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Resilience in the Face of Adversity: An analysis of the refugee entrepreneurial population and their resources in the Mid-Atlantic region of the United States.

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Senior Honors Thesis

Hollins University

Dr Jon Bohland

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Abstract:

This study presents an overview and analysis of refugee entrepreneurship in the United States' Mid-Atlantic region for refugee entrepreneurship by interviewing three refugee entrepreneurs and two professional individuals who actively work with refugee entrepreneurs. It introduces the refugee population and climate in the United States, and examines the connections between forced migration and entrepreneurship in the present literature along with factors that affect access and viability of entrepreneurship due to economic and social barriers, cultural and familial influences and financial hurdles. Through the interviews and examination of existing literature, three different traits distinguished refugee entrepreneurs in the region, according to the data. These characteristics included a risk tolerance, a family-community orientation, and an openness, willingness, and ability to adapt to changing/new circumstances, illustrating how refugees use entrepreneurship to maximize the pool of opportunities in their host countries and eventually become self-sufficient and a long-term economic asset.

Key words: refugee entrepreneurship, economic asset, refugee employment

**Disclaimer: The following introduction contains violent imagery, please read at your own discretion.*

Chapter I - Introduction

“My entire family was shot and killed during the military coup in the Rohingya villages.” These were the type of stories told by 26-year old Hamad who was a Rohingya refugee in Malaysia. Hamad and more refugees like him were a part of MERCY Malaysia, an organization that worked with refugees all over the nation. MERCY Malaysia is a non-profit organization dedicated to providing medical relief, long-term health-related development, and risk reduction activities to vulnerable communities in both crisis and non-crisis situations. I had the opportunity to work with Hamad and MERCY Malaysia in my final two years of high-school and that is where I discovered the numerous talents and ideas that refugee entrepreneurs like Hamad had and how it benefited the community. Hamad was special because he had started his own garments business and donated a third of his profits to sending boats and aid to villages in Myanmar to bring refugees to safety in neighboring countries. His struggles, traumatic experiences and hardships were not the deciding factor of the future he was able to build in Malaysia. His resilience, generosity, and empowering character inspired me to embark on this academic journey on learning how refugees can take initiative to start their own entrepreneurial ventures to become well functioning members of society.

According to the U.S Department of State, a refugee is an alien who has been persecuted in the past or who has a well-founded fear of being persecuted in the future because of their race, religion, nationality, membership in a certain social group, or political beliefs. Individuals who

fit the statutory definition may be assessed for refugee status if they are outside the US, or asylum if they are already in the US or present themselves at a US port of entry (USCIS, 2022). The United States has admitted more than 3.1 million refugees since the Refugee Act of 1980, which introduced this definition of refugee into the INA (U.S Department of State, n.d.). Due to the COVID-19 pandemic that started in 2020, refugee resettlement in the United States fell dramatically in FY 2020 (*see Fig 1.0*). Except for exceptional instances, the United States Refugee Admissions Program (USRAP) banned refugee arrivals from March 19 to July 29, 2020, due to travel restrictions in and out of refugee processing sites around the world. The USRAP restarted general refugee arrivals on July 30, 2020, with enhanced health standards mandated by the Centers for Disease Control and Prevention (CDC). However, a slow rate of refugee resettlement in the United States over the rest of FY 2020 was caused by lower airline availability due to a general decline in demand for international travel. Almost 7,000 of the 18,000 refugee numbers made available under the Presidential Determination for Fiscal Year 2020 were not utilized.

Entrepreneurship, on the other hand, refers to the process of starting a business. The entrepreneur is frequently portrayed as a creator of new ideas, products, services, and/or business/or operations (Hayes, 2021). An entrepreneur is a person who starts a new firm and bears the most of the risks while reaping the majority of the benefits. Entrepreneurs are critical to any economy because they have the ability and initiative to foresee requirements and bring new ideas to market (Hayes, 2021). Entrepreneurship that succeeds in taking on the risks of starting a business is rewarded with revenues, fame, and chances for continuing expansion. Failure of an entrepreneur leads to losses and diminished market presence for individuals involved. Taking

into account the difficult conditions refugees already come from, combined with the challenging task of reintegrating into a completely foreign community with a slim chance of proper employment, which will be discussed further, this thesis analyzes refugee entrepreneurship in the United States and how entrepreneurial opportunities can help refugee and asylum seeking populations in the Mid-Atlantic region of the United States that accept refugees, become more self-sufficient, financially independent, and a long-term asset to the economy.

Now, the term refugee entrepreneur refers to a certain type of entrepreneur. This includes anyone who has been relocated from their own country and is running a business (UNU Merit, 2015). This can take numerous forms, including owning a restaurant or a daycare center, as well as publishing a community newspaper. Entrepreneurial refugees' experiences are significantly different from those of other entrepreneurs, both within and outside of refugee camps. In many refugee camps, we observe so-called refugee warehousing, in which refugees are confined for lengthy periods of time without proper access to essential rights such as work, mobility, and education (Merit, 2015). In metropolitan areas, job prospects are generally restricted, and refugee status and a lack of confirmation of schooling can make regular employment extremely difficult. Furthermore, financial resources for refugees are limited in both camps and cities, and never adequate to meet all demands. Entrepreneurship is one method to get out of these binds.

This paper is primarily based on the narratives combined with second sources to provide a common understanding of refugee challenges that are both highlighted and unraveled from an entrepreneurial lens. This study employs a qualitative interpretive case-analysis as a means of qualitative research into the phenomenon under study. The paper probes into the motives and behavior of a refugee-entrepreneur to discern any distinct characteristics that distinguish

entrepreneurial ventures of refugee-entrepreneurs from other types of employment and financial resources. Furthermore, this study analyzes single case studies which have been of concern in the past, as there have been several questions regarding the conclusions' limited generalizability, the researcher's lack of trustworthiness, and the nature of qualitative data, which does not allow for rigorous analytical measurements.

Due to the limits of single case-study research, academics have shied away from them, citing a lack of rigor. Scholars from numerous disciplines have recently returned to single case study research as a means of getting closer to the phenomena under study, which may not be achievable using other "more rigorous" research approaches. Many scholars have suggested strategies to address the flaws in the single case strategy. According to Jasper (1994), stating all parameters for the area under research and "being faithful to the data" improves the study's validity. The study gains additional validity by establishing a chain of evidence or audit trail (Yin 2013) and adhering to the research methodology (Cronin 2014). Anderson and Obeng (2017) propose an alternate, but equally significant, application of case studies, which could give insightful reflection, exemplification, and appreciation rather than generalization, allowing for more in-depth investigation of the phenomena under research.



Fig 1.0: Number of refugee admissions in the U.S. from the fiscal year of 1990 to the fiscal year of 2021 from the World Bank Data

Chapter II - The Emergence

Background

Under the Trump administration, section 11 of the Department of Homeland Security (DHS) directed expedited removals of refugees and asylum seekers throughout the country, rather than just within 100 miles of the border (Alulema & Pavilion, 2022). They were also directed to use humanitarian parole authority only on a case-by-case basis; to train all DHS personnel on the unaccompanied alien children section of the Trafficking Victims Protection and Reauthorization Act (TVPRA); and, to ensure that credible fear determinations for those in expedited removal or "reasonable fear" determinations for those in supervised removal were made. On January 20, 2021, the Biden administration proclaimed the end of all discriminatory bans on entry to the United States, which is re-allowing refugees and asylum seekers to enter the United States on the basis of their situation and threat back home (Alulema & Pavilion, 2022). Moreover, certain prohibitions on immigrant visas for citizens of Burma, Eritrea, Iran, Venezuela, Kyrgyzstan, Libya, North Korea, Somalia, Sudan, Syria, Tanzania, and Yemen have been lifted as a result of this proclamation. The US Embassies and Consulates in such countries can continue visa processing, but they must make sure that any pending visa or waiver applications are not affected by the earlier limitations.

Over the years the characteristics of refugees have evolved, and the wide range of circumstances that force people to escape their homes has a profound impact on their experiences in their new cultures. On the receiving side, mass migration has put a lot of strain on host countries; with the influx of new arrivals, a wide range of needs arise, leading to numerous integration struggles, particularly for refugees, who are often among the most marginalized

groups of migrants, facing injustice, poor living conditions, and high unemployment rates. The failing division of responsibilities means that some recipient countries are suffering under a heavy burden. While some countries, such as Turkey, Uganda, and Sweden, have received significant numbers of refugees year after year, many others have received almost none and are doing everything they can to keep refugees out. Several of these are wealthy and populous nations that are far better equipped to assist than many of the countries shouldering the most burden today (Chan, 2018). Some of the world's wealthiest nations contribute significantly less. For example, Japan has a population of 126 million people and the world's third largest economy. Despite this, it has only received 1,394 refugees in the last ten years, accounting for 0.001% of the country's population (Chan, 2018). Japan's strict refugee policies stem from a persistent fear that adopting a more liberal refugee program could be the first step to one day being forced to accept a large-scale influx of refugees fleeing North Korea.

Similarly, Saudi Arabia takes Japan's stance on granting refuge to refugees and asylum seekers but in the Gulf area as Saudi nationals and politicians are worried about economic turmoil and warfare boiling over to their nation-state (Lysa, 2014). Another major reason for their hostility towards refugees is that nations in the Persian Gulf, such as Saudi Arabia, Kuwait, Bahrain, Qatar, the United Arab Emirates, and Oman, is due to the notion that refugees are not acknowledged in their political systems (Ouaki, 2016). The Gulf Arab States are among the few countries that did not join the 1951 United Nations Convention on the Status of Refugees, a crucial instrument that established refugees' rights as well as the signatory countries' legal obligations. This translates to the Gulf monarchies having no legal obligations to refugees; they

make no distinction between migrant statuses, and hence do not treat people with "refugee" status any differently than others.

Historically, entrepreneurial opportunities undertaken by refugees and asylum seekers have remained a very under researched area (Czaika, 2009). Despite 11.5 % immigrants and 13% of being business owners and refugee-owned firms earning \$4.6 billion in revenue in 2015 (Kosten, 2018), refugee entrepreneurship studies have typically been positioned at the edges of entrepreneurship inquiry, as seen by the literature review and discussed further. This may be related, at least in part, to a perception that the largest refugee pathways of the twentieth century occurred beyond the "Global North," as refugees in the "Global South" (Wauters and Lambrecht, 2008) have received little attention in entrepreneurship studies, which also characterizes the field of management studies in general.

Moreover, in the current scene with the United States, the neglect of informal business activities and the underrepresentation of refugees has resulted in both having positions without identity (Imas, 2012). Refugees are often pushed to work in the informal sector, defined by the International Labor Organization, as entities engaged in the production of goods or services with the primary goal of providing employment and income to those involved, and frequently unrecognized by the formal government. These businesses are usually small and operate at a low degree of organization, with little or no distinction between labor and capital as elements of production. Where labor relations do exist, they are mainly based on informal work, kinship, or personal and social relationships, rather than contractual agreements with formal assurances. The current extent of refugees being granted access to the formal labor market remains a tardy process. The present extent of refugee labor market access, including informal access, is one of

the most crucial elements influencing the impact of giving official labor market access (LMA). Despite the fact that legal LMA is widely prohibited in most developing nations, informal LMA employment is ubiquitous (Zetter and Ruaudel, 2016). Majority of this informal work occurs through illegal channels that refugees have taken to enter the United States. While the refugee camps located along the borders continue to interact with local economies and may even participate in trade networks that extend outside the camps, their ability to participate in the labor market is inevitably constrained (Betts et al, 2018).

Furthermore, refugee participation in informal work ventures beyond illegal channels as the opportunity for employment is highly limited even when they are granted refuge in the United States (Harris, 2013). Employment opportunities for recently admitted refugee populations into the United States, self-employment is one of the choices for the newcomers who may have been shut out of the labor market due to language hurdles, limited opportunities for advancement, poor wages, lack of documentation, and the difficulty of obtaining a work visa (Feldman, Koberg, & Dean, 1991). As shown in *Fig 2.0* below, in the last decade, the vast majority of refugee populations have come from countries like Myanmar and Iraq, where educational access, proper employment documentation, and employment infrastructures are already a major issue, putting such refugees in the United States with prior poor employment records at a significant disadvantage. As a result, they are forced to resort to self-employment. This situation leads to exploitation from employers.

Some firms are all too ready to hire undocumented immigrants and exploit them for their readiness to work long hours for minimal compensation, according to Harris. Questions concerning immigration paperwork are rarely asked if no one complains. However, if issues

emerge, such as being injured or abused on the job or workers demanding greater pay or union representation, a quick call to the police or Immigration and Customs Enforcement (ICE) will result in the troublesome employees being deported. This absence from communication channels inhibits the informal refugee entrepreneur's ability to become part of the total and to create opportunities for themselves (Fields, 1990). In other words, the way formal work is evaluated in the U.S makes the informal refugee entrepreneur a second-class citizen on a national and international scale: it is underrepresented and stigmatized, thus widely under researched.

Moreover, refugee entrepreneurs, unlike other conventional entrepreneurs we see in the financial and economic arena, have been traumatized by violence in their home countries (Haynie and Shepherd, 2011). An entrepreneur examines the viability of launching a new product or service concept and weighs that viability before deciding whether to follow the opportunity (Cornelissen and Clarke, 2010; Davidsson, 2015; Kier and McMullen, 2018). The opportunity-production process agrees that entrepreneurs create opportunities in a variety of situations and that their cognitive abilities (i.e., imagination, knowledge, motivation) (Grégoire and Shepherd, 2011; Kier and McMullen, 2018; McMullen and Shepherd, 2006) and social networks (Alvarez and Barney, 2007; Elfring and Hulsink, 2003). Following temporary arrivals in host nations with no immediate plans to return to their home countries, these refugee entrepreneurs start an opportunity-production process in which trauma impairs their cognitive capacity and social networks are shattered by relocations. The current explanatory breadth begs the question of how entrepreneurs who have gone through traumatic life events and have survived through them, may nevertheless prosper in creating chances after they arrive in a host nation. To add to solving this question this thesis, as stated before, explores the lives of refugee

entrepreneurs to find patterns in their success and to highlight the drawbacks that prevent them from continuously succeeding to eventually come self-sufficient and an economic asset.

FY 2010			FY 2020			FY 2010-2020 Total		
Origin	Number	Percent	Origin	Number	Percent	Origin	Number	Percent
Iraq	18,016	24.6	Dem. Rep. Congo	2,868	24.3	Myanmar	125,137	20.8
Myanmar	16,693	22.8	Myanmar	2,115	17.9	Iraq	109,412	18.2
Bhutan	12,363	16.9	Ukraine	1,927	16.3	Bhutan	77,409	12.9
Somalia	4,884	6.7	Afghanistan	604	5.1	Dem. Rep. Congo	70,447	11.7
Cuba	4,818	6.6	Iraq	537	4.5	Somalia	54,211	9.0
Iran	3,543	4.8	Syria	481	4.1	Iran	22,573	3.8
Dem. Rep. Congo	3,174	4.3	Eritrea	475	4.0	Syria	22,163	3.7
Eritrea	2,570	3.5	El Salvador	365	3.1	Cuba	20,020	3.3
Palestine	1,053	1.4	Moldova	364	3.1	Ukraine	19,237	3.2
Vietnam	891	1.2	Sudan	254	2.1	Eritrea	18,223	3.0
All other countries, including unknown	5,306	7.2	All other countries, including unknown	1,824	15.4	All other countries, including unknown	62,028	10.3
Total	73,311	100.0	Total	11,814	100.0	Total	600,860	100.0

Fig 2.0: Top Ten Origins of Refugee Arrivals to the United States, FY 2010-2020 from State Department WRAPS Data Bank

Literature Review:

Although there is no consensus among academics on what entrepreneurship is, much of the literature describes it as self-employment, starting one's own firm, or expanding an existing business (Fong, Busch, Armour, Heffron, & Chanmugam, 2008). Setting up and running a business in a new nation is a difficult endeavor, particularly for refugees who must learn the new system. According to Bizri (2017), because migration is a brave act that already demonstrates an entrepreneurial mindset, refugees or asylum seekers should be more inclined to start their own business . This is why many academic scholars regard immigrant entrepreneurship as a distinct field of study (Kloosterman and Rath, 2003; Ley, 2006; Portes, Haller, & Guarnizo, 2002; Sahin, Nijkamp, & Stough, 2011). Many people find self-employment and entrepreneurship appealing,

and it may have particular appeal for those who have been disadvantaged in the labor market in some manner (Edgcomb & Klein, 2005; Toussaint-Comeau, 2005). Entrepreneurship, according to Schreiner and Woller (2003), is "the oomph that propels current sacrifice in the promise of a better future" (p. 1575). Contextual variables play a role in refugee entrepreneurship as well. Market changes and possibilities may have an impact on a person's decision to work for themselves (Edgcomb & Klein, 2005). The "enclave effect," as defined by sociologists, occurs when several members of a cultural group live and work in close proximity, providing each other with similar-language networks that are advantageous for job experiences and marketing (Raijman & Tienda, 2000; Toussaint-Comeau, 2005).

In addition to the person, providers must come to consider the family as the primary agent of change. Existing orientations and training modules are frequently inaccessible to refugees and are not culturally acceptable. Training opportunities also tend to start at a higher level than what is required of recently arrived refugees. Refugee providers might modify current tools as part of their orientation and training programs by partnering with microlenders and other economic development non-profit groups. Because of the complexities of entrepreneurship in the United States, Schreiner and Woller (2003) compared a successful entrepreneur to a decathlete who can succeed in a variety of disciplines. Cognitive aspects including risk perception and opportunity detection have been investigated as individual traits in entrepreneurs. Motivation, conscientiousness, internal locus of control, confidence, drive for accomplishment, and adaptability are all personality variables to consider (Certo & Certo, 2005; Kupferberg, 2003).

However, the study on refugee entrepreneurship has remained a part of the larger literature on immigration rather than forming its own subject. This is especially true when it

comes to refugees. The majority of study on migration and business focuses on immigrant entrepreneurs, rather than refugees. Because of the causes, nature, and methods of their travel, refugees may differ from other migrants (see OECD 2019, 2016; Cortes 2004). The how and why remain a mystery. Because refugees do not move for economic or business purposes, the forced nature of their movement can have a considerable impact on their economic activities. Labor market policies and legal frameworks controlling asylum seekers, for example, might influence whether and how fast they can engage in the host country's economy (Putnam, 2000). Again, this is rather surprising given the history of the refugee regime and the special legal status of refugees established by the 1951 Convention Relating to the Status of Refugees, also known as the Refugee Convention. A refugee is defined as someone who has a "well-founded fear of persecution for reasons of race, religion, nationality, membership of a particular social group, or political opinion, is outside the country of his nationality and is unable or unwilling to avail himself of the protection of that country; or who, not having a nationality and being outside the country of his former habitual residence as a result of such events, is unable or unwilling to avail himself of the protection of that country (1951 Convention Relating to the Status of Refugees). In this setting, entrepreneurship is a crucial matter that has gotten little nuanced attention in the refugee literature, despite its importance in local, national, and international decision-making (see Betts et al. 2019). In comparison to wage labor results and consequences on native-born workers, entrepreneurship has received less attention in the body of research on the economic behavior of refugees. The background of migration is multi-dimensional in the entrepreneurial literature and has not been completely addressed.

In another study by Sternberg, von Bloh, and Brixy used GEM (Global Entrepreneurship Monitor) data to show that refugees are more likely than natives to establish a firm in a rare study on refugee proclivity for entrepreneurship. Refugees, according to the New American Economy (2017), have a "entrepreneurship rate that outshines even that of other immigrants," with a disproportionately quick increase in household income compared to other demographics. In 2015, 13.0% of the refugee community in the United States was classified as an entrepreneur, compared to 11.5% of non-refugee immigrants and 9.0% of native-born Americans, whereas Stevens' survey from 1997 revealed that "more than 21% derived their principal income from their own firm." As a result, our findings show the importance and potential influence of refugee entrepreneurship on a societal, economic, and communal level, paving the way for more research into various national settings as well as the unique characteristics of refugee entrepreneurship.

Economic and social challenges for refugees becoming entrepreneurs

Previous research has looked into the economic lives of refugees (Gold 1988, 1992; Mawson and Kasem, 2019) and the economic activities that they have developed (Beehner, 2015; Alloush et al., 2017; Bizri, 2017). Several studies that involve institutional analysis have discovered different institutional hurdles, such as job restrictions and discrimination, that have influenced their decision to become entrepreneurs (Garnham, 2006; Wauters and Lambrecht, 2008; Roth et al., 2012; Vinokurov et al., 2017). The entrepreneurial spirit of refugees is already establishing itself as a driving economic force in several countries (Kwong, 2006; Thai and Turkina, 2013; Zhang and Chun, 2018). The emergence of an entrepreneurial spirit in the host

country is influenced by forced migration and the experiences gained throughout this process (Garnham, 2006), as well as previous work experience (Mawson and Kasem, 2019).

There are several theoretical frameworks that have been used either directly or indirectly in the literature on refugee labor market integration or refugee entrepreneurship. One of the first theories being the human capital or social capital theory which is the most basic justification for immigrant entrepreneurship. The human capital theory investigates individual qualities, educational backgrounds, talents, and other factors that immigrants have acquired on their own, either at home or in a host nation, to better explain entrepreneurial experience (Vinogradov & Kolvereid, 2007). In other words, labor market integration is determined by criteria such as age, gender, household composition, number of years of formal education, past employment experience, or language proficiency (Bach & Carroll-Seguin, 1986; Potocky-Tripodi, 2004). According to research from Belgium, male migrants who have entrepreneurial role models in their families and have previously worked for themselves are far more likely to start their own business (Wauters & Lambrecht, 2006). The social capital hypothesis looks beyond personal attributes to non-material goods in the immigrant community, such as trust and helpfulness, which are vital in pursuing entrepreneurial activities (Deakins, Ishaq, Smallbone, Whittam, & Wyper, 2007). Correspondingly, individual characteristics, family relationships, and counseling all play a part in immigrant entrepreneurship, according to a study based on ecological theory (Fong et al., 2008).

The impact of social capital and human capital on entrepreneurship is still being researched. Potocky-Tripodi (2004) revealed that social capital did not play a significant role in the effective economic adaptation of 2,336 immigrants and refugees in South Florida and San

Diego, most of whom were from Latin American and Asian nations. More favorable economic adaptation was linked to higher levels of educational achievement, citizenship, maleness, and English proficiency. Technical support programs and institutions, according to Ssewamala and Sherraden (2004), are critical to the development of small firms. Institutions help low-income company owners succeed by increasing access to economic programs, savings incentives, financial literacy knowledge, and technical support. Institutions can help people with small company ownership through individual development accounts (IDAs) and microenterprise development initiatives.

The need of integrating program employees with others in the organization providing refugee assistance is highlighted in the lessons and suggestions for refugee microenterprise program structures (Baron and Henry, 2010). Some organizations have handled "internal concern as they serviced one constituency while excluding another," according to Baron and Henry (2010) by getting more money to give microenterprise services to a larger demographic, such as immigrants or low-income customers in general (p. 25). Developing alliances, employing diverse employees, and broadening their range of language abilities have all helped organizations deal with the issues posed by ever-changing refugee clientele.

The second more prominent theory is Bonacich's theory of the Middleman Minority which was one of the first conceptions of immigrant entrepreneurship (1973). According to this hypothesis, immigrant entrepreneurs are future-oriented, and are willing to make short-term compromises in social standing and personal well-being in exchange for future predicted gains that will enable them to return home financially stronger. The idea outlines trades that an immigrant entrepreneur is likely to participate in, such as barber, shoemaker, tailor, and

goldsmith - industries that need little capital and involve readily liquidated assets (Bonacich 1973). The progression of Bonacich's theory was undertaken by Wilson and Portes who established the Enclave Economy idea in 1980, which proposes that immigrant employees are employed by immigrant entrepreneurs and can advance up the corporate ladder as the ethnic firm grows. This would result in immigrant employees' upward mobility as well as expansion potential for the ethnic business. Solidarity and reciprocity are fundamental concepts in the Enclave Economy idea, and they are especially important in Arab nations with collectivist values like Syria and Lebanon.

Moreover, the discrimination argument, which claims that immigrant entrepreneurs are motivated by necessity rather than opportunity, is also pertinent to this research. According to studies, immigrant entrepreneurs may experience discrimination in the workplace, capital markets, and even consumer markets (Borjas and Bronars 1989; Coate and Tennyson 1992; Wauters and Lambrecht 2008). Not only are there cultural and language obstacles, prejudice, and onerous laws and compliance requirements, but there are also strict policies governing their starting finances (Dana, 2001). Recent studies demonstrate that racism plays a detrimental influence in excluding immigrant entrepreneurs from various aspects of the economy (Jones et al. 2014), encouraging immigrant refugees to consider self-employment as a means of escaping poverty.

Cultural and familial influences on refugee entrepreneurship

According to Volery (2007), ethnic enclave businesses tap from co-ethnic resources geared toward corporate markets while also having access to and capitalizing on resources,

which is not the case for refugees. Countries of origin (COO) resources are frequently more accessible to migrant entrepreneurs that have similar migration backgrounds and experiences. Returning entrepreneurs have been considered as capable of securing both COO and corporate resources, whereas diaspora entrepreneurs have specialized knowledge of international markets, have transnational social relationships, and frequently identify with homelands. Transnational entrepreneurs also have a dual cultural and experiential way of life, which they can tap into through their home and host country networks. As Sandberg, Immonen, and Kok (2018) have shown, transnational entrepreneurship by immigrants is a long process that necessitates weak relationships, which are perceived as more essential than theory suggests.

Variables impacting refugee entrepreneurship, according to Wauters (2007), Lambrecht (2007), Gold (1988), and Hugo (2013), highlight the interplay of institutional aspects and human, cultural, and social capital factors. Such issues are country-specific and heavily influenced by the status of refugees. The greatest issue that refugees face is that they are unlawful and have no idea what their legal status will be in the future. This leads to a state of near-complete insecurity, which is exacerbated by discrimination, police harassment, a lack of access to housing, job permits, language and integration classes, and a high level of uncertainty about family matters. Individually and collectively, these factors all have an impact on refugees' mental health, sometimes resulting in a lack of confidence. Furthermore, language and communication barriers in the country of residence, a lack of business knowledge and access to capital, including finance, a lack of support resources, information, and advice, a lack of formal education credential recognition, and a lack of understanding of the competition, as well as socio-political environments and contexts in which they find the competition continue to be significant

obstacles for refugee entrepreneurs (Omeye & Mwangi, 2014). Thus, the cross-cultural issues that refugees experience, such as unfairness, exacerbate the difficulties they face when it comes to entrepreneurship. Individuals in the host country employ social capital, which is described as a set of social resources such as social networks, to pursue economic and social goals (Li, 2004). In a similar vein, family social capital, which comprises bonding ties and intimate familial relationships, has been identified as an important source of resources for family enterprises (Salvato and Melin, 2008). This type of social capital (Dana, 2001; Evansluong and Ramirez Pasillas, 2019) is especially important in the settlement of immigrants since it provides critical resources and networks in both the host and home countries (Dana, 2001; Evansluong and Ramirez Pasillas, 2019). Salvato and Melin (2008) define family social capital as relationships of attachment, obligation, and responsibility that boost expectations of gift-giving and in-kind help (Meister and Mauer, 2008). Such methods are found to be commonly used not only by refugee populations but also immigrant families that tend to deal with similar hardships and challenges during economic integration to an unfamiliar society. Moreover, family social capital also comprises fictive kin, which refers to social ties that are not related by blood or marriage, as well as real kin, which refers to kin related by blood or marriage (Moinolmoki, 2019; Voorpostel, 2013). Family social capital refers to members of a family who are linked by blood or marriage, as well as other relatives. As a result, family social capital could be enlarged to include an unrelated person with whom one has developed a cordial bond. In most cases, fictive kin have the same resources and expectations as real relatives.

When refugees arrive in their host countries, they face a marginalization impact due to a lack of resources, social isolation, and language hurdles (Dannefer, 2003), and a lack of labor

market integration chances can perpetuate this effect over generations of refugees. To improve their chances of labor market integration and growth, as well as to reduce costs and risks, refugee entrepreneurs can form bonds with people of similar ethnicities and backgrounds (horizontal social capital), which may also necessitate bridging social networks with people with higher education and status (vertical social capital). In general, refugee entrepreneurship can help refugees with both entrepreneurship and assimilation into their host nation.

Financial difficulties and roadblocks for refugee entrepreneurs

Being an entrepreneur requires more than just a set of skills; it also requires access to finance. Unfortunately, among refugees, this critical element is less prevalent. Refugees frequently lack access to resources, critical assets, and networks of friends and family who can offer the much-needed 'love money' that so many entrepreneurs rely on due to the nature of involuntary relocation. Meanwhile, banks in host cultures frequently lack the mechanisms necessary to adequately assess the risks and possibilities of investing in refugee-led entrepreneurial enterprises, and when they do, refugees are found to pay higher relative interest rates than other clients (Refugee Investment Network, 2018). One of the biggest challenges along with language barriers, lack of experience with the U.S legal system and the trauma that is often present in the life of refugee entrepreneurs, finance is another key element that is crucial to their success and longevity (Altinay, 2008). However, even with the knowledge of the financial market in the United States, it was and continues to be tremendously difficult for refugees to begin participating in a system that they know almost nothing about.

A refugee entrepreneur's access to financial capital to start a business is tough, yet everybody who wants to establish their own business needs a certain amount of money to invest and begin working on it. Refugees frequently leave all of their belongings behind and must rebuild their lives from the ground up. There are various methods sourcing finance/capital: from a bank, from small-credit institutions, and from family and friends. None of these sources of funding are readily apparent (Gold, 1988). The key issue here is that banks are business enterprises that calculate the risk of giving a loan rationally. They frequently assess the risk to be excessively great, and as a result, no credit is provided. Furthermore, migrants frequently lack a long-term or personal relationship with the bank manager who must assess their creditworthiness. Similarly, another issue is that refugees frequently lack the capital guarantee that banks require. It is critical for refugee entrepreneurs to maintain positive relationships with their American friends, as they are frequently and sometimes the only individuals who can provide this financial guarantee (Alrich, 1984). A more recent approach that refugee entrepreneurs have taken is micro-financing. Microfinance, often known as microcredit, is a type of banking service that provides financial services to unemployed or low-income individuals or groups that would otherwise be unable to obtain them (Kagan, 2022).

Methodology:

Given the surrounding milieu, it goes without saying that refugee-entrepreneurship is a difficult subject to analyze. Using a single instance could richly and persuasively depict the phenomenon under investigation (Siggelkow, 2007), allowing for an honest explanation to be extracted by forging strong bonds with the case and its surroundings (Dyer, 1995). That is

precisely what the author aimed for by forging strong bonds with the main character, his team, and his family – bonds that appeared to form naturally and spontaneously, eventually solidifying into strong bonds with them simply because they all shared a common understanding and appreciation for a common struggle for survival. The entrepreneurs for this study were chosen for their ability to communicate their narrative in a way that highlights the many idiosyncrasies of their entrepreneurial behavior and experiences in a transparent manner. Their eagerness to recount the narrative prompted this study to go into the "why" and "how" of the process, in order to "illustrate and expand links across constructs or gain a better understanding of processes" (Eisenhardt and Graebner 2007). The chosen refugee-entrepreneurs were generous with their information, not just relaying their stories, but also suggesting probable explanations for why things went as they did.

Moving forward, a single holistic case study typically creates opportunities to explore a significant phenomenon under rare, unique, or extreme circumstances,' according to De Massis and Kotlar (2014), which are accurate descriptors of the case study in this thesis, where finding a highly successful enterprise started by a refugee-entrepreneur endowed with unique social capital was difficult. Case studies are particularly useful in this context because they help to "understand the dynamics existing inside singular settings" (Eisenhardt 1989), which is especially important when the settings, both human and physical, are long-term. Most of the important individuals who were with him at the start were still with him, proud to be a part of the story-telling and ready to double-check the data.

The main goal of my secondary source research was to include publications that dealt specifically with refugees and/or asylum seekers who started businesses. As classified earlier,

self-employed and/or business owners/managers as entrepreneurs, including those without staff, in the same way that Zapkau, Schwens, and Kabst (2017) did where they clarified the current entrepreneurial situation, identified research gaps, and suggested future study paths to organize and discuss existing quantitative-empirical research on the significance of prior entrepreneurial exposure in the entrepreneurial process.. This option is consistent with the migrant and ethnic entrepreneurship narrative, in which the notions of self-employment and entrepreneurship are used interchangeably, i.e., migrant entrepreneurs. As a consequence, the search strings demarcated the Boolean use of the terms "refugee" or "asylum seeker" or "asylum-seeker" and "entrepreneur" or "self-employed" in the title, abstract, and/or keywords of sources, which vary slightly between database searches due to available search choices. The sources viewed were published up until 2018 and produced results between 1986 and 2020. Furthermore, this study did not confine itself to journal rankings or publishing houses, which was wise because some sources came from journals without an impact ranking. Finally, this research is restricted to search results in English texts in order to collect knowledge that is relevant to international communities and accessible to the broadest possible academic audiences.

In my research, I interview three refugee entrepreneurs from the Mid-Atlantic region of the United States and two professional individuals who work with refugee entrepreneurs in the same region that predominantly includes the Virginia, West Virginia, North Carolina, and Washington D.C. areas. I used the semi-structured method to collect qualitative data during my interviews. My interview questions were open-ended in anticipation of the flow of conversation varying with the different interviewees. I chose to do semi-structured interviews to offer a sense of storytelling to my interviewees as the topics that may arise during conversations of becoming

a refugee and the hardships that come with moving from a place of violence and conflict may be difficult to narrate. The questions serve as a guide to explore the respondents more systematically and comprehensively as well as to keep the interview focused on the desired line of action.

Additionally, the interviews lasted up to 90 minutes to give the interviewee ample time to go into detail about their experiences. In order to protect the identity of the interviewees, pseudonyms were used to address the participants. Lastly, to have the interview data captured more effectively, recording of the interviews was utilized based on consent from the interviewee. The interview questions are listed as follow:

1. Where were you born? Can you describe the area and your experience?
2. What were you/your parents doing for a living? What was your/their occupation?
3. How and why did you decide to come to the United States?
4. What type of work do you do now? How did you get here?
5. What are some of the resources you utilized most that contributed to your success? How did you find them?
6. What were some of the failing aspects of your journey in regards to the work you do today? What have they taught you?
7. Are you happy or content with what you do? Do you see yourself continuing to do this in the next five years?
8. What do you think you need the most help with right now in terms of your job?

I sorted the responses and conversation from my interviews thematically to find trends and patterns in refugee entrepreneurial behavior. I chose to take an ethnographic approach to this research which entails ethnographic techniques that are a type of study that involves observing

people in their natural environments with the purpose of creating a narrative description of that culture against a theoretical backdrop. While empirical study on how refugee entrepreneurial actors from various ethnic groups and countries settle in new host environments use a range of approaches, studies on the researcher's involvement in such academic works are rare, thus utilizing ethnographic approaches to study the cultural elements that are deeply rooted to their take on entrepreneurship.

Diving deeper into the mechanisms and layout of ethnographic methodologies for studying refugee entrepreneurship, in order to gauge a more in-depth response to their circumstances, my study acknowledges the uniqueness of researcher experiences in developing an understanding of refugees' occupational choices and practices, and, specifically, how subjects of research engage in conversation during the ethnographic study, as well as how they perceive the complexity of the context shaping refugee entrepreneurship. Furthermore, in order to contribute to the ethnographic understanding of refugee entrepreneurship, I examine the research methods used in refugee entrepreneurship studies and present my findings of the methods that have the potential to portray refugee entrepreneurship journeys in a more authentic manner in this thesis. As a result, this thesis is an example of collaborative auto-ethnography, as discoveries from secondary sources are combined with the knowledge of this thesis. This strategy enables for critical reflection on current theories and practices in recent refugee entrepreneurial publications.

Case Profiles

There are clear limitations in terms of using single-case studies, however the ability to discover distinguishing traits in these examples are what made it desirable for further

investigation. There are five main subjects for this investigation and as stated previously, for confidentiality purposes, the entrepreneurs' and individuals' names are changed, and their business names will remain obscure. The first subject will be called Fatima, who is a 29-year old individual from Iraq, who fled to Turkey during the initial intense conflict in her home state and decided to seek refuge in the United States later, in hopes for a better chance at life. She then embarked on starting her own tailoring and sewing business after having worked with regional tailoring businesses for a few years upon her admission to the United States as a refugee.

The second subject will be called David, who is a 28-year old man from West Africa, who came in with refugee status along with his parents and 9 other siblings in the early 2000s. David and his family went through tremendous financial hardship as he and his family shared a one-bedroom apartment for a family of 12 people. Both his parents worked multiple jobs being janitors, housekeepers, dishwashers and more. Their financial struggle to maintain and feed a family of 12 is what led to David wanting to start his business in financial literacy and consultancy for marginalized and impoverished members of his community.

The third subject will be called Omi, who is a 24-year old man from Afghanistan, where he was an actor for major theaters. He fled his home nation during the war and sought refuge in the United States in 2014 when he was just 17 years old. Omi started his own car dealership in Northern Virginia with the help of some of his Afghan friends. The fourth subject is Harry, who is the owner of a soccer academy and foundation in Roanoke. He has dedicated his life to teaching his favorite sport to children as young as two years old. Harry began his profession as an English teacher at William Fleming High School after graduating from college. He had no prior expertise in education, but this job allowed him to work for a school in need of a soccer

coach. He taught and coached for another three years before joining Hollins University's coaching staff. After that, he went on to become a franchisee owner of another soccer organization before eventually starting his own. Harry became connected to the refugee population in Roanoke through soccer and embarked on creating a foundation that provided more than just a space to engage in sport but also leadership advising, financial planning and community integration.

The fifth and final subject is Maggie, who is a senior tutor at a literacy agency in Roanoke, Virginia. She works with several refugee members on English language tutoring and helps them with translating documents and paperwork. Maggie works closely with Fatima and has helped her on various aspects on her entrepreneurial journey.

Chapter III - Findings & Discussion

Findings of the interview and research

Through analysis of the interviews, there were three key distinct themes/factors that were prevalent across all the interviews. (1) tolerance for risk, (2) family-community orientation, and (3) openness, willingness, and ability to accommodate to changing/new conditions. These thematic findings coincide with results from Busch, Fong, Heffron, and McClendon's study conducted on assessing the needs of refugee and asylee families, as well as Bizri's research on refugee-entrepreneurship from a social capital perspective. The overlapping concepts and themes in refugee entrepreneurial research demonstrates a trend of both positively aligned and negatively aligned characteristics that are tied to these themes that distinguish refugee entrepreneurship from the realms of entrepreneurship in general. The findings will elaborate on how they are different and support it with evidence from the interviews that will depict a picture of why it is different.

Tolerance for Risk

A willingness to take risks is an important factor that distinguishes these refugee entrepreneurs. Although this characteristic is commonly attributed with conventional entrepreneurs, refugee entrepreneurs provide a vastly different definition to the tolerance of risk. Given a history of risking their lives in search of human rights and personal safety, refugees are frequently acutely aware of and willing to accept risks that pertain to not only risky financial and capitalistic decisions, but risks that affect their livelihoods and overall well-being. Fatima, for instance, had the courage to take the risk when she made the bold decision to move from the

violent circumstances in Iraq to Turkey in search for a better life for herself. She had a desire to pursue an education and learn about the world which was hard to do due to the harsh treatment of Iraqi refugees, particularly women, in Turkey. Thus, she ventured into seeking refuge in the United States, again another completely unknown, foreign place, which is further away from her traditional and cultural familiarities, which further shows her tolerance for risk.

Delving into Fatima's actual business, prior to starting her business she worked at David's Bridal which is a dress/tailoring chain due to her extensive knowledge on sewing and tailoring clothing items from her family back in Iraq. Fatima had developed a good reputation for her work at David's Bridal and made a decent living as she got the opportunity to engage in work that she actually enjoyed and matched her prior qualifications. However, she said "she felt a need to do something more freeing," she wanted to take her skills and start something on her own to serve people who could not afford places like David's Bridal, along with working more flexible hours and being her own boss. Fatima, here again, took another huge risk leaving a rather comfortable living behind to embark on something that added more meaning to her life. As previously indicated in this paper, as a refugee, there are already significant barriers to entering the formal labor field; therefore, embarking on an independent business requires not only courage but also a significant level of risk tolerance.

Similarly, David's family from West Africa took a huge risk when they decided to seek refuge in the United States with 10 children living under one small roof. This trait is an element that David picked up on as well when he started his own venture despite being able to jump into a steady career after completing his bachelor's degree in the United States. David's parents' struggle set forth a picture of the refugee and immigrant environment to David where he "wanted

to give back to the community that raised him.” Omi, in parallel, had no support when he arrived in the United States. He was well aware that he had little prospect of finding work and that his only alternative was to work for himself. From being forced to leave his whole family behind in Afghanistan to seeking help and building a life for himself in the United States is the core essence of his entrepreneurial mindset. Refugee entrepreneurs also possess leadership and creativity abilities that enhance their tolerance for risk, as well as the ability to implement innovative and creative ideas on their own. This involves a proactive, engaging attitude as well as a high level of inventiveness when it comes to overcoming obstacles. Omi, for example, began his project after finding it difficult to get around without a car, prompting him to want to open his own auto dealership to assist immigrant and refugee groups with financing and finding a cost-effective way to commute.

Family-community orientation

The family-community orientation of immigrant entrepreneurs was clearly described by all of the research participants. This includes the ability to operate as a single family or community unit, giving the collective need precedence, and acknowledging that a common purpose trumps individual preferences. The mutual help society founded by a group of Afghan and Iraqi refugees, in which individual and communal survival and development were vital, is a striking example of this attitude. Successful refugee entrepreneurs also have traits like going into a company as a family unit and making decisions as a group. For instance, Fatima’s business purposefully kept a common bank account between her partner and her second employee who was also an immigrant from Pakistan, to symbolize the company's social spirit. Another example

is Omi's car dealership that was run by a community-family that shared all jobs, including managing the store, attending to customers, staffing, and cleaning the shop space.

In order to establish their firms, these refugee entrepreneurs also relied on community members that extended from their internal community networks. Fatima joined an English tutoring agency in the Roanoke area where she met Maggie, who was an English tutor at the center. Maggie not only helped Fatima learn and become literate in English but also helped in the process of getting the paperwork and licensing to start her enterprise. From translating documents, to helping file licensing documents, Maggie became a crucial part of her entrepreneurial journey. Similarly, for David, he relied significantly on his middle-school friend for English and Internet research skills to learn about license and permission procedures to start a consultancy.

Moreover, generosity toward others is an important aspect of the family-community approach. The entrepreneurs that took part showed goodwill and a desire to serve others in the community. Once you've taken, "you have to give back," according to David. "It's not really a choice anymore, it's almost a duty" Fatima stated. Fatima was able to send money to her home nation, Iraq, to help pay for her family's bills during uncertain times. While running her business, she strained to help freshly arrived family members in her neighborhood. "We are going to share what we have," said Fatima, despite the difficulty of balancing the two.

Another important element of the family-community orientation, as stated by Harry, is the collective and shared prior experience from members who contribute to the enterprise. The capacity to identify different strengths and skills and utilize those skills to direct the business model is a common resource. Some refugee entrepreneurs draw on pre-developed skills such as

food preparation from females in their household, or sewing, which may not require additional education or highly developed language proficiency, which they often can aim to get from children in their community or family units that have picked it up more than they elders. This process is "key to the survival for a lot of refugee families, especially in the initial stages of business when the workload is higher," said Harry.

Openness, willingness, and ability to accommodate to changing/new conditions

Flexibility and the openness, willingness, and ability to adapt to changing situations and demands are also important common factors in these refugee business ownership. Participants said they took on several jobs inside the company, were willing to take on debt despite societal stigmas about debt, and that they started over when one plan didn't work out. In order for a firm to prosper, successful entrepreneurs must set limits and acknowledge and succumb to the reality of adverse circumstances. David's refugee family opted not to recruit newly arriving relatives to work in the business because they were concerned that it would generate unnecessary tension as well as create linguistic hurdles with clients. Fatima understood and accepted that he would be unable to work in his old profession of physical education owing to a language barrier, so he decided to create his own transportation company. Appreciating benefits acquired in the United States, having a sense of humor, being likable, maintaining an optimistic viewpoint in the face of hardship, being self-deprecating, and being trustworthy are among the other important attributes highlighted by participants.

It appears that when refugee entrepreneurs are confronted with misfortune, they are surrounded by others who are also suffering, which prompts them to act to aid others. Some

entrepreneurs, on the other hand, are driven to stand out and be unique, which promotes their openness and willingness to adapt—which may be a result of financial success—in order to act as role models for other refugees. This entrepreneurial incentive, on the other hand, is most likely the product of a sense of solidarity that is attached to the feeling of being open. Among refugees, the human connection develops from the suffering of their shared situation, not solidarity in a shared response to adversity. "I work with individuals who are young and care about the community they come from as much as I do," Omi said of how this solidarity encourages people to become more open and adaptable to better meet their needs and the needs of their community.

Discussion

Given the current economic climate, as well as the specific problems and skill sets of newly arrived immigrant populations, entrepreneurship may appear to be a politically and socially appealing answer. Providers' efforts to offer culturally appropriate services and the concept of supporting the famous American dream aid this endeavor. In actuality, only a small percentage of Americans pursue entrepreneurial pursuits. While starting a small company may be a realistic and beneficial aim for some refugee families, it may not be the best option for others. The choice to broadly deploy microenterprise initiatives with refugees should be made after careful consideration and substantial planning, which is not an avenue or resource that is widely made available to refugees as a pathway to self-sufficiency.

Despite the backing of technical aid groups and refugee service providers, many refugees have exhibited entrepreneurial success. Other refugees, on the other hand, may require assistance in order to establish a firm foundation. A history of job experience in the United States,

regardless of preparedness, is a vital building stone toward the long-term objective of launching a small business. As a result, a common denominator in the successful road to self-sufficiency among refugees is permanent work. Community organizations give initial job orientation as well as ESL and literacy training. While refugee aid providers often give career orientation and ESL training, literacy training has arisen as a pressing need. Access to or collaboration with current community literacy initiatives should be pursued. In order to better prepare newcomers for employment success, caseworkers identify their talents, interests, language, literacy, and family obligations. On-the-job training is provided in addition to finding work. This might mean working out a deal with the boss to progressively increase work hours as ESL, job coaching, and orientation hours decrease. Regardless, ESL and/or literacy services should continue. Financial literacy classes might be held in suitable locations and hours once refugees have found stable work. Financial literacy lessons may be taught in ESL and literacy programs. Refugees can strive toward financial self-sufficiency first, then create wider self-sufficiency as they identify and pursue other professional and familial goals, by isolating initial job placement from job upgrades.

Strength-based and client-centered techniques are essential tools in working with refugees, in addition to the family-centered approach that refugee families utilize to solve their issues. Responses from the interviews provided data showing that refugee families saw property ownership, automobile purchases, and other key financial decisions as a family obligation from their family-oriented mindset. This might be comparable to how non-refugee households function. As a result, rather than focusing on individuals, programs for resettlement, orientation, job placement, and small business development services may be better designed to use this

family-centered approach. In addition to the person, providers must come to consider the family as the primary agent of change. Existing orientations and training modules are frequently inaccessible to refugees and are not culturally acceptable. Training opportunities also tend to start at a higher level than what is required of recently arrived refugees. Refugee providers might modify current tools as part of their orientation and training programs by partnering with microlenders and other economic development non-profit groups.

Drawbacks and gaps in common themes and factors

Given the successful factors and characteristics that have made the refugee entrepreneurial participants in this thesis successful, there are drawbacks in these factors that have also set up more conventional and unconventional barriers for refugee entrepreneurs to fully thrive and be sustainable in the economy. First, we examine motives for becoming an entrepreneur, sector selection, and customer acquisition goals, all of which are tied to market opportunities. As a last resort or because they can't find work, refugees frequently create their own businesses. It is sometimes an issue of survival rather than taking advantage of market possibilities. As Omi comments, "I had been searching for a job for more than a year. I finally started my car selling company. This is not really what I want to do. I just do it to be busy and to earn some money. I no longer want to live paycheck to paycheck and think about where my next income is going to come from." Similarly, David and Fatima looked at entrepreneurship as a last resort in creating a safer and more steady income for themselves.

Moreover, refugees are also less likely to pick a field in which they are qualified or where they see market potential over one in which obstacles are minimal. The majority of the migrants

questioned work in fields that require little training and commitment. This can be explained by their lack of qualifications or the difficulty in proving them, as well as a lack of startup funding and restricted access to important social networks, as demonstrated by the following statement by Fatima, “I searched here for a job that had something to do with sewing because that's the only thing I could prove I could do. That's how I finally ended up in the tailoring sector. I would prefer, however, to work in another sector, but in this sector most doors open easily. There are no great risks involved and the investment is low.” Despite these ambitious goals and objectives, the scope is constrained in practice for these refugee entrepreneurs. As stated by Maggie, a tutor who works closely with Fatima, “Consumers are difficult to come by for refugee entrepreneurs. In their business plan, sure they want to attract a wider clientele, however this has more to do with their sector in which they are active in. A sewing company targeted to sew Mediterranean clothing items is going to attract more from that community than outside.” Which again demonstrates the drawbacks faced by refugee entrepreneurs who enter the market in a very specific sector.

In relation to the sectors that the participating refugee entrepreneurs are in, another rather surprising drawback and observation is the backlash from their own community when wanting or being willing to venture out of services and connections that are limited to just within the community. Maggie states from her observations and interactions with the refugee community on how there are certain negative attitudes towards refugee entrepreneurs who have tried to develop relationships with organizations and members that are not inherently a part of their pre-existing community. Fatim and David stated that they relied on outside assistance and mentors to help them launch their enterprises. During the first and uncertain stage of start-up, many people kept

permanent jobs or relied on the salaries of family members to make ends meet. While pursuing entrepreneurial endeavors, they both relied on public assistance programs such as food stamps, Medicaid, and government housing, which they needed to seek outside support for to comprehend the nature of the program and proper documentation. Such situations, as Maggie said, caused her to face a lot of hostility from Fatima's immediate community when she tried to help Fatima connect with resources that were associated with external organizations that did not primarily work with refugees from the same community group. Similarly, David said that he had a tough time trying to accommodate non-West African and immigrant members that sought help in his office for his services when clients came in. Maggie suggests that this could be a cause of a lack of proper integration with the American community upon arrival to the United States, along with a combination of the stereotypical public view of refugees from the locals in the United States which provides an overall unwelcoming atmosphere for a lot of the refugees.

The final key drawback as highlighted by Harry is unsurprisingly the financial element of not only being a refugee entrepreneur given all the successful traits, but also a provider for refugee entrepreneurs. As discussed by Harry, burnout and a sense of overwhelming need are frequent among those providing direct services to refugee entrepreneurs and refugees in general. In addition to heavy caseloads, overuse of services may stifle creativity or the enthusiasm and resources needed to put new ideas into action. While running a soccer foundation that reaches beyond refugee populations, Harry states how difficult financing such foundations can be with or without the inclusion of refugees as there is limited funding under those umbrellas that usually go to bigger refugee organizations like the International Rescue Committee (IRC). His soccer foundation has expanded from just a recreational space for refugees to play sport but has become

a space to develop entrepreneurship skills like decision making and leadership with the additional classes that are provided with playing the sport. With a small team running the foundation as a whole and maintaining a branch that focuses on refugee entrepreneurial exposure, the financial element places a lot of strict barriers on what services can be provided to those that do need it.

Chapter IV - Conclusion & Limitations

Promoting entrepreneurship is becoming increasingly popular as a means of addressing some of the issues that migrants and refugees face in terms of economic and social integration. Efforts to encourage refugee entrepreneurs are making significant contributions to their economic well-being, both directly to people and to the communities in which they dwell or originate, with larger beneficial social implications. Such activities have the potential to benefit both nations of residency and countries of origin, as well as people born abroad and those born in the United States. By influencing cultural attitudes of refugees and encouraging social cohesion, refugee entrepreneurship can help host nations promote safe, regular, and orderly migration. It can provide opportunities for new members entering host countries by stimulating both investment and private sector growth.

Furthermore, refugee entrepreneurship is a growing and significant field of interest across the globe to provide a better support and financial pathway towards self-sufficiency. While entrepreneurship among the refugee population has also been a recent focus for economic gains for host countries, specifically the United States, government resources are being over exhausted and overestimated. Thus the partnership between refugees and the economy may benefit potential businesses in the region, as well as organizations with budding mutual help associations among different communities. Microlenders may support aspiring refugee entrepreneurs, but mutual assistance groups (non-profit organizations) may also benefit from some of the technical assistance given by these same microlending companies, which can create an effective system for sustainability for all parties.. It is a cost-effective method to adapt current orientations and locally accessible training modules to the refugee population rather than ‘reinventing the wheel.’

This research is limited to the qualitative narratives provided by refugee entrepreneurs in a small region given a limited time frame as well, but their stories stand as a stepping stone towards trying to understand the climate of entrepreneurship among the refugee population in the United States. Therefore, future research should be directed towards refugee providers' responses on how they may be launching their own enterprises, and largely doing it without aid from providers. Refugee business owners' entrepreneurial spirit can also help refugee support providers start income-generating activities to augment current financing. Income-generating activities can also be tailored to meet the requirements of refugee customers. A senior recreation or childcare facility, for example, might be established in response to the increased demand for home health care and personal attendants among the aging population. This concept will provide several career training options for refugees, including food preparation, cleaning work, healthcare delivery, office management, and business administration, in addition to delivering services to the elderly and producing revenue for the organization. In addition to microenterprise, it is critical to investigate how far refugees are taking charge of their job upgrades and why they are not reliant on resettlement organizations. Conducting a program assessment would be beneficial in order to better understand why certain clients drop out of services and the extent to which they have been integrated enough to handle job changes and entrepreneurial activities on their own. The examination of the program can also look into how customers are achieving career advancements and launching their own enterprises without the help of the agency, thus also helping agencies to gain insight into their own plans to support such groups.

Furthermore, given limited capacity and unpredictable and dwindling financing, refugee support providers struggle to develop and expand programs. Collaboration is a critical

component of innovation and capacity-building success which also needs to be addressed and further researched. With the power gained via a collective effort, creative, inventive ventures may be most successful. Funders, employers, non-refugee specific agencies, commercial companies, and/or resettlement agencies are all possible partners. The value of numbers and variety of skills is significant, with the combination of open and continuing communication at all levels of service delivery, as demonstrated by effective examples of productive joint endeavors. Lastly, agency leadership participation and buy-in provides a clear message to all employees about their leaders' expectations for collaboration and connection with other agencies.

In conclusion, this thesis contributes to the growing literature on refugee entrepreneurship by analyzing the role of entrepreneurship training on the financial and cultural development of refugees in relation to characteristics that propel them to become entrepreneurs. The ethnographic case study approach does limit the generalizability of the findings presented here, but does highlight that more research in this area is important, especially in current times where discussions about the potential benefits that refugees can bring to host countries are being held at the international level. Particularly further research into the specific aspects of entrepreneurship as a resource for financial stability that can make a difference for refugees and other vulnerable groups to empower them and ultimately help them to be able to make positive contributions is needed to make such training as effective as possible for the benefit of all.

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