

*An intersectional analysis of  
entrepreneurial motivations of  
refugees in the Netherlands*



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## **Abstract**

With a growing recognition of intersectional influences, which inform refugee entrepreneurship and the predominance of men in refugee entrepreneurship, it is important to reflect on personal underpinnings of different groups. There is specifically little research conducted on these personal underpinnings and the differences in ethnicity, gender, age, and disabilities. Therefore, this study aims to portray entrepreneurial motivations by applying an intersectional approach on refugee entrepreneurship in the Netherlands by studying ethnicity, gender, age, and disabilities. This study will enhance existing literature by including the experiences of disabled refugee entrepreneurs, therefore, filling the gap on intersectionality in refugee entrepreneurship. Twelve life stories were conducted and analysed to gain deeper understanding of these refugees and how their intersectional identities shape and inform their entrepreneurial motivations in the Netherlands. The results substantiate the individual and contextual influences on entrepreneurial motivations, they indicate that all four social identities impacted the entrepreneurial motivations to a greater or lesser degree. Findings showed that the most determining internal pull motivation for refugee entrepreneurship appear self-determination and inclusion mainly shaped by middle-aged female Afghan refugee entrepreneurs, informed by their ethnicity, gender and age. Narratives of the female community support and social network support showed how ethnic and gendered positions shape and inform entrepreneurial motivations. Lastly, disabled refugee entrepreneurs' motivations are shaped by all four social identities. There is a significant difference between motivations informed by their physical or mental disabilities. The study provides suggestions for policymakers, municipalities, and organizations about how to bridge the gap of cultural differences.

**Keywords** Refugee Entrepreneurship, Entrepreneurial Motivations, Intersectionality, Netherlands

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## 1. Introduction

### 1.1 Introduction topic

Human migration has become an increasingly important topic, with more people on the run than ever, including 19.132 asylum seekers in the Netherlands in the year 2020. Most people applying for asylum in 2020 were from Syria, Eritrea, Turkey, Algeria, and Yemen (UNHCR [United Nations High Commissioner for Refugees], 2019). The increasing number of asylum seekers challenges European authorities to respond to these arrivals (Larruina et al., 2019). In 2015, this sudden inflow of refugees was characterized as an “asylum system crisis” due to a lack of legislation and coordination among members of the European Union (Boersma et al., 2018; Braun, 2017; Feischmidt, Pries, & Cantat, 2019; Lurruina et al., 2019; Youkhana & Sutter, 2017). At the time, the Netherlands was in urgent need of new facilities for the processing of asylum requests (Boersma et al., 2018). The Netherlands not only faces the challenge of processing these requests, they are also responsible for facilitating the integration of these asylum seekers.

Existing literature has mainly focused on immigrants and refugees as one category without recognizing the vast differences between them. Recently, studies have focused on the distinction between immigrants and refugees (Alrawadieh et al., 2019; Bizri, 2017; Fong et al., 2007; Meister & Mauer, 2018; Wauters & Lambrecht, 2006; Wauters & Lambrecht, 2008). Refugees are unable or unwilling to return home for fear or threat of persecution. Immigrants are free from this constraint and can return home whenever they so desire (Cortes, 2004). A majority of these refugees do not have a clear perspective of their futures once they arrive in their host country and many have to stay in asylum centres indefinitely. A fragment of Amina’s life story, a Syrian, female, middle-aged refugee reflects how refugees have to rethink their futures.

*“I was twenty-nine when I came to the Netherlands so I could recreate everything. [...] When I was in the asylum centre, I was thinking, what am I going to do?”*

This quote shows how rethinking life starts in the asylum centres. A place where social, economic, and cultural relationships are constructed. According to the Dutch law, asylum

seekers without a residence permit are only allowed to work under certain conditions. One of these conditions is that the refugee asylum procedure must have been ongoing for at least 6 months or longer (SER, 2020). Currently, the asylum process can now take two years or even longer. In the meantime, within the centres refugees are trying to create opportunities for themselves and this continues, even after asylum is granted. One of the avenues for opportunity is **self-employment**, also known as **refugee entrepreneurship**. Facilitating refugee's integration also includes bringing attention to entrepreneurship for migrants and refugees in the Netherlands by support programs (Nijhoff, 2019). The urge to stimulate refugee entrepreneurship is recognized in the *2020 Entrepreneurship Action Plan* (European Commission, 2003). Entrepreneurship is a broadly studied field and there is a lot of debate on what entrepreneurship is and what entrepreneurs do (Gedeon, 2010). Hébert and Link (2009) define an entrepreneur as an agent who is involved in an exchange for profit and exercises judgement in light of precariousness. Refugee entrepreneurs appear to have other motives for entrepreneurship (Desai et al., 2021). Identity aspects are important factors that motivate refugee entrepreneurs and differ from entrepreneurial characteristics of native and other immigrant entrepreneurs (Bemak & Chung, 2014). It is therefore important not to ignore identity aspects of refugee self-employment. Existing literature has shown that the concept of refugee entrepreneurship is dynamic, depending on different contexts. Intersection of various identity formers such as ethnicity, gender, and age appear to be central to business experiences of minorities (Chreim et al., 2018; Gonzalez-Gonzalez et al., 2011; Khademi, et al, forthcoming; Ozasir Kacar & Essers, 2019). Intersectionality indicates the dynamic interactions between different axes of identity (Essers et al., 2010).

According to Pilková et al., (2016) refugee women, seniors, and disabled people face more barriers when becoming employed. They are also seen as disadvantaged entrepreneurs (Pilková et al., 2016). De Clercq and Honig (2011) define 'disadvantaged entrepreneurs as those individuals who have difficulty integrating into the marketplace and typically are located outside the mainstream of social and institutional support for entrepreneurship' (De Clercq & Honig, 2011, p. 354). One of the barriers of disadvantaged refugees is difficulty in finding the support they need, which hinders their performance and leads to a cycle of limitations and struggle of distinguishing themselves from negative stereotypes (Farraj et al., 2021). Moreover, these challenges result in modest businesses (Chreim et al., 2018; De Vita et al., 2014; Khademi, et al, forthcoming). With a growing recognition of intersectional influences which inform entrepreneurship (Al-Dajani & Marlow, 2013) and the predominance of men in refugee

entrepreneurship (Wauters & Lambrecht, 2006), it is important to reflect on personal underpinnings of different groups (Liñan & Fayolle, 2015). There is specifically little research conducted on these personal underpinnings and its differences in ethnicity, gender, age, and disabilities. Therefore, this study aims to portray entrepreneurial motivations by applying an intersectional approach on (disadvantaged) refugee entrepreneurship in the Netherlands by studying ethnicity, gender, age, and disabilities.

## 1.2 Societal relevance

As mentioned, the number of refugees has risen in the Netherlands, including 69.250 Ukrainian refugees in 2022 as a result of the ongoing Russian-Ukrainian war. Refugees appear to experience cultural differences from their host country, therefore, supporting projects for refugee entrepreneurs has grown to facilitate entrepreneurship (Solano et al., 2019). Although Dutch institutions have attempted to address the integration of refugees in the last decades, de Lange et al. (2020) concluded that the welcoming nature of policies and practices for entrepreneurial ambitions of refugees is shortcoming in the Netherlands. By bridging this gap between cultural differences and gaining understanding of entrepreneurial motivations based on intersectional identities of refugees, the insights of this study could contribute to improvements for the Dutch labour market and the integration of newcomers.

Some studies have shown that entrepreneurship improves integration of refugees into their new society and creates a feeling of belonging (Khademi, et al, forthcoming). Entrepreneurship has a significant influence on employment generation (van Praag et al., 2007). In addition, refugee entrepreneurship can have a positive effect on the economy of the host country, such as an increased employment ratio (Tumen, 2016). The Dutch workforce is ageing and this will continue for the coming 20 years (CBS, 2020b). It seems that migration is only a short-term strategy to counteract the aging population (United Nations, 2020). Almost 75 percent of the refugee population is under 35 years old. This means that refugee entrepreneurship may help to compensate for the ageing workforce.

Finally, by including disadvantaged refugee entrepreneurs this study contributes to a more inclusive approach to refugee entrepreneurship. As well as, endowing an inclusive society with the need to welcome diversity in the business sector (Yunus, 2006).

## 1.3 Scientific relevance

The purpose of this study is to add an intersectional perspective to the existing literature on refugee entrepreneurship and explore how ethnicity, gender, age, and disability intersect,

inform, and play a role in the entrepreneurial motivations in a Dutch context. Entrepreneurial intentions in different countries has been examined by various studies (Engle et al., 2011; Liñán et al., 2013; Moriano et al., 2012), this study will enhance on these understandings by including in-depth experiences of refugee entrepreneurs in the Netherlands.

The intersectional factors of age and disability are rarely taken into account in the current literature on refugee entrepreneurship. Only a few studies have taken age into account (Khademi, et al, forthcoming). None of these studies have focused on disabled refugees. Therefore, this study will enhance existing literature by including the experiences of disabled refugee entrepreneurs. This study aims to fill the gap on intersectionality in refugee entrepreneurship by including age and disability.

#### 1.4 Research question

In order to carry out this analysis, the following research question is proposed: *How do the intersectional identities (ethnicity, gender, age, and disabilities) of refugees shape and inform their entrepreneurial motivations in the Netherlands?*

#### 1.5 Outline

The next chapter, includes an outline of relevant literature on refugee entrepreneurship and intersectionality theory. Chapter three elaborates on the research methodology. Chapter four discusses the results based on the life stories of refugee entrepreneurs in the Netherlands. The final chapter includes the discussion of the results, the conclusion based on the research question, as well as, implications, limitations, and suggestions for future research.

## 2. Literature and theoretical overview

### 2.1 Entrepreneurship

There are multiple definitions for entrepreneurship, one of them defined by the OECD: *'enterprising human action in pursuit of the generation of value, through the creation or expansion of economic activity, by identifying and exploiting new products, processes or markets'* (OECD, 2017, p. 16). Entrepreneurship is a broadly studied field. There is a lot of debate on what entrepreneurship is and what entrepreneurs do (Gedeon, 2010). Hébert and Link (2009) define an entrepreneur as an agent who is involved in an exchange for profit and exercises judgement in light of precariousness. The Global Entrepreneurship Monitor (GEM) explains aspirations and entrepreneurial motivations. Socioeconomic variables are considered important in explaining these aspirations and motivations (Hessels et al., 2008). First of all, the

perception of the potential entrepreneur in relation to the environment should be favourable in terms of entrepreneurial attempts (GEM, 2021). Other motivators for entrepreneurial activities are the level of self-efficacy and the individual's fear of business failure (Wennberg et al., 2013). In addition, another socioeconomic factor that plays a role in becoming an entrepreneur is the image of entrepreneurship in the country in which they reside (GEM, 2021). The report of GEM (2021) shows that in the Netherlands there is a positive attitude amongst the Dutch population towards entrepreneurship. In the Netherlands, the intention to set up an entrepreneurship has been increasing since 2010 according to the report of GEM (2021). Hessels et al., (2008) suggests that entrepreneurial intentions depend on attitudes, subjective norms, and perceived behavioural control. According to Reynolds et al., (2001) there are "pull" and "push" motives for founding a business. Pull motives (opportunity entrepreneurship) could include autonomy and independence, and are considered the most determining factors for setting up an entrepreneurship (Van Gelderen & Jansen, 2006). Necessity entrepreneurship arises from push motives of individuals where a threat forces people into self-employment such as unemployment (Audretsch et al., 2005). Dawson & Henley (2012) show that motives to become self-employed differ between men and women. Women tend to combine push with pull, where independence is their main motivation for entrepreneurship followed by push reasons such as family commitments or their nature of chosen occupation (Dawson & Henley, 2012). Internal pull motives such as independence, are shown to be combined with external pull motives such as working conditions, particularly for men (Dawson & Henley, 2012). Dawson & Henley (2012) discuss the distinction between internal and external factors that impact push and pull motives to entrepreneurship. External factors, such as lack of resources, may push people towards entrepreneurship. Internal factors including perceived self-efficacy may pull people towards entrepreneurship. Several studies show other motives for starting a business such as the cost-benefit motives, the need for achievement, and the need for power (Douglas & Shepherd, 2002; McClelland, 1975).

## 2.2 Refugee entrepreneurship

Only recently, the distinction between immigrant and refugee entrepreneurship has been discussed in several studies refugees (Alrawadieh et al., 2019; Bizri, 2017; Fong et al., 2007; Meister & Mauer, 2018; Wauters & Lambrecht, 2006; Wauters & Lambrecht, 2008). One should not neglect the identity aspects of refugees. Firstly, according to Bernard (1976) immigrants involve representatives of all segments of a population. Regularly, they represent the groups in a population who have fewer rights, economically, socially, and politically. They

are searching for better economic or educational opportunities in another country. In contrast, refugees represent all groups of a society, they raw from all educational and occupational levels. These differences are recognised as a reason for different motives to start an entrepreneurship (Desai et al., 2021; Stewart & Roth, 2007). According to the International Law in the sense of the 1951 Convention, refugees are identifiable by four elemental characteristics: they are outside their country of origin, they are unable or unwilling to seek or take advantage of the protection of that country, or to return there; such inability or unwillingness is attributable to a well-founded fear of being persecuted; and the persecution feared is based on reasons of race, religion, nationality, membership of a particular social group, or political opinion (Goodwin-Gill & McAdam, 2021, p. 41).

Refugees are exposed to extreme trauma like physical, sexual, and psychological oppression and face a lack of autonomy and loss of their personal identity (White et al., 2000). It is likely that they will experience difficulties when settling down in their host country. However, once they have arrived at a safe place, many will face different challenges again like applying for asylum and resettlement, learning a new language and culture, and seeking employment (Colic-Peisker & Tilbury, 2006). Support from the hosting country to guide the refugees in these challenges is lacking (Shepherd et al., 2020). A study of Campion (2018) shows that seeking employment comes with personal barriers. Refugees seem to prefer creating social networks over finding a suitable job since they face downward occupational mobility. Refugees expect that these networks impact not only their health, social ties, and life satisfaction but also their job opportunities. Also, studies from a social capital theory show that refugees who are in contact with members of their host society will gain greater economic integration (de Vroome & van Tubergen, 2010). Mawson and Kasem (2019) explore the entrepreneurial intentions of Syrian refugees and address the importance of the social support system amongst Syrian refugee entrepreneurs. The Syrian culture has an impact on attitudes towards entrepreneurship which turns out favourably. Historically, Syria had very high levels of self-employment (Haddad et al., 2011). A culture of entrepreneurship is embedded among Syrians, where social support systems are part of their culture. Social support systems include family, friends, neighbours, etcetera and reflects support on a personal level which increases the tendency towards entrepreneurial activity (Bizri, 2017).

Refugee unemployment remains high, only twelve percent of refugees who received a permit found a job after two years in the Netherlands (CBS, 2021a). Great access to the labour market seems to be dependent on several factors such as foreign education, education in the

host country, refugees' occupational status, social networks in the host country, time spend in an asylum centre, and proficiency in the Dutch language (de Vroome & van Tubergen, 2010). When great access to the labour market is distorted due to these factors, entrepreneurial intentions can grow.

A way for refugees to create opportunities and overcome the barriers to become employed is refugee entrepreneurship. Studies show that entrepreneurship is a way for better integration of refugees into their host society (Alrawadieh et al., 2019; Embiricos, 2020; Ensign & Robinson, 2011; Entzinger & Biezeveld, 2003; Fong et al., 2007; Kloosterman et al., 1999; Lidola, 2014; Meister & Mauer, 2018; Shneikat & Alrawadieh, 2019; Van Delft et al., 2000; Wauters & Lambrecht, 2006; Wauters & Lambrecht, 2008). The refugee entrepreneurs' contributions to the host country's economy are not only limited to job creation but expand to include innovation and trade (Alrawadieh et al., 2019).

Reports show that immigrant entrepreneurship has been increasing in the Netherlands (Kamer van Koophandel, 2020). In 2018, 23 percent of the new entrepreneurs were not born in the Netherlands. Moreover, these reports also show that the number of female entrepreneurs has risen from 1 percent to 37 percent since 2018 (Kamer van Koophandel, 2020). Eighty-five percent of these female entrepreneurs are self-employed in the service sector (Kamer van Koophandel, 2020).

Alongside the psychological factors such as the "pull" and "push" motives described (Dawson & Henley, 2012), there are other factors that might have an influence on the motivations to become self-employed as a refugee. These factors include opportunity structures, the socio-economic contexts, and individual resources.

To gain better understanding of entrepreneurial motivations from an intersectional approach it is essential to study refugees' perception of the Dutch environment. Market conditions and access to entrepreneurship are elements that describe opportunity structure, which is linked to the perception of the environment in this study. The conditions refer to opportunities for refugees and access to entrepreneurship might be different for refugees since they face different barriers in the labour market, such as legal restrictions, financial barriers, language barriers, and lack of information (Wauters & Lambrecht, 2008). The market opportunities influence the motivations of refugees to set up an entrepreneurship. But the question is whether refugees take advantage of market opportunities or whether they see entrepreneurship as a way of surviving (Wauters & Lambrecht, 2008). A second aspect of

opportunity structures according to Wauters & Lambrecht, is in which sector they start their business. It appears, refugees choose sectors in which barriers are low.

A determinant factor in a socio-economic context according to Fong et al. (2007) is the population's negative perceptions of refugees. Numerous refugee entrepreneurs feel that they confront a degree of segregation based on ethnicity (Fong et al., 2007). This is an unused shape of prejudice that involves an awfully solid opposition to migrants based on fear of the obscure: "us versus them" (Masocha, 2015). On the one hand, this attitude and negative recognition has a coordinate effect on the income of refugees' businesses (Wauters & Lambrecht, 2008). On the other hand, this may emphatically influence refugee entrepreneurial motivations. Being segregated against pushes individuals to become business owners rather than looking for other employment (Ensign & Robinson, 2011).

Group characteristics in this study perceived as 'individual resources' consist of refugees' human capital and social networks. Human capital describes educational qualifications, language skills, and access to official advisory institutions (Kontos, 2003). Lack of human capital is one of the reasons to become self-employed. Simultaneously, increasing human capital is a deciding factor for entrepreneurship (Dawson & Henley, 2012). A social network is another determinant for becoming self-employed (Masurel et al., 2002). These social networks can be established by either relying on their own ethnic networks or non-ethnic communities (Teixeira, 2009). Ethnic ties and networks play a role in the choice to set up an entrepreneurship since these networks help by being embedded in a business network and ensure greater access to information (Ensign & Robinson, 2011; Rauch, 2001).

### 2.3 Intersectionality approach

As mentioned in this study, identity aspects for understanding motivations for refugee entrepreneurs should not be ignored. Several studies show that these intersectional aspects influence refugees' resources, motivations, and strategies (Khademi, et al, forthcoming). Identity of the entrepreneurs is constructed by the intersection of social contexts and social identity categories such as gender, class, age, religion, etcetera (Essers & Benschop, 2009; Khademi, et al, forthcoming). Intersectionality was introduced in the late 1980s to focus attention on solidarities of sameness and dynamics of difference in the context of antidiscrimination and social movement politics (Cho et al., 2013). Intersectionality indicates the dynamic interactions between different axes of identity (Essers et al., 2010). Since the construction of identity depends on place, time, and context (Haraway, 1988), studying the

motivations of refugee entrepreneurs based on their intersectional identities (ethnicity, gender, age and disability) in a Dutch context brings new scientific insights. The intersectionality approach views relations of power and oppression that individuals experience influenced by their identities (Crenshaw, 1991). Refugee entrepreneurship studied from an intersectional approach gains growing recognition (Khademi, et al, forthcoming). However, studies fail to address the motivational underpinnings for disabled refugee entrepreneurs. It is important to study this social category of exclusion. Maalaoui et al. (2020) also refers to disabled refugees as “disadvantaged entrepreneurs”. The intersectional approach applied in this study contributes to analyse the entrepreneurial motivations of refugees at the intersection of their ethnicity, gender, age, and disabilities. It brings insights in how these social identities and the Dutch context, are pushing or pulling refugees towards entrepreneurship (Dawson & Henley, 2012).

### 2.3.1 Gender

In most countries, more men than woman start businesses (Mayer et al., 2018). According to Mayer et al. (2018), there are several reasons considered as explanations for this difference. These include family commitment as being a mother, levels of education, gender discrimination in paid employment and the availability of bank finance, restricted access to markets and constraints on business growth. Other studies provide explanations as well. Klyver & Grant (2010) argue that female entrepreneurs do not have a network as strong as male entrepreneurs, there is less chance that there is an entrepreneur in their network. Metz & Tharenou (2001) suggest that they therefore lack role models.

Studies on refugee entrepreneurship have also shown that female entrepreneurs face more challenges (Essers & Benschop, 2019; Khademi, et al, forthcoming). However, Khademi et al (forthcoming) argues that female refugee entrepreneurs in the position of being a mother have high motivations to develop their human capital, such as improving their language skills and achieving academic certifications to present a good role model to their children. Essers et al. (2010) shows that female refugee entrepreneurs seek for independence, self-determination, and contact with the other sex by becoming self-employed. These motives are explained as pull motives by Dawson & Henley (2012). However, they argue that pull motives are allied with push motives particularly for women (Dawson & Henley, 2012). Studies from Khademi et al, (forthcoming) show that the experience of exclusion as a foreigner in previous work experiences is motivation to become self-employed. Business women highlight different identities in different contexts to maximize their opportunities (Essers & Benschop, 2009).

### 2.3.2 Age

The age of arriving refugees in the Netherlands is around 35 years or younger (CBS, 2020a). As mentioned earlier, these newcomers may have a positive impact on the ageing population in the Netherlands. For this reason, it is important to consider age as an identity aspect for this study to understand refugees' entrepreneurial motivations. According to GEM (2021), younger people are generally more likely to start a business. GEM (2021) considers a variety of reasons for this. To begin with, younger people are inclined to take risks since they may have less to lose. Also, if their business fails they still have a considerable career ahead of them. Additionally, younger people commonly have more energy and might be closer to new technologies. Contrastingly, younger people presumably have less knowledge and experience. Older people might have more family responsibilities and a greater hostility to risk. Wauters and Lambrecht (2006) state that self-employment comes with time, experience, and skills. Hence, individuals need time and the self-employment tendency increases with age.

### 2.3.3 Disability

The desire to own your own business should be accessible for everyone. The UNHCR estimates that out of 70.8 million forcibly displaced people, more than 10 million have a disability (UNHCR [United Nations High Commissioner for Refugees], 2019). Disabled refugees are those with mental or physical handicaps, those with epilepsy, emotional, mental conditions, or long-term disabilities (Pagán, 2009). For the purpose of this paper, mental illness is grouped under mental disabilities. Burchardt (2000) claims that disability is not a static condition, it is a dynamic state changing over time and circumstances. Disabled and non-disabled persons are not fixed groups. Burchardt (2000) developed more understanding of who is disabled. Intermittent disability—especially mental illness—is very common, one out of ten is still ill after six years and experience fluctuating conditions (Burchardt, 2000; Lonsdale et al., 1993; Mind, 1997). People follow different trajectories of disability. Three-quarters of people limited in their daily activities are on long disability trajectories (Burchardt, 2000).

Disabled people are looking for ways to reach self-determination and access emancipation to prove their capability (Maalaoui et al., 2020). They regularly have less opportunities to boost their position in society through employment, therefore, becoming self-employed is a strategy for overcoming these hurdles (De Clercq & Honig, 2011). These hurdles include limited access to resources, negative stereotypes about their interests and capabilities, and unequal access to information about how to receive support (De Clercq & Honig, 2011). Around 50% of disabled people work in a job they have created (Maalaoui et al., 2020). Their

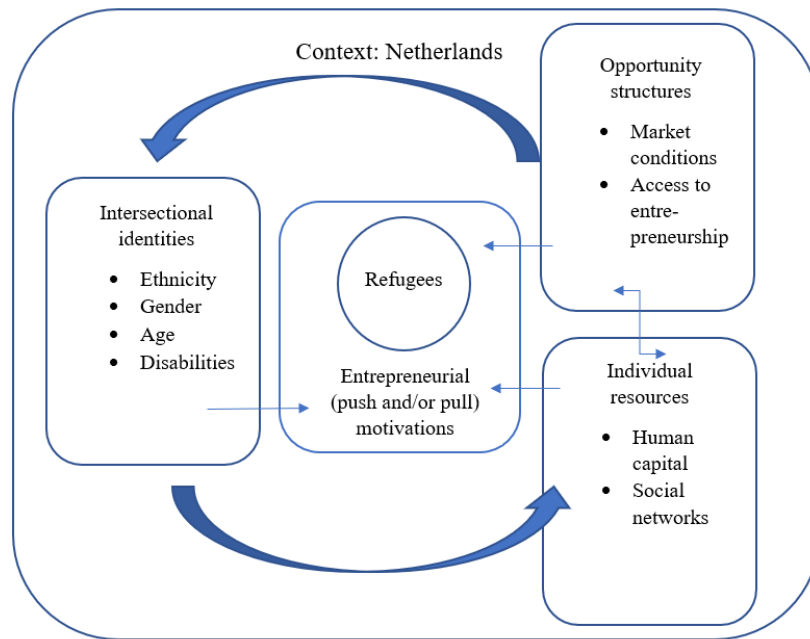
motivations are often assimilated to necessity entrepreneurship. Disabled entrepreneurs may feel a strong ambition to disconnect from their situation through entrepreneurship (Bourdieu, 2000; De Clercq & Honig, 2011). Next to the external barriers they face, there are cognitive factors that hinder their entrepreneurial intentions such as health conditions.

Disabled persons face barriers such as economic, sociocultural, cognitive, physical, and emotional challenges (Miller & Le Breton-Miller, 2017). The International Journal of Entrepreneurship and Innovation launched a special issue on 'silent minorities' in 2012. They highlight that entrepreneurs are not a homogeneous group. Each community has its own attributes that influence their ability to start (Germon et al., 2019). The otherness of disadvantaged entrepreneurs is dependent on structure and culture (Maalaoui et al., 2020). Disabled people use self-employment as a potential tool to achieve better integration into the labour market (Arnold & Seekins, 2002). Contrarily, self-employment brings higher job stress, hard work, long working hours, and risk (Buttner, 1992) However, according to De Clercq & Honig (2011) studies fail to address the motivation that underlie disabled persons' integration to entrepreneurship.

## 2.6 Conceptual framework

Based on the reviewed literature, a conceptual framework was created to fundamentally visualize the foremost critical aspects that influence refugees' entrepreneurial motivations.

As shown in the figure below, there are four identity categories that shape and inform the motivations of refugees to set up an entrepreneurship. These include ethnicity, gender, age, and disabilities. Entrepreneurial motivations are formed through push and pull motives (Dawson & Henley, 2012), the socio-economic Dutch context, and individual resources.



### 3. Methodology

This chapter describes the strategies utilized to gain an in-depth understanding and provide appropriate results in relation to the main research question: *How do the intersectional identities (ethnicity, gender, age and disabilities) of refugees shape and inform their entrepreneurial motivations in the Netherlands?* This chapter clarifies the strategy of the study, the research design, and data collection procedure. Finally, this chapter presents the research quality in regards to its credibility, transferability, dependability, and confirmability.

#### 3.1. Research strategy

The aim of this study is to investigate how intersectional identities (ethnicity, gender, age and disability) of refugee entrepreneurs inform and play a role in their entrepreneurial motivations. To study these social intersectional phenomena and their effects on the outcomes of refugee entrepreneurs a qualitative, abductive research approach is applied. This study is built on existing theory but leaves room for emerging concepts based on the empirical data gathered (Bleijenbergh, 2016). This study focuses on the “why” and “how” of entrepreneurial motivations of refugees in the Netherlands. It relies on the direct experiences of refugee entrepreneurs in their everyday lives in the Netherlands (Bleijenbergh, 2016).

The participants in this research are chosen based on certain criteria to answer the main question of this study. First of all, their granted refugee status and their residency is in the Netherlands. Secondly, either they are already refugee entrepreneurs (during the last five years) or they intend to start their own business. Thirdly, to study their intersectional identities

participants are selected on ethnicity, age, gender, and disability. To keep the group under study as heterogeneous as possible, variation in ethnicity, age, gender, and disabled and non-disabled is ensured.

This chosen strategy is comprehensive and inclusive by including the participants in the research process. The participants will be given the opportunity to review their interpretation of the gathered data.

## 3.2 Data collection

For a deeper understanding of the research context, the primary sources of this study are life-story interviews conducted in person. According to Atkinson (2007), life-story telling is a social production embedded in interpretative understandings of biographically unfolding subjectivity. The life story is a joint product of person and environment (McAdams, 1988). During the interviews, it is important to make the interviewee feel comfortable to express his or her story. Each interview is a product of the mutual interaction between speaker and listener.

An outline of the research purpose, length of the interview, and the confidentiality statement were sent to potential participants after the invitation via phone or email. The interviews were constructed to cover the concepts of this study, entrepreneurial motivations and intersectionality whilst allowing for deviation and storytelling. The interviews were conducted in either English or Dutch. This does allow for differences in translations. Life stories are conventionalised narrative expressions of life experiences staged in line with structured conventions of narrative and performative genres, they need listeners and an audience (Brannen, 2013). The interviews are therefore recorded by permission of the participants.

Since this study focuses on intersectionality the group under study is heterogeneous for its disparity in ethnicity, gender, age, and disability. This brings different perspectives. The participants remain anonymous during the study, therefore pseudonyms are used instead.

### 3.2.1 Sample

To cover all concepts in this study at least twelve interviews were conducted. The participants were selected by using the snowballing technique. Through the researchers' social network, this journey started at Huis van Compassie in Nijmegen. Using your social network to locate participants aids the practice of the snowballing technique (Noy, 2008). The study is focused on refugee entrepreneurs in the Netherlands which increases the possibility of finding participants because of this scope. To complete the interviews and to collect all the needed data,

the snowballing technique was the main strategy. Through one of the participants, a former participant of Forward Incubator, a Dutch organization who supports newcomers to start their entrepreneurship, an introduction to the organization was arranged. Through this connection there was a possibility to join a session with female entrepreneurs. Follow up research to these female entrepreneurs was conducted via LinkedIn. Additionally, through the snowballing technique an opportunity was created to get in touch with the founder of the Goshamadeed foundation, who aims to improve the integration of Afghan newcomers, a mutual interest in this study arose.

The group under study consists of six female entrepreneurs and six male entrepreneurs, one of these male entrepreneurs is waiting for the approval of his business plan. There is a disparity in ethnicity and age, which enriches the results of this study by bringing alternative perspectives. Six out of twelve participants were speaking Dutch on an understandable level, two of the participants only spoke English, the other three preferred to speak English although they did command the Dutch language. Moreover, three of the participants have a mental or physical disability.

Entrepreneur	Ethnicity	Age	Gender	Disability	Start entrepreneurship	Kind of business
Nassim	Iraqi	45	Male	Yes, physical	2018	Constructing company
Amina	Palestinian	37	Female	No	2019	Syrian catering
Mohammed	Iraqi	27	Male	No	2022	Freelance interpreter
Nisrine	Iranian	36	Female	No	2021	Founder online meeting platform
Amir	Syrian	35	Male	Yes, mental	In anticipation	Restaurant
Yusuf	Syrian	37	Male	No	2018	Founder Foundation for newcomers
Maryam	Syrian	41	Female	No	2020	Syrian catering & snacks

Mo	Syrian	34	Male	No	2020	Freelance photographer
Nasi	Afghan	41	Female	No	2021	Hair/beauty salon
Emir	Syrian	53	Male	Yes	2020	Coffee store
Maya	Afghan	43	Female	No	2018	Hair/ beauty salon
Fariha	Yemen	37	Female	No	In anticipation	Yemen food, clothes & accessories

### 3.3 Data analysis

The analysis of the life story interviews started with the word by word transcribing process . After the transcribing process, the interviews were analysed through open, axial, and selective coding. The coding process transforms the concepts from concrete to abstract themes. The coding process was supported by Atlas.ti. The purpose of this study is to investigate how intersectional identities shape and inform entrepreneurial motivations of refugees. Therefore, the first step was to identify the participants' intersectional identities. Once these were identified, entrepreneurial motivations were analysed. The life story interviews were reported in narratives, these individual narratives answer the topic of this study. It is important to reconstruct chronology of the life story (Rosenthal, 1993). During the analyses single sequences were interpreted as to their meaning for the total life story itself.

### 3.4 Research quality

Throughout this study it is ensured that quality criteria are met. Qualitative research revolves around credibility, transferability, confirmability, and dependability (Steinke, 2004). On the one hand, qualitative research gives the ability to study the authentic environment of refugee entrepreneurs. On the other hand, qualitative research approaches have been criticized for researcher bias (Mays & Pope, 1995). Therefore, it requires an acceptance that the researcher is part of the qualitative process and influences the outcome of the project. Identifying my underlying beliefs and biases as a native Dutch young female by a reflexive journal validates the research. This journal logs the values and beliefs I hold and how they impact decisions on the analysis. Reflecting on my own experiences and beliefs, I have a Dutch background and no experience in the field of refugee entrepreneurship or any relationship to refugee entrepreneurs. The relationship to refugees comes from the experience in voluntary work I

have had as a language buddy. From this experience I believe that learning rate is related to age, during the analysis of the data I need to remain neutral on this by setting this belief aside and listening from the perspective of a researcher.

The credibility of this study is achieved through monthly peer debriefing and member checking. This ensures that the results are credible from the participant's perspective. Furthermore, the group of respondents is as heterogeneous as possible since it is based on different intersectional identities; ethnicity, gender, age, and disability. To ensure dependability, changes during the research will be recorded throughout the analysis. Finally, to make sure the results can be confirmed by others, a codebook and notes from the interviews are provided.

### 3.5 Research Ethics

The participants of this study were asked to tell their life stories which raises ethical attention. Ethical standards were met through several actions. First of all, regarding ethical guidelines this research complies to the Code of conduct on scientific practices. The Code of conduct on scientific practices was developed to establish correct practice to provide common ground and intended for the individual scientific practitioner (KNAW; NFU; NWO; TO2-federatie; Vereniging Hogescholen; VSNU, 2018). In addition, this research follows the Ethical guidelines of Nijmegen School of Management and the A.P.A. ethics code.

In order to comply with these codes, all interviewees are informed beforehand about the purpose of this study, the length of the interview, and were able to participate voluntarily with withdrawal options. Furthermore, because of the in-depth focus on people's life stories, it is important to consider confidentiality. The participants had the option to remain anonymous by using pseudonyms instead. They are also free to deny the distribution of their interviews. Moreover, access to data is only provided to the supervisors of this research. The participants were asked to provide their informed consent to be recorded during the interview. The recordings were deleted after the transcribing process. Additionally, the role of the researcher is central in complying with ethical standards. Given the nature of this study where life stories were told, interpersonal interactions with participants may be created. Subsequently, researchers may forget about their professional position and fail to interpret from this position. Consequently, it is important to establish an environment to protect professional distance and original data.

## 4. Results

The life stories of twelve refugee entrepreneurs were transcribed, coded and analysed. The stories differ for their variation in ethnicity, gender, age, and disability. The data gave rise to experiences of refugee entrepreneurs in the Netherlands with regard to their entrepreneurial motivations. Some of those life stories are presented below to highlight the influence of different intersectional identities on entrepreneurial motivations of refugees in the Netherlands.

In this first section the two life stories of Afghan middle-aged women are described to portray the first results on how intersectional identities shape and inform entrepreneurial motivations of refugees in the Netherlands. It is particularly notable that these stories show some similarities in how their Afghan ethnicity, gender, and age intersect.

### 4.1 Entrepreneurial motivations of Afghan middle-aged women (through the intersection of gender, ethnicity and age)

Nasir, is a 48-year-old woman and owns her own hair and beauty salon. As a 24-year-old engaged, Afghan woman she fled to the Netherlands together with her fiancé. They were married in the Netherlands after they were granted for asylum. Nasir is now mother of two children. The asylum procedure of Nasir and her fiancé took three months. After they were settled in the Netherlands, Nasir started to study the Dutch language by taking courses and her employment at a Bakery. Nasir is a graduated teacher in Afghanistan and had the ambition to continue studying in this field in the Netherlands but then became pregnant with her first child. In three years, she had switched jobs multiple times. Through a Turkish friend, from her children's school, she was inspired to start working in a hair and beauty salon, which inspired her to study for the Hairdresser Academy.

*But I immediately get children, another child, another child. I just wait until my children can go to school and take care of themselves. Only then will I start to do something for myself, work a little. After thirty, thirty-five. I was very young when I was married, that's how it was in Afghanistan. Luckily, this has changed except for some cities and villages (Nasir, hairdresser, 2022).*

Nasir's story demonstrates how her ethnicity, gender and age intersect in her process to enter the labour market in the Netherlands which is important to consider as an influence on entrepreneurial motivations. When Nasir arrived in the Netherlands she was still young, she was 24 years old. She considered her marriage and position as a mother as a reason to wait to create a position for herself in the labour market. Her ethnicity and age is the reason for her

early marriage, which was something that was expected during Nasir's age in Afghanistan. However, Nasir's position as a young mother gave her the opportunity to improve her language

skills. Other studies show that female refugee entrepreneurs with a position of being a mother have high motivations to develop their human capital which includes improving language skills (Khademi, et al, forthcoming). Moreover, Nasir's role as a Afghan woman and mother influenced her in the development of her entrepreneurship by meeting another immigrant, female entrepreneur.

*And then I'm looking for something, I'm always enthusiastic, I want to look, look, look. I was doing my groceries here and I see this hair salon. I walked in and I see a sweet old woman, Gemmy. She was here thirty-seven years. And I come in and I say, I'll talk to her, I'm a hairdresser too, I have a diploma, if it's busy, I can help you out, I can come to you (...) Yes, in these times I don't just sit quietly, I also do other trainings, like make-up, hairstyling, I did a lot of courses and obtained certificates. One day, March 3, last year, year 21, she says, I am going to retire. I was sad. In the evening I spoke to my husband and he has a good idea for me: you can take over the salon. That feared me, no I can't, I don't dare. This is very serious (...) It has always been my dream but I want someone who stimulates me and my husband does. And my friend Diva with the hair salon (Nasir, hairdresser, 2022).*

Wauters and Lambrecht (2006) state that self-employment comes with time, experience, and skills. Nasir's quote illustrates her proactiveness by obtaining new certificates, skills and gaining new experiences by working in Gemmy's salon. She sees her young age as an advantage in this process. The takeover of the salon came as an opportunity for Nasir, but her husband was the one bringing up this idea. She feels that she needs external stimulation. As an Afghan woman, Nasir experienced an exclusive position in her home country which creates the need for approval due to her position as a woman. From her rooted beliefs as an Afghan woman and mother, Nasir is very focused on her family. In the meantime, she uses features from the Dutch culture like the inclusive position as a woman by developing herself; she says that she finally has the chance to do so. Yet her husband drove her to her entrepreneurship. She would like to be included in the Dutch community through her entrepreneurship but only works with female colleagues and clients following the Afghani behaviours. The internal motivation to become self-employed stems from Nasir's longing for self-determination and inclusion.

*I only do it for fun, and as well to do something. I can't just stay at home and watch the walls. Clean them every day. Right? You have to do something for yourself. Yes, then I started, luckily, I had very nice customers, always old people, they want to talk to me and then I tell them, I can't speak one hundred percent Dutch, but I can talk to you. And they say, no, it doesn't matter, you can speak Dutch very well (Nasir, hairdresser, 2022).*

Nasir's perception of the environment motivated her to take over the salon. She is seeking interaction with the Dutch community by managing the Dutch language through her entrepreneurship. The perception of the environment and market opportunities pulled her towards her entrepreneurship as external motivations. Moreover, she considers meeting new people and being surrounded by people as one of her other internal motivations to start her entrepreneurship. Being excluded from society as a woman in Afghanistan strengthens this feeling. The intersection of gender and ethnicity shaped her entrepreneurial identity as she empowers herself by approaching people in shaping her entrepreneurship. Also, Maalaoui et al. (2020) considers entrepreneurship as a support to the social integration of disadvantaged people through their entrepreneurship. A study of Campion (2018) shows that refugees seem to prefer creating social networks over finding a suitable job since they face downward occupational mobility.

To further explain how identity categories such as ethnicity, gender, and age intersect, inform, and play a role in entrepreneurial motivations of refugees, Maya's story is highlighted. Maya is another Afghan woman of 43 years old, who owns a hair and beauty salon. Maya was 21 years old when she fled the Taliban in Afghanistan together with her husband. During these times, girls were not allowed to study or to go outside. As a young girl, Maya was trying to search for opportunities and meaning by helping her mom, who owned her own business as a seamstress, and her dad, who owned a supermarket. Furthermore, Maya and her sister were tutoring other girls from her village who were not allowed to go to school. It was also in Afghanistan that she developed her first hairdressing skills by cutting girls' hair.

*This hurts me really bad, you are young but not allowed to do anything. Do you get it? You just want to move on. I had no diploma in Afghanistan. I wanted to study here in the Netherlands, but then, I was also not allowed to (...) So actually during this time, I was quiet, but I kept on working on my language, if I would not have done that, I would become a housewife, staying at home, I would have forgotten the language (Maya, hairdresser, 2022).*

Maya's position as a Afghan woman excluded her from the Afghan labour market and from education. The fight for her permit in the Netherlands after rejection took five years and excluded her from studying in the Netherlands. Her gender and ethnicity as an Afghan empowered her to seek possibilities in every single way to develop herself, even though she was excluded from studying. Maya states that her biggest ambition was to study in the Netherlands. When her permit was approved again, she took advantage of her age and decided to study while she was still eligible for a student loan.

*It has always been my dream to work in healthcare as a doctor's assistant, but I could not find an internship (...) Then I thought, yes, you know, then I will start with something else, I thought being a hairdresser is something I like (...) If I do not start now with a study, then I will turn 30 and then I cannot apply for a study grant (...) For the ROC, I was too old (...) At the hairdresser academy they said, you should find an internship place but my Dutch was not that good (...) and these companies are not going to hire people who only manage half a language, right? (...) So finding these internships was hard for my age (...) They told me so many times, you are too old to study, but I just walked into these hairdresser salons to ask (Maya, hairdresser, 2022).*

Maya found her way into the labour market after she faced multiple rejections. She is seeking self-determination. Her age disadvantage at some educational institutions encouraged Maya even more to seek opportunities. Those opportunities led Maya to her entrepreneurship.

*It was in my training place and then I heard through my colleague, that she wants to stop here (...) I told my husband that she wants to sell the hair salon, but I have to be honest, he said to me, can't you do that? Can't we take over? I said, yes, I don't know, because I can do hairdressing and that sort of thing, because I've worked really hard in two years, I've attended hairdressing school here too, so I trust that but I don't know about bookkeeping, those kind of things (Maya, hairdresser, 2022).*

Maya was married at a young age in Afghanistan, which is something considered normal in Afghanistan according to Nasir, a rooted belief. Maya's identity as a young, married woman from Afghanistan gave origin to her entrepreneurship. Whereas a male person is involved as the external motivator for her entrepreneurship. Also, there is a strong "we" perception of the business. Altogether, it has been the agentic use of her gender, Afghan ethnicity, and her age that encouraged her entrepreneurship. Additionally, Maya explains that as an Afghan woman she was limited which results in using features from both her Afghani and Dutch culture in her way to entrepreneurship. She seeks self-determination and an inclusive position but is encouraged by her husband in her motivation to start her entrepreneurship. Her customers are females only which is a feature of the Afghan culture. Maya's internal pull motives for her entrepreneurship also stem from inclusive desires and self-determination.

Maya's level of self-efficacy has always been high. As a young girl with limited opportunities in Afghanistan, she started to create her own path with her parents' experience and open mindedness as an inspiration alongside her proactive attitude. This attitude allowed her to connect with the Dutch community and learn the language, which led to a positive perception of her environment. Most Afghans Maya knows have their own business, they have always been so restricted, they want to make the most of their freedom. The Global Entrepreneurship Monitor (2021) explains that socio-economic factors are influential in

entrepreneurial motivations such as the image of entrepreneurship in the specific country. Through other success stories of ethnic-entrepreneurs, entrepreneurship has a positive image in the Netherlands amongst Afghan refugees. The start of her entrepreneurship can be considered as an opportunity, as she intentionally decided to become an entrepreneur (Dawson & Henley, 2012). The feeling of freedom and personal development is the foremost internal motivation to start her entrepreneurship, which roots from her limitations as an Afghan woman.

From the life story interviews of both Maya and Nasir, it can be deduced that both women have a strong will for self-determination and hold powerful inclusion desires. Their exclusive position in Afghanistan strengthens this desire for self-determination. However, their position as a mother and their young marriage delays this process. Their entrepreneurial motivations are also shaped by external factors such as the market opportunities and their perception of the environment. Predominantly, they are pulled towards their entrepreneurship by combined internal and external pull motivations (Dawson & Henley, 2012).

## 4.2 Entrepreneurial motivations through social support systems (intersection of ethnicity, gender, and age)

This section aims to explain how social support systems amongst refugee entrepreneurs influence their entrepreneurial intentions. The first part of this section highlights how Syrian refugee entrepreneurs are either pulled or pushed towards entrepreneurship and studies the influence of social network support on entrepreneurial motivations (Bizri, 2017). This part predominantly shows us how ethnicity, gender, and age intersect and inform motivations of these Syrian refugee entrepreneurs.

### 4.2.1 Social network support

Unlike Afghan women, who manage service-related businesses and often only start their own business after a couple of years because they want to take care of their families first. Syrian women orient themselves differently and manage culture-related service businesses, where the “we” perception is less present. Both Amina and Maryam fled to the Netherlands from Syria at an older age.

Amina was 29 years old when she fled Syria due to the war together with her family. She is a 37-years old Palestinian but was born and raised in Syria in a place intended only for Palestinians after she fled Palestine as a young girl. Amina mainly grew up with Palestinian people and sees no difference with Syrian people. She considers herself a “mixed” Palestinian and Syrian. Apart from the fact that she was not allowed to travel outside Syria, she had the

same rights as Syrians. She was able to study, work and buy a house to live a “normal” life. Amina seized the opportunity to study in Syria with both hands by graduating in Management of Business in Marketing. Intersections of Amina’s gender, ethnicity, and age identities have played opportunely in her advantage in her way to her entrepreneurship, a Syrian catering company.

*For me, I had no children, I was just with myself, so I found this situation ideal, I am going to live a young life, I am free, I am going to find my love, I can start from scratch (Amina, Syrian caterer, 2022).*

This quote reflects Amina’s longing for self-determination, also one of the reasons for female refugees to start their own businesses, also known as a pull-motive to entrepreneurship (Dawson & Henley, 2012). She sees her age as an advantage because she is able to start over. She feels that this is the real life, not the life she had before in Syria. To start with, Amina wants to learn the Dutch language and study. But after a year she got married with her Syrian husband which changed her plans. They decided to build a new life together, their plan included a clear future perspective. After they decided to have children, Amina felt she had to work to make a good plan for her children. After they were able to take care of themselves at the age of four, she and her husband could find their new purpose in life. Amina’s position as a young refugee and mother motivated her to become an entrepreneur.

*When we came here, we had nothing, I wanted to give my children a beautiful life and give them what they desire, I don’t want to ask others to help me in that and my husband as well. So I had support from him and he got my support, we help each other rise (...) After that, I love cooking (...) after working at a catering company I thought, why don’t I start for myself? (Amina, Syrian catering, 2022).*

The motivation to start her entrepreneurship came from her position as a young mother, by being a good role model for her children (Chreim et al., 2018). Furthermore, an internal pull motive is to be economically self-sufficient, which is linked to being a good role model for her children. Contextual circumstances pulled her into entrepreneurship, such as the Dutch culture. Through an online platform for food sharing, Amina gained knowledge about catering. Her ethnicity was considered an advantage for Amina, especially in the Dutch capital, where people are open to and curious about new cultures and food. This open minded attitude in the Netherlands made Amina decide to open a catering company where entry barriers are low (Wauters & Lambrecht, 2008). Her position as a woman gave her an advantage as her husband is the main source of income and supports her. Therefore, she does not fear failure due to a fixed income (Chreim et al., 2018). Her age gave her the advantage to create new possibilities.

Amina created a positive perception of the Dutch environment as an external motivation, which led to her Syrian catering company.

*Because I studied management of business in marketing, I am already used to developing a business plan, being on time, sending emails, all these logistic matters, I am already used to (...) I think it was less difficult for me, because my study contributed to that (Amina, Syrian catering, 2022).*

Moreover, Amina had the opportunity to study and work in her study field in Syria as a woman, which increased her human capital and in turn her level of self-efficacy. This in turn ensured that Amina chose to run her own business from her own position. She explains that her study contributed to knowledge about business which results in an independent process in shaping her entrepreneurial motivations.

*Go on Amina, people should know you, you cook delicious, you are doing well and you are always on time (...) Also when I worked for WeKantine, I worked with other companies, I asked them would you work with my catering company if I would open it, they said Yes, you are doing well and that is support from them as well (Amina, Syrian catering, 2022).*

This quote from Amina shows that her need for support from a close community is strong. She states that she and her husband support each other. Additionally, the feeling of support from her husband changed her plans from studying to owning her own business in the Netherlands. Bizri (2017) explains the strength of social support systems in Syrian culture from family, friends, and neighbours. These networks increase tendency towards entrepreneurial activity. This support reflects support on a personal level.

The story of Maryam also illustrates this social network support and shows how her ethnicity, gender, and age intersect in her motivation to start her entrepreneurship. Maryam is a 41-years-old Syrian woman, like Amina, owning a Syrian catering company together with her husband.

Maryam has been living in the Netherlands for six years. She fled the Syrian revolution together with her husband and two sons in 2015. In Syria, She was working as an executive manager for a Swiss company after she finished her bachelor degree in translation. Their asylum procedure took one year. After their permit was granted, Maryam decided to focus on managing her life and family in the Netherlands. Her inclusion to the Dutch labour market was a challenge and after four years of voluntary work at her children's school, Maryam was pushed into

entrepreneurship (Dawson & Henley, 2012). Maryam considers her position and label as a refugee to integrate in the labour market as a disadvantage but in the end she turned this into an opportunity by opening a Syrian catering company. She states that it is hard to find a job over thirty years old. Maryam had a strong desire to be involved in the Dutch community in order to create a social network. She achieved this mainly by being a volunteer at her children's school, where she was also a member of the parent's council. The support of this Dutch network inspired and encouraged her entrepreneurship.

*I started with my catering company from the School of the Kids because I started to do the Christmas dinner for the parents in the school and some catering for the teachers. And from there I, I have this idea (Maryam, Syrian catering, 2022).*

Maryam was excluded as a middle-aged Syrian refugee in the Dutch labour market which motivated her to become self-employed (Dawson & Henley, 2012). Being prejudiced against pushes individuals to become business owners rather than looking for other employment opportunities (Ensign & Robinson, 2011). Maryam's role as a mother inspired her in the creation of her catering company. Maryam states that she feels supported by the Dutch community. During her volunteering work in her children's school, her Syrian cooking skills were highly appreciated. Like Amina, her human capital was recognised by the Dutch community, which led to her business idea. Maryam's identity as a Syrian mother turned into an opportunity for her entrepreneurship and contributed favourably to her social capital by being included in the Dutch community. These results show that Maryam's entrepreneurial motivations are combined push and pull motives. Where externally she was pushed due to a lack of alternative opportunities. Simultaneously, she was externally pulled and motivated through social network support. Which is one of Maryam's main motives for her entrepreneurship, being included in the Dutch society. Maryam's perception on the environment has changed due to her entrepreneurship. Where previously she felt excluded due to her age and a language barrier, she feels that there is more support for newcomers, especially in starting her own business. By combining Syrian and Dutch culture, she has rebuilt her identity as a female entrepreneur. Maryam highlights the importance of social support from Forward Incubator and Pangea, both organisations supporting newcomers in their way through their entrepreneurship and the support of her children's school. This reflects the importance of social network support for Syrian refugee entrepreneurs (Bizri, 2017).

*It's a good opportunity to start specially there is now a lot of organisation that they are focusing on the newcomers. So you feel that it's growing and it's getting in progress (...) supporting that it's very good (...) I just need somebody to support me in the in the starting (...) the school of*

*the kids was the most supportive for us, the director and the teachers. Yeah, they were so great with us. Because of them we have our company now (Maryam, Syrian catering, 2022).*

Mo's pathway to entrepreneurship as a 34-years-old Syrian freelance photographer also reflects the weight of social network support (Bizri, 2017). Mo's intersectional ethnicity, gender, and age identities influenced his entrepreneurial motivations. Mo fled Syria because of the revolution and arrived in the Netherlands in 2017, after living in Dubai for three years. Mo's girlfriend and father-in-law were already in the Netherlands, which was one of the reasons for Mo came to the Netherlands alongside the Dutch appreciation for art. Mo studied in tourism but made his career in the film industry in Syria. Since he was a kid, photography was his passion. In Dubai, Mo started his career in photography by following courses. For five years, Mo has been a professional photographer. From the moment Mo arrived in the Netherlands, he started photographing in the asylum centre where he was motivated by a Dutch volunteer who provided him with his first resources, like a camera. He took this opportunity to start his career. According to Dawson & Henley (2012), this shows that Mo was externally motivated by pull factors including resources but he was also internally motivated for his passion for photography.

*Like my community, whole community here, and AZC and volunteer guys start to see the pictures, they start to OK. You have a talent. You are like it (...) No, in Amsterdam, especially in Amsterdam, most of us, Syrians, work in art. OK. And yeah, we know, we ask. When someone has information we tell everyone (...) You know so we always had the communication between us, you know. So if someone understands one thing, everyone will understand (...) I have support always. I have good people on this (Mo, freelance photographer, 2022).*

The quote above reflects the importance of a network for Mo's tendency towards entrepreneurship. The Syrian social network, as well as friends and volunteers, encouraged and inspired him. Through his Syrian and Dutch network, Mo got his first assignments as a freelance photographer. According to Mo, due to his young age he had the opportunity to gain experience. He states that he knows how the world works and that a younger age is favourable in terms of learning a new language. His Syrian ethnicity connects him to other Syrians, with a great appreciation for art, all over the world, which is beneficial in sharing information and lowers the barriers to entrepreneurship. Like Amina, Mo explains the benefits of an open minded country, that pulled him favourably towards his entrepreneurship. Mo declares that most Syrians in the capital work in art, Syria has an entrepreneurial history and high levels of self-employment (Haddad et al., 2011), this history and Syrian culture impacts subjective norms and pulls Mo towards entrepreneurial activity (Kirk, 2004).

*For my own case it was the perfect place. Yeah, because in the artistic mind the Dutch have it you know. So they really appreciate the art. They really appreciate the photographer. And that is what I like about the Netherlands (...)*

The stories of these three Syrian entrepreneurs underline the importance of a social network and the impact it has on entrepreneurial motivations. It was through this personal support and encouragement of a social network (family, friends, acquaintances) that their businesses were born. This shows the influence of their ethnicity intersected with their gender and age on their entrepreneurial motivations. However, a clear difference can be seen in the type of business between men and women.

The second part of this section describes the female community support and its influence on entrepreneurial motivations of Iranian and Yemeni women.

#### 4.2.2 Female community support (through the intersection of ethnicity & gender )

Ensign and Robinson (2011) state that ethnic ties and networks are influential factors to entrepreneurial motivations. The support from Forward Incubator plays an essential role in the development of entrepreneurship amongst female newcomers. The female community support encourages the connection of female refugee entrepreneurs in the Netherlands. The Dutch society strongly encourages refugee entrepreneurship and there is a need for diversity in the business sector (Yunus, 2006).

Fariha, a 37-years-old Yemeni female entrepreneur and mother found a niche in the Dutch market, where she used her human capital to start her entrepreneurship. By searching for Yemeni products in the Netherlands, they proved difficult to obtain. Products from home make Fariha feel safe. Through Fariha's entrepreneurship, she wants to preserve Yemeni culture and share it with the Yemeni and Dutch community by selling Yemeni products. Especially Yemeni honey, which she offers online. She considers it important to maintain the culture for Yemeni children growing up in the Netherlands, giving them a sense of home away from home. Fariha has a Bachelor's degree in English language education. She taught English in Yemen for three years after her graduation. Fariha obtained a scholarship in order to pursue her master degree in the United States in English linguistics but she was rejected as a Yemeni student. In the meantime, the situation in Yemen went from bad to worse and Fariha decided not to go back as she feared for her exclusive position. Ending up in Ecuador and Malaysia, Fariha gained some

work experience in international import and export before she applied for asylum in the Netherlands. During this time, as a single parent, her children stayed with their grandmother in Yemen, separating them from their mother.

Fariha has been living in the Netherlands for three and a half years and immediately took advantage of the Dutch market opportunities (Wauters & Lambrecht, 2008). However, the deeper motivation to use this opportunity for her business comes from her intersectional identities such as her gender and middle-age. Fariha missed products from Yemen in the Netherlands. She wanted to provide a piece of home away from home. She is proud of where she comes from and wants to provide this to her ethnic community. By founding her company, Fariha capitalises on her know-how and the ethnic community needs (Ensign & Robinson, 2011). Intersected with her identity as a mother, she wants to make sure her children do not forget their own culture. Fariha feels strongly connected to and empowered by other female refugee entrepreneurs. They learn from each other, and help each other to set up their own business. Fariha was pulled into her entrepreneurship by her intersectional identities, great market opportunities, and ethnic network. The use of ethnic ties for Yemeni products is an agentic entrepreneurial strategy. Additionally, Fariha fled from her country to create greater opportunities for herself as a woman in a country where she has a chance of an inclusive position.

*Actually, home is home, but uh if you see like. It's it's really difficult to it like a separate. I feel home here also, but it's not really like home. You know we need something that connects us also with our culture. We have beautiful things like celebrating events, traditional clothes, some accessories. We really missed that. That's why I decided, there is a gap in the Dutch market. So we have to fill this gap in order to meet the needs of Yemeni community (Fariha, Yemeni products, 2022).*

Entrepreneurship is Fariha's passion and has already arose in her country of origin as a young girl. Her experience in other countries such as Malaysia and Ecuador without her children, being with their grandmother in Yemen, highlight her need for independence as a Yemeni woman. She feels strongly connected to other non-Dutch entrepreneurs, which also determines her path to entrepreneurship through Forward Inc.

*Yeah, actually, I mean, you know as a child in Yemen, I would buy candies and sell it for children in our neighbourhood, so I make like a small tent in front of our house and I made a lot of money from yeah I was like a small business, it was funny. Yeah, so even from my early childhood I was like passionate. And I have a passion to do business. Then I remembered, yeah,*

*it would be like a great opportunity for me now if I do like business, why not? It's yeah, let's give it a try (Fariha, Yemeni products, 2022).*

This strong hold on her own ethnic community can point to the fear of the obscure: “us versus them” explained by Masocha (2015). Masocha (2015) explains that the use of specific linguistics like “us” and “them” reinforces that the asylum seeker depicts him or herself as the cultural other or the outsider. The intersecting points of her ethnicity and gender gave Fariha opportunities to pursue her agency. It is not only that she wants to bring her culture to life, Fariha fears for the loss of her culture. To sum up, Fariha was internally pulled towards entrepreneurship by her desire for self-determination, inclusion, independence, and a certain cultural pride. Externally she was pulled by market opportunities, ethnic community needs, and the female community.

*I met two guys actually from Yemen and many entrepreneurs from different countries like Lebanon, Iran, Afghanistan, Turkey. We are from different countries (...) building a community and network here. It's too important, and it's not easy for us to do so (...) To grow so fast we can't do that, so we wish like we have events in order to really make exposure for what we do (...) If we yeah start like a business in Amsterdam then people really will know something about Yemen, not just only the dark part of Yemen (Fariha, Yemeni products, 2022)*

Also, for Nisrine it was that her ethnicity and gender endowed her with a valuable opportunity to start her entrepreneurship through Forward Incubator, where she met Fariha. Through her online platform, the 36-year-old Iranian woman wants to give people the opportunity to get to know other cultures without traveling, connect newcomers, improve language skills, and provide authentic experiences. The set-up of her business comes from the limitations she has experienced in her life in Iran, with war, bad government, but also from her understanding of other limitations such as money, time, and the pandemic. In addition, her business is simultaneously a way to share her Iranian culture similar to one of Fariha’s internal motivations.

Nisrine was born and raised in Iran, where, as a woman, she courageously seized the few opportunities she was given. With her Bachelor’s degree in Tourism, Nisrine started her own business in providing Iranian cultural experiences through food, but she was limited in expanding her business as a female entrepreneur. Her entrepreneurship in Iran and her limited opportunities as a woman in Iran prompted her to start her entrepreneurship elsewhere, specifically in the Netherlands. Her business in Iran was mainly focused on women, by providing them with the opportunity to host tourists and introduce them to the Iranian culture

through food. One of the co-motivations for entrepreneurship comes from a desire to empower women as a woman herself.

Like Fariha, the path to entrepreneurship is different from the other life stories because the motivation is deeply embedded in their own desire to be independent as a woman (Essers et al., 2010). They are both less family oriented, resulting in a shortcut to the realisation of their business. Furthermore, Nisrine and Fariha are less involved in the Dutch community. They both value the empowerment of the female community. Success stories of other female refugees create an encouraging environment for them.

Nisrine states that the Netherlands is favourable in terms of its variety of cultural backgrounds, twenty-five percent of which are non-Dutch. She decided to start her path to entrepreneurship with other non-Dutch female entrepreneurs, which empowers her strongly. Forward Incubator is known for its female community. Assudani (2009) explains that immigrant communities play a role in the decision to start a business and in identifying niche markets. Nisrine was pulled into her entrepreneurship by her intersectional identities, great market opportunities, and ethnic network.

*In my case, I see it as an advantage, this was also one of my motivations to leave Iran and start my business in the Netherlands, to have more chances. And I get inspired everyday by other female entrepreneurs (...) And of course in my country we had a lot of barriers for expanding your business. Uhm, I mean. Those who are in terms of being a female entrepreneur (Nisrine, founder online meeting platform, 2022).*

Being excluded as a woman in Iran impacted her entrepreneurial motivations. This highlighted the need for an inclusive position in a country with opportunities. Moreover, Nisrine's experiences of self-employment impacted her entrepreneurial ambition and led to the reason she fled Iran (Ensign & Robinson, 2011). To conclude, Nisrine was externally and internally pulled towards her entrepreneurial motivations. Her gender made her longing for independence and self-determination as internal motivations. Her ethnicity internally informed her motivations by wanting to share her culture. Externally, she was pulled through this female community.

*And for example, me as an Iranian, and it's not just about being host. I'm curious about Egypt culture but due to my passport it I'm not allowed to travel to Egypt, so I can't go to it. An Egyptian family experience and their culture (Nisrine, founder online meeting platform, 2022).*

The two life stories of Fariha and Nisrine clearly show what an influence a female community has on the power to start one's own business. Unlike the stories of Mo, Maryam,

and Amina this support is not necessarily from personal circles, but from a perceived exclusive position as a woman, which now brings women together and inspires them in a different context. This exclusive position in their country of origin has also ensured that both women focused on meeting the needs of newcomers in the Netherlands and their ethnic communities through their businesses.

### 4.3 Entrepreneurial motivations through the intersection of ethnicity, gender, disability, and age

Refugees are exposed to extreme trauma like physical, sexual, and psychological oppression and face a lack of autonomy and loss of identity (White et al., 2000). The story of Amir, a 34 year old Syrian refugee, who once owned two restaurants in Syria, tells how his war traumas and thus emotional and mental conditions have influenced his motivation to be an entrepreneur. As a thirteen year old Syrian, Amir discovers his entrepreneurial spirit and was inspired by his father, a Syrian chef. Amir gained experience in cooking for years, abroad and in Syria. By 2000, Amir owned two restaurants and dreamed of opening 37 restaurants in Syria, which would be open for everyone. In 2011, he literally saw his dream go up in flames.

*My restaurant in 2012, first restaurant was bombed, I have seen it, next to my eyes (...) Then I planned to close my restaurant (...) I could not do anything anymore, I suffered a psychosis. What happened? I am in a dream, for such a long time I was in my head (Amir, in anticipation of his entrepreneurship, 2022).*

After Amir was abducted, he fled Syria without telling his family. During this time, he experienced stress, anxiety, and insecurity, he felt he had lost his entire humanity and identity. This feeling continued in the Netherlands as well. Amir experienced unrest, insecurity, anxiety and suffered from his traumas. Amir started working as a chef in a collective restaurant after his arrival in the Netherlands. Furthermore, he started volunteering in language courses for refugees to fulfil his need of helping people. After some years in the Netherlands, his many traumas made him want to search for new energy by opening his own restaurant. His main purpose was to connect people by his entrepreneurship. This was something that Amir had completely lost because of his fleeing experience. Bourdieu (2000) explains that disabled entrepreneurs strongly feel that they want to disconnect themselves from their situations through entrepreneurship. His intermittent disability (Burchardt, 2000) ethnicity, gender, and age intersect in the motivation and challenges for his restaurant. Because of the situation in Syria, where the whole society fell apart due to war, Amir feels the need to contribute to a strong society in the Netherlands through opening a restaurant. He did this by opening a meeting

place for people in need of help and those searching for connection. Amir considers his age as an advantage to still be able to help people. Masculinity as a social construct in the Middle East, merges with working, roles such as breadwinner and protector of the family, presume ideal masculinity (Zsolnay, 2016).

*For the feeling, for the energy. The society must be strong, otherwise it will go wrong. Then I will experience the feeling again I had before. What can I do? Society must be strong (...) I would love to, but not on my own, I want to cooperate with Dutch people, in a collective way (...) A big restaurant, everyone can visit us. I made a plan and sent it to the municipality. A good plan to open a restaurant, language café and a place to meet. To help people who need it. People who help other people (...) Not for me, I don't care about profit (...) This is my biggest wish. This is the plan. But then I got mentally ill, I could not go on (Amir, in anticipation of his entrepreneurship, 2022).*

Contrary to the explanation of Maalaoui et al. (2020), who states that the motivations of disabled entrepreneurs are assimilated to necessity entrepreneurship, Amir considers his entrepreneurship as an opportunity to help people and to find his identity and humanity once again. His view on entrepreneurship is different. Equality is important, he wants to collectively start a business to connect people. The collective feeling is a strong driver for Amir, resulting from the torn society in Syria. He has an emotional motivation shaped by his ethnicity, disability, gender, and age. His level of self-efficacy as an entrepreneur is strong due to his experience in entrepreneurial activities in Syria, the uncertain environment in Syria, and the experience as a refugee by developing a strong problem-solving mentality. Amir's motivations are predominantly internal pull motivations informed by his intersectional identities. Contributions to society, connecting people, and searching for new energy are his main motivations.

*I don't want to have this "boss" feeling (...) If I am going to build something, I want to work together, everybody is equal (Amir, in anticipation of his entrepreneurship, 2022).*

Nassim, is a 45-years-old Iraqi man living with a physical disability and was pushed into his entrepreneurship. Like Amir, Nassim has owned businesses in Iraq, but unlike Amir, Nassim was pushed by contextual circumstances in Iraq into his entrepreneurship. Because of the ongoing war in Iraq, as a man you are obliged to enter the army after your studies. Nassim

studied as an electrician but considers this a way to postpone duty. The uncertain environment in Iraq makes it difficult to follow a good study and to maintain a permanent job. As the breadwinner of the family, which consists of his two kids and wife, Nassim tries to take care by opening business after business depending on the conditions in Iraq (Zsolnay, 2016). Nassim says that this uncertain environment has given him a lot of experience as a self-employed electrician, trader, photographer, and owner of a women's clothing shop. In 2007, Nassim fled Iraq on his own, after one year he was reunited with his family in the Netherlands. Once arrived in the Netherlands, Nassim is excluded from opportunities to study due to his age (33), which results in exclusion from the labour market. He explains that he did not get any help in applying for education. Lacking information, Nassim started volunteering in repairing machinery. During this time, Nassim received the news that he had to leave to Iraq again which resulted in a period of waiting where Nassim was not allowed to work. In 2014, Nassim and his family received a residency permit. His ambition was to continue his studies in electricity at the University in the Netherlands. Again, Nassim did not receive the support he wanted due to his age.

*When I came here, I was 33 years old, not too old, not too young, a good age, I could study, do something, I tried to study but that failed because of the municipality. Nobody helped me to study (...) You don't have to study according to the municipality (...) I did not get good chances (...) I have a hernia and back abrasion so actually I don't have to work from the municipality due to this disability. But, I can't just sit at home. I am not 65 years old yet (...) that is why I decided to become self-employed (Nassim, constructing company, 2022).*

The negative stereotyping about Nassim's age and his physical disability (hernia and back abrasion) resulted in his own constructing company. De Clercq & Honig (2011) also explain that disabled people become self-employed because of negative stereotyping, they want to boost their position in society. Disabled people use self-employment as a potential tool to achieve better integration into the labour market (Arnold & Seekins, 2002). Contrarily, self-employment brings higher job stress, hard work, long working hours, and risk (Buttner, 1992). After volunteering for years, Nassim was not able to provide for his family and had a strong will to study or work (Zsolnay, 2016), which highlights the role of his gender in his motivation to start his entrepreneurship. Nassim explained that defining his own work by his entrepreneurship was one of the reasons to become self-employed. His Iraqi ethnicity ensures that Sarmad (Nassim?) always continues to search for opportunities. Contrary to Amir, Nassim

was pushed into entrepreneurship by internal and external factors. External factors include lack of alternative opportunities due to his age and disability. Internal factors include financial reasons to provide for his family informed by his gender and ethnicity.

*When I asked for permission from the municipality. They asked, how can you do this work? You are ill. I can determine my own work. What I can and cannot do (Nassim, construction company, 2022).*

Emir's life story highlights how different intersections of identity such as disability, gender, ethnicity, and age shape entrepreneurial motivations. Emir is 53 years old and owns his own Syrian coffee (roasting) company. Emir was born and raised in Syria and fled Syria due to the revolution in 2015 together with his two daughters and wife. Emir was a well-known, experienced coffee brewer in Syria, his coffee was purchased by many large companies. After school, Emir helped his family out in this family business and took over the helm. When arrived in the Netherlands, Emir struggled to find a job due to his age, language barrier, lack of higher education, and physical disability. His physical disability is a result of physical abuse during the war resulting in limited mobility. Unemployment is recognised as a push motive to entrepreneurship (Raynolds et al., 2011). Simultaneously, these are obstacles to entrepreneurship (Wauters & Lambrecht, 2008). Emir sees his entrepreneurship in the Netherlands as a way of surviving (Wauters & Lambrecht, 2008). Emir had the need to provide for his family when he arrived in the Netherlands in terms of paying for his daughter's education. This shows how his gender shapes his entrepreneurial motivations. His intersectional position as a middle-aged Syrian father, with a physical disability shaped his entrepreneurship. Due to his age, Emir was not able to study again in the Netherlands and he lacked diplomas to find another job since he worked as a coffee roaster all his life. However, his ethnicity as a Syrian coffee roaster, encouraged him to open his business in the Netherlands. Through his volunteer work, Emir created a network in the labour market and found a companion for opening his coffee roasting company. In this way, Emir used his human capital and his experience in coffee roasting, in order to start his entrepreneurship.

*After working as a coffee roaster for years in Syria, it was hard for me to find a job in the Netherlands. It was better to start my own business. But I was not familiar with the Dutch rules and I can't speak Dutch. Job helped me out with everything, he started the business from the beginning and hired me. Since a few weeks, I am the owner, and I have my own coffee roasting*

*company in the Netherlands. Job is still here to work behind the scenes (Emir, coffee roasting company, 2022).*

By owning his own company, Emir is able to schedule his own working hours and conditions, which brings him many advantages in terms of his disability. Through his entrepreneurship, Emir is still connected to his own Syrian culture, which he considers important. But by working together with a Dutch companion, Emir has the chance to improve his Dutch language by interacting with customers and suppliers. There is a sense of pride underpinning the motivation to start his coffee roasting company. Maalaoui et al. (2020) also states that disabled people are looking for ways to prove their capability. This life story shows that Emir is pushed into entrepreneurship by internal and external factors shaped by his intersectional identities. Due to a lack of alternative opportunities because of his age and disability, Emir was externally pushed. Internally, his gender and ethnicity encourage him to provide for his family.

*It has always been my dream to have my own coffee roasting company. I did not expect to open one in the Netherlands (Emir, coffee roasting company, 2022).*

The above three life stories exemplify what motivates disabled refugees to start their own business. All of them had their own business in their country of origin. Robinson et al (1991) explains that this has a favourable influence on entrepreneurial motivations. Nassim, Emir, and Amir started the same type of business as in their country of origin, which highlights their specialized human capital. However, there is a distinction between their motivations. Nassim and Emir, who both have a physical disability, are mainly pushed towards entrepreneurship by different obstacles they experience in the Dutch labour market as a result of negative stereotyping. Amir was pulled into his entrepreneurship. The motivation to go into entrepreneurship comes from a feeling to transform his traumas into something positive. There is another purpose for his entrepreneurship focused on the collective.

## **5. Discussion**

This study has analysed how intersectional identities (ethnicity, gender, age and disabilities) shape and inform entrepreneurial motivations amongst refugee entrepreneurs in the Netherlands. This was done by applying an intersectional approach to the life stories of twelve refugee entrepreneurs. All four social identities impacted the entrepreneurial motivations to a greater or lesser degree.

Firstly, there were the coherent stories of the Afghan, middle-aged women, where the intersection of ethnicity, gender, and age impacted entrepreneurial motivations. These stories were told by middle-aged female, Afghan refugees who experienced an exclusive position in their home country due to the Taliban. This explains their longing for self-determination resulting in their entrepreneurship. Essers et al. (2010) shows that female refugee entrepreneurs seek opportunities for self-determination. This study suggests that this finding intersects with ethnicity and age. The stories told by the Afghan women reflect the importance of age and ethnicity in pursuing entrepreneurship. Both participants fled Afghanistan around the age of twenty due to restrictions of the Taliban which limited personal development for women. Therefore, they both had no opportunities to study or gain work experience in their country of origin. Stewart and Roth (2007) explains that differences in education are recognised as a reason for different motives to start an entrepreneurship. These limitations in Afghanistan empowered both participants to pursue entrepreneurship in terms of striving for self-determination and inclusion. Nasir's lack of human capital due to her limitations as a woman in Afghanistan impacted how her entrepreneurial motivations were informed. She switched jobs several times, by doing this she unconsciously increased her social capital, resulting in an encouraging environment to start her entrepreneurship. Contextual factors such as the perception of the environment appear to be influential entrepreneurial motivations for middle-aged Afghan women. This should be encouraging. Maya's willpower towards self-determination was strengthened through her exclusion in Afghanistan as a woman. She also faced exclusion in the Netherlands due to her age and ethnicity. Both women are searching for self-determination in this encouraging Dutch environment. However, their husbands turn out to have an essential role in the final step to their entrepreneurship, which differs from the perception of Syrian, Iranian, and Yemeni women towards their business motivations in this study.

Furthermore, Khademi et al (forthcoming) explains that the position of a mother brings high motivations to develop human capital. The results of this study supports this claim but also suggests that this intersectional identity is intersected with ethnicity and age. Whereas, the narratives of these Afghan women show that the feeling of an exclusive position is still present in developing human capital in the Netherlands. In fact, Nasir sacrificed herself until her children were able to attend college. This was when her focus shifted from increasing her social capital to increasing her human capital. The young age of arrival in the Netherlands and the young age of marriage reflects this sacrifice as well. The findings of the study of Campion

(2018) show that refugees prefer creating social networks over finding a suitable job, since they face downward occupational mobility. This study adds that Afghan, young female refugees prefer creating social networks over finding a suitable job in order to create upward occupational mobility, which results in entrepreneurship.

Secondly, the narratives of the ‘social network support’ explain how the intersections of primarily the Syrian ethnicity, gender, and age influence how entrepreneurial motivations are shaped. Contrary to the previous narratives of Afghan women, these Syrian entrepreneurs had the possibility to gain study and work experience in their country of origin, which certainly impacted their path to entrepreneurship in terms of orientation and determination (Stewart & Roth, 2007). Additionally, they fled their countries at an older age, which resulted in more work and study experience prior to their arrival in the Netherlands. It took Amina six years to open her Syrian catering company, while Maryam started her Syrian catering after five years spent in the Netherlands. Mo became a freelance photographer after three years. The opportunity to study and work in Syria reflects their self-determination towards entrepreneurship in the Netherlands. Not to mention, their age reflects a greater level of experience (Wauters & Lambrecht, 2006).

The results support Bizri’s (2017) study on the importance of social network support in the Syrian culture which favourably impacts the attitude towards entrepreneurship. Mo explains how his Syrian network helps him to gain information which decreases his fear of failure (Wennberg et al., 2013). This also shows the level of personal support from his social network. GEM (2021) explains that socioeconomic factors such as the image of entrepreneurship in the country of residence are decisive in entrepreneurial activities. The Syrian perspective on entrepreneurship comes from Syria’s history of high levels of self-employment (Bizri, 2017) which shows that the Syrian culture is deeply embedded in their orientation towards self-employment. This cultural influence is reflected in the kind of businesses they open. Both Amina and Maryam opened cultural related businesses, Syrian catering companies. This supports the claim that women have a greater focus on opening businesses in the service sectors (Mayer et al., 2018). Although this study suggests that this intersects with ethnicity and age. The results showed that men open businesses in the service sectors as well. Nevertheless, this study suggests that most refugees end up in service entrepreneurship and a certain socio-economic class determined by their networks and resources.

Furthermore, there is a distinct difference in the perception of the Dutch environment between refugees. Maryam faced underemployment in the Netherlands despite her level of human capital that she gained in Syria as a woman. The results show that the study on pull and push motives of Dawson & Henley (2012) is strongly connected to environmental perceptions (GEM, 2021). The Dutch environment reduces her self-confidence in terms of her skills and knowledge and pushes her into self-employment. In contrast to Maryam, Amina considers the Dutch environment as favourable for her entrepreneurship which pulls her into entrepreneurship to gain economic self-sufficiency. This economic self-sufficiency is related to her role as a mother. She wants to be a good role model for her children. According to Khademi et al (forthcoming), this is one of the reasons to increase human capital as a woman. Maryam was pushed into her entrepreneurship by her position as a mother, through her volunteer work at her children's school. Amina considers her entrepreneurship as being a good role model, in contrast to Afghan women who consider their role as a mother to delay their entrepreneurship, which may be a result from their strong restrictions as women in Afghanistan.

Thirdly, the comprehensive narrative of the 'female community support' shows how ethnicity and gender are greatly intersected in the entrepreneurial motivations of Nisrine (Iranian) and Fariha (Yemeni). First of all, these narratives highlight Masocha's (2015) theory of the hold on their own ethnic communities and points to the "us versus them". Both these narratives start with their exceptional reason to flee their countries. Fariha and Nisrine are very ambitious and have an entrepreneurial spirit. Entrepreneurship is their passion but due to their position as a woman, they are limited in terms of increasing their human capital. Nisrine even explains that limitations in expanding her business is one of the main reasons she fled Iran. Therefore, this study supports Ensign & Robinson (2011) in the claim that entrepreneurial experiences have an impact on motivations. Both of these women fear for their exclusive position in their country of origin. Their personal pull motive to entrepreneurship is independence. They have a favourable position in terms of human capital but they are longing for more. Again, their perception of the environment is linked to their pull motives to entrepreneurship, whereas this was their reason to flee their country. Due to the fact of exclusivity as women and the fear of obscurity (Masocha, 2015), they immediately take advantage of the Dutch market opportunities and join a female community through Forward Incubator in order to start their entrepreneurship. This female support, the "us versus them" attitude, and the fear for the image of their culture result in creating niche markets like the Yemeni honey of Fariha and culture sharing platform of Nisrine. Both women want to fulfil

community needs. These narratives show differences in the motivation of mothers to increase their human capital (Khademi, et al, forthcoming). Fariha wants to provide her children with a feeling of home through her entrepreneurship. Here, her gender and ethnicity intersect in her entrepreneurial motivations. Additionally, this study suggests that female refugees particularly appear to use entrepreneurship as a way to start over, which is based on different underpinnings shaped by intersectional identities.

Lastly, a novel intersectional identity in light of refugee entrepreneurship was studied, disabilities. This intersectional identity intersects with ethnicity, gender, and age in the motivation for entrepreneurship.

To start with, the narratives of these three male entrepreneurs show that entrepreneurial experiences in their country of origin favourably impacted their entrepreneurial motivations (Robinson et al., 1991). In fact, three out of three participants agree that this has increased their level of self-efficacy. However, there is a noticeable difference in whether this is favourable or not. From the beginning of their life stories, it can be explained by this study that ethnicity and gender were important in their previous experiences. Nassim has always been pushed into entrepreneurship. His gender and ethnicity pushed him towards self-employment in Iraq. In the Netherlands, Nassim was pushed into self-employment due to his position as a middle-aged man from Iraq struggling with a physical disability. Considering that his age excluded him from studying, his ethnicity resulted in lack of information, his physical disability resulted in inflexibility, and his gender impacted his motivation as he wants to be the provider of the family. Entrepreneurship has always been a way of surviving for Nassim (Wauters & Lambrecht). The results suggest that physical disabilities go hand in hand with push motives towards entrepreneurship which is an addition to Maalaoui et al. (2020) who claims that disabled entrepreneurs are assimilated to entrepreneurship out of necessity. Disabled refugee entrepreneurs are not homogeneous, the great variety amongst them is ignored. In contrast to physically disabled refugee entrepreneurs, Amir suffers mental disabilities and is pulled towards entrepreneurship. Bourdieu (2000) states that disabled entrepreneurs strongly feel that they want to disconnect themselves from their situations through entrepreneurship. This study supports this claim for physical disabled refugees. On the contrary, Amir uses his mental disabilities as a strength by finding his identity through entrepreneurship. He wants to be connected with his disability in order to help other people and connect them through a collective restaurant. Ethnicity is again a considerable influence on entrepreneurial motivations, whereas all three of the participants opened the same kind of business as they did in their home country,

their ethnicity increases their level of self-efficacy. Additionally, their gender plays a role in their decision to work despite their disability, this reflects the masculine cultures in the Middle-East. Their gender intersects with their disabilities in terms of entrepreneurial motivations, as Maalaoui et al. (2020) states that disabled people are looking for ways to prove their capability. Amir considers his age as an advantage to rebuild his life, Emir considers it a disadvantage in his specialized human capital.

## **6. Conclusion**

This study sought out to answer the following research question: *How do the intersectional identities (ethnicity, gender, age and disabilities) of refugees shape and inform their entrepreneurial motivations in the Netherlands?* The novel aspect of this study is related to ethnicity, gender, age, and disability in this intersectional approach. Compatible results were found by applying an intersectional approach.

This study added on existing literature by providing new insights into refugee entrepreneurship and intersectionality. Intersectional identities of ethnicity, gender, age, and disabilities shape and inform entrepreneurial motivations of refugees in the Netherlands. The most determining internal pull motivations appear to be self-determination and inclusion, and are mainly shaped by ethnicity, gender, and age. Gendered and ethnic positions as excluded women in Afghanistan, Iran, and Yemen strengthen motivations for self-determination through entrepreneurship. Entrepreneurship is perceived as a way to increase inclusive positions in Dutch society. The age of these females is driving their self-determination in different ways. Either female refugees are excluded from studying due to their age, which strengthens their will for self-determination and inclusion by their entrepreneurship, or they see their age as an advantage for endless possibilities in the Netherlands. Similarly, their role as a mother played a part in shaping entrepreneurial motivations. Where this role differs, it intersects with ethnicity and/or age. The mother role either pulls women into their entrepreneurship to gain economic self-sufficiency or the focus of being a good role model (Khademi, et al, forthcoming). Also, social capital appears to increase due to female refugees' position as a mother, which improves the perception of the environment and results in favourable influence on entrepreneurial motivations. Women who appear to be less family-oriented are empowered through female community support which is a meaningful external pull motive for their entrepreneurship shaped by their ethnicity and gender.

Nevertheless, Syrian ethnicity shows to inform entrepreneurial motivations in terms of social network support. This is considered an important external pull motivation. It is through this personal support and social network encouragement that businesses of Syrian refugees are born. This external pull motivation is combined with internal pull motivations shaped by intersectional identities such as economic self-sufficiency and inclusion.

Finally, entrepreneurial motivations of disabled refugee entrepreneurs are shaped by intersections of ethnicity, gender, age, and disability. These refugee entrepreneurs experienced exclusion because of their age or disability, contrary to female participants who mainly experienced exclusion due to their gender and ethnicity. Physical disabilities turned out to push refugees into entrepreneurship, mental disabilities appear to pull them into entrepreneurship. By portraying how entrepreneurial motivations are shaped in different ways by intersectional identities, the significance of intersectionality in refugee entrepreneurship is reaffirmed.

## 6.2 Implications

### 8.2.1 Theoretical implications and suggestions for future research

The results of this study contribute to a deeper understanding of entrepreneurial motivations of refugee entrepreneurs in the Netherlands by adding an intersectional perspective. Firstly, this study added depth to the existing literature by studying age, the study explores how age can be an advantage or disadvantage and whether it pushes or pulls refugees towards entrepreneurship.

Secondly, it provides the first in-depth insights into how disability affects refugees' motivations to engage in business and to what degree this intersects with ethnicity, gender, and age.

Thirdly, De Clercq & Honig (2011) claimed that studies fail to address the motivations that underlie disadvantaged persons' movement to entrepreneurship. The rich results of this study contribute to this gap in existing literature by applying an inclusive approach to refugee entrepreneurship (ethnicity, gender, age and disability).

Finally, the findings contribute to the narrative research field. By applying narrative analysis (life story interviews) this study provides rich information on experiences of refugee entrepreneurs in the Netherlands.

Future research is recommended. This study developed insights into motivations of disabled refugees, however, it is suggested to further deepen our understanding of disabled refugees by addressing their challenges during the process to start their entrepreneurship as this has not been deployed yet.

Suggested is the use of native languages in future research to gain more insights into the lives of these refugee entrepreneurs that may add new understandings and sensemaking.

### 6.2.2 Practical implications

The findings of this study show insights on how refugee entrepreneurs shape their entrepreneurial motivations. Deep understanding on how the framing of these motivations come about by life story narratives bring opportunities for policymakers and municipalities to provide refugees early and personalized support on facilitating their way to entrepreneurship. For Afghan women, arriving in the Netherlands around the age of twenty, who lack education and work experiences, it may be hard to find their way in society and the labour market as they experienced exclusivity. These insights contribute to bridge the gap between cultural differences. Awareness of the experiences, for instance, these Afghan women develops understanding of behaviours and may contribute to improved integration into entrepreneurship. They are better able to start their business based on their own talents and ambitions as the narratives of this study show that they often take over businesses.

The fear of “us versus them” appears to be strongly present with highly educated, female refugee entrepreneurs who have a strong entrepreneurial ambition. By understanding the experiences of refugees, one could improve programs for potential refugee entrepreneurs by focusing on diversity programs that include Dutch entrepreneurs. This may alleviate the “us versus them” fear of these female refugees.

### 6.3 Limitations

This study has delivered societal and scientific contributions, however, there are some limitations to this study. To begin with, language barriers make it highly possible that these life stories lacked in-depth detail and extensive information. This linguistic limitation may result in interpretation hurdles during the interview. Half of the interviews were conducted in English, half of them in Dutch, which means that in any case none of the participants were able to use their mother tongue. Therefore, there is an increased risk of asking simplified questions and having misinterpretations. Welch and Piekkari (2006) however argues that in some situations accuracy and authenticity can be improved by not using the interviewee’s mother tongue. One of the reasons for this is avoiding inaccuracies when translating. A technique to facilitate this communication was summarizing and clarification during the interviews.

Additionally, as a researcher it is important to reflect on biases and assumptions which might influence the interpretation of the data and the outcome of the study. Being conscious of

these assumptions and remembering the cultural context of the researcher and participants during the research process ensured isolation of personal assumptions. There are contextual cultural differences during the process since the researcher is not a refugee, or an entrepreneur, and has a Dutch background which may lead to reconstruction of interpreted material.

Limitations related to the sample, due to time limitations only three out of twelve interviewees suffered a disability. Nonetheless, the group under study varies for its differences in ethnicity, gender and age which enriches the results for its alternative perspectives.

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## 8. Appendixes

### Appendix A. Life story interview guidelines

Concepts	Themes	Categories	Questions			
<b>General</b>		Personal	How old are you?			
			Where are you from?			
			What is your marital status?			
			Could you tell me more about your family and your background in your country?			
		Professional	What was your educational field and degree?			
			How is your Dutch level?			
			What was your professional position?			
			Were you an entrepreneur in your country as well?			
		Context	Why/how did you flee your country?			
			Why/how did you come to the Netherlands?			
			What were your challenges during the asylum seeking period?			
			What were positive points in this period?			
			With whom did you flee your country?			
			<b>Entrepreneurship</b>	Context		What kind of business do you own?
						When did you open your business?
Entrepreneurial motivations	Pull versus Push motives	When did you decide to become an entrepreneur? Why?				
		Do you consider your entrepreneurial intent as an opportunity or as a necessity?				
		Why do you see it as an opportunity? Why do you see it as a necessity?				
		Perception of entrepreneurship		To what extent do you see good opportunities in the Netherlands to start a business?		
To what extent do you believe in your own entrepreneurial capabilities (knowledge, skills and experience) and was this a reason to entrepreneurial entry? Does/did fear of						

			failure prevent you from starting a business?	
		Entrepreneurial attitudes	To what extent do you think entrepreneurship is a desirable career option in general? How do you feel about the level of respect entrepreneurs gain in the Netherlands?	
<b>Dutch context</b>	Socio-economic context	Regulations	How did you experience getting familiar with Dutch regulations, rules and norms during your time becoming an entrepreneur? How did this influence your entrepreneurial intentions?	
		Perspective on refugees	How do you feel about the support of Dutch institutions guiding refugee entrepreneurs? Have you ever felt segregation based on ethnicity? Has this influenced your entrepreneurial intentions?	
		Compensation (only for elderly or disabled)	Do you receive compensation from the government? - How has this influenced your entrepreneurial intentions?	
	Opportunity structures	Market conditions	How did the Dutch market conditions influence your choice for the sector you are active in? What sector specific barriers did you face? To what extent did the level of your qualifications influenced the sector you are active in?	
			Access to entrepreneurship	To what extent did you face problems proving your professional skills in the Netherlands? (diplomas/certificates) How did you obtain funding for your business? - What challenges did you face? - Do you know why?

			<ul style="list-style-type: none"> <li>- Who helped you encounter this?</li> </ul>
	Individual resources	Human capital	<p>Have you obtained new qualifications during your time in the Netherlands for starting your business?</p> <p>To what extent did your language skills influence your entrepreneurial intentions?</p>
		Social networks	<p>Who do you consider as your social network?</p> <p>Do you feel that your social network supported you to set up a business?</p> <p>In what way did your social network support you? What advantages/disadvantages did it offer you?</p> <p>What challenges did you face in being part of a network?</p> <p>To what extent do you feel Dutch networks encouraged you? How did you experience getting in contact with the Dutch population?</p>
<b>Intersectional backgrounds</b>	Ethnicity	Depending on interviewee	<p>How and to what extent are your entrepreneurial motivations and barriers influenced by your ethnicity?</p> <ul style="list-style-type: none"> <li>- Do you see your ethnic identity as an advantage of disadvantage during these experiences?</li> <li>- How did you deal with this?</li> </ul> <p>Do you feel that your ethnic identity has changed when becoming an entrepreneur in the Netherlands?</p>
	Gender	Male/female	<p>How and to what extent are your entrepreneurial motivations and barriers influenced by your gender?</p> <ul style="list-style-type: none"> <li>- Do you see your gender as an advantage of disadvantage during these experiences?</li> <li>- How did you deal with this?</li> </ul>

	Age	Depending on interviewee	How and to what extent are your entrepreneurial motivations and barriers influenced by your age? <ul style="list-style-type: none"> <li>- Do you see your age as an advantage of disadvantage during these experiences?</li> <li>- How did you deal with this?</li> </ul>
	Disability		How and to what extent are your entrepreneurial motivations and barriers influenced by your disability? <ul style="list-style-type: none"> <li>- Do you see your disability as an advantage of disadvantage during these experiences?</li> <li>- How did you deal with this?</li> </ul>

## Appendix B. Interview summaries

### Interview 1

Nassim is a 45-years old, he was born in Iraq where he had lived a tough life. Since he was born there has been ongoing conflicts and war. Therefore, it was hard for Nassim to work in one field. Nassim explains that he has developed several skills because of this. He was married in 2000 and has three kids. Focus on his study as electrician was a challenge due to the conflicts in Iraq. Nassim worried about his future. Due to the uncertain environment Nassim decided to become an entrepreneur in Iraq. He started as a photographer, became a car dealer and opened his own store for women's clothing. Next to that, he owned a copy shop at the university and worked as an electrician. When Nassim fled to the Netherlands he hoped for a better future. He was excluded from studying due to his age and was also sent back to Iraq in 2012. After he returned again, he did some volunteering work in his field of study and again he was excluded from studying due to his age and background. He decided to become an entrepreneur even though he struggles from back abrasion. Nassim started his constructing company but he still feels he was pushed to this decision. He wish he could work in another field where he favours the advantages of being in paid employment such as insurance, retirement and travel expenses.

### Interview 2

Amina is a 37-years old Palestinian raised in Syria. Amina was raised in a Palestinian community in Syria where she had the opportunities to study and work. She studied business and marketing management. She and her family decided to flee Syria when the situation there become worrying. Amina was 29 when she arrived in the Netherlands and considers her age as an opportunity the recreate her life, she is full of hope and very flexible. She is very eager to learn the Dutch language. After a while she met her husband in the Netherlands who is also

from Syria. Her plans changed since they got two children. During her pregnancy she studied the Dutch language and after her children were old enough to take a bit more care of themselves she started looking for a job. She was very motivated as she wants to provide her children hopeful lives where she does not want to be dependent on others financially. Amina started working in catering. After a while she decided to start her own catering company for Syrian food. She feels strongly encouraged by her personal network (colleagues, family) in this decision. Her main goal is to provide for her children. Besides, she loves to cook. Amina is very confident about her entrepreneurship.

### Interview 3

Mohammed is a 27-years old Iraqi, he was born in Mosul. He studied in Iraq and is now working as a freelance interpreter for the government in the Netherlands. In Iraq, his family owned a soft drink company which was very successful. Mohammed fled Iraq in 2015 where he explains to have a hard time with his asylum. Since one and a half years he has his residence permit. During his asylum procedure Mohammed was inspired by the interpreters who were involved in his request. They had nice cars, were dressed properly and chic. He felt that the interpreters could be more personal and he decided he could do better and started as a freelance interpreter after he finished his interpreting studies in the Netherlands. During this time he did not feel he was supported by the municipality. He got a lot of financial and emotional support from his family. His main motivation for his entrepreneurship is to earn money to have a great life. He considers being self-employed economically more advantaged. Mohammed is very confident about his entrepreneurial skills due to what he has been through in Syria.

### Interview 4

Nisrine is a 36-years old Iranian woman owning an online platform to connect people from other cultures including refugees. Nisrine fled Iran since she felt that she had limited opportunities as a woman. Nisrine was an entrepreneur in Iran where she desired to share the Iranian culture with tourists through food and cultural experiences. Her business was especially driven by women. She sees the Netherlands as a country where her business has a lot of potential. Since a long time Nisrine felt she wanted to become an entrepreneur, however she did not have the full courage when she was in Iran. Moreover, Nisrine had the opportunity to study marketing at the university in Iran. She found her entrepreneurship through Forward Incubator where she in particular met a lot of female entrepreneurs who inspire her every day. She explains that she feels empowered by these women and therefore she feels more confident. She considers her gender as a huge motivation to leave Iran and start her entrepreneurship in the Netherlands.

### Interview 5

Amir is 35-years old Syrian man who is in anticipation of his entrepreneurship. When Amir lived in Syria, he owned two restaurants. He was very ambitious to open 37 restaurants however, the war started and Amir was forced to leave Syria. Amir gained a lot of experience by learning from his dad. Moreover, he worked in many restaurants and hotels, also abroad. In 2011 Amir saw his restaurants go up in flame. During the war, Amir has tried to help as many people as possible, he was not intended to leave Syria. He was abducted and abused. Up to this day, he is suffering from mental issues. After he was abducted, something changed for

Amir, and he decided to flee Syria without saying goodbyes. He felt anxious, sad, psychotic, also physically he suffered. Amir wishes to turn these mental disorders into positive energy by becoming an entrepreneur again. He is in anticipation of his business plan for opening a restaurant. His feeling to contribute to a strong society is strong. He wants help people, connect people through his restaurant. Furthermore, he wants to open the restaurant in a collective way, not on his own. He does not care about his entrepreneurial title, he wants to provide a safe place for everyone.

#### Interview 6

Yusuf is a 37-years old Syrian man who has a background in Business Economics. Yusuf came to the Netherlands in 2015 as a result of the Syrian revolution. When Yusuf arrived in the Netherlands, many people asked him for help. They asked him to translate, communicate and provide them with information. He explains he was pushed by many volunteers to organise and help refugees in the Netherlands. Yusuf felt that help was needed, they needed help in cultural communication. He started his platform for refugees with Dutch volunteers but after two years he became the real founder and had to keep the business running. He started his entrepreneurship in the sake of helping others. According to Yusuf, refugees lack information about the system, the health system, education, COA etcetera. His entrepreneurship also came from financial security. Yusuf is confident about his experience and uses his experience to help others while getting paid for it. His ultimate goal is to contribute to a very diverse and inclusive society.

#### Interview 7

Maryam is a 41-years old Syrian woman owning her Syrian catering company. Maryam is a married woman and mother of two children. She fled Syria with her family when the Syrian revolution started. She used to work as an executive manager and studied translation in Syria. Maryam explains she had difficulties finding a job. She felt very disappointed seen her background and experience. She felt segregated against due to her refugee background. In the meantime, she tried to be involved in the Dutch community through her children's school. She was in the parents council. It was because of the support of her social network (her children's school and husband) that she started her entrepreneurship. They all complimented on her cooking skills and encouraged her to start her own business. It was through Forward Incubator and Pangea that she was supervised. Also she felt very supported by these institutions. Her Syrian catering company is growing and Maryam still feels very supported by her social network. Creating a social network was one of her main goals when she arrived and turned in to her entrepreneurship.

#### Interview 8

Mo is a 34-years old Syrian freelance photographer. Mo fled Syria on his own when the Syrian revolution started. From the beginning he felt that he wanted to go to the Netherlands since he is an artist and he feels that the Dutch appreciate art. His girlfriend and her father were already in the Netherlands which was another reason to come to the Netherlands. Mo was graduated in tourism in Syria but after his graduation he started to work in art. After that, he studied photography in Dubai. Photography has always been his passion and it was his dream to become a professional photographer. When Mo arrived at the asylum centre, there was a Dutch volunteer who provided him with a camera and encouraged him to start. His

Dutch and Syrian community saw his work and even encouraged him more to become a professional photographer. Through his Syrian network he gets informed about the Dutch rules and regulations for his entrepreneurship. Mo felt very supported by his Dutch and Syrian network in becoming an entrepreneur.

#### Interview 9

Nasir is a 48-years old Afghani woman who owns her own hair and beauty salon. Nasir was married on a young age in Afghanistan and fled together with her husband. Nasir arrived in the Netherlands without any work experience. She became a mother of four children in the Netherlands. She tried several jobs since she was very curious and wanted to get in touch with Dutch people. Once a friend of hers showed her hair salon, Nasir was inspired to study for hairdressing. After three years of studying, Nasir started working in a salon. One day, she walked into a salon and showed her resume, she got hired. When the owner of the salon decided to sell the salon, Nasir's husband brought up the idea of taking over the salon. Nasir was scared but took the risk. She did many courses in the hairdressing field and loves to be in touch with the Dutch community. Although she felt that she has more opportunities here, she still works with the Afghani manners. It took years for Nasir to find her purpose, she felt that she had a lot of family commitments as a mother of four children. After her children were old enough, it was time for Nasir to take care of her own future.

#### Interview 10

Maya is a 43-years old Afghani woman owning her own hair and beauty salon. When Maya was 21 she fled the Taliban to the Netherlands. She was already married in Afghanistan. Maya was not allowed to study as a girl in Afghanistan. Together with her sister she tried to teach girls in Afghanistan. Her parents were both entrepreneurs. When Maya came to the Netherlands she became a mother of four. First of all, Maya wanted to take care of her children. After she did, she wanted to study, however, she was excluded from studying because of her asylum procedure which makes her very sad. She was not allowed to study in Afghanistan but also not in the Netherlands. In the meantime, she wanted to develop herself by taking some courses and volunteering. Also she studied the Dutch language. After her residence permit got granted, she applied for the hairdressing school. Her first application was denied because of her age. When she found another school, she started the internship program. Also her Maya had a hard time finding an internship because of her age. After three years Maya finished her studies and started working. Once she heard that the salon was for sale, her husband initiated to take over the salon. Maya feels very included because of her entrepreneurship, which was also one of her main motivations. Also she has the opportunity to freely develop herself.

#### Interview 11

Fariha is a 37-years old Yemeni woman with a background in English language education. Fariha was an English teacher in Yemen for three years. After that, she travelled to Malaysia for private lessons and to Ecuador. Fariha applied for her master's degree abroad but was rejected as a Yemeni student. The situation in Yemen got worse in the meantime whereas Fariha decided not to return. When she arrived in the Netherlands, she felt she was missing Yemeni products, she immediately saw this as an opportunity. She wants to contribute to maintain her Yemeni culture and provide for the needs of the Yemeni community. Also, as a

mother, she considers this important for her children. Through forward Incubator Fariha had the courage to start her entrepreneurship by being empowered by fellow female entrepreneurs. As a kid she already had entrepreneurial skills as she sold in a creative way on the streets. Fariha feels supported by her female community and she considers her opportunities in the Netherlands very important.

### Interview 12

Emir is a 53-years old Syrian man and owns his own coffee company and makes his own Syrian coffee. Emir is a father of two daughters and fled Syria because of the revolution together with his family. Emir was a well-known, experienced coffee brewer in Syria, his coffee was purchased by many large companies. After school, Emir helped his family out in this family business and took over the helm. When arrived in the Netherlands, Emir struggled to find a job due to his age, language barrier, lack of higher education, and physical disability. His physical disability is a result of physical abuse during the war resulting in limited mobility. Emir had the need to provide for his family when he arrived in the Netherlands in terms of paying for his daughter's education. Due to his age, Emir was not able to study again in the Netherlands and he lacked diplomas to find another job since he worked as a coffee roaster all his life. This encouraged him to open his own coffee company. In this way he is able to schedule his own working hours which favours his disability. Through his entrepreneurship he is able to provide for his family.