreneurs created access to entrepreneurship by providing examples and support in setting up a business, often involving their own family. However, this research has demonstrated that having and not having a social network creates a difference in the entrepreneurial process and the consideration and motivation for this choice. Moreover, it has become apparent that refugee entrepreneurs clearly made use of not only social capital, but also of financial and human capital in their entrepreneurship. However, this research has specifically shown that they mostly only use family for their social, financial and human capital. This helped many entrepreneurs create possibilities in the Dutch environment. However, the use of other institutions has not been found in this research, which can also be linked to their Afghan refugee background, where this is less normal. Additionally, it has emerged that the step to become an entrepreneur is easier for Afghan refugees, because for them the risk is low compared to their youth, during which they developed skills that they think they need in entrepreneurship. Therefore, those insights agree with the results of Segal et al. (2005) that there is a positive relationship between individual's net desirability for self-employment, entrepreneurial self-efficacy and tolerance for risk and his or her intention to become an entrepreneur. However, in this research those factors emerged in passing from the stories instead of being part of the questions that they were directly asked. This research has also shown that personal context as an Afghan refugee influences those factors, and that this context differs for each person.

Besides the influence of their Afghan refugee context, there was also influence of contexts that cannot be linked to their background. For example, having a negative working experience, being entrepreneurial and having entrepreneurial characteristics. However, this still shows the importance of analyzing the context when doing research about motivation. With this conclusion, it is possible to agree with Williams et al. (2011) that the original motivation is a product of the context.

Lastly, incorporating the personal and environmental context into the motivation and entrepreneurship can be seen as a successful method for an entrepreneur. Where context has had a major impact on motivation and entrepreneurial process, it can actually help to create a successful business. Their unique context encouraged the interplay of the entrepreneurs with their dynamic context and can therefore go along with the papers from Bizri (2017, p. 864), Kloosterman (2010), Kloosterman et al. (1999; 2001). They explain that mixed embeddedness provides opportunities for successful entrepreneurship in the (host) country. However, Kloosterman et al. (1999), did not recognize the use of mixed embeddedness among all the

(immigrant) entrepreneurs they had studied, whereas the current study has shown that all the Afghan refugee entrepreneurs applied this in a way to build their business. Moreover, the personal context (influenced by their experience) helped the entrepreneurs embed, recognize and exploit the opportunities. This motivated them to become entrepreneurs. On the other side and more unique in this study, some entrepreneurs had more opportunities than others, which affected their motivation and their entrepreneurial process when starting and undertaking entrepreneurship within their environment. Some entrepreneurs had more barriers or fewer opportunities. This difference is more apparent among entrepreneurs who fled at an older age than among entrepreneurs who fled at a younger age. Among the younger ones, there were examples of entrepreneurs who used their Afghan, refugee and Dutch context to carry out successful entrepreneurship in other countries. The older entrepreneurs experienced a tougher integration period. They had more problems embedding themselves in the socio-economic and politico-institutional environment because they found it hard to deal with cultural aspects, language, tax system, and rules. However, the older entrepreneurs had more experience, which helped them through having more skills that they were able to use in their entrepreneurship. Moreover, to help refugees in their entrepreneurial process and motivate them into entrepreneurship, help is needed to integrate into the entrepreneurial environment, especially for the older refugees. To conclude, the narratives have shown that using the personal context created by the experience of their life, as Afghan refugees, motivates and creates successful entrepreneurship.

## 5.2 Implications

This thesis has provided insight into the motivation process towards entrepreneurship of Afghan refugee entrepreneurs in the Netherlands. This specific subject is not found in other literature. However, this study shows both similarities and new insights when compared to studies on similar topics. Therefore, this thesis helps to gain a better understanding of refugee entrepreneurship. As a result of this research, implications for the host country are given to support (Afghan) refugees and in their motivation to become an entrepreneur.

First, the insights of this study provide a better picture of the motivation process of refugees. Therefore, more information is available about when and why they are motivated to become entrepreneurs. This is important, because in literature entrepreneurship is mentioned as a way of improving the integration of a migrant or refugee. However, the process of motivation is different for everyone as the experiences in their context are personal and thus different for each entrepreneur. An implication for the government (of the host country) can be that tailor-made

programs are more suitable for refugee entrepreneurs, in which it is explained how entrepreneurship works within the Netherlands, including the rules, and whereby, the possibilities and risks of entrepreneurship are shown. Although the risks did not play a significant role in many cases encountered in this research, it is important to avoid the situation where a refugee ends up with debt or other problems affecting the building of their future in the Netherlands. Such programs already exist. For example those provided by foundations and initiatives as ‘Expertise centrum ondernemerschap Statushouders en Nieuwkomers’ from Utrecht (EOSN, sd). This has, however, not been reflected in any of the stories. Therefore, promoting those programs would also be recommended. The next implication may be to prevent people from being negatively motivated to become entrepreneurs, by preventing language problems and racism but also by providing information on how to deal with and use institutions as the Dutch tax authority. It would be best to foster positive motivations among refugees.

Next, the insights into the entrepreneurial process of the refugees create possibilities to help the refugees in their entrepreneurship. It is reasonable to expect that by receiving help, they will become more successful. An insight that has emerged out of the narratives is the problem related to the barriers the entrepreneurs experienced. Those barriers can already be lowered if the refugee entrepreneurs embed easier with the dynamic environment, for example using mixed embeddedness. Therefore, it would be helpful to have a contact that can provide help during the set up of the business within the institutional and social context, for example to help with the Dutch- language, culture and tax. Additionally, the most effective help could be provided by a refugee entrepreneur who knows what a new refugee entrepreneur experiences and what entrepreneurs need to know, as entrepreneur Zafar did for his co-workers.

### 5.3 Limitations of the Research

There are multiple limitations regarding this research.

One of the limitations of the current project was time. Doing research through narrative analysis is quite time-consuming, so certain choices were made to work more efficiently. For example, four different researchers executed the interviews. This allows the data to be collected quicker, and hence the data collection can be more extensive. The downside of this method is that part of the data is from a secondary source, and the research of this thesis does not allow the possibility of participating during the interview to fine-tune questions based on the interviewer’s own research. For example, in a part of the interviews, the researcher saw a lot of

opportunities for more information, but those questions were not asked or asked improperly by the interviewer. Therefore, certain knowledge from the participants is missing.

The second limitation of this project is that the target research group is very specific. Afghan entrepreneurs are not widely represented in Dutch society. Therefore, choices were made to collect data from this specific target group. For example, the snowball method was used. As a result, it was easier to find the right participants. The downside of this method is that the participants are not randomly selected; consequently, there is a possibility that the collected data does not represent various voices. Additionally, it has been considered that the new Afghan refugees are either just arriving or still on their way, so the participants are only refugees from the older streams of Afghan refugees. The new refugees enter into another political environment than the Afghans that were interviewed. This can have an effect that influences their process of becoming an entrepreneur. Moreover, this limitation is also seen in examining only a certain refugee group. The results could be different for a different refugee ethnicity or for entrepreneurs that did not experience the refugee context. This could then be compared and give interesting insights. However, as time was limited, only the Afghan refugee entrepreneurs were selected to be interviewed.

Third, a limitation in this research project is language. In this case, most of the participants spoke a different language than their native language, and the summaries and quotes were translated. In this research project, language is essential as it is embedded in culture, so the translation needs to insert a process of cultural decoding (Halai, 2007). This is why several choices were made to limit this as possible. For instance, the target group (Afghan refugee entrepreneurs) was considered when translating and analysing the data. During problems with translating, help was requested from the Afghan colleagues, and rules were created, for example, using transliteration or explaining the difference in meaning between the languages.

Next, a few limitations are connected to the narrative analysis. For instance, Essers (2009, pp. 174-175) emphasizes that it is essential to consider the difference in power and perspective between the interviewee and the interviewer. As a researcher, multiple identities affect the questions and the interpretation. This power difference and interpretation can also happen because of the different social locations, university affiliations, and backgrounds. For the researcher, this interpretation was present in his western background, knowing little about Afghanistan and having no prior knowledge about refugee entrepreneurs. To avoid this, the questions and interview techniques were tested and discussed, and research on recent

developments and history of Afghanistan was done. However, while transcribing and hearing back the interviews, the researcher discovered that he sometimes reacted with a different perspective, as some of the questions asked were prejudiced. In the later interviews, by reflecting and discussing this with the other researchers, attempts were made to limit this as much as possible. There also was a difference in power: the difference in education level, researching the interviewees, overwhelming stories and the feeling of difference in prestige. This was avoided by reducing the sense of power distance and making the interviewees and researcher feel at ease. However, this distance was sometimes shown, for example in one of the interviews: the entrepreneur who owned a company that was worth millions and this also reflected in his mannerism, the researcher felt overwhelmed and he felt that he had less control during the interview.

Lastly, the entrepreneurs in this research have a successful business. Therefore, this research contains the “survivorship bias”. The “survivorship bias” is an error produced by only using data from subjects who successfully pass through an elimination process while overlooking those who did not (Elston, 2021). This can result in overly optimistic results because the failures are ignored (Elston, 2021). This limited the study by not including data about entrepreneurs who were unable to create a successful business. For example, it is possible that they experienced other contextual influences.

## 5.4 Directions for Further Research

In closing, there are interesting directions for further research about refugee entrepreneurship.

First, it would be interesting to follow the Afghans that are currently arriving in the Netherlands. They will arrive in another political climate than the one encountered by refugees twenty years ago. Additionally, it is expected that better mixed embeddedness will lead to more successful entrepreneurship. Therefore, it would be interesting to see what the effect can be if those refugees received direct support for entrepreneurship, especially if this help comes from (ex-) refugees.

Second, in this research, a lot of motivations have emerged that are linked to the Afghan refugee context of the participants. Therefore, it would be interesting to test this conclusion in more and other contexts. For example, by researching other refugee ethnicities, migrants or non-refugees and to compare those results. This will provide insight about the influence that the specific context of an Afghan refugee has had on their motivation for becoming an entrepreneur.

Moreover, it will give insights into the use of mixed embeddedness of entrepreneurs with other life stories, since this influences their context.

Thirdly, as described, this research only contains success stories and includes the ‘survivorship bias’. However, numbers show that many refugees fail to set up a successful business in the first year (Dourleijn & Dagevos, 2011). Moreover, this study and others found that refugees experience barriers to entrepreneurship, which can create those failings. However, there is only limited research on the negative stories of refugee entrepreneurs. More research needs to be done regarding the stories of unsuccessful entrepreneurs to gain more insight.

## 5.5 Conclusion

To conclude, this research presents how the Afghan refugee context affects the motivation to become an entrepreneur in the Netherlands.

This study showed that the context influences the motivation to become an entrepreneur in many different ways. As a result, the motivations were personal and changed over time, and multiple motivations could cause someone to become an entrepreneur. Therefore, whereas literature explains motivation in categories, this research shows that this does not cover the whole concept of motivation. Hence, it is much more interesting to look at what created and influenced these motivations.

The narratives from this research have shown that it is the experience and background in the personal context that influenced the participants’ motivation. This context was created by the Afghan culture, refugee experiences, and background. For example, negative experiences caused by the refugee barriers. Those contexts had such an influence that specific motivations can be linked to these experiences. For example, a drive to prove themselves that created the energy to not give up, the desire to help others such as their family or being pushed because they thought that entrepreneurship was the only option to earn a living. The results have shown that the influence of the context was of such a kind that those specific motivations only arose if the entrepreneurs experienced the Afghan refugee context. Besides this, those experiences lowered the bar to become an entrepreneur, since the risks that come along with becoming an entrepreneur are relatively low in comparison with their experiences during their tough childhood, along with their parents’ experiences when fleeing to the Netherlands. However, those experiences also created skills that made it easier to see and exploit opportunities for business. The entrepreneurs also experienced a context that cannot be linked to their Afghan

refugee context, and this context also influenced their motivation. All of this has shown that motivations are a product of the context for each entrepreneur and that they are personal.

Next, the interplay between the personal- and environmental context has emerged as a significant influence on the participants' motivation for becoming an entrepreneur. However, those, sometimes negative, experiences of living in such a dynamic environment contributed to their future success in their business. It helped the entrepreneurs to use their unique context in a dynamic environment and see and exploit successful business opportunities. Here, a clear difference can be seen between the entrepreneurs who fled at a young age and those who did so at an older age. The older entrepreneurs experienced a more difficult integration, making it harder to cope with the context. For them, however, mixed embeddedness provided a good opportunity to cope, given their extensive experience. In this process of interplay, the presence of a network played a key role; it helped them become entrepreneurs. After analyzing the concept of mixed embeddedness, it can be concluded that entrepreneurs must have a network which allows them to embed themselves in the Dutch society, especially in the initial stages of starting their own business. Moreover, mixed embeddedness helps in performing successfully as an entrepreneur.

To conclude, the Afghan refugee context affected the motivation process for becoming an entrepreneur in the Netherlands. The Afghan refugees lived within a dynamic environment, which was created by their life path. The context influenced the emerged motivations, lowered the barrier for becoming an entrepreneur and created skills used in the motivation process. Hence, this research has shown that motivation is personal and is created by the personal context. Therefore, this research has shown the importance of analyzing the context of the refugees in order to obtain insight into the motivation for becoming an entrepreneur. Moreover, the experiences of living in such a dynamic environment and using this in the concept of mixed embeddedness contributed to the entrepreneurs' future success in their business.



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# Appendix A: Draft Interview Script

## Vooraf: Toestemming formulier- toestemming van recording en deelname

### TOESTEMMINGSFORMULIER

Voordat we beginnen, wil ik u om toestemming vragen om dit interview op te nemen. Deze opname is alleen toegankelijk voor mij, vier andere studenten van dit onderzoek en onze begeleiders. Dit interview zal achteraf worden getranscribeerd, maar u krijgt een fictieve naam en u blijft dus 100% anoniem.

[TEKEN TOESTEMMINGSFORMULIER]

### Introductie

**Hallo, mijn naam is.... Ik ben een onderzoeker/student op de Radboud Universiteit Nijmegen en deel van een team dat onderzoek doet naar ondernemerschap van Afghaanse vluchtelingen. De data van dit onderzoek zal gebruikt worden voor deze onderzoeken. Vandaag zou ik graag uw verhaal willen horen over de weg die u hebt afgelegd om ondernemer te worden. Voordat we beginnen heeft u nog vragen?**

Vanaf nu ga ik het gesprek opnemen.

### Sociodemographic information- Part I

Voordat we beginnen met het interview, zou ik graag wat informatie van u vragen.

- Wat is uw Leeftijd?
- Met welk Gender definieert u zich?
- Welke opleiding heeft u gevolgd?

### Narrative

#### Introductie van de narratieve analyse

Dan gaan we nu starten met het interview. Ik wil u vragen om na te denken over uw leven als een boek. Dit boek bestaat uit verschillende hoofdstukken. Deze hoofdstukken gaan over u en uw verleden, en worden soms gekoppeld aan werk dan weer aan familie of aan het land waarin u leeft. Hoofdstukken kunnen aan elkaar verbonden zijn en kunnen veranderen door de tijd heen.

#### PART 1 - PREPARATION

1. Om u te helpen laat ik u deze tijdlijn zien. \*Laat hier de tijdlijn zien\* Deze tijdlijn kan u helpen uw leven op te delen in hoofdstukken en het boek vorm te geven. Zoals u ziet is deze erg leeg. Ik heb het opzetten van uw bedrijf ingevoegd. Zou u me meer kunnen vertellen over uw bedrijf en uw ervaring met het opzetten uw eigen bedrijf? Tijdens dit proces zijn er wellicht ook emoties, personen en activiteiten die onderdeel zijn van het boek. Ik heb hier voorbeelden waardoor u zich kunt laten inspireren of die u kunt

gebruiken om uw verhaal te vertellen.\*Hier laten we verschillende voorbeelden zien die bij dit moment kunnen horen\*

a. Als hier niet op wordt gereflecteerd in het verhaal: **Waarom koos u ervoor om uw eigen bedrijf op te zetten?**

0. Welke situaties leidde er toe dat u een eigen bedrijf opzette?
1. Welke afwegingen heeft u gemaakt om uw eigen bedrijf op te starten.
2. Hoe kwam u aan uw financiële middelen voor het opzetten van uw eigen bedrijf?
3. Hoe ervaarde u de Nederlandse arbeidsmarkt?
4. Waarop heeft u de keuze gebaseerd om een bedrijf op te starten in deze sector?
5. In welke mate ervaart u concurrentie in de sector waarin u opereert?
6. In hoeverre richt uw onderneming zich op diverse etnische groepen zoals bijvoorbeeld Nederlandse of Westerse groepen?

a. Als hier niet op wordt gereflecteerd in het verhaal: **Kunt u meer vertellen over het opzetten van uw eigen bedrijf?**

0. Wat waren fijne dingen aan deze ervaringen of juist negatieve ervaringen? Welke emoties hoorde hierbij?
1.
  1. Ik wil graag dat u kijkt naar de kaartjes die hier zijn bijgevoegd (kaartjes over sociaal netwerk instanties etc). Welke personen, andere bedrijven, instanties hebben invloed gehad op het verhaal van uw bedrijf?
  2. Kunt u mij meer vertellen over uw ervaring om een ondernemer te zijn?
    0. Hoe ziet u uzelf als ondernemer? En waar ziet u als ondernemer nog ruimte voor verbetering?
      0. kwaliteiten ondernemer
  1. Wat vinden andere mensen in uw omgeving ervan dat u een ondernemer bent?
  2. Was u altijd al van plan om een ondernemer te worden? (Ook voordat u naar Nederland kwam?)
  3. Hoe kijkt u terug op de keuze om ondernemer te worden?

**PART 2 Wanneer wel ervaring/herinnering met arriveren in Nederland** - Oude ervaringen en motivatie

**A. Kunt u me meenemen hoe u van het arriveren in Nederland tot bij het opzetten van uw eigen bedrijf bent gekomen?**

0. Welke kennis en skills hielpen bij het opzetten van uw bedrijf?
1. Waren er specifieke kennis & skills die u geleerd/meegemaakt heeft door uw beleving als vluchteling?
2. Hebben oude ervaringen in het opzetten van uw eigen bedrijf meegespeeld? Bijv. op de arbeidsmarkt in Afghanistan.
3. Kunt u mij vertellen over hoe het was om als Afghaan op te groeien in Nederland?.
4. In hoeverre heeft u gebruik gemaakt van uw afkomst bij het opzetten van een eigen bedrijf?
  0. in hoeverre heeft uw afkomst invloed gehad op het opzetten van uw eigen bedrijf?
  1. Zijn er bepaalde kwaliteiten binnen de Afghaanse cultuur die u terugziet in uw eigen bedrijf?



5. Heeft uw afkomst ook invloed gehad op de strategie van het bedrijf? (Locatie van vestiging, soort klanten, bedrijfscultuur, sector, netwerk) terug met het verhaal van familie.
6. Kunt u mij wat meer vertellen over hoe het was om als vluchteling een bedrijf op te starten?
0. moeilijkheden/uitdagingen & voordelen als Afghaanse vluchteling

**A. Kunt u mij vertellen over hoe het was om als vluchteling aan te komen in Nederland?** Moeilijkheden/gemakken

0. Hoeervaarde u het zijn van een vluchteling? Welke emotieservaarde u hierbij?
1. Kwam u veel in aanraking met andere Afghaanse en of andere vluchtelingen? Zoja/nee heeft u van deze contacten gebruik gemaakt bij het opzetten van uw bedrijf.
2. Zijn er bepaalde vaardigheden of capaciteiten die u heeft geleerd toen u net naar Nederland kwam waar u nog steeds gebruik van maakt?

**PART 2 (Wanneer geen ervaring/herinnering met arriveren Nederland)** - Zoals u aangeeft heeft het arriveren in Nederland niet meegespeeld in het verhaal van het opzetten van uw eigen bedrijf.

**A: Kan u mij aangeven hoe de ervaringen voordat u uw eigen bedrijf had mee hebben gespeeld?**

- a. Welke kennis en skills hielpen bij het opzetten van uw bedrijf?
- b. Kunt u mij vertellen welke personen hebben meegespeeld tijdens het opzetten van uw bedrijf?
0. Waren er ook contacten met andere Afghaanse of vluchtelingen → andere ondernemers, leveranciers, klanten, banken, etc.?
- c. In hoeverre heeft u gebruik gemaakt van uw afkomst bij het opzetten van een eigen bedrijf?
0. in hoeverre heeft u afkomst invloed gehad op het opzetten van uw eigen bedrijf?
1. Zijn er bepaalde kwaliteiten binnen de Afghaanse cultuur die u terugziet in uw eigen bedrijf?
- d. Heeft uw afkomst ook invloed gehad op de strategie van het bedrijf? (Locatie van vestiging, soort klanten, bedrijfscultuur, sector)
- e. Kunt u mij wat meer vertellen over hoe het was om als Afghaanse vluchteling een bedrijf op te starten?
- i. moeilijkheden/uitdagingen & voordelen als Afghaanse vluchteling

**Part 2.2:**

- a. Kunt u mij vertellen hoe u dan het leven in Nederland heeft ervaren als iemand met een Afghaanse afkomst?
- b. Kunt u mij meer vertellen over de momenten waarbij u merkte dat u als vluchteling werd gezien?
- c. Welke belangrijke ervaringen van het vluchteling gezien worden zijn hiervan bijgebleven en spelen een rol in uw verhaal.
0. moeilijkheden hiervan & Emoties die hierbij hoorden
- a. Kwam u nog wel in aanraking met andere Afghaanse vluchtelingen? Of vooral met vluchtelingen uit andere landen of met Nederlanders?

b. Zijn er bepaalde vaardigheden of capaciteiten die u heeft geleerd door het zijn van/gezien te worden als een vluchteling?

Er zijn nog een aantal dingen die ik graag zou willen weten om ons gesprek af te kunnen ronden.

### **Sociodemographic information - Part II**

Als de volgende informatie niet is langsgekomen in het verhaal:

- Op welke leeftijd bent u naar nederland gekomen
- Wat voor bedrijf heeft u?
- Wanneer heeft u uw bedrijf opgericht (jaar etc.)?
- Hoe makkelijk of moeilijk kunt u rondkomen met uw salaris?
- Heel moeilijk
- Moeilijk
- Beetje moeilijk
- Niet moeilijk/makkelijk
- Beetje makkelijk
- Makkelijk
- Heel makkelijk
- Zou u dit werk nog doen tot aan uw pensioen?

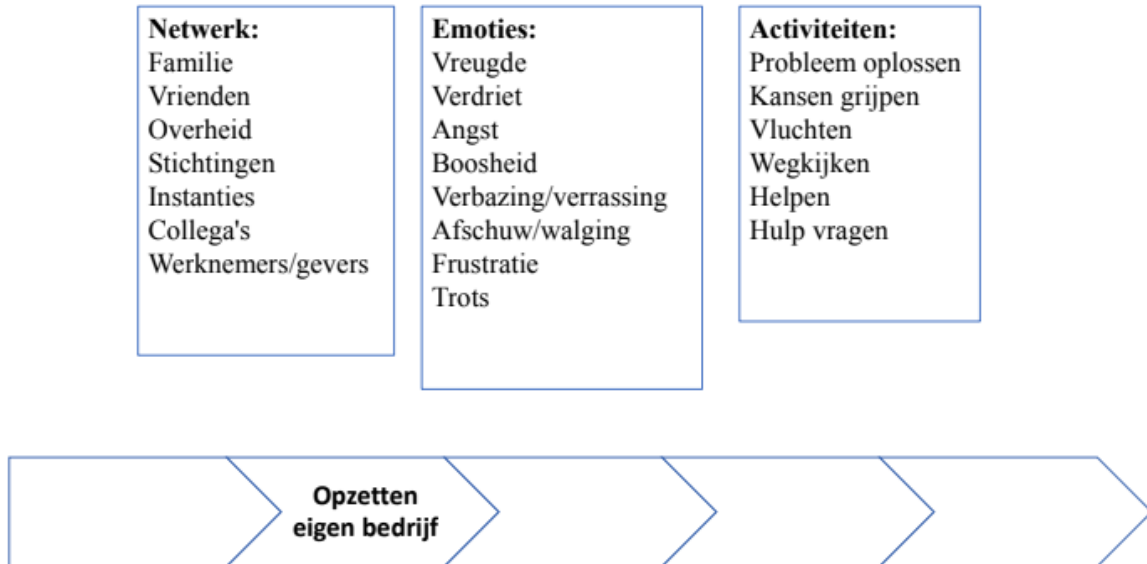
### **Einde**

We zijn aan het einde gekomen van ons gesprek. Bedankt voor uw participatie in dit onderzoek. Ik zal zo de opname stoppen. Als u nog iets wil toevoegen, heeft u daar nu de gelegenheid voor. Als u graag het interview wil teruglezen zal ik u deze toesturen. Daarnaast wil ik u vragen of u misschien nog andere personen kent die ik zou kunnen interviewen.

## Appendix B: Recall and Timeline Cards

**Figure B**

*Recall and timeline cards*



# Appendix C: Permission Form

## TOESTEMMINGSFORMULIER

Voor deelname aan het wetenschappelijk onderzoek: Ondernemerschap door Afghaanse vluchtelingen

### Verklaring van de deelnemer

Het doel van het onderzoek is mij uitgelegd. Ik heb de mogelijkheid gekregen om vragen te stellen over het onderzoek. Ik neem vrijwillig deel aan het onderzoek. Ik begrijp dat ik op elk moment tijdens het onderzoek kan stoppen, mocht ik dat willen. Ik begrijp hoe de gegevens van de onderzoeksstudie zullen worden bewaard en hoe ze zullen worden gebruikt. Ik begrijp de mogelijke voordelen, ongemakken en risico's van het onderzoek. Ik geef toestemming om deel te nemen aan de onderzoeksstudie zoals beschreven in het informatiedocument.

Daarnaast geef ik toestemming om (gelieve alles aan te kruisen wat van toepassing is):

- de volgende persoonlijke gegevens te verwerken: geslacht, etniciteit, nationaliteit, opleiding, leeftijd
- geluidsopnames van mij te laten maken
- deze anonieme opnames te gebruiken voor wetenschappelijke doeleinden (bijvoorbeeld in een conferentie)
- deze anonieme opnamen te gebruiken voor onderwijsdoeleinden (bijvoorbeeld in een lezing)
- de geluidsopnames laten transcriberen
- de geanonimiseerde transcripties gebruiken voor wetenschappelijk onderzoek

Naam: .....

Handtekening: ..... Datum: .....

### Verklaring van de uitvoerende onderzoeker

Ik verklaar dat ik bovengenoemde persoon correct heb geïnformeerd over de onderzoeksstudie en dat ik mij houd aan de richtlijnen voor onderzoek.

Naam: .....

Handtekening: ..... Datum:.....

# Appendix D: Information Document

## **Informatie brief**

Voor deelname aan het wetenschappelijk onderzoek: Ondernemerschap door Afghaanse vluchtelingen

### **1a. Introductie/doel van het onderzoek**

In het huidige onderzoek bestuderen we het process van ondernemerschap van Afghaanse vluchtelingen. Het doel is om het process van ondernemerschap van Afghaanse ondernemers in Nederland te begrijpen. Dit zal gedaan worden door de motivatie, het netwerk, identiteit en kansen structuren te analyseren.

### **1b. Het onderzoek**

Het huidige onderzoek geeft u de mogelijkheid om uw verhaal over ondernemerschap te vertellen - vanaf het moment dat u nog in uw thuisland woonde, het moment dat u hier in Nederland aankwam, tot u uw bedrijf oprichtte en ondernemerschap uitvoerde. We willen graag begrijpen welke ervaringen u had met betrekking tot ondernemerschap in Nederland. De hoofdstukken van het verhaal is geheel aan u!

### **2a. Gebruiken van uw persoonlijke gegevens**

Voor de uitvoering van het onderzoek is het noodzakelijk dat uw persoonsgegevens worden verzameld, gebruikt en bewaard. Het gaat om de volgende gegevens: geslacht, etniciteit, nationaliteit, opleiding, leeftijd, toestemmingsformulier en de interviewgegevens. Het gebruik en de opslag van uw persoonsgegevens is noodzakelijk voor de analyse tussen verschillende datasets. Bovendien zijn wij wettelijk verplicht de toestemmingsformulieren op te slaan.

### **2b. Vertrouwelijkheid van uw gegevens en gegevensverwerking**

De informatie die u voor de huidige onderzoeksdoeleinden verstrekt, wordt met de grootste zorg behandeld en is alleen toegankelijk voor de onderzoekers. Persoonlijke gegevens die door de onderzoeker over u worden verzameld, blijven gedurende het onderzoek vertrouwelijk. Om uw privacy te waarborgen slaat de onderzoeker uw persoonlijke gegevens anoniem op. Dit houdt in dat uw naam en andere gegevens die u direct kunnen identificeren, gescheiden worden gehouden van de onderzoeksgegevens. Het verband tussen de gegevens die u direct kunnen identificeren en alle andere onderzoeksgegevens wordt opgeslagen in een versleuteld bestand. Het versleutelde bestand is beveiligd met een wachtwoord. Om uw identiteit te verhullen, worden alleen geanonimiseerde onderzoeksgegevens gebruikt in de scripties en mogelijke publicatie bestanden.

### **2c. Bewaartermijn van uw gegevens**

Het door u ondertekende toestemmingsformulier wordt na afronding van het onderzoek gedurende 10 jaar bewaard. Ook uw geanonimiseerde onderzoeksgegevens worden tot 10 jaar na afloop van het onderzoek bewaard. De geluidsopnamen worden eveneens 10 jaar na afloop van het onderzoek bewaard.

### **2d. Het delen van de data**

Vanwege het belang van controle, hergebruik en/of replicatie van onderzoeksresultaten, worden onderzoeksgegevens steeds vaker gedeeld met of ter beschikking gesteld aan andere onderzoekers. Uw gegevens zullen worden geanonimiseerd voordat deze vorm van delen plaatsvindt. Als u niet wilt dat uw geanonimiseerde gegevens worden gedeeld, kunt u tot maximaal 1 maand na afronding van het onderzoek verzoeken om uw gegevens te laten verwijderen.

### **2e. Aanvullende informatie over uw rechten met betrekking tot de verwerking van uw persoonsgegevens**

De Radboud Universiteit is verantwoordelijk voor de naleving van de General Data Protection Regulation (GDPR) bij de verwerking van uw persoonsgegevens. De onderzoeker draagt zorg voor de waarborging van uw privacy en de daaraan verbonden voorwaarden en hij/zij houdt zich bij de uitvoering van dit onderzoek aan de Nederlandse gedragscode voor wetenschappelijke integriteit en het

universitaire beleid met betrekking tot de opslag en het beheer van persoons- en onderzoeksgegevens. U heeft te allen tijde het recht om uw toestemming voor de verwerking van uw persoonsgegevens in te trekken. Uw persoonsgegevens zullen dan worden verwijderd. U kunt de privacyverklaring van de Radboud Universiteit vinden op: <https://www.ru.nl/english/vaste-onderdelen/privacy-statement-radboud-university/>. Indien u zich op een van de rechten wilt beroepen, kunt u contact opnemen met de functionaris voor gegevensbescherming ([www.ru.nl/personen/sarelse-r/](http://www.ru.nl/personen/sarelse-r/)(verwijst naar een andere website)) of een e-mail sturen naar [myprivacy@ru.nl](mailto:myprivacy@ru.nl). Voor algemene vragen kunt u contact opnemen met het kantoor van de Functionaris Gegevensbescherming van de Radboud Universiteit via [privacy@ru.nl](mailto:privacy@ru.nl). Meer informatie over uw rechten bij de verwerking van uw persoonsgegevens kunt u vinden op <https://www.ru.nl/privacy/english/protection-personal-data/data-subjects-rights/> en op de website van het College Bescherming Persoonsgegevens (<https://autoriteitpersoonsgegevens.nl/en>).

**3. Vrijwillige deelname**

Uw deelname aan dit onderzoek is geheel vrijwillig. Als u besluit niet deel te nemen, zal dit geen gevolgen hebben. Indien u in de loop van het onderzoek uw toestemming wenst in te trekken en uw deelname wenst te beëindigen, hebt u te allen tijde het volste recht om dit te doen.

**4. Contact information**

In geval van vragen, opmerkingen en/of bezorgdheid over het onderzoek, gelieve contact op te nemen met:

Puk Steenbrink, Radboud Universiteit, [puk.steenbrink@ru.nl](mailto:puk.steenbrink@ru.nl), PHONE NUMBER RESEARCHER

Ramien Damee, Radboud Universiteit, [ramien.damee@ru.nl](mailto:ramien.damee@ru.nl), PHONE NUMBER RESEARCHER

Nikkadam Nazary , Radboud Universiteit, [nik.nazary@ru.nl](mailto:nik.nazary@ru.nl), PHONE NUMBER RESEARCHER

Jasper Middelbeek, Radboud Universiteit [Jasper.middelbeek@ru.nl](mailto:Jasper.middelbeek@ru.nl), PHONE NUMBER RESEARCHER

**8. Conclusie**

Met vriendelijke groet,

Onderzoeks team Afghan refugees and entrepreneurship in The Netherlands  
Master thesis studenten Innovation & Entrepreneurship

Radboud Universiteit

## Appendix E: Information of Participants

**Table E**

*Information of participants*

<b>Interview</b>	<b>Name respondent</b>	<b>Age</b>	<b>Gender</b>	<b>Arrival in NL</b>	<b>Business description</b>	<b>Business opening</b>
1	Haji	31	Male	3/4 years old	medical practice equipment online store	
2	Tawfiq	53	Male	31 years old	Care institution for demented elderly	2003
3	Ibrahim	30	Male	8 years old	Afghan restaurant	2013
4	Zafar	52	Male	25 years old	contractor/heat engineer	2014
5	Fazal	35	Male	6/7 years old	Supermarket owner	2021
6	Alireza	48	Male	17 to Turkey, 20-23 the Netherlands	Telecom & accessories	2002
7	Amir	40	Male	15 years old	Restaurant and small supermarket owner	2004/2005
8	Javed	42	Male	12 years old	Telecom	2009
9	Ahmed	50	Male	26 years old	Telecom & accessories	2004
10	Amira	38	Female	21 years old	Driving school	
11	Amina	34	Female	6 years old	Skin clinic	2017
12	Farah	23	Female	4 years old	Bags & leather goods	2020
13	Emir	33	Male	12 years old	Electronica	2016
14	Fawad	22	Male	15 years old	Telecom & accessories	2019
15	Omid	25	Male	4 years old	Telecom & accessories	2014
16	Reza	30	Male	6 years old	Video Company	

**Table E** (continued).*Information of participants*

<b>Interview</b>	<b>Name respondent</b>	<b>On/offline interview</b>	<b>Interviewer</b>	<b>Education</b>	<b>How did we get this respondent</b>	<b>Full time entrepreneur</b>
1	Haji	Online	Jasper & Puk	Now doing his Manama (after master) medicine	True and Afghan/Dutch society	No
2	Tawfiq	Online	Jasper & Nik	Medicine (Soviet university) and nurse (NL)	True Google	Yes
3	Ibrahim	Online	Puk	HBO Business innovation	True Google	yes
4	Zafar	Online	Jasper	Electric technic (Uni, Bulgaria) Electrical engineer mbo(NL)	Snowballing	Yes
5	Fazal	Online	Puk	Hbo small business and retail management (HBO NL)	True google and contacted on LinkedIn	Yes
6	Alireza	Offline	Nik	Study towards electrical parts of cars(Afghanistan)	Own network	Yes
7	Amir	Online	Puk	Pharmacy assistant (NL)	True Google	Yes
8	Javed	Offline	Jasper	Started with law school (NL/not finished)	Snowballing	Yes
9	Ahmed	Offline	Jasper	Law School (uni in Soviet University) and HBO High IT (NL)	Snowballing	Yes



**Table E** (continued).

10	Amira	Online	Puk	MBO 4 ICT (NL) Driving school licence holder (NL)	Fb Group of Afghan Entrepreneurs	Yes
11	Amina	Online	Puk & Jasper	MBO hairdressing training and after that HBO Skin therapy	FB Group of Afghan Entrepreneurs	yes
12	Farah	Online	Nik	Bachelor Business Administration	Own network	Yes
13	Emir	Online	Nik	Biomedical sciences and oral care sciences (Uni)	Snowballing	No
14	Fawad	Offline	Nik	MBO Retail and currently ICT	Real live recruitment	No
15	Omid	Offline	Nik	HBO law and currently jurisprudence (Uni)	Real live recruitment	No
16	Reza	Online	Ramien	Ergo therapy (not finished) and uni bachelor media and culture	Own network	Yes

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## Appendix F: Narrative Summaries

**Table F**

*Narrative summaries*

<b>Narrative</b>	<b>Begin</b>	<b>Middle</b>	<b>End</b>
<b>1</b>	<p>Haji came to the Netherlands from Afghanistan when he was three years old. His family fled to the Netherlands because of the war there. He grew up with a father and then a brother who were entrepreneurs. His father became an entrepreneur out of necessity. As a richly educated Afghan, It was difficult for him to start over in the Netherlands. Haji's family had in his childhood a hard time. Different experiences have formed Haji he thinks. Example experiences are helping as a child in the store of his father and brother, having a language barrier as a child, and being low estimated at school but still persevering. He went from VMBO 't to Manama medicine. This road taught him to persevere and gave him the drive to show that he had what it took.</p>	<p>Haji has had several (successful) ventures to the last. Always seeing an opportunity and capitalising on it. All this during his studies. Because of that study, he always had a backup, and the risk was low. In his story, it played a role that he had sometimes experienced things in his own context, and therefore, he saw an opportunity faster in a new context. Like setting up a phone repair company in Belgium, for example, they were still behind in this. In his current company, he used his skills from previous ventures and studies and saw opportunities that he needed. He used friends, family, and his university environment to set up the company. This was for financial, customer and market research. He started small and did everything himself. He did ask for advice. Here also, negative experiences (emotion disgust) with the environment (study association, distant relatives or companies) played a role in the development, Haji expected that here his Dutch/Afghan background sometimes played a role. Because of these experiences and his refugee background, he cannot stand injustice. Independence and creating own situations played an essential role in becoming</p>	<p>Currently, Haji has a successful business in Medical Exercise Equipment. He combines this with his studies. His company family is still essential; both parents are currently his (only) employees. It was possible to feel Haji indicated a sense of pride in this. Haji still tries to see opportunities and respond to them. The motivation for having his own company is happiness and satisfaction.</p>

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an entrepreneur. Haji did run into certain institutional things like paying taxes, something he did not know enough about. He also indicated that he never used subsidies because he did not know about them. He thought that this was because there were no banks or institutions to turn to in Afghanistan.

- 2      Tawfiq is a 52-year-old man who now lives with his wife and children in the Netherlands. Tawfiq studied medicine in St. Petersburg. Unfortunately, when he was 29 years old, he had to flee from Afghanistan to the Netherlands. He had had informal businesses in Afghanistan in his youth. While in his social circle, this was not normal and desired. In Afghanistan, he had learned how to take care of his older family (respect, good care), which he later applied in setting up his business.
- When Tawfiq came to the Netherlands, he had to start all over again. It was a more accessible refugee climate in the Netherlands than it is now, Tawfiq says. His diploma was not considered valid here, and he had to learn a whole new language. He chose to learn the language as quickly as possible and take on jobs to become self-sufficient. During this path, he felt that for the first 4/5 years, he still had no connection to society, partly due to the language barrier. He also noticed during that time that he was seen as an outsider. He tried to get a connection to the environment by living in a village where they did not know any foreigners and therefore faster integrated into Dutch society. After finding out that his diploma was not valid in the Netherlands and feeling secure enough in terms of language, he then chose to start training as a nurse. For years Tawfiq had been
- Still using the experiences, Tawfiq has gone through in his current business; fighting for his future, surviving, and persevering. He expects to continue to grow his business, looking at the opportunities. He would like to do what he likes and make and keep people happy.

walking around with a plan to start his healthcare institution in his head. After years of working this out in his head, market research, and consulting with his network, he dared to take the step in 2013. He specifically chose a care facility for the elderly with dementia because it was in his study direction, the experiences in Afghanistan, and the opportunities he saw in that market. He did run into several issues, such as getting financial resources. He dealt with risk by spreading the risk and not doing everything himself.

3 Ibrahim came to the Netherlands as a young child. His father could not find a job in Holland because of the language barrier. This setback gave Ibrahim and his family the idea of opening a catering business. His father was an independent chef in Afghanistan and played a role in this. Setting up the business took place while Ibrahim was still in school, which was tough. Creating security and choosing his own path played a role in setting up his own business. The things that came with receiving an allowance were experienced as painful; they did not want this anymore. At that time, there was a possibility of getting a loan from the municipality to start a business. However, because his father was not embedded enough (such

The company had started in the Afghan community and focused on Afghan and Iranian celebrations. Their dream is to promote Afghan culture. Ibrahim thinks entrepreneurship is also in his heart. His skills come out in being an entrepreneur. His studies helped develop this, and his background, for example, starting with nothing. Family plays a vital role in the company; everyone helps. Ibrahim links this to pride. Ibrahim experiences the entrepreneurship of his company as a train in which every phase brings joy. o

Ibrahim's business has grown from a catering company to a physical restaurant. Ibrahim's personal life and business focus not only on Afghan culture but also on everyone. He says, "I am fully integrated". The company also focuses not only on its own culture but also on the whole population, which has helped its growth.

as the language barrier), it was too complicated, and they did not get the loan. Now the business is started by borrowing from family and friends. Looking back, Ibrahim thinks they took many risks to get off welfare. They were lucky to find an Afghan accountant who helped with the language barrier/knowledge of taxes. However, this guidance could have been more.

4

Zafar is a 52nd-year-old entrepreneur who lives with his wife and children. Zafar came to the Netherlands from Bulgaria when he was 25. Here Zafar had studied electrical engineering. He came to the Netherlands because Afghanistan was no longer safe. Because he came from Bulgaria, it was easier to get used to the culture. However, Zafar started with nothing and the first few years were very hard. He had nothing, diplomas were not recognised, and he had little work experience. At that time, it was easy to get asylum. Fortunately, he quickly found work, got a permanent contract, and was able to bring his Bulgarian wife to the Netherlands. He did find work that had nothing to do with his studies, and through that work, he found technical work. He seized an opportunity and moved on to a technical

Zafar felt that he had reached the maximum at his regular job. He had built a network and saw a future in becoming an entrepreneur. He took a risk and stepped back to move forward. He had been self-employed before and took the risk too. The fact that he knows the Bulgarian and Afghan culture and language also plays a role, so he can help these groups and work with them. He helps them embed themselves in society (administration, rules, way of working) and uses this for his own business. He did spread the risk by working with only size ZZPers. He has also tried to cooperate with a project/municipality helping refugees, only this project failed. The choice for his specific direction of the business was because he saw the most opportunities there and could help people.

Family is very important; for example, his son has now joined the company. According to Zafar, the company is now more focused on construction cooperation with the Bulgarian and Afghan contractors because in construction are more opportunities. He wants to help the Afghan and Bulgarian entrepreneurs and see them grow.

and better job. At one point, he stopped learning the Dutch language. This was not possible at first because of the language course waiting period and because his wife now had a permanent job. During this time, he learned to be patient.

5

Fazal fled at age six from Afghanistan via Iran and Russia to the Netherlands. As a family, they had to leave everyone behind. From his secondary school, Fazal started trading. He could also watch his brother doing business. His drive originated here because he was often underestimated; for example, getting a low level in elementary school is to prove otherwise.

At one point, Fazal had a job in America, but he missed his family in Holland. Then he started working at a supermarket through his network and found the dream of owning a supermarket here. He liked freedom, commercialism, and working with customers. He likes the fact that his father used to be a grocer in Afghanistan. He found out that he needed much money to fulfil his dream; from that moment on, Fazal started saving and doing everything he could. This included the drive to have his own supermarket as an Afghan in the Netherlands, which you hardly ever see. He did education, expanded his network and gained experience within the supermarket chain. He had split his dream into several steps. He wanted to use all offered opportunities because his father had given him the chance to build a life in the Netherlands. He also noticed resistance because he did not mince words but was not a Dutchman, which only gave Fazal more drive and energy.

Opening his own supermarket was his dream, and the main goal at the time did not matter what he had to do for it. Of course, there was a risk, but he was already happy with food or water from the tap from his old circumstances. Making his parents proud also played a part. After a long road and hard work, Fazal got his own supermarket. Fazal got his supermarket because he had shown his knowledge and skills and had received credit from the supermarket chain. He had managed to get most of the financing and guarantees through the supermarket chain, which he did not have. Fazal is convinced that the road he took made him an entrepreneur. His motivation was also to be seen as a Dutchman and give back to the world.

- 6 Alireza grew up in Afghanistan and did education in electric cars, but at one point had to go to Turkey because of the war in Afghanistan. This was possible because he could study there. After Turkey, he went to Ukraine. He had some informal or formal business in each country. His motivation was that he trusted himself the most. The consideration was also if they can do it, I can do it; risk did not matter to him.
- Eventually, Alireza ended up in the Netherlands, where he got a job as a mechanic. For living, he has had the most help from the government. For his business, he has had help from his network. It was vital for him to be able to take care of his family, and in this, he weighed up what would help him. The consideration to start his own business prevailed. You could start for yourself faster, learn the language, and then go back to study. Then he thought about where the most opportunities lay and started selling phones and phone cases on the market. Here he could also use his skills as a salesman and understanding of electrical things, which he had learned in his life. During this process, he ran into several things with his background; he was used to trusting instead of paper and contracts and less messy in the Netherlands. He had to get used to that.
- Alireza went from market stalls to physical stores. His motivation is still the same, but he learned to work honestly and wisely. Enjoy the opportunities, family, and life. He will start a new business in the houses. He wants to work less with clients but still have enough income. From the story, it appears that this will allow him to enjoy life more.
- 7 Amir fled to the Netherlands alone at age 15. He had to wait two years for his residence permit and lived with other single people. At the same time, he did a language course and trained as a pharmacy assistant. From the age of 9, he was already working in Afghanistan and was very entrepreneurial.
- After 16 years, his work as an independent pharmacy assistant was no longer enjoyable. A lot had changed, and he no longer supported his work. Then he thought about what to do? He wanted to promote his beautiful country Afghanistan and together with his wife, and he came up with the idea to start an Afghan restaurant. She also has her own business. His primary motivation was to give a different picture of Afghanistan than shown in the media. He was good at cooking and already knew about having a restaurant through his uncle, who had a restaurant in Afghanistan. The
- Currently, Amir has several businesses using the hospitality and values he knows from Afghanistan. Amir is pleased; he achieved his goal of 3 businesses and two children.

beginning was very tough. For example, to get financial capital and start an unknown kitchen in the Netherlands. Because it was so hard, it made him stronger, and you look back on it later in a more positive way, says Amir.

8

Javed fled as a child of 12 from Afghanistan via India to the Netherlands. His family was highly educated and had good jobs in Afghanistan. This gave him to pressure from his family to perform. From an early age, he had several jobs, and at one point, he started his own business. He used his Afghan network, and together with his brother, he started a stall on the black market in Beverwijk. Here he sold telecom-related stuff. At that time, he also started university but never finished it because he was too busy being an entrepreneur.

Javed started his current business by selling phones and only later on accessories. Javed adapted his business to opportunities; for example, he knew what his Afghan network did and used this in developing his business. Here he looked at how he could go outside his network. He tried to go outside his network. Also, in between, he had a company with his cousin. Because Javed indicates to be stubborn, he sometimes takes more risks and does not ask for help. An example was going to China alone to arrange suppliers for his business. Javed thinks that he has learned things through the experience of being a refugee. He can better deal with different cultures because he has lived in different countries. He also knows what poverty and wealth are and can put them into a better perspective.

Javed still uses his family at the company; his wife works there, and his little daughter walks around there. Javed is still setting up other businesses where he sees opportunities. Share those with other Afghans, but that does not happen on purpose. This sharing is just how opportunities present themselves. Looking back on his entrepreneurship story, Javed says that he could never have done it the way he did in this day and age because of the capital he had to invest. He says that he would have had to invest much more so that he would never have succeeded.



9

Ahmed fled to the Netherlands when he was 26. His family was highly educated and wealthy. They also had the opportunity to bring capital to the Netherlands. Ahmed could not find a job in the Netherlands. Only temporary jobs/call-in jobs, and nobody wanted to give him a long contract. His law studies were not considered valid here either. Even with his Dutch study, he could not find a suitable job. He was furious about this, and he just had to accept it at a certain point. He thinks it is because the Dutch do not know Afghans.

Ahmed started his company while studying high computer science. He saw starting a company himself as the only option to survive. He saw no other way out. He was motivated by the fact that he could not find a job. He chose a company that matched his studies. He was able to borrow the start-up capital from his family. The risks did not matter because, in his mind, this was the only option. Ahmed's philosophy is that you should not look to others and do it yourself, keep pushing until you succeed. He had never thought in the past that he was going to be an entrepreneur; he had seen himself working in the government or as a lawyer with his law degree. Nevertheless, there was no other alternative, so he had to start his own business. He had to be able to provide for his family, and without a job, that is not possible. During that time, he noticed that he was seen differently, which was very hard, such as being worked against by the tax authorities and that a bank blocked his account at one point. Ahmed thinks that this was partly because he has a foreign surname.

Ahmed indicates that he still uses all the things he has experienced over time now. He has learned to take blows and be patient. Ahmed explains: that as an immigrant, you have to do your best to get a place in society. He also indicates that he wanted to build up his life here because he cannot go back; there is no family in Afghanistan anymore. So you want to help Dutch society.

10

Amira was not allowed and able to do much in Afghanistan because of the war and the rules of the Taliban. When she fled, she worked for the first time. In the Netherlands, Amria studied ICT and worked in this field. Here entrepreneurship did not

At one point, Amira wanted more freedom, set her own time, and not worry about her income, which all stemmed from a motivation to provide for her family. Amira saw an opportunity to start a driving school as a woman through her environment. She saw that some women preferred or needed (from their

Amira is happy with her current business and also proud. She has achieved her goal and is also helping other women. She wants to start growing in the future and wants to hire other driving instructors.

yet play a role in her life. During this period, she did have barriers that, as a foreigner, she was not hired. She was only hired when she did not send a photo and name with applications. This unfairness but also learning to adapt to challenging times she experienced early on has, she thinks, played a role in the later steps of becoming self-employed.

environment) a female instructor. Her customers are therefore mainly Afghans and people of Arabic origin. Here she also uses her skills in that she speaks several languages. To start the company, she had to do an education which was hard also because Amira still had difficulties with the Dutch language. She also took a risk by quitting her job. She did have an Iranian woman in her network who is an accountant and helped her with entrepreneurship in the Netherlands.

11

Amina fled to the Netherlands at a young age with her parents. Her parents are highly educated, and studying was also seen as important. When Amina was 10/11, she already drew herself in her own salon; she subconsciously indicated that she saw herself as an entrepreneur. Making use of the opportunities and facilities that are offered in a society. She has also inherited from her parents that she must combine and apply both cultures. After her studies, she went into paid employment. In her youth, she never suffered from discrimination until she moved to North Holland, where Amina noticed she was seen as different.

Amina came from an environment of family and friends with many entrepreneurs, and they also often asked why Amina did not start her own business in skin therapy. This moment came. She noticed that she could no longer give 100% at the company where she was employed at one point. She was also doing work there where she thought, "if I did it myself, I would earn much more". Only after Amina herself felt that she had gained sufficient knowledge and experience did she set up her own company. She did this with much deliberation to make the best of it. She received help and support from those around her. She started small and kept expanding. Amina does indicate that combining entrepreneurship and family obligations is complex. However, she says she can always refer to the perseverance of her parents. Always persevere; nothing is complicated considering her parents' situation.

In Amina's story, it comes out that she is happy with how the company is doing. She has always been herself and has not allowed herself to be led by others or the market. Entrepreneurship is satisfying, and because you have more control, it is less demanding than salaried work. She is now working on growing the business, which again involves risks but may also offer opportunities. She always limits the risks.

- 12 Farah came to the Netherlands as a child of 4, so she does not know much about that. However, several experiences were negative looking at her background/foreign name. Farah thinks that this has only made her stronger and more perseverant. Farah comes from an enterprising family. Therefore she already had experience with entrepreneurship, and she knew what she had to think about, for example, rent and suppliers. Becoming an entrepreneur had always been in the back of her mind. Farah used to study business administration.
- Farah had already thought during her studies that she wanted to open her bag store. She likes bags herself, and also there are few bag stores in the area. After she could not find a job that suited her needs and a store space became available that matched her idea, she just went for it. There was also companies' reticence regarding her background; they always asked about it, which gives a less pleasant feeling. She received and still receives help from her family, physically and financially. Of course, it was exciting, and there was a fear of whether she would enjoy doing business. She indicates that there is always a risk, but this can be dealt with because she still lives at home and has no family to take care of.
- Recently as an entrepreneur, she has also learned more and more about how to deal with customers. She learned during the entrepreneurship and the experience she gained. At the moment, she is still the only employee, but when she can, she will grow. Farah is very proud that she made her own choice and what she has achieved. Especially considering that friends around her thought it was a strange choice to start her bag store after university. She thinks she will do other things in the future, not just do this store.
- 13 Emir came to the Netherlands when he was 12 years old. His Afghan family was of a high class in Afghanistan, and receiving benefits was not right in their family. Emir changed his study choice to where he could work independently. He quickly noticed that he was treated differently from young people born in the Netherlands when he applied for a job. He thought that he had no other choice; he wanted to solve the current situation and achieve more than his parents at that time. He saw entrepreneurship as the solution. Many of his Afghan friends have become entrepreneurs.
- Emir has a business in electrical products and combines this with his work as an independent dental hygienist. Emir started his business at the Beverwijk Bazaar. Starting their a business is an easy start that requires little capital. He thinks that this is also why many refugees start their first business there. The motivation for self-employment is freedom and allowing him to earn money more efficiently than working for a boss. He also thinks it gives more security than being in paid employment. When he started his business, he looked at the demand and what he could do. This does not have to be something new. He has had help from his uncle, who was in the same sector but has also
- Emir continues to combine his business with his work as an independent dental hygienist. He wants to expand into this and be more behind the scenes. If others can do it, so can he.

figured out things like paying taxes, importing products, and how things work.

14

Fawad is a young man 22 years old and arrived in the Netherlands when he was 15. Fleeing the country was very difficult, but this has only made him stronger. He has learned to build something from nothing. In Afghanistan, his father had a car company, and because they lived near the company, Fawad already experienced entrepreneurship. In Afghanistan, he followed the direction of Retail, buying, and selling, and now in the Netherlands, he is studying ICT. He has not been able to take anything with him from Afghanistan to prove that he has done that in terms of school. In the Netherlands, he had to start at MBO 1 and did an internship at a telephone store. Here he gained experience and came to the idea of starting his own phone/computer accessories and repair store.

When an opportunity arose to buy a storefront, he seized it. Friends and family have helped Fawad with this. His motivation for being self-employed is that he can continue to grow, and he says he is also very enterprising. Fawad based his type of company on his interest, study and experience from his internship and work. He also saw opportunities since everyone uses a telephone. The administration of his company was complicated at first, but he learned to do it. The risks were high and gave him much stress; he had to think of all the different things and be profitable.

Fawad wants to continue to grow and open more stores in the future. He would like to open a store for his brothers in doing so. He always thought he would become an entrepreneur when looking back to the past.

- 15 Omid is 25 years old and now a law student at uni. He fled with his family to the Netherlands from Afghanistan 21 years ago. At that time, it was difficult to get a residence permit. He has become stronger because of it and wants to contribute to the country. He also had negative racist experiences, which shows in his story the urge to prove himself. For example, he now does uni, which many others do not. Omid has tried to learn a lot from other entrepreneurial companies, just asking how they approach things.
- Omid has a telecom store that focuses on everything around that, including the accessories. He runs this store with his family. They used to have four stores but discovered that it was better to have one good store instead of four half stores. This store existed the longest and had the most name exposure. They could take over this store from their uncle at the time. Omid had also first gained experience at that store and saw an opportunity to do better than his uncle. They started the stores because they no longer wanted to depend on the state. Having his own business gives him the freedom to determine his time and generate extra income. They had help from their uncle and banks in terms of money, without which they would never have succeeded. The risk is part of it; you should not doubt it. Moreover, making mistakes is just part of it as long as you solve them.
- The company now has a good customer base, tapping into more profitable segments and having regular customers. Omid wants to start his own business in the form of a partnership when he finishes his studies. Combine this with the store. Continue to invest in other things like real estate. There are also many disadvantages of entrepreneurship, but the advantages outweigh them. The company is Dutch; apart from the name, it is hard to link it to Afghanistan. Omid enjoys going to his company every day.
- 16 Reza was born in Pakistan, then lived in his parent's homeland of Afghanistan for a few years, then fled to Iran and came to the Netherlands from Iran. No one was an entrepreneur in his family, but everyone was highly educated. Reza is 30 years old and has tried several studies; eventually, he completed media and culture at university. From a young age, Reza has found cameras and videos interesting. Reza bought his first professional
- After this traumatic experience, Reza had discovered that he preferred to go into business for himself to decide what he did, not be criticised by managers, and determine his contacts. His wife's support and help helped him start his business all over again. Through the Facebook group, he had the confidence that he would make it a profitable business. During this time, he built a network, and his orders kept growing. After hard work, the company was doing very well, corona came, but Reza did not want to give up. He liked this work too much. Finally, during the
- Reza now has a successful video business that he is delighted with. In return, he has to work hard. It does help that any energy Reza puts into it comes back into his company. He still wants to go to the next level and think, for example, of doing a big project where he can work for several years and use all his experience and skills. He also hopes to be able to do things for Afghanistan, to record the positive things.

camera when he was 20 and knew then that this was the thing he wanted to make his money around. It was difficult at first how he would make a living out of this. Reza had no one in his network who could help him. He worked for free or at low costs for the first few years to gain experience. Working for almost nothing changed when Reza found a Facebook page for people in the video business, which taught him how to develop himself and make this a real business. Reza also found a job through this page, where he filmed cool projects but worked himself to death. However, Reza was only thinking of the next step and thought his hard work would bring him here.

corona period, Reza found work again and created a steady income. He learned from the corona period that sometimes he just has to sit it out and wait. Sometimes he can not change the situation. Because things were going so well again, he could also make choices in jobs. He was choosing jobs that he liked. He also did many weddings that fit in with Afghan culture for a while. These people have different needs than western people. He is going to use that experience for western clients.

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