“I didn’t expect anything from the Dutch government, neither money, nor housing nothing just my freedom but I didn’t have it...”

UNDERSTANDING THE MOTIVATIONS & BARRIERS TO REFUGEE ENTREPRENEURSHIP: A REFUGEE PERSPECTIVE APPROACH

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Author

Yashpriya Sharma
CHAPTER 1A

INTRODUCTION

1.1 Context

Figure 1.1. Google image search result of word refugee

A simple search of the word refugee on the most commonly used search engine Google brings in images that represent a crisis.\(^1\) Hence, there is no surprise that the public discourse towards the increased inflow of refugees in Europe during the years 2014-15 was dominated with the diffusion of either a sympathetic attitude towards refugees in need or fear towards the arrival of refugees who belonged to an unfamiliar culture.\(^2\)

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1 Google [https://www.google.com/search?q=refugee&source=lnms&tbm=isch&sa=X&ved=0ahUKEwi5lMS1m4LjAhWPh1wKHbVOAiEQ_AUJECgB&biw=1600&bih=911](https://www.google.com/search?q=refugee&source=lnms&tbm=isch&sa=X&ved=0ahUKEwi5lMS1m4LjAhWPh1wKHbVOAiEQ_AUJECgB&biw=1600&bih=911) (accessed June 2019)

A similar tendency was observed in the viewpoint of asylum policy institutions of different European countries. Tasmin Murray-Leach in his work “Crisis Discourses in Europe” writes that the language of crisis management, “burden sharing, “ fair share of burden” that was commonly used in media and policy discussion, reaffirms a sense that refugees are persons in need, they are dependent on the host country, they are with no agency hence no potential to contribute.³

It is interesting to note that such narratives on refugees are not recent, it has been very much part of the refugee policy discourse since back in time. Halleh Gharoshi, a renowned anthropologist, who arrived in the Netherlands as a political refugee in her study on refugee policy procedures in the Netherlands since 1990, describes that restrictive policy measures undertaken by most western European countries during this time were rooted in a narrative that identified refugees either as victims who needed to be saved or as potential threat from whom the society needed to be protected.⁴

However, this very narrowed down focus on seeing them helpless tends to take away the agency that they have over their own lives as humans. The potential talents, past skills and a will to live that made them take the risk to cross the waters and reach Europe are forgotten in the dominant narrative of refugees as burden or threat.

An analogous influence can be seen in the academic discourse as well. Subjects such as entrepreneurship, that characteristically requires an individual to have the capacity and willingness to take the risk, depict leadership and commitment is relatively under-researched in relation to refugees.⁵

Intrigued by this relative absence of refugee’s narratives and agency in the public policy and academic works. I decided to explore the subject of refugee entrepreneurship from their own perspective. Despite the fact that starting one’s own business in a totally unfamiliar context of


a host country could be very challenging, why do refugees still decide to become entrepreneurs? What are their motivations behind it, what pushes them to try this highly volatile path of self-employment? These were certain preliminary questions that caught my interest.

The rationale behind this subject is also based on the idea that refugee’s decision to entrepreneurship itself defies the prevalent narrative of “refugees as a victim”, in fact, it recognizes their agency. Likewise, incorporating refugee’s own perspective gives them the voice to tell their own story and shape their own narratives, which are largely missing in the mainstream research studies.

In this context, this research work would focus on the refugee group who arrived in the Netherlands during the recent migration wave to Europe since 2014. This time period has witnessed one of the highest waves of migration since the 1990s, a record 1.3 million people applied for asylum across in the 28 member states of the EU, Norway and Switzerland. More than half of these applications were directed to the northern European countries. Germany received the highest share of these applications, while the Netherlands, Norway, Denmark and Sweden also witnessed a significant increase.

Among these countries, the Netherlands presents an interesting case for researching the subject of Refugee entrepreneurship. Firstly, during the period 2014-15, Netherlands has shown a welcoming attitude towards refugees in its public domain, however, its' reception policies since the 1990s have enclosed an undertone of restrictive measures to discourage the asylum applicants from applying. Similarly, despite its major cities such as Rotterdam, Amsterdam and the Hague cherish their superdiverse population, the integration policy structure at the national level remains predominantly based on assimilative approach.

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6 Pew Research Center “the number of refugees to Europe surges to record 1.3 million in 2015”  

7 Patrick Joyce, "Newcomers in the North: Labour Market Integration of Refugees in Northern Europe", last modified February 27, 2018  

In this policy approach, ethnic migrants are expected to learn the Dutch language and show a certain degree of familiarity to the mainstream culture to earn the right to integrate into the Dutch society. Such an interplay between recognition and restriction of diversity makes the Netherlands a stimulating case to understand the response of the recently arrived refugees who are largely from Syria, Eritrea origin.

Earlier researches on refugee and other ethnic migrants in the Netherlands has shown that differences in the legal status, socioeconomic background and origin of the refugees have a noticeable impact in shaping their experiences and state of integration. For instance, most of the Iranians who came to the Netherlands during 1990 had political status. Hence, under the refugee policy in the 1990s, they had more privileges.

Additionally, in terms of socioeconomic background, they represented the affluent middle class highly educated population from the urban regions of Iran. When compared to other refugees' groups such as Afghans, Iraqi and Somalian refugee they were found to have fared well across the domain of socio-economic and cultural integration. Iranian refugees are more likely to join higher education programs, they have the highest average income, low

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11 Engbersen, Dagevos, Jennissen, Bakker, Leerkes, Klaver, and Odé. "No time to lose: From reception to integration of asylum migrants (WRR-Policy Brief 4)

** they fled because of their involvement in the political actions against the dictatorial nature of the regime in the Arab world.

12 Ibid.

13 Ibid.

14 Engbersen, Dagevos, Jennissen, Bakker, Leerkes, Klaver, and Odé. "No time to lose: From reception to integration of asylum migrants (WRR-Policy Brief 4)
unemployment rate and represent the highest number of self-employed population across refugee groups over the decade.\textsuperscript{15}

With regards to recently arrived refugees of predominantly Syrian origin, a majority is considered to be belonging to a weaker socio-economic background. In fact, ‘WPR reports says that the recent wave of asylum seekers from the Arab countries would rather be classified as “targets” or “victims”.\textsuperscript{16} It differentiates them at two levels, firstly as targets because they are subject of violence by the other social or cultural groups or pseudo-states, the violence is more oriented towards them as a group rather individuals.\textsuperscript{17} Secondly, as victims, based on the observations that there is a shift in the motives of the asylum applicants, the recent applicants are more representative of the average citizens of their country.\textsuperscript{18} Majority of them belong to a relatively underprivileged section of the society and have lower educational level.\textsuperscript{19} Whether such a generalization of the recently arrived refugee population is coherent or not is another subject of deliberation, that would be discussed subsequently in this research work.

In order to validate and mark any variations in the experiences of the recently arrived refugees due to the changes in the policy institutions, socio-economic context and the socio-economic characteristics this research would retain the differentiation between the refugees arrived in the 1990 and since early 2014. It would use the term ‘recently arrived refugees' in order to represent specifically to the refugees that have arrived since early 2014 to the Netherlands. In the background, this research work would focus on answering the main question:

\textsuperscript{15}Engbersen, Dagevos, Jennissen, Bakker, Leerkes, Klaver, and Odé. "No time to lose"
\textsuperscript{16}Ibid.
\textsuperscript{17}Ibid.
\textsuperscript{18}Ibid.
\textsuperscript{19}Ibid.
1.2 Main Research question:

*Why do refugees who came to the Netherlands since 2014, decide to become entrepreneurs? Understanding the motivations & barriers, from the refugee's perspective*

In order to be able to comprehensively answer this question, three exploratory sub-questions grounded in the theoretical framework, specifically used for this research, mentioned below would be answered to in the course of the research.

- How do the group characteristics and policy institutions shape the choices of entrepreneurship among recently arrived refugees?
- How do refugees perceive their connection with social start-ups, for what reason they connect with them?
- Are social start-ups contributing to refugee entrepreneurship? And if so, how are they assisting refugees in the various areas of entrepreneurship?

The next section of the chapter, the historical perspective on refugee entrepreneurship and theoretical concepts would discuss the three-sub question in detail to throw light on their relevance for this research.
1.3 Historical perspective on motivation and choices to entrepreneurship among refugees

In the last few decades, a substantial number of studies has been done on immigrant entrepreneurship, however scientific interest in refugee entrepreneurship as a separate category has been of limited nature.\(^{20}\) Despite, increasing awareness and acceptance that refugee migrants are different from that of immigrant labours.\(^{21}\) There are primary differences at the level of legal status, intention to migrate, the uncertainty of the host country and socio-economic characteristics of refugee migrant.\(^{22}\) Due to these differences, they face more constraint compared to immigrants in access labour market opportunities and upward mobility in the host country.\(^{23}\)

However, migration studies, especially in the field of immigrant entrepreneurship, tend to overlook these differences and rather continue to retain focus on ethnonational perspective, i.e. ethnic background and country of origin.\(^{24}\) Such a limited perspective fails to describe specific challenges and motivations to entrepreneurship among refugees. Nevertheless, the question remains whether there is a need to analyse refugee entrepreneurship as a separate category?

Although there are many similarities among refugees and other ethnic migrant groups, past research work by, i) Ivan Light and Edna Bonacich in 1991, ii) S. J Gold in the years 1988; 1992, and, iii) series of studies undertaken by B. Wauters & J. Lambrecht in the year 2008 on


\(^{22}\) Ibid.

\(^{23}\) Ibid.

\(^{24}\) Wauters, and Lambrecht. "Barriers to refugee entrepreneurship in Belgium", 895-915
refugee entrepreneurs have shown enough differences among the two groups at the level of entrepreneurial choices and activities. These differences set the stage for the need of specific research on the subject. Starting with the very step of motivation to entrepreneurship.

One of the first few scholars to extensively study refugee entrepreneurship, S. J Gold in his study of entrepreneurial activities of refugees in the United States of America, has pointed out that refugee groups who choose to open their small businesses with an objective to escape the unfavourable position in mainstream sector referred to 4 major reasons that influence their decision to undertake small business ownership discussed below.²⁵: (the figure no 1.2 gives an overview of these reasons)

Figure 1.2: Motivation to entrepreneurship among refugee group in the previous studies

- **Cast Studies 1980s:**
  - Light, and Edna Bonacich. « Immigrant Entrepreneurs : Koreans in Los Angeles. »

- **Aspiration to Entrepreneurship:**
  - An Alternative to overcome underemployment
  - A means to independence & flexibility
  - A means to limit contact with unfamiliar culture of the host society
  - A medium to maintain unique ethnic relationships & practices
  - A means to utilise unique ethnic advantages
  - An opportunity to maintain political visibility within refugee community

- **Favourable socio-political institution:**
  - Access to expertise and technical knowledge through non government agencies
  - Presence of policy institution and culture of host society favoring self employment

²⁵ Gold, *Refugees and small business*, 411-438

Gold, *Refugees and small business*, 419-420
Self-employment an alternative to underemployment: A consequence of the unfavourable position in the labour market, due to legal status and unrecognition of the skills and limited language proficiency in the host country. Refugees often succumb to temporary, low pay jobs.\textsuperscript{26} In order to overcome these disadvantages, refugees made the choices to self-employment.\textsuperscript{27}

A means to independence and flexibility: For Soviet Jews and Vietnamese refugee, self-employment was a means to retain some degree of flexibility and independence that was otherwise not available under other categories of employment in the mainstream labour market.\textsuperscript{28}

A means to limit contact with the unfamiliar culture rather than a channel to integrate: Opening a small business based on ethnic factors helped the refugees limit contact with the alien culture of the host society that they didn't choose to confront.\textsuperscript{29} It allowed them to maintain family relations and values that are consistent with their ethnic tradition.\textsuperscript{30} Entrepreneurship also became a means to provide employment for their immediate and extending relatives, henceforth strengthening ethnic ties.\textsuperscript{31} Further, refugee groups saw small business ownership as a prestigious and worthwhile activity. These small businesses were greatly embedded in ethnic networks, it allowed them to maintain a position of visibility within the refugee community.\textsuperscript{32}

Presence of support system, government & non-government agencies to facilitate self-employment: Gold has mentioned that by virtue of their status refugee groups are entitled to special services that are not accessible or available to the other labour migrant groups.\textsuperscript{33} In case of Soviet Jewish and Vietnamese refugees, public and private agencies, charitable group and foundation provided them help in opening small businesses.\textsuperscript{34} For example, low-cost technical advice in many aspects of business operation: license, location, loan, marketing, 

\textsuperscript{26} Gold, “Refugees and small business”, 411-438,  
\textsuperscript{27} Ibid.  
\textsuperscript{28} Ibid.  
\textsuperscript{29} Ibid.  
\textsuperscript{30} Ibid.  
\textsuperscript{31} Ibid.  
\textsuperscript{32} Ibid.  
\textsuperscript{33} Ibid.  
\textsuperscript{34} Gold, Refugees and small business, 411-438; Gold, Refugees and small business, 419-420
accounting and legal services. In the context of the United States of America, a higher value for entrepreneurship and favourable policy institution also affected the choice to self-employment.

Light and Bonacich in their work seeks to explain these differences based on the cultural theories. They explain that ethnic groups possess certain unique cultural attributes which contribute and facilitate their participation in the business activities. By virtue of strong cultural and family ties, they can access capital and labour within the family and from the cooperation within the ethnic community.

This ease of access to resources is one such attribute that favours their choices to undertake business activities. Secondly, their extensive ethnic community-based network in the host country provide them access to both supplier and customers. Due to this advantage, the ethnicity-based businesses specifically focus on the needs of their ethnic customers that the already existing market structure don't intend to fill in for. For example, a halal butchery by a Turkish immigrant in the Netherlands serves the need of the large Muslim Turkish community, hence making it a profitable business. However, in case of refugee migrant groups these ethnicity-based networks are less developed. As mentioned earlier, the refugee group often remain uncertain of the destination in their course of migration. That is why in a host country, refugee groups have lesser opportunity to participate in long term trade networks established by ethnic connections and kinship. Henceforth, they depend on external networks such as welfare organisation, NGOs and other agencies that help them start their own business and integrate into the host society.

35Gold, “Refugees and small business”, 411-438; Gold, “Refugees and small business” 419-420

36 Ibid.


38 Ibid.

39 Ibid.

40 Ibid.

41 Ibid.

42 Kloosterman, Van Der Leun, and Rath, Mixed embeddedness, 252-266.

43 Gold, “Refugees and small business”, 411-438; Gold, “Refugees and small business” 419-420;

44 Gold, “Refugees and small business”, 411-438;

45 Ibid.
Although, these studies have shown that there are significant differences on the level of legal restriction, migrate trajectory and ethnic networks between the ethnic immigrants (labour) and refugee migrants. Similar, to ethnic immigrants, the refugee groups analysed in these works are saturated in the lower stratum of business. Further, the choices of business activities are also highly influenced by their ethnic characteristics. A comprehensive analysis of business choices in this secondary research work depicts these similarities (Figure 1.3).

It is interesting to note the thin ethnic network has not impacted on the choice if business among the refugees of ethnic background.

*Figure 1.3, A comprehensive analysis of business choices in these secondary research work depicts these similarities.*

- Characteristics of businesses analysed in the previous research:
  - Requires small outlays of capital & limited education qualifications
  - Small scale
- Nature of business:
  - Small - Shops: groceries, speciality food stuffs, . clothing and hairstyle
  - Services : Business consultancies, transportation & catering
  - Wholesale and Restaurants
- Choice of location:
  - Neighbourhood with ethnic majority
- Mode of operation:
  - Informal economic activities

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46 Gold, “Refugees and small business”, 411-438; Gold, “Refugees and small business” 419-420
Wauters, and Lambrecht. “Barriers to refugee entrepreneurship in Belgium”
Light, and Bonacich. “Immigrant Entrepreneurs”
1.3.1 A shift in the perspective on refugee entrepreneurship

Pointing towards a shift in socio-economic context, Monder Ram et al. in their study on "Engaging with super-diversity: New migrant businesses and the research–policy nexus", in the year 2013 have stressed on the need for a renewed perspective on the understanding of refugee entrepreneurship. They stress that previously made assumptions that refugees or other ethnic immigrants remain concentrated in lower value sector due to ethnic characteristics are not applicable in the superdiverse context of today’s society.

They argue that in today’s context of superdiversity, the choices and motivations to entrepreneurship among immigrants and refugees couldn’t be analysed solely based on ethnic advantages or disadvantages. The material resources necessary for a small business owner should be analysed based on ‘class factors’. Class resources such as education qualification, possession of capital, along with related intangible qualities like self-confidence, openness, articulacy and communications skills can cause a significant difference in the experiences of different individuals within ethnic groups in their path and choices to self-employment.

Such an argument raises curiosity that whether such class differences within the recently arrived refugee group will have any impact on defining their choices and motivation to entrepreneurship or would they follow the propensity of being in lower start of business represented by ethnic characteristics?

Like the changes in the demographic nature of the immigrants, the nature of the external support system in the area of refugee entrepreneurship has also improved. The recently arrived refugees have access to more advanced services. The much-talked ‘European refugee crisis' in the year 2015, a notion constructed by the media and political institution based in the incapability of the

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50 Ibid.
51 Ibid.
52 Ibid.
European countries to respond to the sudden rise of refugee on their boundaries, witnessed many initiatives from the youngster to address the immediate need of refugees.\textsuperscript{53}

The most remarkable of them is the innovative solutions provided by young high-tech entrepreneurs to efficiently support refugees by creating opportunities for income generation beyond formal labour market.\textsuperscript{54} For example, ‘Refugee Company’, a social enterprise in Amsterdam that helps refugees to build a profession in design.\textsuperscript{55}

Similarly, ‘Hackyourfuture’ a coding school in Amsterdam run by young tech entrepreneurs provides refugees with coding, web designing courses. After doing these short-term courses, trainees could choose to work as a freelancer using the network of the organisation.\textsuperscript{56} Likewise, Refugees Forward an incubator in Rotterdam and Amsterdam provide business development program to refugees interested in starting their own business in the Netherlands.\textsuperscript{57}

Such social enterprises have a greater recognition that self-sufficiency can be a means to fast-tracking integration.\textsuperscript{58} Especially, for the refugee group, who lack required skillset such as language proficiency and qualification to get work in the mainstream labour market in the host country.\textsuperscript{59}

From the preliminary research, it is evident that over the years the number of these kinds of social enterprises has increased in the Netherlands.\textsuperscript{60} An article on the website of ‘Start-up without borders’ enlists twelve social enterprises that work with refugees in Amsterdam, out of which 10 have a focus on refugee entrepreneurship.\textsuperscript{61}

\textsuperscript{53} Meghan Benton, and Alex Glennie. "Digital Humanitarianism: Howtech entrepreneurs are supporting refugee integration." (2016).
\textsuperscript{54} Ibid.
\textsuperscript{56} Hackyourfuture, https://www.hackyourfuture.net/ (accessed, June 2019)
\textsuperscript{57} Refugees Forward, https://refugeesforward.org/ (accessed, June 2019)
\textsuperscript{58} Ibid.
\textsuperscript{59} Ibid.
\textsuperscript{60} Azrin Rahman, "A walk through the Netherlands' refugee start-up brimming ecosystem" https://startupswb.com/a-walk-through-the-netherlands-brimming-refugee-startup-ecosystem.html (Accessed June 2019)
\textsuperscript{61} Ibid.
This boom could be explained by the availability of funding and policy support for such initiatives.\textsuperscript{62} At the European Union level, there has been an increase in the positive recognition towards the refugee entrepreneurship as a means to fast track integration, leading to a number of schemes and funding opportunities to motivate the organisation working in the field of refugee integration take up programs on promoting refugee entrepreneurship.\textsuperscript{63}

"Entrepreneurship action plan 2020", a scheme of European Union to promote entrepreneurship across Europe is one such example.\textsuperscript{64}

However, there exist divergent views between policy institutions and academics on the role of such initiatives in promoting refugee entrepreneurship and refugee integration. In the policy discourse, social start-ups are seen one of the promising channels to realise this idea, resulting in an increased synergy between such start-up social enterprises and public policy.\textsuperscript{65} The academic front appears to be critical of such policy approaches that outsource welfare, it labels them as \textit{commercialisation of welfare}.\textsuperscript{66} The critics warn of the overenthusiasm of considering such initiatives as an efficient and innovative alternative to state-run policies by highlighting the limitations of social start-ups as \textit{a selective problem solver}.\textsuperscript{67}

According to critics, such initiatives focus on the highly skilled refugees, who represent just a small share of the recently arrived refugee population group. They offer niche skillset, that requires an individual to possess certain affluent characteristics, (‘class factors’) such as higher education background, English language proficiency, good communication skills and

\textsuperscript{62} “Conference on Migration Entrepreneurs” (meeting minutes, February 2016), Ref. Ares (2016)4668331 - 22/08/2016 European Commission, Directorate Enterprise and Industry Unit Innovation and Advanced Manufacturing, Clusters, Social Economy and Entrepreneurship, F.2
This conference led to many funding schemes for the organisation working in the field of refugee integration and promotion of entrepreneurship, in Amsterdam at least 3 organisation operate programs funded by the EU scheme.

\textsuperscript{63} Ibid.

\textsuperscript{64} EUROCHAMBRES is the Association of European Chambers of Commerce and Industry. European Commission DG Internal Market, Industry, Entrepreneurship and SMEs (DG GROW)
http://ec.europa.eu/growth/

\textsuperscript{65} Conference on Migration Entrepreneurs (meeting minutes, February 2016) F.2


\textsuperscript{67} Ibid.

Meghan, and Glennie, \textit{Digital Humanitarianism}
high entrepreneurial motivation. Raising question marks whether they are genuinely bridging the gap between the recently arrived refugees and the labour market or simply providing a new set of opportunities for people who would have easily found alternative pathways to integrate?

These diverse perspectives on the role of social enterprises bring in two main assumptions: highly educated people have better opportunities to integrate into the labour market. and secondly, the role of social enterprises is limited in promoting refugee entrepreneurship and integration.

S. J Gold in his work has mentioned that opening a business in a completely unfamiliar context of the host country could be very challenging for a refugee. It requires a great deal of capital, expertise and commitment. If this is the case, then why would highly educated refugees who could easily get a job in the labour market, would choose to become entrepreneurs? Similarly, why would they connect with start-up social enterprises?

In order to understand the entrepreneurial motivations of the refugees in this changing social context, there is a clear need for incorporating the perspectives of recently arrived refugees. At this point this debate could be connected to the main questions and the two sub-questions of this research. The next section of the research work would describe the theoretical framework called “Integrated mixed embeddedness Approach” specifically constructed for this research to incorporate the perspective of the refugees.

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69 Ibid.
CHAPTER 1B

THEORETICAL APPROACH:

1.4 Integrated mixed embeddedness approach

The subject of the immigrant entrepreneurship and integration has been analysed from a diverse perspective. One of the first comprehensive theories to be proposed on the subject of immigrant entrepreneurship was given by Aldrich and Waldinger in 1990, in their work "Ethnicity and Entrepreneurship". According to them, in order to analyse the integration process and entrepreneurship choices of ethnic migrants in the host country. One needs to consider the cultural and economic background of the group, to which they called “Group characteristics” and entrepreneurial opportunities in the host the “opportunity structure”. The opportunity structure refers to the spectrum of openings to establish business and integrate into the labour market. It constitutes of two main components: ‘Market Conditions' and 'Access to Entrepreneurship'.

In the case of refugees, due to multiple factors such as skill mismatch, unrecognised educational qualification, Market regulations, for them the labour market conditions are generally not favourable. Similarly, access to entrepreneurship could be limited by factors such as legal restriction and financial problems. Therefore, the choice of entrepreneurship and scale of business among refugee entrepreneurs is very much determined by the barriers and opportunities in the opportunity structure.

The other variable, ‘Group characteristics’ mainly refers to the socio-cultural and economic background of the group or an individual. These characteristics could be labelled under the category of ‘human capital’ and ‘social network’. The human capital constitutes of the individual's skillset such as knowledge of the business field, past work experience,

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70 Light, and Bonacich, “Immigrant Entrepreneurs”
72 Ibid.
73 Ibid.
74 Ibid.
75 Ibid.
76 Howard E Aldrich, and Roger Waldinger. Ethnicity and entrepreneurship. 111-135.
communication skill, language proficiency, educational qualification level. While the social network refers to ethnicity and kinship-based relations. Such ties are the main source of business-related information, customer-supplier base, and financial capital. The Group characteristics could give an insight into why some people are able to access the opportunity structure while others could not.

Kloosterman et al. in the year 1999 improved the model of the Aldrich and Waldinger by adding a third component to the model, ‘the socio-political context’ of the host country. According to them, ‘Embeddedness’ is generally used in a one-sided manner. Often, the ‘opportunities’ and ‘barriers’ to entrepreneurship in a host country's context are analysed exclusively from the group characteristics approach. Using embeddedness in this limited way neglects the effects of the wider socio-political and economic context of the host society. Institutions such as i) legal and financial regulations, ii) labour market standards) immigration laws and refugee policies at the national and local level and iv) the perceptions of the host society towards immigrants itself form the broader socio-political context of the host society. Entrepreneurial choices and barriers of the immigrants are affected by this broader socio-political context in which they are inevitably inserted or embedded. They designate their theory as the model of ‘Mixed embeddedness’. This model analyses the rate of participation in entrepreneurial activities of a particular group of immigrants as an ‘interplay between opportunity structure and socio-economic -ethnic characteristics of the group in the broader socio-political context' of the host country.

This correlation is especially applicable in the case of the refugees. Compared to other categories of immigrants, refugees must deal more closely with legal and political institutions.

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77 Ibid.
78 Ibid.
79 Ibid.
80 Kloosterman, Van Der Leun, and Rath. Mixed embeddedness 252-266.
81 In economics and economic sociology, embeddedness refers to the degree to which economic activity is constrained by non-economic institutions. The term was created by economic-historian, Karl Polanyi as part of his 'substantive' approach.
82 Ibid.
83 Ibid.
84 Ibid.
85 Ibid.
86 Ibid.
87 Gold, Refugees and small business, 411-438;
In other words, their interactions in the host society are largely shaped by the ‘socio-political and legal framework’ of the host country and the presence of external system such as the welfare organisations, that provide resources and knowledge on entrepreneurship in the absence of developed ethnic networks of refugees.

In the changed socio-economic context, ‘early stage innovative social enterprises’ have taken up the role to provide entrepreneurial guidance to the recently arrived refugees. In order to understand how their presence, impact the access to opportunity structure for recently arrived refugees, I would incorporate these social enterprises as a third component to analyse the case of entrepreneurship among the recently arrived refugees in my research study.

Henceforth, I would call it an ‘integrated mixed embeddedness approach’. This approach incorporates the variables: ‘Group characteristics’, ‘Policy institutions’, ‘Social start-ups’ and ‘the Opportunity structure’. The integrated mixed embeddedness approach would be used in my study to specifically analyse the entrepreneurship choices among the small research group of 21 participants who have been living in the Netherlands, since 2014. For this purpose, the variable Group characteristics would specifically analyse the characteristics of the participants of this research case. Similarly, the policy institutions would discuss the refugee policies and institutions in the specific context of the Netherlands. and Lastly, ‘Refugees Forward’ a selected case of a social start-up would represent the social start-up's in the Netherlands.

The opportunity structure for this study could be understood as the market position and opportunities and barriers to entrepreneurship in the specific context of the Netherlands. With an intent to bring an innovative outlook on understanding refugee entrepreneurship, this framework would analyse the interactions of these variables and their impact on shaping the opportunity structure for the recently arrived refugees from the perspectives of the refugee participants themselves. (Figure no. 1.4. gives a visual representation of this framework)

88 Social startup is the term I would use in my study to refer to the early stage social enterprises. The section: concepts and definitions would describe its characteristics in detail.
Figure 1.4. Integrated mixed embeddedness framework
1.5 Methodology:

1.5.1 Qualitative method of research

For this study, a quantitative methodology of research has been applied. As this study is oriented towards developing an in-depth understanding of the experiences of refugee entrepreneurs in starting a new life in the Netherlands, the qualitative method of research makes the most suitable methodology. Another rationale for the choice of the methodology comes from the fact that this research doesn't aim to derive any numerical statistics or generalisation based on a small sample. In fact, it aims to focus on the small sample of refugee entrepreneurs and derive specific context-based information. Thirdly, the data collection tools—interviews and observations gave me the possibility to recognise broader patterns of similarities in opinion, experiences of the participants.

For the purpose of collecting the data, I conducted 21 semi-structured interviews with the participants belonging to the recently arrived refugee group at the social start-up and 2 interviews with the representatives of the social start-ups. This method of data collection aided my research in many ways. I had a list of relevant questions for the interviews; however, the nature of the questions was kept as open-ended. It let the participants freely express them, elaborate on the subject and their experiences. Further, it allowed me to ask the probing questions to get contextual insights. In order to maintain the relevance of the answers to the research, the interviews was guided according to three themes- i) perception on experiences with the integration process and institution in the Netherlands, ii) perception on labour market integration, and lastly, iii) perception on the experiences with the social start-up. The structure of the interviews served well the purpose of research - getting the perceptions of the participants.

The participants spoke in English language keeping in my mind the relatively low level of English, throughout the interview, questions were clarified when they were misunderstood. Additional to it, I rephrased the feedback at times, in order to ensure the I have understood the meaning of their answers correctly. Further, the qualitative methodology of research gave the flexibility in choosing the medium, duration and location of the data collection. Hence, an
interview of the participants in the research was conducted on timing and medium (telephonic or personal) as per their convenience. The duration of the interviews was also kept flexible depending on the time required for the interviewee to finish. The interviews were recorded and transcribed later. The interviewees were made familiar with the objective of the interviews. Permission before and after the interview was taken to use the content for the purpose of the research. An elaborated interview transcribes are attaches at the appendix section. These interviews were coded using the online application called *Atlas. ti*\(^9\), the broader themes the emerged from these analyses has been used in forming the categories of analysis within the theoretical framework.

### 1.5.2 Case study & Observation

Lastly, the opportunity to work as an intern at the Refugees Forward allowed me to witness the everyday processes and activities of the social start-up. I was able to observe the interaction of social start-up with its participant refugee entrepreneurs in the natural environment of their work. The comprehensive nature of the interviews and opportunity to work closely with the case study permitted me to seek regular clarifications whenever required, which to a large degree reduced the potential misunderstandings that could have surfaced due to my biases, and misinterpretation of the data. Furthermore, quotations and abstracts from the actual conversation are incorporated into the thesis structure to improve the accountability and reliability of the research. The next section of the research would elaborate further on definitions and other concepts that are used in the research.

\(^9\)A cloud-based platform to do the qualitative analysis [https://atlasti.com/](https://atlasti.com/)
1.6 Concepts & Definitions

1.6.1 Refugees, Asylum seekers and Migrants

According to the New York Times report, in face of the recent migration crisis of 2015, the word migrant & refugee was carelessly being used as synonyms in both the polity and public domain. Such ignorance could result in denial of certain rights and services that are entitled to a person with refugee status. It is important to understand that unlike labour migrants, refugee migrate from their countries of origin to escape hostile and life threatening situations. That is why they need special support at the level of policy and society in the host country to start their new life.

The United Nations High Commissioner for Refugees (UNHCR), in the convention of 1951 defined “A refugee is someone who has been forced to flee his or her country because of fear of persecution for the reasons of race, religion, nationality, political opinion or membership in a particular social group.” Refugees are entitled to protection under international law and many international agreements. A person with the refugee status can’t be forced to go back to a country where their lives would be in danger.

A refugee can apply for asylum or another temporary status to any country. Once an asylum seeker is recognised under the guidance of the UNCHR convention, as a refugee in the host country, the country is obliged to provide the person with the refugee status with certain rights and services under the guidance.

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91 Ibid.

92 UNHCR the global agency of the United Nations, dedicated to protecting and advocating for the rights and better future of refugees, forcefully displaced communities and stateless people


95 Ibid.

96 Ibid.
At this point, it is also crucial to distinguish between asylum seekers and refugees. These terms define different legal status. An asylum seeker can be any individual who asks for the protection of another country in the face of a hostile situation in the home country.\footnote{Amnesty “What is the difference between A refugee and an asylum seeker?” Refugees. Global. https://www.amnesty.org.au/refugee-and-an-asylum-seeker-difference/ (accessed June 2019)} However, only when the receiving country verifies the asylum seekers' status to be matching with that of mentioned in the refugee convention 1951, a person is identified as a refugee and granted asylum.\footnote{Ibid.} By virtue of the status, a refugee can work and study in the host country, while an asylum seeker is not.\footnote{Ibid.}

Refugee Participants in this research study represent the individuals who have already received refugee status in the Netherlands. That is why they are eligible to access services and labour market opportunities. In general, within media and public, refugees in the Netherlands are also referred to as ‘Permit holders', 'Status holders', 'Newcomers'. These terms might be used interchangeably in my research especially when quotes and information from the secondary sources are used. In order to refer to my group of recently arrived refugees, I would use: ‘participants' and ‘interviewee'.

1.6.2 Social Start-up

Despite being popular in the business culture for over a decade, there is still a limited consensus on the universal definition of Social Entrepreneurship/Social Enterprise.\footnote{Dennis Young. “Social enterprise in the United States: Alternate identities and forms.” In the international conference on social enterprise. 2001.} For instance, the Global Entrepreneurship monitor report (GEM)\footnote{The Global Entrepreneurship Monitor (GEM) research project is an annual assessment of the national level of entrepreneurial activity in multiple, diverse countries.} 2016 reported that in year 2016, 3.2 per cent of the world population was engaged in starting a social enterprise. However, this figure incorporates for-profit, non-profit or hybrid organizations.\footnote{Global Entrepreneurship Monitor. "Global Report 2016/17.” Babson College (MA), USA (2017)} This is obvious from the fact that NGOs and social enterprises have more similarities than differences. The main difference between the two is that the social enterprise has a developed revenue model, that is mostly non-existent in the case of NGOs.\footnote{Deloitte,” “The rise of the social enterprise” 2018 Deloitte Global Human Capital Trends, (2018).} A social enterprise might
not have an immediate objective of generating profit, but their long-term plan constitutes an income generation target.\textsuperscript{104}

Several research network and institutions have come up with their own definitions by focusing on one or other aspects of Social Entrepreneurship/Social Enterprise.

EMES, a research network of University research centres and individual researchers in the field of Social enterprises broadly defines “social enterprise as an organisation formed by a group of citizens with the primary objective to benefit the community, shows high value for their autonomy and have an economic risk-taking behaviour. Profit making and material interest of financial partners and investors are kept secondary.”\textsuperscript{105}

Social Enterprise NL, a network organisation constituted of more than 300 social enterprises in the Netherlands define social enterprise in the European context as "an operator in the social economy whose main objective is to have a social impact rather than to make a profit for their owners or shareholders."\textsuperscript{106}

Ashoka, one of the largest networks of social entrepreneurs worldwide defines social enterprises from the owner’s perspective as “Social entrepreneurs are individuals with innovative solutions to society's most pressing social problem”\textsuperscript{107}

In the face of absence of a clear definition, for the purpose of defining the social start-ups in this research, a feature-based approach will be adopted. Starting with defining the time framework, this research would be looking at the social enterprises that started during or after the 2014-2015 time period. Due to the recent time period, these organisations are in their growing phase hence can be referred to as start-ups. However, as illustrated by the ‘Financial Times' report "all social enterprises begin as start-ups but not all start-ups are social enterprises", a start-up can be innovating, can possess the ability to grow but doesn’t necessarily have to have an object of creating social impact.\textsuperscript{108} Hence, to keep this distinction

\textsuperscript{104} Ibid.
\textsuperscript{105} EMES “Social enterprise”, https://emes.net/focus-areas/ (accessed June 2019)
\textsuperscript{108} Brian Groom. Special report. “A third of start-ups aim for social good”, Financial Times (June 2018) https://www.ft.com/content/d8b6d9fa-4eb8-11e8-ac41-759eee1efb74
between a social enterprises in early phase from other start-ups, this research would use the term **social start-ups** to refer the case study and other similar social enterprises. Based on the discussion, a **social start-up** can be defined as a social enterprise with the following features:

- Is in the start-up phase
- Technology-driven
- Created by individuals from society
- Brings in innovative solutions to society’s most pressing social problem
- Have a primary objective of creating social impact
- profit making remains a secondary objective
- includes revenue model
- have extensive partnership and collaboration with businesses

### 1.6.3 Case Study: Refugees Forward

"*We make an Impact: we show we don't only talk the talk, but also walk the walk. The impact is not something fluffy for us, but real numbers and figures about getting people out of social security improved earnings for the participants and the amounts they raised in investment.*" - Impact report 2018, Refugees Forward. 109

The testimony of the social start-up Refugees Forward on their impact report 2018-19, states that they are committed to bringing concrete social impacts.110 This vision of their organisation makes them an adequate match to the definition of the social start-ups described in the earlier section. That is why I have used this social start-up as my research case study.

Refugees Forward were started by two youngsters Diederick van der Wijk and David Hwan, ex-students of International Management at Erasmus University Rotterdam and Philosophy and Tax Economics at University of Amsterdam respectively in the year 2017 in

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110 Ibid.
Amsterdam.\textsuperscript{111} This social start-up is an incubator that provides customized training and support to develop social and financial capital to the aspiring refugee entrepreneurs in its two program centres located in Rotterdam and Amsterdam.\textsuperscript{112}

It works in close collaboration with the students, other start-ups and established businesses to give the entrepreneurs with refugee background first-hand experience of Dutch work culture and professional legal, taxation and financial advice in the domain of business.\textsuperscript{113} According to its report in the year 2018, it was able to launch 12 businesses, increase the income of the participants by 97,120 euros and was able to save 73,500 euros of government funds by bringing participants off the social benefit.\textsuperscript{114}

Since its broader objective is in line with the integrated approach of both the cities of Amsterdam and Rotterdam that is "to reduce the number of refugees on social benefit" the social start-up is recognised at the level of the municipalities. For instance, Rotterdam municipality is one of its funding partners while Amsterdam municipality endorses its project on its official website.\textsuperscript{115} Furthermore, the organisation collaborates with various other stakeholders, corporate companies, universities, training institutes and other social start-ups in the field of refugee integration that forms its robust networks of funders and partners.\textsuperscript{116}

There are many other start-ups that share similar features as that of the Refugees Forward. Most of them are in Amsterdam. Since 2015 the Amsterdam municipality has adopted a more collaborative refugee policy approach that has led to increased partnership and recognition of such innovations.\textsuperscript{117} Refugee Company, another social start-up set in 2017 offers various courses in Fashion designing, Restaurant management. She Matters, a female-run social enterprise recruitment agency provides women with refugee background and training to get placements or start their business.\textsuperscript{118}

\textsuperscript{111} Refugee Forward. “Impact report 2018”
\textsuperscript{112} Ibid.
\textsuperscript{113} Refugee Forward. Impact report 2018
\textsuperscript{114} Ibid.
\textsuperscript{115} Ibid.
\textsuperscript{116} Ibid.
\textsuperscript{117} Gemeente Amsterdam, “Policy framework Refugees in Amsterdam 2015-2018” Participation, Education & Integration department, Version October 16, 2015
\textsuperscript{118} Refugee Company https://www.refugeecompany.com/ (Accessed 2019)
Similarly, Amsterdam Center For Entrepreneurship (ACE) is another example, it specialises in guidance on Science-based innovative business development.\textsuperscript{119} It is also one of the partners with Refugees Forward. These organisations have similar features as defined in the concept of social start-ups and have a similar mission: integration of refugee by supporting their socio-economic independence. These similarities in the features make the case of the Refugees Forward representative of the social start-ups in the Netherlands.\textsuperscript{120} An analysis of the Refugees Forward could give a demonstrative idea of the experiences of refugees with social Start-ups in general and prove their relevance in the refugee entrepreneurship and integration.

1.7 Sources

Apart from the comprehensive interviews with the participants, due to the internship opportunity at the Refugees Forward, I was able to participants in the everyday activities in the office, channels of communication, workshops, training sessions, internal meeting discussions and meetings with Newcomers. All these activities served as primary resources in relations to the case study.

Further, based on the research request, I was able to access internal policy reports on Refugee Policy approach of the Municipality of Amsterdam since 2015. Although the report was in Dutch, google translate application helped translate the document to a substantial degree. As I was not doing a discourse analyse, the translations served well the purpose of understanding the initiatives and changes in the policy. In case of Rotterdam, such reports couldn't be obtained hence, articles on the topic of refugees and Rotterdam policy changes from the local online magazine ‘Vers Beton’\textsuperscript{121} has been used to suffice the purpose. Additionally, reports from the Central Bureau of Statistics, a Dutch governmental institute on statistic research has been critically analysed to understand the state of recently arrived refugees from the policy point of view. Apart from these primary sources extensive secondary source has been used in

\textsuperscript{119}ACE https://ace-incubator.nl/ (Accessed 2019)

\textsuperscript{120}During the interviews it was found that participants were not just located in the Amsterdam or Rotterdam, in fact, represented different cities of Netherlands, hence a focus on cities retains limited importance for the case study. However, for getting an overview of the role of local institutions they are discussed briefly in the empirical chapters 3 and 4.

\textsuperscript{121}According to Vers Beton, it is the online magazine for the hard-thinking Rotterdammer “It has been around since 2011. Vers Beton says “it is not a platform for the latest news or entertainment tips, but a place for depth and reflection on the city of Rotterdam”
the course of the research, a list of both the primary and secondary sources could be found in the appendix.

Thesis Structure

In this context, this thesis would be structured in the five main chapters, chapter one that has already discussed in two sections, 1A the historical developments on perception to refugee entrepreneurship and section 1B the theoretical approaches and main concepts. The following chapter two will be divided into two sections as well, the section 2A will analyse the position of the recently arrived refugees in the labour market in the Netherlands from the national policy perspective while the section 2B would specifically examine the group context of the research participants, who represent the recently arrived refugees and their position in the labour market (opportunity structure) from their perspective. Next, chapter three critically evaluate the development of the refugee integration policy framework in the Netherlands, since 1990. Furthermore, it would evaluate the impact of these changes on the access to opportunity structure among the recently arrived refugees. This very discussion will unfold considering the perspective of the research group participants. Chapter four in this background would discuss the barriers faced by the participants of the research group and examine the role of the social start-up Refugees Forward in addressing those challenges. Lastly, chapter five would present major findings and conclusions to the research study. This would include the answer to the main question, discussion, limitations of my study and recommendations for future research.
CHAPTER 2A

AN OVERVIEW OF THE STATE OF LABOUR MARKET INTEGRATION OF RECENTLY ARRIVED REFUGEES, FROM THE POLICY PERSPECTIVE

This section of chapter aims to give an overview of the changes in the position of recently arrived refugees in the opportunity structure that has been demonstrated in the policy institution reports. For this purpose, the next section would analyse the *Annual reports on integration*, a series alternatively published by the Netherlands Institute for Social Research and Central Bureau of Statistics (CBS)\(^{122}\), a Dutch governmental institute on statistic research.

The main objective of these reports is to describe the changing state of integration of people with a migrant background in Dutch society. As this research focuses on the time period since 2014, analysis of the alternatively published editions of the report from the year 2012 onwards till 2018 would suffice the data requirements for identifying any substantial change over the years.\(^{123}\) This section would analyse the situation of recently arrived refugees across the domain of demography, education, employment, income and welfare dependency as examined by the CBS.

2015 marks a shift in the demographic overview in the national reports:

A significant impact of this peak of refugee migration in the year 2014-15 can be seen by the change in the demographic recording of the CBS reports.\(^{124}\) The annual integration series before the year 2014 has focused on the 4 major population groups of refugees Iraqi, Iranian, Afghan and Somalian. During the period of 2014-2016, an estimate of 66,000 asylum seekers applied for asylum in the Netherlands, largely originating from Syria, Eritrea and

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\(^{123}\) Since the reports are alternatively published in place of 2013, 2012 has been studied, so that any changed just before the 2014-15, the ‘refugee crisis’ period could also be noted.

relatively less from Iraq. This wave of asylum seekers led to a noticeable increase in the population share of refugees from Syrian and Eritrea in the Netherlands. Henceforth, since the year 2014, CBS has incorporated Syrian and Eritrean population groups in the analysis. The general overview of the series shows that the recently arrived refugees have the weakest socio-economic condition among others across the category of integration.

**Recently arrived refugees are found to be saturated in lower status jobs:**

The CBS reports have shown that over the period of 5 years, the recently arrived refugees continue to be saturated in the lower status elementary/low skilled jobs. Out of the 2014 cohort of permit holders who were able to find work after 18 months, nearly 50 per cent were working in the hospitality sector. Most 89 per cent of the status holders were functioning under the temporary contract while 81 per cent were only working as part-time.

Not very different from the employment status of 2014 permit holders, 41 per cent of the 2015 cohort were employed in the hospitality sector. Of the total employed refugees, 89 per cent were working as a contract worker, while a majority, 90 per cent had a part-time job. As most jobs in the hospitality sector are temporary, contractual and low paid, refugees remain vulnerable in the labour market.

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126 Ibid.
130 Ibid.
131 Ibid.
132 Ibid.
**Figure 2.1, Differences in the percentage of the unemployed labour force by population background and educational levels, 2015**

<table>
<thead>
<tr>
<th>Unemployed population percentage</th>
<th>Native Dutch</th>
<th>Non-western (Integrated)</th>
<th>Other non-western*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total %</td>
<td>6%</td>
<td>15%</td>
<td>14%</td>
</tr>
<tr>
<td>Level of education</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary education</td>
<td>13%</td>
<td>20%</td>
<td>18%</td>
</tr>
<tr>
<td>Higher education</td>
<td>3%</td>
<td>8%</td>
<td>8%</td>
</tr>
</tbody>
</table>

“Source: Central Bureau of Statistics, Annual Integration report 2016”

**Higher Education background is not a marker for employment for refugees:**

Figure 2.1 analyses the rate of unemployment among the population groups of native Dutch, non-western migrants and other non-western migrants. In this classification, the refugee group are categorised under the other non-western group. An analysis of the CBS reports show that unemployment rate for the higher educated other non-western individuals is less than half than that of the lower educated individuals. But, when compared to a native Dutch person, a highly educated non-western immigrant is almost 3 times more prone to be unemployed than the higher educated native Dutch. Figure 2.1 shows that in the category of higher education, the unemployment rate for a native Dutch population is 3% while for those of non-western backgrounds it is 8%. These figures confirm that certainly, attainment of higher education qualification doesn't ensure attainment of employment in the Dutch labour market for a non-western immigrant. Such disparities can be understood by applying the integrated mixed embeddedness approach. Despite having the human capital, the underlying unfavourable structure of the labour market could deter the prospects of employment of refugee groups. This CBS report analysis shows that affluent human capital such as higher education does not necessarily mean a higher degree of integration.

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Recently arrived refugees show high dependency on Social welfare & lower incomes:
According to CBS, usually work is not the main source of income for refugees. Due to the fact, that most of the refugees work in the temporary sector, their salaries are most likely not enough to bear the cost of living in the Netherland. That is why they continue to depend on social benefits. An analysis of the CBS report confirms that until the year 2016, more 90 per cent of the refugees were on social benefits.  

The report of 2016 has shown that after 3.5 years, there has been a dip in the dependency on social benefit for the cohort of 2014, but in comparison to other non-western and Dutch population group, these figures remained higher. For instance, out of the 2014 group of Eritrean refugees, only 9 per cent of the Eritrean men and 6% of Eritrean women were employed in the year 2016, while 80% remain dependent on social benefit for their income support.

A similar scenario was observed in the case of Syrian refugees; 78 per cent of the Syrians who arrived in the year 2014 was found to be still on the social benefit in the year 2016, irrespective of their job status. Furthermore, the average annual income for this group is around euros 14,300 which is less than half of the average income of the population with a native Dutch background. Figure 2.2 gives a brief account of these dynamics. Hence, it is not surprising that the dependency on the welfare benefits for the recently arrived refugees is higher.

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138 Ibid.  
139 Ibid.  
141 Ibid.
Additionally, it is interesting to note, that compared to recently arrived refugees, Iranian refugees have relatively higher income and lesser dependency on social economic background. Yet, when compared with the native Dutch they are at a weaker socio-economic position.

Patrick Joyce in his work ‘Inspiration för integration’ 2017 has illustrated the relationship between the attainment of a better quality of integration by refugees in the host country and the duration of stay. According to him, the duration of the residence has a direct effect on the degree of labour integration of the active labour population within refugee group in a host country.

143 Ibid.
Figure 2.3 gives a graphical representation of this state. It shows that although over the years the employment rate of the refugee group across different countries has improved with the longevity of their stay yet, it reaches to a point of saturation that is significantly lower than that of the overall population.

*Figure 2.3 Employment rate of working-age refugees by years of residence and for all residents, various years*

It is evident from the graph that even after spending 15 years in the Netherlands, the rate of employment for refugees saturates between 50% to 60%. This status is comparatively lower than the almost 80% mark for other residences with fifteen years of residence period. A similar trend is seen in the of Iranian refugees in figure 2.2. Even after staying in the Netherlands for around 20 years, the rate of employment for Iranian men and women remain saturated to 53% and 42% respectively, which is significantly lower than the percentage of Dutch men and women, 81% and 71% respectively. This demonstrates that irrespective of country of origin, duration of stay or socio-economic background, the refugee group to a large extent are the most disadvantaged population group in the context of the host country. Hence, pointing towards a greater need for a customised refugee policy approach.

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144 CBS. “Annual report on Integration 2018”, *Statistics Netherlands*, The Hague, 2018
Sub-conclusion:

Certainly, an analysis of the CBS reports, editions from 2012-2018 gives a comparative synopsis on the state of labour integration of recently arrived refugees in the Netherlands. Yet, like the mainstream migration studies, these reports have shown a penchant to give limited attention to the refugees as a separate category. In almost all editions examined in this section, the refugee group were largely studied under the ‘other non-western group’. Such a generalisation could result in ignorance towards specific challenges faced by refugees in the Dutch labour market. It is evident from these reports that, in comparison to other population groups, the recently arrived refugees have the lowest income, weakest labour market position and continued social welfare dependency. Therefore, the need for an in-depth analysis that would look beyond ethnic differences and analyse underlying challenges faced by recently arrived refugees becomes more evident. In this background, by focusing on one specific group of recently arrived refugees associated with the social start-up called ‘Refugees Forward’, the next section would attempt to examine the underlying structures responsible for the unfavourable market position of the recently arrived refugees in the context of the Dutch labour market.
CHAPTER 2B

GROUP CHARACTERISTICS & POSITION IN OPPORTUNITY STRUCTURE:
PERSPECTIVE RECENTLY ARRIVED REFUGEES

This chapter aims to give an overview of the Group characteristics of the recently arrived refugees associated with social start-up Refugees Forward, who participated in this research. The objective would be to examine how the specific Group characteristics of the research group affect their position in the Dutch labour market and shape their entrepreneurial choices.

For this purpose, based on the theoretical framework, ‘integrated mixed embeddedness approach’, the group characteristics for this group would be considered under the broad category of human capital and social networks. Where human capital would refer to their personal skills and features, while social networks would discuss those characteristics that could affect their access to ethnic and other forms of social networks such as connection with local people and professional contacts.

<table>
<thead>
<tr>
<th>Characteristics under Social Network</th>
<th>Characteristics under human capitals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration of stay in the Netherlands</td>
<td>Age group</td>
</tr>
<tr>
<td>Country of origin</td>
<td>Gender</td>
</tr>
<tr>
<td>Religious &amp; cultural practices</td>
<td>Education Qualification in country of origin</td>
</tr>
<tr>
<td></td>
<td>Past work experience</td>
</tr>
<tr>
<td></td>
<td>Level of Dutch &amp; other language competency</td>
</tr>
</tbody>
</table>
Figure 2.4 Country of origin of participants in percentage

Source: “Own Calculations” based on the profile analysis of research participants (Social Startup Refugees Forward, Netherlands, 2019)

Group features: effects on access to Social Networks

Country of Origin: The figure shows an array of colours, representing the diversity of this small group. It is clear from the depiction almost half of the participants in this research group belong to the recently arrived Syrian refugee community, which can be related back to the refugee migration wave of 2015 that saw a significant increase in the refugee migrants from Syria. Yet, the remarkable bit is that the other half of the research group represented almost 8 countries of origin including the otherwise considered safe countries such as Turkey.

This small sample of 21 refugees from the 66,000 Refugees in the Netherlands gives an impression how diverse is the refugee population. Thus, a majoritarian demographic analysis of refugees, as seen in the first section of the chapter under the CBS report analysis is not enough to understand such superdiverse group and detrimental to a vast majority of other minor groups within the refugee classification.
Placing the diverse nature of the group within the categorisation of the factors affecting the social networks of the refugees. It is evident that such diversity of ethnic background would result in thin ethnicity-based ties, which the earlier research work had mentioned to have a crucial role in shaping the personal and professional network of ethnic immigrants in a host country.

Using the concept of social bonds, Ager and Strang in their work “Understanding integration: A conceptual framework” have mentioned that ethnic ties shape a sense of belonging among the refugees.\textsuperscript{145} Social bonds can be understood as the connections within a community defined by ethnic, national or religious identity.\textsuperscript{146} These connections involve links with the family, committed friendships, and opportunities to maintain familiar pattern of relationships, and cultural practices.\textsuperscript{147} Such shared values don’t mean to deny diversity or differences but provides a wider context within which people had a sense of belonging.\textsuperscript{148} In case of recently arrived refugees, due to an uncertain migration path to the host country such social bonds are limitedly accessible to the refugee group. Below abstracts illustrate this argument.

Migration trajectory of a participant:

‘I picked an airport from Turkey to Algeria, from Algeria to Libya, I was travelling a couple of months because I was living there illegal. From there I took a boat to Italia for 3 days’

‘My family flew to Canada, there was this NGO who was taking families and women on an airplane directly, so they went with them’\textsuperscript{149}

In case of recently arrived Syrian refugee, link to such bonds is relatively accessible due to their high population, in the year 2016, 44,000 Syrian refugees were recorded by CBS report 2016.\textsuperscript{150} Most Syrian refugees in the study group were found to be living with their families.


\textsuperscript{146} Bonnie M Hagerty, Reg A. Williams, James C. Coyne, and Margaret R. Early. "Sense of belonging and indicators of social and psychological functioning." Archives of psychiatric nursing 10, no. 4 (1996): 235-244.

\textsuperscript{147} Ibid.


\textsuperscript{149} Interview with refugee participant, 8 May 2019 Rotterdam

However, when asked about their past social network and if it is different from their current social network in the Netherlands, two of the Syrian participants mentioned that the current networks are not enough for them to access relevant information on the Dutch business culture, market rules and regulation, which they considered a biggest hurdle in starting their own business.

‘I had many projects. If you have a good idea, you call somebody to ask how you do it, and you start doing it right away. Here, and this is the biggest hurdle, we don’t have the same network. We had in every city, neighbourhood, industry a friend of a friend, who could tell us which road to take in order to start the business. That was the easiest way to start a business.'\textsuperscript{151}

As mentioned in the literature review, unlike labour migrants’ refugee group have limited advantage of ethnic networks. The participants in my research mentioned that due to their unfamiliarity with the system they lack both, the knowledge about relevant business institutions and means to connect to those institutions. For example, finding out about relevant business associations, connecting to potential suppliers, customers investors and partners that could ensure the sustainability of their business remain a huge challenge for refugees.

For this group also, diversity of origins results in thin social networks. Furthermore, it is interesting to note in the superdiverse social context, importance of ethnic networks yet holds relevance.\textsuperscript{152} An absence or limited nature of these ethnic ties creates hinderance for the recently arrived refugees in access to opportunity structure.

\textsuperscript{151} Extracts explains the challenges of thin social network, Interview with refugee participant, 10 May 2019 Rotterdam

\textsuperscript{152} Vertovec, “Super-diversity and its implications” 1024-1054.
**Duration of residence in the Netherlands:** The above-mentioned figure illustrates that most of the participants in the research group had been residing in the Netherlands for at least 2 years. It was observed that the participants who had spent almost 4 years in the Netherlands have comparatively higher aspiration towards starting a new life than the one who are still following their integration course or have spent less than a year in the country. The refugees with a longer duration of stay were observed to be more committed to the training program at the social start-ups on parameters of attending the workshop, completing the task, taking responsibility and completing the program.

*Figure 2.5 An overview of the duration of stay in the Netherlands of recently arrived refugee participants, in years*

Here it is interesting to bring into notice that refugee participants who have attained their permanent residence permit or were close to receiving the permanent permits had a higher affinity towards starting their business. This observation could be seen under the light of the impact of the legal status on the lives of the refugees. In the Netherlands, under the process of refugee integration, once an asylum seeker is granted a permit, the individual is given temporary status for the first three years and later after 5 years of duration of stay one becomes eligible for applying for the permanent residence permit.153

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A temporary status represents an uncertainty, a sense of limited freedom, while a permeant status for them holds possibility to freedom, more control and agency on their lives. This extract from one of the participants illustrates the above:

‘Can you imagine even if I have a trouble with the municipality, I can’t tell my opinion because I am afraid that if I have a problem with my municipality after that I will problems with my paper and now I want the papers because I want to be free again because I feel myself in prison’  

(Extract 154)

It is clear from these extracts; The increase in duration of stay is not just related to improvement in employment rate or increase in familiarity with the socio-economic context of the host country. In fact, from the perspective of the refugees it denotes a possibility to freedom. By freedom they mean getting a citizenship and get back the agency on their lives that they don’t have as refugees.  

These perceptions could be understood in relation to current refugee integration process, the initial years of refugees in the Netherlands are highly regulated by the policy institutions. These polices will be discussed later in the next chapter.

‘You don’t choose where you want to live, which one you want to talk to and not talk to.

You don’t choose anything...

Everything is chosen by someone; someone choose this for you someone choose that for you’

(Extract 156)

Furthermore, these extracts give an insight on how refugee participants perceive of themselves embedded in the specific context of the Netherlands welfare centric, highly regulated economic structure. At least three participants described their integration process or time in the reception centre as equivalent to ‘prisoner’ or ‘prison’.

154 Interview with refugee participant, 15 May 2019 Rotterdam
156 Interview with refugee participant, 15 May 2019 Rotterdam
These illustrations clearly depict that for this group, attainment of legal status which is directly related to increase in the duration of stay has a direct impact on the motivation to refugee entrepreneurship.

**Religious believes and cultural norms:** Due to the fact many of the participants in this group comes from Syria, they belong to the Islamic religious background and observed to have very religious believes and value to their cultural practice. But due to the changed socio-economic context of Refugees from Syria to Netherlands, these believes, and values showed a potential hurdle in the access to social network and financial resources among the participants.

For instance, in the Dutch culture, it is accepted to have informal interactions in a setting such as bar or restaurant. Participants with an Islamic religious background mentioned that they often feel hesitant to enter a place where alcohol is served. They prefer to skip social gatherings at the Refugees Forward if organised in a bar. Similarly, few participants brought into notice that many Syrians would want to start their own business in face of difficulty to find the job in the mainstream market, but they lack the necessary financial resources. Moreover, due to their religious believes they can’t apply for the loan from the government or other financial institutes in the Netherlands. According to Islamic religious belief system taking or lending money on interest is *Haram* or against the religious believes. The exact below illustrates the extent to which such religious believes in the changes socio-cultural context of the host country could affect their channels and means to financial resources.

> ‘I will not take the loan, and I know many Syrians who would like to start the business, but they can’t because they don’t have the capital and they are not willing to take the loan from the government because there is interest.

> *We as Muslims are not allowed to take a loan with Interest* ¹⁵⁷

These difficulties can be a consequence of thin ethnic networks. A thin social network of the recently arrived refugees restricts possibility to maintain cultural values and access to

¹⁵⁷ Extract, Interview with refugee participant, 6 May 2019 Rotterdam
resources such as financial capital, and other stakeholders in business such as customers and suppliers. Further, as evident from the extract, differences in the cultural context of the host country from their country of origin could prevent their social connection with the larger society. Simple things such as difference in food habits could turn out a big hurdle for recently arrived refugees to connect with the locals.

**Group Features: Human capital & access to Opportunity Structure**

*Figure 2.6 Gender representation among the refugee participants in percentage*

Source: “Own Calculations” based on the profile analysis of research participants (Social Startup Refugees Forward, Netherlands, 2019)
Gender and the position in Opportunity Structure: In general, in the immigrant entrepreneurship literature, women are given almost no separate mention.\textsuperscript{158} As a result, there are no concrete indication of the nature of entrepreneurial activities undertaken by refugee women. Such a lack of inquiry could be linked with the limited participation of women in the entrepreneurial activities in general.

An examination of the gender representation in this group of refugee participants shows a similar trend. Out of the 21 participants that were interviewed, there are only 2 women. The figure gives a visual account of this disparity. Both these women participants are from Middle east and of Islamic background. Interaction with the participants gave a brief overview of the challenges faced by other refugee women in starting their lives in the Netherlands.

Contrary to a generally presumed image of women of Islamic background from Syria to have a lower educational background and a higher dependency on their male counterparts, both the women participants had done Master’s in their previous studies and were very open and independent. Yet, as it is a small sample any generalisation cannot be drawn on the level of human capital such as self-confidence, communication skills, and access to Financial and social capital therefore I consulted the United Nation Development Programme (UNDP) report on human development index.

A reference to the UNDP Human development index reports gives an overview of the education background and participation of the women in the labour market in their country of origin. With regards to the education background, Syrian women and don’t have significant difference in the level of education to Syrian men, UNDP Human development index report 2017 shows 42.6\% Syrian men and 37\% Syrian women of age 25 have some level of secondary level of education.\textsuperscript{159} However, the participation of women in the labour force is found to be dramatically lower than the women, in the year 2015, 74 \% of men were

\textsuperscript{158} This statement is based on the review of secondary literature on immigrant entrepreneurship during the research work, for further information refer to the Bibliography

employed compared to only 13 % of women.\textsuperscript{160} These figures could be explained by the extract of interview with a female participant.

\begin{quote}
'We didn’t have to work but we went to study, we went to university because it presented as a good image in the society'\textsuperscript{161}
\end{quote}

As an effect of the patriarchal social construct of the Syrian society, most of the Syrian women didn’t go for work in Syria. Interestingly, due to a positive perception towards education as a status symbol in the Syrian society women were able to attain certain degree of education.

A similar trend is reflected among the educational background of Syrian men and women in the Netherlands. As illustrated by the analysis of CBS report, there exists no significant differences in educational background of the Syrian men and women in the Netherlands but when compared at the level of employment, the figure shows a disparity.\textsuperscript{162} According to the report, Syrian women in employment are relatively equal to men, 16% men and 11% women are in employment. At this point, it is important to note that these figures take in account of the active labour force, that is the people who are actively looking for work. In a study called ‘Syrian in Netherlands’ shows that almost 91% of the Syrian women are not part of the active labour force.\textsuperscript{163} The report shows that either women group remain in the volunteer position or not active at all.\textsuperscript{164}

Additionally, most Syrian women arrived in the Netherlands during 2016, after the arrival of their spouse or family members in the year 2014. That is why they have a relatively shorter period of stay in Netherlands. Furthermore, a limited past work experiences, which could be assumed as a result of patriarchal construct of their country of origin. These two factors affect

\begin{footnotesize}
\textsuperscript{161}Extract interview refugee participant. May 13, 2019 Rotterdam
\textsuperscript{163}Jaco Dagevos, Willem Huijnk, Mieke Maliepaard (wodc) Emily Miltenburg . “Syrians in the Netherlands: A study of first years of their lives in the Netherlands”, The Netherlands Institute of Social research, Hague 2018 (2-24)
\textsuperscript{164}Ibid.
\end{footnotesize}
the participation of Syrian women in the active labour force. The reports have shown most Syrian women are not part of the active labour force. Additionally, large differences in cultures of the two countries hinders their ability to access the labour market even more.

The extract below illustrates this argument in detail: 165

‘*Syrian women in Netherlands go through a big change. When they come here, they experience a new freedom. It is not like the society in Syria. When they came here, they have power to be free, that they didn’t have before, they are no more obligated to obey their husbands, they are undergoing a huge change...’*

‘*They have had faced so many societal challenges in the past that now they want to live freely, they don’t want to enter new challenges they accept small jobs and don’t look for work...’*

When asked why so less women are in the program:

‘*My story is different from many other women, I had my revolution way long back in Syria, I am more open to different things, I like to try different things, the way I see things is different. But women who just arrived don’t have this flexibility’.*

“*I came to Netherlands 6 years ago, now that I got my permanent residence permit, I am so close to getting my freedom, now I want to follow my dream*” 166

165 Interview with refugee participant, 15 May 2019 Rotterdam
*This participant is a trainer at Shematters, an organisation dedicated to integration of the women with refugee background. She is engaged with a large network of the recently arrived women refugees.
* She didn’t want to share a lot of detail about the experience of her friends and women she knew on how they are coping in the Netherlands, respecting the decision of the respondent, the researcher didn’t ask any further details on the subject.

166 Interview with refugee participant, 15 May 2019 Rotterdam
From her insight, an impression could be drawn that compared to Syrian men, women undergo a bigger change in the context of Dutch society. The drastically different social context of Syria and Netherlands results into a cultural shock for the women, making them distant from the host society. Resulting in a low prospect for the women of refugee background access the opportunity structure for jobs or self-employment.

However, on a positive front as seen in the case of the women participants in this research, increase in duration of stay in the Netherlands improved their familiarity to the local culture. Over the time, participants started to appreciate the new opportunities and possibilities that the liberal context of society such as Netherlands could provide them. Hence, it can be assumed that although now a smaller number of women among the recently arrived refugees are actively looking for jobs or undertaking entrepreneurial activities, with the increase in duration of stay and increased familiarity with the culture more refugee women might participate in the Dutch labour market in the future.

*This participant is a trainer at Shematters, an organisation dedicated to integration of the women with refugee background. She is engaged with a large network of the recently arrived women refugees.

* She didn’t want to share a lot of detail about the experience of her friends and women she knew on how they are coping in the Netherlands, respecting the decision of the respondent, the researcher didn’t ask any further details on the subject.
Qualification background and position in Opportunity Structure: A prevalent notion about the recently arrived refugee is that the most of them belong to the highly urban, well-educated section of the society of Syria.

Interestingly to a degree the participants in this group do represent such classification of the refugee group. The figure 2.7 gives a visual description of the qualification levels of the participant group. An impressive number of participants in the group, (41%) have attained a bachelor’s degree in their country of origin while a substantial number of participants had a master’s degree as well (27%). The question arises if the group is so highly qualified why don’t they get a good job in the labour market? A small extract of the conversation with the participant answers to this query:

‘Our degree is not recognised; I have worked so much but here they don’t understand it’

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167 Interview with refugee participant. May 8, 2019, Rotterdam
Interestingly, the higher qualification degrees attained by the refugee participants in the home countries remain of limited relevance in the Dutch labour market due to its non-recognition under the Dutch qualification standards. Participants mentioned that often their degrees were evaluated to be of lower levels or completely irrelevant to the Dutch labour market standards. Due to such non recognition, either refugee participants must opt for low paid jobs, or attain additional qualification as per the Dutch standards, which could range from 3-4 years and are often expensive. The extract below illustrates the challenge of the participants:

‘My wife works as a volunteer, she uses to teach English in an international school before but here they don’t allow her, they say if she has to teach, she will have to take 3 years of course for just teaching. At this age, after so long of experience she cannot go back to study. Also, going to the study cost so much money I can’t afford it. So, she goes for volunteering’  

Furthermore, it is interesting to note that in comparison to lower skilled refugees, finding a suitable job is more difficult for highly educated refugees. In a pilot project undertaken by the Randstad authority for mediating job opportunities for the refugees, it was found out that lower educated individuals were initially faster to enter labour market. The reason being that employers of low skilled refugees look for recruitments in the labour-intensive job, such as flower industry or production units, they have lower expectation from their employees to speak fluent Dutch or have Dutch equivalent degree. However, in case of the highly educated refugees, the potential employers expect their employees to have a good Dutch proficiency, a degree and certification that are as per the Dutch standards. Under the standardised labour market of Netherlands, basic jobs such as electrician or a construction work will require one to attain a certification and training, that are costly and time bound.

Such limitations rule out the possibility for the highly educated participants to apply for these low skilled certification-based jobs and push them to opt for elementary jobs such as dish

168 Interview with refugee participant, May 2, 2019 Rotterdam
169 Engbersen, Dagevos, Jennissen, Bakker, Leerkes, Klaver, and Odé. "No time to lose: From reception to integration of asylum migrants (WRR-Policy Brief 4)
170 Ibid.
washer to fulfil the requirement to receive the social benefits. These structural barriers are one of the major reasons that most of the refugee are not part of the active labour force and remain dependent on the welfare benefits. The extracts below give a perspective of these experiences:

‘It is not the case; our diploma and degree are not equal. Not always. So, if you are doctor or engineer you are not allowed to work in the hospital. That is why they work in the Kitchen, or deliver job or work in the factory, construction job, all low educated job’171

‘The gemente send our CV to the Uitzenbureau, so if they have a job, they find the job for the person and they get a percentage from their salary. That is the way to find the job here. This system is not working for us, because our diploma, our certificate is not acceptable here’.172

Previous work experience: Like non recognition of the qualifications, the participants mentioned that their past experiences and skills were non considered relevant for the jobs in the Dutch labour market. The reasons for this disadvantage could be understood in two ways. Firstly, the skill match, the way of working in the country of origin for the refugees is different from that of Netherlands, most participants had an informal way of doing business activities in their country, in the Netherlands the procedures are more bureaucratic and standardised. Secondly, the refugee participants have a limited capacity to define their skills. For instance, in this research group, all participants mention to have had worked in the past. Many of the participants had a business in the past or had regular job. All participants had worked for at least 5 years with some older aged participants have work experience of 25-30 years. Such experience range gives an idea of the magnitude of change the participants had to go from being self-reliant for a larger part of their lives to suddenly finding themselves to be dependent on social welfare.

171 *When asked if they know about the institution Nuffic, where they can get their diploma validated, Interview with refugee participant, May 4, 2019 Rotterdam

172 Interview with refugee participant, May 12, 2019 Rotterdam
However, most of the participants mentioned to have a difficulty in applying for jobs because of not knowing how to write a CV. They find it difficult to understand the job description and write application mentioning their skills. The extracts below illustrate this challenge:

‘Here we don’t know how to apply to the job, Preparing CV is also a challenge, for example, I made the CV first time and showed to my Dutch friend they didn’t understand it. It is because it is a different manner from ours’

‘Apart from CV you have send a solicitation (according to him to ask for the job in writing) and you have send a motivation email, you need to know what the company is doing and you have to tell them why you are good at it. That is difficult’

‘Your CV doesn’t pass through the HR. Our skills and qualification from the previous job don’t get identified. The job description and their expectation don’t match our skills even though I have done more and had more experience’

It is interesting to note, how basic activities such as CV writing and job application that are conventionally perceived as basic skills among the highly educated people could become a major barrier when applied in a different cultural context.

173 Interview with refugee participant, May 8, 2019 Rotterdam
174 Interview with refugee participant, May 15, 2019 Rotterdam
175 Interview with refugee participant, 13 May 2019 Rotterdam
Age group and the position in opportunity structure: A factor such as age could also have an impact on the access to resources and opportunities for the refugees in the host country. Participants in their thirty’s or above found it hard to get the aid such as education loan. In order to be able to get a higher salary job, they need to have appropriate qualifications.

First, participants with a higher work experience in the past and older in age showed some degree of reluctance to take up Dutch training course. Secondly, if they decide to do so, the costs are so high for the programs which they find it hard to afford. Due to the generic policy structure of the refugee policy in the Netherlands, they are not eligible for any specific financial aid as a refugee.

The age limit cap of up to 30 years on the study aid provided by the Education executive agency (DUO)\textsuperscript{176} ends the possibility for them to access such opportunities. For the younger participants this same scheme of student was considered to have helped in registering for the training courses.

\textsuperscript{176} The Education Executive Agency (DUO), is an agency, also known as the income and expense department, of the Ministry of Education. Education, Culture and Science. The service implements various educational laws and regulations. In addition, on behalf of the Ministry of Social Affairs and Employment, DUO supports municipalities in implementing the Civic Integration Act.
When participants were asked about their level of Dutch, participants who have been living in the Netherlands for at least three years had an A2 or a higher level of Dutch. However, when asked if they are confident about their Dutch competency, most of the participants demonstrated lesser confidence on command over Dutch. This brings to an understanding that undertaking the civic integration exam is not necessarily a marker of competency of Dutch that is often considered desirable in the Dutch labour market, especially by the employers of the highly skills individuals. The extract below illustrates this situation:

Source: “Own Calculations” based on the profile analysis of research participants (Social Startup Refugees Forward, Netherlands, 2019)

**Dutch Proficiency and opportunity structure:** When participants were asked about their level of Dutch, participants who have been living in the Netherlands for at least three years had an A2 or a higher level of Dutch. However, when asked if they are confident about their Dutch competency, most of the participants demonstrated lesser confidence on command over Dutch. This brings to an understanding that undertaking the civic integration exam is not necessarily a marker of competency of Dutch that is often considered desirable in the Dutch labour market, especially by the employers of the highly skills individuals. The extract below illustrates this situation:

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177 According to the Dutch civic integration programme rules, a status holder is required to pass all the integration examinations within the three years of receiving the status.
‘Language learning needs time! People here are kindly, but they are not patient, it’s not just Dutch people but with every other person, if you are learning a new language people don’t have patience to speak with you, they will switch to English’ 178

‘No language No Job! Because you don’t speak the language you don’t get a job’ 179

Across the group only five participants were able to communicate fluently in Dutch. However, at the level of English competency, almost all the participants were able to communicate in English. Yet, from the above comment it is clear English competency is not enough for the refugees to get a job in a Dutch company.

Furthermore, when asked if the participants living over three years have completed the Dutch civic integration exam, disparities were found at that level too. Despite being in the Netherlands for more than three years, there were few participants who either have not taken the test at all or have not completed of the exam. According to Amsterdam integration policy document, 86% of the refugees of the cohort 2011 were given relaxation in the integration obligation.180 The most sighted reason been literacy limitation, health issues and pregnancy.181 These figures further confirm language learning for refugees is difficult and time taking. Differences in human capital such as literacy levels and personal skills such as learning capacity could also create disparities in level of Dutch competencies within the superdiverse group of recently arrived refugees.

178 Extract from the interview with refugee participant, April 26, 2019 Rotterdam
179 Extract from the interview with refugee participant, May 11, 2019 Rotterdam
181 Ibid.
**Business choices and opportunity structure:** The figure 2.10 shows that most of the participants in this research group are interested in the technology driven business sectors. Creative industry and recycling industry are few other popular choices among the participants.

*Figure 2.10 Sector wise business fields of refugee participants*

Conventionally, the previous studies om immigrant entrepreneurship has mentioned the immigrant enterprises are mostly located at the lower end of the opportunity structure.\(^{182}\) They heavily rely on ethnic characteristics and network for their business activities. Contrary to this trend, the participants in this study have chosen array of the business fields that are highly technology driven and innovative. Development of user interface-based device for persons with this hearing impairments engaged in team sports, e-commerce portal for the refurbished technology goods for the market in Congo are some examples worth mentioning.

\(^{182}\) Refer to the discussion in the chapter one historical developments on refugee entrepreneurship
These developments could be understood in relation to changes in the characteristics of this group. Different from the characteristics of immigrant entrepreneurs discussed in the secondary literature, this group of aspiring refugee entrepreneurs is highly educated, have good English language competence, and specialized work experience and qualifications. For example, some participants have degrees in engineering and computer science. Due to this advantage, most business ideas are based on a one-man business model that is not dependent on the location and requires fewer human resources. This model of the business also allows them to overcome disadvantages in access to social and financial capital.

Yet, despite these developments in the business ideas of the refugee participants, there are features that show similarities with the ethnic entrepreneurship discussed in the secondary literature. For instance, at least six participants of 21 have their customer base centered in ethnic networks, similarly, 4 businesses are focused on services such as travel agencies, job agencies for newcomers, and restaurants that are based on ethnic characteristics. Figure 2.11 gives a visual account of their entrepreneurial choices and figure illustrates the changes and similarities of business choices of this group of refugee participants with those of the ones discussed in the secondary literature.
Figure 2.11 Characteristics of business ideas of the participants at Refugees Forward

<table>
<thead>
<tr>
<th>Changes:</th>
<th>Similarities:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment oriented business, certain qualification required</td>
<td>Small scale, one-man business enterprises</td>
</tr>
<tr>
<td>Nature of business:</td>
<td>Nature of business:</td>
</tr>
<tr>
<td>- No retail based traditional business</td>
<td>- Services, consultancy, wholesale &amp; catering continue to form major choices</td>
</tr>
<tr>
<td>- Less centered on ethnic characteristics</td>
<td>- Ethnic community continue to be major customer base</td>
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<tr>
<td>- Highly technology driven &amp; innovative</td>
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</tr>
<tr>
<td>Location:</td>
<td></td>
</tr>
<tr>
<td>- Not dependent on ethnic neighborhood</td>
<td></td>
</tr>
<tr>
<td>- Exports to country of origin</td>
<td></td>
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</tbody>
</table>

Source: “Own Calculations” I derived the similarity and differences in the business ideas based on the analysis of the secondary literature and businesses of this research group. Rotterdam, 2019

Sub Conclusion:

The discussion on impact of Group characteristics on opportunity structure from the perspective of the refugees was able to illustrate the underlying causes of the disadvantageous position of the recently arrived refugees in the labour market demonstrated in the section 2A. It is marked that the labour market position of the refugee participants can’t be determined in isolation of either the group characteristics or external socio-economic institutions. Both factors play an equal role and needs to be considered when determining the opportunities and barriers to opportunity structure for the refugee group. Figure 2.12 gives a visual illustration on the major challenges faced in Dutch labour market due to the interplay between the two factors perceptions of refugee participants as discussed in this chapter.
Figure 2.12 Perspective of participants on major barriers to labour market opportunities by grounded-ness

Source: “Own Calculations” Based on the analysis of the transcripts, I was able to derive the most cited challenges faced by the refugee participants that hinders their access to labour market opportunities. Rotterdam, 2019

In this background the next chapter would discuss the development in the refugee policy institutions in the Netherlands, and its impact on shaping the opportunity structure for the recently arrived refugees.
CHAPTER 3

POLICY INSTITUTIONS & POSITION IN OPPORTUNITY STRUCTURE: PERSPECTIVE RECENTLY ARRIVED REFUGEES

This chapter aims to draw attention to the extent of what the refugee policy structure has changed in the Netherlands since the 1990s. Furthermore, it discusses how these changes have shaped the opportunity structure of the recently arrived refugees. For this purpose, the policy changes would be analysed intertwined with the current experiences of the recently arrived refugees. In order to be able to do so, the chapter is divided across themes that are found to be grounded during the analysis of transcripts of participants' interviews.

According to the participants, four major categories of challenges emerged due to the regulatory and restrictive nature of the integration policy and local institutions:

1) Participants rated the bureaucratic and sequential nature of the integration approach at the local institutions as the biggest hurdle in accessing labour market opportunities and self-sufficiency.

2) Similarly, the participants considered the highly welfare centric and restrictive nature of the refugee policies as liable for forcing the refugees, who otherwise were an active labour force into the path of dependency.

3) The participants rated the limited support from the local institutions and the absence of customised policy instruments at the municipality level another major hurdle.

4) Lastly, a substantial number of the participants considered the disparities and discrimination faced at the level of local business and government organization as demoralising their aspiration to find work.

Figure 3.1 gives an overview of the perception of the participants on the Dutch integration and local institutions.
This chapter argues that certain historical developments in the Dutch refugee reception and integration policies are directly or indirectly responsible for creating the challenges for the recently arrived refugee group to access the opportunity structure, that means obstacles in access to social and financial capital. In order to support this argument, the next few sections of this chapter would discuss relevant policies and actions in detail. Figure 3.2 presents an overview of the historical development of relevant refugee-oriented policies.

Source: “Own Calculations” Based on the analysis of the experiences shared by the participants in the interview, I was able to derive the main perceptions towards the refugee policy institutions in the Netherlands of the refugee participants. (Rotterdam, 2019)
Figure 3.2 An Overview of Historical Developments in Dutch Refugee Policy Institution

Since 1980

Until 1980s
- Asylum seeker could enter the labour market directly
- There were no reception centers
- Refugee policies were less restricted
- Refugees could enter the labour market directly

Since, 1990s begins the phase of highly restrictive refugee policy institutions

1987, Asylum center policy
- Introduction of asylum reception centers & temporary residence
- Restriction on direct labour market entry
- Long waiting period at the reception centers
- Location in the city centers.
- Access informal social networks

Civic integration act, 1998
- Civic integration was made compulsory for permanent residence permit
- Responsibility of municipality for civic integration of the refugees

2000, Aliens act
- Under the new policy, temporary residences are moved outside the city centers
- Asylum seeker are not allowed to work until 6-month period of application procedure
- Stay period on an average lasted for 18 months in the centers.
- Amendment, 24 weeks of employment was allowed in a year if period of stay is longer than 6 months
- Government withholds 75% of the earning during this period
- Once the temporary status is granted, refugees are moved to subsidized housing in the municipality around Netherlands
- Refugees not allowed to choose region of stay
- Restriction on income to avail subsidy and welfare

2013, Reform Civic Integration
- Newcomers will be responsible for their integration
- Role of the municipalities disappeared
- Elimination of budget and support systems at the municipality level
- Adaptation of a generic integration policy, refugees, labour migrants will be considered under the same policy
- Adaptation of Sequential approach at Municipalities
- Responsibility to find the language course with the refugees
Development of Dutch refugee policies since 1990: *an interplay of threat and victim discourse*

‘For you, it’s a camp for me it’s a prison, we were not allowed to leave more than 3 days in a row, we must sign every day that we were there, the rooms we were kept in had no windows’

The above-mentioned quote is from the interview with a participant when asked about the perception of the refugee policy institution. He arrived in the Netherlands during the month of October amid the largest wave of asylum seeker of 2015. He was upset with the way he was treated in the initial days of stay in the Netherlands. He said –

‘we were treated as criminals, I didn't expect anything from the Dutch government, neither money nor housing nothing just my freedom but I didn't have it...’

To my surprise, in the article “Agents of change or passive victims” by Ghorashi, a similar account was given by the Iranian women, who fled Iran and arrived in the Netherlands almost 40 years ago to escape hostilities by Shah during the Iranian revolution. In the article, Ghorashi has analysed the impact of a regulated society such as the Netherlands on the lives of the Iranian women. She argues that the strict refugee policy measures especially the changes during the 1990s has a direct adverse effect on the lives of refugees. It delays their integration in the host society and makes refugees dependent on the state.

Since then, the refugee policy institution in the Netherlands has undertaken several policy reforms with the intentions of fast tracking the asylum procedure. However, the accounts of the current participants tell that not much has changed...

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183 Extract interview with refugee participant, May 7, 2019, Rotterdam
184 Extract interview with refugee participant, May 8, 2019, Rotterdam
185 Halleh Ghorashi, *Agents of change or passive victims* 181-198.
186 Ibid.
187 Ibid.
The general political and public perception towards asylum seeker as ‘fraud’ and ‘potential threat’ to the society continued to exist in today’s narratives as well especially in the institutions dealing with the migrants and asylum seekers in particular.\textsuperscript{188} The extreme politicization and problematisation of the refugee migration during 2015 as ‘crisis’ and ‘threat’ to security at the EU level is one such example of the perseverance of such a narrative.\textsuperscript{189} Such accounts in the past translated into stricter policy measures that severely affects the present integration process of the recently arrived refugees in the Netherlands.\textsuperscript{190}

3.1 ‘When Refugees were people’\textsuperscript{191}

Until early 1980 there were no restrictive policy measures, an asylum seeker during the application period could directly start working in the host country.\textsuperscript{192} Many of the Iranians who arrived during this period has this advantage and they try to integrate in the employment sector as soon as they arrive in the Netherlands.

However, since 1990 the nature of the refugee policy institutions changed drastically. These changes could be explained based on two factors: firstly, change in the nature of the refugees and secondly, the outlook of the political and public towards refugees became negative.\textsuperscript{193} Skran has explained this paradox in her work as ‘politics of ethnicity’.\textsuperscript{194} She says, due to the fact refugees who flew communism after the second world war were European, they were not regarded as helpless victims.\textsuperscript{195} In fact, they were considered as a vote bank for the liberal

\textsuperscript{188} Halleh Ghorashi, Agents of change or passive victims181-198.


\textsuperscript{190} Ibid.


\textsuperscript{194} Skran, “Refugees in inter-war Europe: the emergence of a regime”

\textsuperscript{195} Ibid.
democracy. That is the reason the nature of the refugee policy discourse in the European host countries including the Netherlands was liberal and based on the notions of integration through the labour market. However, the wave of refugee migration since early 1990 was more representative of the individuals of Islamic ethnic background, who flew to Europe in order to escape the hostility of dictatorial regimes in the Arab world. Since then, a refugee crisis narrative unfolded in the western polity discourse. The discussion on the word ‘refugee’ increased but was more under the negative light. In the western countries with a welfare model of government, these negative sentiments impacted in the securitisation of the refugee policies since 1990 onwards.

3.2 Arrival of refugees of ethnic background: an era of crisis discourse

During this period, the Netherlands was going through a political turmoil due to increasing dissatisfaction among the public towards the guest workers, who represented the ethnic migrants' labour groups of mostly Turkish and Morocco origin. Until mid 1990, the Netherlands had a multiculturalist approach to immigrant integration. However, an increase in criticism towards these approach to control poverty, unemployment and crime that were seen directly associated with the presence of certain ethnic groups and cultural practices, integration policy saw a shift. From late 1990 an assimilative approach was adopted, in which ethnic immigrants were expected to adapt to the majoritarian socio-cultural practices.

These sentiments were also directed towards the refugees and asylum seekers of ethnic background. This period was also marked by an increased dissatisfaction among the public

196 Ibid.
197 Skran, “Refugees in inter-war Europe: the emergence of a regime”
199 Ibid.
202 Entzinger. Changing the rules while the game is on: From multiculturalism to assimilation in the Netherlands. pp. 121-144.
203 Ibid.; Ghorashi, Agents of change or passive victims 181-198.
towards the growing number of asylum seekers. These negative sentiments were based on the assumptions that most of them are not real refugees.

This combined increase in negative perception towards individuals with ethnic background and a strictly defined image of refugees as ‘helpless’ led into refugees being labelled as ‘threat’ or ‘burden’ on the welfare system. As a result, restrictive policy measures were brought in to place with the intent to deter asylum seekers from applying for asylum in the Netherlands. The Asylum reception centres brought in the year 1987 was one of the first measures.

Additionally, early 2000 saw a rise of the right-wing populism. ‘Pim Fortuyn List’ (PFL) led by outrageous populist political leader ‘Pim Fortuyn’ was one of the strongest anti-immigrant ideological right party. The party's extreme resolve towards the immigrants of ethnic background directly resulted in many strict immigration policies that affected the refugee policy institution as well. Aliens act and compulsory civic integration for all immigrants are the prominent policy changes.

3.3 Phase of Restrictive asylum policies: a path to isolation and dependency

Following the large influx of the refugees in the 1990s and continued negative public perception towards immigrants, the Dutch authority adopted a reformed and more regulated asylum policy in the year 2000 called the Aliens act that replaced the Asylum centre policy of the year 1987.
The major rationale behind these reforms was to fast track process by reducing time in decision making.\textsuperscript{214} A 48 hours assessment procedure was brought in place by which the applicant would be informed about the direct rejection or preliminary acceptance of their application.\textsuperscript{215} The possibility to apply for the review of the application was abolished.\textsuperscript{216} After the decision the aliens could lodge in appeal, the decision on such application must be given within the six months.\textsuperscript{217}

For the recently arrived refugees, mostly Syrians this procedure worked in favour as the majority got a positive decision on initial acceptance of their application.\textsuperscript{218} However, in continuation with the rules under the earlier asylum centre procedure, they are required to stay in the asylum centres till the time they don't get approval of their legal status.\textsuperscript{219} In the reformed bill, the asylum seekers are not allowed to work until six months.\textsuperscript{220} If the period of stay is six months or longer, since 2008, they can work with a restriction on income and duration of work to maximum of 24 weeks year but the responsibility to find work lies with the refugee.\textsuperscript{221}

Several pieces of research conducted after these reforms concluded that the new policy didn't succeed in reducing the time for completing the asylum process but was able to succeed in reaching the underlying agenda, that is to discourage the refugees to apply for asylum.\textsuperscript{222} WRR report shows the year 2013, received the lowest number of asylum applications since 1990.\textsuperscript{223}

\begin{itemize}
\item \textsuperscript{215} Ibid.
\item \textsuperscript{216} Ibid.
\item \textsuperscript{217} Ibid.
\item \textsuperscript{218} Dagevos, Huijnk, Maliepaard, Miltenburg Syr jians in the Netherlands, I-24
\item \textsuperscript{219} Snel, Boom, and Godfried Engbersen. Migration and migration policies in the Netherlands: Dutch SOPEMI-Report 2003. pp.7-133
\item \textsuperscript{220} Ibid.
\item \textsuperscript{221} Ibid.
\item \textsuperscript{222} “Netherlands”. Focus migration vol.11 country profile Netherlands (November 2014) 1-13; Snel, Boom, and Engbersen. “Migration and migration policies in the Netherlands” pp.-133
\item \textsuperscript{223} Engbersen, Dagevos, Jennissen, Bakker, Leerkes, Klaver, and Odé.” No time to lose” pp 48
\end{itemize}
“The first year, I didn’t see any people. The first 18 months, I have like zero contact with people. I was living in the camp somewhere out of nowhere.”

“5 months later in another prison. I tried to rent a room to stay but I couldn’t as I didn't have any official document.”

From the extract above, that illustrates experiences of my research participants during the initial days of stay in the Dutch asylum reception centres, it evident that they faced a long period of isolation and dependency in comparison to the earlier refugee groups such as Iranians. The recently arrived refugees face a more restrictive period during their time in the reception centre due to change in the policies.

Until 1990 the temporary residence centres of the asylum seekers were in the urbanised neighbourhood, hence despite the restriction on work, the Iranian refugees were not secluded from the local society. By virtue of this locational benefit, the Iranians, who were mostly political refugees were able to make informal social connections which directly benefited them in starting a life once the legal status was granted to them.

This was not the case for the recently arrived refugees, in order to manage the influx of large population of the asylum seekers during the 2014-15, the recently arrived refugees were distributed across the municipalities in the temporary residence that was often outside the city. Due to this reason, they spent a long part of their initial years isolated from society. Furthermore, they had to relocate many times before they were granted refugee status. On average, my interviewees moved at least three times to different camps before they got their legal status.

224 Extract, interview with refugee participant, May 8, 2019, Rotterdam
225 Extract, interview with refugee participant, May 15, 2019, Rotterdam
226 Dagevos, Huijnk, and Miltenburg. “Syrians in the Netherlands”, pp.-24
228 Ibid.
229 Engbersen, Dagevos, Jennissen, Bakker, Leerkes, Klaver, and Odé. “No time to lose” pp 48
Additionally, although under the reformed policy institution, refugees can work, most of the participants mentioned they did not work. Firstly, with constant relocation, it was hard for them to find work and secondly, if they did find work, the clause of 75% deduction of their income was demotivating for to make the effort to finding work.\textsuperscript{230} However, there were cases when participants mentioned that in order to overcome the isolation by constantly being inside the smaller room, they opted to volunteer or small work.\textsuperscript{231}

According to an article in the \textit{Guardian}, refugees in the Netherlands have paid more than Euros 700,000 over the past 4 years towards the cost of living in the centres for asylum seekers.\textsuperscript{232} These figures are a piece of evidence that refugees are not burdening on the State, in fact, they contribute to the state economy. However, the prevalent refugee crisis discourse that strictly focuses on the image of a refugees as ‘helpless’ tend to overshadow such facts and promote an image of a refugees as ‘burden’ on the welfare model that fits a populist narrative.

Ghorashi has argued that in a regulated welfare state system such as the Netherlands, the image of refugee as helpless is stronger.\textsuperscript{233} With the deeply rooted anti-immigrant sentiment the welfare centric refugee policy framework in the Netherlands has an intertwined approach of both ‘restriction’ and ‘aid’.\textsuperscript{234} On one hand, by incorporating preventive measures such as secluded asylum centers it doesn’t allow the asylum seekers to work until proven to be refugees, the state keeps these potential ‘bogus’ and perceived ‘threats’ away from the society while, on the other hand, it proposes to provide for these ‘victims’ of hostile situation by providing them with financial aid and shelter in the reception centers.

\textsuperscript{230} If a refugee finds work, he/she is required to hand over 75% salary to the centre as a cost of food and living expenses.

\textsuperscript{231} There are studies which have pointed out the negative impact of asylum reception centres on the mental health of the refugees. However, as my research focuses on the socio-economic effects these effects are not discussed here.


\textsuperscript{233} Halleh Ghorashi, “Agents of change or passive victims” 181-198

\textsuperscript{234} Ibid.
Harrell Bond says the welfare model of refugee policy framework in the European countries refugee have an *iatrogenic* effect on the refugees.\(^{235}\) It transforms the individuals who were earlier active workers and had an agency on their life, into a passive receiver of aid and dependent on welfare.\(^{236}\)

From the accounts of the refugees in my research work it can be concluded that despite the reforms in refugee reception policy since 2000, the refugee policy structure in the Netherlands continued to remain highly engrained in the regulated-restrictive welfare approach. A policy structure in which refugee continue to remain ‘victims' with no agency.

### 3.3.1 Relocation and Limited social connection: *barriers to opportunity structure*

The restrictions on the recently arrived refugees didn't just end in the reception centres. Once, the asylum seekers have proven that they are the rightful refugees, a temporary residence permit is provided to them for 3 years, along with this refugees are obliged to move to the designated municipalities where they are entitled to receive subsidised housing and services to be provided by the local government.\(^{237}\)

In the Netherlands, refugees are widely distributed across the country in different provinces. Unlike the economic migrants who could choose the place where they wish to live based on their social networks or opportunities for entrepreneurship, the status holder doesn't have such freedom. Until the time refugees are on the temporary residence permit and receive welfare aid, they don't choose the location of their stay.\(^{238}\) Reports have mentioned that in the initial period of stay almost two third of the refugees live in houses located outside the urban centres.\(^{239}\) These locations of stay shape the refugee status holders' ‘social connections'.\(^{240}\)


\(^{236}\) Ibid.

\(^{237}\) Ibid. *The Netherlands*". *Focus migration* vol. 11 country profile Netherlands (November 2014) 1-13; Snel, Boom

\(^{238}\) Ibid. *Snel, Boom*


In my study, the participants at the social start-up ‘Refugees Forward' live in a different municipality. Except for Amsterdam and Rotterdam, there was one participant from each location.

*Figure 3.3 Number of participants from different Municipalities*

When asked about their experiences of living in their respective municipalities, varied responses were provided by the group. The participants living in the lesser urbanised municipality confirmed that it is difficult to find any work or engagements that are relevant to their interest area or skills. They feel isolated and secluded.

The extract below sums up her experience.

‘They obligate me to register for a house, where I don’t feel belonged, it is too far from everything, it is too far from any possibility for work’

241 Extract of an interview with refugee participant, 22 May 2019 Rotterdam. The participants mentioned that she was living in Damascus, the capital of Syria before coming here, she had a network of artist and an active social life. After she moved here, she is obliged to live in a small town far away from the city. She doesn’t feel to belong in that place. She doesn’t have any social connection. She can’t move from there because she might lose her housing and other subsidies provided by the state. That is why she chooses to commute to Rotterdam for work despite not having direct transportation.
The refugee integration policy in the Netherlands is highly rooted in the way welfare is provided that is why higher focus is given on ensuring the access of refugees to housing, employment, health and education, to which Ager and Strang in their integration framework have called as the "Means and Marker" of integration. However, they stress that in order to have a successful integration, access to social connections is of equal importance for the newcomers. According to Ager and Strang, the ‘means, and maker’ could be considered as the public face of integration, while the scope of their social relationships forms a crucial part of their experiences in the everyday lives. Hence, a sole focus on ‘means and maker' would not be enough to understand and facilitate the integration of the refugees. Measures that promote social connections are equally important.

In my research, most interviewees mentioned that in their current locality they find it difficult to form and maintain social connections. In order to understand the degree of these issues, based on the concept of social capital, the challenges of the current group to access social connection are analysed below. Social capital defines social connection into three categories: i) social bonds, ii) social bridge and iii) social links. As I have discussed the social bonds i.e. the connection within the ethnic networks in the previous chapter, this section would discuss the other two factors here.

Social bridges are defined by connections with the members of other community. In the research study by Ager & Strang refugees mentioned that for them feeling at ‘home’ in an area reflected friendliness of the people they encountered daily. In the context of accessing entrepreneurship opportunities such connections with local communities become very crucial. In my research, the participants have mentioned that without local connections it is hard for them to start a business.

243 Ibid.
244 Ibid.
246 Ibid.
247 Ibid.
248 Ager, and Strang Understanding integration 166-191
They can't understand the complex regulated market and legal system of the host country. When asked to what degree not having social connections affects their prospects in business or job market. A majority of seventeen participants considered it to a barrier for them to start in business.

‘The taxation, legal system is very hard to understand hence to run a business you need Dutch partners, as a newcomer, you need to have at least 10 years of experience of living in the Netherlands before you understand these processes. It's my network and through Dutch partners that I can proceed, otherwise, it is impossible to start a business.’

‘Getting the job depends on your contacts, if you know someone then you have the job.’

Social Links are defined by connection with institutions, including local and central government services. While social bonds describe connections that link members of a group, and social bridges refers to connections between diverse groups, social links majorly refers to the connection between individuals and government statuary and services. Successful social links are very crucial for newcomers to access the opportunities and resources for achieving their integration. While positive social links could fast the integration, the negative social links could be a setback for refugees in their process of integration. It could indirectly shape the negative perceptions of newcomers to the broader society making newcomers feel not to belong and integrated into society.

In the discussion within my research group on the perception towards municipalities, few participants shared negative experiences. Two out of the three participants had a negative perception towards the Rotterdam Municipality. Similarly, a participant shared to have had negative experiences in the municipality of Westbourne. The extracts below illustrate in these experiences.

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249 Interview with refugee participant, May 4, 2019, Rotterdam
250 Interview with refugee participant, April 26, 2019, Rotterdam
251 Ager, and Strang Understanding integration 166-191
252 ibid.
253 Ibid.
Case: Rotterdam

‘It is a very hard municipality, my case manager is okay, but I have heard others having bad experiences with them’

‘Every refugee family is assigned to a different contact person, some contact person they allow special things for a family, but others don’t. Overall, there is one single policy but according to the families, there are disparities in the kind of treatment provided by one contact person to another. For example, one contact person would say yes, we would for your VCA/ SSC. Another contact person would say no, we would not pay for your VCA’  

Case 2: Westboorne

‘I told them they could stop my social benefit, I had an argument with the case manager, she was forcing me that if I want to continue getting the social benefit, I should take the job of working in the kitchen. I was trying to explain to her that I am trying to work as a freelancer, but things are taking time, she said that I can’t get the social benefit if I am working as a freelancer, she started telling me that I am lying. I told the case manager I don’t want to talk to you anymore.

Refugees Forward Staff: What! No way! We had an agreement; how can they stop her social benefit!’

254 VCA is short for ‘Safety, Health and Environment Checklist Contractors’ (Safety Checklist Contractors in Dutch) or SCC in English. The purpose of this official checklist is to make sure everyone works in a safe manner. At present, most construction companies demand that their employees have a VCA certificate https://www.vcanederland.nl/vca-cursus/vca-andere-talen/vca-english

255 Extract, interview with refugee participant, May 6, 2019, Rotterdam

256 Extracts of a conversation between Refugees Forward staff and participants during a meeting. May 5, 2019 Refugees Forward, Rotterdam
The experience of the participant and her case manager in Westboorne illustrated in the extract above fits well the ‘paradox of unequal power relation’ between the ‘provider’ and the ‘receiver’ of aid. The stereotypical image of refugees as ‘passive’ and ‘victims’ influences both, the way aid is provided and the interpersonal relations with the ones who are authorised to provide the aid. The perceived negative notion about asylum seekers is channelled into ‘labels' such as "refugees are lazy" "they don't want to work". While, the ‘victim discourse' ends up in the patronising behaviour of the authority (in the particular case the case manager) towards refugees, treating them helpless individuals, who need to be told what is good for them and what is not. Such ‘power paradox' in the refugee integration policy structure could, on one hand, lead to loss of unique expertise and skills of the refugees, that is ‘de-skilling’ the refugees, while on the other hand, it could push them to remain dependents on the state.

3.4 Adaptation of the Civic Integration Act, 2013

3.4.1 Shrinking role of municipality, sinking boat of refugees

Research has shown that local government institutions play a crucial role in facilitating the integration of refugees in the host society. However, in the case of the Netherlands, with an exception to a few municipalities like Amsterdam, not all municipalities have developed integration services at the level of local governance. In fact, since 2013, with the new civic integration act in force, all municipalities have transformed their integration policies into a generic policy.


258 Ibid.


260 Deskilling can also refer to individual workers specifically. The term refers to a person becoming less proficient over time [http://www.thefreedictionary.com/deskilling](http://www.thefreedictionary.com/deskilling).


262 Gemeente Amsterdam, “Policy framework Refugees in Amsterdam 2015-2018” Participation, Education & Integration department, Version October 16, 2015 pp 10 (Google translation); Gemeente Amsterdam, Annual report 2017, Amsterdam approach status holders (WPI/EZ) pp 10 (Google translation)

263 Ibid.
The history of civic integration law in the Netherlands could be traced back to the rise of the populist parties during the late 90 discussed in the earlier section of this chapter. 264 The negative perceptions towards certain ethnic communities and problematization of certain cultural practices in the political-public arena resulted in the adaptation of Civic Integration law in the year 1998. 265

Under the law, in order to be able to participate in Dutch society, immigrants and refugees are obliged to demonstrate an understanding of the basic values of Dutch society and culture.266 For that purpose, all immigrants coming to the Netherlands have to learn the Dutch language and fulfil the civic integration obligation by passing an integration exam.267 Since then, the Dutch citizenship has become a prized possession that must be earned by demonstrating that you are worthy of it. This shift in Dutch political approach, from being a country with a long history of migration and tolerance to a country that now problematized its ethnic diversity is another topic of deliberation. However, due to the limited span of this research, my research work would refrain from doing so and continue to focus on the impact of these policy changes on the recently arrived refugees.

Until 2013, local governing bodies had an extensive role to play in the civic integration of the refugees.268 With the implementation of the reformed Civic Integration act in 2013, the role of the municipality in facilitating the integration of refugees disappeared.269 The budget for any services oriented towards specific groups was cut down to zero.270 Interestingly, this period also marks the rise of the second wave of populist parties such as the Party for Freedom (PVV), led by anti-immigrant leader Geert Wilders. Since then, the emphasis is placed on the newcomers' responsibility towards their own integration. Migrants arriving in the Netherlands after January 2013, are expected to arrange all aspects of civic integration program, including

264 Vasta. “From ethnic minorities to ethnic majority policy” 713-740;
265 Ibid.
266 Ibid.
267 Ibid.
268 Gemeente Amsterdam, Policy framework Refugees in Amsterdam pp 34; Gemeente Amsterdam, Annual report 2017,) pp 10
269 Engbersen, Dagevos, Jennissen, Bakker, Leerkes, Klaver, and Odé “No time to lose” pp 48
270 Ibid.
payments of courses and examinations. In the case of the refugees, the possibility to access a government loan is included, however finding the language courses remain an impedes.

3.4.2 Finding the right language course: a Dutch treasure hunt

‘Finding the course has been a hassle, in the beginning, you don't know which is right and which is not. They left the problem for us’

With the local government's role disappearing from the arena of civic integration, third parties mostly the private companies and civic organization have taken the role of providing language training. Though, the government certifies the providers and set the guidelines for topics to be taught yet, the providers retain significant autonomy and flexibility to on the way they want to run the courses.

Joyce in his report mentions that more than 200 services providers exist in the Netherlands offering an array of curricula. Recently arrived refugees lack enough knowledge of the new country, hence find themselves in a difficult situation when making the choice between the courses and providers. My interviewees mentioned that in order to decide on the course provider they had to rely on the informal channels of information. Furthermore, as they must pay for the courses and exam themselves, often errors in choosing the suitable course lead to monetary loses. In this study, almost all participants mentioned that they had difficulties in finding the right course. They switched at least two-course providers before they found out the right course. The extracts below illustrate their struggles:

271 Gemeente Amsterdam, “Policy framework Refugees in Amsterdam” pp 34; Gemeente Amsterdam, Annual report 2017,) pp 10

272 Interview with refugee participant, April 26, 2019, Rotterdam
The above extract from the conversation with my interviewee sums up well the challenges faced by the newcomers in finding the right language course.

273 Patrick Joyce, "Newcomers in the North"
274 Ibid.
275 Ibid.
‘My course, well the first two courses were miserable. I asked everyone where you did study, they told me to go to this school, so I applied. looks like it is not from the school side very important to find the solution for this problem. They just care about the money; they just make to make the contract’

‘These programs are not useful because refugees don’t know which integration courses are of quality. I know so many institutes who would take a lumps sum fees of 2000-3000 euros and in place of giving a course would give a laptop’

These extracts illustrate another example of the earlier discussed power paradox between the provider and the receiver of aid, in this case of language course providers their behaviour becomes channel exploitation. Furthermore, it also illustrates that in certain cases the restrictive- laissez-faire nature of the refugee integration policy could delay the access to human capital such as language skills which are very crucial for the newcomers to access job market opportunities.

3.5 Generic approach to integration:

3.5.1 Unrealistic expectations and continued dependency

In a study conducted by the Scientific Council for Government Policy (WRR), an independent think tank of the Dutch government, it was found out that at the level of local authorities there is a widely shared recognition that work is very important for rapid integration and without being provided with the assistance a substantial number of refugees will not be able to find work, “the distance to Dutch labour market is too great” for the permit holders. But due to the budget cut under the 2013 act of civic integration municipalities make use of a general approach that is applicable to other migrant groups.

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276 Extract interview with refugee participant, May 2, 2019, Rotterdam
277 Extract interview with refugee participant, May 4, 2019, Rotterdam
278 Engbersen, Dagevos, Jennissen, Bakker, Leerkes, Klaver, and Odé. No time to lose pp 48
279 Findings part of the extensive study conducted by the WRR, The Scientific Council for Government Policy, an independent think tank of the Dutch government, with the eleven municipalities involved with the integration of the status holders in the Netherlands.
279 Ibid.
With the limited role to play in the civic integration process, most Dutch municipalities often wait for the permit holders to complete the integration course first before focusing on other aspects of integration—such as work and education.\textsuperscript{280} This adaptation of a sequential approach at the local level leads to delay in the much-needed support during the crucial first three years of integration. Such changes in the policy framework pose a new set of challenges for the recently arrived refugees leading to an increase in the inactive welfare dependent labour force. The extract below illustrates the perspective of interviewees of my research on the refugee integration policies.

\textquote{Regarding the integration process, I feel it is also very bad, more than 70 - 80 per cent refugee that came to the Netherlands are practical people, these are the people who have not been to school since they were 10 years old, they were not allowed to integrate through work, the government says you can't integrate through work. Before integration, you need to learn the language but for these people, it is very hard to sit behind the desk and get to learn. Many of them don't even learn Arabic and they are expected to learn Dutch in 2-3 years before they can apply for the job}\textsuperscript{281}

It is evident from his comment that the recently arrived refugees experience the iatrogenic effect of refugee policy approach which is based on the welfare approach.\textsuperscript{282} Bond says, in this effect refugees are expected to adapt to the way help is provided to them, even it might not be fit for their background.\textsuperscript{283} Furthermore, it also throws light on the assimilative approach of the refugee policy framework, according to which refugees of ethnic background should be re-socialised through the civic integration process in order to be fit to enter the Dutch society.\textsuperscript{284}

\textsuperscript{280} Engbersen, Dagevos, Jennissen, Bakker, Leerkes, Klaver, and Odé. “No time to lose”. pp 48
\textsuperscript{281} Interview with refugee participant, May 12, 2019, Rotterdam
The participants aim to start a training cum placement agency for the unskilled/labour intensive jobs. He is extensively involved with this section of the recently arrived refugees and was able to give the first experiences of the challenges faced by the uneducated unskilled refugees

\textsuperscript{282} B. Harrell-Bond, “The experience of refugees as recipients of aid”. 136-168

\textsuperscript{283} Ibid.
\textsuperscript{284} Halleh Ghorashi, “Agents of change or passive victims”. 181-198.
3.5.2 Case Rotterdam municipality: An overview of the change in the refugee integration approach since the 2013 & its Impact

Rotterdam, the second city of the Netherlands has been one of the major industrial centres for over a century. It has also been an important destination of a large working-class migrant community of diverse ethnic background. Waves of labour migration during different time periods have shaped its demographic construct into that of a superdiverse city. Managing its ethnic diversity has always been a contentious issue in its local urban politics.

With regards to integration, Rotterdam has a single generalised policy for all its citizens regardless of the ethnic background, origin or legal status. In fact, its abolished policies focusing specifically on migrant's integration before the reforms of 2013 with the rationale that as half of the Rotterdam's population are immigrants, integration policies don't apply anymore to the city. With the advent of Civic Integration act 2013 and lack of budget, the city government reduced the funding towards civil societies working with immigrant groups as well.

Faced with a sharp increase in the number of status holders in the year 2015, Rotterdam adapted “Rotterdam approach for status holders 2016-2020”. It places a strong emphasis on the personal responsibility of the newcomers. Under the policy assistance, the newcomers

285 In the context of the Netherlands, a decentralised model of the governance is in place with every municipality having their own institutions and strategy of local governance. That is why a generalised overview cannot be applied to local policy approaches in the Netherlands. However, in order to demonstrate how the interplay of the assimilative and generic approach at the local policy level affects opportunities prospects for the highly educated recently arrived refugees the case of Rotterdam municipality is discussed here.


287 Ibid.

288 Ibid.

289 Ibid.

290 Entzinger, Han, and Godfried Engbersen. "Rotterdam." (2014) 1-19

291 Ibid.


293 Ibid.
are offered assistance for the first two years through the medium of third-party service providers but after that no specific refugee policy is applicable. 294

Furthermore, the policy aims a highly ambitious objective of achieving integration of as many status holders as possible one year earlier than the standard three years period of general refugee integration policy.295 To achieve this, Rotterdam expects the status holders to be active for 4 days a week with training, work or volunteering, just like other beneficiaries.296 In such a policy approach, differences between labour migrants and the refugees are blurred.297

"We expect you to be active and involved, is the core of that note. If you do not do this, a status holder may be reduced on his social security benefit. There is one policy for all newcomers, wherever you come from or whatever your background. The same rules apply to everyone, status holders do not receive special treatment. These rules are primarily based on personal responsibility: in the first place, it is your turn". **

Peter Scholten, professor of migration and diversity policy, Erasmus University Rotterdam has questioned this approach in its entirety, “How does Rotterdam going to achieve it, how does it invest such in this goal?”, “one doesn’t find any specific answers”298

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294 Margot Smolenaars “Refugees in Rotterdam: Do we know what we get ?”.
296 Ibid; Ties Joosten, Jan Janse, Eva Liukku, "These are the 10 most striking sentences from the integration note." March 24, 2015, Politics Vers Beton https://versbeton.nl/2015/03/dit-zijn-de-10-opvallendste-zinnen-uit-de-integratienota/ (accessed June 2019)
298 Staring, “Professor Richard Staring”
Despite many research studies and policy documents have stressed in the past that there are differences in the circumstances of the refugees and that of the labour migrants. Refugees require special integration measures to enter the society, that doesn't necessarily mean aid, but support to enter the labour market. The Rotterdam policy institution doesn't recognise any such differences, in fact, based on its political stance of "no target group policy" it denies offering any specific measures that are necessary to address specific needs of recently arrived refugees.

*Stichting voor Vluchteling-Studenten* - UAF a Netherlands based foundation for refugee students, helps them to realise their intellectual potential by offering them means and support in all possible ways. The main objective of this NGO is to give permit holders of age 30 years and older, who were professional in their countries and are not eligible for a student loan in the Netherlands an opportunity to follow a study at their level while on the same time giving them the option of retaining their social benefits. This approach can have an impact on many highly educated refugees with previous work experiences, by giving them the means to utilise their potential skills.

The organisation has signed a covenant with many of the municipalities in the Netherlands, in which the concerned municipality agrees to exempt the permit holders going to university, to follow the obligation that social assistance entail. However, Ronald Schneider, Alderman Rotterdam has disagreed to sign any such agreement with the justification no special treatment could be given as Rotterdam follows “no target group policy.”

In Rotterdam, integration is outsourced to organisation *Vluchtelingenwerk*, an NGO that represents the interest of refugees and asylum seekers in the Netherlands and with its huge network of volunteers helps in refugee integration in Dutch society. In this arrangement,

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299 As discussed in the secondary literature review
300 Monique Smeets, “The self-reliant refugees also need support
302 Ibid; Margot Smolenaars “Refugees in Rotterdam: Do we know what we get?”
303 Ibid.
304 Monique Smeets, “The self-reliant refugees also need support”.
305 Ibid.
there is no focus on the individual needs and competencies of the refugees. Details of previous work experiences and education are discussed just on the individual levels but at the policy level, a broader brush is used limiting the permit holders just to several people participating in the program. In such a policy outlook, the difference between labour migrants & refugees are blurred and the special needs of the refugees to access training and work are ignored. The result of such ignorance is that in Rotterdam only 4 of the 2459 refugees are in full-time employment, says Christina Morena, CEO ‘She Matters’.306

**Sub conclusion**

This chapter has presented a detailed account of the historical development of the refugee reception and integration policies in the Netherlands incorporating the perspectives and experiences of the recently arrived refugees. Netherlands' policy approaches to refugees could be broadly defined as based on the intersection of a restrictive, generic and welfare centred approach. To a large degree these varied ideological factors determine the availability and accessibility of means and mediums, such as language competencies, social networks, opportunity and duration to work, training for skill development and improve education qualification, that are essential for the recently arrived refugees to access the opportunity structure (labour market position and entrepreneurship opportunities). However, to degree and how the policy structure affects the choice to entrepreneurship among the recently arrived refugees will be discussed in the later part of this thesis. For now, the next chapter would discuss the experiences of the refugees with the social start-up refugees Forward and its' impact on shaping the opportunities to refugee entrepreneurship.

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CHAPTER 4

BARRIERS TO ENTREPRENEURSHIP AND ROLE OF SOCIAL START-UP REFUGEES FORWARD: PERSPECTIVE RECENTLY ARRIVED REFUGEES

Amid the increasing concern among the western European countries at the national and local levels to find measures to fast track integration of refugees. There has been increased recognition of the entrepreneurial potential of the refugees at the European policy level. Several schemes that are specifically focused on fostering opportunities for refugee entrepreneurship are launched by the EU policy institution and national and local city governments.

At the level of the Netherlands, the central government has reformed its microfinance loan schemes to give a chance to the aspiring entrepreneurs on social benefit start a business. Under the scheme, any individual irrespective of age can apply for a starting capital loan, while still being able to retain the social assistance. In my research, participants have mentioned that this scheme has encouraged their decision to take up entrepreneurship.


308 Ibid.

309 ‘Assistance scheme for entrepreneurs becomes easier’. Rijksoverheid, 24 May.2019
https://www.rijksoverheid.nl/onderwerpen/bijstand-voor-zelfstandigen-bbz/nieuws/2019/05/24/bijstandsregeling-voor-onderneemers-wordt-eenvoudiger

Since the year 2008, opportunity to access microcredit has been made available to entrepreneurs of refugee background in the Netherlands. The financial scheme called Assistance to self-employed Bbz offered by Rijksoverheid Netherlands provide the early entrepreneurs who on the social assistance an opportunity to start their own business. Under the policy an aspiring entrepreneur on social assistance could get a loan of maximus 36,762 euros as a working capital. The innovative part of the scheme is that the entrepreneur can continue the business while retaining the social assistance and eventually the assistance will no longer be required in the course of the time. This funding opportunity was mentioned to be one of the reasons that motivated them to take up entrepreneurship.
However, as demonstrated in the earlier research works availability of opportunities doesn't necessarily mean that refugees would have the necessary resources and knowledge to be able to access those opportunities. Especially in the context of highly regulated economy such as the Netherlands, bureaucratic procedures, tedious application requirements and certain restriction that are bound to their legal and social status could place explicit barriers for refugees aspiring to open their business. Such challenges require an external support system in form of NGOs and other social institutions that could provide customised support to refugees.

In this background, the first section of the chapter would bring in the light the major barriers to starting a business in the Netherlands and the second section would examine the role of the social start-up Refugees Forward to what degree does its presence affect motivations and barriers to entrepreneurship among Refugees.

*Figure 4.1 barriers to entrepreneurship among the participants*

Source: “Own Calculations” based on the analysis of transcripts of research participants, refer to appendix (Social Startup Refugees Forward, Netherlands, 2019)
Figure 4.1 illustrates the major hurdles faced by the recently arrived refugee in starting a business. It is evident from the graph that participants consider access to social networks as of high importance when starting a business. The discussion on these characteristics in the last two chapters has elaborated on the impact of thin networks on access to resources necessary for refugee entrepreneurship. This section of the chapter would discuss the below mentioned impedes in detail:

- Unfamiliar context of Dutch Business Culture:
- Complex Legal and Regulatory System
- Distrust at the level of Financial institutions towards refugee entrepreneurs

4.1 Barriers to entrepreneurship perspective of refugees

4.1.1 Unfamiliar context of Dutch Business Culture

Many of the participants in the research study considered that they are hesitant to approach people in the business network as they are not aware of social and cultural norms and work ethics of Dutch business culture. Simple communication customs such as whether to call someone with the first name, should they shake hands, how to make an appointment confine them from making connections. Further on, bureaucratic requirements for registration of the business pose another hurdle. Many participants mentioned that registration of the business at the Chamber of the conference, Netherlands requires extensive documentation.

In their country of origin, they didn't require such comprehensive paper work hence they have no experiences to make documents. Many participants have had experiences in the past to run their own businesses, however, they mentioned that they are incapable of making a business plan, a revenue model and market research as per the Dutch requirements. Limited language competency also placed a hurdle in these situations

4.1.2 Complex Legal and Regulatory System

Setting up a business is not a one-time act, in fact running a business requires continuous dealing with legal and administrative regulation. Taxation and business regulations
requirements could become a significant hurdle for the refugees who aspire to open business. Participants in the study rated unfamiliarity with the complex taxation system of the Netherlands to be the highest in terms of barriers to entrepreneurship. The extracts below give an overview of their perception:

“The taxation, legal system is very hard to understand hence to run a business you need Dutch partners, as a newcomer, you need to have at least 10 years of experience of living in the Netherlands before you understand these processes.”

As discussed in the secondary literature, faced with the difficulty to navigate complex regulation, most of the refugee entrepreneurs were saturated in the lower strata of opportunity structure, that is informal business activities, small ethnic-based shops that have lower barriers of entry in terms of capital outlays and qualification requirements. During the internship period, I observed that tasks such as following immigrant regulations (when they are on a temporary permit), filling out tax reports, maintaining business documents (bookkeeping, accounts) are areas where they face the most difficulty.

4.1.3 Distrust at the level of Financial institutions towards refugee entrepreneurs

A participant mentioned that due to his background as Syrian refugees, just to open a business account in Rotterdam the bank required him to submit ten pages long elaborated business plan. After being denied by other major banks, only ING bank agreed to accept his bank account application. However, only after the bank was satisfied by conducting a substantial amount of paperwork and strict personal interview, was he offered a bank account.

‘Because of suspicion of terrorism, they wanted to make sure that I will not be working with Syria, I will be sending or receiving any money from Syria. I needed to submit a business plan for just open the bank account, I know it is not a requirement for the Dutch people. However, I know about many

310 Extract interview with refugee participant. Rotterdam, April 26, 2019

311 Kloosterman, Van Der Leun, and Rath. “Mixed embeddedness” 252-266
people were turned down by other banks, the only bank where it was comparatively easier was the ING.

ING is also strict. They had a serious question about how you would run a business if you address is your home address, although, I believe it has become very common in the Netherlands, many entrepreneurs work from home. I had to explain to them that I would use the Internet, for a very evident fact I needed to write a 4-5 paragraph how would I communicate to my partners and clients over the Internet. 

This incident is one of the examples, where the underlying narrative of ‘refugee as potential threat’ in the larger socio-economic context could negatively impact their capacity to access opportunities to grow by preventing the recently arrived refugees from getting the essential services such as start-up capital, and a formal bank account that is crucial for accessing and upward mobility in the opportunity structure. From an analytical lens of ‘integrated mixed embeddedness approach’ it can be understood that opportunities and barriers to entrepreneurship among the recently arrived refugee entrepreneurs are both located at the intersection of group characteristics and socio-political dynamics of the host country, in which the group is embedded.

From the above discussion on the barriers to entrepreneurship, it is evident that aspiring refugee entrepreneur require an external support to start a business at a higher level of opportunity structure. In this context, the role of the organisation with specific technical and professional expertise such as the social start-ups become vital. In order to understand to what degree social start-ups such as Refugees Forward assist recently arrived refugees to overcome the above-discussed barriers, the next subchapter would analyse the case of the social start-up – ‘Refugees Forward’ from the perspective of the refugee participants enrolled in the program.

312 Extract interview with refugee’s participant, on challenges in opening a business. Rotterdam, May 12, 2019
4.2 Refugees Forward: more a catalyst than a trigger to refugee entrepreneurship

“A lot of people who came from Syria already had their business in the past, so we are accustomed to running the business, that is why it is not a problem, the problem is what is needed in this country. If there is a demand for a product we can provide, the only hurdle would be the legal situation and taxation situation, hence if we have an organisation that could provide us help on overcoming these two hurdles.”

During the research, when I asked the participants what is the major reasons for them to join the program at the Refugees Forward? Most of them replied that the anticipated barriers they might face in starting their own business due to limited knowledge of Dutch business culture and regulations in the Netherlands prompted them to look out for external support from organisations like Refugees Forward. The extract above illustrated the perception of the participant.

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313 Extract, interview with refugee participant. Rotterdam, May 14, 2019
Figure 4.2 Reasons to Join Refugees Forward among the participants,

![Diagram showing reasons for joining Refugees Forward](image)

Source: “Own Calculations” based on the analysis of transcripts of research participants, refer to appendix (Social Startup Refugees Forward, Netherlands, 2019)

Figure 4.2 gives an overview of the major reasons cited by the participants for connecting with the social start-up. It can be observed from the diagram that most of them expect to be able to develop their social (personal & professional) network from the Refugees Forward. Similarly, developing an understanding of the legal and taxation system of the Netherlands is cited as another major reason for joining the program. While doing the analysis of the transcripts, I observed that most of these reasons are directly linked to their perceived barriers to entrepreneurship. Hence, keeping in mind this relation it would be interesting to draw analysis to what degree this social start-up is able to offer customised and relevant advice to the refugees to address those challenges. The above-mentioned expectation of the participants could be broadly categorised under the five major dimensions of assessment:
1) The degree to which the social start-up services are accessible to recently arrived refugees
2) The extent of efforts towards improving the visibility of refugee entrepreneurs in the host country business market
3) The extent of networking opportunities providing by the Refugees Forward
4) Access to professional legal and regulatory advice and services
5) Availability of customised support and training on familiarity to Dutch business culture

4.2.1 Degree to which the social start-up services are accessible to recently arrived refugees

According to the ‘European 2020 action plan’, any organisation working in the field of promoting immigrant entrepreneurship should be accessible and visible to the community via website, outreach events or small workshop organised in the location where immigrants live or have a network.314

In this regard, Refugees Forward has developed channels to ensure outreach to the refugee community. It has a simple and accessible website, which provides all relevant information to the participants about who they are, and what kind of services are being provided.315 In terms of outreach, the information about the program and services could be obtained from other social media platforms such as Instagram and Facebook as well.316 Most of the participants mentioned that they found out about the organisation through Facebook.317 A section with the testimony of the previous participants of the group on their experiences is also a factor that makes Refugees Forward a trustworthy and reliable organisation in the Refugees community network.318

“"I saw some pictures in which I recognised people that I know, this makes me feel enthusiastic."”319

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316 Refugees Forward Facebook page https://www.facebook.com/refugeesforward/
317 Ibid.
318 Refer to the appendix to read in detail the perceptions of the refugee participants on Refugees Forward
319 Extract interview with refugee participant when asked about the impressions on the Refugees Forward website. May 15, 2019
However, in terms of their selection procedure, there is a certain degree of selectivity. The website mentions that qualities such as entrepreneurial drive, a business idea and past experiences form the main criteria for their selection process.  

Yet, due to the nature of the program itself, only people with a certain degree of class factors such as higher education background, knowledge of English language, basic computer knowledge, communication skills and self-confidence can apply for the program.

### 4.2.2 Mechanism to improve visibility of refugee entrepreneurs in the market

Visibility could be defined as twofold. Firstly, the improved public image of refugee participant in the local Dutch context. Secondly, improved marketing and social network opportunity. The social start-up provides the refugee participants with guidance and training to develop a website for their respective business, which helps entrepreneurs give online visibility of their business. It also helps them proof their credibility while applying for a loan at the bank or contacting their client base.

In term of public image, at the end of the four months training and business development course, the social start-up organises a public event called ‘pitch finale’ in which the aspiring refugee entrepreneurs pitch their business ideas in front of the potential investors and other broader audience such as other social start-ups, corporate partners, angel investors and other audience interested in the subject.  

These kinds of events give refugee participants an opportunity to collaborate and find external investors and potential partners. Apart from these channels, through its own website and social media page, the social start-ups continuously post pieces that focus on highlighting individual participants’ profile and business idea.

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321 Blackburn, and Ram. "Fix or fixation? The contributions and limitations of entrepreneurship and small firms to combating social exclusion." 73-89

322 Refugees Forward Facebook page give a detailed account of the process of the Pitch Finale, participants and activities. This event takes place in both cities, Amsterdam and Rotterdam https://www.facebook.com/refugeesforward/

323 ibid.
4.2.3 Extent of networking opportunities providing by the Refugees Forward

Refugees Forward has a developed and extended network stakeholder. This network includes corporate companies, universities, training institutes and other social start-ups in the field of refugee integration. The participants get the opportunity to access these networks at the events regularly organised by the Refugees Forward and its partners.

For instance, the organisation has ties with the student associations of the Erasmus University Rotterdam and Amsterdam University, through these networks the refugee entrepreneurs get an opportunity to work with the students of both the universities. Such model gives them a chance to learn skills such as working in teams, exposure to work with locals in a professional setting, which is otherwise not available to them. The extract below illustrates the perception of research participants:

‘RF keeps its promises 'You say that you provide network, and you do; the same with the training session and WS. You met my expectations”

Similarly, as an intern at the organisation, I observed that social start-up Refugees Forward organises regular training sessions with its corporate partners, such as DLA Pipers, Uber, Deloitte and Mazars. In these training, participants can receive professional advice on subjects such as business law in the Netherlands, financial management and other consultancy services. Such networks at the Refugees Forward give the participants possibly to access advice from highly professional consultants on subjects such as legal, finance and taxation. Even though for most of the participants' such events don't directly contribute in the development of immediate business networks such as contact with potential customer and suppliers, it does gives them a degree of visibility and hands-on experience of the Dutch

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324 Refugees Forward “Refugees Forward Impact report 2018-2019”, Rotterdam, 2018  

325 Ibid.


327 Extract interview refugee participant, April 25, 2019
business culture. For example, the participants in the field of creative industry and technology got to participate in the tech expo in Amsterdam.328

Personally, I found these training events, especially, the informal interactive sessions after the training as an effective means to help the participants develop social connections. In these events, the refugee participants engage in meaningful and professional interactions with a wide range of stakeholders of diverse background. Such interactive spaces play a crucial role in bridging the distance from the Dutch labour market for refugees in many ways.329 These gathering increases the prospect for the refugee participants to familiarise with the business community and culture, that could indirectly help them refine certain group characteristics such as self-confidence and communication skills. Furthermore, such spaces help in breaking the stereotypical image of refugee as ‘victims’ that is widely prevalent in the public domain by giving the local community a change to interact with talented refugee participants. Lastly, access to such social networks could encourage a sense of belonging which many participants in my research group find to be missing in their localities.

4.2.4 Access to professional legal and regulatory advice and services

During the four months of its program, ‘Refugees Forward’ organises many workshops about legal and taxation requirements on doing business in the Netherlands.330 These workshops provide the participants with a basic level of familiarity with the legal and regulatory system of the Netherlands. As mentioned earlier, the social start-ups by virtue of their extended networks can connect the refugee participants with professional lawyers, bankers and other business advisers. These professionals try to provide customised and simplified guidance to every participant as per their business requirement.

Furthermore, it is worth noting that as an expert in business planning ‘Refugees Forward’ helps the participants define their financial requirements at the early stage of their business

328 Media post of the events organised regularly at the Refugees Forward
https://www.instagram.com/refugeesforwardincubator/

329 Based on the observations as an intern at the Refugees Forward. Most of the research on the Refugees Forward program is a collection of observation and personal experience as a participant of the program.

330 Based on the observations at the Refugees Forward, also the website of the Refugees Forward social start-up, give details of its extensive network.
https://refugeesforward.org/
planning. The benefit of this specific assistance is that it allows the refugee entrepreneurs to customise their business plan as per the requirements of the appropriate channels of financial capital. For example, the participants who are eligible to apply for the Dutch microfinance scheme are helped in preparing their business plan document according to the case application. Similarly, participants who are artists and can get a grant in the field of art and culture are guided in that direction.

Such case based; customised guidance is one of the most effective ways the social start-up is providing help to the refugee participants in starting their business. Almost all the participants mentioned that this service as one of the major benefits of joining the program at the Refugees Forward. The extract from the conversation with one of the participants illustrates the above remark.

‘I saw an opportunity to develop my idea; I didn't have the skills to do it by myself. I joined to get help to execute my project, in terms of financial and others’

4.2.5 Support and training & refugee entrepreneurship development

The four-month-long program at the Refugees Forward combines an innovative approach of both group and individual training. It is interesting to note, unlike any conventional training program where usually a participant is a passive receiver of guidance or help the training course at the Refugees Forward encourages leadership among the aspiring refugee participants.

From the very start, the participants are encouraged to take responsibility for their business ideas and business development process. He/she is encouraged to assess the specific needs of their business and formulate the specific strategy for meeting those needs. At every stage, support is made available through the volunteer coaches and dedicated staff. They offer the refugee participants with customised guidance for their business plans specific to the Dutch context. However, the responsibility to ask for help and guidance lies in the refugees.

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331 Extracts of interviews with two participants, when asked the reason to join the Refugees Forward program. May 13, 2019, Rotterdam

332 Refugees Forward “Refugees Forward Impact report 2018-2019”

As part of the training, every entrepreneur in the training program is teamed up with two- to three students, that help him/her in the course of the program to avail technical help such as writing a business plan or conducting market research. In this scenario, refugee participants are encouraged to take the agency and assign the specific tasks to the team with which they would need help. For example, if a participant wants to start a job agency, he can ask the coaches for specific advice on the channels to reach the customers and companies, or he can ask the coaches to share their relevant networks. The coaches provide full support but as said earlier the responsivity to make the best of the opportunities provided by the Refugees Forward program lies with the participants. The extract below illustrates the nature of the program from the perception of the refugee participant.

‘The best aspect of the program is working in the team and a facilitator that is very helpful. I get to work with local people, sometimes I don’t understand how to work with other people, I don’t understand what that says. In RF you get a team facilitator, my TF she does a lot for me, she gets me in contact with other people, with the team, I found the team facilitator as the most crucial'  

Personally, I found this approach innovating in two senses, firstly, it is different from the earlier discussed unequal power paradox between the provider of the aid the receiver of the aid, in which receiver is perceived as a passive, powerless individual with no agency. Such dynamics usually prevail in the organisations that work with the refugees. Contrary to such paradox, Refugees Forward recognises refugees as active participants in their integration process and encourage them to take agency by taking the role of the leader. Secondly, the team based model in which students and coaches work with refugee participant, provides opportunities for all the involved team members to develop interpersonal relations. Through such interactions refugee participants could strengthen their social links while on the same time students could overcome the cultural prejudices rooted in a ‘problematisation of ethnicity ‘discourse of the local society.

334 Extract interview refugee participants, May 12, 2019
Sub conclusion

Largely, in my understanding ‘Refugees Forward’ is a catalyst to the refugee entrepreneurship than a trigger. From its selection procedure, it is evident that the participants who join the program have already had decided to try the path to self-employment. Interview transcript analysis doesn't show any incidents where participants have mentioned about the Refugees Forward’s role in their decision to take up entrepreneurship. Hence it can be said Refugees Forward plays a lesser relevant role in seeding the idea of entrepreneurship among the participants.

In fact, its role becomes relevant in the process of realisation of a business idea into a business plan. By providing extensive and customised support in form of services and guidance on business plan development, investments, marketing and legal requirements, it directly addresses the anticipated barriers refugee participants might face otherwise in opening the business.

However, it would not be wrong to say that Refugees Forward’s training model improves the group characteristics of the participants that are essential for being a successful entrepreneur. In that way, it promotes entrepreneurial behaviour among the participants. It does this by firstly acknowledging the potentials talents and skills of the refugee participants and helping them polish those skills through a customised approach. Secondly, by recognising the agency of the refugee participants it encourages them to adopt the role of ‘leader’ rather passive ‘follower’.


338 At this, it is important to clarify that the Refugees Forward's business plan is oriented to provide guidance at the inception stage of setting a business, hence to what degree the program influence the success of the enterprise cannot be determined at this stage. Furthermore, like any other social start-up, they are still new in their existence hence, to comment at this stage on the influence of their presence in on promoting refugee entrepreneurship and overall refugee integration would be too early. Over the years, other researchers could explore their impact.
CHAPTER 5

CONCLUSION AND MAJOR FINDINGS: A RESEARCHERS’ PERSPECTIVE

From the overview of the group characteristics presented in chapter one, it can be concluded that the refugee participants associated with social start-up "Refugees Forward" belong to the section of the recently arrived refugee population that represent greater superdiversity, higher socio-economic background and a larger skillset including confidence, language competency. Furthermore, they belong to the urban population of their respective countries of origin. However, in terms of position in the labour market, these characteristics have not played a significant role. Like the general state of refugees in the Netherlands and in the earlier studies, this group of recently arrived refugees also remains at a disadvantageous position in the labour market.\textsuperscript{339}

This research has provided evidence that highly educated refugees, just like unskilled, low educated refugee groups, are vulnerable in a regulated labour market such as that of the Netherlands. The higher qualification and past work experiences in the country of origin do not ensure a smooth transition to labour integration. Due to non-recognition of degrees and mismatch in skillsets possessed by the refugees and the ones applicable in the host country, their past work experiences do not significantly improve their situation in the labour market. In fact, certain studies have mentioned that the transition for lower-skilled refugees is relatively easier as their employers have lesser requirements on language competencies and education qualifications than the employers recruiting higher skilled individuals.\textsuperscript{340} Refugees with a stronger educational background are required to have specific Dutch qualification certifications and higher Dutch language competencies.

\textsuperscript{339} Refer to the chapter 1 section perception on Margot Smolenaars “Refugees in Rotterdam: Do we know what we get?”Politics. Vers Beton October 12, 2016

\textsuperscript{340} Refer to the chapter 1 section perception on Margot Smolenaars “Refugees in Rotterdam: Do we know what we get?”Politics. Vers Beton October 12, 2016
However, these comments are not indented to draw comparisons on who is more vulnerable. Rather, it is to stress that the assumption of highly educated refugees being in a better position in the labour market and not needing external support is sheer ignorance. The detailed accounts provided by my interviewees about their experiences in finding jobs have illustrated their challenges in detail.

Furthermore, this research has shown that in order to comprehensively understand the underlying causes for the recently arrived refugees’ vulnerability in the opportunity structure, one needs to take into account two factors: group characteristics (human capitals and social networks) and the refugee policy institutional framework. None of these two in isolation can suffice to explain the position of refugees in the opportunity structure, which is why their interplay also needs to be considered.

In this regard, chapter three of my research work has shed light on the development and nature of refugee policy in the Netherlands. By incorporating perspectives of the refugee participants, it presented how the refugee policy institution structure of the Netherlands, directly and indirectly, plays a role in shaping their position in opportunity structure. From a critical analytical lens, this research concluded that the policy approach in the Netherlands is grounded in the intersections between restrictive, generic and welfare-centred approaches.

A restrictive approach of the policy institutions finds its roots in i) the problematisation discourse of certain ethnic cultures and practices and ii) the crisis discourse that depicts refugees as *victims* or potential threat. These ideological influences have resulted in the incorporation of restrictive policy measures since 1990.

Similarly, a welfare-based ideological construct is largely influenced by ‘*victim*’ labelling, which depicts refugees as ‘helpless’, ‘passive recipients’ of aid. Such a perception directly affects how aid and services are provided to the refugees within the refugee policy framework of the Netherlands. A stronger focus on the ‘victim discourse’ in the past lead to ignorance of refugee’s agency, which is why refugees’ perceptions are not reflected in the current policy framework.
In my opinion, such a policy base has led to a mismatch in the ways and types of services provided by the host country, and the actual needs and capacities of recently arrived refugees to access those services. Focus on classroom-based language courses when in fact the large section of the refugee population represents uneducated, labour intensive workforce is one example of this mismatch.

Lastly, the generic approach, which is a recent development to the policy discourse is highly influenced by the restructuring of the Netherlands welfare model into a neoliberalist welfare model in late 1990. In such an economic model, individuals are expected to take responsibility for their own development and welfare. This construct has resulted in the generalisation of integration policies, in which immigrants irrespective of their status are expected to take responsibility for their own integration. Such generalisation in the past has led to ignorance of specific needs of the recently arrived refugees.

In conclusion, to a large degree, these varied ideological factors in the refugee policy institution structure of the Netherlands have created barriers for the refugee participants in their access to resources and means necessary for them to access the opportunity structure (labour market position and entrepreneurship opportunities).

In this regard, my research work has validated that the role of the social start-up ‘Refugees Forward’ is of crucial importance in reducing the barriers in access to opportunity structure for the recently arrived refugees. The analysis of the social start-up ‘Refugees Forward' has illustrated that unlike the existing refugee policy institution, Refugees Forward’s approach recognises the potential talent of the refugee participants and provide them with the necessary customised support. Within the programme, refugee participants are encouraged to deploy leadership and embrace their personal and professional talents, which is crucial to defeating the ‘victim’ labelling of the refugees.

Furthermore, during the literature review, it was found that there exists some degree of scepticism among academics on the role of social start-ups in promoting refugee entrepreneurship and the scope of integration.

341 Han Entzinger, "The parallel decline of multiculturalism and the welfare state in the Netherlands." 177-201
According to critics, initiatives like “Refugees Forward” focus on highly skilled refugees, who represent just a small share of the newcomers. Questions are raised whether initiatives are genuinely bridging the gap between refugees and the labour market, or simply providing new opportunities for people who would have easily found alternatives pathways to integrate.

My research work has proved that such assumptions are based on utter ignorance. As mentioned earlier, the highly educated refugees are equally vulnerable and need customised support. Additionally, during the discussion with the staff at the social start-up Refugees Forward, it turned out that they are very much aware of their selective procedure and limited outreach. Keeping in mind their capacities and limitations as a start-up, they make a deliberate decision to only address the needs of people who are interested in opening their business.

In terms of the specific role of the social start-up Refugees Forward in promoting refugee entrepreneurship, this research found out that such start-ups act more like the catalyst than the trigger to motivation for refugee entrepreneurship. In fact, the interplay of group characteristics of this specific group participants and their position in the broad socio-economic structure play a more crucial role in motivating the refugees to take up entrepreneurship.

An understanding of the selection process of the refugee participants at the social start-up demonstrates that participants who have already decided to take up the path of entrepreneurship apply for the program at the social start-ups. The major expectation of the participants was to get support in order to overcome the obvious hurdles of starting the business in an unfamiliar context of the host country, that is advice of legal and financial regulations, understanding of Dutch business culture and possibility to access social and professional networks. From the perception of the refugees, it is evident, the organisation provides them with customises and specific guidance to address these challenges. All my interviewees showed high regard to the team and program of the Refugees Forward.

Further, as an intern at the organisation, I was able to experience different approaches of the organisation at a personal level. I participated in various workshops, networking events and training organised by the start-up ‘Refugees Forward' and its partner organisation that included other start-ups, corporate partners and individual trainers and business coaches.
In my opinion, as social start-ups are in the early phase of the growth and often are operated by young dynamic entrepreneurs, they can transfer the knowledge and expertise to the aspiring refugee entrepreneurs based on their own experiences as a starter company. Hence, in conclusion, it can be said that through its program social start-ups such as Refugees Forward promotes entrepreneurial spirit among the refugee participants.

Bringing down this discussion to the main question of this research work, which is ‘why do refugees who came to the Netherlands since 2014, decide to become entrepreneurs?

Through my research work, I was able to bring in some fresh perspective on understanding the motivations among the recently arrived refugee entrepreneurs in their choice to self-employment. In order to be to discuss these motives comprehensively, I will place my findings within the theoretical framework of this research study, the 'Integrated mixed embeddedness framework'. From this theoretical perspective, my research finds out that for this group of recently arrived refugees, the interplay between the group characteristics, and the socio-economic context has played a crucial role in shaping their motivations to entrepreneurship. Like the refugee groups studied in the secondary literature, the most evident motivation among the participants of this research study is based on the struggle to escape the vulnerable labour market positions.

When asked about their experience of finding a job, most of the participants mentioned that they had to switch to many temporary jobs. Some participants felt a constant vulnerability and dissatisfaction with the non-permanence of their jobs. They mentioned that they decide to take up self-employment to escape this vulnerability. Like the standard motivations to entrepreneurship among immigrant entrepreneurs, for this group also undertaking the entrepreneurial activities is not the first choice of medium to integrate the Dutch economic system. In fact, all the participants in this study mentioned that the first rigorously attempted to find suitable jobs, which could allow them to use their skills and qualification. Dissatisfied with the temporary, low paid jobs, they took the decision to undertake self-employment. Hence, in this background as stated by SJ Gold Entrepreneurship for this group is "not an alternative to unemployment, in fact, it is a means to escape underemployment." 343

342 Refer to figure 1.2 for more clarifications
343 S.J Gold “Refugees and small business
Yet, I found these obvious motivations not to be enough in the explanations for the decision to self-employment. Even if the recently arrived refugees are disadvantageous in the labour market structure, starting a business is equally difficult. In fact, it requires a great deal of capital, expertise and commitment, which the secondary literature has shown remains limited in case of refugees.

The innovative approach of my research that incorporates the perspectives of the refugee group that was being studied. It allowed me to look beyond the obvious motivations. With the advantage given by the theoretical framework of this research. I was able to record and analyse the personal motives as well, to which I would call the ‘anthropological motivation’ to entrepreneurship among the refugee participants.

During the one-month period of internship at the social start-up ‘Refugees Forward’ through extensive semi-structured interviews and the regular interpersonal interactions with the refugee participants, I realised that for the individuals with refugee status, a sense of freedom and agency over their lives is an uttermost important aspiration. I understood that integration for them is ‘the freedom to be who they are’. The extract below illustrates the comment well.

‘I didn’t expect anything from the Dutch government, neither money, nor housing nothing just my freedom but I didn’t have it...’

These discussions gave me the opportunity to relate these aspirations with the subject of refugee entrepreneurship. For instance, participants of my research study strongly believe that self-employment can be a means to retain their agency and autonomy on their lives which are repressed in the current refugee policy framework. I understand these aspirations from two perspectives, firstly an aspiration to break free from the strictly defined image of the refugee as ‘victims’ within the policy and public discourse and secondly, to overcome the ‘iatrogenic effect’ of the welfare-based refugee policy framework. That means to achieve self-sufficiency and retain control over their circumstances as they have had before becoming a refugee.

345 Extract interview, Rotterdam May 15, 2019
Through my research, I have concluded that for this group of recently arrived refugees, ‘Entrepreneurship is not a choice rather it is an escape route”. A medium to escape from the disadvantageous position in the highly regulated labour market and a means to evade the negative image of refugees.

In this background, my research raises question marks on the increasing enthusiasm since 2015 at the level of the EU policy institutions and local institutions over ‘refugee entrepreneurship as a means to integration’. Since 2015 there is an increased recognition that migrants have an ‘entrepreneurial potential', they can contribute to the growth of the European economy. Since the commission has focused on transforming the challenges posed to Europe by the current inflow of refugees into an opportunity of development. "Entrepreneurship can be one of the ways of achieving that", these views expressed by different stakeholders in the ‘EU Conference on Migrant Entrepreneurs' provide evidence for the emergence of such trend. This conference led to the launch of new initiatives focused on refugee integration through Entrepreneurship.

Yet, how these schemes focused on entrepreneurship will fast track integration, when hurdles for refugee integration lies deeply embedded in the refugee policy framework itself. Once again, the perspectives of refugees are ignored by the refugee centric policies. Research work of Joyce has illustrated that even after fifteen years of stay refugees in the North-western countries remain saturated to lower socio-economic levels. These studies raise questions on the current policy framework on refugee integration.

Based on my research work, I agree that entrepreneurship can be one of the promising mediums for the recently arrived refugees to achieve steadier self-sufficiency in the face of disadvantages in regulated economies. However, to ensure that entrepreneurship activities could achieve such an objective, policy institutions should firstly consider incorporating the perspectives of the refugee groups in order to address their specific needs and challenges. Only then refugee entrepreneurship can prove an effective means to fast track integration and become a deliberate choice rather than just being an escape route among the recently arrived refugees.

346 European Union. "Conference on Migration Entrepreneurs” (meeting minutes, February 2016)
347 Ibid.
348 Ibid.
Limitations and suggestions for future research

Due to the fact, my research work is based on one specific case study of a small sample size of the highly superdiverse population of recently arrived refugees. I acknowledge that the findings of my research study cannot be generalised to a wider context. Additionally, being an international student my limitations of language competency, lesser familiarity with the Netherlands and the European Union’s political and social context might have shown some degree of personal biases and ignorance. Yet, I would stress my work was successful in adding new perspectives to the research about refugee entrepreneurship.

Firstly, it brought the innovative approach of ‘social start-ups’ and their role in refugee integration under the academic scrutiny. In my research I have analysed just one case of social start-ups extensively, however, to evaluate comprehensively the extent to which these new and innovative organisations influence refugee entrepreneurship and their integration more extensive research would be required. Secondly, this study has indicated that the recently arrived refugees are a diverse group with different backgrounds, needs and aspirations to integration. A generalist lens of looking at this group would overshadow their specific needs. Henceforth, in order to be able to encourage the recently arrived refugee group to utilise their potential talents, a customised and specialised approach is of utter importance. In this regard, more research is required to find ways to formulate such a customised approach at the local level of governance.

Lastly, with my research, I have demonstrated how important it is to include refugees' own perspectives in undertaking a comprehensive study of subjects such as integration and entrepreneurship. Doing so brings is the underlying challenges faced by refugees in their struggle to self-sufficiency which are otherwise remain understudied. At this point, I would also stress the need for an extensive critical evaluation of deeply rooted ‘crisis discourse' in the current refugee policy framework. With the hope that such academic debates could lead to policy reforms and assertive efforts in breaking the stereotypical image of the refugees as ‘victims’ or ‘burden’.
APPENDIX 1

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**Note Extract of Interviews used throughout the study forms the main primary source. A compilation of profile of the interview participants, transcripts and data analysis could be accessed in appendix 2 and 3 respectively.

Extracts explains the challenges of thin social network, Interview with refugee participant,
Extracts of a conversation between Refugees Forward staff and participants during a meeting.
May 5, 2019 Refugees Forward, Rotterdam
Extract, from the interview with refugee participant, May 11, 2019 Rotterdam
Extract from the interview with refugee participant, April 26, 2019 Rotterdam
Extract interview with refugee participant, May 2, 2019 Rotterdam
Extract interview with refugee participant, May 4, 2019 Rotterdam
Extract, interview with refugee participant, May 6, 2019 Rotterdam
Extract interview with refugee participant, May 7, 2019 Rotterdam
Extract interview with refugee participant, May 8, 2019 Rotterdam
Extract, interview with refugee participant, May 8, 2019 Rotterdam
10 May 2019 Rotterdam
Extract Interview with refugee participant, 13 May 2019 Rotterdam
Extract, interview with refugee participant, May 15, 2019 Rotterdam
Extract, interview with refugee participant, 15 May 2019 Rotterdam
Extract, interview with refugee participant, 22 May 2019 Rotterdam
Secondary Sources:

9. Blackburn, and Ram. "Fix or fixation? The contributions and limitations of entrepreneurship and small firms to combating social exclusion." 73-89

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27. Han Entzinger. "Changing the rules while the game is on: From multiculturalism to assimilation in the Netherlands." In Migration, citizenship, ethnos, pp. 121-144. Palgrave Macmillan, New York, 2006
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**APPENDIX 2**

**PROFILE OF THE REFUGEE PARTICIPANTS**

<table>
<thead>
<tr>
<th>Demographics</th>
<th>Background</th>
<th>Basis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender (Male, Female)</td>
<td>Nationality</td>
<td>Age (yr)</td>
</tr>
<tr>
<td>Male</td>
<td>Syrian</td>
<td>41</td>
</tr>
<tr>
<td>Male</td>
<td>Turkish</td>
<td>42</td>
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<tr>
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<td>Syrian</td>
<td>49</td>
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<tr>
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<td>Syrian</td>
<td>25</td>
</tr>
<tr>
<td>Male</td>
<td>Congolese</td>
<td>27</td>
</tr>
<tr>
<td>Male</td>
<td>Syrian</td>
<td>35</td>
</tr>
<tr>
<td>Male</td>
<td>Syrian</td>
<td>35</td>
</tr>
<tr>
<td>Male</td>
<td>Sudanese</td>
<td>32</td>
</tr>
<tr>
<td>Male</td>
<td>Syrian</td>
<td>43</td>
</tr>
<tr>
<td>Male</td>
<td>Syrian</td>
<td>39</td>
</tr>
<tr>
<td>Female</td>
<td>Palestinian</td>
<td>31</td>
</tr>
<tr>
<td>Number</td>
<td>Ethnicity</td>
<td>Age</td>
</tr>
<tr>
<td>--------</td>
<td>------------</td>
<td>-----</td>
</tr>
<tr>
<td>Male</td>
<td>Russian</td>
<td>30</td>
</tr>
<tr>
<td>Male</td>
<td>Turkish uyghur</td>
<td>32</td>
</tr>
<tr>
<td>Male</td>
<td>Syrian</td>
<td>25</td>
</tr>
<tr>
<td>Male</td>
<td>Syrian</td>
<td>48</td>
</tr>
<tr>
<td>Male</td>
<td>Turkey</td>
<td>32</td>
</tr>
<tr>
<td>Male</td>
<td>Palestinian</td>
<td>53</td>
</tr>
<tr>
<td>Male</td>
<td>Afghanistan</td>
<td>27</td>
</tr>
<tr>
<td>Female</td>
<td>Syrian</td>
<td>37</td>
</tr>
<tr>
<td>Male</td>
<td>Syrian</td>
<td>32</td>
</tr>
</tbody>
</table>
APPENDIX 3

INTERVIEW TRANSCRIPTS AND METHODOLOGY

1. Coding and calculations:

Note: For the coding and interview analysis I have used the cloud-based software, so I didn’t have to coding manually, here is just a sample of my codes. For details can access the link below

https://cloud.atlasti.com/projects/5ceda52dbdc9850001dac0d4/codes

Image 1. 1. Depiction of methodology of calculating the data on perception on social start-up Refugees Forward

<table>
<thead>
<tr>
<th>Perception on Refugee Forward</th>
<th>value</th>
<th>team support</th>
<th>expertise</th>
<th>experience</th>
<th>working in the field</th>
<th>social cause</th>
</tr>
</thead>
<tbody>
<tr>
<td>High regard for the effort of Refugee Forward team &amp; Program</td>
<td>17</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited outreach due to language and other reasons</td>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Reason for Joining the Refugee Forward</th>
<th>value</th>
<th>Business Ideas in Dutch Context</th>
<th>Provides professional course and training in business</th>
<th>Refugees Forward has a positive image in the local refugee network</th>
<th>Provides legal &amp; financial advice on Dutch tax and business regulations</th>
<th>Experience to work with local people</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is free of cost</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Helps refugee entrepreneurs develop their business ideas in Dutch context</td>
<td>15</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provides professional course and training in business</td>
<td>8</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Refugees Forward has a positive image in the local refugee network</td>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provides legal &amp; financial advice on Dutch tax and business regulations</td>
<td>13</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Experience to work with local people</td>
<td>6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Image 1. Depiction of methodology of calculating the data on impact of group characteristics

Image 3. Depiction of methodology of calculating the data on impact of Policy institutions
2. Interview Slot time for Refugees participants with the Refugees Forward

<table>
<thead>
<tr>
<th>Entrepreneur</th>
<th>Date</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entrepreneur 1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entrepreneur 2</td>
<td>14 May</td>
<td>4:00 PM</td>
<td>Refugees Forward, CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 3</td>
<td>26-Apr</td>
<td>2:30 PM</td>
<td>Sthree, Amsterdam</td>
</tr>
<tr>
<td>Entrepreneur 4</td>
<td>11-May</td>
<td>11:30 AM</td>
<td>CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 5</td>
<td>02-May</td>
<td>16:30 PM</td>
<td>CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 6</td>
<td>04-May</td>
<td>5:30 PM</td>
<td>CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 7</td>
<td>5 May</td>
<td>4:00 PM</td>
<td>CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 8</td>
<td>8 May</td>
<td>11:30 AM</td>
<td>Phone</td>
</tr>
<tr>
<td>Entrepreneur 9</td>
<td>22-May</td>
<td>3:30 PM</td>
<td>CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 10</td>
<td>8 May</td>
<td>18:44 PM</td>
<td>CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 11</td>
<td>06-May</td>
<td>2:30 PM</td>
<td>CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 12</td>
<td>15-May</td>
<td>1:40 PM</td>
<td>CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 13</td>
<td>14 May</td>
<td>4:00 PM</td>
<td>CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 14</td>
<td>07-May</td>
<td>17:32 PM</td>
<td>CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 15</td>
<td>15-May</td>
<td>11:10 AM</td>
<td>CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 16</td>
<td>08-May</td>
<td>6:44 PM</td>
<td>CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 17</td>
<td>13-May</td>
<td>5:50 PM</td>
<td>CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 18</td>
<td>5 May</td>
<td>4:00 PM</td>
<td>CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 19</td>
<td>8 May</td>
<td>11:30 AM</td>
<td>CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 20</td>
<td>15-May</td>
<td>4:20 PM</td>
<td>CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 21</td>
<td>22 May</td>
<td>18:44 PM</td>
<td>CIC Rotterdam</td>
</tr>
<tr>
<td>Entrepreneur 22</td>
<td>13-May</td>
<td>5:32 PM</td>
<td>CIC Rotterdam</td>
</tr>
</tbody>
</table>
3. Sample Questionnaire and responses:

Section 1. Profile from excel

Name:

Qualification:

- previous:

- Now if enrolled in any training or education program:

Are they receiving the social benefit?

Section: perception on Refugee integration policy institution & external socio-economic structure

How do they perceive the integration process / policy in the Amsterdam/Rotterdam/Netherlands?

Positive:

Negative:

2. Do you think Municipality policy / people provide you with help? If yes, how? If no, why?

3. How do you find Language integration course, was it helpful in your integration process?

4. Why so many people with refugee background are unemployed?

5. What are the major challenges they face in starting their new life in the Netherlands?
Section 3: Perception on the Social Enterprises.

Channel:

1. How did you find out about Refugees Forward? (Channel)

2. What is your impression based on Refugees Forward website? (positive / negative)

3. Why made you decide to join the Refugees Forward?
   (Core factor that affected your decision)

4. What do you want to achieve with RF? Expectation

5. Why do you want to become the entrepreneur? (start your own business)

6. Why do you think Refugees Forward will help you in achieving this goal?

7. In what other ways Refugees Forward helps you? (examples)

8. Any things you would want to talk about?
<table>
<thead>
<tr>
<th>Entrepreneur</th>
<th>1. How did you find out about Refugees Forward? (Channel)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entrepreneur 1</td>
<td>It was Alexander who advised me to join the program. He introduced me RF. Then, a friend of my husband, a previous participant, gave me Died contact. I called Died to join the program.</td>
</tr>
<tr>
<td>Entrepreneur 2</td>
<td>I hear RF for the 1st time through my girlfriend who knew it through a friend. Then, I google it and I found the website. I sent an email to RF and Laura replied to me. (I friend of mine participated in the Startup Weekend.)</td>
</tr>
<tr>
<td>Entrepreneur 3</td>
<td>Died introduced me RF. I received a call to apply to the program.</td>
</tr>
<tr>
<td>Entrepreneur 4</td>
<td>My wife introduced me RF. She found it out through an article, and I searched for more information. I found it in the website.</td>
</tr>
<tr>
<td>Entrepreneur 5</td>
<td>Through a Facebook post of Refugees Start Force.</td>
</tr>
<tr>
<td>Entrepreneur 6</td>
<td>It was my business partner who applied for the Incubator Program. And, when he was accepted, he contacted me to attend the program once he hadn't time to do it. My business partner heard about RF through COA personnel of the refugee camps</td>
</tr>
<tr>
<td>Entrepreneur 7</td>
<td>Through a Facebook post of Refugees Start Force, which presented the link for the website.</td>
</tr>
<tr>
<td>Entrepreneur 8</td>
<td>The staff of Amsterdam Entrepreneurship Program advised me to reach out RF. They gave me Died's nr phone. I called Died.</td>
</tr>
<tr>
<td>Entrepreneur 9</td>
<td>Some friends (Dutch and Syrian) spoke about RF, then a common friend of me and Died, put it us in contacts. We changed emails.</td>
</tr>
<tr>
<td>Entrepreneur 10</td>
<td>A friend told me about you. A friend of mine had an appointment w/ Died and I joined the meeting.</td>
</tr>
<tr>
<td>Entrepreneur 11</td>
<td>Facebook but after I received an email from you. I read about you in the website. And then I applied in the form.</td>
</tr>
<tr>
<td>Entrepreneur</td>
<td>Story</td>
</tr>
<tr>
<td>--------------</td>
<td>-------</td>
</tr>
<tr>
<td>12</td>
<td>I met a lawyer in Dentons and they told me about RF. Then, I google RF and I found the Website. I followed the steps.</td>
</tr>
<tr>
<td>13</td>
<td>FB post shared by a friend in a page related to refugees. Then I send to the website.</td>
</tr>
<tr>
<td>14</td>
<td>From Refugees Talent. Website. I applied from your website.</td>
</tr>
<tr>
<td>15</td>
<td>Friend, refugees friends. I guess they knew you via FB. Then I google it, I found the website, I sent a email. End of January.</td>
</tr>
<tr>
<td>16</td>
<td>My friend is Yasir, received an email from another organisation that takes care of the refugees and the email it said there was this de Stichting called refugees forward that is looking for entrepreneurs to help them build their business ideas, she suggested me to connect for my business project. The organisation is &quot;Working future&quot; organisation, Quirine Veth, filled the form on the website and the same day he emailed to Dierderik, March'2018.</td>
</tr>
<tr>
<td>17</td>
<td>WoM, I heard from the Turkish Refugee Community, went to the website, filled the form, in December and then David called.</td>
</tr>
<tr>
<td>18</td>
<td>I saw the advertisement RF on facebook, clicked on the link, on the website. Filled the form. Rijoy contacted me, December/ January 2019</td>
</tr>
<tr>
<td>19</td>
<td>Diederik and David has the presentation at PWDC, His uncle was present there, he suggested the organisation. He had the name RF, he googled in the website, you filled the form and then Diederik contacted you 2018 January. You attended the session</td>
</tr>
<tr>
<td>20</td>
<td>Last year I participated in the 3 days’ workshop, and they asked me if I want to participate in the whole package. I didn't accept because I didn't have the idea neither do the time. But this year, I heard about them on Facebook, I follow them on the Facebook page. I still had I registered on the website by following the link on FB, I got the call from Deidrick. the contact with the Deidrick. They contacted me in November – December.</td>
</tr>
<tr>
<td>21</td>
<td>Facebook advertisement RF, I followed the link to registration wrote a short comment, got a call from David. This january</td>
</tr>
<tr>
<td>Entrepreneur</td>
<td>Expectations and Reasons for Choosing RF Program</td>
</tr>
<tr>
<td>--------------</td>
<td>-------------------------------------------------</td>
</tr>
<tr>
<td><strong>Entrepreneur 1</strong></td>
<td>I saw in RF Program a good opportunity to start my business. I needed the way to start somewhere. I found RF helpful and empowering. (1)</td>
</tr>
<tr>
<td><strong>Entrepreneur 2</strong></td>
<td>I wanted to learn more about the Dutch preferences and how they would like my dishes. I came to set up my pricing &amp; make contacts. Learn about Dutch market, taxes, regulations, etc. (2)</td>
</tr>
<tr>
<td><strong>Entrepreneur 3</strong></td>
<td>I applied to increase my network and my contact with potential investors. I was looking forward to learning more about regulations in the Netherlands, taxes and patents. Increase network (particularly investors) (1) Learn about Dutch market, taxes, regulations, etc. (2)</td>
</tr>
<tr>
<td><strong>Entrepreneur 4</strong></td>
<td>I knew what I want for my business, but I lacked the business knowledge how set up the business, steps, to make it concrete (2)</td>
</tr>
<tr>
<td><strong>Entrepreneur 5</strong></td>
<td>My business partner felt that we needed a push to make the business real. Learn how to step up a business (2)</td>
</tr>
<tr>
<td><strong>Entrepreneur 6</strong></td>
<td>I was looking for any kind of help to achieve my goal, I didn't know anything, because my idea is a complicated one. Learn how to step up a business (3)</td>
</tr>
<tr>
<td><strong>Entrepreneur 7</strong></td>
<td>I applied to follow the advice of Gemeente: they explained the quality of the program. I believed that through it I would see my idea in the real world. Learn how to step up a business (5)</td>
</tr>
<tr>
<td><strong>Entrepreneur 8</strong></td>
<td>I saw an opportunity to develop my idea; I didn't have the skills to do it by myself. I joined to get help to execute my project, in terms of financial and others. Learn how to step up a business (6) Learn how to do Finance Plan (1)</td>
</tr>
<tr>
<td><strong>Entrepreneur 9</strong></td>
<td>I want to rebuild my business in the Netherlands. Learn about Dutch market, taxes, regulations, etc. (2)</td>
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<tr>
<td><strong>Entrepreneur 10</strong></td>
<td>I want to start my atelier, my business. I thought was nice to enjoy the program to find investors. I read a story of someone that got investment from you. Increase network (particularly investors) (2)</td>
</tr>
<tr>
<td>Entrepreneur</td>
<td>Reason</td>
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<tr>
<td>---------------</td>
<td>--------------------------------------------------------------------------------------------</td>
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<tr>
<td>entrepreneur 11</td>
<td>Our project needed Market Research and Business Analysis. We were looking for someone to help us with the business part, because it's not our background.</td>
</tr>
<tr>
<td>entrepreneur 12</td>
<td>I wanted to make my business bigger.</td>
</tr>
<tr>
<td>entrepreneur 13</td>
<td>To get some help for the lawyer, to do my business plan in a professional way.</td>
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<tr>
<td>entrepreneur 14</td>
<td>I wanted to learn how to operate in Europe. I wanted to have a support full team to create a project, a team. Looking for new friends. I intended also to support future newcomers.</td>
</tr>
<tr>
<td>entrepreneur 15</td>
<td>My project from the 2018 is not finished, my idea was not ready, last year with the full time job it was difficult ... another chance, the perfect time</td>
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<td></td>
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<tr>
<td>entrepreneur 16</td>
<td>Networking, more recognised by the municipality</td>
</tr>
<tr>
<td>entrepreneur 17</td>
<td>I needed to know how to conduct business in the Netherlands general, I had no idea about the Dutch business culture, I was not aware of the Dynamics, not just the business culture, but the legal and the final regulations and the taxes. Well, I also thought about the network that the RF has would be helpful. The name of the big companies on their website made me apply to the program like</td>
</tr>
<tr>
<td>Entrepreneur</td>
<td>Description</td>
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<tr>
<td>18</td>
<td>When I came here, I decided to do a job, I have done business my whole life, I knew opening the business is a headache and hassle, I did apply for 125 jobs, No one accepted because of the language barrier. I was frustrated that is why I decided to do something of my own, when I saw their program, I thought this is the right program.</td>
</tr>
<tr>
<td>19</td>
<td>Relevance to my life, He wanted to develop the business plan, he saw it is helpful for the newcomers, they wanted English speaking, AIESEC I was more attracted by the network....</td>
</tr>
<tr>
<td>20</td>
<td>My expectation from the program that it will help me with my business idea, the expertise and network</td>
</tr>
<tr>
<td>21</td>
<td>Because of my motivation to business, the structured description of the entrepreneurship as a process, I wanted to learn that. Use the Network</td>
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<thead>
<tr>
<th>Start my own business</th>
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<tbody>
<tr>
<td>Business Plan (1) Network of investors</td>
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<tr>
<td>Business Plan (1) increase network</td>
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<tr>
<td>Structural process of doing a business</td>
</tr>
<tr>
<td>Entrepreneur</td>
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<tr>
<td>--------------</td>
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<tr>
<td>Entrepreneur 1</td>
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</table>
| Entrepreneur 2 | Positive: I liked the idea RF helps refugees/newcomers who would like to start something. Since, it's difficult here getting start, we need this help.  
Negative: I though the Program would be a bit commercial (there is many organizations that try to help, but they are more concerned about the financial benefit of it). I was afraid of it, also because you use in your name refugees (I thought it would be to get fame). Now, I changed my opinion. |
| Entrepreneur 3 | Positive: I liked the message that you help people, that you have 'young' ideas.  
Negative: English understanding was hard. (Died call, eg) |
| Entrepreneur 4 | Negative: The name of the company make me exitate about my participation. I wouldn't like to put it on my LinkedIn that I'm part of an organization for refugees.  
Positive: You help to set up businesses, of course I can read but how to set up a business in any ways, but then I would lack the network. That's why your help is great. |
| Entrepreneur 5 | Positive: You present the training and the network. I liked the design of the post. I identified myself with your company, it's not a big corporate with a building with 5th floors, etc. Negative: There is no guidances for what RF is looking for. There is any contact of RF in the application page: it's only the post & the form. It would be better have the post and then refugees forward contact (eg: received message/application confirmation). Also, explaining my business in 250 words or more is too much. Lastly, it was a long waiting recruit process. |
| Entrepreneur 6 | Positive: The program encourage people and provides the right tools to people make the business real. I liked your empowerment.  
Negative: Name. |
<p>| Entrepreneur 7 | Negative: Simplistic website, I don't look much on that, there were nothing mentioned about the program for the 4 months (eg.nothing related about your tailored help; content). My advice is make thinks obvious, so then we know what to expected from you. Positive: I saw some pictures in which I recognised people that I know, this make me feel enthusiastic. The whole idea and RF's goal is good: that if we have an idea and you can help us. |
| Entrepreneur 8 | Positive: In my 1st interview, I saw doors opened for me: network, practicalities. I get clear the next steps of my project in the interview w/ Died. Negative: - Can't mentioned - |</p>
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<tr>
<th>Entrepreneur</th>
<th>Feedback</th>
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<tbody>
<tr>
<td><strong>Entrepreneur 9</strong></td>
<td>Positive: Support that Died gave me. I like that you help others entrepreneurs, I like the coaches.</td>
</tr>
<tr>
<td><strong>Entrepreneur 10</strong></td>
<td>Positive: Died was very friendly. I liked the mission. Died was very passionate talking about it, he was also inspired. Negative: -</td>
</tr>
<tr>
<td><strong>Entrepreneur 11</strong></td>
<td>Negative: I don't like name. Because this program is not for refugees, it's for newcomers. The information is not enough. I need more information for the program, the photos are not enough, movie about the atmosphere, because if I want to join a long program I would like to know more about the social part. Positive: I found the story about the people very nice and interested. Design and the page in generally. I like the way you present yourself in the website.</td>
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<tr>
<td><strong>Entrepreneur 12</strong></td>
<td>Positive: When I read about RF I thought that my business was in need of something that you offer. You are the only one that integrate refugees in the labour market. Negative: -</td>
</tr>
<tr>
<td><strong>Entrepreneur 13</strong></td>
<td>Positive: You help refugees to make their businesses. Negative: Name.</td>
</tr>
<tr>
<td><strong>Entrepreneur 14</strong></td>
<td>Positive: I like that in the website is mentioned that you have lawyer in the network to help us in our ideas (permissions, etc). Negative: -</td>
</tr>
<tr>
<td><strong>Entrepreneur 15</strong></td>
<td>Positive: It was a surprise that you provide business education. Improvements: The website is so slow. The colours are boring. Should look a bit brighter and business related. Add more information at the website. About previous stories, newsletter. Information about how RF helps the entrepreneurs who participated in the program. More information about the study, how the organization works. Then it's hard to compare which indicators are best.</td>
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<td><strong>Entrepreneur 16</strong></td>
<td>According to him from the website he thought, Refugees Forward offers A complete package of support, financially, legally, marketing, and a team of experts. (Positive) Negative: The word refugees, I told them I didn't want to be in any photos, any article, your name is good for you but I don't consider myself refugee, I am an expat. Refugee has a negative meaning. (Negative).</td>
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<tr>
<td><strong>Entrepreneur 17</strong></td>
<td>They looked like professional, once again the name of the corporate partner. I didn't saw their ad I heard from WHOM so nothing negative in specific.</td>
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<tr>
<td><strong>Entrepreneur 18</strong></td>
<td>In the advertisement it says it is going to provide me with finance, but when I get here I realised there was no actual fiancé, other things I got was it privde better understanding of the Dutch market and business culture. Nothing negative but I was wondering what the cost of the program is, somebody should be paying. I like to risk</td>
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<tr>
<td><strong>Entrepreneur 19</strong></td>
<td>Rashad : Name of the program was not good.</td>
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<tr>
<td><strong>Entrepreneur 20</strong></td>
<td>I felt like it too be a serious course, I searched for website, It looked a new concept, it was set up by young people and recent made me try it out, I didn't have a finance background, the mention of finance on the website I thought could be of resource for my business.</td>
</tr>
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</table>
Entrepreneur 21 | For sure, I got the positive impression, because I had a business idea, I was thinking about the business for a long time and I was stuck. When I saw the on Facebook the new program and, I have attended their 3 days’ workshop before. I knew they have the expertise in business, and they have the contact with businesses and huge companies so I think for me the workshop was the trigger to join. Negative: No I don't think anything was negative

Entrepreneur | Perception towards Refugees Forward

Entrepreneur 1 | 1 month after, I feel myself more comfortable about my business. I complete a lot of things that was in lack. Now, I am Appclearer about my business. 
I would suggest extra sessions: taxes, finances, rules in NL,

Entrepreneur 2 | What I like the most is working in a team and the spirit: it's a cool help. It can be more organized: give more time to the WS (don't rush), I would lose my motivation if you don't give the fair time to the WS. I feel that can be better if each TF has only one team. (Don't feel RF team stressful).

Entrepreneur 3 | Try to use the tools of Government and Government to become the program more powerful.
I like the WS.

Entrepreneur 4 | The program is a bit long, it should be shorter (eg shorter lectures). (I did a MBA, I know, but I also understand that not everyone did.) Informe about the content before each event, meeting, presentation. This would allow us to go better prepared. Clarify what is expected from each team meetings and team members. (What should I deliver to the students, because they want to learn). I really like to have the opportunity to go to companies and have professional contacts, eg EY WS (although, the WS was poor). I really like my business coach, the Patents WS, the Soft Roaster. I am very happy.

Entrepreneur 5 | Positive: RF keeps its promises ('You say that you provide network, and you do; the same with the training session and WS). You met my expectations. 
Negative: Sending emails with all the emails address in Cc is not good; because anyone can have access to our emails and use it to publicity, etc. I suggest to put all the address in Bcc. I also suggest the creation of a Facebook group with all the participates in which you share information about the program (events, deadlines, etc). In terms of external communication, I noticed that you don't use social media a lot; it would be nice if you communicate more RF WS, session, this can attract more people to apply.

Entrepreneur 6 | Positive: I like the fact you push me forward make things done. I see the value in your tailored approach for the needs of each entrepreneur. 
Negative: Not everyone is enthusiastic at the same level.

Entrepreneur 7 | Negative: In the first day (first Sunday), I explained my idea 20 times and mostly to people who weren't interested in my business. I suggest that you send a brief explanation about each business to the students and coaches within 1 week in advance. Some lectures don't fit everyone.
<table>
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<tr>
<th>Entrepreneur 8</th>
<th>Positive: Coaches ('I have a super coach!') Negative: Died is super busy, you should take some workload from him, then he can have more time for me. Suggestions: Send messages, deadlines and guidances to everyone (students, coaches and entrepreneurs). Align coaches advises with RF guidances. Try to avoid a panel jury with the same nationalities as your entrepreneurs. Final reflection: 'I am so glad to be part of Refugees Forward.'</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entrepreneur 9</td>
<td>Negative: The 4 months program is a bit long, also it's a bit more theoretical than practical. Positive: Coaching, TF, contacts and network that you give me.</td>
</tr>
<tr>
<td>Entrepreneur 10</td>
<td>Positive: Fast in feedback, I like the way Marta works, she is cool, she push me to make things. The WS are cool, different experts. I liked the Soft Roaster (main point for me). Improvements: We should be able to say at our offices to work.</td>
</tr>
<tr>
<td>Entrepreneur 11</td>
<td>Positive: I like the location, ren24, the decor, the transport is easy. The RF team is super nice, except 1 person (that person should listen and answer my question, but it's ok, it's not all the time, he should be more patient). I liked David, Laura &amp; you very much; full of energy, power and easy to communicate. I liked also that we have a little bit of flexibility with everything. Some WS are great, others not so much because of the trainer. WS w/ the English guys it was the best one - Orfeuo. He knows exactly want he wants, he's professional. The time is not enough in the WS. I would like to have a specific WS about the NL (finances, xx); give more space to ask questions. I want to say: I love you. The other entrepreneurs are very nice, most of them are very creative, I like when I work w/ creative people. Saed after this program is not the person, I changed a lot, I was only artist and now I work in business as well. The work hard must be from 2 sides.</td>
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<tr>
<td>Entrepreneur 12</td>
<td>Positive: WS are really great, especially about those about businesses, marketing, and that one about Cross Cultural Differences. I find some WS a bit boring, because is everything about businesses and number,s but it's useful. It's difficult for me to attend all the meeting, because I'm studying, it's a lot of pressure.</td>
</tr>
<tr>
<td>Entrepreneur 13</td>
<td>Positive: Work in team, like some WS (Orfeou), (not very interested some WS w/ Died, can't remember. I think that Died his not so professional to give WS as Orfeuo). Improvements: Schedule is always changing. Fixe place.</td>
</tr>
<tr>
<td>Entrepreneur 14</td>
<td>Negative: There are WS's that don't fit to my business, eg how to write a BP, how to do presentation. You don't go to the point, which is a need to get the permissions, etc.</td>
</tr>
<tr>
<td>Entrepreneur 15</td>
<td>Improvements: More practical exercises like business cases (fake). Small exercises. In the slides, give us a glossary.</td>
</tr>
</tbody>
</table>
Entrepreneur 16  They keep making events that I was invited this year and the last year also, they wanted to in the bar, the place where they served drinks. I wish they would consider the fact that a good number of us are Muslims and for me, I can't enter a place where alcohol is being served, so culturally and religiously if they could take into account some of the Muslims will not attend the place where alcohol is being served, maybe where we can go to a place where alcohol is not being served, like not a bar or something. With regards to Program Content:

It's great, but I had problems with the coaches, this year and the last year as well, the coaches who were assigned to us were not totally aligned with the program. For example, if we meet every Sunday, they meet a couple of Sundays. Many times it is not working out, because they can't afford to lose their family time. At the same time, the students are only free on a weekend to come and sit with me for a few hours. It is the same problem last year and this year it is hard to keep both the coaches and the students happy, It's hard for me to combine the schedule of the students and coaches. It's complicated to coordinate the schedule sometimes. I don't want to pressure because they are doing me a favour to help me.

Do you have a suggestion how can we improve this situation?

Before the coaches are committed to the program, they should be informed that the best time for team meeting is Sunday because both students and entrepreneurs are free at that time, Entrepreneurs could have a side job as they go language course and other engagements.

My coaches and students are really helpful, they are really helping me and they offer me to talk on skype. They share their network.

Entrepreneur 17  Program Content - Is nice, my team is nice, but they only work the day before is deadline. Progress is done a day before the deadline. My team is smart I am proud that I work with them. Also, Pavel says he has several contacts but never introduced to me to his contact. I am more practical they try to go through the theory, but I believe my experience with the middle east market is more comprehensive than theirs, they stick to theory.

Students: For the Business plan, most of the Entrepreneurs don't know about the Business plan, technicality, how to construct sentences. The sessions are very fast, include training for each paragraph. For example, what is the objective of the mission and vision, there should be more training of the business plan. A sample is not enough, a training of explaining the business plan, teach more how to construct the sentences or write the business plan.

Team facilitator: She is nice person, first she didn't know how to deal with the entrepreneurs because of the differences in the background, but we is good at making the discussion, she is a leader and have control. But there is more need of empathy, refugees they suffer a lot, they are
living in the Netherlands because they had to leave everything, in the past they had everything, they were living their lives, nobody taught them. That is why when they come here they don't like when someone tries to give them orders and ask to do things. The team facilitator should understand and not judge them from their first meeting. Team facilitator should be cool and observe the reactions. I think she is not used to deal with the foreigners, especially people from my country that why she needs to be more aware and culturally sensitive.

Entrepreneur 18

hey are getting refugee from different countries, not just a platform for education, a platform for communication and networking making friends, sharing experiences.

I feel relaxed in the RF, helps me get a break from thinking about past experiences, and have a normal life like others

RF provides help beyond the business, they are helping to find another lawyer to solve my status issue.

Entrepreneur 19

Program content: He is happy, but it would be better if we are given a description and clear idea on the role of the student, in the beginning of the program, entrepreneurs should know what to expect from the program and the student. We should be given the good outline of the program before the beginning of the program. Whole schedule & structure like a booklet. I sometime get lost, I had no idea what was happening during the speeddate for example. Team Facilitator Zara she is good but too much on her plate - 4 team to manage, administrative work from RF, time to time I see her struggling. She is trying to find the perfect balance btw students and you. Student consultants are not doing much. In the first one we had the problem with the supplier I knew that it would come, but because of that the students were demotivated, they were just procrastinating. It was hard for them to work on something imaginary and now that have got things under control it, it still didn't change much. Creating timeline and give task to the students didn't change much, the setting of the team where students doesn't have the obligation to work makes it difficult to work. c

Entrepreneur 20

about the strategy: Workshop or tools to give the refugees the scope to develop their idea. Program content: covers different aspect, covers different aspects, that are relevant in business culture, sales workshop at Huxley was practical, some other workshop touched content, the website were very practical, they asked from the beginning how you want to the workshop, in terms of the practically it is best. CCC I like it, they were not practical but like the culture of the open workshop, there was nothing wrong and right. In terms of context, the format is nice. I liked the SEO workshop, we touched few things, need more time... Website is more crucial should be 3 workshop on SEO very practical. In term of team facilitator: David is actually concerned, he helps a lot even personally, He is understanding, He can push too.. Coaches: They are available, concerned. Students: Our perception was
different, We can't expect too much, bit barrier, in the beginning I was not sure about it.

| Entrepreneur 21 | I think me and refugee Forward are a good combination, because I have my mind, my craft, my ideas, I am hard working and RF has the skills for me. They have the technique to show me the way. They give me network, expertise, they don't ask entrepreneurs for something like money or anything, they ask it from government or wherever, but I don't care about. That is the most beautiful thing about the program, you come here you get all the help in a professional manner for free. You can't get this kind of quality anywhere else. From the beginning I was attending a lot of program with going to other organization, not every organization is good as here. Because here they are really professional, they know what they are doing. In other organization the whole program is about eating, chilling and, most of the budget is spent on eating, chilling, less than hour or two hours for work. Lot of nonprofit organization are looking for us to get enroll, as they get money from us, because we are money. They sell as their budget. The best aspect of the program is working in the team and a facilitator that is very helpful. I get to work with local people, sometimes I don't understand how to work with other people, I don't understand what that say. In RF you get a team facilitator, for example, Zara do a lot for me, she get me in contact with other people, with the team. I found the team facilitator as the most crucial. Timing is something RF could work for, as a student I have to manage my classes and workshop here, most of the important stuff happens during the week, as I have classes to often miss the workshops. In the beginning they had many boast Sundays now they don't, there are not much activities planned for the boast Sunday but it is the only days I get time. |