

Radboud Universiteit



From Refugee To Entrepreneur

*A Narrative Study On The Entrepreneurial Opportunity Structures Of Afghan Refugees
In The Netherlands*

P.J. Steenbrink (Puk)
S1043348

Preface

I have been to more than 40 countries on the four continents in my life, from the six weeks in the jungle of Suriname and sleeping in the townships of South Africa to the slums in England. I have seen happiness, sadness, anger, and powerlessness in these places. However, all the places I have visited have one thing in common: people feel safe enough to stay where they live. Unfortunately, this is not the case for everyone. Now, all over the world, more people are fleeing war and violence than ever before. Strikingly, the number of people fleeing their home countries has almost doubled compared to 2010. These people do not feel safe enough to continue to live in the country where they were born and where they have made their memories. It pains me to see that freedom and safety cannot be taken for granted for 82.4 million refugees worldwide.

When I saw the images of desperate Afghans who would give their lives to escape from a country plagued by violence and war, I knew I had to do something for this group of refugees. This desire has led to this research. After all the suffering that they have been through, the refugees deserve a second chance to make a new start. For this to happen, right opportunities must be present to make their new life in a host country a success.

By conducting this research, I hope to have contributed to improving the opportunities for Afghan refugees in a country such as the Netherlands. Furthermore, this research will also serve towards the completion of my Master of Innovation & Entrepreneurship through this research.

First and foremost, I would like to thank my parents for their continued support of me over the years. I would never have made it to this level without their encouraging words. I would also like to thank Jasper Middelbeek, Nik Nazary, and Ramien Damee for their collaboration in this research project. I would especially like to thank Annabel Buiters for her mentorship and guidance throughout this journey, and Samaneh Khademi for her feedback and supervision. Finally, I would like to thank all the interviewees who invested their time and became part of the research.

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

"Nobody chooses to be a refugee, but we do have a choice in how we help them"
Filippo Grandi (UNHCR, 2019).

Abstract

This thesis aims to understand the entrepreneurial experiences of Afghan refugees in the Netherlands in the context of Dutch opportunity structures. To answer the main research question, definitions and categories of opportunities, such as social, human, and financial capital, were constructed. Upon conducting the literature review, the topic of ethnic entrepreneurship was included in this research due to its focus on Afghan refugees. This topic included the concepts of enclave entrepreneurship and mixed embeddedness. Applying these concepts increases the chances of success as a refugee in the Netherlands.

This thesis uses a qualitative research approach and contains 16 semi-structured interviews with Afghan refugee entrepreneurs in the Netherlands. The research was conducted according to a narrative method. The research showed that opportunity structures, such as regulations, integration, and a financing system, were present and available to the refugees, but there were some obstacles and difficulties to using them. Furthermore, social capital in combination with enclave entrepreneurship was regularly applied by the refugees. However, enclave entrepreneurship was not applied to customer acquisition. Concerning acquiring financing, the capital from friends and family was used to finance business as the current financial systems did not always allow for this. Finally, mixed embeddedness was applied primarily by Afghan refugees who came to the Netherlands at a younger age, with those arriving at a later age having more difficulties with this approach.

Abbreviations

HBO – Higher Vocational Education

VMBO – Pre-Vocational Secondary Education

HAVO – Senior General Secondary Education

VWO – Pre-University Education

US – United States

UN – United Nations

CBS – Central Statistical Office

KVK – Chamber Of Commerce

Table of Contents

Preface	2
Abstract	3
Abbreviations	4
1. Introduction	7
1.1 Introduction	7
1.2 Problem Statement.....	9
1.3 Research Objective	10
1.4 Research Question	11
1.5 Scientific Relevance	11
1.6 Societal Relevance.....	12
2. Literature Review	14
2.1 Entrepreneurship.....	14
2.2 Refugee Entrepreneurship	15
2.2.1 <i>Ethnic Entrepreneurship</i>	16
2.2.2 <i>Enclave Entrepreneurship</i>	16
2.2.3 <i>Mixed Embeddedness</i>	17
2.3 Opportunity Structures	18
2.3.1 <i>Dutch Opportunity Structures</i>	19
2.4 Linking the Concepts.....	21
2.5 Conceptual Model	22
3. Methodology	24
3.1 Research Design	24
3.2 Research Strategy	25
3.3 Data Collection	25
3.4 Data Analysis.....	27
3.5 Research Quality.....	27
3.6 Research Ethics.....	28
3.7 Limitations	29
4. Results	31
4.1 Opportunity Structures	31
4.1.1 <i>Dutch System</i>	31
4.1.2 <i>Human Capital</i>	36
4.1.3 <i>Financial Capital</i>	40
4.1.4 <i>Social Capital and Enclave Entrepreneurship</i>	42

4.2	Ethnic Entrepreneurship	45
4.2.1	<i>Mixed Embeddedness</i>	45
5.	Discussion	48
6.	Conclusion	53
7.	References	55
Appendix	69
	Appendix 1: Interview Script	69
	Appendix 2: Consent Form	74
	Appendix 3: Research Information Document.....	76
	Appendix 4: Narrative Summaries	79
	Appendix 5: Participant Info	95
	Appendix 6: Research Planning	96
	Appendix 7: Personal Research Reflection Form	98

1. Introduction

This chapter contains an introduction to the topic with the underlying problem statement, research objective, and research question. Furthermore, the scientific and societal relevance of this research is discussed.

1.1 Introduction

People leave their home country for a variety of reasons. These include work, family, holidays, or education. When these reasons are voluntary, those leaving their home country are immigrants. People, however, often leave their home countries involuntarily, forced out of their homes by wars, natural disasters, or human rights violations (IOM, 2019). In such cases, people count as refugees.

According to a report by the UN Refugee Agency (2021), wars and persecutions are causing the biggest refugee crisis since World War II. The report indicates that there are currently 72 million recognised refugees worldwide. According to SER (2021), in the Netherlands, 32,000 refugees have arrived in 2021. Moreover, 67% of the refugees originate from only five countries: the Syrian Arab Republic, Turkey, Afghanistan, Yemen, and Eritrea.

All these refugees need a safe place to live since they are unable to return to their home countries. Due to the urgency of this problem, refugees have been on the global agenda since the early 1900s. The first steps towards solving this problem collectively were taken in July 1951. At that time, a convention was held related to the status of refugees, based on Article 14 of the “Universal Declaration of Human Rights” drawn up in 1948. As a result of this convention, 48 countries signed the document to defend and protect the rights of vulnerable people.

The convention defined the term "refugee" in Article 1 as someone unable or unwilling to return to their home country because of fear of persecution due to their religion, political affiliation, race, nationality, orientation, or social group (United Nations High Commissioner for Refugees, 1951). This report will use the exact definition throughout.

While the refugees in the Netherlands have different nationalities, this research project will focus only on Afghan refugees in the Netherlands. To understand why the choice was made, it is important to understand why so many Afghan refugees come to the Netherlands.

Beginning with a short history, according to Amnesty International (2021), Afghanistan has experienced many (civil) wars that have claimed the lives of hundreds of thousands of

civilians through the years. The most recent war, as described by K. Wedad (2014) in his book "Presidentsverkiezingen en de toekomst van Afghanistan" (Presidential elections and the future of Afghanistan), was between the Taliban and the Afghanistan government in 1996. The Taliban won the two-year war, gaining control over almost all of Afghanistan through this victory. However, as noted by Wedad in his book, their power was recognised worldwide only by a few surrounding countries, because many did not agree with how the Muslim regime was run in Afghanistan. Also, the Taliban wanted to stop western dominance globally. This resulted in a war between the Taliban against the US-led international coalition. This war had caused an enormous flow of refugees to countries worldwide, including the Netherlands. For a long time, the US international coalition was able to suppress the Taliban in Afghanistan, reducing the flow of refugees from Afghanistan. Nevertheless, in April 2021, the coalition withdrew all military personnel from Afghanistan (Amnesty International, 2021). As a result, the Taliban quickly regained ground and gained complete control of the country on 15 August 2021. As in 1998, the Taliban, again, ruled under a strict Muslim regime.

This war has been causing an increasing number of Afghan refugees in the Netherlands for years. According to CBS (2022), for example, 21,468, 38, 664, and 50,403 Afghan refugees came to the Netherlands in 2000, 2010, and 2020, respectively. According to the Ministry of Justice and Security (2021), a consequence of the recent capitulation of the Taliban will be further increase in the refugee flow from Afghanistan to the Netherlands, which is one of the main reasons this research will focus on Afghan refugees.

Because the number of Afghan refugees has been on the rise due to the recent developments in Afghanistan, issues concerning the integration of this refugee group are becoming increasingly important in the Netherlands. According to Bakker et al. (2017) and Lundbork and Skeldinger (2016), the integration of refugees into the labour market plays an essential role in their successful integration into the host country. However, multiple studies have shown that the refugees must overcome many obstacles to enter the Dutch labour market successfully. Obstacles, such as legal restrictions, personal and structural discrimination, and unauthorised documents, influence economic integration (Ayadurai, 2011; Bloch, 2008). A research by Price & Chacko (2009) corroborates the struggle of refugees to access better-qualified jobs in the host country, and, as they argued in their study, this limits the inclusion process of refugees. In addition to this study, studies by Kloosterman and Van der Leun (1999) and Vecianna (1999) demonstrate that setting up a business by the refugees is a good way out

of this uncertainty and can help overcome the difficulties towards achieving financial stability and facilitate integration and social acceptance in the host country.

Jointly, these findings make the topic of refugee entrepreneurship attractive to research. Exploring this topic further, according to an article by Wauters and Lambrecht (2008), many governments in Europe encourage entrepreneurship at different levels to stimulate the country's economy. In contrast to the Netherlands, there are still too few entrepreneurs in many Western European countries. By stimulating refugee entrepreneurship, on the one hand, the integration of refugees into society can be stimulated, and on the other hand, entrepreneurship, in general, can be boosted.

Knowing that entrepreneurship plays an essential factor in the integration of refugee entrepreneurs, it is now vital to know how to stimulate entrepreneurship among the refugee entrepreneurs. According to research by Van Praag and Verloot (2008) and Betts et al. (2017), there are different ways to stimulate entrepreneurship. However, their research converges on the idea that it all starts with the creation of an opportunity. Following Model et al. (1990), “opportunity creation” refers to the opportunities that refugees receive in the form of human, social and financial capital. When these types of resources are set up and made available, refugees are incentivised and facilitated in setting up a business, which, as noted earlier, stimulates both the integration of the refugees and the Dutch economy.

To conclude, it is not only important to focus the research on Afghan refugees, but on the refugee entrepreneurship in general and the impact that opportunity creation has on the entrepreneurial experiences of Afghan refugee entrepreneurs in the Netherlands.

1.2 Problem Statement

According to a report by CBS (2022), in 2021, more than 12% of asylum applications came from people of Afghan nationality. The CBS report also notes that after the applicants of Syrian nationality (34%), Afghan refugees comprised the largest group of applicants who applied for asylum in the Netherlands in 2021. Notably, according to CBS (2022), in 2020, only 2% of the asylum applications came from people of Afghan nationality, which makes it one of the fastest-growing refugee groups in the Netherlands. According to the Ministry of Justice and Security (2021), this number increased mainly due to the increased unrest in the country after the seizure of power by the Taliban. Furthermore, De Rijksoverheid (2022) notes refugees have the right to apply for naturalisation as Dutch citizens according to a five-year rule. This means that if a refugee has legally resided in the Netherlands for five years, they can acquire Dutch nationality.

Since the Ministry of Justice and Security (2021) expects that the Taliban regime will last for years to come, most of the refugees will most likely reside permanently in the Netherlands and acquire Dutch nationality.

Because many refugees reside permanently in the Netherlands, the issues concerning the integration of this group are critical. According to Bakker et al. (2017) and Lundbork and Skeldinger (2016), integration into the labour market plays an essential role in integrating a refugee into the host country. However, integration into the Dutch labour market is accompanied by many obstacles due to differences between Afghan refugees and Dutch inhabitants. This includes various obstacles, such as legal restrictions, personal and structural discrimination, and unauthorised documents (Ayadurai, 2011; Bloch, 2008). To overcome these obstacles, setting up one's own business is frequently chosen as the path towards acquiring financial stability and stimulating integration and social acceptance in the host country (Kloosterman & Van der Leun, 1999; Veciana, 1999).

Despite these benefits of starting one's own business, almost half of the refugee entrepreneurs in the Netherlands stop their business within a year (Vluchtelingen Werk Nederland, 2018). In addition, a study by Wauters and Lambrecht (2008) has shown that many parties such as banks, investors, and suppliers are sceptical about the success of refugee entrepreneurs, as their success often fails to materialise. Despite this attitude, many believe that refugees can be helped by providing them with appropriate assistance and opportunities for conducting entrepreneurial activities in the Netherlands. Thus, a study by Model et al. (1990) indicates that by giving refugees the right opportunities, the success and experiences of refugees concerning entrepreneurship are greatly improved.

Given that the number of Afghan refugees continues to grow and a relatively large number of Afghan refugees chooses to go into entrepreneurship, it is crucial to understand the entrepreneurial experiences of this group of refugees. With these insights, the entrepreneurial experiences of a new group of Afghan refugees can be improved; thus, the chance of economic- and integration success can be ensured.

1.3 Research Objective

This research investigates how Dutch opportunity structures provide or deprive Afghan refugees in the Netherlands the opportunities to do business successfully. Because the present research focuses on Afghan refugees as its target group, the study also looks at ethnic entrepreneurship, where specific attention is paid to enclave entrepreneurship and mixed

embeddedness. Upon completion, this research will provide a deeper understanding of Afghan refugee entrepreneurs in the context of the Dutch opportunity structures and ethnic entrepreneurship. These topics will be further explained in the literature review (Chapter 2). In addition, these concepts will be investigated through qualitative research in the context of Afghan refugee entrepreneurs in the Netherlands.

1.4 Research Question

Based on the reasons outlined above, this thesis will examine and answer the following research question:

'What is the impact of the Dutch opportunity structures on the entrepreneurial experiences of Afghan refugee entrepreneurs in the Netherlands?'

1.5 Scientific Relevance

Multiple gaps have been identified in the literature that demonstrates the scientific relevance of this study. This section will describe these gaps.

First, various studies have been conducted on refugee entrepreneurship (Phillimore, 2020; Bizri, 2017; Meister & Mauer, 2019; Hagos et al., 2019). However, while these studies target refugee entrepreneurship, they fail to properly distinguish between the immigrants and the refugees. Specifically, many of these studies view refugees as immigrants in their research. “Refuges” and “immigrants”, however, should be treated as distinct categories. According to Kloosterman & Rath (2000), an immigrant is someone who voluntarily chooses to leave their home country to immigrate to another country. In contrast, a refugee, according to the United Nations High Commissioner for Refugees (1951), is someone unable or unwilling to return to their home country because of the fear of persecution due to their religion, political affiliation, race, nationality, orientation, or social group. Following this distinction, Wauters and Lambrecht (2008) note that while there is a lot of literature available on immigration entrepreneurship, relatively little research has been done on refugee entrepreneurship. Moreover, existing studies on refugee entrepreneurship (Desai et al., 2020; Heibrunn & Rosenfeld, 2019) focus on refugee entrepreneurship in general and not on a specific group of refugees in the Netherlands.

Second, due to the ongoing war in Syria, which has increased the number of Syrian refugees, most of the literature is about Syrian refugees, with very little research focusing on Afghan

refugees as a result. Considering the increasing number of Afghan refugees in the Netherlands, this research may help fill this gap and contribute to the scientific literature.

Third, much has been written in the literature about opportunity structures. For example, a lot of research has been done on the opportunity structures of refugees in various countries. However, little research has been done on the opportunity structures among the refugees in the Netherlands, and no research has been done focusing on the opportunity structures for the Afghan refugees in the Netherlands in particular. The latter group is unique because Afghan refugees are relatively highly educated, have been living in the Netherlands for a long time, and often choose to go into business, in contrast to the refugees from other countries (Staring, 2012). Therefore, this group offers unique research opportunities and can be a source of interesting insights.

Finally, it is important to conduct research about the refugees focusing on a particular country, given that every country (the Netherlands included) has a different refugee system, culture, labour market, and laws and regulations on setting up and running a business.

This study, therefore, aims to fill these gaps in the literature by focusing on the opportunity structures for the Afghan refugee entrepreneurs in the Netherlands.

1.6 Societal Relevance

The present research has societal relevance both for the Afghan refugees in the Netherlands and the Netherlands in general.

The first reason is drawn from the research of Hans Rosling, a professor of International Health at Karolinska Institute, who led research on the refugees in Europe for twenty years. Rosling's (2015) conclusion is that at the moment, there is devastating ignorance among governmental institutions about the refugee situation, and that something needs to be done about the new flow of refugees. Rosling notes that this ignorance is dangerous, as it has significant economic and social consequences. For example, good economic integration among refugees prevents unnecessary costs among host countries (Lundborg & Skedinger, 2016). Moreover, from a humane point of view, it is essential to treat refugees well, and given that the current refugee problem has been systematically ignored, living conditions for refugees have not been optimal (Zehra & Usmani, 2021).

Second, according to The Netherlands Institute for Social Research (2018) and research by Anwari (2017), refugees in the Netherlands come from various countries, including

Afghanistan. As a result, from the socio-cultural perspective, Dutch society is confronted with potentially substantive cultural and demographic changes. The cultural differences between the refugees and the Dutch culture create frictions and frustrations. From the perspective of the Afghan refugees, they frequently experience misalignments in culture, norms, and language, just like the Dutch, which leads to integration problems for the refugees. In addition, to overcome the integration problem, many refugees choose entrepreneurship (Wauters & Lambrecht, 2008; Kloosterman & Van der Leun, 1999; Rath et al., 2015; Alrawadieh et al., 2019). So, understanding the underlying factors that drive refugee entrepreneurship will help bridge the gap between Afghan refugees and the Dutch system. Analysis of the studies that have been conducted on refugee entrepreneurship in the Netherlands shows that very little research has been done on refugee entrepreneurship in the Netherlands among the Afghan refugee population.

Moving now to the economic perspective, entrepreneurship in general is stimulated by providing refugees with better opportunities for doing business, which aligns with the Dutch Government policy. In this policy, entrepreneurs are seen as the foundation of the Dutch society, and for this reason, the Ministry of Economic Affairs aims to increasingly stimulate entrepreneurship (Rijksdienst Voor Ondernemend Nederland, 2015). Therefore, by researching the opportunity structures for Afghan refugee entrepreneurs, information can be gathered for the Dutch policymakers about the main obstacles faced by Afghan refugee entrepreneurs, common success factors, and how funding is acquired for starting a business. With this knowledge, the Dutch government can then improve its policies to facilitate Afghan refugees in entrepreneurship and entrepreneurship can be stimulated more effectively.

2. Literature Review

This chapter contains a theoretical outline of the topics dealt with in the previous chapter. It discusses the concepts of entrepreneurship, refugee entrepreneurship, ethnic entrepreneurship and opportunity structures. Furthermore, how these concepts are related is described and elaborated in a conceptual model.

2.1 Entrepreneurship

In the literature, entrepreneurship has been defined in various ways. According to Schumpeter (1934 as cited in Herrington & Kew, 2010), entrepreneurship is about implementing things that have already been done in a new way. Schumpeter describes an entrepreneur as someone who creates new goods using new production methods, opens new markets and sources of supply, or introduces new organisations (see also Braguinsky et al., 2009; Eroglu & Picak, 2011).

Almost 50 years later, Kent et al. (1982) characterise entrepreneurship from a more sociological and psychological perspective, defining it as an establishment of a new venture by an individual in which an entrepreneur considers themselves to be a leader of cultural change. This perspective views an entrepreneur as someone who has been shaped by their surroundings to be creative and to generate new valuable concepts. Amabile et al. (1996) add that factors such as motivation, personality, and skills influence the entrepreneur's ability to generate new creative ideas. Yet another definition of entrepreneurship is given by OECD (2017). In their research, entrepreneurship is defined as an enterprising human action in pursuit of the generation of value through creation or expansion of economic activity, by identifying and exploiting new products, processes, or markets.

Based on the definitions above and other definitions of entrepreneurship, Stevenson (2021) proposed to define entrepreneurship as "the pursuit of opportunity beyond the resources you currently control". By "pursuit", Stevenson means that legitimacy needs to be gained by the entrepreneur to convince investors and stakeholders. Acquiring legitimacy enables the entrepreneur to be accepted within the socially constructed environment, leading them to resources necessary for their business. The present research will adopt this definition. In contrast to other definitions, Stevenson's definition focuses on the pursuit of opportunity and is explicit on the impact of socially constructed views on entrepreneurship.

Because definitions of entrepreneurship vary in the literature, and scholars have ascribed different properties to entrepreneurship, Gedeon (2010) proposed distinct subdomains for this

term, that can help make the discussion of this concept more precise. These subdomains include corporate, social, opportunity, and refugee entrepreneurship. This study will focus on the subdomain of *refugee entrepreneurship*, which will be elaborated on in Section 2.2.

2.2 Refugee Entrepreneurship

As stated in section 2.1, the present research will focus on Afghan refugee entrepreneurs. To introduce the discussion, the general topic of refugee entrepreneurship must be considered first.

Refugee entrepreneurs have different backgrounds based on their culture, ethnicity, gender, and their immigration status (Chreim et al., 2018). According to Mayer (2018), a refugee from any kind of background has reasons for starting a business. For example, for an immigrant, engaging in entrepreneurship in their host country may be a conscious choice. For a refugee, in contrast, becoming an entrepreneur in a host country may be a necessity.

Desai et al. (2020) described three aspects that influence such choices: reasons, nature, and the process of their mobility. For example, the mobility of refugees, mostly due to forced displacement, is dissimilar to those of the immigrants' economic, educational, or business reasons (Desai et al., 2020).

A study by Price & Chacko (2009) found that refugees struggle with accessing better-qualified jobs in their host country, which, in turn, limits their integration process. The challenge of not being able to find a suitable job matching their capabilities, faced by many refugees, makes starting a business an acceptable way for them out of economic uncertainty. Thus, Shepherd et al. (2020) showed that, although engaging in business tends to be a complex process for the refugees, they still choose to do business. According to Shepherd, this is a good reflection of the resilience of refugees.

In his research, Shepherd defines a refugee entrepreneur as "An individual whose primary source of income comes from the activity of organising, managing, and assuming the risks of business or business and who is a refugee" (p. 2). This research will adopt this definition of a refugee entrepreneur because it provides the most complete definition that matches the concepts in this research.

2.2.1 *Ethnic Entrepreneurship*

According to Bizri (2017), refugee entrepreneurs are also often considered *ethnic entrepreneurs*. This section will elaborate on the concept of ethnic entrepreneurship and the associated concepts.

According to Waldinger et al. (1990), ethnic entrepreneurship is a set of connections and regular patterns of interaction among self-employed people sharing common ethnic backgrounds or migration experiences. Because the theoretical explanations of ethnic entrepreneurship are based upon their patterns of interaction, the focus of many studies in this area is on an ethnic group. As with “entrepreneurship”, an “ethnic group” can be defined in different ways. According to Yinger (1985), an ethnic group is a segment of a larger society whose members are thought, by themselves or others, to have a common origin and share essential segments of a common culture and who, in addition, participate in shared activities in which the common origin and culture are significant ingredients.

Involving ethnic entrepreneurship in this research is necessary because it focuses on Afghan refugees. Properties of the local ethnic community, such as the location of ethnic networks and personal embeddedness, are also fundamental in the success of refugees. According to Kloosterman et al. (1999), *enclave entrepreneurship* and *mixed embeddedness* create a crucial link between the social, economic, and institutional contexts within the opportunity structures, which will be discussed further in this theoretical framework.

2.2.2 *Enclave Entrepreneurship*

Enclave entrepreneurship is an essential concept of ethnic entrepreneurship. Indeed, applying enclave entrepreneurship can positively impact the experience of Afghan refugee entrepreneurs. Therefore, to understand how this can be done, this section will examine the concept of enclave entrepreneurship in more detail.

Salaf et al. (2003) and Raijman and Tienda (2003) define enclave entrepreneurship as a coping mechanism to overcome the impediments of joining the host country's job market. Rauch (2001) adds that ethnic groups tend to develop a social network of organisations that give entrepreneurs access to specific information, products, and services within their co-ethnic group. The entrepreneurs benefit from the ethnic business networks because members within those groups help each other with establishing contacts with other vendors or customers. In addition, certain transactions with co-ethnics can reduce certain transaction costs, for example,

due to the lower demand for marketing (Ensign & Robinson, 2011). Research by Fuller-Love et al. (2006) corroborates these benefits, stating that ethnic minorities see and act on the opportunity of satisfying specific needs of the relevant ethnic group.

Despite the positive aspects of enclave entrepreneurship, Fong and Ooka (2002) argue that enclave entrepreneurship also has disadvantages. For example, it can negatively affect social cohesion by reducing the amount of, or the need for, interaction with the population of the host community (the Netherlands, in this case). This, in turn, may lead to a reinforced salience of cultural identity and delayed integration (Fong and Ooka, 2002). In the worst case, this can lead to the polarisation of society into segregated groups, which can be seen as a greater risk for potential conflict (Aldrich & Waldinger, 1990; Rusinovic, 2008; Samnani et al., 2013).

2.2.3 Mixed Embeddedness

Like enclave entrepreneurship, mixed embeddedness is an essential concept for ethnic entrepreneurship. This section will further elaborate on this concept.

Portes (1993) was the first to connect the concept of embeddedness to immigration. IN particular, Portes introduced a mechanism that describes how social systems consisting of immigrant networks influence economic actions with different sources of social capital. Porter categorised sources of social capital into value introjections, bounded solidarity, enforceable trust and community resources.

Following Portes' (1993) research, which had focused primarily on immigration, Kloosterman et al. (1999) conducted research into immigrant entrepreneurship in the Netherlands. In their research, Kloosterman et. al explains the success of immigrant entrepreneurs by using the concept of “mixed embeddedness”. This by connecting social, economic, and institutional contexts with the opportunity structures. In their research, “mixed embeddedness” refers to how immigrant businesses are influenced by the Dutch social, economic, and institutional contexts on the one hand and the immigrant’s particular context, consisting of their ethnic background and previous life experiences, on the other hand. The immigrant context involves yet another composition of financial, human, and social capital in the native Dutch environment.

Kloosterman et. al (1999) showed that many immigrant entrepreneurs do not apply mixed embeddedness sufficiently, which negatively affects the longevity of their business. At this point, it will be useful to highlight the relevant differences between their research and the present research project. First, Kloosterman et al. (1999) research focuses on a specific group

of entrepreneurs, namely, the Halal butchers in the Netherlands. The present research, in contrast, will focus on a more diverse group of entrepreneurs from different business sectors. Moreover, Kloosterman et al. focused on Turkish and Moroccan entrepreneurs (making up 89% of their target group), whereas this research will focus on Afghan entrepreneurs.

Bizri (2017) and Price & Chacko (2009) added that mixed embeddedness is one of the strategies used by immigrants and refugees that can positively influence their success in the job market. By applying mixed embeddedness, an immigrant or a refugee can use the best of both worlds in carrying out their activities on the job market. This is done by meeting the essential social, human, and financial conditions for success in the host country and by making use of the knowledge, network, and skills acquired in the country of origin. This suggests that applying mixed embeddedness can positively influence the experience and success of Afghan refugee entrepreneurs. Conversely, a study by Kloosterman et al. (1999) shows that not applying mixed embeddedness can be fatal for the survival of a refugee entrepreneur's business, which may also apply to Afghan refugee entrepreneurs.

2.3 Opportunity Structures

In the previous section, the concept of “mixed embeddedness” was described. Based on Ssewamala and Sherraden (2004) research, the extent to which the refugees apply mixed embeddedness depends on the availability of opportunity structures in the relevant country. Model et al. (1990) characterise opportunity structures as possibilities that the host country offers for accessing human, social, and financial capital, facilitating the start-up of a new business. According to Portes and Jensen (1992) and Latorre-Catalán (2017), opportunity structures create employment opportunities according to the market standards of the target country where the refugees can engage in entrepreneurship. Further to this, Volery (2007) and Lindgreen and Hingley (2010) note that the success of a refugee business depends on the degree to which (refugee) entrepreneurs can access human, social and financial capital, which determines the extent to which they can benefit from (local) opportunity structures. Kloosterman and Rath (2001) highlight that, given that each country has its own laws and regulations governing the legal sale of a product or service or starting a business, this will create a salient difference between the natives and refugees in their experience as entrepreneurs. So, if setting up a business requires specific certifications that the natives have but the refugees lack, this may prevent a refugee from opening a business or significantly constrain them in that process.

According to Nahapiet and Ghoshal (1997), social capital is one of the most critical aspects of developing a solid market and value proposition. According to Portes and Sensenbrenner (1993), social capital mainly consists of social networks and formal and informal support in introducing novel ideas to start a business. Rauch (2001) indicates that refugees can most easily obtain social capital through people with the same background, also known as the “enclaves”.

Regarding financial capital, Portes & Sensenbrenner (1993) observe that refugees tend to start businesses that require relatively little financial capital and which can therefore often be started quickly through financial bootstrapping or financing from family or friends. However, research from Fatoki (2011) shows that the growth of small- and medium-size business inhibits private financial capital, indicating that such business should focus more on external financing.

Although there is much research, including the study by Nahapiet & Ghoshal (1997), Potocky-Tripodi (2004) argues that when it comes to refugees, economic adaptation, human capital, gender, and language proficiency play the most crucial role in entrepreneurship. Potocky-Tripodi's (2004) study states that the higher the human capital factor, the higher the economic success. Here, “human capital” is defined as the level of education, skills, and experience the refugees have in the host country and their country of origin. Schultz (1961) adds that human capital can grow through training and education and that it, therefore, is profitable to invest in human capital.

The main problem in the field of refugee human capital is that many educational credentials obtained by a refugee in their country of origin are often not recognised in their host country. However, according to Sanders and Nee (1996), not recognising educational credentials does not decrease the knowledge of the refugees but rather leads to a relatively large number of refugees choosing to start an entrepreneurial activity. However, there is a gap between their research and this research. While their study had focused on Asian and Hispanic immigrants in the United States, this study will focus on Afghan refugees in the Netherlands.

2.3.1 Dutch Opportunity Structures

As stated in Chapter 1, the Netherlands adheres to the United Nations Refugee Convention that was signed in 1951 (United Nations High Commissioner for Refugees, 1951). Data from Vluchtelingenwerk Nederland (2021) indicates that the Netherlands has granted 47.2% of asylum applications. Of the rejected 52.8% applications, 55% applicants received a residence permit after an appeal. The total number of residence permits allocated to Afghan refugees in 2020 (including appeals) was 76.24%. To comply with the United Nations Refugee Convention

treaty, the Netherlands has various procedures in place to guide the arrival of the refugees and assist them with the integration process once they receive their residence permits. These procedures align with the opportunity structures offered to the refugees by the Netherlands. An asylum seeker procedure will therefore be described below to clarify the Dutch opportunity structures for refugees.

The procedure starts when an asylum seeker applies for asylum at the registration centre in Ter Apel (Immigration & Naturalization Service, 2021). The asylum seeker is then given six days to rest from the journey and, after those six days, is asked for their reason for applying for asylum. During this phase, the asylum seeker is taken to a refugee camp where they wait for a residence permit (Vluchtelingenwerk Nederland, 2021). According to the Immigration and Naturalization Service (2019), this procedure, which takes place while the refugee is in a refugee camp, can take up to 18 months before a final decision is reached regarding an asylum application. During this period, the refugees have to answer various questions and undergo different evaluations. Due to extensive criticism of this lengthy procedure, the Immigration and Naturalization Service has recently accelerated the process by hiring more staff to supervise the asylum application procedures (Immigration & Naturalization Service, 2019).

Furthermore, until a few years ago, asylum seekers over the age of eighteen were not allowed to go to school or work until they had received official refugee status and a residence permit (Heelsum, 2017). Enbersen et al. (2015) stated that this changed after many Non-Governmental Organisations (NGOs) and volunteers put pressure on the government to change this rule. As a result, refugee applicants can start learning Dutch while they wait to decide on their residence permit. Once a decision on a residence permit is reached, the asylum seekers who have been granted the refugee status can enter a three-year process that serves as an integration period, during which the refugees can learn Dutch, become acquainted with the Dutch culture, and have the opportunity to seek paid or voluntary work (DUO, 2021; Heelsum, 2017).

According to Heelsum (2017), this asylum application procedure for refugees has several disadvantages and advantages. One disadvantage, mentioned by Heelsum, is that the duration of the application and integration process takes a relatively long time, which can prevent the refugees from finding suitable work or acquiring education. Because the educational diplomas of the refugees are often not valid in the Netherlands, and given that the refugees have to wait a long time before they can enter the education system, there is often a good chance that they will opt for doing low-skilled work. On the other hand, Heelsum (2017) notes that many

refugees' culture, religion, and society differ significantly from Dutch culture, religion, and society. Successful integration therefore takes time, and the better integrated a refugee is, the easier it is for that person to enter the Dutch labour market, which influences entrepreneurial success (Beckers & Blumberg, 2013).

Finally, since the 1980s, the Dutch government has had a policy of encouraging entrepreneurship among immigrants. Examples of policies that stimulate entrepreneurship are, for example, the expansion of markets by the privatisation of business to private firms, deregulation enabling educational qualifications, and the stimulation of small and medium-sized businesses owned by refugees (Kloosterman, 2003).

2.4 Linking the Concepts

Several concepts have been discussed in the theoretical framework adopted by the presented research to answer the central question: *'What is the impact of the Dutch opportunity structures on the entrepreneurial experiences of Afghan refugee entrepreneurs in the Netherlands?'*

Starting with the concept of “opportunity structures”, research shows that opportunity structures, which consist of social, human, and financial capital, are crucial factors that influence the success and experience of an entrepreneur. To illustrate, suppose that an aspiring entrepreneur received education in the Netherlands in the direction of the business to be started (human capital). In this case, their chances of succeeding in their business would be higher than if no additional or specialised education has been received.

However, the central research question in this research project restricts the target group to Afghan refugee entrepreneurs. For this reason, the category of *ethnic entrepreneurship* should be taken into account. The two concepts that emerged in this category are “enclave entrepreneurship” and “mixed embeddedness”. Both concepts have to do with the opportunity structures, and both influence the experience and success of Afghan refugee entrepreneurs. In this context, enclave entrepreneurship stimulates the variable social capital. This is done by using a network within the ethnic group that gives access to a more extensive network with specific information, products, and services needed for successful entrepreneurship. In addition, mixed embeddedness reinforces Dutch opportunity structures by combining them with the individual context of Afghan refugee entrepreneurs. The individual context includes their culture, norms, values, knowledge, or skills.

By connecting the concept of opportunity structures to Afghan refugee entrepreneurs in the Netherlands, this study focuses on a topic that previous studies, such as those by Kloosterman et al. (1999) and Lindgreen and Hingley (2010), have not addressed. Furthermore, these studies have focused on immigrants and other ethnic groups. However, now that an increasing number of Afghan refugees is expected (Ministry of Justice and Security, 2021), and given that there has been devastating ignorance about the refugee situation in general in the past decades (Rosling, 2015), it is essential to connect the opportunity structures present in the Netherlands to this target group. In addition, unlike other studies, this study uses a unique combination of concepts, such as enclave entrepreneurship, mixed embeddedness, and the Dutch opportunity structures. This, too, is likely to lead to new valuable insights. Finally, a choice was made to conduct inductive research and to use narrative research methods. How these research methods were used in the study, as well as their advantages and disadvantages, will be further explained in Chapter 3 ("Methodology") below.

2.5 Conceptual Model

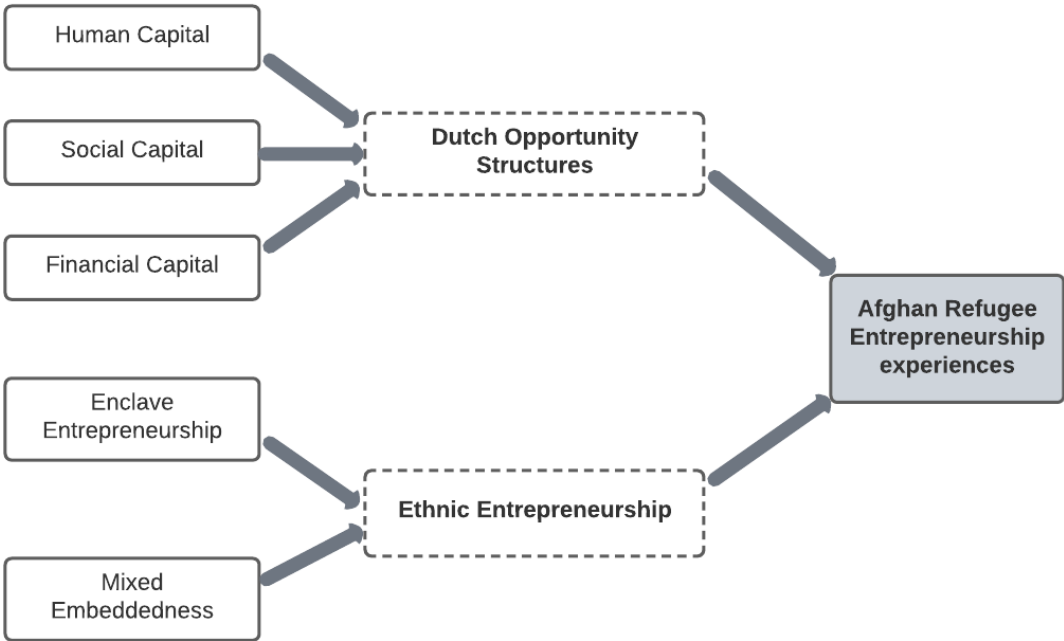


Figure 1: Conceptual Model

The model presented in Figure 1 depicts how previously discussed concepts will be used in this research. In general, the present research will focus on two key concepts (indicated by the dotted lines) that impact the experiences of Afghan refugee entrepreneurs in the Netherlands. The first concept is *Dutch opportunity structures*. A distinction is made between

human, social, and financial capital in these opportunity structures. To examine how, and to what extent, these three components are present among Afghan refugee entrepreneurs in the Netherlands and their respective influences on the entrepreneurial activities, semi-structured interviews will be conducted for this target group. The second concept is *ethnic entrepreneurship*: its use by Afghan refugee entrepreneurs and its influence on their experience. Here, it will be interesting to see to what extent the target group applies mixed embeddedness and enclave entrepreneurship when seeking entrepreneurial opportunities or engaging in business and their impact on the entrepreneurial experiences of the target group.

3. Methodology

This chapter describes the procedures followed in the present research to answer the main research question. First, the choice of research design is explained. Then, the research strategy, data collection, and data analysis are discussed and clarified. Finally, an explanation is provided of how research quality and ethics are safeguarded throughout the research process. These aspects inform and constrain this research and determine how it is going to be conducted.

3.1 Research Design

This research uses an inductive (bottom-up) approach. This approach starts by formulating the main research question, then collecting empirical data through the interviews, and concludes by drawing implications. Inductive research has been chosen because there is little information or theory about opportunity structures in general in combination with entrepreneurship in the Netherlands. Thus, by applying an inductive approach, emerging themes about opportunity structures in the context of Afghan refugee entrepreneurs can be generated. Moreover, the research will focus specifically on the Afghan refugees, as very little research has been conducted on this target group (Phillimore, 2020; Bizri, 2017; Meister & Mauer, 2019; Hagos et al., 2019), and an increasing number of Afghan refugees is expected in the Netherlands (Ministry of Justice and Security, 2021). The urgency of this research is underscored by the ignorance about the refugee situation in general in the past decades (Rosling, 2015).

For this research project, qualitative research offers the best fit. According to de Vaus (2001), qualitative research investigates people and objects in their context. In this study, context plays a vital role since the research is about how the context (e.g., the ethnic community and the Dutch institutional environment) affects refugee entrepreneurs (e.g. opportunity structures). Different (e.g., subjective) elements of this context are investigated, making qualitative research more appropriate. Meyers (2020) adds that qualitative research can justify and analyse findings without quantifying them thoroughly, but instead focus on everyday life- and personal experiences and opinions.

A qualitative research design has several advantages (Meyers, 2020; Tetnowski & Damico, 2001; Mays & Pope, 1995). One of the advantages of qualitative research is that data is collected in a natural setting. This will allow a better understanding of how Afghan refugee entrepreneurs behave in their authentic environment related to the opportunities that befall them. In addition, qualitative research ensured that the researcher had the opportunity to observe and involve the participant in the research process. It was not a one-way flow of information but rather a

comprehensive and inclusive study with the ability to interact with participants in iteration. Furthermore, qualitative research made it possible to understand concepts, thoughts, and experiences.

Finally, this research is part of a more extensive research project carried out by a research team consisting of four students (hereafter, the Research Team), each conducting their own research project. An overarching theme for these four studies is “Afghan Refugee Entrepreneurship”. Present research projects focus primarily on the opportunity structures related to this theme, whereas other research projects focus more on motivation and identity. Within this group, everyone helped one another with research under the supervision of a thesis supervisor.

3.2 Research Strategy

This thesis used a (qualitative) narrative approach to answer the main research question.

According to Glandinin and Connelly (2022), "Narrative research is a term that subsumes a group of approaches that in turn rely on the written or spoken words or visual representation of individuals." To this, Fontana and Frey (2008) add that "Narratives are the vehicles that can bring the words and stories of the participants alive."

Given these definitions, narrative analysis is a good fit for this research, because it allows for a detailed analysis of experiences relaying the interviewees' life story. Furthermore, as stated in the definition by Salkind (2020), narrative research provides an option to explore personal experiences. It is precisely due the main research question (section 1.4) that finding out more about experiences of Afghan refugee entrepreneurs is needed. Another requirement mentioned by Meyers (2020) is that in narrative analysis, it is essential to create stories that give a detailed view of the informant's experiences. According to Meyers (2020), to ensure that, one writes a representative, high-quality story that supports the research, it is important to recognise that there is no fixed, “magic” number for how many respondents one must interview; instead, it is essential to interview as diverse a group of respondents as possible within the target group.

3.3 Data Collection

To achieve a comprehensive understanding of the theme, a respondent for the narrative interviews in this research must meet the following four conditions: they have come from Afghanistan, they have entered the Netherlands under a refugee status, they are currently a

resident of the Netherlands, and they are an entrepreneur in the Netherlands (i.e., registered at the Chamber of Commerce, or the KvK).

Data collection has been carried out based on the interviews conducted by members of the Research Team. A total of sixteen interviews have been held. The choice to conduct these interviews collectively was motivated by the research theme shared by the members of the Research Team. This collective approach was chosen, in part, to enable the Team to conduct a higher number of interviews. However, the disadvantage of this collective approach is that part of the interview data is secondary because the researcher himself did not collect it.

The research team conducted semi-structured interviews, meaning that the pre-formulated interview questions were structured in a prepared interview document where general questions were formulated (Meyers, 2020). According to Meyers, new questions might be asked during an interview when using a semi-structured interview method. According to Meyers, this flexibility ensures that the interview will feel more like a conversation in which it is possible to hear the respondent's narrative.

The interview questions were asked in Dutch and translated and transcribed afterward. In addition, a summary was made of each interview, outlining the relevant themes in chronological order. The interview questions can be found in Appendix 1.

Interview transcripts have been sent to the first supervisor. Before each interview, the respondent was asked whether their interview may be recorded, ensuring that the interviewer could fully focus on the dialogue during the interview, and the respondent did not become nervous seeing that someone is taking notes of the conversation (Meyers, 2020). The respondents were also sent a consent form and an information document before the interview (presented in Appendices 2 and 3). By signing the consent form, the guarantee of the respondent's privacy and anonymity was contractually established. The respondent was informed in detail about the research and its context with the information document.

To select the respondents, based on the earlier mentioned criteria, Afghan refugee entrepreneurs in the Netherlands were contacted using social media, LinkedIn, and email. In addition, Noy (2008) and Biernancki and Waldorf (1981) observe that using social networks enhances the practice of snowballing techniques to find respondents. The snowballing technique is a technique that complements qualitative research and primary data collection through the interviews (Atkinson & Flint, 2001), by allowing the researchers to reach the respondents not accessible otherwise (Baltar & Brunet, 2012). The social network used to reach

more potential respondents was the social network of two Research Team members, who, due to their Afghan descent, know many people from the Afghan Dutch community.

3.4 Data Analysis

As stated in section 3.3, each interview has been transcribed. After transcribing, the transcripts were analysed using life history methods (Gibbs, 2022). Life histories consist of themes that can be coded. These themes may differ based on a person's experiences and may only apply to specific moments of the person's biography. The coded themes may be about important events and social actors, the characters in their story, luck, planning, and other influences. The life history methods of Gibbs (2022) are well suited for this research because, first, they apply to a narrative research method, and second, they focus on the respondents' experience, which is in line with the main research question.

Computer-Assisted Qualitative Data Analysis Software (CAQDAS) has been used to better manage the interview data. According to Bringer et al. (2006), CAQDAS supports researchers in coding, memo writing, note-taking, and comparing and analysing the data. The software used in this study is Atlas.ti. Before the analysis was performed in Atlas.ti, the transcripts had their folder in the program. Phenomena, ideas, patterns, and events recurring in the transcripts were selected using open coding. Following that, open codes were encoded into categories specifying the phenomenon in detail, using *axial coding*. Codes that referred to shared concepts were grouped in themes.

3.5 Research Quality

The quality of qualitative research concerns credibility, transferability, confirmability, and dependability (Riege, 2003; Lincoln & Guba, 1989). Credibility indicates a fit between understanding the context of the respondents. In this research, credibility has been met by establishing good communication with the respondents before, during, and after their interviews. To establish transferability, the present chapter provides the relevant information about the process of data collection, analysis, and interpretation that has been implemented in this research. To show that this study was confirmable, a summary of the transcripts was added to Appendix 4 of this study. Detailed transcripts of this research have not been made public due to privacy reasons. To ensure dependability, notes have been made during the interview to detail the respondent's construction of their assigned meanings. Rigour has been realised by linking respondents' answers to a theoretical context rather than directly interpreting respondents'

answers as facts. In addition, the research added rigour with the provision of logical solutions which any reader can comprehend.

3.6 Research Ethics

According to Bryman (2011), research ethics involves an application of fundamental ethical principles to research activities. This includes the design and implementation of research, respect for society and other participants, the use of resources and research outputs, addressing scientific misconduct, and the regulation of research.

The present research sought to eliminate unethical aspects that could affect the credibility and value of this research. To achieve this, the standards for good research practices according to the Netherlands Code of Conduct for Research Integrity (KNAW, 2018) were followed as carefully as possible. In addition, the ethical guidelines from the Nijmegen School of Management and the A.P.A. ethics codes were included. A summary is included below regarding the implementation of these guidelines.

First, each person who has participated in the interview directly or indirectly has remained anonymous. Names of the respondents have only been known to the researchers of this research team and are visible only in a password-protected Excel sheet. This means that the first and last names of respondents have remained anonymous and that the business names of the entrepreneurs have not been disclosed.

To adhere to the informed-consent rules, every respondent had been asked to voluntarily cooperate and had the right to withdraw from the interview at any time. Furthermore, before the interviews, all respondents have been informed about the purpose, the questions, what was expected of them, the duration, and the degree of anonymity concerning the interview to build trust and familiarity. Each respondent could also decide for themselves whether the interview will take place online or face-to-face.

The audio recordings will be kept for 10 years after the completion of this study (Informed Consent and Ethics Committees, 2022). Second, according to all the literature used for this research, the most recent A.P.A. guidelines have been used.

Finally, the information in this report is represented and displayed adequately to avoid misrepresentation, manipulation, fabrication, and bias. To comply with the above principles, the research integrity form can be found in Appendix 2.

3.7 Limitations

This section will discuss key aspects of the methodology relevant to interpreting the research findings.

First, as noted earlier, this research involves a qualitative study. According to Silverman (2010), a limitation of qualitative research is that it sometimes fails to address contextual sensitivities and tends to be more focused on meanings and experiences. In addition, according to Sallee and Flood (2012), policymakers often assign low credibility to results obtained by a qualitative approach. Furthermore, smaller sample sizes characteristic of qualitative research raises concerns about the generalizability to the whole population of the research (Sindelar et al., 2014). Finally, conducting data interpretation and analysis can be more difficult and complex in qualitative research (Richards & Richards, 1994). Data saturation is sought during this study to mitigate these limitations as much as possible. This is done by continuously collecting and comparing data to see if new ideas, constructs, and themes emerge. In addition, the sample size has been determined for the research that meets the conditions for being generalisable to the whole population. Furthermore, the researchers carefully examined the relevant literature on conducting data analysis in qualitative research to be able to deal with its complexity (Mills et al., 2010).

Second, a narrative approach was used. A disadvantage of this approach is that the interviewees reporting their experiences during the interview are in a different state of mind than when they had the relevant experiences (Riessman, 1993). As a result, the experiences that the interviewees had in their past may not correspond to what happened in the past. In addition, feelings about the events may change over time. To mitigate the effects of this limitation as much as possible, a timeline and recall cards were shown during the interviews. This could help the interviewees to recall memories and connect emotions to these memories.

Thirdly, there was also a language restriction. The mother tongue of some interviewees was Afghan, which limited the communication in Dutch. This caused ambiguities and misinterpretations during the interviews. To improve the quality of the interview data, interview transcripts were sent back to the interviewees to check whether the interview data had been interpreted correctly. This solution could also ensure that subsequent revisions will help capture the stories of the interviewees more accurately. In addition, it could also give a complete picture of the narratives if the interviewees remembered something afterward, which could lead to new insights.

Fourth and finally, semi-structured interviews were conducted. A limitation of semi-structured interviews is having a less in-depth conversation in contrast to an unstructured interview, which may lower validity (Bleijenbergh, 2015). In addition, the answers from semi-structured interviews, as with many other interview forms, may be difficult to compare. Because of the open questions, highly different answers can be provided by different interviewees. To reduce this limitation, all answers were transcribed afterward and analysed according to the life-story analysis method, which focuses explicitly on analysing narrative interview results (Gibbs, 2022).

4. Results

This chapter discusses the results of 16 narrative interviews with Afghan refugee entrepreneurs to answer the main research question: *'What is the impact of the Dutch opportunity structures on the entrepreneurial experiences of Afghan refugee entrepreneurs in the Netherlands?'*

As stated in chapter 3, this research adopts an interpretative, in-depth approach to describe the stories that reflect the explicated and distinctive themes discussed in the theoretical framework of this research. To respect the anonymity of the interviewees, pseudonyms are used in place of their names. The results are related to two main concepts described in chapter 2: opportunity structures and ethnic entrepreneurship. The topics of these concepts addressed in the discussion of the results are based on the trends identified during the analysis of the interview data. Summaries of the interviews can be found in Appendix 4.

4.1 Opportunity Structures

The results of the narrative interviews with the entrepreneurs are categorised by their responses to questions about access to entrepreneurial opportunities in the Netherlands, which may impact the experiences of Afghan refugee entrepreneurs in the Netherlands. The results of these opportunity structures are explained based on the following aspects identified in Section 2.3: the Dutch system, human capital, financial capital, and social capital.

4.1.1. Dutch System

Based on the interviews, the most relevant opportunities of the Dutch system include rules and regulations about entrepreneurship, integration, and the system of financing entrepreneurial activities.

Rules And Regulations

More than half of the interviewed entrepreneurs confirm that there are systems in place that enable Afghan entrepreneurs to conduct entrepreneurship. According to the rules and regulations, (Afghan) refugees only need to have a valid residence permit to start a business. Alireza, Amira, Fazal, and Zafar explicitly mention in their stories that the presence of these robust rules and systems creates opportunities for everyone. So, if one abides by the provided rules, one can quickly start a business.

On this subject, Amira, a driving school owner, said,

"... I only had to go to the Chamber of Commerce, and my business was established. I think that as a refugee, it was very easy. I didn't expect that because I thought you had to meet many difficult requirements from the CBR and the government. However, this was easier than I had thought."

In addition, Zafar, a construction business owner, said,

"The Startfoundation was also involved with me. This foundation helps to set up businesses for vulnerable groups such as refugees. For example, they helped me to write a business plan."

Although there are opportunities and information available in the Dutch system on how to start a business, Alireza, Ibrahim, Amira, Omid, and Haji emphasized that one still has to find the relevant, important information to benefit from this system. For instance, Amira, a driving school owner, adds that she could not find the correct information on how to start her driving school. She ran into an Iranian accountant who also spoke her language and helped Amria with the information by chance. Following this, Ibrahim, Restaurant owner, said,

"Look, I know at the moment that the Afghans who come here now, but also those in our time, are guided by a contact person from the government. That contact almost forms your life, especially the first three years. The contact person of ours was very sweet and was already there as a volunteer, but there are no people who can provide you with information to go into business".

After establishing that the systems in place make the pursuit of entrepreneurship feasible only when an Afghan refugee can access information, the next question is how, or whether, the acquired information can be followed. Some entrepreneurs have found this information themselves through various organizations, such as foundations, the Chamber of Commerce, city municipalities, and tax authorities. Others found the relevant information from other Afghans in their network who have lived in the Netherlands for a long time and had prior experience running a business in the Netherlands. Half of the interviewees experienced difficulties with applying the information they had found and, for this reason, sought help. It is striking that of the eight interviewees, Haji, Amira, Ibrahim, and Tawfiq were helped by getting early advice from an accountant of the same ethnic background. Thus, Haji, Webshop owner said,

"Before starting up my business, it was difficult to get everything organized, for example, I filed my tax return too late. For this, I received a fine that ran into thousands of euros. Now I have a top accountant who helps me with that."

Other entrepreneurs said they managed to find necessary information by asking friends and family. Omid, a telecom shop owner said that he could never have started a business without the advice of his uncle, from whom he took over the telecom shop. Also, because Omid was still inexperienced (being only 25 years old), he said that he could not implement all the rules and regulations without his uncle's help.

Amina, a skin therapy clinic owner, said that friends and family helped her find and process the correct information for setting up a business. For instance, her husband helped her to talk to the bank, and one of her close friends, who is also an entrepreneur, helped her sort out a financing plan and its obligations. Amina states,

"...my husband has supported me through thick and thin. Even with conversations at a certain point with the bank, for example. A very good friend of ours is also an entrepreneur. He helped us to sort out a few things concerning a financing plan and some other formalities I needed to do."

As with Amina, friends, and family of Fawad, a telecom shop owner, played a significant role in helping him launch his business. To gain experience in a telecom shop, Fawad was able to do an internship with a friend.

In the case of Farah, a bag shop owner, friends and family also played a significant role in attaining and following the correct information to open a business. Farah's father has always had his shop, and therefore she could get information through her father. Farah states,

"... as a network family anyway, because my father has always had his own business, a shop. Because of this, I knew how it worked, as the price of rent, connections with suppliers, administration, etc."

Integration

In addition to the rules and regulations of the Dutch system, the system also offers opportunities for integration. Many refugees without a residence permit cannot do paid work, even though doing so would stimulate the integration process. However, they are allowed to do voluntary work. Of 16 interviewees, Amira, Ibrahim, Zafar, Tawfiq, and Alireza were only 20

years old or older when they arrived in the Netherlands as refugees. It is interesting to note that of 16 interviewees, Amira, Ibrahim, Zafar, and Tawfiq, all over 20 years of age, were the only ones to use the opportunity to do volunteer work. All four have had positive experiences with volunteering.

Amira, a driving school owner, came to the Netherlands as a refugee when she was 22 and described her situation as follows:

"When I came to the Netherlands, my Dutch was not good enough, so I applied to volunteer with the Red Cross in The Hague. I worked there for more than a year as a child counselor on the Red Cross team. Here we gave activities to foreign children and here I started to learn the Dutch language a little bit by communicating with the children. When I felt that my Dutch was sufficient, I started an education".

Zafar, a construction business owner, fled to the Netherlands at the age of 25 and has significantly benefited from the network that he had built up while volunteering as an interpreter. His account is the following:

"... I was in an asylum seekers' center with several refugees from Iran, Afghanistan, and Russia. Here I did voluntary work as an interpreter because I speak Russian, Bulgarian, and Farsi. Several appointments at the family doctor or the Refugee Council were in my diary every day. I had to go everywhere with these people to help them translate. I met a lot of people here who helped me later on."

Moving now to take a closer look at the integration process, and in particular, the stimulation of entrepreneurship among Afghan refugees, it is notable that for six of the sixteen entrepreneurs, the experience on the black market contributed significantly to the stimulation of entrepreneurship. Tawfiq, Fazal, Alireza, Haji, Javed, and Emir all had experience as entrepreneurs on the black market. Fazal, a supermarket owner, said that his first real entrepreneurship experience was at a young age when he was given some freedom in secondary school. His brother had a big stall at the black market in Beverwijk, which he then joined with his own small stall. There, Fazal sold jeans and jewellery until he was eighteen, and this is how he started to learn how to deal with customers and suppliers at a young age. Javed, a telecom shop owner, said that he started his first entrepreneurial activities when he was eighteen. At that time, he and his brother had a stall on the black market on the weekends. Javed describes this as follows:

"... Entrepreneurship started a bit earlier, I think. When I was eighteen, we also had a stall at the black market. Yes, with my little brother I did that on the weekends. At the market, I also sold telecom-related products, so my network came from there because we also sold phone cases and things that we bought from various wholesalers on the black market."

Emir, an electronic device shop owner, said,

"So I have a business in electronic devices. The beginning, especially financing it, was difficult. That's why most Afghan refugees who come to the Netherlands start small, like on the Beverwijk black market. There you just can start a stall for three hundred euros. Here you have enough visitors and you can just sell anything and everything. This offers a lot of opportunities for people who come from certain countries to set up something. In the beginning, my uncle helped me a little here, and from there I just continued to grow as an entrepreneur."

Finance System

When considering the Dutch system of financing a business, Ibrahim, Amir, Amira, Emir, and Tawfiq emphasise that the relevant information on obtaining financing is available but tends to be poorly arranged for the refugees. Ibrahim, a restaurant owner, for example, said that he had to go through many complicated steps to obtain financing from the government. He describes this process as follows:

"We could get an investment of 30,000 euros from the municipality. But you had to follow a whole trajectory that you as an Afghan refugee could not just follow. That was extremely difficult. In terms of language, it was difficult to understand why you had to do something. So for this, you had to do a kind of course, and then you could get the financing. Then, together with a second or third party, you had to draw up a kind of business plan. Good assignments in themselves, but looking back, my father and I could never have done this, certainly not at that level. So we came back to this and didn't get the 30,000 euro financing."

On the other hand, Amina, a skin therapy clinic owner, indicated that she had no problems obtaining funding from the government. She had to write a business plan, and she had experience with this during her studies in the Netherlands. She describes her experience as follows:

"I wrote a business plan and I did market research because I had to borrow money from the bank. I could not finance the expensive laser equipment myself. In hindsight, that was a good choice and went well. From my studies, I also learned how to write a business plan."

4.1.2 Human Capital

Potocky-Tripodi (2004) states that the higher the human capital factor, the higher economic success. Based on the interview results, the most relevant topics related to human capital include entrepreneur character and education.

Entrepreneur Character

The majority of the interviewees emphatically state that the character of Afghan refugees is conducive to their success as entrepreneurs. Aspects, such as having a work-driven character, in combination with solid perseverance and a strong entrepreneurial drive, are some of the characteristics frequently mentioned in the interviews. All interviewees indicated that they recognize one or more of these character traits in themselves. For instance, Tawfiq, a care institution owner, said that in the initial phase, he had had many discussions with investors who did not want to work with him because, as a nurse, he had no background as an entrepreneur. On this, he said,

"I have known many disappointments, and I think my perseverance has saved me in this. An average person would never have faced so many disappointments".

Similarly, Fazal, a supermarket owner, said that his strong perseverance had brought him the success as an entrepreneur he has today. In his career within the supermarket franchise, he has had many setbacks in growing within the organization and financing his supermarket. Despite these setbacks, Fazal had never lost sight of his goal. He describes his experience:

"I have been spat at, I have had all kinds of things happen to me, but I do not let them distract me from my goal. Everyone said that it is not going to work out, and I have had all kinds of setbacks, but I have never lost sight of my goal."

On the subject of the strong entrepreneurial drive of Afghan refugees in the Netherlands, Haji, a webshop owner, said that Afghans do not like to work for someone else. According to Haji, many Afghans still often work within the business of their family, and working for someone else outside the family is still relatively rare. Haji describes it as follows:

"Working for myself as well as for family was never a problem. If I worked for my father, it was also a bit mine. I notice that I do not like working for someone else. I have created my situation in such a way that nobody is going to tell me what to do. That fits the character of Afghans and that has also played an important role for many Afghans, but also for me."

When looking at the cause of these common character traits among Afghan refugees, all interviewees indicated that their journey and background as refugees had an important role in helping shape their character. A common reason why Afghan refugees are characterised as hard workers and go-getters is that, compared to the Dutch, they often experience that they have to work harder to achieve the same. Haji, a webshop owner, said that when he went from primary school to secondary school, he was wrongly classified at a level that was too low for him, namely, VMBO. While this made him angry, it also gave him the motivation to prove himself. Now he is completing his medical studies at a major university. For Fazal, a supermarket owner, a situation in his secondary school also influenced his current character. Like Haji, Fazal thought that his background as a refugee had caused him to be classified as too low in secondary school (VMBO). He then went out of his way to prove otherwise and got enough credits to go to HAVO. However, they found his Dutch to be insufficient. This event made Fazal angry, but since then, he has used this disappointment as motivation to work harder and never to give up on his dreams.

Omid, a telecom shop owner, said that he would have been too soft to become an entrepreneur if he had not come to the Netherlands as a refugee. Omid offers the following account of his journey:

"If I hadn't come to the Netherlands as a refugee, I can assure you that I would have been soft. In the sense of accepting everything and thinking that I could get everything anyway. I had that mentality in Afghanistan. But I know now that it's not like that and where I come from. I come from zero, I literally only had the clothes I was wearing when I arrived. In the end, that's what makes you who you are now, it makes you stronger. It allows me to anticipate much better the problems that are coming."

Above, mainly positive aspects associated with the character of Afghan refugees have been described. However, it is striking that Reza, Omid, and Farah indicate that they prefer not to do business at all with other Afghan refugee entrepreneurs. Omid, a telecom shop owner, said the following,

"The Dutch grant each other success. If a competitor wants to open a shop in your neighbourhood, they first come and talk to you and tell you that they are going to open a shop as well. I will always tell them that they can just do their thing. Only Afghans do that very sneaky. They open a shop literally next door to you without ever mentioning it. Then they do everything to destroy you, just because they see that you are doing well and they are jealous. Afghans are very selfish about this and that is why there is so much competition in for example Telecom shops because they are only busy copying and destroying each other."

Like Omid, Reza also thinks that Afghan refugee entrepreneurs are very selfish and for this reason, he does not do business with Afghans.

"I am afraid that they (Afghans) will make it very difficult for me because Afghans have a big ego and I cannot work with them."

Also, Farah, a bag shop owner indicates to have experienced the same as Omid had. When Farah opened her shop, not much later, an Afghan also opened a bag shop not far from her that had the same concept. Her father had also experienced the same thing when he opened his shop years ago. Farah said the following about this,

"I think it's just a bit sad. ... Look many Afghans look at your business and think it is well earned. Then they want it too and then decide to do exactly the same thing. The father of the girl who copied my shop happened to do the same at my father's shop."

Education

Slightly less than half of the sixteen interviewed Afghan refugee entrepreneurs came to the Netherlands after completing high school. Once in the Netherlands, all sixteen interviewees were enrolled in some language institute. Different answers were given when it came to the opportunities available for studying. According to their statements, interviewees who fled to the Netherlands at a relatively young age (<9 years old) had fewer problems accepting the Dutch school system. Amina, a skin therapy clinic owner, was six years old when she arrived in the Netherlands and said the following on this subject:

"Of course, you go to a primary school. At one point, I was in a school with many Dutch children. I think that I picked up the language much better because of that. Because of this, you get into the system pretty quickly."

However, it is striking that despite the relatively easy acceptance into the Dutch school system, half of the interviewees who started at primary school in the Netherlands received study advice that was too low for their level at the secondary school. Of all the interviewees who received advice that was too low, all had completed subsequent education that was sometimes one, but often two levels higher than the secondary school level they had been advised to attend. Fawad, a supermarket owner, said,

"We had done the Cito test at primary school and I had a score of five thirty-eight, which turned out to be a recommendation for HAVO/VWO. Only I was not allowed to go to HAVO/VWO. As a refugee at the time, my parents did not have the knowledge or the know-how to do anything about this and they resigned themselves to it."

Haji, a webshop owner, was three years old when he came to the Netherlands and is now studying medicine at the University. However, against all expectations, Haji received a VMBO recommendation, and friends who did worse at school received a HAVO or VWO recommendation. Haji said the following about this:

"A classmate of mine had a father who was a dentist and came from a prosperous Dutch family. My classmate's parents and school kept pushing him to go to VWO. I, on the other hand, spoke Dutch with an accent and was not encouraged by anyone, but I was motivated. He eventually went from VWO to adult education and I went from VMBO to medicine at University. In retrospect, I think it's a pity that they have such a bad image of Afghans in the first place."

An important factor that should be highlighted here is that the entrepreneurs who came to the Netherlands at a later age and who had already obtained a diploma in another country were faced with the problem that their diplomas were not recognized as valid in the Netherlands. This forced them to follow a course in the Netherlands that was often below their educational level. Entrepreneurship, therefore, offered an interesting solution to finding high-level work that was sufficiently challenging. Thus, Ahmed, a telecom entrepreneur, said,

"When I couldn't find work in the Netherlands with my university diploma in law that I obtained in Russia, because it was invalid, I decided to study HBO computer science in 2004. It was very bizarre because even with this diploma, I couldn't find a job. That is when I decided to do something for myself... Now I have a business worth millions in telecom."

This trend corresponds with findings from earlier research by Sanders & Nee (1996). They stated in their research that not recognizing educational credentials does not decrease the knowledge of the refugees, which leads to a relatively low number of refugees choosing to start an entrepreneurial activity.

4.1.3 Financial Capital

Attracting financial capital also plays a significant role in the entrepreneurial experiences of Afghan refugee entrepreneurs. It is therefore important to explore the role that financial capital has played in their experiences and which people have been involved in attracting financial capital. This section, therefore, discusses the interesting findings got from the analysis of the interviews.

Various streams of financial capital have been used to finance the businesses. These finances include loans from friends and family, bank loans, government grants, and self-financing. For the interviewees, self-financing and financial bootstrapping were the main methods used. It also often happened that different financing methods were combined.

It is notable that although municipalities and banks could provide financial capital, it appears from the interviews that for almost all the interviewed Afghan refugee entrepreneurs who have considered financing from a bank or municipality, financing is not easy to obtain. Ibrahim, a restaurant owner states that specific requirements are needed to write a business plan to apply for a loan from the government or a bank. Ibrahim said that for many Dutch people who went to school here, this is not a difficult process, however, for the refugees who do not speak the language well, did not receive an education in the Netherlands, and do not have the right network, filing the right paperwork and meeting the relevant requirements is virtually impossible. Ibrahim thinks that a refugee has an almost 0% chance of attaining a loan from a bank because many organizations consider lending money to a refugee too big a risk. Like Ibrahim, Amir, a restaurant owner, also has terrible experiences obtaining financing for his restaurant. Amir said the following:

"I asked the bank for a loan, but the concept of an Afghan restaurant was not known to the bank. They thought we wouldn't make it. Then all sorts of complicated rules and issues come into play. Very unnecessary. Because of this, we did not get the loan. Look, if I had opened a sushi restaurant, I would have had the loan right away, but they don't know Afghan food. ...Two years later, the restaurant was doing well and the bank proposed that we get a loan. We refused and said that they should have helped us from the beginning."

However, it is striking that Afghan refugee entrepreneurs who came here at a young age and applied for funding from a bank or a municipality tend to experience less difficulty in obtaining funding than the refugee entrepreneurs who came here at an older age and did not receive any training in the Netherlands. For example, Amina, a skin therapy clinic owner, who came here when she was six years old, indicates that she had to write a business plan to obtain financing. Because she had already learned how to do this and what requirements it had to meet during her HBO studies, it was easier for her to work this out. In the end, Amina was successful in securing the necessary funding.

However, while Amina did manage to get funding, most interviewees had difficulties with it. For this reason, most of the interviewed entrepreneurs were mainly financed by their friends and family or self-financed their business. Thus, Farah, Bag shop owner said,

"I knew I wouldn't get anything from the bank anyway. I was just a graduate student. So I borrowed everything from my family."

Fawad also borrowed the necessary investments from family and friends and said that:

"Getting funding was difficult so basically by borrowing from family and friends I was able to start my business."

Haji, a webshop owner, explained why he thought relatively many Afghans borrowed money mainly from friends and family:

"We Afghans are much closer as a family than Dutch families. If you live in the Netherlands it is much more individualistic and you need your family less to be successful than in Afghanistan. In Afghanistan, the bank is not going to help you with financing for your business. This makes you much more dependent on your family and it is very normal that siblings also contribute money for another brother who wants to start a business. I've had this too, my sister lent me money when I needed money. That was a really fat amount."

In addition to borrowing money from friends and family, many of the interviewed entrepreneurs started their businesses with the money they had saved. Almost all entrepreneurs used their savings. For example, Ibrahim, a restaurant owner, needed 5,000 euros to start his restaurant. Because he could not get a loan from the bank, he and his father worked part-time jobs for six months to save up this money. He describes this process in the following way:

"We had many jobs like throwing newspapers and picking blueberries. Together with my father, I did this for six months. After these six months, we had saved the first 5000 euros"

with which we bought the first things, like the rent for the kitchens. At that time, we only did the catering and just cooked where we were needed at that moment. With that money, we were actually able to invest a step further each time and start a restaurant."

The finding that the interviewed Afghan refugee entrepreneurs started their businesses mainly with their savings or money from friends and family corresponds with the research by Portes & Sensenbrennen's (1993). Thus, the present research found that businesses started by refugees are mainly financed by financial bootstrapping or funding from family or friends.

4.1.4 Social Capital and Enclave Entrepreneurship

Social capital mainly consists of social networks and formal and informal support in introducing novel ideas to start a business (Portes & Sensenbrenner, 1993). Enclave entrepreneurship is a coping mechanism to overcome the impediment of joining the host country's job market by using the social network within an ethnical group (Rauch, 2001). The results of social capital and enclave entrepreneurship overlap in many interview findings. In this section, therefore, the results of these two concepts will be described and combined.

All the interviewed entrepreneurs prefer to have good social contact with others. Good social contact with other people can be used for various purposes. It is striking that almost every interviewee's family played a significant role in setting up or running their business. For example, Omid, a telecom shop owner, took over his uncle's telecom shop with his parents. Omid reiterates by emphasizing that because he has good contact with his uncle, he was able to take over the shop. Also, Haji, a webshop owner, has set up and ran an earlier telecom shop with his brother and father, and now both of his parents work at his current webshop. Because Haji has always had a good relationship with his parents, he trusts them and proposed to his parents to work for him. Fazal, a supermarket owner, used his network mainly to get in touch with the right people within the business he worked for and then build up a good track record with them, hoping that this would help him as an entrepreneur. He said the following about this,

"You also have the opportunity to expand your network enormously and to put yourself in the spotlight of the right managers within the organization. I have done this and have built up such a good track record that this network looks at me as a person if there is an entrepreneurial opportunity within the business."

Analysing the make-up of the interviewed entrepreneurs' network, almost all entrepreneurs have regular contact with native Dutch people or a mixed network of Afghan refugees and

native Dutch people. Therefore, it is notable that Alireza is the only one who indicates to have contact mainly with Afghan refugees and little to none with native Dutch. He said that:

"I only had contact with Afghan people, because they had the same experiences and spoke my language. I can use those experiences and that is also very important. I also have few friends, mainly only family that I have contact with."

Unlike Alireza and just like all other interviewees, Ibrahim, a restaurant owner, also has many contacts with native Dutch people. Ibrahim does not even have any Afghan friends apart from his family. He says that:

"I think I am fully integrated though, I have almost no contact with other Afghans in that respect."

Fazal, a supermarket owner, said that he does not have much use for his Afghan contacts in his work and has mainly focused on expanding his Dutch network. Thus, the network that has made the most difference for Fazal consists primarily of his Dutch contacts.

In the interviews, several things have been mentioned for why a good social network is essential for an Afghan refugee entrepreneur. Thus, the interviewees indicated that it helps with access to suppliers, acquiring information about the relevant rules and regulations, finding support during the integration, and discovering opportunities to gain work experience and stay motivated through the search process and work. Farah, a bag shop owner, said the following,

"Because I knew someone who had his shop, I knew how this worked a bit. I knew what the normal price of rent was and I could get in touch with suppliers."

Looking at the concept of enclave entrepreneurship, all Afghan entrepreneurs except Fazal and Amir, used enclaves within their social networks to increase their chances of success. Notably, Alireza, Javed, Emir, Fawad, Omid, and Ahmed have all aligned with their chosen business sector (namely, the telecom industry) to apply enclave entrepreneurship to increase the chances of success. Regarding this, Javed, a telecom shop owner said,

"In my network, there were quite a lot of Afghans and somehow they are all into telecom. So through this network, I could import iPhones from America and you could jailbreak them here."

Alireza, a telecom shop owner, had also gotten into the telecom business because he had a greater chance of success thanks to his Afghan contacts. He said the following about this journey:

"I was in a foreign country and at that time there wasn't much on the internet, so you had to get your knowledge from somewhere. In those days, you had to have good contacts to get in touch with wholesalers. I knew many Afghans who in turn put me in touch with different wholesalers."

In addition to this interesting finding, several more notable examples of the interviewees' application of enclave entrepreneurship have been found. For example, Amira, a driving school owner, has a relatively high number of female customers, primarily of Afghan/Iranian background. Before Amira started her driving school, she had an extensive network in the Afghan/Iranian community through her previous job. When she started her driving school, she used this network to find an accountant who spoke her language and helped her set up her business.

Enclave entrepreneurship can also be applied to attracting new customers. Even though the interviewees frequently apply enclave entrepreneurship in setting up their businesses, it is striking that all the interviewees choose not to apply enclave entrepreneurship in acquiring clients. This is a significant finding, as it seems to contradict earlier research. For instance, a study by Essers and Tedmanson's (2014) found that refugee entrepreneurs tended to restrict themselves to customers within their ethnic background, thus limiting themselves to an overly narrow target group. However, all the interviewed entrepreneurs in the present study explicitly mention not using their Afghan origin to attract other Afghan customers. For example, Amir replied with the following when this issue was raised:

"When I wanted to open my restaurant in an area with mainly Dutch people, I was advised against it because they said that there would be few customers from the Netherlands. But I wanted my business to focus on the Dutch, to let them enjoy the beautiful Afghan culture. Now almost 90% of my customers are Dutch."

Javed, a telecom shop owner, also said that he does not use his Afghan origin to find customers and purposefully chooses to focus on the Dutch clients because there is much more market there.

"Usually, Afghans in telecom focus on Afghan customers again. At one point I said, listen, this is maybe two percent of the market, let's just take the other 98 percent. Because Afghans also know how this market works, so they are never going to pay four euros for a cover."

4.2 Ethnic Entrepreneurship

4.2.1 Mixed Embeddedness

The concept of *mixed embeddedness* refers to how refugee businesses are influenced by the Dutch social, economic, and institutional contexts and the context of the refugees themselves (Kloosterman et al., 1999). This section will discuss the research findings pertaining to this concept.

Almost all interviewees apply mixed embeddedness to a greater or lesser extent to achieve success in their business. For example, Amina, a skin therapy clinic owner, said that her parents taught her that she should take the good things from both cultures and combine them to be more successful. Omid, a telecom shop owner, also said the following,

"There are a lot of points you take away from the Afghan culture and the bad points you let go of and then you add the Dutch points again."

In the context of the interviews, embeddedness amounts to applying previously gained experiences, skills, education, or a network in the Dutch context. For example, Amira, Driving School owner, applies mixed embeddedness by using her context as an Afghan and Iranian woman to help customers of the same gender and origin to get a driving license. Thus, Amira combines her experience in the Netherlands as a driving instructor with her experience as an Afghan woman to develop a successful business. Another entrepreneur who applied mixed embeddedness is Zafar, a construction business owner. Zafar has a construction business in the Netherlands, where he takes on projects and then hires freelancers to work on them. The self-employed workers hired by Zafar for this purpose are exclusively Bulgarian and Afghan construction workers who have experienced difficulties with working in the Netherlands. Because Zafar has lived in Bulgaria and Afghanistan, speaks the language, and has experience in the construction sector in the Netherlands, he can help Bulgarians and Afghans with working in the Netherlands. In this way, Zafar applies mixed embeddedness himself, while simultaneously helping the construction workers from Bulgaria and Afghanistan to apply mixed embeddedness. Zafar said the following about this,

"I have been working in the Dutch construction industry for years and have gained a lot of experience. Because I speak Bulgarian and Afghan well, I came into contact with young people from Bulgaria and Afghanistan who did not know how to work here. The way of building in the Netherlands is very different from that in other countries. I then slowly started helping them and at one point it had become a construction business. I just don't employ people, but do all the administration and make sure everything goes well for the boys."

These findings are consistent with the existing research on mixed embeddedness. Indeed, Bizri (2017) and Price & Chacko (2009) argue that mixed embeddedness is a useful strategy for the refugees that can influence their business success. This has been evident in the examples discussed above. Furthermore, Emir, Javed, Tawfiq, and Amir explicitly state that they reflect the Afghan culture in their business and use this to distinguish themselves from many Dutch entrepreneurs. Tawfiq, Care institution owner said,

"In the Netherlands, care in nursing homes is arranged in such a way that there is less attention for the human being. When I did volunteer work, I saw many patients in dementia care sitting in the same position all day, and they received little attention from care workers. I come from a country where you are treated with more respect and where people can often stay in their homes until the last day. In the whole of Kabul there is only one nursing home, just imagine. This vision from my background, together with the good things from the Netherlands and the available budgets, enabled me to set up something beautiful."

In light of these findings, it was striking to see that the entrepreneurs who came to the Netherlands at a younger age were able to adapt to the Dutch system faster than those who came to the Netherlands at an older age. The primary factor underlying this difference seems to be that the integration of the older refugees was more complicated than that of the younger ones. Therefore, younger entrepreneurs can better apply their experience in the Netherlands in combination with their context. For example, Alireza, a telecom shop owner who came to the Netherlands when he was twenty, did his financial administration for his business in a way that it's typically done in Afghanistan. Many things (such as those pertaining to business) in Afghanistan are handled based on trust, and little is recorded. Once in the Netherlands, Alireza made many mistakes and had to adapt to the Dutch administrative system to avoid unnecessary financial losses.

On the other hand, Haji, a webshop owner, was only three years old when he came to the Netherlands and learned a lot from his entrepreneurial parents in the Netherlands in his youth. This enabled Haji to adapt more easily as an entrepreneur to the Dutch system and combine this experience with experiences in his context. This made Haji, in comparison to Alireza, more prepared to apply mixed embeddedness. Haji said the following about this,

"The Netherlands is always a few years ahead of Belgium in terms of telecom. When my father and brother had two shops in the Netherlands, I went to Belgium. I wanted to earn some money there. So I saw that there was a lot of demand for telecom services and decided to place advertisements on the marketplace for telephone repairs. Because of my experience at my father's business, I knew how to make a good advertisement and how to do the repairs. That's when things really took off."

5. Discussion

In this chapter, the results described in the previous chapters are interpreted. Then, the limitations of the research are addressed, and the implications of the research are explained. Finally, suggestions are made for further research.

When the refugees arrive in the Netherlands, they find themselves in an unfamiliar system with different rules and regulations, language, labour market, and culture. The Dutch government has launched several initiatives to accelerate the integration process and help the refugees better adjust to the Dutch system.

In this research, Afghan refugee entrepreneurs were asked about their experiences with the opportunities in this system from their perspective as entrepreneurs. Based on Heelsum (2017), one salient factor is voluntary work, which the refugees are permitted to do in the early stages of their integration. Interviews with sixteen Afghan refugee entrepreneurs showed that those who took the opportunity to do volunteer work were highly optimistic about the contribution that this work had made to their integration. While doing voluntary work, they were able to build a network, learn the language, and gain knowledge about Dutch culture. However, one important factor that has not been mentioned in many studies, and became clear from the interviews, is that the black market has also been a breeding ground for Afghan entrepreneurs with a refugee background. Because operating on the black market has relatively low start-up costs, and because many other (Afghan) refugees already work there, the black market offers accessible opportunities for the refugees to get started with entrepreneurship in the Netherlands.

Furthermore, many interviewees indicated that a lot of information and resources are available to help start a business, which is also in accordance with the findings of Kloosterman (2003). However, many interviewees also indicated that the available information and resources should be more accessible to (Afghan) refugees who have the ambition to start a business. This can help current and new groups of Afghan refugee entrepreneurs to become more successful in business.

In addition to the resources within the Dutch system itself, opportunity structures, such as human, financial, and social capital, also influence the experiences of Afghan refugee entrepreneurs in the Netherlands.

Starting with human capital, previous research has shown that human capital can grow through training and education (Schultz, 1961). However, research by Sanders & Nee (1996) showed that the main problem in refugee human capital is that many educational credentials obtained by a refugee in their country of origin are not recognized in the host country. This study supports these findings, but adds that it is mainly the refugees who came to the Netherlands at a later age who have to deal with educational credentials not being recognized in the Netherlands. In line with the findings of Sanders & Nee (1996), this research shows that members of this group, therefore, often choose to go into business to circumvent this problem. There is another factor that was not described in the earlier research but came to the fore in this study: while the Afghan refugees who came to the Netherlands at a younger age do not suffer from invalid educational credentials, their educational level tends to be underestimated when receiving educational advice, for instance, at the primary school, when compared to the Dutch pupils. Almost all interviewees indicated that their secondary school recommendation set their educational level as too low, as they obtained their diplomas at one and often even two levels higher at a later age.

In addition, many studies do not address the impact that fleeing Afghanistan may have on the character of an Afghan refugee. The present research has shown that fleeing from Afghanistan to the Netherlands has positively affected the character traits necessary for successful entrepreneurship. In connection to this, interestingly, it is mainly the disadvantages associated with being a refugee in a foreign country that are of focus in the literature. Thus, the refugees are said to experience difficulties with the language, culture, and finding better-qualified jobs, which ultimately limits their inclusion process (Price & Chacko, 2009). However, the results of this research show that there are also significant positive aspects to being a refugee. Almost all interviewees experienced success as Afghan refugee entrepreneurs, primarily due to their work-driven character, solid perseverance, and strong entrepreneurial drive. Importantly, the interviews indicate that the main reason for having this character is their refugee background and their experiences as refugees.

Turning now to the social capital and enclave entrepreneurship, previous research has indicated that refugees tend to obtain social capital through people of the same background, known as the “enclaves” (Rauch, 2001). According to the literature, refugees who apply to enclave entrepreneurship increase their chances of success in the labour market (Salaf et al., 2003; Raijman & Tienda, 2003). This research shows that this also applies to the interviewed Afghan refugee entrepreneurs. They mainly use family as a network, and practically all

entrepreneurs apply enclave entrepreneurship. However, when it comes to working with other Afghan entrepreneurs (thus excluding family and friends), several interviewees explicitly state that they do not want to do business with them. The main reason for this is the relatively poor image that Afghan entrepreneurs have of each other. Thus, several interviewees indicated that they do not do business with other Afghan entrepreneurs because the latter are selfish, want to be successful at the expense of other entrepreneurs, and fear that other Afghan entrepreneurs will copy their products or services. Furthermore, in line with other studies, this study confirmed that almost nobody uses enclaves to attract potential customers. In fact, some respondents explicitly stated that they deliberately did not target enclaves as potential clients. The main reason offered for this is that if their business were to focus solely on the enclaves, then they would reach only a small group of customers and fail to secure a wider customer base.

Current research shows that the refugees tend to start businesses that require relatively little starting capital and that can be launched quickly through financial bootstrapping or financing from family or friends (Portes & Sensenbrennen, 1993). In the present study, businesses started by Afghan refugees are also expected to start using financial bootstrapping or financing from family and friends. However, based on Portes & Sensenbrenner (1993), another salient factor is that the refugees tend to start businesses that need relatively little financial capital, which is in conflict with the findings of this research. Based on the present research, the interviewees tend to start businesses with relatively little start-up capital, such as restaurants or telecom shops. A study by Fatoki (2011) suggest that the refugees' businesses should focus more on securing external financing. However, as was shown earlier in this study, this is a problem for many refugees because they encounter too many difficulties in meeting the requirements for obtaining finance. According to the interviewees, this was mainly due to a lack of confidence in Afghan refugees by the financial institutions, such as banks and investment businesses. In addition, the problem with accessing available information for Afghan refugees who have the ambition to become entrepreneurs was another important reason for it was difficult to meet the requirements for obtaining finances as an Afghan refugee.

According to Kloosterman et al. (1999), not applying mixed embeddedness as a refugee in the Netherlands can be fatal for the survival of a refugee entrepreneur's business. Their study found that mixed embeddedness was not sufficiently applied among the immigrant entrepreneurs in their target group. In contrast to this, a striking finding of this research is that

all Afghan refugee entrepreneurs in this study apply mixed embeddedness, which involves applying previously gained experiences, skills, education, or a network and using them in the Dutch context. Furthermore, it emerged that the Afghan entrepreneurs who fled to the Netherlands at a younger age had less difficulty applying embeddedness than those who came at a later age, primarily due to integration being more complicated for the latter group. Therefore, the younger entrepreneurs can better apply their experience in the Netherlands in combination with their context.

Many interviews were conducted online, and for this reason, physical observations of interviewees and the business environment could not be included in this research. Also, video call connections sometimes were of poor quality or were interrupted due to poor internet connection. Another important factor was that the majority of the interviewees were male. This limits the generalizability of these findings as the effect of gender had not been reflected. Finally, narrative research has many advantages, but one core disadvantage is that it can investigate only a limited group size.

This thesis contributes to the existing knowledge about opportunity structures by confirming the importance of having social, financial, and human capital. It also confirms the importance of ethnic factors in entrepreneurship. Furthermore, the results in this thesis shed new light on refugees and entrepreneurship with Afghan refugees as the target group. One reason for this is that prior to this study, data on entrepreneurship in the context of refugees was reported in conjunction with the immigrants. Although the refugees are part of the immigrants' spectrum, refugees and immigrants differ significantly in terms of life experiences and living conditions. Therefore, putting refugees and immigrants on the same level does not do justice to the refugee group. Moreover, 10% of the refugees in the Netherlands are of Afghan origin. With the current developments in this country, this percentage will only increase. This makes the insights gained from this research a valuable tool for the Dutch lawmakers for identifying and utilising skilled Afghan refugees in the job context. In addition, this research can help business owners in giving Afghan refugees opportunities to work, to stimulate their integration into the Dutch society.

After completing this research, many questions remain unanswered. One concerns the gender makeup of the target group. Most of the respondents in this study were male, and as a result, there was less focus on the experiences of female Afghan refugee entrepreneurs. The latter group, however, would be interesting to research, as female Afghan refugee entrepreneurs have a relatively different position in the Dutch society than in the Afghan society. Therefore, further research should be conducted to explore the impact of Dutch opportunity structures on the experiences of female Afghan refugee entrepreneurs in the Netherlands.

Furthermore, this research has also shown that many educational credentials obtained by refugees in their country of origin, who came to the Netherlands later, are not recognised in the Netherlands. In addition, it was found that the Afghan refugees who came to the Netherlands at a younger age indicate that they are underestimated when receiving educational advice. These education-related findings among Afghan refugees in the Netherlands and their impact on their integration and activities as entrepreneurs are therefore interesting to investigate further.

Finally, it emerged that Afghan entrepreneurs who fled to the Netherlands at a younger age experienced less difficulty in applying mixed embeddedness than those who came to the Netherlands at a later age. In this study, only a limited number of reasons for this finding emerged. Therefore, follow-up research is recommended to explore the effect of the refugees' age and arrival in the Netherlands on the application of mixed embeddedness by the refugees.

6. Conclusion

In conclusion, this research sought to answer the question: *'What is the impact of the Dutch opportunity structures on the entrepreneurial experiences of Afghan refugee entrepreneurs in the Netherlands?'* For this purpose, narrative research has been conducted on Afghan refugee entrepreneurs in the Netherlands. Moreover, because the research question concerns Afghan refugee entrepreneurs and the opportunity structures, ethnic entrepreneurship was included in the research.

The results have shown that the existing systems in the Netherlands are in place for Afghan entrepreneurs to establish and run their own businesses in the Netherlands. However, many interviewees have also indicated that the available information should be accessible for Afghan refugees who have the ambition to conduct business in the Netherlands. Furthermore, many interviewees who came to the Netherlands at a later age indicate that the possibility of volunteering has stimulated integration. In addition, the study showed that for almost half of the interviewees, their first entrepreneurial experiences started on the black market, and it was there that they gained the knowledge and confidence to pursue their own business.

The interviewees indicated that the success of Afghan refugee entrepreneurs is mainly due to their work-driven character in combination with perseverance and a strong entrepreneurial drive. The interviewees indicated that one's experience and background as a refugee were the main reasons for this character. With respect to the influence of education on the interviewees' experiences, the research showed that the interviewees who fled to the Netherlands at a younger age had fewer problems with the Dutch education system. An older group, in contrast, experienced problems concerning the validity of their diplomas abroad, which harmed the entrepreneurial experiences of this group. In addition, interviewees who attended primary school in the Netherlands often received higher study advice than they could handle when attending secondary school.

Considering the finance system in the Netherlands, the interviewees, especially those who came to the Netherlands at a later age, indicate that it is almost impossible for the refugees to secure financing for their businesses. The main reason for this is the refugee's lack of knowledge of the Dutch language and system. For this reason, it was common for almost all interviewees to have borrowed money from friends and family or to have used their personal savings.

When starting their business, the interviewees' social capital primarily consisted of their families. In addition, the interviewees frequently used business contacts with native Dutch people to increase their chances of success. The results also show that almost all interviewees had applied enclave entrepreneurship to set up their businesses. However, when attracting clients, enclave entrepreneurship had not been applied by almost all interviewees.

As with enclave entrepreneurship, almost all interviewees applied mixed embeddedness to increase their chances of success. Earlier findings showed that the interviewees who came to the Netherlands at a younger age found it easier to adapt to the Dutch system. In terms of mixed embeddedness, this younger group was better able to combine their experiences in the Netherlands with their context than the interviewees who came to the Netherlands at an older age.

This qualitative research has shown that the interviewees experience sufficient opportunities in the Netherlands. However, the interviewees also believe that information provided should be better adapted to the refugees. In addition, the interviewees indicated that the character of many Afghan refugees has a positive effect, but that the education system, especially for interviewees who came to the Netherlands at a later age, in fact, harms the entrepreneurial experiences of the interviewees. According to the interviewees, the options available for financing a business should also be better tailored to the refugees to improve their entrepreneurial experience. Furthermore, almost all interviewees use a diverse network, which positively influences their entrepreneurial success. Finally, almost all interviewees combine their context as an Afghan refugee with their experiences with the Dutch system, which, again, tend to have a positive effect on their entrepreneurial experience.

With these findings, this research contributes to the knowledge needed for helping current and future Afghan refugees to have a chance at a new life without war or persecution. Afghans are the third largest group of refugees in the Netherlands, and the number of refugees will only continue to increase due to continuing unrest in Afghanistan. Prior to this research, little research had been done on the experiences of Afghan refugees in the Netherlands from the context of Dutch opportunity structures. This research thus responds to the gap in the literature regarding this topic, intending to give more attention to Afghan refugees in the Netherlands and create a better world together.

7. References

- Aantallen & herkomst.* (2021). www.ser.nl. Retrieved 31 January 2022, from <https://www.ser.nl/nl/thema/werkwijzer-vluchtelingen/feiten-en-cijfers/aantallen-herkomst>
- Adams, W. (2015). *Conducting Semi-Structured Interviews. Jossey-Bass, 4.*
- Afghanistan, de Taliban en mensenrechtenschendingen.* (2021, September 13). Amnesty International. Retrieved 4 February 2022, from <https://www.amnesty.nl/wat-wedo/landen/afghanistan>
- Alrawadieh, Z., Karayilan, E., & Cetin, G. (2018). Understanding the challenges of refugee entrepreneurship in tourism and hospitality. *The Service Industries Journal, 39*(9–10), 717–740. <https://doi.org/10.1080/02642069.2018.1440550>
- Amabile, T. M., Conti, R., Coon, H., Lazenby, J., & Herron, M. (1996). Assessing the Work Environment for Creativity. *Academy of Management Journal, 39*(5), 1154–1184. <https://doi.org/10.5465/256995>
- Amnesty International. (2021, June 1). *Refugees, Asylum-seekers and Migrants.* Retrieved 31 January 2022, from <https://www.amnesty.org/en/what-we-do/refugees-asylum-seekers-and-migrants/>
- Atkinson, R., & Flint, J. (2001). Accessing hidden and hard-to-reach populations: Snowball research strategies. *Social Research Update, 31*(1), 1–4.
- Ayadurai, S. (2011). Corporate Entrepreneurship Engagement in Corporate Organisations in Malaysia. *Business and Management Review 1, 17–23.*
- Baltar, F., & Brunet, I. (2012). Social research 2.0: virtual snowball sampling method using Facebook. *Internet Research, 22*(1), 57–74. <https://doi.org/10.1108/10662241211199960>
- Beckers, P., & Blumberg, B. F. (2013). Immigrant entrepreneurship on the move: a longitudinal analysis of first- and second-generation immigrant entrepreneurship in the

Netherlands. *Entrepreneurship & Regional Development*, 25(7–8), 654–691.

<https://doi.org/10.1080/08985626.2013.808270>

Betts, A., Omata, N., & Bloom, L. (2017). Thrive or Survive? Explaining Variation in Economic Outcomes for Refugees. *Journal on Migration and Human Security*, 5(4), 716–743.

<https://doi.org/10.14240/jmhs.v5i4.106>

Biernacki, P., & Waldorf, D. (1981). Snowball Sampling: Problems and Techniques of Chain Referral Sampling. *Sociological Methods & Research*, 10(2), 141–163.

<https://doi.org/10.1177/004912418101000205>

Bizri, R. M. (2017a). Refugee-entrepreneurship: a social capital perspective. *Entrepreneurship & Regional Development*, 29(9–10), 847–868.

<https://doi.org/10.1080/08985626.2017.1364787>

Bizri, R. M. (2017b). Refugee-entrepreneurship: a social capital perspective. *Entrepreneurship & Regional Development*, 29(9–10), 847–868.

<https://doi.org/10.1080/08985626.2017.1364787>

Bleijenbergh, I. L. (2015). *Kwalitatief onderzoek in organisaties* (2nd ed.). Boom Lemma p. 74–75.

ISBN: 978-90-6236-463-9

Braguinsky, S., Klepper, S., & Ohyama, A. (2009). Schumpeterian Entrepreneurship. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.1347063>

Bringer, J. D., Johnston, L. H., & Brackenridge, C. H. (2006). Using Computer-Assisted Qualitative Data Analysis Software to Develop a Grounded Theory Project. *Field Methods*, 18(3), 245–266. <https://doi.org/10.1177/1525822x06287602>

Bryman, A. (2011). *The SAGE Handbook of Organizational Research Methods* (1st ed.). SAGE Publications.

CBS. (2021, October 15). *Bevolking; leeftijd, migratieachtergrond, geslacht, regio, 1 jan. 1996–2020*. Retrieved 1 February 2022, from

<https://opendata.cbs.nl/statline/#/CBS/nl/dataset/37713/table?ts=1567780803956>

CBS. (2022). *CBS Statline*. Retrieved 7 February 2022, from
<https://opendata.cbs.nl/#/CBS/nl/dataset/83102NED/table>

Centraal Bureau voor de Statistiek. (2018, April 17). *11 procent van statushouders heeft werk*. Retrieved 1 February 2022, from <https://www.cbs.nl/nl-nl/nieuws/2018/16/11-procent-van-statushouders-heeft-werk>

Centraal Bureau voor de Statistiek. (2022, February 28). *Hoeveel asielzoekers komen naar Nederland?* Retrieved 4 June 2022, from <https://www.cbs.nl/nl-nl/dossier/dossier-asiel-migratie-en-integratie/hoeveel-asielzoekers-komen-naar-nederland->

Charmaz, K., McMullen, L. M., & Wertz, F. J. (2011). *Five Ways of Doing Qualitative Analysis*. Guilford Publications.

Clandinin, J. D., & Connelly, M. F. (2022). *Narrative Inquiry: Experience and Story in Qualitative Research* (1st ed.). Jossey-Bass.

de Vaus, D., & de Vaus, D. (2001). *Research Design in Social Research*. SAGE Publications.

de Vroome, T., & van Tubergen, F. (2010). The Employment Experience of Refugees in the Netherlands. *International Migration Review*, 44(2), 376–403.

<https://doi.org/10.1111/j.1747-7379.2010.00810.x>

Denzin, N. K. (2008). The interview: From neutral stance to political involvement. In Y. S. Lincoln (Ed.), *Collecting and interpreting qualitative materials* (pp. 115–160). Thousand Oaks, CA: Sage.

Desai, S., Naudé, W., & Stel, N. (2020). Refugee entrepreneurship: context and directions for future research. *Small Business Economics*, 56(3), 933–945.

<https://doi.org/10.1007/s11187-019-00310-1>

DUO. (2022). *Integration In The Netherlands*. Dienst Uitvoering Onderwijs.

Retrieved 4 March 2022, from <https://www.inburgeren.nl/en/integration-in-the-netherlands/>

Ensign, P. C., & Robinson, N. P. (2011). Entrepreneurs because they are Immigrants or Immigrants because they are Entrepreneurs? *The Journal of Entrepreneurship*, 20(1), 33–53. <https://doi.org/10.1177/097135571002000102>

Erlingsson, C., & Brysiewicz, P. (2017). A hands-on guide to doing content analysis. *African Journal of Emergency Medicine*, 7(3), 93–99.

<https://doi.org/10.1016/j.afjem.2017.08.001>

Essers, C., & Tedmanson, D. (2014). Upsetting ‘Others’ in the Netherlands: Narratives of Muslim Turkish Migrant Businesswomen at the Crossroads of Ethnicity, Gender and Religion. *Gender, Work & Organization*, 21(4), 353–367.

<https://doi.org/10.1111/gwao.12041>

Fatoki, O. O. (2011). The Impact of Human, Social and Financial Capital on the Performance of Small and Medium-Sized Enterprises (SMEs) in South Africa. *Journal of Social Sciences*, 29(3), 193–204. <https://doi.org/10.1080/09718923.2011.11892970>

Fong, E., & Ooka, E. (2002). The Social Consequences of Participating in the Ethnic Economy. *International Migration Review*, 36(1), 125–146. <https://doi.org/10.1111/j.1747-7379.2002.tb00074.x>

Fontana, A., & Frey, J. H. (2008). The interview: From neutral stance to political involvement. In Denzin, N. K., Lincoln, Y. S. (Eds.), *Collecting and interpreting qualitative materials*. Sage, 3.

Fuller-Love, N., Lim, L., & Akehurst, G. (2006). Guest editorial: Female and ethnic minority entrepreneurship. *The International Entrepreneurship and Management Journal*, 2(4), 429–439. <https://doi.org/10.1007/s11365-006-0007-y>

Gibbs, G. R. (2021). Analyzing Qualitative Data. *Analyzing Biographical, Narrative and Discursive Elements*, 75–100. <https://doi.org/10.4135/9781526441867>

Greaney, A. M., Sheehy, A., Heffernan, C., Murphy, J., Mhaolrúnaigh, S. N., Heffernan, E., & Brown, G. (2012). Research ethics application: a guide for the novice researcher. *British Journal of Nursing*, 21(1), 38–43. <https://doi.org/10.12968/bjon.2012.21.1.38>

Hagos, S., Izak, M., & Scott, J. M. (2019). Objective institutionalized barriers and subjective performance factors of new migrant entrepreneurs. *International Journal of Entrepreneurial Behavior & Research*, 25(5), 842–858. <https://doi.org/10.1108/ijebr-06-2018-0405>

Heilbrunn, S., & Rosenfeld, A. (2019). The Story of Jonny, an Eritrean Entrepreneur in Tel Aviv, Israel. *Refugee Entrepreneurship: A Case-based Topography*. Springer International Publishing, 101–113. https://doi.org/10.1007/978-3-319-92534-9_7

Herrington, M., Kew, P., Kew, P., Global Entrepreneurship Monitor, & Monitor, G. E. (2010). *Tracking Entrepreneurship in South Africa*. Reed Business Education.

Informed consent and ethics committees. (2022). Research Data Management. Retrieved 22 March 2022, from <https://www.ru.nl/rdm/collecting-data/informed-consent-ethics-committees/>

IOM UN Migration. (2021, December). *World Migration Report 2022* (PUB2021/032/L). IOM UN Publications Platform. <https://publications.iom.int/books/world-migration-report-2022>

Kachkar, O. A. (2018). Refugee Entrepreneurship: Empirical Quantitative Evidence on Microenterprises in Refugee Camps in Turkey. *Journal of Immigrant & Refugee Studies*, 17(3), 333–352. <https://doi.org/10.1080/15562948.2018.1479913>

Kent, C. A., Sexton, L. D., & Vesper, H. K. (1982). Available at SSRN. *University*. <https://ssrn.com/abstract=1496225>

Kloosterman, R. C. (2003). Creating opportunities. Policies aimed at increasing openings for immigrant entrepreneurs in the Netherlands. *Entrepreneurship & Regional Development*, 15(2), 167–181. <https://doi.org/10.1080/0898562032000075159>

Kloosterman, R. C., & van der Leun, J. P. (1999). Just for Starters: Commercial Gentrification by Immigrant Entrepreneurs in Amsterdam and Rotterdam Neighbourhoods. *Housing Studies*, 14(5), 659–677. <https://doi.org/10.1080/02673039982669>

Kloosterman, R., & Rath, J. (2001a). Immigrant entrepreneurs in advanced economies: Mixed embeddedness further explored. *Journal of Ethnic and Migration Studies*, 27(2), 189–201. <https://doi.org/10.1080/13691830020041561>

Kloosterman, R., & Rath, J. (2001b). Immigrant entrepreneurs in advanced economies: Mixed embeddedness further explored. *Journal of Ethnic and Migration Studies*, 27(2), 189–201. <https://doi.org/10.1080/13691830020041561>

Kloosterman, R., & Rath, J. (2001c). Immigrant entrepreneurs in advanced economies: Mixed embeddedness further explored. *Journal of Ethnic and Migration Studies*, 27(2), 189–201. <https://doi.org/10.1080/13691830020041561>

Kloosterman, R., van der Leun, J., & Rath, J. (1999). Mixed Embeddedness: (In)formal Economic Activities and Immigrant Businesses in the Netherlands. *International Journal of Urban and Regional Research*, 23(2), 252–266. <https://doi.org/10.1111/1468-2427.00194>

- KNAW. (2019). *Jaarverslag 2018 Koninklijke Nederlandse Akademie van Wetenschappen* (1st ed., Vol. 1). Koninklijke Nederlandse Akademie van Wetenschappen.
- Latorre-Catalán, M. (2017). Opportunity Structure. *The Wiley-Blackwell Encyclopedia of Social Theory*, 1–2. <https://doi.org/10.1002/9781118430873.est0268>
- Lincoln, Y. S., & Guba, E. G. (1989). Ethics: The Failure of Positivist Science. *The Review of Higher Education*, 12(3), 221–240. <https://doi.org/10.1353/rhe.1989.0017>
- Lindgreen, A., & Hingley, M. K. (2010). Challenges and opportunities for small and medium-sized businesses (SMEs) arising from ethnically, racially and religiously diverse populations. *Entrepreneurship & Regional Development*, 22(1), 1–4. <https://doi.org/10.1080/08985620903220470>
- Louise Barriball, K., & While, A. (1994). Collecting data using a semi-structured interview: a discussion paper. *Journal of Advanced Nursing*, 19(2), 328–335. <https://doi.org/10.1111/j.1365-2648.1994.tb01088.x>
- Mayer, C., Siegel, D. S., & Wright, M. (2018). Entrepreneurship: an assessment. *Oxford Review of Economic Policy*, 34(4), 517–539. <https://doi.org/10.1093/oxrep/gry020>
- Mays, N., & Pope, C. (1995). Qualitative Research: Rigour and qualitative research. *BMJ*, 311(6997), 109–112. <https://doi.org/10.1136/bmj.311.6997.109>
- Meister, A. D., & Mauer, R. (2019). Understanding refugee entrepreneurship incubation – an embeddedness perspective. *International Journal of Entrepreneurial Behavior & Research*, 25(5), 1065–1092. <https://doi.org/10.1108/ijeb-02-2018-0108>
- Mills, A. J., Durepos, G., & Wiebe, E. (2010). Credibility. *Encyclopedia of Case Study Research*. <https://doi.org/10.4135/9781412957397.n91>
- Ministerie van Algemene Zaken. (2022, January 6). *Naturalisatie tot Nederlander aanvragen*. Wetten en regelingen | Rijksoverheid.nl. Retrieved 7 February 2022, from

<https://www.rijksoverheid.nl/wetten-en-regelingen/productbeschrijvingen/naturalisatie-tot-nederlander-aanvragen>

Ministerie van Justitie en Veiligheid. (2021, October 26). *Machtsovername Taliban in Afghanistan*. Dreigingsbeeld Terrorisme Nederland | Nationaal Coördinator Terrorismebestrijding en Veiligheid. Retrieved 4 February 2022, from <https://www.nctv.nl/onderwerpen/dtn/actueel-dreigingsniveau/polarisatie-en-extremisme>

Model, S., Waldinger, R., Aldrich, H., & Ward, R. (1991). Ethnic Entrepreneurs: Immigrant Business in Industrial Societies. *Social Forces*, 69(3), 925. <https://doi.org/10.2307/2579488>

Myers, M. D. (2020). *Qualitative Research in Business and Management* (3rd ed.). London SAGE Publications.

Nahapiet, J., & Ghoshal, S. (1997). SOCIAL CAPITAL, INTELLECTUAL CAPITAL AND THE CREATION OF VALUE IN FIRMS. *Academy of Management Proceedings*, 1997(1), 35–39. <https://doi.org/10.5465/ambpp.1997.4980592>

Naturalisatiedienst, I. E. (2021). *Asiel*. Immigratie- en Naturalisatiedienst (IND). Retrieved 4 March 2022, from <https://ind.nl/asiel/Paginas/default.aspx>

Noy, C. (2008). Sampling Knowledge: The Hermeneutics of Snowball Sampling in Qualitative Research. *International Journal of Social Research Methodology*, 11(4), 327–344. <https://doi.org/10.1080/13645570701401305>

Phillimore, J. (2020). Refugee-Integration-Opportunity Structures: Shifting the Focus From Refugees to Context. *Journal of Refugee Studies*, 34(2), 1946–1966. <https://doi.org/10.1093/jrs/feaa012>

Portes, A., & Jensen, L. (1992). Disproving the Enclave Hypothesis: Reply. *American Sociological Review*, 57(3), 418. <https://doi.org/10.2307/2096246>

Portes, A., & Sensenbrenner, J. (1993a). Embeddedness and Immigration: Notes on the Social Determinants of Economic Action. *American Journal of Sociology*, 98(6), 1320–1350. <https://doi.org/10.1086/230191>

Portes, A., & Sensenbrenner, J. (1993b). Embeddedness and Immigration: Notes on the Social Determinants of Economic Action. *American Journal of Sociology*, 98(6), 1320–1350. <https://doi.org/10.1086/230191>

Potocky-Tripodi, M. (2004). The Role of Social Capital in Immigrant and Refugee Economic Adaptation. *Journal of Social Service Research*, 31(1), 59–91. https://doi.org/10.1300/j079v31n01_04

Price, M., & Chacko, E. (2009a). The Mixed Embeddedness of Ethnic Entrepreneurs in a New Immigrant Gateway. *Journal of Immigrant & Refugee Studies*, 7(3), 328–346. <https://doi.org/10.1080/15562940903150105>

Price, M., & Chacko, E. (2009b). The Mixed Embeddedness of Ethnic Entrepreneurs in a New Immigrant Gateway. *Journal of Immigrant & Refugee Studies*, 7(3), 328–346. <https://doi.org/10.1080/15562940903150105>

Rajman, R., & Tienda, M. (2003). Ethnic foundations of economic transactions: Mexican and Korean immigrant entrepreneurs in Chicago. *Ethnic and Racial Studies*, 26(5), 783–801. <https://doi.org/10.1080/0141987032000109032>

Rath, J., & Kloosterman, R. (2000). Outsiders' Business: A Critical Review of Research on Immigrant Entrepreneurship. *International Migration Review*, 34(3), 657–681. <https://doi.org/10.1177/019791830003400301>

Rath, J., & Schutjens, V. (2015). Migrant entrepreneurship: alternative paradigms of economic integration. *Routledge Handbook of Immigration and Refugee Studies*, 120–127. <https://doi.org/10.4324/9781315759302-20>

Rauch, J. E. (2001). Black ties only? Ethnic business networks, intermediaries, and African American retail entrepreneurship. *J.E. Rauch, & A. Casella, Markets and Networks New York: Russel Sage, 270–309.*

Razin, E., & Light, I. (1998). Ethnic Entrepreneurs in America's Largest Metropolitan Areas. *Urban Affairs Review, 33*(3), 332–360. <https://doi.org/10.1177/107808749803300305>

Richards, T. J., & Richards, L. (1994). Using computers in qualitative research. *London: Sage Publications, 445–462.*

Riege, A. M. (2003). Validity and reliability tests in case study research: a literature review with “hands-on” applications for each research phase. *Qualitative Market Research: An International Journal, 6*(2), 75–86. <https://doi.org/10.1108/13522750310470055>

Rusinovic, K. (2008). Moving between markets? Immigrant entrepreneurs in different markets. *International Journal of Entrepreneurial Behavior & Research, 14*(6), 440–454. <https://doi.org/10.1108/13552550810910997>

Salaff, J., Greve, A., & Wong, S. (2006). Business Social Networks and Immigrant Entrepreneurs from China. *Routledge*, Chapter 6. http://homes.chass.utoronto.ca/~agreve/Salaff-Greve-Wong_CH6-EFbook.pdf

Saldaña, J. (2014). Coding and Analysis Strategies. *The Oxford Handbook of Qualitative Research, 580–598.* <https://doi.org/10.1093/oxfordhb/9780199811755.013.001>

Salkind, N. J. (2010). Narrative Research. *Encyclopedia of Research Design.* <https://doi.org/10.4135/9781412961288.n259>

Sallee, M. W., & Flood, J. T. (2012). Using Qualitative Research to Bridge Research, Policy, and Practice. *Taylor and Francis, 51*, 137–144.

Samnani, A. K., Boekhorst, J. A., & Harrison, J. A. (2013). The acculturation process: Antecedents, strategies, and outcomes. *Journal of Occupational and Organizational Psychology, 86*(2), 166–183. <https://doi.org/10.1111/joop.12012>

Sanders, J. M., & Nee, V. (1996). Immigrant Self-Employment: The Family as Social Capital and the Value of Human Capital. *American Sociological Review*, 61(2), 231.

<https://doi.org/10.2307/2096333>

Sarfati, H. (2017). OECD. Pensions at a glance 2017: OECD and G20 indicators. Paris, Organisation for Economic Co-operation and Development. 2015. 374 pp. ISBN 978-92-64-24063-6. *International Social Security Review*, 70(1), 109-113.

<https://doi.org/10.1111/issr.12130>

Schultz, T. W. (1961). Investment in Human Capital. *The American Economic Review*, 51(1), 1-17. <https://www.jstor.org/stable/1818907>

Semere, L. (2020, June). *Eritrean Refugee Entrepreneurship in the Netherlands*. Radboud Universiteit.

Shepherd, D. A., Saade, F. P., & Wincent, J. (2020). How to circumvent adversity? Refugee-entrepreneurs' resilience in the face of substantial and persistent adversity. *Journal of Business Venturing*, 35(4), 105940. <https://doi.org/10.1016/j.jbusvent.2019.06.001>

Silverman, D. (2016). *Qualitative Research*. SAGE Publications.

Sindelar, P. T., McCray, E. D., Brownell, M. T., & Lignugaris/Kraft, B. (2014). *Handbook of Research on Special Education Teacher Preparation*. Taylor & Francis.

Ssewamala, F., & Sherraden, M. (2004). Integrating Saving into Microenterprise Programs for the Poor: Do Institutions Matter? *Social Service Review*, 78(3), 404-428.

<https://doi.org/10.1086/421919>

Staring, R. (2012). Boekbespreking - Dourleijn, E. & Dagevos, J. (red.). Vluchtelingengroepen in Nederland: over de integratie van Afghaanse, Iraakse, Iraanse en Somalische migranten. Sociaal en Cultureel Planbureau, 2011. ISBN 978 90 377 052632. *Mens En Maatschappij*, 87(1), 90-92. <https://doi.org/10.5117/mem2012.1.star>

- Stevenson, H. (2021, September 30). *A New Definition of Entrepreneurship* [Video]. Big Think. <https://bigthink.com/videos/a-new-definition-of-entrepreneurship/>
- Tetnowski, J. A., & Damico, J. S. (2001). A demonstration of the advantages of qualitative methodologies in stuttering research. *Journal of Fluency Disorders*, 26(1), 17–42. [https://doi.org/10.1016/s0094-730x\(01\)00094-8](https://doi.org/10.1016/s0094-730x(01)00094-8)
- “There is devastating ignorance about the refugee situation” – Hans Rosling. (2015, October 1). UNHCR Nordic and Baltic Countries. Retrieved 21 April 2022, from <https://www.unhcr.org/neu/776-there-is-devastating-ignorance-about-the-refugee-situation-hans-rosling.html>
- Tilburg University, & Anwari, S. (2017, June). *Asylum 2.0 A qualitative study on Afghan refugees in the Netherlands*. https://www.tilburguniversity.edu/sites/default/files/download/TPCS_186_Anwari_2.pdf
- UN Refugee Agency. (2019). *Global Trends Forced Displacement in 2018*. UNHCR. <https://www.unhcr.org/5d08d7ee7.pdf>
- UNHCR. (2019, February). *Handbook on Procedures and Criteria for Determining Refugee Status and Guidelines on International Protection Under the 1951 Convention and the 1967 Protocol Relating to the Status of Refugees*. (No. 4). Refworld. <https://www.refworld.org/docid/5cb474b27.html>
- United Nations High Commissioner for Refugees. (1951, July). *Convention and protocol relating to the status of refugees*. <https://www.unhcr.org/protect/PROTECTION/3b66c2aa10.pdf>
- United Nations High Commissioner for Refugees. (2021). *Refugee Statistics*. UN Refugee Agency. Retrieved 31 January 2022, from <https://www.unhcr.org/refugee-statistics/>

van Heelsum, A. (2017). Aspirations and frustrations: experiences of recent refugees in the Netherlands. *Ethnic and Racial Studies*, 40(13), 2137–2150.

<https://doi.org/10.1080/01419870.2017.1343486>

van Praag, C. M., & Versloot, P. H. (2008). The Economic Benefits and Costs of Entrepreneurship: A Review of the Research. *Foundations and Trends® in Entrepreneurship*, 4(2), 65–154. <https://doi.org/10.1561/03000000012>

Vecianna, J. K. M. (1999). Entrepreneurship as a Scientific Research Programme''. *Revista Europea de Direction y Economia de La Empresa*, 8, 2–10.

Verblijfsvergunning voor buitenlandse start-ups | RVO.nl | Rijksdienst. (2015). Rijksdienst voor Ondernemend Nederland. Retrieved 4 February 2022, from <https://www.rvo.nl/subsidie-en-financieringswijzer/verblijfsvergunning-voor-buitenlandse-start-ups>

Vluchtelingenwerk Nederland. (2021, August). *Vluchtelingen in getallen 2021*. https://www.vluchtelingenwerk.nl/sites/default/files/2021-12/Vluchtelingen%20in%20getallen%202021_publicatie.pdf

Volery, T. (2007a). Ethnic Entrepreneurship: A Theoretical Framework. *Handbook of Research on Ethnic Minority Entrepreneurship*. <https://doi.org/10.4337/9781847209962.00009>

Volery, T. (2007b). Ethnic Entrepreneurship: A Theoretical Framework. *Handbook of Research on Ethnic Minority Entrepreneurship*, 1, 30–41.

Waldinger, R. (1990). Opportunities, group characteristics, and strategies in Waldinger R, Aldrich H and Ward R and Associates eds *Ethnic entrepreneurs: Immigrant business in industrial society*. Sage London.

Waldinger, R., Aldrich, H., & Ward, R. (1990). Ethnic entrepreneurs: immigrant business in industrial societies. *Choice Reviews Online*, 28(01).

<https://doi.org/10.5860/choice.28-0388>

Wann-Hansson, C., Hallberg, I., Klevsgård, R., & Andersson, E. (2005). Patients' experiences of living with peripheral arterial disease awaiting intervention: a qualitative study. *International Journal of Nursing Studies*, 42(8), 851–862.

<https://doi.org/10.1016/j.ijnurstu.2004.11.009>

Wat houdt de asielpprocedure in? (2021). Unc Inc / Unc Inc Amsterdam - uncinc.nl. Retrieved 4 March 2022, from <https://www.vluchtelingenwerk.nl/nl/wat-houdt-de-asielpprocedure>

Wauters, B., & Lambrecht, J. (2006). Refugee entrepreneurship in Belgium: Potential and practice. *The International Entrepreneurship and Management Journal*, 2(4), 509–525.

<https://doi.org/10.1007/s11365-006-0008-x>

Wauters, B., & Lambrecht, J. (2008). Barriers to Refugee Entrepreneurship in Belgium: Towards an Explanatory Model. *Journal of Ethnic and Migration Studies*, 34(6), 895–915. <https://doi.org/10.1080/13691830802211190>

Wedad, K. (2014). *Presidentsverkiezingen en de toekomst van Afhanisatn pp. 16–20* (Vol. 4). Stichting Atlantische Commissie.

https://www.jstor.org/stable/48581192?seq=4#metadata_info_tab_contents

Yinger, J. M. (1985). Ethnicity. *Annual Review of Sociology*, 11(1), 151–180.

<https://doi.org/10.1146/annurev.so.11.080185.001055>

Appendix

Appendix 1: Interview Script

In advance: Consent form - consent of admission and participation

CONSENT FORM

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

[SIGN CONSENT FORM]

Introduction

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

I will be recording the conversation from now on.

Sociodemographic information- Part I

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

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

Narrative

Introduction to the narrative analysis

Now let's start the interview. I want to ask you to think about your life as a book. This book consists of several chapters. These chapters are about you and your past, sometimes linked to

work, sometimes to family or the country in which you live. Chapters can be linked together and can change over time.

Part 1 – Preparation

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

a. If this is not reflected in the story: Why did you choose to set up your own company?

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

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

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

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

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

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

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

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

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

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

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

1. What knowledge and skills helped you set up your company?

2. Were there specific knowledge & skills that you learned/experienced through your experience as a refugee?

3. Did old experiences play into setting up your own business? E.g., in the labor market in Afghanistan.

4. Can you tell me about what it was like growing up as an Afghan in the Netherlands?

5. To what extent have you used your heritage when setting up your own business?

i. To what extent has your origin influenced the setting up of your own company?

ii. Are there certain qualities within the Afghan culture that you see reflected in your own company?

6. Has your heritage also influenced the company's strategy? (Location of establishment, type of customers, company culture, sector, network) back with the story of family.

7. Can you tell me more about what it was like to start a business as a refugee?

i. difficulties/challenges & benefits as an Afghan refugee

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

Difficulties/conveniences

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

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

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

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

Part 2.2:

- a. Can you tell me how you experienced life in the Netherlands as someone of Afghan descent?
- b. Can you tell me more about the moments when you noticed that you were seen as a refugee?

c. What important experiences of being a refugee did you remember and play a role in your story.

i. difficulties of this & emotions that belonged to this

d. Did you meet other Afghan refugees? Or especially with refugees from other countries or with Dutch people?

e. Are there any skills or abilities you have learned from being/being seen as a refugee?

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

Sociodemographic information - Part 2

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

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

End

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

Appendix 2: Consent Form

For participation in the scientific research: Entrepreneurship by Afghan refugees

Declaration of the participant

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

In addition, I give permission to:

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

Name:

.....

Signature: **Date:**

.....

Statement by the executing researcher

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

Name: P.J. Steenbrink

Signature:

Date: 13-06-2022

A handwritten signature in black ink, appearing to be 'P.J. Steenbrink', written in a cursive style.

Appendix 3: Research Information Document

Information letter

For participation in the scientific research: Entrepreneurship by Afghan refugees

1a. Introduction/goal of the study

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

1b. The research

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

2a. Using your personal information

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

2b. Confidentiality of your data and data processing

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

2c. Retention period of your data

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

2d. Sharing the data

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

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

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

3. Voluntary Participation

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

4. Contact information

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

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

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

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

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

8. Conclusion

Sincerely,

Research team Afghan refugees and entrepreneurship in The Netherlands

Master's thesis students Innovation & Entrepreneurship

Radboud University

Appendix 4: Narrative Summaries

Interview 1 Nik: Alireza, Telecom shop owner

Start

Alireza is currently a 48-year-old man with a wife and three children. In addition to his studies in electric cars, Alireza ran a fruit and vegetable shop in his teens. Because of the war in Afghanistan, he fled to Turkey and continued his studies there. Besides studying, he also traded in clothes. When he had to stop his studies in Turkey, he went to Ukraine and continued his clothing business there.

Middle

When he arrived in Holland, Alireza first followed a Dutch language course, during this period he also picked asparagus and tomatoes. During this time, Alireza also received training and accommodation from the government. Subsequently, Alireza started working at Kia. With the money he earned here, he got his driving license, bought a car and a house, and supported his wife and children. When he found out that he could earn more with his own company than with Kia, he started his own company. Here he sold phones and phone cases at the market. In the meantime, he also ran a doner shop but stopped there as well to focus completely on telephones.

Today

Nowadays, Alireza runs a shop in phone parts, computer parts, and phones. He also does repairs for phones and computers. However, he wants to stop doing that and focus on building houses for people. The reason for this is that he can earn more money with this and he only has to work for one customer at a time.

Interview 2 Puk: Ibrahim, Restaurant owner

Start

Ibrahim is a man of 30 years old and has no wife and children. Together with his father and mother, Ibrahim fled to the Netherlands at the age of 10 in 2002 due to the rise of the Taliban in Afghanistan. Because Ibrahim fled from Afghanistan at such a young age, he does not have many active memories of his life there.

Middle

Once in the Netherlands, he started in group 7. After primary school, Ibrahim went to VMBO-T, then to Havo, and HBO Business Innovation. During his time at secondary school, he and his father started a catering business in Afghan food in 2013 where he did the catering for parties. During his HBO, it became increasingly busy with this business in combination with his studies and they took a restaurant in 2014. This restaurant is now one of the top restaurants in the Netherlands in Afghan food. When Ibrahim finished his studies in 2019, he started working as a freelancer in addition to running a Phangan restaurant and catering service. Here Ibrahim helps companies with innovation projects in the high-tech industry. He has chosen to work as a self-employed person because he can better combine this with the restaurant and still do something that fits in better with his studies.

End

At the moment Ibrahim runs the restaurant and the catering service together with his father. Family plays an important role in his business because everyone helps each other out. Ibrahim sees himself as a real entrepreneur where skills come out well. The restaurant does not only focus on people with an Afghan background but a whole target group. The reason for this is to convey a bit of Afghan culture to the Dutch. He is also hired as a freelancer for innovation projects by companies in the high-tech industry. He does this part-time and can easily combine it with his restaurant.

Interview 3 Puk: Fazal, Supermarket owner

Start:

Fazal is currently a 35-year-old man and has a wife and children. Fazal was born in the war between the government and the Taliban. At the age of 6, he fled Afghanistan with his father, mother, brother, and sister when life was really bad there. Fazal was woken up one night by his parents and told to go on holiday. From that moment on, as Fazal tells us, 'his journey' began. Via Afghanistan, they fled to Iran, then stayed in Russia for a while, and via Germany, they ended up in the Netherlands. Once in the Netherlands, Fazal found out that it was not a journey at all and that he would not return to Afghanistan.

Middle:

In the Netherlands, Fazal started primary school, got a havo/vwo recommendation here, but went to vmbo. Once at vmbo, he started selling rejected jeans and jewelry on his brother's black market and got his first taste of entrepreneurship. In addition, Fazal wanted to go to have, but even though his grades were sufficient to move on, he was told that he was not good enough and that he was not allowed to go to have. This gave rise to frustration which he converted into a mindset in which he did everything he could to prove them wrong. By his own account, he has kept this mindset ever since and it has brought him the successes he has now achieved. After secondary school, Fazal studied international wholesale trade. An internship in America got him a job there, but he soon returned to the Netherlands. Once in the Netherlands, Fazal started to study Small Business and Retail Management and then went to work for a company that makes excavators. He was not entirely happy here and a friend got him into the supermarket business. Here he worked his way up until he finally became a branch manager. In his role as branch manager, real entrepreneurship began to itch and his ambition to become a supermarket entrepreneur was born.

End:

With many detours, Fazal got the chance to buy a supermarket location and become an entrepreneur and supermarket operator. Now Fazal has had this supermarket for almost 2 years and is planning to integrate the Afghan culture and its products into his, at the moment still, completely Dutch-oriented supermarket. In addition, Fazal gives lectures at schools and gives interviews to various media to inspire immigrants with his story.

Interview 4 Puk: Amir, Restaurant owner

Start:

Amir is currently a 40-year-old man and has a wife and 2 children. Amir was born in Afghanistan and fled to the Netherlands on his own from Afghanistan when he was 15 years old. From the age of 9, he was informally doing business in Afghanistan.

Middle:

Once in the Netherlands, everything was new for Amir such as the language, culture, norms, and values. Because Amir was single without his parents, he went to a living group for young people who had fled. He was supported here and during this period he completed the MBO level 4 course Pharmacy Assistant. After two years in the Netherlands, he received a residence permit and was allowed to work. He started as a pharmacist's assistant and then became a temporary pharmacist's assistant. After 16 years of working as a pharmacist's assistant, he found the work very different. You weren't allowed to make anything yourself anymore and all the prescriptions were already ready. In addition, he did not agree with how insurance companies financially abused patients. For these reasons, Amir wanted to stop working as a pharmacist's assistant and started thinking about what he wanted to do. That's when the idea of starting an Afghan restaurant came up.

End:

The choice of a restaurant was very logical because Amir always loved cooking Afghan food and his uncle also had an Afghan restaurant in Kabul. Besides, he wanted to show that Afghanistan was more than just war and sorrow. Amir wanted to show that Afghanistan has a fantastic culture with good food and is hospitable. At the moment, Amir has an Afghan restaurant and an Afghan shop with mainly Dutch (regular) customers and he has realized his dream.

Interview 5 Puk: Amira, Driving school owner

Start:

Amira is a 38-year-old woman with a husband and 2 children. In Afghanistan, Amira lived according to the laws based on Islam. Because of this, she never went to school and did not work during her life in Afghanistan. She was mainly at home where she had to clean, make clothes and cook.

Middle:

When Amira was 22 years old, she fled to the Netherlands, where she was accommodated in an asylum seekers' center where she learned the Dutch language and did voluntary work with the Red Cross. During this period, Amira was able to get used to the Dutch culture and language. After she mastered the language sufficiently and got more used to the Dutch culture, she started an MBO level 4 study in ICT. She then worked in ICT for several years in the Netherlands and Norway. When she wanted to get her driving license in the Netherlands, she found out that many women with an Islamic background were not allowed to get a driving license, because their husbands did not want their women to take driving lessons with a male driving instructor. In addition, the language barrier was a problem for people who had just arrived in the Netherlands as refugees and wanted to get their driving licenses. With these problems in mind, she went to get her papers as a driving instructor and started a driving school.

End:

Amira's driving school was established in 2015 and now has 2 cars. The school focuses mainly on Afghan and Iranian female refugees. In addition, as a woman, Amira also attracts many female Islamic students, as the men of the female students prefer a female driving instructor. In the short term, Amira wants to use a 3rd car, because business is going well.

Interview 6 Puk: Amina, Skin care clinic owner

Start:

Amina is a 34-year-old woman with a husband and 2 children. When Amina was 6 years old, she fled to the Netherlands. Amina does not have many active memories of her time in Afghanistan.

Middle:

When Amina came to the Netherlands at the age of 6, she went from an asylum seekers' center to a reception center where they were allocated a house. Amina then went to group 5 at primary school but was taught material from group 3. She always did well in school and was encouraged by her highly educated parents. Her mother was a maths teacher and her father had studied business administration in Russia. After primary school, she went to high school and finished it at the age of 16. Amina thought she was too young to go to HBO and chose to first do a 2-year private hairdressing training and then at the age of 19 she started the HBO training Skin Therapy. When she finished this course 4 years later, she immediately started working for a boss at a cosmetic clinic in Haarlem and Amsterdam. During this period she also became pregnant, but after the delivery, she always continued working. After a few years of being an employee, her family, in which many people are entrepreneurs, encouraged her to start a business.

End:

In 2017, she finally tied the knot and started her own skin therapy business in a small practice she shared with psychologists. Amina gained her first clients mainly through social media and from there has slowly grown into a business with 3 employees and a larger premises with several treatment rooms.

Interview 7 Jasper: Zafar, Construction company owner

Start:

Zafar is a 52-year-old man and has a wife and a son. At the age of 19, Zafar went to study electrical engineering in Bulgaria as an exchange student at the University. When he finished this study after 6 years he did not return to Afghanistan because of the war. From Bulgaria, he then fled on his own to the Netherlands not much later.

Middle:

Once in the Netherlands, he had a hard time because his diplomas were worth nothing it was hard for him in the Netherlands. Despite this, he was able to get an accelerated visa in 14 days and started working as a flower cutter at a flower auction in Amsterdam. One day, he was able to use his knowledge as an electrical engineer to repair defective robots and was then allowed to work as a company mechanic at the same flower auction. Eventually, he managed 12 other service technicians in this company and felt he had achieved the maximum in the company. Then he started working as a self-employed mechanic.

End:

Soon he got too much work as a ZZP and started to bring in other ZZPs. These were mainly Bulgarians and Afghans who wanted to work in the Netherlands. Because Zafar speaks both languages well and the Bulgarians and Afghans had difficulties with the difference in the way of working in the Netherlands and the language, it was a win-win situation for both parties to work together. Family is very important to Zafar, his son now also works for Zafar in the company.

Interview 8 Jasper: Haji, Webshop owner

Start:

Haji is a 31-year-old man and has no wife or children. When Haji was 3 years old, he fled from Afghanistan together with his two brothers and two sisters. Because Haji fled to the Netherlands at a young age, he has no active memories of his time in Afghanistan.

Middle:

In kindergarten, Haji had a slight language deficiency compared to his other peers. Apart from the first few years, he has no unpleasant memories of this. When Haji finished secondary school, he started at the VMBO and then went on to the havo and then a few diplomas. When Haji was 17, he first came into contact with entrepreneurship. He then got a small piece of his brother's stall, which was on the market, and decided to buy and sell his phones here. In the meantime, his father and brother also started selling telecom items and opened their shop where Haji, his brother, and his father worked. When Haji finished high school, he decided he wanted to do something else and decided to study medicine in Leuven after an unsuccessful study. This made him quit his part-time job at the Telecom shop. Once a student in Leuven, he started selling second-hand smartphones via Marktplaats and later also security cameras. When during a lecture in his study he saw that the sutures used for practical lectures were not representative of how to suture in practice, he decided to develop practice sutures set with producers representative for suturing a normal human skin, to then sell this to school institutions in the Netherlands and Belgium.

End:

Over the years, with many ups and downs, this business has grown considerably and several schools are using its product. At the moment Haji has his parents working for this company and he has a producer in Holland who produces the products. Haji works part-time on his business and studies the rest of the time. In the future, he would like to spend three days a week studying and four days a week growing his business.

Interview 9 Jasper: Tawfiq, Care institution owner

Start:

Tawfiq is a 52-year-old man with a wife and children. Tawfiq arrived in the Netherlands at the age of 27 after having been a refugee for 4 years. In his youth, he was always an entrepreneur. When Tawfiq was 13 years old, he did not need pocket money from his father, because he already had several informal businesses where he bought all kinds of products and sold them again. When Tawfiq got older he went to study medicine in St Petersburg, which was then part of the former Soviet Union.

Middle:

When Tawfiq came to the Netherlands as a refugee at the age of 27, he was initially troubled by the language barrier but experienced the refugee climate at the time as positive. He studied Dutch for several years. After excursions as an apple picker, market vendor, catering worker, and lorry driver, Tawfiq wanted to do something with his medical studies, but it turned out that these were no longer valid in the Netherlands. Disappointed as Tawfiq was, he started working as a self-employed nurse in 2003, after doing a short training course. He enjoyed doing this until 2011 when he got the idea to start a business. Tawfiq saw that the car in the Netherlands, unlike what he was used to in Afghanistan, was not focused enough on the human being. With this in mind, Tawfiq started to develop ideas, hold discussions and carry out various market research studies. In 2017, the time had finally come and he was able to put his plan into practice and officially started his business.

End:

At the moment, Tawfiq has grown his business into a care facility that focuses on dementia patients. Within his care facility, patients receive the same care as in nursing homes but they still live at home. This care concept is private, which saves costs for the government and is therefore also stimulated. At the moment, the company has a turnover of 7 million euros per year and they score 9.3 on the care map in the Netherlands.

Interview 10 Jasper: Javed, Telecom shop owner

Start:

Javed is a 42-year-old man and has a wife and daughter. Javed fled to the Netherlands when he was 11 years old. Before he came to the Netherlands, he fled with his parents and brother to India and then through Poland to the Netherlands. Because Javed was relatively young when he lived in Afghanistan, he does not have many active memories of this.

Middle:

Once in the Netherlands, Javed had to go to secondary school. He started at the VMBO and went on via the havo to the VWO. During his high school years, he always had many jobs at the Mac Donald's, as a bolle peller, as a catering employee, and worked at a pallet factory. Javed's entrepreneurship started when he and his brother opened a stall at the black market in Amsterdam selling telecom-related products. After his VWO, he went to university and started a business in the hardware telecom side. He combined this with his law studies for a couple of years, but the telecom company was no longer compatible with his studies and he decided to quit at the end of his studies to be able to fully focus on his telecom company.

End:

Today, his telecom company consists of 4 shops in Rotterdam and Amsterdam, among others. He mainly focuses on selling phone subscriptions and cases that he imports from China. In the future, Javed would like to expand the number of shops. Furthermore, Javed is busy setting up his provider with other Afghans from the telecom world.

Interview 11 Nik: Farah, Bag shop owner

Start:

Farah is a 23-year-old woman and has a boyfriend. When Farah was 4 years old, she fled with her parents to the Netherlands. Because she fled to the Netherlands at a young age, she has no active memories of her time in Afghanistan.

Middle:

When Farah arrived in the Netherlands, she lived in several APCs. Farah experienced this period as pleasant where she could play a lot with other children of her age and her parents were always with her. Once at primary school, Farah says she had a good time and was not bothered by her refugee background. When she went to secondary school, she was bullied by boys who made remarks about her origin. After high school, Farah studied business administration and finished it when she was 21. When she graduated, she did not know exactly what she wanted to do and she started applying to many different companies to see if she could find a good job. After several job interviews, she concluded that working in a salaried company would not make her happy and decided to become an entrepreneur like her father. Farah then registered with the KVK in 2019 and opened a bag shop in early 2020.

End:

Three months after opening her bag shop, the COVID-19 crisis began, which had a great impact on the growth of her business. At the moment, she has no employees and is trying very hard to make a living from her shop. Farah is someone who gets bored easily with a challenge so she does not expect to run the bag shop until retirement. Besides her work in the shop, she also teaches part-time to other Afghan refugees in APCs.

Interview 12 Nik: Emir, Electronic shop owner

Start:

Emir is a 33-year-old man with a wife. When Emir was 12 years old, he fled from the north of Afghanistan to the Netherlands. In the interview, there is no mention of his time in Afghanistan.

Middle:

When Emir arrived in the Netherlands, he and his family ended up in an asylum seekers' center in Amsterdam. He experienced this time as pleasant. He learned the language here and made many friends in the AZC. Once at secondary school, Emir did two but had to go back to have because his Dutch was not good enough. However, Emir was very motivated, because he knew where he came from and he wanted to get the most out of his life. With this motivation, he took several detours to study the bachelor's of Biomedical Sciences at the university and then graduated in Oral Surgery. During his studies, he started doing business for the first time. He sold electronic devices at a market in Beverwijk and opened a shop in this field after his studies. For this enterprise, Emir received a lot of help from his family, who are also entrepreneurs. Once he graduated, he also started working as an independent dental hygienist.

End:

Today, Emir still runs his business in electronic devices and combines this with his work as an independent dental hygienist. He is busy with his shop 5 days a week and also runs a webshop for it. The other two days of the week Emir works as a dental hygienist. Emir's dream is to open his dental practice with a business partner in the future. He has many entrepreneurs of Afghan origin in his network, so according to Emir t, there is a big chance that he will work with one of his friends in the future to realize his dream.

Interview 13 Nik: Fawad, Telecom shop owner

Start:

Fawad is a 22-year-old man and has no partner or children. Fawad fled to the Netherlands with his father at the age of 15. In Afghanistan, he always dreamed of becoming an entrepreneur and doing business. His father had a car company in which he regularly helped out. Here he also learned many things about entrepreneurship, which in turn helped him with his business in the Netherlands.

Middle:

When Fawad arrived in the Netherlands with his father, after a 30-day journey, they arrived at an asylum seekers' center in Zutphen. Here, Fawad learned the Dutch language. After the asylum seekers' center in Zutphen, they went to Nijmegen, where his father found work. Fawad then started studying ICT level 2 and through various internships, during his studies, he became interested in the telecom sector. During his internship, he learned to repair telephones and sell telecom articles. In the back of his mind, Fawad always had his dream of starting his own business. This dream became a reality when Fawad was able to open a telecom business in 2019, funded by friends and family.

End:

Now, Fawad has been running his shop for 3 years now and says he can make a pretty good living from it. However, he faces a lot of competition from other telecom shops with mainly Afghan owners. With his telecom shop, he aims at a broad audience and has customers of all ages and nationalities. Fawad dreams of having several telecom shops and having them run by his brothers.

Interview 14 Nik: Omid, telecom shop owner

Start:

Omid is a 25-year-old man. Omid fled to the Netherlands with his family when he was 4 years old. He has no active memories of his life in Afghanistan.

Middle:

After a hard journey from Afghanistan, Omid arrived in the Netherlands in 2001, at the age of 4. He stayed in an asylum seekers' center until he was 6 years old. Here, his residence permit and that of his family were rejected three times. When the residence permits were finally approved, he could get on with his life. After primary school, he went to secondary school and then studied law at university. During his studies, Omid soon realized that he was often two steps behind compared to the Dutch because he had Afghan roots. By always working extra hard in everything, he wanted to prove them wrong. During this time Omid also started working in his uncle's Telecom business, together with his parents. It was here that he first came into contact with entrepreneurship. When his uncle decided to sell his shops Omid and his parents seized the opportunity and bought the shops with a loan from the bank.

End:

At the moment Omid is running the telecom business alongside his law studies. From the 4 telecom shops they took over, they closed 3 of them to focus on 1 telecom shop and let it grow fully. The income Omid has generated since the takeovers have also led him into real estate. It is Omid's dream to start a law firm after graduating from law school and to focus on this. He also wants to expand his real estate portfolio.

Interview 15 Jasper: Ahmed, Telecom Entrepreneur

Start:

Ahmed is a 50-year-old man. Ahmed fled to the Netherlands at the age of 22. He comes from a wealthy Afghan family with high-ranking officials in the Afghan government. Before Ahmed came to the Netherlands, he studied law at a university in Moscow. When he could not return to Afghanistan, he fled to the Netherlands.

Middle:

Once in the Netherlands, Ahmed's diplomas were no longer valid and as a result, he had difficulty finding work. The main reason Ahmed has this is that he has an immigrant surname. Since then, he found out that he always had to work extra hard compared to the native Dutch. To be able to find work, he chose to study computer science (HBO). However, even after completing this study, he could not find a job. After these disappointments, he then also chose to start a business in 2004, to get around the difficulties of finding a job.

End:

At present, Ahmed runs a multi-million dollar business in telecom. He is the main importer of all major phone brands for the Dutch market. Much may not be revealed about Ahmed's position in society as he has a prominent role within the Afghan community.

Interview 16 Ramien: Reza, Audio Visual Content Producer

Start:

Reza is a 30-year-old man and has a wife. Reza was born in Pakistan in 1992, where he lived for 3 years. When Reza was three years old, he and his parents returned to Afghanistan, but after three years war broke out in Afghanistan. His father then fled to the Netherlands and took his family with him in the context of family reunification. During this period his parents always had a camera at home, with which Reza was often filming and taking pictures.

Middle:

Once in the Netherlands, Reza ended up in group 6 and went to the havo. After some detours, Reza obtained his diploma. After having tried out various studies, Reza passed his propaedeutic year and went on to study Media and Culture at the university. He obtained his bachelor's degree and found out that he wanted to earn his money by making films. After having done several side jobs, he found out that he hated working for a boss. At a certain point, Reza even suffered from burnout, the reason for which was working for a boss. It was then that he decided that he wanted to work for himself and would be in control of this. So in 2019, Reza started his own film company.

End:

After difficult corona years, Reza has grown a lot as a person and as a company since founding his company in 2019. He currently has a lot of work and is proud of the turnover he makes every year. The high turnover has also enabled him to buy a house with his wife. In the future, Reza would like to make films like companies like Netflix.

Appendix 5: Participant Info

Interview	Name respondent (Fictitious)	Age	Gender	Age arrival in NL	Business description	Business opening	Online/on location
1	Alireza	48	Male	20-23 years old	Telecom shop	2002	Online
2	Ibrahim	30	Male	8 years old	Afghan Restaurant	2013	Online
3	Fazal	35	Male	6 years old	Supermarket	2019	Online
4	Amir	40	Male	15 years old	Afghan Restaurant	2004	Online
5	Amira	38	Female	22 years old	Driving School	2015	Online
6	Amina	34	Female	6 years old	Beautysaloon	2017	Online
7	Zafar	52	Male	25 years old	Constructioncompany	2014	On location
8	Haji	31	Male	3 years old	Webshop	2015	Online
9	Tawfiq	53	Male	27 years old	Care institution	2017	Online
10	Javed	42	Male	11 years old	Telecom shop	2009	On location
11	Farah	23	Female	4 years old	Bag shop	2019	Online
12	Emir	33	Male	12 years old	Electronic device shop	2016	Online
13	Fawad	22	Male	15 years old	Telecom shop	2019	On location
14	Omid	25	Male	4 years old	Telecom shop	2014	On location
15	Reza	30	Male	10 years old	Audio Visual Content Producer	2019	Online
16	Ahmed	50	Male	22 years old	Telecom Entrepreneur	2004	On location

Interviewer	Second interviewer	Education	How did we get in contact	Full time/parttime entrepreneur
Nik		Electrical engineering (Afghanistan)	Family member of Nik	Full time
Puk		Business Innovation (HBO)	Facebook group "Afgan Entrepreneur"	Full time
Puk		Small Business and Retail Management (HBO)	LinkedIn	Full time
Puk		Pharmacy Assistant (MBO)	Facebook group "Afgan Entrepreneur"	Full time
Puk		ICT (MBO)	Facebook group "Afgan Entrepreneur"	Full time
Puk	Jasper	Skintherapy (HBO)	Facebook group "Afgan Entrepreneur"	Full time
Jasper		Electrical engineering (University)	Snowballing	Full time
Jasper	Puk	Medicine (University)	Afghan Refugee foundation	Part time
Jasper	Nik	Medicine (University)	True Google	Full time
Jasper		Law (University)	Snowballing	Full time
Nik		Business Administration (University)	Own network	Full time
Nik		Mondzorgkunde + Biomedische wetenschappen (Universiteit)	Snowballing	Part time
Nik		ICT (MBO)	Real life recruitment	Full time
Nik		Rechten (University)	Real life recruitment	Part time
Ramien		Media and Culture (HBO)	Own network	Full time
Jasper		Law (University)	Snowballing	Full time

Appendix 6: Research Planning

Research Phase	Objectives	Deadline
Draft proposal	The introduction, theoretical framework, and research methods are clear and correctly written.	March 11, 2022
Definite proposal	Handing indefinite proposal which meets all the given requirements.	March 25, 2022; 17:00 hrs
Assessment go/ no go	From March 25 until April 8 I will wait for the go/no go review.	April 8, 2022
Fieldwork (data collection and preparation)	When receiving ago, I will start doing the fieldwork described in my proposal. Participants will be recruited, semi-structured interviews will be done and the interview data will be transcribed and coded.	April 8 – April 30, 2022
Fieldwork (data analysis)	Conduct thematic analysis of the interview transcripts, draft results, and discussion chapters.	May 1 – May 20, 2022
Conclusions and discussion + finetuning final thesis	The conclusion and discussion will be written. Also, things like the management summary, preface, and other details (figures, appendixes, sources) will be finetuned and written.	May 20 – 5 June 2022

Final check by fellow students + family	Other people have the opportunity to read the thesis from A to Z. They can give their opinion on the spelling and formulation and give feedback on the writing style. Also, meet with the supervisor to discuss feedback and revisions.	June 5 – June 13, 2022
Handing in the final thesis	Handing in the final thesis (1 st opportunity)	June 13, 2022

Appendix 7: Personal Research Reflection Form

Writing this Master's thesis has been quite a journey in itself. To better use this journey's learning process, I look back at two defining situations in the thesis process and reflect on them using Gibbs' (1998) reflection model.

Gibbs' (1998) reflection model consists of six steps that help systematically analyse situations. The steps consist of:

1. Description: what happened (factually)?
2. Feelings: what do I think and feel about this/these?
3. Evaluation: what went well and what went wrong?
4. Analysis: What can I learn from this?
5. Conclusion: what could I have done differently?
6. Action plan: what do I do differently next time? What do I resolve to do?

Situation one

1. Description

After the plan of approach had been approved, we could start finding interviewees for the study. I thought this would be easy. After all, you only had to have five interviewees. However, this was harder than expected, and it was tough to find interested Afghan refugee entrepreneurs who wanted to contribute to the research. Because of this, several weeks were lost, and there was less time left for the work still to come.

2. Feelings

I felt a bit powerless because I did everything possible to find interviewees. It also caused a bit of stress, which did not contribute to the quality of the work.

3. Evaluation

Looking back, we should have been much more serious about finding interviewees. We should have been busy finding interviewees while the research proposal was being made.

4. Analysis

I learned from this not to underestimate tasks when doing research. You think with many things "I'll do this quickly", but many jobs require a lot of concentration and precision.

5. Conclusion

As I indicated earlier, I could have started much earlier with the search for interviewees. Annabel stated this as well, but you still think you are looking for five interviewees. This turned out to be very disappointing.

6. Action plan

Next time I have to find a group of participants for a research project. Then I will start as soon as possible because this is much more work than you initially thought.

Situation two

1. Description

During our thesis meetings, we often discussed how the research should be conducted and how everything should be written down in detail. I once got a 9 for my HBO thesis, so I thought I knew everything you had to take into account. However, this was an illusion because, during the thesis circles, I was often confronted with how little I knew about doing research and everything that comes with it in terms of rules. I took a long time to let these rules sink in and process them in my thesis.

2. Feelings

When I heard all the rules, I always felt stressed and was often worried about how I would incorporate all this into my thesis. However, I got a lot of help from Annabel and my fellow students.

3. Evaluation

I was not well informed about doing research correctly for a master thesis. I thought I knew, but there was so much more to it than I could ever imagine. Despite this, I have always spent a lot of time trying to understand these rules by asking people a lot and looking for information on the internet.

4. Analysis

As with the previous situation, I learned from this not to think that you know everything already, even if you have experience in, in this case, doing research. I also learned that I shouldn't be afraid to ask people things and shouldn't try to solve everything alone.

5. Conclusion

Before writing the Master's thesis, I could have delved more into the theory of writing a master's thesis. For example, by reading other studies and watching videos on the internet.

6. Action plan

In the future, I will certainly not underestimate specific tasks in doing research, and I will find out everything in detail before I start. I used to assemble a cupboard without reading the manual, but now I'm going to be someone who takes the manual and makes the cupboard. This prevents you from putting a screw in the wrong, and the whole cabinet collapses. The same goes for doing research.