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**Refugee Resettlement and Socio-economic Participation Through Entrepreneurship:  
The Case of New Zealand**

A thesis

Submitted in fulfilment

of the requirements for the degree

of

**Doctor of Philosophy**

in

**Strategic Management**

at

**The University of Waikato**

by

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THE UNIVERSITY OF  
**WAIKATO**  
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2025

### Publications and Conference Presentations

Fatokun, K. I., & Sinha, P. (2021). Entrepreneurship as a pathway to refugee resettlement: A literature review and future research directions. 34<sup>th</sup> ANZAM Conference. Hosted by Edith Cowan University, Western Australia.

Fatokun, K. I. (2022). Refugee Entrepreneurship: Developing a Conceptual Framework. Presented at the 2022 Annual ANZIBA Conference, hosted by Victoria University of Wellington, New Zealand.

Fatokun, K. I., Sinha, P., & Scott, J. M. (Under review at A journal). Refugees navigating barriers to entrepreneurship in pursuit of resettlement in New Zealand: The ‘trio embeddedness’ of refugee entrepreneurs.

## Abstract

Entrepreneurship is often viewed as a feasible pathway for refugee resettlement. It is regarded as a means for refugees to find employment and participate in socio-economic activities. Previous studies have suggested refugee entrepreneurship as a pathway for refugee integration. However, it is not enough to assert that entrepreneurship is a pathway for refugees to integrate and resettle in a host community; we need to understand how entrepreneurship contributes to their resettlement. The current knowledge needs to be expanded within the context of resettlement by exploring why refugees start businesses, how refugee entrepreneurship aids resettlement, the types of businesses refugees engage in, and the reasons behind these choices. How does refugee entrepreneurship influence resettlement? Focusing on spatiality, this study addresses the gap caused by the lack of a context-specific study examining refugee entrepreneurship and resettlement in a host country.

A synthesised conceptual framework that provides a structured overview of key ideas, concepts, theories, and relationships drawn from existing research and literature on (refugee) entrepreneurship and resettlement has been neglected. Exploring the phenomenon of refugee entrepreneurship and its connection to resettlement necessitates the development of a synthesised conceptual framework. In conducting this study, the framework is based on a synthesis of: (1) the mechanisms (a broad theoretical discussion) driving the motivation of (refugee) entrepreneurs; (2) social capital theory; and (3) mixed embeddedness theory.

Focusing on New Zealand as a refugee-receiving country, the developed **novel context-aware conceptual framework** is applied to improve understanding of the linkage between refugee entrepreneurship and resettlement. How the “**enabling**” factors of refugee entrepreneurship transform misfortune into positive outcomes for refugees is revealed. The term “enabling” describes how refugees overcome difficulties and turn challenges into elements that drive **positive outcomes** for them.

This study provides answers to why refugees engage in business activities. This improves our understanding of the motives of refugee entrepreneurs beyond the traditional push and pull dichotomy of necessity and opportunity recognition.

Although motivated to start businesses, refugees encounter significant barriers to entrepreneurship and need to actively participate in socio-economic activities to support their resettlement through entrepreneurship. Refugee resettlement through entrepreneurship is a

transformative process shaped by their experiences from their home country, culture, transition, and pre-entrepreneurial activities in the host country.

Applying the interpretive approach, data were collected through semi-structured interviews with 21 refugee entrepreneurs, using a semi-structured interview guide. Qualitative methods that uniquely enable the explanation of the participants' agentic lived experiences, capturing individuals' meanings and interpretations of their behaviours, events, and contexts, were employed. Abductive reasoning was used to identify themes, codes, and categories. Raw data were organised through the first-order coding or open coding process, where sets of data were closely reviewed and integrated with other data to develop broader themes and theoretical dimensions. NVivo software was utilised to support and enhance the rigour of data analysis.

This study finds that refugees must transition from informal to formal entrepreneurs to resettle through entrepreneurship. This change requires support from drivers of mixed embeddedness (DME) and government intervention through policy change, especially for refugees who arrive as adults.

## Acknowledgements

I sincerely thank the University of Waikato, the School of Graduate Research (SGR), and the Waikato Management School. I am pleased to be associated with this esteemed institution.

I sincerely thank my research supervisors, Associate Professor Paresha Sinha and Dr. Jonathan M. Scott, for their insightful critiques and unwavering support throughout my research journey. Their dedication to academic excellence and meticulous attention to detail have significantly shaped this thesis. I am deeply grateful for their constructive feedback and suggestions, which have improved the quality of my work. I would also like to thank Dr. Gazi Hassan for his contributions at the early stages of this research work.

My gratitude also extends to all the individuals and organisations that supported me in recruiting research participants for this study. Without your efforts, data collection would have been a significant challenge. The data collection phase of this research occurred during a global pandemic. Conducting research during the challenging COVID-19 period was extremely difficult, with stress levels reaching a breaking point. I am grateful for the support I received from my family, colleagues, and friends. Your moral support is always invaluable. The understanding and support measures implemented by Waikato Management School and the University of Waikato, especially during the pandemic, are deeply appreciated.

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## 1. Chapter One – Refugee entrepreneurship – An introduction

### 1.1 Introduction

One of the key challenges in the humanitarian sector is how to respond effectively to issues faced by refugees. Managing the refugee crisis remains a global concern within the humanitarian field and poses a significant problem for countries seeking to resettle refugees. According to the Office of the High Commissioner of the United Nations, a refugee is a person who, due to a well-founded fear of persecution for reasons of race, religion, nationality, membership of a particular social group, or political opinion, is outside their country of nationality and unable or, because of this fear, unwilling to seek protection from that country; or who, lacking a nationality and outside their former habitual residence because of such events, is unable or, due to this fear, unwilling to return (Melander, 2021).

The UNHCR (2019) reported that 70.8 million people were forcibly displaced worldwide in 2018. 25.9 million of this number are refugees (20.4 million are UNHCR mandate refugees, while 5.5 million are Palestinian refugees under UNRWA's mandate). In 2018 alone, 41.3 million internally displaced people and 3.5 million asylum-seekers brought the total number of forcibly displaced people to 45 million. These 2.3 million additional displaced people occurred in just one year (UNHCR, 2018). The recent United Nations High Commissioner for Refugees' mid-year trends report (UNHCR, 2024) indicates that 122.6 million people are displaced, 32 million are refugees under UNHCR's mandate, 5.8 million are in need of international protection, and 8 million are asylum seekers. The full-scale invasion of Ukraine by Russia in 2022 led to one of the worst displacement crises in recent European history, with over 6.3 million Ukrainians fleeing to Europe (Schrooten, 2025). The civil war that erupted in South Sudan in late 2013, a little over two years after the country's hopeful independence, has led to what is now Africa's largest refugee crisis (Omata & Gidron, 2025). The increasing number of refugees and displaced persons is straining the global capacity for humanitarian aid.

Refugees face persecution in their own countries primarily because of their political or religious beliefs and affiliations (UNHCR, 2011a). The UN Convention relating to the status of refugees is a crucial international legal document that defines refugee rights and the obligations of states that offer refuge (UNHCR, 2010). The signatory countries to the UN Convention were committed only to people who had become refugees due to World War II in Europe before 1951 (UNHCR, 2017a). The definition mainly concentrated on Soviet dissidents seeking asylum during the Cold War, and it generally ignored issues of (socially constructed) gender

and biological sex (Malkki, 1995a). However, the 1967 Protocol removed geographical and temporal limitations from the 1951 Convention and expanded the definition by including displaced individuals seeking temporary refugee status to escape political and social upheaval (UNHCR, 2011b). The 1967 Protocol describes refugees as people who are outside their country of nationality or habitual residence and have a well-founded fear of persecution based on their race, religion, nationality, membership in a specific social group, or political opinion (UNHCR, 2011a).

The number of refugees worldwide has been increasing rapidly in recent times. Tens of millions of people have been forced to seek refuge outside their home countries mainly due to poverty, war, deprivation, persecution, and armed conflicts. This rise challenges the global response to humanitarian aid and adds pressure on the Office of the United Nations High Commissioner for Refugees (UNHCR). In recent years, Europe has experienced an unprecedented influx of refugees arriving by sea. This mass movement reflects the number of people displaced globally (Panebianco & Fontana, 2018). Filippo Grandi, the United Nations High Commissioner for Refugees, at the 8504th meeting of the United Nations (UN), held on 9 April 2019, highlighted the enormity of the challenges facing his agency when he stated, with nearly 70 million people displaced worldwide, mainly by conflict, the Security Council has a vital role in resolving this global crisis. He also mentioned that most refugee flows could be stopped if conflicts were prevented or resolved (UN, 2019).

The following table shows the numbers of displaced people, refugees and mandated refugees from 2014 to 2024<sup>1</sup>.

---

<sup>1</sup> Source: Adapted from UNHCR annual reports of 2015 to 2024.

*Table 1: Displaced People, Refugees and Mandate Refugees*

Year	Number of Displaced People (M)	Number of Refugees	Number of UNHCR's Mandate Refugees (M)
2023	110.3	30.51	29.3
2022	108.5	35.3	29.4
2021	89.3	27.1	21.33
2020	82.4	26.4	20.7
2019	79.5	26	20.4
2018	70.8	25.9	20.4
2017	68.5	25.4	19.9
2016	65.6	22.5	17.2
2015	65.3	21.3	16.1
2014	59.5	19.5	14.4

As shown in Table 1 above, there has been a steady increase in the number of global displaced people with attendant increases in global refugees and UNHCR's mandate refugees. The UN quota refugees constitute UN mandate refugees. New Zealand has increased its number of UN quota refugees over the years.

To help address the socio-economic challenges faced by refugees, especially since the refugee crisis of the mid-2010s (Cantat et al., 2023; Jaworsky & Božič, 2023), the effects of wars, conflicts, and other forms of political tensions are reflected in the growing number of forcibly displaced people leaving their homes to seek refuge elsewhere. Considering current trends among displaced populations, refugee-receiving countries are developing strategies aimed at improving the socio-economic conditions of refugees (Bakker et al., 2014). Millions of displaced individuals worldwide belong to some of the most marginalised groups, facing discrimination, poor living conditions, and high unemployment rates (Phillimore & Goodson, 2006; Lyon et al., 2007; Bloch, 2008, 2014; Heilbrunn, 2019; Logie et al., 2024). After the trauma of forced migration, refugees encounter the difficulties of resettling in a new country, adapting to a different way of life, and finding ways to survive within a new socio-economic environment, which is invariably challenging (Lee et al., 2023). Refugee entrepreneurship is a compelling topic that provides a unique perspective on the link between disruptive life events caused by fleeing one's homeland and the process of establishing a new business in a resettlement country (Abebe, 2023). Interest in this emerging area of entrepreneurship is growing due to its potential to assist refugees resettled in host countries.

### 1.2 Problem Statement

In New Zealand, research indicates that refugees continue to face significant barriers to economic integration, despite government efforts to achieve self-sufficiency within five years of arrival (Immigration New Zealand, 2024). Studies indicate that, for many refugee families, government benefits remain their primary source of income, rather than stable employment or

self-employment (de Vries et al., 2021; Ranabahu et al., 2021). The low level of refugee economic integration negatively impacts their resettlement, which is a significant concern for the governments of refugee-receiving countries on one side and for the refugees themselves on the other (Rashid, 2018). Resettlement policies in many refugee-receiving countries emphasised helping refugees find a job. However, due to barriers to refugee employment in host countries, researchers are exploring entrepreneurship as a potential lasting and sustainable solution (Schmich & Miltra, 2023).

As an emerging sub-field of entrepreneurship research, refugee entrepreneurship (Desai et al., 2021; Abebe, 2023) offers a perspective for exploring the link between disruptive life events and the creation of business ventures. Refugee entrepreneurs engage in business outside their usual country of residence because they are compelled to leave their country to escape persecution or war (Newman et al., 2024). Inquiry into refugee entrepreneurship remains an underdeveloped research area, with most studies published in the last decade (Newman et al., 2024). Although research on refugee entrepreneurship can be traced back to the 1980s (Fass, 1986; Gold, 1988), the majority of studies have appeared since the mid-2010s, following the increase in refugees migrating to Europe (Newman et al., 2024). Recently, refugee entrepreneurship has gained increasing attention from academics and policymakers worldwide. The volume of scholarly publications has grown significantly in recent years, driven by the urgent focus on the ‘global refugee crisis’. Despite this, the field remains underdeveloped, as existing research is dispersed across diverse disciplines that employ different concepts, samples, and methods. This fragmentation hampers researchers’ ability to recognise clear opportunities for further investigation (Abebe, 2019).

Previous research on refugee entrepreneurship has been descriptive and has failed to consider the relevant context (Bernard, 1976; Wauters & Lambrecht, 2008; de la Chaux, 2018; Freiling et al., 2018; Heilbrunn et al., 2019). Szkudlarek et al. (2021) note that international business should be capable of addressing the socio-economic and political challenges associated with the large number of global refugees. Scholars argue that this sub-field of entrepreneurship remains underdeveloped, with fragmented findings and a lack of a consistent body of knowledge (Christensen et al., 2020; Abebe, 2023). This raises the question: what insights can we gain from the unique ‘context-specificities’ of refugee entrepreneurship? (Welter et al., 2016). Based on this, the present study contends that investigating refugee entrepreneurship and examining how refugees' socio-economic activities relate to resettlement within a specific

geographic location is a context-specific inquiry that can generate coherent knowledge, thereby enhancing our understanding of the phenomenon as it pertains to resettlement.

Previous research on refugee entrepreneurship has focused on various aspects of the phenomenon, such as the distinct phases of the interconnected process of refugee enterprise development: initiation, engagement, and performance of entrepreneurial endeavours (Shepherd et al., 2019). Other studies have concentrated on refugee entrepreneurial intentions and motives (Mawson & Kasem, 2019; Othman, 2020; Almohammad et al., 2021; Cetin et al., 2022; Welsh et al., 2022), while some have focused on refugee entrepreneurial career development (Richardson et al., 2020; Backman et al., 2021; Konstantinos et al., 2024). Additional focus areas of refugee entrepreneurship research include motivation (Barth et al., 2021; Cetin et al., 2022; Konstantinos et al., 2024; Zalkat et al., 2024), resource acquisition (Bizri, 2017; Meister & Mauer, 2019; De la Chaux & Haugh, 2020; Luseno & Kolade, 2022; Soliman et al., 2023; Reis et al., 2024), and integration (Meister & Mauer, 2019; Alrawadieh et al., 2019; Almohammad et al., 2021; Schmich & Mitra, 2023).

Previous studies recommend refugee entrepreneurship as a pathway to resettlement (Skran, 2020; Lee et al., 2023; Zehra & Usmani, 2023) without examining the underlying factors that can either positively or negatively influence the resettlement process through entrepreneurship. It is not as simple as claiming that if a refugee owns a business, they will resettle. This study argues that refugee resettlement through entrepreneurship is a transformative journey that begins with their experiences in their home country, the culture, the experiences at various refugee camps, the pre-entrepreneurial experiences in the host country, the motives for establishing a business venture, the challenges they face, how refugees navigate these challenges, the types of refugee entrepreneurs, and their worldview regarding resettlement.

To understand the transformative impact of refugee resettlement through entrepreneurship, it is essential to explore why refugees establish businesses, the factors influencing the establishment of refugee enterprises, and how these businesses are created and managed. In other words, how are refugee business ventures formed and operated, and why? The challenges refugees face before and after establishing their businesses, how they overcome these challenges, and the implications of their success or failure all affect their resettlement. Furthermore, does creating and running a business positively influence refugee resettlement? If so, how? And if not, why not? Therefore, it is necessary to develop a conceptual framework that can be used to investigate refugee entrepreneurship, including its motivations, the

establishment and operation of refugee businesses, and how refugees navigate barriers to entrepreneurship and achieve resettlement.

To establish a link between refugee socioeconomic participation through entrepreneurship and resettlement. The study substantively argues that if the level of refugee participation in social and economic activities in a host country increases (through entrepreneurship), the rate at which refugees resettle will accelerate. Refugee entrepreneurship is seen as a catalyst for the desired increase in socio-economic activities that positively impact refugee resettlement.

### 1.3 Rationale for the Study

The increasing number of displaced people caused by wars and political tensions suggests that the global refugee population will likely continue to grow. (see Figure 1). Therefore, finding sustainable solutions to the refugee crisis has become a worldwide challenge. However, in 2018, an estimated 593,800 refugees out of millions worldwide returned to their home countries (UNHCR, 2019), and nearly 1.1 million returned in 2023, with eight out of ten being South Sudanese or Ukrainian (UNHCR, 2024). This option may not be practical for many refugees due to ongoing political instability, conflict, difficulties in reclaiming lands and properties, loss of livelihoods, and insecurity (Esses, Hamilton & Gaucher, 2017).

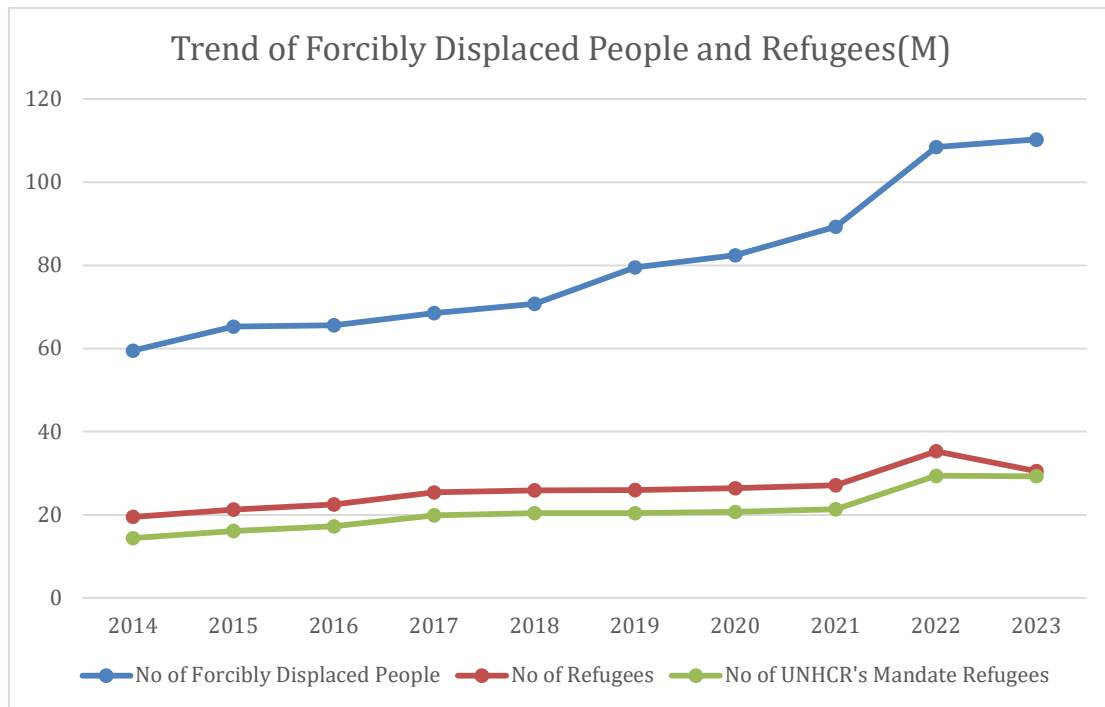
In 2018, the number of global refugees was 25.9 million, while only 92,000 were accepted for resettlement as permanent residents (UNHCR, 2019). By 2023, the global refugee population had increased to 36.4 million (UNHCR, 2023), with just 59,500 accepted for permanent residency in host countries (UNHCR, 2024). Often, the common view is that refugees threaten members of the host community by competing with them for jobs, housing, and other social amenities. These perceptions tend to reinforce the refugee crisis, creating a rationale for significantly limiting refugee admission in many Western countries (Hier & Greenberg, 2002; Leach, 2003; Ayed, 2015). However, De Vroome et al. (2011) find that refugee employment is significantly and positively linked to national self-identification, indicating progress towards their settlement.

Migrants (including refugees) are more likely than nationals of migrant-receiving countries to be unemployed, to be in precarious or unstable employment, and to experience downward professional mobility (UNHCR, 2013), because structural employment challenges often hinder refugees' entry into labour markets in host communities (Khakimova, 2024).

Previous studies indicate that refugee participation in socio-economic activities within host countries remains low, and this limited involvement negatively impacts refugee resettlement.

(Bloch et al., 2000; Shneikat & Alrawadieh, 2019). Other challenges of refugee resettlement include a lack of trust between refugees and locals, isolation, unemployment, and cultural and language barriers (Lee et al., 2023).

Therefore, increasing refugee participation in social and economic activities through entrepreneurship can positively influence refugee resettlement. Entrepreneurship encompasses social and economic activities (İlhan & Nişancı, 2020), and it is therefore argued in this research that higher levels of refugee engagement in these activities within host communities will be encouraged through entrepreneurship, thus enabling faster resettlement.



*Figure 1: Trend of Forcibly Displaced People and Refugees<sup>2</sup>*

Figure 1 above shows an upward trend in the global numbers of forcibly displaced people, refugees and UNCHR's mandate refugees.

The number of refugees worldwide is expected to continue to increase due to ongoing conflicts and wars, as well as natural factors such as global warming and climate change (Korzeniewski et al., 2024; Zhu et al., 2024). Therefore, finding long-lasting solutions for refugees has become a global challenge. While many refugees might prefer to return to their country of origin once safe conditions are restored, this option may not be feasible due to ongoing political instability, conflict, difficulties in reclaiming land and property, insecurity, and the loss of livelihood (Esses, Hamilton & Gaucher, 2017; Al Husein & Wagner, 2023).

Several leading countries for refugee resettlement, including Australia and the United Kingdom (UK), experienced declines in the number of resettled refugees in 2018 (Radford & Connor, 2019). As a result, millions of refugees are at risk of spending an unacceptably long time in exile and without adequate resources. However, there is no widespread global decrease in the number of countries willing to accept refugees; rather, the situation is complex and characterised by shifting needs. For example, resettlement requests from Syria have declined, while those from Afghanistan, South Sudan, and Sudan have increased. Despite a substantial rise in global displacement, the growth rate slowed by late 2024, leading to a slight decrease in the total number of forcibly displaced individuals by April 2025. Many host countries face mounting pressures, and the growing trend to externalise migration management presents additional challenges for refugee protection and resettlement (Naseer et al., 2025; UNHCR, 2025).

Due to their often seemingly hopeless situation in their country of origin, many refugees have taken matters into their own hands without authorisation (necessary travel documents) and have tried to travel elsewhere in search of refuge. For example, the term 'boat people' is synonymous with refugees arriving in Australia (Phillips & Spinks, 2013). More recently, refugees from Africa and the Middle East have attempted to migrate to Europe by sea using unsafe boats as means of transportation. Such attempts are fraught with danger. Between 2014 and 2019, a total of 19,140 refugees were declared either dead or missing while trying to migrate to Europe, either by land or by crossing the Mediterranean Sea (Radford & Connor, 2019; UNHCR, 2020, January).

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<sup>2</sup> **Source:** Plotted based on figures presented in United Nations High Commissioner for Refugees (UNHCR) annual reports from 2014 to 2023 (figures in millions).

Radford and Connor (2019) argue that although they formally commit to protecting refugees, as outlined in the Geneva Convention, citizens of Western countries (i.e., developed nations in Europe, North America, and Oceania) do not always view refugees with compassion or prioritise their protection. Instead, they sometimes greet refugees with intolerance, distrust, and contempt, driven by the belief that there is a trade-off between the well-being of refugees and that of established members of potential host countries.

The response in Europe and the United States to the Syrian refugee crisis (since March 2011) has revealed these negative attitudes. The rise of populist right-wing ideology and resistance to accepting refugees are amplified and perpetuated by negative images of refugees in the public eye and the widespread belief that refugees threaten members of the host society through competition for jobs, housing, and other social services. According to MacDonald (2017), negative perceptions of refugees have influenced Australians' acceptance of diversity, and refugees report incidents of discrimination, racism, and xenophobia. These attitudes reinforce the refugee crisis, providing a reason for many Western countries to substantially limit refugee admissions (Hier & Greenberg, 2002; Leach, 2003; Ayed, 2015).

While the refugee crisis is a global issue, about half of the world's refugees originate from the following countries: Syria, Somalia, South Sudan, Burundi, Venezuela, Myanmar, Angola, Ethiopia, Chad, Mozambique, Liberia, Iraq, Vietnam, Chad, and Afghanistan (MacDonald, 2017; Fransen & De Haas, 2022). According to Fransen and De Haas (2022), in 2018 alone, an estimated 10 million refugees originated from Asia and 7 million from Africa.

During this period of rising global refugee numbers and the refugee crisis, the New Zealand government has increased its intake of United Nations (UN) quota refugees and enhanced its refugee resettlement strategy. The New Zealand government has confirmed an annual refugee quota of 1,500 people for the current three-year period (July 2025 - June 2028) to address global resettlement needs (Immigration New Zealand, 2025).

This humanitarian action by the New Zealand government can positively influence how refugees are welcomed within New Zealand communities. A welcoming national response to the refugee crisis has been recognised as a factor that facilitates the resettlement of refugees in host countries. For example, the response of the Canadian government to the Syrian refugee crisis is cited as a case study illustrating changing attitudes and behaviour towards refugees among the Canadian public (Government of Canada, 2016; Esses et al., 2017). However, displaced people and refugees worldwide are among the most marginalised groups, facing high

unemployment and low income. Refugees often encounter barriers that hinder their socio-economic participation in host countries (Phillimore & Goodson, 2006; Lyon et al., 2007; Bloch, 2008, 2014). Considering these points, this research centres on refugee entrepreneurship and resettlement in a refugee-receiving country, in this case, New Zealand.

#### 1.4 Motivation of the Study

I have had the opportunity to support refugees during their resettlement in New Zealand; this experience has given me insight into some challenges they encounter. The overall lack of socio-economic participation among refugees adversely affects their resettlement. One method to enhance this participation is through refugee entrepreneurship. Therefore, in this thesis, I investigated refugee resettlement and socio-economic engagement through entrepreneurship in New Zealand.

#### 1.5 Aim and Objectives

The primary aim of this research is to explore the socio-economic participation of refugees through entrepreneurship in New Zealand. Resettlement and integration of refugees in host countries are increasingly challenging (Heilbrunn, 2019), and refugees encounter additional barriers to resettlement and engaging in socio-economic activities (Wauters & Lambrecht, 2008; Bloch, 2008; Ayadurai, 2011; Heilbrunn & Iannone, 2018). Finding solutions to the challenges of resettling refugees is becoming more urgent; therefore, strengthening refugees' livelihoods and economic independence is a priority (Jacobsen, 2002).

Promoting and expanding refugees' participation in economic activities via entrepreneurship is viewed as a promising approach (Munoz, 2010; Soliman et al., 2023), especially when combined with other government resettlement programmes. This study aims to develop a context-specific understanding of refugee entrepreneurship in New Zealand. Such understanding forms the foundation for integrating refugee entrepreneurship into the resettlement strategies being implemented. Introducing refugee entrepreneurship as a pathway to resettlement requires a deeper understanding of the phenomenon.

However, a coherent theory of refugee entrepreneurship remains in its early stages, and the research field is currently underdeveloped (Akele, 2020). This study aims to contribute to the current understanding of the refugee entrepreneurship phenomenon and add to our knowledge by developing a synthesis of mechanisms (a conceptual framework) that can help investigate

the phenomenon and explore the connection between refugee entrepreneurship and resettlement.

To present a better understanding of the connection between refugee socio-economic participation through entrepreneurship and resettlement, it is important to examine the motive behind refugees' decision to venture into entrepreneurship, especially in the context specificity of New Zealand, where the government social system provides income support and welfare benefits for refugees (Ranabahu et al., 2021). Therefore, this study also investigates refugee entrepreneurs' motivation as part of understanding the phenomenon.

Additionally, social capital theory seeks to explain the sources of resources available to migrant entrepreneurs. Proponents of this theory argue that, because of barriers to integration and socio-economic participation, migrant entrepreneurs must rely on socio-cultural/co-ethnic networks for their business survival (Bizri, 2017; Alrawadieh, Karayilan & Cetin, 2019; Shneikat & Alrawadieh, 2019; Kachkar, 2019).

Furthermore, the mixed embeddedness theory is a crucial concept in explaining the success of migrant entrepreneurs. The theory of mixed embeddedness, unlike social capital theory that emphasises the role of individual actors and their networks, incorporates the supply side of entrepreneurs with their set of resources on the one hand and the demand side of markets, on the other, as the basis upon which suitable business opportunities depend (Kloosterman et al., 1999).

This qualitative research study investigates the phenomenon of refugee entrepreneurship, aiming to understand the trajectory of refugee business ventures, including motivating factors, resource acquisition, business startups, and the impact of entrepreneurship on refugee resettlement in host countries. The challenges that refugees encounter in these countries vary significantly based on several factors, such as their unfamiliarity with the host country, levels of human and social capital, and the institutional differences between their home and host countries.

### 1.6 Statement of Inquiry

Previous research on refugee integration and resettlement spans multiple disciplines. One such field is refugee entrepreneurship, a subset of entrepreneurship studies. Research in refugee entrepreneurship is progressing, with numerous journal articles published over the past decade (Newman et al., 2024). These studies remain fragmented and scattered across different topics

(Lang et al., 2024). Many are descriptive and overlook the context-specificity of the phenomenon (Bernard, 1976; Wauters & Lambrecht, 2008; Welter et al., 2016; Heilbrunn et al., 2019; de la Chaux, 2018; Freiling et al., 2018; Ben-Hafaïedh et al., 2024). Scholars suggest that this subfield of entrepreneurship lacks a unified body of knowledge (Christensen et al., 2020; Abebe, 2023).

Some previous research suggests that refugee entrepreneurship can facilitate the integration of refugees into host countries (Pechlaner et al., 2012; Alrawadieh et al., 2019). It is not enough to claim that entrepreneurship is a pathway for refugees to integrate and resettle in host communities; we need to understand how entrepreneurship supports their resettlement. Knowledge should be expanded in the context of resettlement by examining why refugees start businesses, how refugee entrepreneurship contributes to resettlement, the types of entrepreneurship refugees pursue, and the reasons for these choices. How does refugee entrepreneurship influence resettlement? By considering spatial aspects, this current study addresses the gap caused by the lack of a context-specific examination of refugee entrepreneurship and resettlement in a host country.

Therefore, this study investigates: (1) the motivation of refugee entrepreneurs; (2) barriers to refugee entrepreneurship specific to the New Zealand context and how refugee entrepreneurs overcome the barriers; and (3) the process of refugee resettlement through entrepreneurship.

These three aspects of the phenomenon are examined through the two overarching questions that guide this research.

1. *How are refugees turning misfortune into “enabling” factors that motivate entrepreneurship in New Zealand, leading to positive outcomes?*
2. *Why and how does refugee entrepreneurship indicate participation in the economic and social realms of the host country and resettlement?*

### 1.7 Scope of the Study

The research study contextualises the challenges of refugee social and economic participation and how the level of refugee participation in socio-economic activities can be improved to facilitate accelerated resettlement. Therefore, the scope of this study encompasses the two intertwined phenomena of refugee entrepreneurship and refugee resettlement. Thus, I inquire how the ‘lived experiences’ of refugees who have resettled in New Zealand have influenced entrepreneurship.

Many studies investigate entrepreneurship in general, with some concentrating on migrant or ethnic entrepreneurship. For example, the entrepreneurial potential of refugees has been emphasised in recent decades (Wauters & Lambrecht, 2008; Betts et al., 2014; Bizri, 2017; Shepherd et al., 2020). While previous studies have uncovered several aspects of the refugee entrepreneurship phenomenon (Desai et al., 2021; Jones et al., 2024; Mousa & Abdel Gaffar, 2024; Reis et al., 2024), research lacks a synthesis of the mechanisms that can help us investigate the refugee entrepreneurship phenomenon as it relates to resettlement. Given that a theoretical framework that explains the phenomenon of refugee entrepreneurship is absent from the extant literature, this study introduces such a framework as its main novel contribution.

In doing so, the study is not restricted to any particular refugee ethnic group; instead, it promotes a new approach to understanding the factors behind refugee entrepreneurship startups (motivation), including the application of entrepreneurial motivation concepts, refugee resource acquisition and business operations, and the impact of entrepreneurship on refugee resettlement in a host country (in this case, New Zealand). This research aims to explore the entrepreneurial drive of refugees in New Zealand as a key part of identifying their motivations and potential unique contextualised dimensions.

The study did not focus on immigrant/migrant entrepreneurs generally; instead, it focuses on refugees as a subgroup of a larger group of immigrants and investigates the phenomenon of refugee socio-economic participation through entrepreneurship in New Zealand, and how such participation impacts resettlement. The study did not focus on any refugee ethnic group. However, participants were recruited from all the major countries where refugees have arrived from in recent years, namely: Afghanistan, Cambodia, Colombia, Congo DR, Ethiopia, Iran, Iraq, Nigeria, Pakistan, and Somalia.

### 1.8 Contributions

This study contributes to the discussion of the refugee entrepreneurship phenomenon. It expands the continuum by discussing the motives of refugee entrepreneurs as revealed in the research and the *mixed motives of refugee entrepreneurship*. This perspective is a significant contribution to the literature on refugee entrepreneurship and a contribution to the context-specificity of refugee entrepreneurship in New Zealand. The study focuses on the unique aspect of refugee entrepreneurship and resettlement.

Furthermore, refugee entrepreneurship has not received much attention in research, and there are only a few academic studies on this topic. (Heilbrunn, 2019). This enquiry contributes to

the emerging empirical studies of refugee entrepreneurship and *develops a conceptual framework* that explains the refugee entrepreneurship phenomenon in relation to resettlement. Developing and applying a conceptual framework to study refugee entrepreneurship reveals the phenomenon's uniqueness (context-specificities), specifically in the New Zealand context, and reveals the transformative process of refugee entrepreneurs to resettlement.

In addition, this study contributes to and extends the theory of mixed embeddedness with the discussion of a novel discovery by applying the original (mixed embeddedness) theory. One of the contributions of this study is the concept of *Trio Embeddedness* in the discussion of mixed embeddedness of refugee entrepreneurs. Refugee formal entrepreneurs not only embed themselves in their host country's community and broader society, but also extend their embeddedness to their country of origin through the export and import of goods and business investment. Refugee entrepreneurs also demonstrate presence in their home country by establishing and running business ventures. They leverage their understanding of the language, as well as the socio-economic and political contexts of their country of origin.

## 1.9 Definition of Terms

### 1.9.1 Forcibly displaced people

These are persons who are forced to move either within or across borders due to armed conflict(s), persecution, terrorism, human rights violations and abuses, violence, the adverse effects of climate change, natural disasters or a combination of these factors (Office of the High Commissioner for Human Rights (OHCHR, n.d.-a,-b)

### 1.9.2 Refugee

As indicated above, a refugee is a person who – owing to well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion – is outside the country of his or her nationality and is unable or, owing to such fear, is unwilling to avail himself or herself of the protection of that country; or who, not having a nationality and being outside the country of his or her former habitual residence as a result of such events, is unable or, owing to such fear, is unwilling to return to it (United Nations High Commissioner for Refugees (UNHCR, n.d.-b).

### 1.9.3 UNHCR mandate

This mandate is the legal basis for UNHCR's activities and the rationale for its existence. The mandate informs what UNHCR is supposed to do and for whom (UNHCR, n.d.-b).

#### 1.9.4 Convention Refugees

People who fled their own country because they fear persecution or harm. They start as asylum seekers in the country they fled (New Zealand Government, 2020).

#### 1.9.5 UNHCR quota refugee

A person who has been identified by the UNHCR as a refugee and accepted for resettlement in New Zealand under the annual quota refugee intake established by the New Zealand government. The New Zealand government chooses them for resettlement in New Zealand while they are still overseas (Human Rights Commission, 2010).

#### 1.9.6 Socio-economic participation

Socio-economic participation involves an individual's or a group of people's engagement in the economic and social aspects of their society, including access to employment, leisure, education, and other communal activities. It emphasises how people from diverse socio-economic backgrounds, such as refugees and others in areas of high deprivation, experience varying levels of access to these opportunities (Senapati & Ojha, 2019; Mandrysz, 2020; Giacomini et al., 2023; Zou et al., 2023).

#### 1.9.7 Mechanism of motivation

The phrase "mechanism of motivation" refers to the literature's discussion of the motivation of entrepreneurship (not formally a theory).

#### 1.9.8 Social capital

Social capital is the value gained from positive relationships between people. It focuses on the connections maintained with others, the knowledge shared, and personal brands (Mask, 2019). It focuses on social relationships, with key elements including social networks, civic participation, norms of reciprocity, and widespread trust (Bhandari & Yasunobu, 2009).

#### 1.9.9 Mixed embeddedness

Mixed embeddedness is a theoretical framework used in sociology and economics to study migrant entrepreneurship. It analyses how an individual's social networks, human capital, and the opportunity structures within institutional and political-economic contexts interact. The concept combines social embeddedness, which involves resources from social, ethnic, and mainstream networks, with institutional embeddedness, which includes laws, regulations, and market conditions. This comprehensive approach explains how migrant businesses are created, operate, and integrate into a host country's economy (Kloosterman et al., 1999; Kloosterman, 2010; Aliaga-Isla & Raijalp, 2013; Moyo, 2014; Jones et al., 2014)

#### 1.9.10 Synthesised conceptual framework

A synthesised conceptual framework offers a structured overview of key ideas, concepts, and relationships derived from existing theory and literature. It consolidates diverse findings and perspectives to enhance understanding of complex topics, helping to organise knowledge and guide future research. Moreover, it enables the integration of new data to develop an iterative, evolving framework based on existing evidence. It also provides a clear map of concepts and their connections, making complex phenomena, such as refugee entrepreneurship in relation to resettlement, more understandable (Beyer & Trice, 1982; Wilson et al., 2010; Partelow, 2023).

#### 1.9.11 Refugee informal-entrepreneurship

In this study, refugee informal entrepreneurship is defined as a less formal approach to starting and running a business by refugees. It is characterised by a focus on personal passion and flexibility rather than strict business plans and official structures. It is connected to unregistered small-scale businesses in the informal sector, such as home-based businesses or street vending. These refugees often create and sell unique products, like handcrafted items, food, or other goods, at local markets or festivals. The use of informal entrepreneurship in this context is descriptive, highlighting the informality in the nature and operation of some refugee businesses.

#### 1.9.12 Refugee formal-entrepreneurship

This study defines a formal entrepreneur as an individual whose business is registered with government authorities and whose business activities lead to tax payments. Formal entrepreneurs comply with strict, comprehensive governance, operational, and reporting requirements. (Laing et al., 2022).

#### 1.9.13 Sub-entrepreneurship

This developing conceptual terminology refers to various forms of undeclared self-employment that remain hidden from authorities but offer an escape from superimposed institutions that constrain entrepreneurial activities and push refugees into sub-entrepreneurship (Refai et al., 2023).

### 1.10 Thesis Structure

This research study is structured into ten chapters. **Chapter One** presents an introduction to the study, discusses the aim and objectives, statement, scope and contributions of the study. A brief discussion of the United Nations High Commissioner for Refugees (UNHCR) mandate, the Convention on Refugees and the UNHCR quota for refugees is highlighted.

**Chapters Two and Three** are dedicated to the literature review. Diverse perspectives on the global refugee crisis and the resettlement challenges of refugees are discussed. The awareness of unwelcome feelings and discrimination, lack of English language, social and cultural exclusion, lack of education, housing issues and lack of employment are some of the factors identified in literature as barriers to refugee resettlement. In Chapter Three, specifically, types and characteristics of mainstream entrepreneurs are discussed. The characteristics of refugee entrepreneurs, the differences between refugee and migrant entrepreneurs and barriers to refugee entrepreneurship are also highlighted.

**Chapter Four** focuses on synthesis and builds the conceptual framework of the research study. The chapter synthesises key theories to develop a novel context-aware conceptual framework to enhance understanding of the phenomenon of refugee entrepreneurship. Entrepreneurial motivation, social capital, and mixed embeddedness theories formed the theoretical foundation for investigating refugee entrepreneurship and resettlement in New Zealand.

**Chapter Five** provides insight into the context of refugee resettlement in New Zealand by focusing on the United Nations Quota Refugees and the New Zealand refugee resettlement strategy. New Zealand is one of around 37 countries participating in the United Nations High Commissioner for Refugees (UNHCR) regular refugee resettlement programme. This participation is carried out through implementing the New Zealand Quota Refugee Resettlement Programme. The New Zealand quota refugee resettlement programme, refugee reception and resettlement in New Zealand, the history of refugees in New Zealand and the challenges of refugee resettlement and socio-economic participation are also discussed in this chapter.

The research methodology and methods are discussed in **Chapter Six**. A qualitative approach is adopted because it is the most appropriate for this study. It allows for the exploration of refugee entrepreneurs' lived experience and provides an opportunity for a nuanced understanding of the social phenomenon of entrepreneurship in their business lives, as well as how refugee participation in socio-economic activities leads to resettlement.

The data sources, the thematic approach adopted in the study, and the qualitative foundation of the research and methods are also discussed. Using a qualitative research method, in-depth interviews are conducted within an interpretive approach. Interviews were conducted in English, and interpreters were used where respondents were not proficient in English. The research participants' narratives relating to entrepreneurship are encouraged, using semi-

structured questions as interview guides. Abductive reasoning was used to identify themes, codes, and categories.

The data analysis in this study adopts a hybrid approach that combines inductive and deductive coding with thematic analysis. Coding is supported by NVivo software to ensure analytical rigor. Combining the three methods complements the research questions by allowing the tenets of phenomenology to be integral to the process of deductive and thematic analysis, while allowing for themes to emerge directly from the data.

The first part of the research findings is discussed in **Chapter Seven**. The research findings related to the motivation of refugee entrepreneurs are analysed in this chapter, as well as factors such as income and family responsibilities, cultural orientation, and self-reliance. Others include the lack of English language proficiency and the impact of the experiences refugees acquired while fleeing their home countries. The age of refugees at arrival in a host country is pivotal to their social and economic participation and the outcome of their resettlement experience.

**Chapter Eight** presents the continuation of the study findings. This chapter focuses on how refugees access the required resources to establish and operate their business ventures. Factors such as the leverage of cultural capital, reliance on family and community networks for venture creation and operational purposes are presented in the chapter. Other findings presented in Chapter Eight are institutional barriers to refugee entrepreneurship and legislative compliance issues.

The interpretation and discussion of the findings are in **Chapter Nine**. The conceptualisation of the phenomenon of refugee entrepreneurship as revealed in this research study is discussed, and why an integrated approach to the study of refugee entrepreneurship is important for the understanding of the uniqueness of the phenomenon is emphasised. The differences between refugee and migrant entrepreneurs and why it is important to understand such differences are also emphasised.

This research study finds that factors such as motivation, contextualised skills, refugee business start-up strategy, business sustainability and challenges, and factors affecting refugee business success, or failures reflect on the uniqueness of refugee entrepreneurship. Trio Embeddedness and refugee sub-entrepreneurship are other research findings discussed in this chapter.

**Chapter Ten**, the last chapter of the thesis, focuses on the conclusion and recommended future research areas. Also, the chapter highlights the theoretical contributions of the study, implications for practice, and policy contributions to refugee resettlement ~~in~~ Newin New Zealand, methodological contributions, and the implications of the research on the synthesised theories (i.e. the theoretical framework) are also discussed.

### 1.11 Summary

This introductory chapter supports the argument that refugee entrepreneurship is an emerging subfield of entrepreneurship research that provides a perspective for exploring the link between disruptive life events and establishing a business venture. The number of refugees worldwide is likely to keep increasing steadily, reflecting the ongoing trend of displaced people. As a result, identifying sustainable solutions for refugees has become an international priority challenge. Added to the mix of global challenges to the refugee crises is the challenge of refugee resettlement in host communities. The low level of refugee participation in the host country's social and economic activities impedes their resettlement. It is therefore arguable that if the level of socio-economic participation of refugees is increased, there will be an increase in the resettlement rate. Refugee entrepreneurship is seen as one viable solution to increasing the level of socio-economic participation of refugees.

## 2. Chapter Two – Literature Review – Refugee Integration Barriers

### 2.1 Introduction

This is one of the two literature review chapters of this study. In this chapter, how the global displacement crisis and the increasing politicisation of refugee resettlement in host countries contribute to the negative perception of refugees who have fled their home countries in search of refuge and safety are discussed first. Two concerns are noted to explain these perceptions amongst nationals of refugee-receiving countries. The previous exposure of refugees to acts of violence, radicalisation, anti-social behaviour and potential risk to national security are some issues of concern. Another contributing factor to the hostile and unwelcoming attitude shown to refugees is how refugee support organisations sometimes describe them. They are often portrayed as deserving pity.

Second, this chapter discusses barriers to refugee integration. Some of the constraints to refugee integration and resettlement are a lack of commensurate education and certification of refugee training from their home countries, a lack of employment, housing issues, racism and discrimination, age at arrival, health issues and cultural differences with host nationals.

The chapter concludes by examining various perspectives on resettlement and the role of refugee entrepreneurs. The literature highlights labour market integration as a key aim in reducing dependency on the state welfare system and enhancing refugees' well-being.

### 2.2 Perception of Refugees in Host Countries

The global displacement crisis and the increasing politicisation of refugee resettlement in host countries have contributed to negative perceptions of those fleeing their homelands seeking safety. Debates over immigration policies and the treatment of immigrants and refugees are highly contentious and fraught with uncertainty in many Western nations (Brader, Valentino & Suhay, 2008; Artiles & Molina, 2011; Esses, Brochu & Dickson, 2012). Acts of discrimination, stereotyping, and social exclusion of newcomers are manifestations of these negative perceptions (MacDonald, 2017; Van Heelsum, 2017). Concerns among nationals of refugee-receiving countries include refugees' perceived exposure to violence, radicalisation, anti-social behaviour, and potential threats to national security. An instance of this is the theft and sexual harassment of women on New Year's Eve 2016 in Cologne, Germany, attributed to some men of migrant and refugee backgrounds (Welle, 2016; Hermanni & Neumann, 2019). Such behaviours often lead to heightened uncertainty and debate about the costs and benefits of allowing refugees to settle in one's country (Harris, 2013). This considerable policy

uncertainty often hampers refugee resettlement efforts. In Australia, for example, young refugees report that negative community perceptions, discrimination, and racism significantly impact their sense of safety and their ability to resettle (MacDonald, 2017). They also describe feelings of disconnection, isolation, and loneliness arising from experiences of rejection, exclusion, and mistrust (Network, M. Y. A, 2016).

Another contributing factor to the negative and unwelcoming attitude shown to refugees is how they are sometimes presented to the public by refugee support organisations. In their appeal to donors for funding, some refugee support organisations present narratives and images of helpless and often suffering refugees, and such images have become a fixture of the stereotypical profile presented of refugees (Kisiara, 2015).

Two of the general questions arising from the discussion of refugee-related policies are: how many immigrants and refugees should be accepted each year? Furthermore, to what extent do refugees present threats to members of host nations? (Esses & Medianu, 2013). Because there is no evidence available to inform satisfactorily the 'answers' to these questions, political elites and the media often take advantage of the uncertainty to create a negative mentality resulting in immigrants and refugees been portrayed as '*enemies at the gate*', who are waiting to invade Western nations (Henry & Tator, 2002; Lynn & Lea, 2003; El Refaie, 2001). Portrayals like this grab public attention, alerting them to potential economic, cultural and physical threats. Therefore, uncertainty can be manipulated to suit political and media advantage, enabling the transformation of rather mundane occurrences (in some cases) into newsworthy events that can be sold to the public and generate support for political platforms that are well outside the political mainstream.

Scholars have highlighted that refugees can evoke feelings of threat in host communities (Esses, Hodson, & Dovidio, 2003; Schweitzer et al., 2005; Stephan et al., 2005; McKay, Thomas, & Kneebone, 2011). Schweitzer et al. (2005) identify threat as a key predictor of Australian attitudes toward refugees, reflecting polarised views. This perceived threat stems from various factors: competition for jobs, healthcare, and housing; reliance on settlement resources; higher prevalence of diseases like tuberculosis and HIV/AIDS; and differing religious, cultural, and value systems. Such differences can shape negative attitudes, particularly among working-class nationals, who often advocate restrictive immigration policies (Canetti et al., 2016). However, others emphasise refugees' economic contributions (Parsons, 2013; Kuraru, 2019). Overall, perceived threat is recognised as a critical factor

influencing prejudice and attitudes toward refugees and immigrants (Murray & Marx, 2013; Riek, Mania & Gaertner, 2006).

Furthermore, the prevailing mode of incorporating newcomers into the social environment into which refugees arrive plays a part in how they are treated. About New Zealand, Marlowe et al. (2014) posit that people with refugee backgrounds are often visible minorities, since they possess and exhibit features that easily mark them as different from the other main ethnic groups in New Zealand. This position suggests that individuals with a refugee background are easily identifiable, based on their physical appearance. Identifying as a refugee can be a marker impacting a person or a family's resettlement experience and self-defining processes. However, many New Zealanders are proud of the country's humanitarian policies on refugee resettlement (Marlowe, Bartley & Hibtit, 2014).

The widespread 'dehumanisation' narrative about refugees may resonate with some members of the public, serving to justify the reinforcement of ingroup versus outgroup boundaries, defending against threats to the in-group's position in the community (Haslam, 2006; Leyens et al., 2007). The existence of such boundaries between refugees and nationals of host countries, on one hand, and, on the other, hampers the socio-economic participation of refugees and immigrants. Ingroup and outgroup boundaries tend to institutionalise discrimination and increase barriers to immigrant and refugee employment.

Opinion polls reveal negative perceptions of refugees in many Western countries. According to Esses et al. (2017), a survey on immigration and refugees across 22 countries shows that 40% of respondents agree with closing their borders to refugees (Ipsos, 2016). Additionally, more than half of the respondents believe that terrorists are pretending to be refugees and are trying to enter their country to cause violence and destruction, and that most foreigners claiming to be refugees are not genuine refugees but are coming for economic reasons and seeking to exploit welfare services (Ipsos, 2016). Similarly, another poll conducted in April and May 2016 across 10 European Union countries reports that 59% of respondents think accepting refugees will increase the risk of terrorism in their country, and about 50% believe refugees are a burden on their nation's social welfare system (Wike et al., 2016).

Research findings like the ones above and the reported 2016 New Year's Eve event in Cologne, Germany, illustrate one of many platforms on which right-wing groups argue that most refugees are ineligible migrants seeking better living conditions and personal gain (Von

Hermanni & Neumann, 2019). This claim frequently raises questions about the process of vetting and verifying genuine refugees. Research has shown that the negative perception of refugees relates to respondents' exclusive national identities, right-wing political views, anti-universalistic values, and their sense of social disaffection (Vala & Pereira, 2020). The negative perception of refugees is compounded by what Chitac et al. (2025) referred to as the *liability of Refugeeness*, which is the loss of competencies, identity, autonomy and contextual constraints.

Despite the widespread negative perception of refugees in some communities, others among citizens of refugee-receiving countries are proud of their country's humanitarian policies on refugee resettlement (Marlowe, Bartley & Hibtit, 2014). At this point, it is important to briefly mention the global refugee arrangement led by the United Nations and the establishment of the United Nations High Commissioner for Refugees (UNHCR).

### 2.3 The Global Refugee Arrangement

After World War I, the increasing number of refugees became a concern for the international community, prompting efforts towards international cooperation and the sharing of refugee responsibilities. During that period, the League of Nations was called upon to address the successive waves of refugees caused by the war (UNHCR, n.d.-a).

The collective effort to address the increasing number of refugees worldwide was further strengthened after World War II, when the United Nations began taking action on this matter. One of its steps was the creation of the Office of the United Nations High Commissioner for Refugees (UNHCR) on 14 December 1950. In Resolution 319 (IV), dated 3 December 1949, the United Nations General Assembly decided to establish a High Commissioner's Office for Refugees starting from 1 January 1951. This office is responsible for protecting the rights and well-being of refugees. (UNHCR, 2004). The general provisions of the United Nations High Commissioner for Refugees include the following clause:

*“The United Nations High Commissioner for Refugees, acting under the authority of the General Assembly, shall assume the function of providing international protection, under the auspices of the United Nations, to refugees who fall within the scope of the present Statute and of seeking permanent solutions for the problem of refugees by assisting Governments and, subject to the approval of the Governments concerned,*

*private organisations to facilitate the voluntary repatriation of such refugees, or their assimilation within new national communities.*(UNHCR,1950)<sup>3</sup>.

UNHCR collaborates with governments, regional organisations, international agencies, and non-governmental organisations to safeguard refugees and promote solutions to their issues (Kinchin, 2016). The UNHCR advocates for the principle of participation, believing that refugees should be consulted on decisions that impact their lives (UNHCR, 2007). Member states of the United Nations are obliged to protect refugees (McNamara, 1998). However, there are challenges to refugees' integration in host countries.

## 2.4 Barriers to Refugee Integration in the Host Country

Refugee integration can be challenging, as settlement policies shape how refugees participate socially and economically, impacting their overall integration journey. Refugee settlement policies have long-term impacts on refugee integration by shaping community attitudes through their effect on stereotypes, perceptions of threats, and opportunities for positive interactions (Hynie, 2018). The broadness of the integration process makes it difficult to define precisely. Integration of newcomers into a host society occurs at every level and in every sector of society. Refugee resettlement involves a wide range of social players: political decision-makers, public officials, employers, fellow workers, trade union officials, neighbours, service providers and so on (Saini, 2017). Refugees themselves play a crucial role in the integration process. Developing the human agency needed to function effectively in a new environment requires the individual and collective initiative of the newcomers (Castles et al., 2002). However, what are the barriers to refugee integration?

### 2.4.1 Social and cultural exclusion

Research indicates that refugees face challenges breaking down barriers of resettlement in the receiving country (Campion, 2018). These challenges are related mainly to a lack of language proficiency, cultural differences such as preferring not to socialise in pubs and bars, an uncertainty of cultural norms, a fear of rejection or experiences of racism and psychological limitations connected to concerns about finances, employment, housing and family separation, segregation in larger cities, and age (UNHCR, 2013). According to the UNHCR (2013), social integration is not a one-way street; it is essential to note that the attitudes and openness of the receiving population are instrumental in facilitating social contact, and such contact cannot be relied upon to happen automatically. Social exclusion is not only based on the idea that

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<sup>3</sup> Italics not in the original document

individuals cannot exercise their rights and responsibilities as citizens, but it is also a fluid process rooted historically in circulating narratives of borders and security (Dillabough, McLeod, & Oliver, 2015). The global refugee crisis, resettlement challenges, and border anxieties have been identified as contributing factors to social exclusion (MacDonald, 2017).

#### 2.4.2 Lack of education and language

Literature focusing on refugee integration highlights education and qualifications or deskilling as the most measurable indicators and factors influencing integration (Jang et al., 2021). A wide range of refugee-oriented literature points to gaps in documentation, formal education, or disruptions to studies as contributing factors to integration issues. In Austria, refugees are disadvantaged due to a lack of formal education or interruptions to their studies compared to migrant workers [economic migrants], which can lead to a mismatch of qualifications and experience (ECRE 1999; Schilcher, 2009). Regarding migrants in general, Piracha and Vadean (2013) note that a mismatch between qualifications and employment is prevalent among family reunification migrants. Senthana et al. (2020) report that refugee women face additional barriers to employment, such as adhering to their cultural norms, which have been part of their way of life and their cultural and societal beliefs from their country of birth.

Neuwirth (2007) asserts that limited language knowledge particularly influences the employment chances of those who arrive in the host country shortly after the age of compulsory secondary education, and this situation can present barriers to finding apprenticeships and employment.

Limited speaking and understanding skills in the host country's language further hinder refugee integration. In France, for example, Bèque (2007) suggests that refugees are the least proficient in French compared to other migrants. Language can be a barrier to refugee employment, including those not requiring qualifications, but requires adequate proficiency in the host country's language (Campion, 2018).

In Ireland, literature shows that language acquisition is the main barrier to accessing or progressing in education. Carson (2008) suggests that, in the educational context for refugees, students had limited contact with the Irish community beyond the school setting and that a lack of English language competency poses a serious obstacle, limiting refugees' social participation and access to services and institutions. Similarly, The Integration Centre (2012) highlights the Irish language requirements for primary school teachers as a barrier that may

affect the professional development of migrants and refugees, as well as the generation of positive refugee role models in Ireland.

Although language ability is not always a requirement for employment, studies demonstrate that it is vital for helping refugees escape low-level labour where there are limited opportunities for promotion and for utilising their human capital (Hebbani & Colic-Peisker, 2012; Correa-Velez et al., 2013; Campion, 2018). Research indicates that the jobs available to refugees often do not match their backgrounds, with refugees citing a lack of language proficiency as a significant barrier to employment (Senthana et al., 2021). The lack of English language comprehension and difficulties in navigating a new employment system have been associated with refugee unemployment and underemployment (Sienkiewicz et al., 2013). The integration of refugees has become a vital policy issue for many host countries. One major challenge is helping refugees learn the language of their host nation. Although many European countries offer publicly funded language courses for asylum seekers and refugees shortly after their arrival, there is limited evidence on the effectiveness of these early language programmes in supporting economic integration (Marbach et al, 2025).

One of the most noticeable barriers to refugee employment in New Zealand is their lack of proficiency in speaking and understanding the English language. Although English and Te Reo Māori are the two official languages, English is the primary language used for business and is spoken by most of the population. Most refugees arriving in New Zealand are not fluent in English and therefore find it difficult to secure sustainable employment. A report commissioned by the Ministry of Business, Innovation and Employment (MBIE) in New Zealand finds that refugee unemployment remains a significant challenge, particularly for older individuals and women, who also face a lack of English language skills. The report also highlights that refugees in New Zealand have a strong desire to obtain meaningful employment and contribute to the local way of life. Proficiency in English enables refugees to access paid work, education, better incomes, expand personal relationships, and foster a sense of belonging (MBIE, 2012).

#### 2.4.3 Lack of employment

A European Union (EU) funded project on refugee integration capacity and evaluation (UNHCR, 2013) reports that employment is not only a key indicator of integration but also a central component in measuring integration in France. Migrants (including refugees) are more likely than nationals to be unemployed, to be in unstable employment, and to experience

downward professional mobility. Migrants are also more likely than the nationals of the host country to be employed in part-time positions in France (UNHCR, 2013). Refugees' low level of education and/or recognition of their qualifications, as well as their possible limited knowledge of French, are attributed to their poor employment integration in France (Bridekirk et al., 2021). Abdelzaher et al. (2021) identify discrimination or stigmatisation by employers as additional barriers to refugee employment.

Literature increasingly recognises the importance of inclusive workplaces (George et al., 2016; Shore et al., 2018). This recognition calls for greater attention to integrating minorities and marginalised groups into the workforce (Moeller & Maley, 2018). However, refugees are often excluded from such discussions (Szkudlarek et al., 2021).

Empirical studies indicate that many refugees are unemployed (Mikhael & Norman, 2018), under-employed (Vinokurov et al., 2017), under-paid (Carlsson & Rooth, 2016), working within the informal economy (Crush et al., 2017), or reliant on government support (Hansen & Lofstrom, 2009). Unemployment is considered a push factor for emerging entrepreneurship, which, in turn, is seen as a key contributor to lowering unemployment rates (Payne & Mervar, 2017; Dvouletý, 2017; Emami-Langroodi, 2018; Grigorescu et al., 2020; Cheratian et al., 2020; Prasetyo, 2021).

#### 2.4.4 Housing issues

In Europe generally, refugee housing is a cross-cutting issue that affects social integration and inclusion, health, employment opportunities, and consequently, future outcomes for refugees. According to Ager and Strang (2004), housing has a significant influence on the integration experience of many refugees. Refugees often make housing choices based on their income. Additionally, the proximity of friends or relatives or obligations to remit money to family in their country of origin also impacts refugees' housing decisions. The topic of housing and refugees is complex to understand and measure regarding how refugees are integrating, as a refugee's life may relate to factors beyond income. Nonetheless, statistical data and literature confirm that housing is a key factor in integrating refugees in France, both facilitating and creating barriers to integration. Immigrants, especially refugees in France, tend to have a more unstable residential history characterised by precariousness and displacement (Bèque, 2007). This view is supported by the Enquête longitudinale sur l'intégration des Primo-Arrivants (ELIPA) survey. It suggests that refugees are worse off than other recently arrived migrants in France, are less likely to be employed or speak French, face more housing difficulties, and rely

more on limited social support networks (Régnaud, 2011). In Australia, the challenges faced by refugees in finding affordable, suitable, and sustainable housing are consistently raised as one of the main issues affecting humanitarian entrants (Fozdar & Hartley, 2013; Abood et al., 2023). These challenges have become even more pressing recently due to the increasing competitiveness of the housing market in many metropolitan and regional areas across Australia (Refugee Council of Australia, 2020).

In Europe, refugee accommodation greatly influences social integration, health, employment, and future prospects. Ager and Strang (2004) emphasise that housing shapes much of refugees' integration experience. Refugees often select accommodation based on income, proximity to friends or relatives, and remittance responsibilities. However, housing also reflects factors beyond income, making its role in integration a complex one. Data and literature confirm that housing is a crucial factor in refugee integration in France, where refugees often encounter instability and unstable living conditions (Bèque, 2007). The ELIPA survey (Régnaud, 2011) highlights that refugees in France fare worse than other migrants, experiencing greater housing difficulties, limited social networks, lower employment rates, and lower proficiency in the French language. Similarly, in Australia, refugees face significant challenges in accessing affordable, suitable, and sustainable housing, exacerbated by an increasingly competitive housing market (Refugee Council of Australia, 2020).

#### 2.4.5 Racism and discrimination

Structural discrimination is one obstacle to refugee employment that is not widely discussed in the refugee-specific literature, although this aspect is prominent in the broader literature on migrants. Structural discrimination includes both institutional discrimination—based on norms, rules, regulations, procedures, and defined roles that shape access to resources—and a wider cultural discrimination rooted in shared social paradigms and systems of categorisation that both construct and devalue the 'other' (Achieme, 2013; Ferolla Vallandro do Valle, 2025). Such discrimination can cause refugees to remain trapped in a cycle of poorly paid or unpaid internships (Kucera, 2001; Kraler et al., 2013), leading to deskilling or a decline in self-esteem (Kraler et al., 2013). In Ireland, discrimination acts as a barrier to refugee integration into the labour market. Research shows that non-Irish people are three times more likely to report experiencing discrimination while seeking employment than Irish nationals (O'Connell & McGinnity 2008). Additionally, UNHCR research in Ireland finds that anticipated discrimination is a significant obstacle for refugees when seeking employment (UNHCR, 2009).

#### 2.4.6 Age

Age acts as a barrier to refugee integration. In Austria, for instance, many refugees see age as a hurdle when seeking or changing jobs. While training and reskilling can improve the chances of refugees securing employment, those over 50 often find it difficult to stay motivated to learn. Younger refugees are usually willing to study for many years to achieve their professional goals. There is a strong correlation between age at arrival and the ability of individuals to integrate in Sweden; younger people tend to find it easier. In addition, this can positively influence their parents' integration, as children can motivate and support their parents to become more engaged with society and assist with language skills (e.g., translation and interpretation). Several refugees in Sweden report that their children have become connected to the new society (UNHCR, 2013).

#### 2.4.7 Health issues

Traumatic experiences and underlying health issues can reduce refugees' ability to work and integrate into a new society (Wright et al., 2016). Physical health concerns are common among refugees (Taylor et al., 2014; Müller et al., 2018). Before they can begin to think about employment and building a future, the injuries they experienced during conflict and flight require medical attention and counselling (UNHCR, 2013). Refugee health issues also influence the ability to learn a new language and intertwine with employment and housing difficulties (Kaur et al., 2021). The UNHCR commissioned research project concludes that in all project countries, health was noted throughout all discussion areas as both a barrier and facilitator to integration, and as an outcome of flight, asylum, and of the many concerns refugees have upon receipt of status (UNHCR, 2013).

Refugee resettlement and integration are complex and multidimensional constructs that encompass education, health, economics, employment, language, and the broader social context. Refugees' challenges in the host country differ significantly due to various factors, such as their newness, their human and social capital, and institutional differences between their home and host countries (Harima et al., 2021).

#### 2.4.8 Cultural differences

Cultural differences between refugees and the host society present challenges to refugee resettlement (Alrawadieh, 2019), especially among refugees who arrived as adults. Similarly, acculturation and its process present barriers to refugee integration and resettlement (Garbade et al., 2023). Interest and discussion of the concept of acculturation arose in the late 1970s and

early 1980s (Zagefka et al., 2023). The fourfold model (Berry, 1980) proposes that cultural or ethnic minority members (e.g., immigrants and refugees) may choose (or not) to maintain their culture of origin in their host country, may choose (or not) to have contact with members of the majority group in their new community, and/or may choose (or not) to adopt the majority culture of the host community. Considering these options leads to a preference for one of four acculturation strategies: integration, assimilation, separation, and marginalisation (Berry, 1980; Zagefka et al., 2023). These strategies are defined as follows: (1) Cultural integration is when immigrants maintain and preserve their culture, but also adopt the culture of the host community; (2) Cultural assimilation is when immigrants do not maintain their own culture but adopt the culture of the host community; (3) Cultural separation is when immigrants maintains their own culture with no contact with the culture of their host community; and (4) Cultural marginalisation is when immigrants reject both cultural maintenance and cultural adaptation (Berry, 1980; Zagefka et al., 2023).

The recent increase in global migration and the refugee crisis makes the question of how minorities manage their identities relevant and topical. The extant literature argues that the social and cultural values of ethnic entrepreneurs have an impact on their ability to break out of the dominance of their ethnic cultural orientation and beliefs (Altinay, 2008; Gursoy et al., 2017). Building on acculturation psychology (Berry, 1997, 2019), Jones, Christensen and Newman (2023) argue that forced migration precipitates identity jolts and discontinuities for immigrants, and that these two factors push fundamental questions of identity to the forefront for refugees. Jones Christensen et al. (2023) added that identity construct is central to the act of entrepreneurship. In other words, how much does refugee identity influence their choice and operation of business ventures? What role does acculturation (if any) play in refugee entrepreneurship in the context of New Zealand? Upon arrival in a host community, refugee identity preferences affect how and why they engage in entrepreneurship (Jones Christensen et al., 2023). Understanding how refugee entrepreneurs navigate cultural differences (acculturation) and how acculturation impacts their entrepreneurial drive contributes to our knowledge of context specificity and spatial understanding of refugee entrepreneurship in the context of socio-economic participation and resettlement in New Zealand.

## 2.5 Labour Market and Refugee Entrepreneurship

To improve resettlement outcomes for refugees, policymakers need to reevaluate existing integration and resettlement policies, particularly in the areas of social, economic, and political integration and resettlement (Ager & Strang, 2008). Scholars acknowledge that barriers to

seeking employment are more challenging and critical for refugees than for voluntary migrants. These difficulties include skill gaps, concerns about legal status, language proficiency issues, lack of (or unrecognised) formal qualifications, and traumatic stress, resulting in unemployment or underemployment among refugees (Ward et al., 2020; Vinokurov et al., 2017). To support their families and to survive in a new environment, refugees are pushed into informal entrepreneurship (Mawson & Kasem, 2019); therefore, entrepreneurship is the most popular career choice among refugees (Garnham, 2006), and most of the time, refugee entrepreneurship is informal (Dana & Morris, 2007).

Literature identifies labour market integration (securing and maintaining formal employment) as a primary goal towards reducing dependency on the state welfare system and improving the well-being of refugees (Gericke et al., 2018; Battisti et al., 2019). Nevertheless, literature also shows that refugees face several challenges that make it difficult for them to enter the labour market. The existing literature on refugee socio-economic activities in host countries identifies various challenges and barriers that refugees face when seeking employment. (Garnham, 2006; Wauter et al., 2008; Roth et al., 2012; Bizri, 2017). These challenges prompt refugees to access formal markets through small business entrepreneurial activities (Dana et al., 2007; Sandberg et al., 2019; Ramadani et al., 2019).

### 2.5.1 Adjusting to new economic demands

For refugees, engaging in entrepreneurial activities has become a common way to adapt to new economic demands in a host country (Avle et al., 2019). The entrepreneurial efforts undertaken in a host country by individuals who had to flee their home country due to persecution, conflict, or war are known as refugee entrepreneurship (Ranabahu et al., 2024). In most cases, refugees turn to entrepreneurial activities to escape the constraints of their situation, where factors such as language barriers, inadequate skills, racism, and discrimination hinder their access to employment in host countries (Zehra & Usmani, 2023; Newman et al., 2024). Highlighting the unemployment dilemma faced by refugees, a recent study in the United States shows a decline in refugee employment despite government support for labour market integration of migrants and refugees (Kreisberg et al., 2024). This suggests that government support for refugees' economic integration can be difficult to implement unless the complexities of the problems faced by each specific group of refugees are thoroughly examined and understood (Refai et al., 2024). Such situations may lead to further deterioration of refugees' socio-economic conditions, which could exacerbate the challenges they face in resettling within host communities.

Previous research shows that countries hosting refugees are creating strategies to improve the socio-economic conditions and resettlement processes for refugees. (Marlowe et al., 2014; Darawsheh et al., 2022; Ali et al., 2024). Millions of displaced individuals worldwide belong to some of the most marginalised groups, facing discrimination, poor living conditions, and high unemployment rates (Heilbrunn, 2019; Bloch, 2008, 2014; Lyon et al., 2007; Phillimore & Goodson, 2006). As mentioned earlier, these are barriers to refugee integration and socio-economic participation. The literature regards immigrants' (including refugees) economic participation in the host country as a vital factor influencing their identification with the host nation (Phinney, 1990; Alba & Nee, 1997; Walters, Phythian, & Anisef, 2007; Zimmermann et al., 2007), emphasising that a refugee's economic situation significantly impacts their resettlement. Overall, the economic participation of immigrants, including refugees, fosters a sense of achievement, self-esteem, and belonging, which encourages positive attitudes towards the host country (De Vroome et al., 2011).

However, refugees often find themselves in a socioeconomically disadvantaged position in host countries (Bloch, 2008; Wauters & Lambrecht, 2008; Ayadurai, 2011; Heilbrunn & Iannone, 2018). This position is primarily caused by a lack of employment opportunities for refugees (Schilcher, 2009; Argirova, 2021). The issue of how to integrate refugees is an increasingly urgent concern for refugee host countries (Heilbrunn, 2019). Therefore, strengthening refugees' livelihoods and economic self-reliance is regarded as a priority by policymakers and the governments of host countries (Jacobsen, 2002). Since structural employment challenges often prevent refugees from entering labour markets in host communities, entrepreneurship is seen as a potential alternative route for their integration and resettlement. Many refugees are compelled to become entrepreneurs because of a shortage of formal employment opportunities in their host communities (Easton-Calabria & Omata, 2016). Therefore, it is crucial to understand the viability of refugee entrepreneurship in relation to their socio-economic participation and resettlement. This knowledge can be used to enhance existing refugee resettlement programmes through policy reforms. Consequently, there is a need to explore and examine refugee entrepreneurship as a means of socio-economic participation, which is vital for refugee resettlement. Having said that, however, it is equally important to understand the meaning of refugee resettlement.

## 2.6 Refugee Resettlement

Refugee resettlement typically focuses on economic (employment) and social participation, housing, education, language acquisition, self-sufficiency, and health (Fozdar & Hartley, 2013;

Cerna, 2019; Gurer, 2019; Shaw et al., 2021). Other scholars refer to these resettlement indicators as integration into a host country (Donato & Ferris, 2020; Phillimore, 2021; Foged, 2024; Shaw & Wachter, 2024). For example, earlier research suggests that a sustainable solution to the challenges of refugee resettlement involves a process of integration into society, and such a solution will only succeed and endure if it enables refugees to achieve a degree of self-sufficiency and participate in the socio-economic activities of the host community (Good-Gill, 1986). This argument highlights the significant role that refugees' participation in the social and economic spheres of the host country plays in their resettlement. Other authors have used the terms (resettlement and integration) interchangeably. Frazier and van Riemsdijk (2021) argue that resettlement programmes should support the long-term integration of refugees. Therefore, it is reasonable to conclude that the process of refugees' resettlement in a new (host) community involves integration.

While this study recognises the importance of education, housing, healthcare, and language classes in the resettlement and integration of refugees, it aligns with the stance of Refai et al. (2024), who contend that entrepreneurship serves as an integration tool and regard refugees who succeed in establishing and maintaining businesses as being integrated. Due to increasing expectations from both refugee host countries and refugees themselves to become self-reliant, the promotion of entrepreneurship programmes as a means of speeding up resettlement has gained momentum over the past decade (Refai et al., 2024). For example, the UK government aims to address unemployment-related social exclusion among marginalised communities, including refugees, through entrepreneurship (Smith et al., 2019; Richey et al., 2021; Refai et al., 2024).

Refugee entrepreneurs can be compared to transitional entrepreneurs in the context of marginalised communities seeking integration and resettlement through entrepreneurship. These individuals are institutionally, socially, culturally, and resourcefully marginalised, yet they seek to create wealth through entrepreneurship despite the constraints confronting them (Pidduck & Clark, 2021). Like transitional entrepreneurs, refugees are socially excluded, and are institutionally, socially and resourcefully marginalised. Therefore, they seek to overcome and navigate barriers to resettlement by utilising entrepreneurship as a tool (Richey et al., 2021; Refai et al., 2024). Moreover, like refugees in the host community, transitional entrepreneurs also face pronounced economic, social, cultural, and institutional barriers that are not experienced by mainstream entrepreneurs (Pidduck & Clark, 2021).

Pidduck and Clark (2021) argue that transitional entrepreneurs are elevated from a position facing institutional inequities, social stigma, inability to access capital and social exclusion to a position of advancement by creating wealth through entrepreneurship. Similarly, this study argues that refugees can attain resettlement (a position of advancement) through socioeconomic participation facilitated by entrepreneurship.

## 2.7 Summary

In the first of the two literature review chapters of this thesis, I have discussed the perception of refugees in host countries and the factors that precipitate it. The global refugee arrangement and the global approach to resolving the increasing issues associated with the refugee crisis, which led to the establishment of the Office of the United Nations High Commissioner for Refugees as of 1 January 1951, have also been mentioned in this chapter.

A lack of education, employment opportunities, suitable training, housing issues, and cultural differences are some of the factors hindering the integration of refugees in host countries. The literature identifies labour market integration as a key objective for reducing dependency on the state welfare system and enhancing refugees' well-being, which is why it suggests that entrepreneurship is the most common career choice among refugees. The following chapter (the second literature review chapter) concentrates on the concept of refugee entrepreneurship as discussed in the literature.

### 3. Chapter Three – Literature Review - Entrepreneurship and Refugee Entrepreneurship

#### 3.4 Introduction

This chapter provides definitions of entrepreneurs and entrepreneurship, as described by both early and contemporary scholars of the phenomenon. An examination of various definitions of entrepreneur reveals a pattern of common personality traits and similar purposes.

Literature categorisation of entrepreneurs by types includes novice, habitual, serial, and portfolio entrepreneurs. To predict who will become a successful entrepreneur, the psychological characteristics of entrepreneurs have been correlated with entrepreneurial performance. The early characterisation of entrepreneurs has been extended by key scholars, going beyond mere economic determinants of entrepreneurial activities and incorporating psychological as well as sociological dimensions. This chapter also focuses on different perspectives of the characteristics of refugee entrepreneurs.

Scholars are beginning to recognise that refugee entrepreneurs differ from migrant or immigrant entrepreneurs in terms of skills, motivations, and social and cultural capital. A distinctive attribute of refugee entrepreneurs is that they fled their country of origin due to life-threatening dangers, whereas economic migrants are relocating to pursue better economic opportunities. The chapter concludes by highlighting gaps in the literature on refugee entrepreneurship.

#### 3.5 Defining Entrepreneurs and Entrepreneurship

The term ‘entrepreneurship’ lacks a single, widely accepted definition (Gideon, 2010). There has been significant growth in entrepreneurship research; however, the studies still vary in their approaches and definitions of entrepreneurship (Ferreira et al., 2019). Definitions of entrepreneurs and entrepreneurship have been a subject of debate. Early scholars “accepted a definition of entrepreneur as one who takes the risk to start a business”, a phrase that is generally attributed to Jean-Baptiste Say, a French writer who first defined production as composed of three factors: land, labour, and capital (Schweikart & Doti, 2009, p. 9). However, an examination of some definitions of entrepreneur reveals a pattern of common personality traits and a similarity of purpose. For example, Kuratko and Hodgetts (1995) define an entrepreneur as a uniquely optimistic, hard-driven, and committed individual—a risk taker who derives great satisfaction from being independent in new venture creation. These individuals employ sound judgment and planning, combined with risk-taking, to ensure the success of their own businesses. Kuratko and Hodgetts (1995) continue to argue that

entrepreneurs are driven by an intense commitment and determined perseverance to work hard. They are optimists who see the cup half full rather than half empty. Similarly, Cole (1959) had earlier defined entrepreneurship as the purposeful activities, including an integrated sequence of decisions, undertaken by an individual or group of individuals to initiate, maintain, or aggrandise a profit-oriented business for the production or distribution of economic goods and services. According to Draheim (1972), an entrepreneur is the founder of a new company where none existed before. This seems to suggest creativity and innovation, creating an entirely new business or venture.

Furthermore, entrepreneurship has been defined as innovation, initiating, maintaining, and developing a profit-oriented business (Schumpeter, 1958; Cole, 1965), making significant decisions about changes that affect a company's resources (Sawyer, 1958), risk-bearing (Mill, 1848), ultimate formal authority within an organisation (Szerb, 2003), implementing strategic changes in an existing firm that alter how resources are deployed (Ginsberg, 1988), and as the person who takes the risk to generate material wealth in the economic sphere (Schweikart & Doti, 2009). These definitions and descriptions are generally referred to as personality trait entrepreneurship (Hornaday & Aboud, 1971; Gartner, 1985; Bridge, O'Neil & Cromie, 2003). Scholars of this perspective argue that an individual's personality accounts for their entrepreneurial actions. The personality trait entrepreneurship theory posits that possessing the traits described above predisposes individuals toward entrepreneurial behaviour (Bridge, O'Neill & Cromie 2003). Stevenson and Gumbert (1985) identify imagination, flexibility, and willingness to accept risks as key traits of successful entrepreneurs.

Attempts to define the concept of entrepreneurship have always been challenging (Cunningham & Lischeron, 1991; Warnecke, 2013). Entrepreneurship has been viewed as an integral part of daily life that benefits society (Davidson, 2003) and as a readiness in individuals to become self-employed (Mitchell et al., 2000; Baum & Locke, 2004). The concept is also linked to the knowledge, skills, and capabilities of individuals seeking to establish a new business (Lim et al., 2010; Jafari-Sadeghi & Biancone, 2017). The Global Entrepreneurship Monitor (GEM, 2018) defines entrepreneurship as any effort to start a new business or venture, such as self-employment, forming a new organisation, or expanding an existing business by an individual, a team, or an establishment.

### 3.6 Types of Entrepreneurs

Efforts have also been made to identify and classify various types of entrepreneurs. These categories include novice and habitual entrepreneurs (Plehn-Dujowich, 2009). A novice entrepreneur typically starts only one company, whereas a habitual entrepreneur typically begins more than one (Wright, Westhead, & Sohl, 1998). Habitual entrepreneurs are further divided into two types: serial entrepreneurs and portfolio entrepreneurs (Wright et al., 1998). Serial entrepreneurs start more than one firm but do not keep them all active simultaneously; they leave or close their current venture before starting a new one, thereby creating a series of entrepreneurial activities (Wright et al., 1998). Conversely, portfolio entrepreneurs manage multiple firms simultaneously, often without leaving their existing companies, while overseeing several ventures at the same time (Wright et al., 1998).

According to Wright et al. (1998), serial entrepreneurs can be further classified into (1) venture repeaters and (2) opportunistic serial venturers. Opportunistic serial venturers are entrepreneurs who seek to develop new firms and actively look for opportunities. In contrast, venture repeaters usually start their next venture out of necessity or in response to their current circumstances.

Some scholars studying entrepreneurship have drawn from the fields of psychology and sociology. Research on the psychology of entrepreneurs focuses on identifying the psychological traits of entrepreneurs. To predict who will become a successful entrepreneur, the psychological traits of entrepreneurs have been linked to entrepreneurial performance. The three factors most frequently examined in relation to entrepreneurs are psychological influences, the effects of previous experience, and personal characteristics (Brockhaus, 1982; Schmitt-Rodermund, 2004, 2007; Tajfel et al., 1979; Turner et al., 1987; Hogg & Abrams, 1988; Baum et al., 2014). Sociological theories of entrepreneurship investigate how the environment impacts entrepreneurship (McClelland, 1961).

An entrepreneur is a distinctive figure willing to challenge traditional structures and question conventional methods (Schumpeter, 1934). This Schumpeterian type of entrepreneur is independent, self-motivated, and driven by a desire to innovate. Leskinen (2011) notes that this type of entrepreneur seeks autonomy and independence from others to control their own destiny (p. 5). Schumpeter (1934) further contends that the appeal of entrepreneurship is particularly strong for individuals who see no other way to achieve social distinction (p. 93). This psychological and sociological profile of an entrepreneur is supported by research. For

example, Krueger et al. (2000) argue that the prototypical entrepreneur is an iconoclastic individualist with a strong inclination towards inner-directedness (p. 424). The early characterisation of entrepreneurs by Schumpeter (1934) has been broadened by subsequent literature, which considers psychological and sociological factors alongside economic determinants of entrepreneurial activity (Schmitt-Rodermund, 2004, 2007; Tajfel et al., 1979; Turner et al., 1987; Hogg & Abrams, 1988; Baum et al., 2014).

### 3.7 Characteristics of Entrepreneurs

Some identified characteristics of entrepreneurs in the literature include planning and goal setting, inner control, risk taking, perception of reality, innovation, human relations, decision making, use of feedback, imagination, flexibility, and independence (Kuratko & Hodgetts, 1995; Stevenson & Gumbert, 1985). Other characteristics include opportunity orientation, initiative and responsibility, persistent problem-solving, internal control, tolerance for ambiguity, creativity, drive to achieve, determination, perseverance, and commitment (Drucker, 1994; Bridge, O'Neil, & Cromie, 2003). Scholars commonly identify these characteristics within the personality traits school of thought (Bridge, O'Neil & Cromie, 2003; Collins & Moore, 1964; Robert, 1969).

On the other hand, the emergence of the neo-classical view of entrepreneurs' characteristics presents a slightly different perspective. Although scholars who adhere to this school of thought do not entirely diverge from the personality traits perspective, they nonetheless downplay the importance of personality traits as a primary determinant of the characteristics of successful entrepreneurs. The neo-classical view asserts that characteristics should be supported by empirical scientific research findings (Baum & Locke, 2004). According to Baum and Locke (2004), "entrepreneurs' personal characteristics were a dead-end strategy" (p.588). Boone and Brabander (1993) question whether and why the personality of chief executive officers (CEOs) plays a significant role in explaining organisational behaviour and performance. Carsrud and Krueger (1995) also suggest that need for achievement, risk-taking propensity, and internal locus of control are poor traits for empirical study. Instead, scholars from the neo-classical school argue that setting specific challenging goals (Baum & Locke, 2004), passion and tenacity (Bird, 1989; Baum & Locke, 2004), acquiring new resource skills (Baum & Locke, 2004), communicating a clear vision (Bass & Stogdill, 1990; Larwood, Falbe, Kriger, & Miesing 1995; Bird, 1989), and self-efficacy (Bandura, 1997) are important characteristics of successful entrepreneurs.

Entrepreneurial mindset and determination are also recognised as characteristics of successful entrepreneurs (Liñán & Fayolle, 2015; Zemlyak et al., 2022). Entrepreneurial mindset generally refers to the attitude of individuals willing to start a new business, embodying the mindset of business owners that differentiates them from employees (Liñán & Fayolle, 2015; Zemlyak et al., 2022). It is considered one of the factors that influence the success or failure of entrepreneurship (Belousova et al., 2020; Aima et al., 2020). Individuals with an entrepreneurial mindset are prepared to take risks, make bold decisions, and challenge conventional wisdom based on their judgment. It reflects a strong desire for creativity, autonomy, and challenge (Zemlyak et al., 2022). Having an entrepreneurial mindset is linked to entrepreneurial intention. For example, entrepreneurial intention is described as the mindset to start and develop a business, as it combines innovation with entrepreneurship (Liñán & Fayolle, 2015; Kautonen et al., 2015; Zemlyak et al., 2022). Entrepreneurial intention signifies the ability of individuals to see themselves beyond their social class, viewing themselves as active participants in human affairs (Ullah et al., 2021). Entrepreneurial activities originate from the mindset of individuals with the intention of starting a new business (Kautonen et al., 2015; Zemlyak et al., 2022). Research indicates that an entrepreneurial mindset is shaped by personality traits such as innovativeness, risk-taking, and creativity (Israr & Saleem, 2018; Pidduck et al., 2023).

The entrepreneurial mindset has not only gained popularity as a consulting tool, but it also attracts increasing scholarly attention (Davis et al., 2016). However, the conceptualisation and theoretical foundations of the entrepreneurial mindset remain underdeveloped (Pidduck et al., 2023). As part of developing this concept, this research aims to determine whether a determined mindset to generate income is linked to motivation for refugee entrepreneurship and if this leads to entrepreneurial activities such as risk-taking and a desire for creativity.

Furthermore, curiosity has been recognised as one of the core motives that influence human behaviour (Loewenstein, 1994), and it is defined as the recognition, activities, and strong desire to explore novel, challenging, and uncertain events (Kashdan & Silvia, 2009; Syed et al., 2020). Therefore, the entrepreneurial mindset of some refugees may spark their curiosity, prompting them to question things and learn more. Curiosity is an individual trait that energises people to pursue their goals (Carver & Scheier, 2001; Kashdan & Fincham, 2002).

### 3.8 Characteristics of Refugee Entrepreneurs

The traits of entrepreneurs discussed earlier can be regarded as general attributes of entrepreneurs. As previously mentioned, these qualities are widely acknowledged in the entrepreneurial literature. In addition to these general attributes or traits, more recent research highlights specific entrepreneurial characteristics that are unique to refugee entrepreneurs. For instance, examining social capital theory, Bizri (2017) identifies five distinctive traits that describe refugee business startups, which are: a one-way-ahead attitude, pseudo-family business perception, a unique network structure, opportunity-seizing proliferation, and collective bootstrapping.

According to Bizri (2017), the one-way-ahead attitude of refugee entrepreneurs seems to be driven by a unique motivation that pushes them towards success despite all challenges. They are committed not to return to their country of origin after migration. This resolve encourages them to seek support from those with whom they share connections, thereby activating structural social capital to help them achieve their one-way-ahead goal.

The pseudo-family business perception is another aspect of the social capital traits of refugee entrepreneurs. Refugee entrepreneurs often keep the business within the family and involve only fellow refugees of the same national or cultural background. They employ staff with whom they can easily relate and communicate. Relationships between the employer and the employee go beyond work settings, with a sense of moral commitment and national duty fostering greater responsibility and obligations between staff and employees (Bizri, 2017).

A distinct network structure is another characteristic of refugee entrepreneurs, representing an extended relationship between them and members of their communities. The network includes family members, staff, friends, and individuals with whom the entrepreneur shares a national or cultural identity and ethnicity. Refugee entrepreneurs believe that maintaining this distinct network structure enables them to build a stable network of suppliers, with whom they can negotiate competitive deals for their new ventures (Bizri, 2017).

Refugee entrepreneurs feel a strong obligation and sense of family commitment. This feeling translates into entrepreneurial action when they seek to expand their business. They tend to prefer close family members to lead and manage their new ventures or even establish and pass on the business to a family member. According to Bizri (2017), this behaviour is called

opportunity-seizing proliferation. It reflects the relational aspect of social capital, which shows an obligation towards family and a sense of trust within the family.

A key factor in family trust is sharing the same cultural orientation and way of life. Cultural orientation refers to the extent to which people are influenced by and engaged in the norms, traditions, and practices of a particular culture (Tsai & Chentsova-Dutton, 2002; Tehseen et al., 2017). The concept of culture encompasses values, patterns, ideas, and symbolic features that play crucial roles in shaping individuals' behaviour (Ijaz et al., 2012). Individualism versus collectivism, one of the five dimensions of culture as explained by Hofstede (1993; 2003), demonstrates how individuals from birth are integrated into strong, cohesive in-groups that continue to protect them in exchange for unquestioning loyalty. The term collectivism refers to a group sharing the same cultural orientation (Hofstede, 2003). The issue addressed by this dimension is fundamental and relevant to all societies worldwide (Hofstede, 2003; Minkov & Hofstede, 2011).

Hofstede's cultural framework has been used by a few studies to evaluate cultural orientation at the individual level in the context of entrepreneurship (Ahmad, 2007; Wong et al., 2014). However, this research does not employ Hofstede's cultural framework; instead, it emphasises the impact of refugee entrepreneurs' cultural orientation on their entrepreneurial motivation. As Hofstede (1993) states, culture is a consistent set of values developed early in life through socialisation, specific to each society. Culture involves the transmission of learned behaviour across generations through language and imitation, encompassing ideas, symbolic elements, and value patterns that shape human behaviour (Ijaz et al., 2012).

Culture has a significant influence on individual members within a society. It is regarded as a form of mental programming that guides the behaviour of people sharing the same cultural values (Ijaz et al., 2012). Mental programming encompasses the ideas associated with societal values and norms that are transmitted from one generation to the next (Ijaz et al., 2012). Research indicates that cultural norms and values affect entrepreneurial activities, including startup ventures and entrepreneurial intentions (Morris & Schindehutte, 2005; Linan, 2008; Kreiser, 2010).

As part of implementing the New Zealand Refugee Resettlement Strategy, refugees are resettled in selected cities across New Zealand (Immigration New Zealand, n.d.-b). This approach has led to ethnic groups living in clusters and closer proximity to one another, creating

an environment that can foster social capital. The research study explores the role of culture as a part of social capital and its influence on refugee entrepreneurship in New Zealand.

It is often assumed that refugees will constitute little more than a significant financial and social burden on host nations (Tumen, 2016). However, refugees' desire to become independent and succeed motivates them to become entrepreneurs (Easton-Calabria & Omata, 2016; Bizri, 2017; Heilbrunn, 2019).

### 3.9 Differences between Refugee and Migrant Entrepreneurs

According to Heilbrunn (2019), there is no comprehensive theory on refugee entrepreneurship, and scholars are beginning to recognise that refugee entrepreneurs differ from migrant or immigrant entrepreneurs in skills, motivations, social and cultural capital (Roth et al., 2012; Wauters & Lambrecht, 2006, 2008). The characteristics of refugee entrepreneurs are more complex, combining distinct cognitive, affective, behavioural and social attributes (Bizri, 2017; Chavan et al., 2024).

Fleeing their homes does not allow refugees to be as selective about where to relocate and resettle as other migrants; instead, they struggle with surviving in transitional refugee camps, securing permits, communicating due to language barriers in transit countries, and ultimately capitalising on the first country willing to accept them (Lee et al., 2023). The immediate needs for refugees when fleeing are safety, food, and shelter. Little or no attention is given to other factors that could influence the resettlement process, making it difficult for them to engage in and participate in the socio-economic activities of the new country (Talhouk et al., 2020).

A distinctive characteristic of refugee entrepreneurs is that they fled their country of origin due to a life-threatening danger, whereas economic migrants move to seek better economic opportunities (Edwards, 2015). For example, the homes and towns of many Syrian refugees were destroyed, making it difficult (if not impossible) for them to return home in the short term (Akesson, Basso & Denov, 2016). This is one of the factors that differentiate refugees from migrants, and it influences the resettlement process and outcomes for both groups (Wauters & Lambrecht, 2008; Roth et al., 2012; Bizri, 2017).

As a result of refugees' expectations to remain in their host country long-term, if not permanently, they bring with them survival attributes (Mueller, 2014), ambitions to start anew that distinguish them from opportunity-seeking migrants (Ryan & Mulholland, 2014), and a

complex form of social capital (Stevens, 2016; Pedrini, Bramanti, & Cannatelli, 2016; Zolin, Chang, Yang & Ho, 2016). According to Levie (2007), refugees exhibit a high propensity for engaging in new business activities, are less risk-averse, and are confident about the resources available to them for success in a new and unfamiliar environment. They also perceive entrepreneurial opportunities more positively (Levie, 2007). Wauters and Lambrecht (2008) report that refugee entrepreneurs face more barriers than other immigrant entrepreneurs. Table 2 below highlights some differences between refugee and migrant entrepreneurs.

### **Differences between Refugee and Migrant Entrepreneurs**

*Table 2: Differences between refugee and migrant entrepreneurs*

<b>Refugee Entrepreneurs</b>	<b>Migrant Entrepreneurs/Economic Migrants</b>
Fled the country of origin due to life-threatening danger	Wilful relocation
Had no time to prepare for the journey	Aforethought/Planned migration
In search of refuge in any refugee-accepting country	In search of better economic opportunities
Expectation of staying longer, bring along survival attributes (stay-over ambition)	Knowledge of the chosen destination
Often finds it challenging to return home (nothing to return to)	Migrant at will to return home
Complex social capital issues	Easier to leverage social capital
Often confronted with language barriers.	Migrants entrepreneurs
Difficult to resettle	Easier to navigate resettlement
Challenged by more barriers to entrepreneurship	Comparatively, it is more straightforward to navigate barriers to entrepreneurship.

#### 3.10 Barriers to Refugee Entrepreneurship

Refugees are conceptually positioned in an institutionally distinct state that limits their access to both monetary and non-monetary resources (Jacobsen, 2002; Werker, 2007). This position restricts their ability to engage in economic activities aimed at improving their living conditions, and therefore, they exist in different ontological states of being. Consequently, they face significant and additional market entry barriers when attempting to start a business (Heilbrunn, 2019).

Based on the labour market disadvantage theory and the concept of blocked mobility, many scholars have pointed to significant barriers faced by refugee entrepreneurs, such as personal and structural discrimination and legal restrictions (Wauters & Lambrecht, 2008; Heilbrunn &

Iannone, 2018; Ayadurai, 2011; Bloch, 2008). Nonetheless, blocked mobility has also been recognised as a motivating factor for refugee entrepreneurs (Tömöry, 2008; Price & Chacko, 2009; Roth et al., 2012).

The lack of intercultural resources—such as cultural understanding, professional knowledge, and language skills—has also been recognised as a significant barrier to refugee entrepreneurship (Lyon et al., 2007; Bloch, 2008; Heilbrunn & Iannone, 2018).

Furthermore, institutional environments also present barriers to refugee entrepreneurship. Scholars have studied entrepreneurship in challenging institutional settings, including unstable contexts in borderlands (Welter et al., 2018), emerging institutional environments (Gupta et al., 2014), institutional voids (Mair & Marti, 2009; Desa & Basu, 2013; Khoury & Prasad, 2016), institutional reconciliation (McKaguea & Oliver, 2016), conflict zones (Muhammad et al., 2016), and situations of serious and ongoing adversity (Shepherd et al., 2020). The concept of bricolage (Baker & Nelson, 2005; Lévi-Strauss, 1967) has been employed in social entrepreneurship research to examine entrepreneurship under adverse institutional conditions (Mair & Marti, 2009; Desa & Basu, 2013), highlighting necessity when access to other resources is lacking (Desa & Basu, 2013). Heilbrunn (2019) investigated how refugee entrepreneurs create market spaces through bricolage, driven by pressure and constraints, underscoring the connection between institutional voids and bricolage in refugee entrepreneurship.

The constraining institutions within which refugees operate are referred to as Constrained Institutional Contexts (CICs) by Refai et al. (2023). CICs consist of formal constraints such as laws, rules, and constitutions, as well as informal constraints like conventions, self-imposed codes of conduct, and behavioural norms (McElwee et al., 2018; Refai et al., 2023). As outlined above, this environment can also be likened to blocked mobility, which is seen as a motivator for refugee entrepreneurship. Blocked mobility aligns with the first question of this study, which explores how the “enabling” factors of refugee entrepreneurship turn adversity into positive outcomes for refugees in New Zealand. Institutional barriers hinder refugee entrepreneurs and drive them to pursue upward social mobility through what Refai et al. (2023) term subentrepreneurship. This emerging conceptual framework describes various forms of undeclared self-employment, which are hidden from relevant authorities but offer an escape from the overarching institutions that restrict entrepreneurial activities and push refugees into subentrepreneurship (Refai et al., 2023). While sub-entrepreneurial activities can be argued to

support socio-economic participation to some extent (Bizri, 2017), they often involve undeclared or illegal business practices, as noted by Refai et al. (2023). Consequently, this raises questions about its impact on refugee resettlement. It is crucial to examine the motives and intentions of refugee entrepreneurs to better understand how this influences integration and resettlement. Furthermore, Refai et al. (2023) contend that refugees seek upward social mobility through subentrepreneurship to escape constraining institutions. But does this escape sufficiently facilitate resettlement? In other words, can refugee sub-entrepreneurship be considered an indicator of successful refugee resettlement?

### 3.11 Gap in the literature

Numerous studies have been conducted to explain and deepen our understanding of entrepreneurs and entrepreneurship. For example, research focusing on entrepreneurial start-ups and the motivation of entrepreneurs has sparked ongoing academic debates on necessity and opportunity recognition in entrepreneurship (Devece et al., 2016; Sarma et al., 2022; Atembe, 2022). Some scholars argue that the need for survival motivates entrepreneurial start-ups, while others contend that opportunity recognition drives individuals to become entrepreneurs, asserting that it is recognising opportunities that leads individuals to entrepreneurship (Harrison & Huntington, 2000; Besanko & Braeutigam, 2007; Williams, 2008; Larroulet & Couyoumdjian, 2009; Hipsher, 2010; Block & Wagner, 2010; Brewer & Gibson, 2014; Rubach, Bradley & Kluck, 2015). A prominent classification of entrepreneurial motivation that has emerged over time is the distinction between necessity-driven and opportunity-driven motives (Reynolds et al., 2005; Williams, 2008; Block & Wagner, 2010; Williams & Williams, 2014). However, the discussion around entrepreneurial motivation is no longer confined to the simple push-pull dichotomy (necessity and opportunity recognition), since entrepreneurs can be positioned along a continuum (Block et al., 2015b). Consequently, this study examines the motivations of refugee entrepreneurs as part of a broader understanding of how entrepreneurship relates to refugee resettlement.

Existing academic research on refugee entrepreneurship is limited (Heilbrunn, 2019). This study identifies a gap in the emerging empirical research and develops a conceptual framework to explain the phenomenon of refugee entrepreneurship and resettlement. The existing refugee entrepreneurship literature has mainly been descriptive and has not sufficiently considered its context (Wauters & Lambrecht, 2008; de la Chau, 2018; Freiling & Harima, 2018; Heilbrunn et al., 2019). This raises questions about what scholars can learn from 'context-specificities' (Welter et al., 2016, p. 9) concerning refugee entrepreneurship. Developing and applying a

conceptual framework to study refugee entrepreneurship highlights its uniqueness and context-specificities, particularly within the New Zealand setting.

A coherent theory on refugee entrepreneurship is in its infancy, and the research field is underdeveloped (Akele, 2020). This current research study also aims to contribute to achieving an enhanced understanding of the refugee entrepreneurship phenomenon by developing a conceptual framework to examine how refugee entrepreneurship relates to resettlement. Three components of the phenomenon are examined in this study because they are considered critical to refugee resettlement through entrepreneurship. To understand whether refugee entrepreneurship leads to resettlement or not, it is important to examine why refugees venture into entrepreneurship; how refugee businesses are setup and operated (resource acquisition and the supply and demand sides of the business) and how refugees navigate challenges to entrepreneurship, leading to resettlement. I believe that this is achievable by presenting an in-depth discussion of a synthesis of theoretical frameworks applied in conducting the inquiry and the application of the synthesised theory to explain the phenomenon of refugee entrepreneurship and resettlement.

In addition, social capital theory attempts to explain the source of the resources available to migrant entrepreneurs. Proponents of this theory argue that, because of institutional barriers to resources, migrant entrepreneurs must rely on socio-cultural/co-ethnic networks for their business startup and survival (Bizri, 2017; Alrawadieh, Karayilan & Cetin, 2019; Shneikat & Alrawadieh, 2019; Kachkar, 2019). This research study extends the argument by using the social capital theory to examine sources of refugee entrepreneurs' resources and business operation techniques as part of the resettlement process through entrepreneurship.

Furthermore, the concept of mixed embeddedness (Kloosterman et al., 1999) – one of the most used conceptual tools for analysing the entrepreneurial activities of migrants (Aliaga-Isla & Raialp, 2013; Moyo, 2014; Jones et al., 2014) – underpins this study theoretically. Kloosterman et al. (1999) consider migrant entrepreneurs and their economic activities as being embedded in two distinct environments: their ethnic networks as well as the socio-economic and political institutional environment of their host country. Kloosterman et al. (1999) further argue that the institutional context in which migrant entrepreneurs are situated largely determine the opportunity structure for their entrepreneurial activities, and that they develop a typology of the opportunity structure by highlighting two determining dimensions: (1) migrants' human capital; and (2) the accessibility and growth potential of the market (Kloosterman, 2010).

Initially, the thesis of mixed embeddedness highlighted the dual context of migrants solely within their host countries of residence (Kloosterman et al., 1999; Kloosterman, 2010). However, many scholars have explored this aspect of duality and expanded the idea of integrating transnational and homeland contexts. For example, Rusinovic (2008) introduced the term transnational embeddedness after examining transnational entrepreneurial activities among first and second-generation migrants. Further research studies have established the relevance of mixed embeddedness theory to businesses with transnational operations by asserting that business development is not just influenced by the interaction of the local opportunity structure and the resources at the disposal of the entrepreneur as suggested by the mixed embeddedness theory, but also by the economies, markets and the institutional regimes in key countries of the diaspora and the interactions of these factors (Bagwell, 2017; Yamamura & Lassalle, 2022). Bagwell (2017) further argues that exploiting transnational opportunities depends on access to the necessary local and transnational forms of capital.

Kloosterman et al. (1999) had originally noted that “*changing the mixture of embeddedness is an open, contingent social process*” (p.263). Therefore, in aiming to expand the discussion further, this thesis examines the application of the theory of mixed embeddedness to refugee entrepreneurship and considers the potential extent of refugee entrepreneurs' embeddedness within the context of resettlement.

Based on the above knowledge acquired through an initial traditional narrative literature review, this research is conducted with the application of the following theories to explain refugee entrepreneurship and refugee resettlement in the host country, such as New Zealand: (1) Motivation of entrepreneurship; (2) social capital; and (3) mixed embeddedness.

### 3.12 Summary

This chapter has provided us with some definitions of entrepreneurs and entrepreneurship, and how the significant expansion in the study of entrepreneurship has led to the emergence of various definitions. The categorisation of entrepreneurs by types and different categories is also covered. Scholars' perspectives on the major differences between migrant (or immigrant) and refugee entrepreneurs, in terms of skills, motivation, social and cultural capital, have been discussed. A distinctive attribute of refugee entrepreneurs is that they fled their country of origin due to life-threatening danger, whereas economic migrants relocate in search of better economic opportunities. Perspectives on barriers to refugee entrepreneurship, which include a

lack of intercultural resources, institutional barriers, structural discrimination, and legal restrictions, are also discussed.

This chapter highlighted a significant gap in the existing knowledge of the phenomenon of refugee entrepreneurship. The literature emphasises the lack of a coherent theory on refugee entrepreneurship and how this research field is underdeveloped (Akele, 2020). This current research aims to contribute to a greater understanding of refugee entrepreneurship by developing an explanatory framework to investigate the phenomenon and its relation to refugee resettlement. The following chapter reviews the theories which are synthesised to develop a conceptual framework that can be used to examine refugee entrepreneurship and resettlement empirically.

## 4. Chapter Four – Theoretical Synthesis and the Development of a Conceptual Framework

### 4.1 Introduction

This chapter reviews and synthesises key theories related to entrepreneurship to develop a novel, context-aware (and context-sensitive) conceptual framework that aims to enhance understanding of refugee entrepreneurship and its role in resettlement. For this study, entrepreneurial motivation (start-up emergence and venture continuation), social capital, and mixed embeddedness theories form the theoretical basis for the conceptual framework used to examine refugee entrepreneurship in New Zealand. The role of entrepreneurship in enabling (breaking barriers to socio-economic inclusion) and constraining (pushing refugees into lower-waged self-employment with limited prospects for advancement) the socio-economic participation of refugees remains understudied (Belal et al., 2019; Shneikat & Alrawadieh, 2019; Komakech & Orach, 2022). Refugee engagement in entrepreneurship is seen as a potentially viable pathway to support socio-economic participation and resettlement. Empirical research on refugee entrepreneurship and integration into new societies is still emerging (Alrawadieh & Alrawadieh, 2018; Şimşek, 2018; Belal & Zaid, 2019). By employing a qualitative research approach, this study explores refugee entrepreneurship as a means of engaging in socio-economic activities in New Zealand, with the aim of understanding how it can facilitate refugee resettlement in the host country.

Considering the barriers to refugee resettlement and the socio-economic challenges faced by refugees discussed earlier, entrepreneurship is regarded as a strategy to facilitate refugee resettlement. A conceptual framework is therefore developed for this purpose. This qualitative study aims to explore, explain, and contextualise the phenomenon of refugee entrepreneurship and resettlement in New Zealand.

The conceptual framework is developed based on a synthesis of: (1) the mechanisms (a loose theoretical discussion) of the motivation for (refugee) entrepreneurship; (2) social capital theory; and (3) mixed embeddedness theory. Subsequently, this theoretical framework is applied to examine the phenomenon of refugee entrepreneurship as a means of socioeconomic participation beyond the initial business start-up stage, leading to (or not) resettlement. The mechanism of entrepreneurial motivation offers a broad discussion of the motives of individuals who become entrepreneurs. This mechanism is employed to explore the motivations behind refugee entrepreneurship, with particular attention to the context-specific factors in New Zealand. The sources of refugee entrepreneurs' resources and their business

operations are analysed through the application of social capital theory. Mixed embeddedness theory is utilised to examine refugee entrepreneurs' engagement and resettlement within broader society, focusing on strategies to break down barriers to socio-economic participation.

#### 4.2 Motivation

The word motivation stems from the Latin verb *movere*, which literally means “to move” (Dörnyei & Ushioda, 2021). It is used to explain or answer questions about why a person, or a group of people, makes certain choices, why they engage in specific actions, or why they pursue or exert effort and persist in a particular cause or action. Providing a comprehensive and universally accepted definition of motivation is challenging because scholars can't encompass the full range of internal and external influences, both conscious and unconscious, that may motivate human behaviour; motivation relates to the direction and magnitude of human actions, including their choice of a specific action, their persistence, and the effort put into it (Dörnyei & Ushioda, 2021). Consequently, motivation helps explain why people decide to act as they do, how long they are willing to persist, and how vigorously they pursue their goals. It has also been described as the set of energetic forces originating from within and beyond the individual that initiate behaviour and determine its form, direction, intensity, and duration (Murnieks et al., 2020). Broadly speaking, Dörnyei and Ottó (1998, p.65) define motivation as: “the dynamically changing cumulative arousal in a person that initiates, directs, coordinates, amplifies, terminates and evaluates the cognitive and motor processes whereby initial wishes and desires are selected, prioritised, operationalised and successfully or unsuccessfully acted out.”

An inquiry into the phenomenon of refugee entrepreneurship requires examining the dynamic, cumulative process that motivates refugees to establish or participate in business ventures. In other words, why do refugees create businesses? Or what are their motives for starting ventures in a host country? Researchers have explored the reasons behind individuals' involvement in entrepreneurship (Segal et al., 2005; McMullen et al., 2008; Rey-Marti et al., 2015). A well-known motivational framework in entrepreneurship differentiates between necessity-driven and opportunity-driven motives (Reynolds et al., 2005; Williams, 2008; Block & Wagner, 2010; Williams & Williams, 2014). Opportunity-motivated entrepreneurs pursue recognised opportunities to create businesses rather than being compelled by circumstances. They often start businesses because they aim for greater independence or higher earnings (Aparicio et al., 2016). Conversely, necessity-motivated entrepreneurs feel compelled to start their businesses due to factors such as job loss, lack of income, or limited vacancies (Hay et al., 2002), making

their decision to engage in entrepreneurship a forced choice (Angulo-Guerrero et al., 2017). The following section discusses the concepts of necessity and opportunity recognition, also known as the Pull and Push motivation factors of entrepreneurship.

#### 4.3 Necessity and Opportunity Recognition Entrepreneurship

The concept of entrepreneurs establishing a new venture due to economic needs in regions with high unemployment, rather than due to the direct discrimination and other structural barriers faced by refugees was first introduced in Germany (Bögenhold & Staber, 1991), however, the terms *necessity entrepreneurship* and *necessity entrepreneur* were coined by the Global Entrepreneurship Monitor (GEM) in 2001 (Block & Wagner, 2010). These concepts denote embarking on entrepreneurial activities as a last result for economic survival, taking up a venture or establishing a business in order to generate income where there are no other viable alternatives (Rubach, Bradley & Kluck, 2015).

This construct is largely applied when studying entrepreneurial activities in poor and developing countries (Besanko & Braeutigam, 2007; Hipsher, 2010; Harrison & Huntington, 2000; Brewer & Gibson, 2014). For example, Besanko and Braeutigam (2007) posit that citizens of a nation whose macroeconomic infrastructure did not create enough jobs are forced to rely on their own ingenuity and talents to make a living. This position suggests that a lack of employment is a factor necessitating entrepreneurial activities. Similarly, Hipsher (2010) reports that survival and not the dream of wealth is the primary motivator for becoming an entrepreneur and, therefore, hundreds and millions of necessity entrepreneurs establish and operate small businesses just to survive. These individuals seeking survival can be said to be pushed by necessity into entrepreneurship (Williams, 2008). Similarly, Larroulet and Couyoumdjian (2009) assert that a necessity entrepreneur undertakes the task only because of lack of other opportunities, in this case, the choice to undertake entrepreneurship is not necessarily because of the merits or qualities of the project being undertaken. This assertion suggests that necessity entrepreneurs engage in business ventures not because they perceive a great opportunity in it, but because they need to do it for survival. Reporting on necessity entrepreneurs in developing countries with a focus on Latin America, De Soto (2000) suggests that individuals living in developing nations are compelled to engage in business because they lack other viable options for survival; the economy cannot supply enough jobs.

Robichaud et al. (2010) note that factors such as low job satisfaction, limited family income, and challenges in securing employment motivate people to pursue entrepreneurship. Women

often seek entrepreneurship to gain more flexibility in balancing family responsibilities (Robichaud et al., 2010). These push factors highlight the concept of necessity entrepreneurship.

Economic factors are the main elements that influence the rate of entrepreneurial activities in a country (Koellinger & Thurik, 2012; Jafari-Sadeghi, 2020). An unfavourable economic climate may increase the likelihood of individuals to engage in activities leading to business start-ups (Gonzalez-Pernia et al., 2018). When the economy is in recession, there is always a very high rate of unemployment, which may necessitate an increase in the rate of entrepreneurship (Fairlie, 2013). This type of entrepreneurial activity is largely poverty-driven and mostly undertaken by individuals motivated to create their own business for survival (Hilson, 2018). Entrepreneurial activities that are driven by necessity usually take place in environments with difficult economic characteristics (Angulo-Guerrero et al., 2017). Entrepreneurs are usually pushed to create their businesses in environments such as these due to limited alternative employment opportunities (Block et al., 2015a).

Necessity entrepreneurs are individuals who are initially registered as unemployed before starting entrepreneurial activities (Fairlie & Fossen, 2018). They are usually pushed to establish a business venture due to their lack of sufficient education (required to secure employment) and skills or due to job discrimination (Basu & Altinay, 2002). Necessity entrepreneurs are often constrained by low start-up capital and limited managerial and organisational skills, and they are susceptible to a high rate of entrepreneurial failure (Mersha et al., 2010). Entrepreneurs who are motivated by necessity usually start their own business for economic survival purposes (Basu & Altinay, 2002; Mersha et al., 2010; Jafari-Sadeghi et al., 2020) and, therefore, they are pushed into self-employment due to necessity (Dana, 1997; Ramadani et al., 2013).

Munoz (2010) explains that necessity-driven entrepreneurship is often influenced by socio-economic, institutional, and personal factors that push people towards self-employment. In regions where circumstances hinder or restrict individuals' lifestyles, these environmental pressures may lead to negative emotions, prompting some to see entrepreneurship as their sole means of survival (Munoz, 2010). Low levels of education, especially amongst immigrants, are a personal factor that 'motivates' individuals to pursue the option of self-employment (Toussaint-Comeau, 2008). Other personal factors that trigger entrepreneurship include insufficient job opportunities, low income, and institutional barriers (Evans & Leighton, 1990; Light & Rosenstein, 1995; Boyd, 2005; Schick et al., 2002). Other identified characteristics of

necessity entrepreneurship include a lower propensity to see opportunities, few or no inter-relationships with other entrepreneurs, lower skill sets, and the prevalence of external factors such as job losses and family responsibilities (Robichaud et al., 2010). It is often assumed that necessity-driven entrepreneurs display weaker entrepreneurial capabilities and, therefore, their performance is worse than their opportunity-driven counterparts (de Vries et al., 2020).

Some similarities between push factors of necessity entrepreneurship and challenges of refugees are tabulated as follows.<sup>4</sup> (See Table 3).

*Table 3: Similar factors between necessity entrepreneurs and the challenges of Refugees*

Some similarities between factors influencing necessity entrepreneurship and the challenges of refugees	
Push Factors of Necessity Entrepreneurship	Challenges of Refugees
Survival drive	Desire for survival.
Unemployment	Unemployment.
Lack of Income	Lack of income.
Lack of job satisfaction	Low-level/unskilled jobs.
Low Family income	Low Family income.
Flexibility to deal with family issues.	Social and psychological issues.
Limited government support.	Limited government support.
Low level of social inclusion in the wider community.	Lack of social inclusion. Marginalisation.
Comparatively low level of education.	Issues with qualification recognition.
Institutional barriers.	Institutional barriers.
Social marginalisation.	Social marginalisation.

<sup>4</sup> Table based on information gathered from literature such as Robichaud et al., 2010; Munoz, 2010; Werker, 2007; Jacobsen, 2002; Kucera, 2001; Kraller, Hollomey, Hurich, Konig and Muzak, 2013.

Given these similarities, would it then be reasonable to conclude that refugee entrepreneurs are motivated by necessity, and how could that impact resettlement? (Pecoud, 2003; Bizri, 2017).

On the other hand, some scholars argue that opportunity discovery and exploitation are the motivations for entrepreneurship (Shane & Venkataraman, 2000; Stevenson, 2004; Oviatt & McDougall, 2005; Kuratko, 2014). This school of thought asserts that entrepreneurs do not start a business due to necessity, but due to opportunities they recognise (Kuratko, 2014). On a similar but slightly different note, Dana (1995) concludes that entrepreneurship should be viewed as a function of cultural perceptions of opportunity and not as a function of opportunity itself. It must be noted, however, that these scholars generally discuss entrepreneurship and not particularly focus on refugee entrepreneurship. For example, Stevenson (2004, p. 3) defines entrepreneurship as “the pursuit of opportunity beyond the resources you currently control”. This definition did not rule out necessity entrepreneurs; of course, all individuals venturing into entrepreneurship must have a measure of control over some resources, either motivated by necessity or not. Accordingly, entrepreneurial intention is not limited to opportunity recognition entrepreneurs. Necessity entrepreneurs also have the purpose (intention) to survive (Rubach, Bradley & Kluck, 2015; Williams, 2008).

#### 4.3.1 Opportunity recognition

Opportunity recognition is pivotal for new business creation. Entrepreneurial opportunities are described as situations in which goods, services, raw materials, markets and organising methods can be introduced through the formation of new means, ends, or means-ends relationships (Eckhardt & Shane, 2003). Entrepreneurial activities cannot occur without recognising opportunities, even if the potential entrepreneur is working exceptionally hard and creatively (Short et al., 2010). There are two different paradigms of business opportunities (Clark & Ramachandran, 2018), the first is referred to as concrete realities to be discovered (Gaglio et al., 2001; Venkataraman, 1997, 2003). Therefore, independent of entrepreneurs, business opportunities always exist in the environment (Alvarez et al., 2007). The second paradigm is that which asserts that business opportunities should be created through a process of converting novel ideas to business actions (Aldrich & Ruef, 2006; Alvarez et al., 2017; Clark & Ramachandran, 2018). However, the two paradigms indicate that it is the responsibility of entrepreneurs to create business opportunities (Alvarez et al., 2007).

Entrepreneurship that is driven by opportunity is deemed to be a type that recognises and creates business opportunities to provide additional employment (Jafari-Sadeghi, 2020). The

perceptual characteristics, such as self-confidence, risk tolerance, and opportunity perceptions, of potential entrepreneurs play significant roles in influencing their decision to venture into business activities (Gatewood et al., 1995; Arenius et al., 2005; Safari-Sadeghi et al., 2018). Therefore, can it be concluded that individuals are motivated to pursue self-employment primarily to attract business opportunities? If so, does the same reasoning apply to refugee entrepreneurs?

Some scholars theorise that necessity and opportunity recognition are two components of business creation with a fundamental distinction in motivation (Fairlie & Fossen, 2018). Some entrepreneurs are forced into starting a business because there are no other options, whereas other entrepreneurs start businesses because they recognise opportunities to do so (Block & Koellinger, 2009; Block & Sandner, 2009; Stephan & Uhlaner, 2010; Fossen & Buettner, 2013; Van der Zwan et al., 2016; Calderon et al., 2017). To this end, Fairlie and Fossen (2018) proposed a definition of opportunity and necessity entrepreneurship. “Individuals who are initially unemployed before starting businesses are defined as 'necessity' entrepreneurs, and individuals who are wage/salary workers, enrolled in school or college, or are not actively seeking a job are defined as 'opportunity' entrepreneurs (Fairlie & Fossen, 2018, p. 3). This definition is based on the initial unemployment status of entrepreneurs. This definition is too simplistic and narrow, as it implies that all previously unemployed entrepreneurs are necessity entrepreneurs. In contrast, those previously occupied, either in a training programme or not seeking employment before becoming an entrepreneur, are opportunity entrepreneurs. However, this definition would incorrectly mean that entrepreneurs who are not previously employed become entrepreneurs out of necessity, even though they cannot recognise entrepreneurial opportunities. Due to past traumas and adversity, refugee entrepreneurs often enter an opportunity-production process with impaired opportunity recognition abilities and fractured social networks because of relocation (Jiang et al., 2021). Based on this reasoning, it is imperative to understand what motivates refugee entrepreneurs and what effects it has on their socio-economic participation and resettlement.

As a concept, necessity entrepreneurship deals with those entrepreneurial activities that arise due to the scarcity of job vacancies, whereas opportunity entrepreneurship covers business creation practices that exploit better business opportunities (Jafari-Sadeghi, 2020). During periods of economic crises, when factors such as a high rate of unemployment and a lack of income are prevalent, many individuals are pushed into business creation (Jafari-Sadeghi, 2020). Unemployment and a lack of income are some of the factors that constitute barriers to

refugees' socio-economic participation and hinder resettlement (Wauters & Lambrecht, 2008; Shneikat & Alrawadieh, 2019; Embiricos, 2020). Would it then be rational to conclude, therefore, that refugee entrepreneurs are mainly motivated by necessity?

#### 4.3.2 Emerging trends of entrepreneurial motivation

The emerging literature in the field of entrepreneurship is extending the discussion of entrepreneurial motivation beyond the broad divide of necessity and opportunity recognition, which is also referred to as the push-pull theory of entrepreneurial supply (Gilad & Levine, 1986; Amit & Muller, 1995). The distinction between necessity and opportunity motivation appears only implicitly in the studies dealing with the decisional factors of creating new ventures (Giacomin et al., 2011). The importance of highlighting the impact of the socio-economic characteristics of potential business founders was brought into the discussion. Giacomin et al. (2011) argue that knowing the socio-economic profile of new venture creators is important, because it is essential to identify the different profiles of potential entrepreneurs to be able to match start-up assistance measures to fit creators' profiles. Although Giacomin et al. (2011) did not depart from the pull and push entrepreneurial motivation discussion entirely, they nonetheless find the necessity/opportunity entrepreneurship dichotomy somewhat limiting. The socio-economic profile of new venture creators is seen as a factor that influences business start-up (Giacomin et al., 2011).

Block et al. (2015a) extend the discussion by introducing the concept of risk into entrepreneurship motivation and focus on an individual's motivation to start their business, rather than seeing them from the perspective of the push-pull theory. However, Block et al. (2015a) did not depart from the necessity and opportunity dichotomy either. Instead, Block et al. (2015a) found that opportunity entrepreneurs are more willing to take risks when compared with necessity entrepreneurs and suggest that both necessity and opportunity recognition entrepreneurs should be treated as a separate category from other types of entrepreneurs. This statement suggests the possibility of other types of entrepreneurs who might be motivated by factors other than necessity or opportunity recognition.

Van der Zwan et al. (2016) examine factors influencing the entrepreneurial engagement of opportunity and necessity entrepreneurs (the pull and push motivations) by analysing the differences between business owners motivated by opportunity and necessity based on three factors. The factors are socioeconomic characteristics, personality, and perceptions of entrepreneurial support. The study finds that gender, age, income, personality (in terms of

proactiveness and optimism) and perception of the entrepreneurial environment are factors that influence the category an entrepreneur belongs (either necessity or opportunity recognition motivation category). Although Van der Zwan et al. (2016) did not depart from the pull and push motivations of entrepreneurship, the authors admit that individual entrepreneurs may be driven by the combination of pull and push motivations (mixed motivation), and that this type of entrepreneurs with mixed motivations are more like opportunity business owners than to necessity business owners. Similarly, Eijdenberg et al. (2015) suggest that necessity and opportunity (recognition) are not two separate or distinct motivations, but that a mix of both can lead individuals to entrepreneurship.

As indicated, several research studies have explored and investigated the motivation of entrepreneurs with attempts to distinguish between pulling (opportunities) versus pushing (necessity) forces (Dana, 1997; Fuentelsaz et al., 2015; Ramadani et al., 2013; Wagner, 2005; Zaouali et al., 2015). For instance, Morales-Gualdr and Roig (2005) find that entrepreneurial activities interact with both opportunity recognition and necessity motivation. Eijdenberg et al. (2015) suggest that necessity and opportunity are not two discrete motivations, but that both can lead individuals to entrepreneurship. Individuals can be involved in entrepreneurial activities due to the lack of suitable job options and their intention to explore new business opportunities.

Other factors such as the educational level of individuals, their level of confidence as well as institutional and environmental factors have been discussed along with motivation as influencing factors of entrepreneurial behaviour (Jackson, 2004; Verheul et al., 2006; Brush & Cooper, 2012). At the individual level, fear of failure as well as knowledge and their skills contribute to the involvement of individuals in entrepreneurship (Jafari-Sadeghi et al., 2017). All of these prove that the motivation for entrepreneurship is not solely a matter of pull or push.

Research indicates that migrants' motivations to start businesses vary greatly. For example, some migrants choose self-employment due to push factors or necessity, where language barriers, cultural differences, lack of recognised or relevant qualifications, or regulations and discrimination prevent them from accessing employment. Consequently, they are motivated toward an entrepreneurial career (Xavier et al., 2013; Rashid, 2018). A study carried out in Belgium shows that migrant entrepreneurs are mainly active in the "handicrafts" and "trade and industry" sectors, primarily driven (motivated) by a desire to integrate into the host community and to attain personal fulfilment and independence (Wauters & Lambrecht, 2008). This current

study investigates the motivations for refugee entrepreneurship as well as refugee resource acquisition and business operations, and the impact of their entrepreneurship on resettlement in New Zealand.

Research into refugee entrepreneurship is an emerging and nascent area of study in the entrepreneurship literature (Heilbrunn, 2019). A review of the refugee entrepreneurship literature suggests the need for a conceptual framework to enable this phenomenon to be studied empirically and in its unique context. Refugees have been out of the limelight of entrepreneurship research, and existing academic studies on refugee entrepreneurship are scant (Heilbrunn, 2019). However, the current literature has established that refugees are not only confronted by barriers to resettlement, but that they also experience barriers to entrepreneurship (Shneikat & Alrawadieh, 2019; Embiricos, 2020).

#### 4.4 A conceptual Framework for a contextual study of Refugee Entrepreneurship

The development and application of a conceptual framework to study refugee entrepreneurship can reveal the unique aspects (context-specificities) of the phenomenon. In addition to the primary focus of the research as discussed under Section 1.3 of the introduction chapter, this study also contributes to our understanding of refugee entrepreneurship by examining how entrepreneurship relates to refugee resettlement.

This research aims to contribute to knowledge in its field and fill research gaps by examining the context-specific aspects of refugee entrepreneurs' motivation, the establishment and operation of refugee-owned businesses amidst barriers to refugee entrepreneurship, and refugee resettlement in New Zealand. Applying the conceptual framework to explore refugee entrepreneurship uncovers peculiarities—context-specific aspects—of refugee socio-economic participation through entrepreneurship within a spatial context related to refugee resettlement. Welter et al. (2016) argue that context enables us to explain variations and uniqueness in entrepreneurship, as well as to develop theories based on those variations.

##### 4.4.2 Mixed motivation

As indicated above (under section 4.2), the discussion of entrepreneurial motivation is no longer limited to the binomial push-pull (necessity and opportunity recognition) classification; there is a continuum along which the motivation of entrepreneurs can be classified (Block et al., 2015a). Research finds that entrepreneurial activities interact with both opportunity recognition and necessity motivational factors (Morales-Gualdr & Roig, 2005). Necessity and opportunity are not two discrete motivations, but both can lead individuals to entrepreneurship

(Eijdenberg et al., 2015). Furthermore, individual levels of education, institutional and environmental factors, fear of failure, as well as knowledge and level of skills, have roles to play in motivating entrepreneurs (Jackson, 2004; Verheul et al., 2006; Brush & Cooper, 2012; Jafari-Sadeghi et al., 2017). Characteristics such as risk tolerance, self-control and opportunity perception are also considered as factors that influence individuals to pursue entrepreneurship activities (Arenius & Minniti, 2005; Safari-Sadeghi et al., 2018).

Since the introduction of the dichotomy between opportunity and necessity entrepreneurs in the Global Entrepreneurship Monitor (GEM) (Hay et al., 2002), the possible oversimplification of the dualistic categorisation of entrepreneurs' start-up motives has been a point of criticism of the opportunity/necessity motivation concept (Giacomin et al., 2011; Williams & Williams, 2014). It is often argued that necessity entrepreneurship is associated with lower entrepreneurial skills (Block & Koellinger, 2009). However, assigning lower entrepreneurial skills to necessity motivation is an oversimplification, because during economic recessions, when the rate of unemployment is high, the necessity entrepreneurs (as a group) are likely to have high levels of skills (Stephan et al., 2015).

Despite the criticism and discussion of the heterogeneity of motivations, Dawson and Henley (2012) argue that most individual entrepreneurs voluntarily point out a single motivating factor for starting a business venture. However, some authors argue that business venture creators can be motivated by both opportunity and necessity (Caliendo & Kritikos, 2009; Dawson & Henley, 2012; Williams & Williams, 2014).

Therefore, it can be argued that the binomial push-pull (opportunity and necessity) motivated entrepreneurship is still applicable to most entrepreneurs, but further conceptual refinement, and more objective and comprehensive measures are needed (de Vries et al., 2020). The concept of mixed motivation can be studied as a mechanism to examine the self-reported (perceived, *post-hoc* rationalised) motives of refugee entrepreneurs. Oktafia and Kusumastuti (2021) categorically argue that the motivation of entrepreneurs is divided into three factors: mixed, opportunity, and necessity. This current study applies the mechanism of motivation to examine the role entrepreneurial motivation plays in refugee resettlement.

The motivation of refugee entrepreneurs is mainly discussed in the context-specific sphere of New Zealand. Refugees arrive in New Zealand as residents (Immigration New Zealand, 2023). Their resident status confers rights and privileges on them. therefore, they are entitled to income support and access to healthcare and other social services, just the same as citizens. A

popular argument in the literature is that refugees lack income, therefore, they are necessitated to engage in entrepreneurial activities (Wauters & Lambrecht, 2006; Shneikat & Alrawadieh, 2019; Almohammad et al., 2021). However, refugees in New Zealand are granted income support by the government. To what extent is necessity a factor that motivates refugee entrepreneurship in New Zealand? It is imperative to inquire about the motives of refugee entrepreneurs in the context of New Zealand, where income support is provided and accessible to all those qualified for it.

Additionally, the second aspect of refugee entrepreneurship examined in this study concerning resettlement is how refugee entrepreneurs acquire resources to run their businesses, covering both the supply and demand sides of refugee enterprises. Social capital theory is utilised to investigate this aspect of the phenomenon.

#### 4.4.3 Social capital theory

Historically, Glen Loury's critique of neoclassical theories of racial income inequality and their policy implications (Loury, 1977) is of interest to the discussion of social capital by virtue of social connections. He cited the sociological literature on intergenerational mobility and inheritance of race as illustrating his anti-individualist argument. However, Loury (1977) did not go on to develop the concept of social capital in any detail. He may have run across the idea in the context of his polemic against orthodox labour economics; however, he mentioned social capital only once in his original article and then in somewhat tentative terms (Portes, 1998). However, his concept captures the differential access to opportunities through social connections but lacks any systematic treatment of its relations to other forms of capital (Portes, 1998). However, the work of Loury (1977) paved the way for a more refined analysis of the same process by Coleman (1988a). He (Coleman) acknowledges Loury's contributions in his initial analysis of the concept of social capital.

The theory of social capital is one of the most popular exports from sociological theory into everyday language (Portes, 1998; Portes & Landolt, 2000). Portes (1998, p.3) claims that the first systematic contemporary analysis of social capital was produced by Bourdieu (1980; 1985), who defines the concept as the aggregate of the actual or potential resources which are linked to possession of a durable network of institutionalised relationships of mutual acquaintance or recognition. Bourdieu's (1980; 1985) treatment of the concept is instrumental, since it focuses on the benefits accruing to individuals by virtue of group participation and on the deliberate construction of sociability for the purpose of creating resources. Bourdieu (1980)

went as far as maintaining that the profits which accrue from membership in a group are the basis of the solidarity which makes them possible.

In another study, Portes and Landolt (2000) define social capital as the ability to secure resources by virtue of membership in social networks or larger social structures. Social capital comprises norms and networks that define groups, and there is a degree of trust, reciprocity, and the prevalence of information exchange among members or groups (Castle, 2003).

Social networks do not naturally occur; the network must be constructed through investment strategies oriented to the institutionalisation of group relations, usable as a reliable source of other benefits (Portes, 1998). Access and acquisition of social capital require deliberate investment of both economic and cultural resources. Though Bourdieu (1980;1985) insists that the outcomes of possession of social or cultural capital are reducible to economic capital, the processes that bring about these alternative forms are not (Portes, 1998). According to Portes (1998) and Portes and Landolt (2000), social and cultural capital possess their own dynamics, relative to economic exchange, and are characterised by less transparency and more uncertainty. Transactions involving social capital are more likely to be characterised by unspecified obligations, uncertain time horizons, and the possible violation of reciprocity expectations. However, due to a lack of clarity, these transactions can disguise what otherwise would be plain market exchanges (Bourdieu, 1980).

Bourdieu's (1980) definition makes it clear that social capital is decomposable into two elements: (1) the social relationship that allows individuals to claim access to resources possessed by their associates; and (2) the quality and amount of the resources. Therefore, actors can gain direct access to economic resources through social capital. Members of the social network can increase their access to resources through contacts with other members.

According to Coleman (1988), social capital is a variety of entities with two elements in common: they all consist of some aspect of social structures, and they facilitate specific actions of actors, whether persons or corporate actors within the structure (Coleman, 1988a; 1990). This definition extends the composition of the structure of social networks to include corporate actors. This definition suggests the involvement of institutions and structured entities in either the procurement or facilitation of access to social capital. Expectation of reciprocity, group enforcement of norms, and privileged access to information (based on the social network membership) are some of the mechanisms upon which social capital hinges (Coleman, 1988a; 1990; Doh & Zolnik, 2011). Therefore, it is in the context of social organisations/networks that

both sources and effects of social capital materialise. From the point of view of recipients, resources obtained through social capital have the character of a gift (Portes, 1998). Importantly, Coleman (1988a) discusses the existence of *sufficient ties* between a certain number of people to guarantee the observance of norms, which he refers to as closure. Closure, therefore, suggests the existence of boundaries (as loose as it may seem) that keep members together within the social network that leverages social capital. The existence of norms appropriate to all members of the community facilitates transactions without recourse to cumbersome legal contracts (Coleman, 1988a).

After the works of Bourdieu, Loury, and Coleman, a few other theoretical analyses of social capital have been published (Portes, 1998; Deeb & Portes, 2019; Gedajlovic et al., 2013). For instance, Baker (1990, p.619) refers to social capital as “a resource that actors derive from specific social structures and then use to pursue their interests; it is created by changes in the relationship among actors”. In a broader term, Schiff (1992, p.161) defines the concept as “the set of elements of the social structure that affects relations among people and are inputs or arguments of the production and/or utility function”. Burt (1992, p. 9) described it as “friends, colleagues, and more general contacts through whom you receive opportunities to use your financial and human capital”. It has become a growing consensus in the literature that social capital stands for the ability of actors to secure benefits by virtue of membership in social networks or other social structures (Portes, 1998).

This is the sense in which the concept of social capital has been commonly applied in empirical literature. Therefore, to possess social capital, the individual must be related to others, and it is those others that are the source of the individual’s advantage. A common application of social capital is in the field of stratification, which is often invoked as an explanation of access to employment, movement through occupational ladders, and entrepreneurial success (Portes, 1998). It is a commonsense notion that connections are instrumental in furthering individual success (Loury, 1977). However, Burt (1992) argues that social capital is based on the relative paucity of the network ties rather than on its density.

Scholars have argued in favour of a more integrative understanding of the phenomenon of entrepreneurship as an independent discipline and this has led to a growing awareness that entrepreneurs are socially situated (Sarason et al., 2006; Zahra & Wright, 2011; Gedajlovic et al., 2013). There is a growing awareness in the study of entrepreneurship that the social environment interplays with individuals to drive business opportunities (Gedajlovic et al.,

2013). The increase in appreciation of the importance of social relationships calls for a comprehensive and integrated (synthesised) theory to drive research efforts in the field of entrepreneurship. Social capital is viewed as one such theoretical perspectives (Murphy, 2011).

#### 4.4.4 The social capital of entrepreneurs

One of the most noteworthy applications of the theory of social capital is in the study of immigrant and ethnic entrepreneurship, where networks and the social capital that flows through them are repeatedly identified as a key resource for the creation of small businesses (Portes, 1998). For example, Light (1984) emphasised the important role that rotating credit associations (RCAs) play in the capitalisation and in the recorded successes of Asian immigrant firms in the United States. RCAs are social networks/informal groups that meet periodically, and every member contributes a set amount to a shared pool that each member receives in turn. In this example, social capital comes from the trust that each participant has in the continuing contribution of others, even after they receive the pooled funds. Without trust, no one will contribute, and everyone will be deprived of this effective means to gain access to finance (Light 1984, Light & Bonacich 1988).

Discussing the role social capital plays in entrepreneurship is a prominent topic in business literature. The conventional view of social capital involves relationships of trust and reciprocity in social networks (Halpern, 2005; Ostrom, 2009; Bhandari & Yasunobu, 2009; Mustafa & Chen, 2010). Social capital is a concept that refers to the ability of decision-makers (e.g entrepreneurs) to draw on a pull of resources from their social networks (Lin et al., 1981; Portes, 1998). A Government review of the literature on social capital defines it as consisting of the networks, norms, relationships, values and informal sanctions that shape the quantity and co-operative quality of a society's social interactions (Cabinet Office, 2002; Deakins et al., 2007).

The social networks, values and relationships could be based on various but complementary (or competing) networks that may include community, family and organisational business networks. According to Davidsson and Honig (2003), social capital is an 'umbrella term' covering a potential multitude of relationships between entrepreneurs, their families, their community and friends.

With reference to migrant entrepreneurship, Bizri (2017) argues that due to barriers to integration, migrant entrepreneurs often rely on social networks for the survival of their businesses. However, Deakins et al. (2007) argue that social capital is both a help and a

hindrance to Ethnic Minority Business (EMB) owners. There is no doubt that the ability to call upon network sources for business advice is invaluable to new EMB owners, especially those in traditional sectors where there is a wealth of experience and indeed cooperative behaviour to overcome problems. However, strong ties may be restrictive as well as beneficial.

Deakins et al. (2007) cited the example of one young EMB owner who commented on how he decided that the advice from his family was inappropriate for the entrepreneurial risk-taking that he sought. This example suggests that reliance on advice from informal sources may not be the same as accessing advice from professionals. Focusing on refugee entrepreneurs, the question that may arise is: Do refugee entrepreneurs (especially at the business start-up stage) have access to professional business advice? This access may also depend on the type of business venture they may be considering and the set of skills and other resources at their disposal. In addition, how challenging is it for refugees to acquire resources required for entrepreneurship, given the context specificities of refugees (e.g the effect of fleeing their home country, disconnection from previous networks, newness and foreignness in host country and institutional barriers)? Another important factor that is investigated in this study is the role social capital plays in the establishment and operation of refugee owned businesses and how it impacts resettlement.

However, Deakins et al (2007) posit that the role of social capital during the business start-up stage and the later entrepreneurial development of EMBs is probably underrated. Social capital functions directly and indirectly with the community, providing informal advice and funding. The resounding perspective is that since economic activity is embedded in society, innovative entrepreneurs develop social capital through building networks which provide external sources of support, information, expertise and finance which allows mutual learning and boundary crossing. "An entrepreneur's networks are likely to be based on experience, which not only determines the range of contacts, but may also influence perceptions of opportunities and courses of action" (Cope & Rose, 2007, p. 214). The research study explores the role and significance of social capital (as part of the synthesised framework of the inquiry) on refugee entrepreneurship and resettlement.

Early scholars have also argued that migrant entrepreneurs are not only connected with their family and social networks, but they are also economically embedded with their co-ethnic network, which provides them with access to social capital, which is not generally available to the mainstream entrepreneurs (Bourdieu, 1986).

At the same time, refugee entrepreneurs confront challenges such as institutional barriers and limited access to resources in host countries. Consequently, they must develop unique entrepreneurial strategies. For example, Harima et al. (2021) argue that refugees have limited social capital in both their home and host countries because they are disconnected from their previous networks and cannot utilise these networks due to conflict and political instability at home. Additionally, refugee newcomers and their status as foreigners in the host society further hinder the development of new networks. Yassine et al. (2019) observe that Syrian refugees in Lebanon form protective spatial clusters with relatives and close acquaintances. Bizri (2017) investigated a Syrian refugee in Lebanon and identified distinctive networking behaviours, including pseudo-family business perceptions and collective bootstrapping. Chavan et al. (2024) contend that refugee family businesses rely on their social capital to create a refugee entrepreneurial ecosystem through their engagement with multiple stakeholders in both their host and home countries. Entrepreneurial bricolage is another key entrepreneurial action used by refugees to overcome resource mobilisation constraints (Heilbrunn, 2019; Kwong et al., 2019).

Migrant entrepreneurs often lack financial or human and cultural capital; however, they can utilise their family and co-ethnic networks to access resources, labour, and information, which supports business success (Uzzi, 1997; Tata & Prasad, 2015). This socio-cultural or co-ethnic network aligns with social capital theory (Bizri, 2017; Alrawadieh, Karayilan & Cetin, 2019; Shneikat & Alrawadieh, 2019; Kachkar, 2019). According to Bizri (2017), this is called opportunity-seizing proliferation. It reflects the relational aspect of social capital, manifesting as obligations towards family and a sense of family trust. An example of opportunity-seizing proliferation is bootstrapping, a common practice among startup entrepreneurs who raise funds or reduce costs to establish their businesses without borrowing (Yilmazer & Schrank, 2006; Bizri, 2016; Bizri, 2017). Bootstrapping is regarded as a key success trait of refugee entrepreneurs and is described as a remarkable ability (Bizri, 2017).

Bizri (2017) argues that refugee-entrepreneurs utilise social capital to expand opportunities within their host communities. Refugees living in densely populated urban areas are sometimes seen as obstacles to integration (Wilson, 2012; Iceland, 2014). However, Fajth and Bilgili (2020) examined the connection between population density in residential areas and immigrant integration in the Netherlands, suggesting that there is a link between the two and that this affects socio-economic and identification integration outcomes. This view indicates that social

capital generated by residential concentration can be used to support business start-ups (Bizri, 2017; Alrawadieh, Karayilan & Cetin, 2019; Shneikat & Alrawadieh, 2019; Kachkar, 2019).

According to Adler and Kwon (2002), social capital is embedded in social relations, and it can generate valuable resources and influence social interactions between individuals, leading to collective actions. Social capital consists of informal relations that influence behaviour and the reallocation of resources important for innovation (Carmona-Lavado, Cuevas-Rodríguez & Cabello-Medina, 2010; Maurer, Bartsch, & Ebers, 2011; Camps & Marques, 2014).

The social capital approach has been criticised for placing too much emphasis on individual actors and their networks, often at the expense of broader context and the wider business environment (Ram & Jones, 2008; Waldinger et al., 1990; Barrett et al., 2002). For instance, the idea of opportunity structure underlines the significance of market conditions, the size of the market domain, market accessibility, and their growth potential—all of which influence business opportunities (Aldrich & Waldinger, 1990).

Therefore, it is argued that researching the phenomenon of refugee entrepreneurship and refugee resettlement requires the inclusion of its (refugee entrepreneurship) unique setting in the investigation, particularly regarding the aspects of navigating barriers and integrating into host communities. Institutional and environmental factors are some of the barriers to refugee entrepreneurship; therefore, how do refugees manage to overcome these challenges and establish themselves as entrepreneurs in refugee-receiving countries? Mixed embeddedness theory is employed as a tool to explore this question (and mixed embeddedness theory is the third level of the synthesised (conceptual) framework of this research study).

#### 4.4.4 Embeddedness and mixed embeddedness

The concept of embeddedness was initially introduced by an Austro-Hungarian economic anthropologist, Karl Polanyi (Harima et al., 2021). He represented substantivism in the mid-19th century (Polanyi, 1944). He rejected the idea of self-interest and argued that economic behaviours are embedded within social relations (Levi & Pellegrin-Rescia, 1997). By the 1980s, Mark Granovetter, a sociologist from the United States, revitalised the concept by asserting that economic actors are embedded in social and structural relationships (Granovetter, 1985). The concept has garnered attention from a wide range of academic audiences and has been applied across various fields of management science, such as rural entrepreneurship (Jack & Anderson, 2002; Kalantaridis & Bika, 2006; Akgün et al., 2010; Korsgaard et al., 2015; Cabras & Mount, 2016), international business (Meyer et al., 2011; Heidenreich, 2012; Mattes,

2013; Ferraris et al., 2020), family businesses (Aldrich & Cliff, 2003; Steier et al., 2009; Wiklund et al., 2013; Mari et al., 2016), inter-firm networks (Yli-Renko & Autio, 1998; Johannisson et al., 2002; Simsek et al., 2003; Uzzi, 2018), as well as non-profit organisations and social entrepreneurship (Hager & Strang, 2004; Kistruck & Beamish, 2010; Seelos et al., 2011).

Mixed embeddedness enables researchers to analyse the opportunity structure across three levels: national, urban, and neighbourhood (Kloosterman & Rath, 2001). Additionally, it determines entrepreneurs' access to resources based on the conditions of various institutional environments (Ram & Jones, 2008). The mixed embeddedness theory is based on the idea of identifying and pursuing opportunities (Solano et al., 2022). This approach highlights the interaction between personal (human capital) and group resources, as well as the opportunity structure (contextual opportunities and conditions). It is this interaction that shapes the entrepreneurial experiences and trajectories of migrants. Kloosterman and Rath (2001, 2018) particularly focus on defining the opportunity structure, emphasising that economic, political, and institutional contexts influence it.

The economic context of the opportunity structure pertains to various conditions linked to the overall economy and specific market circumstances within the country's economic phase (such as growth, the business cycle, and recession). It also includes the demand for products or services, industrial structure, and market concentration (Kloosterman & Rath 2001, 2018; Solano et al., 2022). The political and institutional context refers to official (formal) actions taken by the state and non-state entities (institutions). These might include laws or regulations from regional, central, or local governments, business associations' creeds, chambers of commerce policies, etc., which could discourage entrepreneurship and business transactions (Solano et al., 2022). The concept of embeddedness begins from the theoretical belief that economic actions are not driven solely by an individual's rational reasoning about economic calculations or profit maximisation, but are heavily influenced by social contexts such as institutions, networks, values, and norms (Solano et al., 2022). The theory of mixed embeddedness demonstrates how business development is affected by the structure of local opportunities and the resources accessible to entrepreneurs (Bagwell, 2018). Could this be similar within the specific context of refugee entrepreneurs, including barriers such as institutional obstacles and other challenges?

This theory has been a key concept in explaining the success of migrant entrepreneurs (Kloosterman et al., 1999). The mixed embeddedness theory supports Granovetter's (1985) view that all economic activity is embedded in social relationships that can either facilitate (enable) or hinder (constrain) the development of a business.

The original mixed embeddedness theory aligns with the concept of opportunity structure (as mentioned above), but it advocates that the entrepreneur is embedded in both their social network and the broader economic and political environment (Kloosterman et al., 1999). The balance between the supply side of entrepreneurs with their resources and the supply side of markets forms the foundation upon which appropriate business opportunities depend (Kloosterman et al., 1999; Solano et al., 2022; Högberg & Mitchell, 2023). In refining the theory, Kloosterman (2010) introduced three levels of analysis to explain the business opportunities available to migrant entrepreneurs. According to Kloosterman (2010), these are the macro, meso, and micro levels of analysis.

The macro level includes the economy and the broader institutional framework of the host country, such as business regulations and legislation that influence the types of business activities entrepreneurs can legally undertake. These macro level factors differ between countries and evolve within countries over time. This variation explains the observed differences in the development of immigrant entrepreneurship in various locations. For example, there are more ethnic entrepreneurs in the largely deregulated Anglo-Saxon 'imperialist' or Australian 'colonial' economies, where setting up a business is relatively straightforward compared to most mainland European cities (Sepulveda et al., 2011; Barrett et al., 2002).

According to Kloosterman (2010), the meso level includes markets that are vital parts of the opportunity structure because, without enough demand for a product or service, an entrepreneur cannot earn income (Kloosterman, 2010). Markets that are usually accessible to migrants tend to be lower-tier sectors. These markets serve the co-ethnic community and are typically found in declining sectors abandoned by Indigenous entrepreneurs or in expanding but underpaid markets such as catering, childcare, and similar service industries (Kloosterman, 2010). Highly profitable opportunities, like new technology sectors, are mostly available to those with higher education and skills (Kloosterman, 2010).

At the micro level, Kloosterman (2010) suggests that entrepreneurs can utilise their individual resources and various forms of capital, such as social, financial, and cultural/human resources,

that are accessible to them (Bourdieu, 1986). The mix of these different types of capital will shape the nature of business development undertaken by migrant entrepreneurs (Ram & Jones, 2008). Due to financial constraints, migrants depend on co-ethnic social capital to support their businesses (Ram & Jones, 2008). An example illustrating the micro-level analysis is that of a Kurdish cargo bicycle manufacturer in Amsterdam, who received financial support from his family in Türkiye to establish the business and opted to employ inexpensive family labour to operate it (Kloosterman, 2010).

Jack and Anderson (2002) argue in favour of the effect of embeddedness in the entrepreneurial process by emphasising the role of entrepreneurs. While recognising social embeddedness as a source of entrepreneurial resources, they also contend that opportunities exist within the structure but only become apparent through the actions of entrepreneurs (Harima et al., 2021). Additionally, researchers have noted that embeddedness can also lead to dependency on certain ties, which may incur resource acquisition costs or result in opportunity and resource constraints (Jack & Anderson, 2002; Newbert & Tornikoski, 2013; Harima et al., 2021).

The concept of embeddedness is, therefore, complex and requires researchers to explore its various dimensions (Harima et al., 2021). Granovetter (1985) focused his research on what he termed relational and structural embeddedness. Relational embeddedness relates to the connections individuals have with other agents, while structural embeddedness pertains to the overall framework of the network. Simsek et al. (2003) identified three forms of embeddedness: structural (network closure), relational (institutionalised reciprocity), and cognitive (cognitive similarity).

The concept of embeddedness is crucial for understanding the unique context of migrant entrepreneurship (Portes & Sensenbrenner, 1993; Waldinger, 1989; Harima et al., 2021). Over time, researchers have shown enthusiasm for the idea of mixed embeddedness to explain key traits of migrant entrepreneurs (Harima et al., 2021). However, scholars have identified two significant issues with the concept. They argue that embeddedness suffers from vague theory because it describes interactions between entrepreneurs and social structures but remains unclear on how the embedding of economic actions within social structures leads to inevitable outcomes (Portes & Sensenbrenner, 1993; Harima et al., 2021). Sepulveda et al. (2011) criticise mixed embeddedness for dividing social structures and entrepreneurs into separate categories; they contend this division hinders a thorough understanding of their interdependence. Harima et al. (2021) propose that the deterministic view of social structure in mixed embeddedness

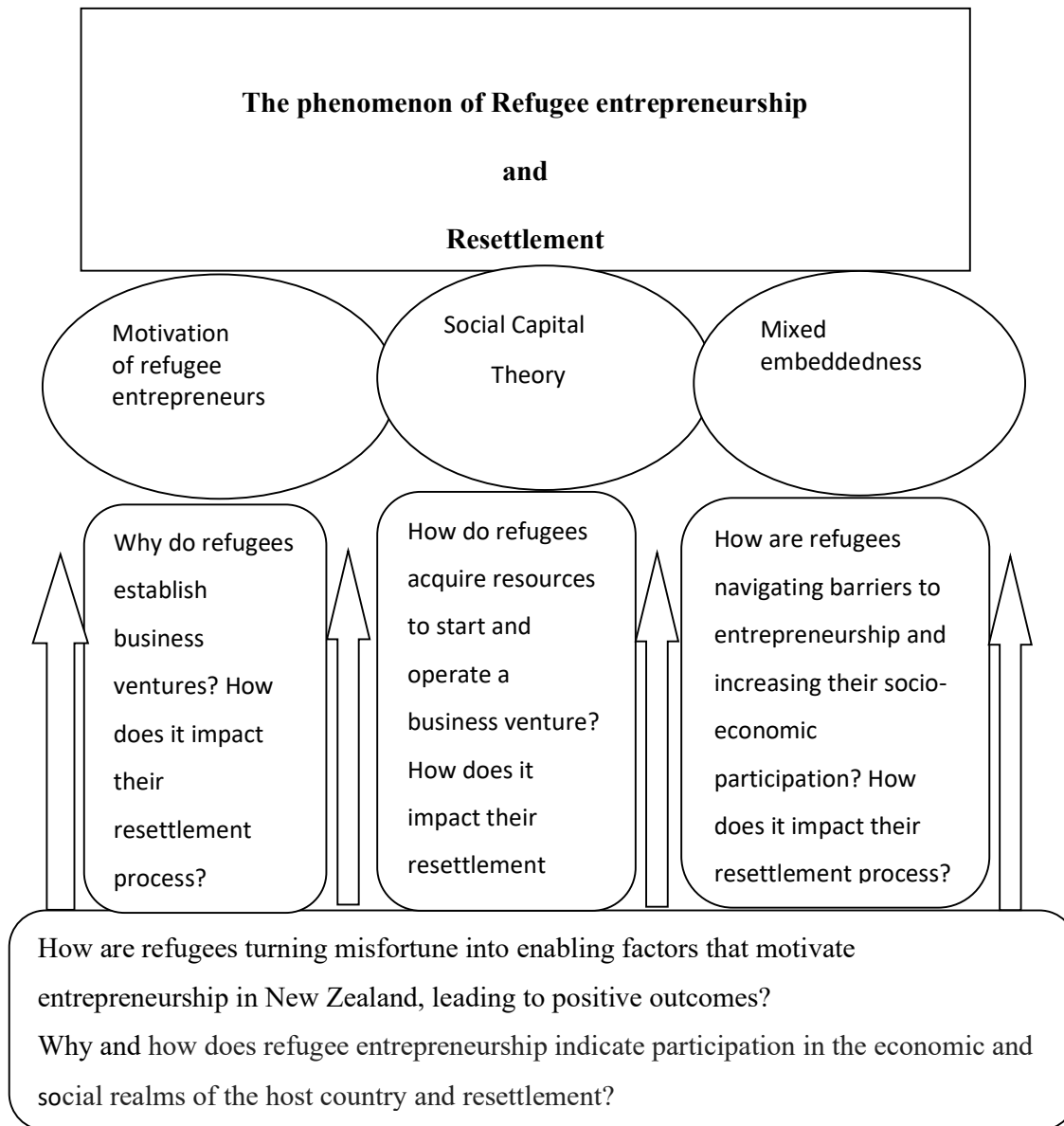
stems from Kloosterman et al.'s (1999) initial assumption that migrant entrepreneurs are systematically excluded from mainstream markets. Consequently, entrepreneurial opportunities are often seen as structures on the demand side rather than as a process of entrepreneurial construction (Kloosterman & Rath, 2001; Barrett et al., 2002; Kloosterman & Rath, 2006). Existing literature also shows that refugee entrepreneurs face similar exclusion and constraints when trying to access mainstream markets (Shneikat & Alrawadieh, 2019; Heilbrunn & Iannone, 2020; Yetkin & Tunçalp, 2024).

The concept of mixed embeddedness is closely related to the earlier idea of opportunity structure (Harima et al., 2021), which suggests that opportunities arise within a framework (Waldinger 1989; Waldinger et al. 1990). Harima et al. (2021) contend that mixed embeddedness has not fully incorporated the debate among entrepreneurship scholars concerning the contentious approaches of opportunity discovery and opportunity creation (Alvarez et al., 2007; Klein, 2008). The lack of integration leaves the role of migrants, as active entrepreneurs who generate opportunities, unclear (Harima et al., 2021).

Originally, the thesis of mixed embeddedness stressed the contextual duality of migrants solely within their countries of residence (Kloosterman, 2010; Kloosterman et al., 1999). However, later scholars have applied this concept to explain the multiple embeddedness of migrants in transnational contexts (Harima et al., 2021). Many researchers have addressed this aspect of duality and expanded the idea of integrating transnational and homeland contexts. For instance, Rusinovic (2008) introduced the term transnational embeddedness through examining transnational entrepreneurial activities among first- and second-generation migrants. Bagwell (2017) built on mixed embeddedness by proposing the concept of transnational mixed embeddedness. Since migrants operate businesses across various spatial spheres, analyses “frequently move between global, national, regional, and local scales without clearly specifying the relative relations between these scales and the interplay of structure and agency within these” (Sepulveda et al., 2011, p. 474). Referring to Sepulveda et al. (2011), Harima et al. (2021) argue that migrants, whether forcibly displaced or voluntarily relocated, are connected to different spatial and social contexts. Therefore, the idea that migrants’ duality exists solely in their countries of residence is regarded as a weakness of the theory, and Harima et al. (2021) call on scholars to critically examine the extent and characteristics of the settings relevant to the multiple embeddedness of entrepreneurs with migration backgrounds.

Harima et al. (2021) also argue that, although the theory of mixed embeddedness can be helpful for understanding the context of refugee entrepreneurship, its application requires careful consideration of the unique characteristics of refugees as entrepreneurial actors compared to other types of migrants. Harima et al. (2021) conceptualised the multiple embeddedness of refugee entrepreneurs.

Over the decades since the introduction of mixed embeddedness, the theory has been used in migrant and ethnic entrepreneurship (Aliaga-Isla & Rialp, 2013; Jones et al., 2014; Moyo, 2014). The use of the mixed embeddedness theory in refugee entrepreneurship is a recent addition to entrepreneurship literature (Bizri, 2017; Freiling et al., 2019; Meister & Mauer, 2019; Heilbrunn, Freiling, & Harima, 2019; Shepherd, Philippe, Saade, and Wincent, 2020; Desai, Naudé, and Stel, 2021; Isaak, 2020; Rukuni et al., 2022; Ram et al., 2022; Harima, 2022; Nayir et al., 2023). The recent nature of these studies allows for the exploration of the theory's application to different aspects of refugee entrepreneurship.



*Figure 2: Conceptual framework of refugee entrepreneurship and resettlement*

#### 4.5 Theoretical Gap: Refugee Entrepreneurship and Resettlement

In recent years, researchers have examined the entrepreneurial potential of refugees (Wauters & Lambrecht, 2008; Betts et al., 2014; Bizri, 2017; Shepherd et al., 2020). Scholars have investigated various aspects of refugee entrepreneurship, such as innovations introduced by refugees (Betts & Bloom, 2015), social capital (Bizri, 2017; Yassine et al., 2019; Mboko, 2020), barriers faced by refugee entrepreneurs in the host country (Alrawadieh et al., 2018; Kachkar, 2018; Wauters & Lambrecht, 2008), psychological factors (Freiling et al., 2019; Shepherd et al., 2020), entrepreneurial intention (Alexandre et al., 2019; Mawson & Kasem, 2019), support programmes for refugee entrepreneurs (Harima et al., 2019; & Mauer, 2019), and social entrepreneurship by and for refugees (Freudenberg & Halberstadt, 2018). Although

these studies highlight many elements of refugee entrepreneurship, a gap remains in developing and implementing a synthesised mechanism to examine the phenomenon as it relates to resettlement.

The challenges faced by refugees in the host country vary significantly depending on factors such as their newcomer status and sense of foreignness, a lack of specific human and social capital necessary for economic and social participation, and institutional differences between their home and host countries (Harima et al., 2021). Therefore, a new approach was proposed to better understand the motivating factors behind refugee entrepreneurship startups, how refugee entrepreneurs acquire resources, and the impact of entrepreneurship on refugee resettlement in a host country (in this case, New Zealand).

The presented framework is rooted in combining the concepts of entrepreneurial motivation (Murnieks et al., 2020), social capital (Bourdieu, 1980; 1985; Coleman, 1988a; 1990; Portes, 1998; Portes & Landolt, 2000; Castle, 2003; Bizri, 2017; Alrawadieh, Karayilan & Cetin, 2019; Shneikat & Alrawadieh, 2019; Kachkar, 2019), and mixed embeddedness theory (Kloosterman et al., 1999; Kloosterman, 2010) to examine refugee entrepreneurship in New Zealand as a refugee host country (see Figure 2). To ascertain whether refugee entrepreneurship facilitates resettlement, it is essential to investigate why refugees pursue entrepreneurial activities, how their businesses are established and operated (including resource acquisition and the supply and demand aspects), and how refugees overcome challenges to entrepreneurship, ultimately leading to resettlement. This can be achieved through a detailed discussion that synthesises various theoretical frameworks used in the study and applies the synthesised theories to explain the phenomenon of refugee entrepreneurship and resettlement.

Therefore, a synthesis involving a mechanism to explain the motivation of (refugee) entrepreneurs is used to explore why refugees start business ventures and how this influences their resettlement process. Social capital theory is employed to examine how refugees gain resources to begin and operate a business and how this affects their resettlement. Mixed embeddedness is utilised to investigate how refugees overcome barriers to entrepreneurship and enhance their socio-economic participation. How does this influence their resettlement process? The novel synthesis (conceptual framework) is applied to address the two main research questions related to refugee entrepreneurship and resettlement.

#### 4.6 Summary

This chapter emphasised the importance of addressing the identified gap in the refugee entrepreneurship literature and how to develop an explanatory framework for investigating the phenomenon related to refugee resettlement. To achieve this, entrepreneurial motivation, social capital, and mixed embeddedness theories have been synthesised to create the conceptual framework for studying refugee entrepreneurship in New Zealand.

The mechanism of entrepreneurial motivation offers a comprehensive discussion of why individuals become refugee entrepreneurs. It is used to explore the motivations behind refugee entrepreneurship. The second part of the synthesised conceptual framework is social capital theory. This theory highlights the benefits gained through group participation and the deliberate development of sociability to generate resources, emphasising the ability to access resources via membership in social networks or larger social structures. The theory is introduced to analyse both the supply and demand aspects of refugee entrepreneurship and refugee business activities, aiming to remove barriers to establishing and operating refugee enterprises. The third and final part of the framework involves applying mixed embeddedness theory. Kloosterman et al. (1999) identify migrant entrepreneurs and their economic activities as embedded within two distinct contexts: their ethnic networks and the socio-economic and political institutions of their host country. This research uses this theory to explore the embeddedness of refugee entrepreneurs and their resettlement through entrepreneurship within the specific context of New Zealand. Most refugees arriving in New Zealand are referred through the United Nations High Commissioner for Refugees under the Refugee Quota Programme. The following chapter will discuss this programme and the strategy guiding it.

## 5. Chapter Five – New Zealand and United Nations Quota Refugees

### 5.1 Introduction

As one of approximately 37 countries participating in the United Nations High Commissioner for Refugees (UNHCR) regular refugee resettlement programme (Immigration New Zealand, n.d.-a), New Zealand is well-suited as a case study for this current research. As a signatory to the 1951 United Nations (UN) Convention Relating to the Status of Refugees and its 1967 Protocol, the 1984 Convention against Torture (CAT), and the 1966 Covenant on Civil and Political Rights, New Zealand has developed a refugee resettlement strategy that is being implemented through the refugee resettlement programme. This government approach aims to improve resettlement outcomes for refugees. The strategy's implementation is intended to ensure that refugees resettled in New Zealand under the Refugee Quota Programme quickly become self-sufficient, socially integrated, and independent.

The overall focus on integration highlights inclusion and participation, encouraging refugees to become part of society. Integration for all newcomers can be promoted or hindered by resettlement policies, but refugees are especially vulnerable to changes in the social and political environment. This chapter offers a contextual understanding of the New Zealand government's humanitarian efforts in resettling United Nations Quota Refugees. It also examines the history and challenges of refugee resettlement and socio-economic participation in New Zealand.

### 5.2 New Zealand Quota Refugee Resettlement Programme

New Zealand's engagement with the UNHCR for refugee resettlement is managed through the New Zealand Quota Refugee Resettlement Programme.

New Zealand is a signatory to the 1951 United Nations (UN) Convention Relating to the Status of Refugees and its 1967 Protocol; the 1984 Convention against Torture (CAT); and the 1966 Covenant on Civil and Political Rights (ICCPR) (Immigration New Zealand, 2017a). The Immigration Act (2009) specifies to whom New Zealand owes obligations under the Conventions, CAT, and ICCPR (UNHCR, 2016a).

The UNHCR outlines three primary durable solutions for refugees:

- 1) Voluntary repatriation to help refugees return to their country of origin.
- 2) Local integration within a country of asylum; and,
- 3) Resettlement in a third country to help find permanent homes for refugees (UNHCR, 2011a, p. 28).

The UNHCR prefers voluntary repatriation over other options, while resettlement is regarded as the final solution for durable protection (UNHCR, 2011a). The resettlement programme is the only viable, durable solution allowing a refugee to enter New Zealand. According to UNHCR (2011a), the third-country resettlement involves processing refugees' claims abroad and transporting them directly from a refugee camp to a signatory state of the 1951 Convention, to grant them citizenship. The process includes selecting and transferring refugees from a country where they sought protection to a third country that agrees to admit them as refugees with Permanent Residence (PR) status. Granting PR status ensures protection against refoulement and provides resettled refugees and their families or dependents with rights similar to those of nationals of the third country. Resettlement offers refugees the chance to eventually gain naturalised citizenship in the resettlement country (UNHCR, 2011a, p. 3 italicised in original).

The UNHCR priority protection subcategory covers refugees who need protection during an emergency and family reunification under the refugee quota scheme. These include up to 300 for family reunification, 100 places for urgent legal or physical protection, and 35 places for emergency resettlement (UNHCR, 2016a).

Before a refugee can be resettled in New Zealand under the UN Quota refugee programme, he or she must be under the UNHCR mandate and satisfy the UNHCR guidelines and criteria. The individual must:

- Be recognised as a refugee by the Refugee Conventions.
- Be submitted for resettlement by UNHCR in accordance with UNHCR resettlement guidelines and priorities.
- Fall within the regional and global priorities of UNHCR.
- Align with the regional and global priorities of the Government of New Zealand as outlined in the agreed three-year Refugee Quota Programme.
- Be considered admissible under New Zealand immigration policies and procedures; and be otherwise considered admissible under New Zealand law. (UNHCR, 2016a, p. 5)

The Refugee Quota Programme is a unit within the Refugee and Migrant Services Branch (RMS), a division of Immigration New Zealand (INZ), responsible for running the programme. INZ is part of the Ministry of Business, Innovation and Employment (Immigration New Zealand, n.d.-a).

The New Zealand Government decides the Refugee Quota Programme in three-year cycles. The composition of the refugee quota is agreed to annually by the Minister of Immigration and the Minister of Foreign Affairs (Immigration New Zealand, n.d.-a).

Refugees considered for resettlement in New Zealand under the Refugee Quota Programme (except for certain applicants who are nuclear or dependent family members of the principal applicant) must be recognised as mandated refugees and referred to New Zealand by UNHCR, in accordance with the prescribed resettlement guidelines. INZ assesses factors such as policy, credibility, settlement, security, immigration risk, and health when processing cases referred by UNHCR (Immigration New Zealand, n.d.-a). Refugees arriving in New Zealand under the programme are granted Permanent Residence status.

### 5.3 Refugee Reception and Settlement in New Zealand

United Nations Quota Refugees arriving in New Zealand spend their first six weeks at the Mangere Refugee Resettlement Centre (MRRC) in South Auckland. This centre is managed by INZ, which collaborates with other government agencies and non-government organisations (NGOS) to operate the six-week reception programme. The programme prepares refugees for their new lives in New Zealand. Before arriving, refugees receive information about working and living in New Zealand. An assessment is carried out for each refugee to identify their needs and required services once they reach MRRC. Key focus areas for the reception programme are:

- Health and mental health assessments, initial treatment and health promotion, and
- Settlement planning, including orientation to working and living in New Zealand and an employment assessment for working-age refugees, and
- Education, including the English language. Refugee children are also prepared for their introduction into the New Zealand classroom and national curriculum (Immigration New Zealand, n.d.-a).

At the end of the reception programme, quota refugees are settled in eight regions across New Zealand; these are the Auckland region, Waikato, Manawatū, Wellington, Nelson, Christchurch, Dunedin, and Invercargill. Suitable housing is organised for refugees before the conclusion of the reception programme through Housing New Zealand or private rentals.

Quota refugees receive settlement support for up to 12 months within the community. This includes a community orientation programme that complements the reception programme and assistance to connect them with the services they need for their settlement.

Resettlement and integration of refugees are carried out through various supportive strategies and guidelines. In 2012, the New Zealand Refugee Resettlement Strategy was created to help mandated refugees participate fully and to integrate socially and economically into society. The resettlement strategy aims to enable refugees to live independently and enjoy equal rights and responsibilities as New Zealanders (Immigration New Zealand, n.d.-c). Essentially, the strategy was developed to help refugees feel a strong sense of belonging to their own community and to New Zealand (Immigration New Zealand, n.d.-b). To improve the delivery of the refugee resettlement programme, the New Zealand refugee resettlement strategy was developed in 2012 and implemented in 2013 (MBIE, 2017).

#### 5.4 Refugee Resettlement Strategy

The New Zealand refugee resettlement strategy aims to assist refugees in settling in New Zealand after their acceptance. It is the government's approach that seeks to improve resettlement outcomes for refugees. The strategy's implementation ensures that refugees resettled in New Zealand under the Refugee Quota Programme quickly become self-sufficient, socially integrated, and independent. This holistic framework aligns the goals of refugees settling in New Zealand with the New Zealand Government's vision for refugee resettlement. The strategy involves support from government agencies, settlement partners, and refugees themselves (Immigration New Zealand, n.d.-b).

The New Zealand Government adopted five outcomes to integrate refugees and their families (UNHCR, 2016a, pp. 14-15 italicised from source material):

- *Self-sufficiency: all working-age refugees are either in paid employment or supported by a family member who is in paid work.*
- *Participation: refugees actively engage in New Zealand society and feel a strong sense of belonging to New Zealand.*
- *Health and well-being: refugees and their families lead healthy, safe, and independent lives.*
- *Education: refugees' English language skills allow them to engage in education and everyday activities.*

- *Housing: refugees live independently of government housing assistance in homes that are safe, secure, healthy, and affordable.*

#### 5.4.1 Recent increase in quota refugees

Since July 2020, New Zealand has increased its refugee intake from 1000 to 1500. This is being managed through the Refugee Quota Increase Programme (RQIP). This is a multi-agency programme that operates across housing, community, and health sectors. The programme aims to ensure that the New Zealand government can deliver on its commitment to raise the refugee quota and to achieve the objectives of the New Zealand Refugee Resettlement Strategy (Immigration New Zealand, n.d.-c). With more quota refugees arriving in New Zealand, the government is fulfilling its international humanitarian commitments as part of the global response to the refugee crisis.

The RQIP projects focus on establishing new settlement locations for refugees alongside existing ones, improving community engagement approaches, facilitating refugee access to housing, and implementing a new health screening, assessment, and management model (Immigration New Zealand, n.d.-c).

#### 5.5 History of Refugees in New Zealand

New Zealand has a longstanding commitment to humanitarian efforts in assisting and supporting refugees. This dedication was evident in the 1930s when the country welcomed many refugees and others in need of aid (Beaglehole, 2013).

According to Beaglehole (n.d.), since 1840, New Zealand has been providing refuge to people from Europe, South America, Asia, the Middle East, and Africa. Refugee resettlement began in New Zealand in 1944 with the acceptance of nearly 900 Polish refugee children and their guardians (NZ Ministry of Health (MOH, n.d.). By the 1970s and 80s, New Zealand's immigration policy had admitted quota refugees as part of its humanitarian commitments (UNHCR, 2016a). The government formally established an annual quota of 800 for refugees mandated by the United Nations High Commissioner for Refugees (UNHCR) in 1987, and this number was reduced to 750 (plus or minus 10%) in 1997 (Beaglehole, 2013). In 2016, the New Zealand government agreed to increase the quota by an additional 250 places, effective in 2018/2019 (UNHCR, 2016a). From July 2018, New Zealand's Refugee Quota Programme was permanently increased to 1,000 places annually. Under the Refugee Quota in 2016/17 and 2017/18, 750 refugees plus 250 Syrian refugees were resettled in New Zealand. In September 2018, the New Zealand government announced that the annual Refugee Quota would increase

to 1,500 places starting from July 2020 (Immigration New Zealand, 2018). Since World War II, New Zealand has resettled over 35,000 refugees (Immigration New Zealand, n.d.-a).

### 5.6 Challenges of Refugee Resettlement and Socio-economic Participation

According to the European Resettlement Network (2020), resettlement is a tool to provide international protection and address the specific needs of refugees. Through resettlement, refugees gain access to civil, political, economic, social, and cultural rights that are similar to those enjoyed by citizens of the resettling country (UNHCR, 2020). The European Resettlement Network (2020) acknowledges that voluntary repatriation and local integration are two durable solutions for refugees, but they are often difficult to achieve. Therefore, resettlement may be the only practical option to ensure protection and meet the needs of refugees whose lives, liberty, safety, health, or other fundamental rights are at risk in the country where they initially sought protection. This statement indicates that when refugees are protected and safe, have access to health services, and their liberty is safeguarded, they are considered to have resettled. Refugees begin the process of integration when they exercise the civil, political, economic, social, and cultural rights granted to them, similar to those of natural citizens of their host countries.

Refugee integration has been recognised as a durable solution to the refugee crisis (European Resettlement Network, 2020; Hynie, 2018). However, the challenge of developing international policies that enable access to permanent solutions is matched by the difficulty of promoting policies that support refugees as they seek to integrate into new communities. Although refugees face difficulties due to the adverse effects of their pre-migration and migration experiences, new challenges arise at the end of the migration process. Successful integration directly impacts well-being and can also influence or mitigate the effects of prior trauma experienced by refugees (Hynie, 2017; Li et al., 2016; Miller & Rasmussen, 2017). Nonetheless, refugees' ability to integrate is heavily influenced by policies that shape their social and material environment (Hynie, 2018).

There is no single, universally accepted definition of refugee integration, and no formal definition exists within international refugee law (Favell, 2001; Banton, 2001; Crisp, 2004). In the context of developing countries, the term is often used to describe the local integration of refugees as an alternative to voluntary repatriation and resettlement. In Canada, 'settlement' refers to the immediate period after arrival when a newcomer is orienting themselves, while 'integration' describes the longer-term process of becoming an active member of Canadian

society (UNHCR, 2013). The Federal Office for Migration and Refugees in Germany defines integration as a long-term process aimed at including everyone living in Germany on a permanent and legal basis. Immigrants should have the opportunity to participate fully in all aspects of social, political and economic life on equal terms, thereby becoming part of German society. The German authorities emphasise that migrants and refugees bear the responsibility of learning German and respecting and abiding by the Constitution and laws, indicating that the goal of integration in Germany extends beyond merely facilitating coexistence. The government encourages migrants to learn the language and adopt the basic values of the receiving society (Crisp, 2004). The UK Home Office (2004) report suggests that successful integration is reflected in public outcomes such as employment, housing, education, and health, comparable to those of the host society, as well as through social connections, engagement with services and state functions, and the development of linguistic and cultural competence, alongside a sense of security and stability (Ager & Strang, 2004).

The general emphasis on integration highlights inclusion and participation, encouraging refugees to become part of society (Castles, Korac, Vasta, & Vertovec, 2002). Integration for all newcomers can be supported or hindered by resettlement policies, but refugees are especially vulnerable to changes in the social and political environment. Refugees often arrive in more precarious circumstances than other migrants. They are less likely than voluntary migrants to speak the language of the country they settle in, possess fewer economic resources and capital, have more limited social networks and supports, and are more likely to have experienced trauma before and during migration (Hynie, 2017; et al, 2018; Li, Liddell, & Nickerson, 2016).

A general discussion about refugee integration can begin with basic questions such as: How do refugees settling in a new country become part of society? In what ways and to what extent do they find employment and housing? Is it possible for them to access public services of various kinds, particularly welfare and educational services? How do they manage all the private services needed in a complex economy, such as banks, rental agents, estate agents, and insurance? How do they establish social and cultural relationships within their own ethnic groups and with the broader community? How do they participate in political processes at different levels? Do they face barriers to full participation based on their national origins, race, ethnicity, or social and cultural background? These are just some aspects of the complex process of becoming part of a new society that is commonly referred to as integration (Castles, Korac, Vasta, & Vertovec, 2002).

## 5.7 Summary

The chapter highlights New Zealand's commitment to the settlement of refugees. This commitment was demonstrated in the 1930s when the country accepted many refugees and other people in need of humanitarian assistance. By the 1970s and 80s, New Zealand's immigration policy had admitted quota refugees as part of its humanitarian commitments. The number of United Nations Quota refugees arriving in New Zealand each year has progressively reached 1,500 since September 2018. Aiming to achieve the best outcomes for refugees, a refugee resettlement strategy was developed, and a resettlement programme has been in operation for some time.

The resettlement of refugees in a new (host) country is not without its challenges. Although refugees face difficulties due to the negative impacts of their pre-migration and migration experiences, new challenges also arise at the end of the migration process. Successful integration and resettlement have direct effects on refugee well-being and can also mediate or moderate the impacts of prior trauma experienced by refugees. The general focus on resettlement highlights inclusion and participation, with refugees becoming part of society.

Central to this study is investigating refugee socio-economic participation through entrepreneurship and how that affects their resettlement. The following chapter discusses the research methodology and its rationale.

## 6 Chapter Six– Research Methodology

### 6.1 Introduction

This chapter examines the philosophical stance and research methodology used in this study. I do not aim to elaborate on every philosophical concept developed to date; instead, I outline the key and fundamental tendencies and principles of philosophical thought (Heimann, 1937). The chapter covers the research question and framework, the concepts of ontology and epistemology, and various research paradigms. It discusses the positivist, postpositivist, and interpretive paradigms. The positivist and postpositivist paradigms are contrasted with the interpretive paradigm, which is explored in depth. The rationale for choosing the interpretivist paradigm is also explained. The chapter details the research methods and data collection techniques employed, emphasising the importance of the interview guide. It also addresses the data analysis approach, including thematic analysis. Additionally, this chapter discusses the qualitative foundation of the research and the methods used.

### 6.2 Philosophical Assumptions and Reflections on the Research Process

This research adopts the approach of previous methodologies for exploratory studies, which suggests that researchers can utilise their experience or existing literature to build a theoretical foundation for the issue being studied (Urquhart, 2001; Eisenhardt & Graebner, 2007; Yin, 2009). Consequently, it is essential to identify the core body of knowledge guiding the research areas. This study is guided by: (1) my tacit knowledge gained from observing the resettlement journey of refugees in New Zealand; and (2) an initial review of the literature on refugee resettlement.

I have four years of voluntary experience supporting the resettlement of United Nations Quota refugees in New Zealand. I am particularly interested in the challenges and barriers refugees encounter during resettlement and their social and economic participation. This observation sparked my curiosity about what can be learned from refugees' resettlement journeys. As a result, I started considering a qualitative approach focused on learning from actual experiences rather than theoretical or presumed ideas about refugee resettlement and their social and economic involvement in a host country.

Driven by this curiosity, I conducted a general literature review on refugee resettlement. The review reveals that refugee resettlement and socio-economic participation are significant phenomena, such as the flow of refugees from the Middle East from 2001 onwards following military interventions in Iraq, Afghanistan, and elsewhere, and more recently, due to the

conflict between Ukraine and the Russian Federation in 2022. The global refugee population is increasing, and one of the significant challenges in the humanitarian field is how to effectively address the issues faced by refugees and manage the refugee crisis. At this point, I started to consider the possibility of refugees becoming self-sufficient in their new community or host country. Consequently, important questions arose about how refugees can achieve economic self-reliance and how refugee self-reliance might help resolve issues related to refugee resettlement in host communities. What if the level of refugees' participation in socio-economic activities rises, and how can this support their resettlement? Why should, or how can, refugee entrepreneurship fosters refugee self-reliance and subsequent resettlement?

Reflecting on these questions, I decided to narrow the focus of my inquiry and, subsequently, chose to examine refugee entrepreneurship, socio-economic participation, and resettlement, with particular emphasis on New Zealand as a refugee-receiving country.

Further questions that inspired me include: How can barriers to refugee entrepreneurship be reduced? Why and how can refugee entrepreneurship help overcome barriers to refugee resettlement? How can the connection between refugee entrepreneurship and resettlement be better understood? Why and how are refugees motivated to start businesses? Why do refugees establish ventures? How are refugee businesses managed? Reflecting on these questions led me to review a core body of knowledge guiding this research. Central aspects of refugee entrepreneurship include motivation for starting a business, business operations, socio-economic participation, and overcoming barriers to entrepreneurship and resettlement.

Figure 2 provides a conceptual framework for this research. Based on the literature review, no existing framework explains refugee entrepreneurship in previous studies. The current literature emphasises barriers to refugee resettlement and suggests that entrepreneurship can improve refugees' socio-economic participation, potentially resulting in faster resettlement outcomes. However, barriers to refugee entrepreneurship also remain. I believe it is important to explore refugee business start-ups and operations, and how refugees overcome entrepreneurial challenges to better understand this phenomenon. Developing a conceptual framework is crucial for explaining refugee entrepreneurship and connecting it with resettlement. Insights from the literature on entrepreneurs' motivation, social capital, and the theory of mixed embeddedness are synthesised to form the foundation of this study. Existing knowledge in these areas is used to examine the refugee entrepreneurship phenomenon in New Zealand. However, what philosophical premise (or premises) underpins this research?

### 6.3 Philosophy – A Quest for Knowledge and Understanding

Philosophy is the challenging pursuit of knowledge and understanding, and it is a quest for truth and the love of wisdom (Magee, 2001). There are two fundamental questions at the core of philosophy, and their development over the centuries forms the main body of philosophical thought. The first question concerns the nature of existence or ontology, while the second deals with the nature of knowledge or epistemology (Magee, 2001).

Ontology is the examination of claims and assumptions made regarding the nature of reality. It involves claims about what exists, the nature of existing things, what the units of existence are, and how these units interact with each other (Grix, 2004). Ontology is a branch of philosophy concerned with the assumptions a researcher makes about what is meaningful or real, as well as the essence or substance of the phenomena under investigation (Scotland 2012). Additionally, ontology is the philosophical study of the nature of existence, reality, being, and becoming, along with the basic categories of existing objects and their relationships. (Burrell et al., 2019; Cohen et al., 2007).

Ontology or ontological questions relate to the nature of the world a researcher examines and concern the concept of being. It is the theory of what exists, complemented by the why and how of being (Perzanowski, 1996). Ontology addresses what reality truly is and how it exists (Bryman & Bell, 2007). Ontological questions involve: What is the nature and structure of reality? And what can we understand about that reality? (Ponterotto, 2005). Ontological beliefs address whether the empirical world is considered objective and independent of humans, or subjective and only existing through human actions (Orlikowski & Baroudi, 1991). In other words, ontology explores the nature of existence. Therefore, ontological assumptions relate to what constitutes reality, emphasising ‘what reality’ is based on the researcher’s perceptions and beliefs about how things truly are and how they operate. (Crotty, 1998). Ontological issues address the nature of reality and its characteristics.

Hence, social science researchers examine their subject by using explicit or implicit assumptions regarding the nature of the social world and methods of investigation. (Burrell & Morgan, 1979; Burrell et al., 2019). Central among these are assumptions about ontology, which concern the very essence of the phenomena being studied. For example, social science researchers face a fundamental ontological question: whether the ‘reality’ they investigate exists independently of the individual — that is, whether the reality imposes itself on individual consciousness from outside – or whether it is a construct of individual consciousness; whether

‘reality’ is an ‘objective’ entity or a result of the researcher’s cognition; and whether ‘reality’ is an inherent feature of the world or a product of the individual’s mind (Burrell & Morgan, 1979).

The sets of assumptions outlined above have direct methodological implications. Each assumption has significant consequences for the approach a researcher chooses to investigate and gain knowledge about the social world. Different ontologies and epistemologies are likely to incline social science researchers towards different methodologies (Burrell et al., 2019). If a researcher adopts a view that considers the social world as solid, external, and objectively real, then the scientific endeavour is likely to concentrate on analysing relationships and regularities among its various elements. Therefore, the focus will be on identifying and defining these elements, as well as exploring ways to express these relationships. Presumably, the main methodological concerns are the concepts themselves, their measurement, and the identification of underlying themes. This perspective clearly advocates the search for universal laws that explain and govern the observed reality (Burrell & Morgan, 1979).

Regarding this research, my view on the social reality of refugee entrepreneurship is subjective; in other words, I adopt the alternative perspective of social reality. If a researcher holds this alternative view, which emphasises the significance of individuals’ subjective experiences in shaping the social world, then their approach to understanding focuses on different issues and addresses them in unique ways. The primary focus is on how the researcher constructs, modifies, and interprets the world they observe. It tends to centre on explaining and understanding what is specific and distinctive to the researcher, rather than what is general and universal.

This approach questions whether an external reality suitable for study exists. Methodologically, it emphasises the relativistic nature of the social world, to the extent that it may be seen as ‘anti-scientific’ compared to the principles typically used in natural sciences (Burrell et al., 2019; Cohen et al., 2007). Therefore, according to Forrest (1986), the only way to obtain data on social worlds—focused on subjectivist phenomena—is to engage directly with them. Forrest refers to suitable data collection methods when researching subjective social reality (or realities). However, before discussing data collection methods, it is crucial to examine the approach to what constitutes knowledge.

The word epistemology is derived from two Greek words: *episteme*, which means knowledge or science, and *logos*, which means knowledge, information, theory or account (Johnson & Duberley, 2000). Epistemology is usually understood to be concerned with knowledge about knowledge. It is the study of the criteria by which we can know what does and does not constitute scientific or warranted knowledge. According to Steup (2008), epistemology is concerned with questions such as: What are the necessary and sufficient conditions of knowledge? What is its structure? What are its sources, and what are its limits? Epistemology aims to answer questions such as: how are we to understand the concept of justification of knowledge? Is justification internal or external to one's mind? What makes justified beliefs justified? In a broader sense, epistemology is about issues having to do with the creation and dissemination of knowledge in particular areas of inquiry. Therefore, it assumes some vantage point, it promises to provide some foundation for scientific knowledge, a theoretical and methodological beginning that enables the evaluation of knowledge (Johnson & Duberley, 2000; Steup, 2008).

Epistemology concerns the understanding of knowledge and how it is acquired. It centres on what establishes the origin (or origins) and nature of knowing, the construction of knowledge, and the relationship between the knower and what is known (Maykut & Morehouse, 2002). How a researcher formulates questions, how the relevance and value of different research methodologies are evaluated to enable investigation of those questions, and how research outputs are assessed- all of these vary according to the researcher's underlying epistemological beliefs. Such epistemological commitments are key aspects of the researcher's pre-understandings, which influence their intellectual contributions (Johnson & Duberley, 2000). Epistemology emphasises human knowledge and how individuals comprehend the truth and reality of knowledge (Aliyu et al., 2014). Similarly, the term epistemology is sometimes used interchangeably with the phrase philosophy of knowledge to refer to philosophical issues concerning the origin and structure of knowing (Rawnsley, 1998).

In summary, there are two essential epistemological questions. The first concerns what constitutes knowledge, while the second questions how valid knowledge can be acquired (Goles & Hirschheim, 2000). Epistemology thus focuses on what acceptable knowledge within a research field (Bryman & Bell, 2007) is. Epistemological assumptions relate to the grounds on which knowledge is based. They address how a researcher might begin to understand the world and how this understanding can be communicated as knowledge to others. These

assumptions involve ideas about what types of knowledge can be obtained and how a researcher can differentiate between what is regarded as ‘true’ and what is regarded as ‘false’. They also determine extreme positions on whether knowledge is something that can be acquired externally or something that must be personally experienced (Burrell & Morgan, 2017). The point is that every researcher holds some theory about what constitutes justified knowledge – a set of epistemological commitments that provide criteria for distinguishing between reliable (true) and unreliable (untrue) knowledge. Without such theories, however implicit, we would never be able to make legitimate claims about what we believe we know or what we have experienced (Johnson & Duberley, 2000).

As mentioned earlier, knowledge and the ways of discovering it are subjective, making it crucial to understand the underlying ontological and epistemological assumptions behind the research. It is also essential to understand how these assumptions relate to the researcher’s chosen methodology and methods, and how they connect to the findings presented in the research report (Scotland, 2012). A researcher must adopt a stance on how things operate and exist, which serves as the foundation for exploring how the research is conducted and the process of arriving at a paradigm or a combination of paradigms.

To illustrate, one of this study's contributions is its elucidation of refugee entrepreneurship in New Zealand and its relationship to refugee resettlement. The question, then, is: how is this knowledge constructed? However, epistemological assumptions are concerned not only with how knowledge is generated but also with how it is acquired and communicated (Scotland, 2012). Epistemology pertains to the nature and forms of knowledge, that is, what it means to know (Scotland, 2012; Crotty, 1998). What it means to know and how knowledge is generated depend on choosing the appropriate methodology and paradigm (or a combination of paradigms). Ontology raises the question of what constitutes reality. Meanwhile, epistemology seeks to answer: how do we know reality?

### 6.3.1 Inquiry ontological and epistemological assumptions

To conduct this inquiry, I assume that the nature of the world of refugee entrepreneurs is that of multiple realities embedded in individualistic events they experience in their lived experiences, which predate their refugee experiences and up till now, and the realities they are experiencing now based on their view of, or projection of, the future. Important to this inquiry are the motivations behind refugee entrepreneurship, the resource acquisition and operational nature/model of refugee business ventures, the participation of refugees in social and economic

activities in host countries, and how these factors are linked to refugee resettlement. My ontological position is that the worlds of refugee entrepreneurs are subjective and therefore exist only through their actions.

I assume that the phenomenon of refugee entrepreneurship can be understood through a knowledge construct based on the realities of the world of individual refugees. Realities which cover their pre-refugee experiences (realities), the start of their refugee journey (or flight), their pre-entrepreneurial experiences, their entrepreneurial experiences and how their perception of the future is shaping their current actions.

Specifically, I believe that refugee entrepreneurs' realities are partly shaped by their cultural orientation and beliefs, whether traditional, religious, or a combination of both, which are most often rooted in their country of birth. Moreover, I assume that their experiences—such as the realities of their stay in a second country, the barriers and challenges they faced upon arriving in their host country, the motivations behind starting a business, the challenges encountered in business, and their perspectives on resettlement—are different phases of reality for refugee entrepreneurs that should be explored (see Figure 3). As illustrated in Figure 3, it is assumed that the multiple realities of refugee entrepreneurs are forward and backwards related. For instance, the pre-refugee realities are related to the plight of refugees and vice versa. Furthermore, there exist interrelationships (forward and backwards) across all realities. Understanding these realities through investigation contributes to our knowledge of refugee entrepreneurship. The question, then, is: how can we learn, understand and construct knowledge from these realities? Or how can these multiple realities be examined, given their subjective nature?



*Figure 3: Interrelated phases of realities of the world of refugee entrepreneurs*

I also assume that the method of knowledge construct (the epistemological approach) should be suitable for understanding the subjective nature of human actions. I believe that refugee entrepreneurs are living in their world and not objects or entities separate from their actions. They are inseparable from the multiple realities of their world. These assumptions informed the examination of methodology and research paradigms as discussed in the following section.

#### 6.4 Methodology and the Research Paradigms

DeMarrais and Lapan (2004) describe research methodology as the study of the epistemological assumptions inherent in a specific method that encompasses a researcher's entire approach, their beliefs about the nature of knowledge, and the techniques of data collection and analysis. Essentially, a research methodology relates to the theoretical and philosophical foundations of research and their implications for practice and the selection of research methods, while methods refer to the techniques used to gather and analyse data to generate knowledge (Robson, 2011). It serves as a mediator of reality, determining what works best to achieve the philosophical objectives of a research paradigm (Ikram & Kenayathulla, 2022). The research approach is aligned with the researcher's worldview of reality. Methodology is a strategy of enquiry that guides a set of procedures (Creswell, 2009).

In addition to ontology and epistemology, other components of a research paradigm include methodology and methods (Scotland, 2012). The methodology adopted in a research study relates to the epistemological stance of the researcher, while the research method pertains to ways of collecting data. Epistemology is a philosophical issue, whereas the research method is technical. The latter stems from the former, so the epistemological position must be understood before evaluating which methods are appropriate (Bryman, 1984). Philosophical methodologies and methods should be selected based on the nature of the subject matter (Linstead, 2002). Therefore, the task is to assess contemporary research methodologies to determine if any research paradigm aligns with the focus of the study. A paradigm is a set of fundamental beliefs about ontology, epistemology, and methodology, as it reflects an understanding of well-articulated beliefs regarding the nature of reality (or realities), what can be known about it, and how to acquire that knowledge (Guba & Lincoln, 1994). In other words, a research paradigm is the belief system and the theoretical framework based on assumptions about ontology, epistemology, methodology, and methods in relation to a research question (or questions) (Scotland, 2012; Crotty, 1998; Creswell, 2013). It is also described as a perspective or way of thinking that embodies core beliefs and assumptions (Gioia & Pitre, 1990). The research paradigm adopted underpins the philosophical assumptions about the study and influences the selection of instruments, tools, participants, and methods used (Ponterotto, 2005). Consequently, it is crucial to examine different research paradigms and discuss the approach deemed most suitable for conducting this research.

#### 6.4.1 Positivism and post-positivism approaches

For approximately 400 years, the positivist approach to research has been the dominant perspective on what constitutes science and scientific investigation. (Denzin & Lincoln, 2005). A belief in objectivity as the foundation of knowledge and knowledge acquisition underpins positivism. Objectivism embraces the idea of a single reality existing independently of human experience as ontologically true, and it suggests that this reality can be understood more accurately and scientifically through the senses (or via measurement tools that substitute for observation). Positivists argue that the meanings of observed objects or phenomena are contained within them, and that these meanings exist prior to any researcher deliberately accessing them through observation methods.

The term 'positivism' stems from the study of the natural world and was popularised by Comte, who sought to apply the scientific paradigm to society (Crotty, 1998; Cohen et al., 2007). The ontological stance of positivists is realism, which holds that objects exist independently of the researcher. The positivist approach aligns with individualism or realism in ontological terms. This indicates that the subject and reality can be distinguished. Therefore, positivists assert that reality exists independently of those who observe it. They view the researcher and the phenomenon under study as separate and autonomous entities (Weber, 2004). Positivists believe that, in pursuit of consistency and objectivity, researchers cannot include themselves in the study and must avoid bias. Thus, positivists maintain that the role of a researcher is to observe from outside (etic) without engaging extensively with the audience or respondents (Ikram & Kenayathulla, 2022).

A general assumption of positivists is that reality is not mediated by our senses (Scotland, 2012). Objectivism is the epistemology of positivists (Cohen et al., 2007). Objectivists believe that there is one true and correct reality, and this reality can be known by following the objective methods of science. The core assumption of objectivism is that, by studying the world, we can identify its structure and entities with their properties and relations, which can be represented using theoretical models and abstract symbols. The models and abstract symbols can then be mapped onto the learner's mind. The learner's thought processes will then manipulate those abstract symbols, and the learner will come to know the world only when their mind mirrors reality (Vrasidas, 2000). According to Lakoff (1987), "knowledge consists in correctly conceptualising and categorising things in the world and grasping the objective connections among those things and those categories" (p. 163). Positivists assume that

knowledge and learning are achieved when the abstract symbols that the learner came to know correspond to the only real world (Vrasidas, 2000).

According to Crotty (1998), positivists conduct research objectively, seeking to uncover absolute knowledge about an objective reality. The researcher and the reality being studied are separate entities. Meaning exists only in objects, not in the researcher's consciousness, and the researcher aims to uncover this meaning (Crotty, 1998). Therefore, the positivist view is that phenomena have an independent existence that can be discovered through research.

The positivist approach to research focuses on explaining relationships. Positivist researchers try to identify causes that influence outcomes (Creswell, 2009). This approach aims to formulate laws, providing a basis for prediction and generalisation. Positivists use deductive methods, relying on correlation and experimentation to simplify complex interactions into their basic parts. They seek verifiable evidence through direct experience and observation; this often involves random sampling, empirical testing, controlled variables (including independent, dependent, and moderator variables), and control groups. Positivists prefer true experiments over quasi-experiments. Cohen et al. (2007) describe an approach characterised by procedures and methods designed to discover general laws as nomothetic (an approach involving the establishment of laws or generalisations). However, positivists regard their methodology as value-neutral, and therefore, the knowledge produced is also value-neutral.

The positivist approach to research is the perspective in natural science that focuses on explaining cause-and-effect relationships between inanimate objects (such as trees, rocks, and planets) or natural phenomena (like earthquakes, gravity, and rainstorms). Positivist research can, therefore, provide insights into a reality where mechanistic cause-and-effect events occur predictably, data are impartial, relevant variables can be controlled, and unequivocal truths can be uncovered (Giacomini, 2010). Theories supported by analysed data are regarded as general laws related to the relationships observed between or among phenomena (Phillips & Burbules, 2000). This perspective suggests that making predictions about how the world and its inhabitants function is possible. Proponents of the positivist approach argue that the process of objectively and systematically observing, describing, and analysing specific aspects of reality leads to facts about how things are, and that this process remains value-neutral. Essentially, the positivist approach to understanding implies that research processes and outcomes remain unaffected by a researcher's perspectives, values, or opinions (Alvesson & Sköldbberg, 2009).

A fundamental theoretical perspective of the positivism paradigm is that it aims to generalise the results of a research study to a larger degree. This generalisation perspective can result in the neglect of a lot of truth about reality as experienced by some individuals whose thoughts are not captured by the generalisation criteria (Johnson & Onwuegbuzie, 2004).

Furthermore, participants in positivist studies may be constrained in their responses. Respondents may have to choose random answers rather than authentic responses because they are not allowed to have the flexibility to give open-ended responses that are more relevant to their personal experiences (Johnson, 2014). Therefore, it is imperative to consider the post-positivism approach and examine its suitability for this research.

The 20th century witnessed the emergence of post-positivism from positivism. Post-positivism evolved as a critique of positivism and its foundationalist view of knowledge and methods of discovery. Foundationalism asserts that knowledge obtained through research is absolute and rooted in sensory experience (observation) and irrefutable reasoning (Phillips & Burbules, 2000). Post-positivists argue that such claims are flawed, particularly when applied to research involving humans and societies, and therefore require adjustment. Recognising the inherent uncertainty of all truth claims created the need for an alternative perspective. Nevertheless, post-positivism retains some core beliefs and values from positivism while adapting others. It upholds an ontological belief in the objective nature of reality but acknowledges that the effort to understand this reality will always be limited, partly due to human constraints. Consequently, post-positivism contends that our knowledge is inherently incomplete and imperfect and should be revised in light of new evidence (Phillips & Burbules, 2000). Although the positivist goal of seeking absolute truth remains valued, the post-positivist approach prefers pursuing the most justified and probable explanations of phenomena (Phillips & Burbules, 2000). Post-positivists also trust the data collection methods employed by positivist researchers. However, they see research findings as conjectural rather than definitive and recognise their dependence on specific conditions, rather than being universally applicable (Phillips & Burbules, 2000). As Clark (1998, p.1246) states: “The contextually bound nature of research findings, consequential in acknowledgement of researcher and theoretical biases, warrants that knowledge deemed to be ‘truthful’ under post-positivist inquiry is not universally generalisable to all cases and all situations”.

There are similarities in the ontological and epistemological beliefs of positivism and post-positivism; however, there are some differences. Positivist researchers study an objective world

that is stable and predictable. Positivists measure physical and social phenomena to characterise them and predict their behaviour. In contrast, post-positivist research is grounded in the centrality of meaning to human affairs (Connelly & Anderson, 2007). Post-positivism examines how relevant actors understand phenomena and how these different understandings and values develop. Another important difference concerns the researchers' beliefs regarding the position of research; positivists seek to achieve a scientific ideal of objectively standing outside the phenomenon under investigation, whereas the positionality of post-positivists is one consideration that contributes to the development of their methods and their narrative (Fischer, 2003; Hajer & Wagenaar, 2003).

Unlike the positivist position, post-positivists do not believe in strict cause and effect; instead, they believe that all cause and effect is a probability that may or may not occur. According to Creswell (2013, p. 24), "post-positivism has the elements of being reductionistic, logical, empirical, cause-and-effect oriented, and deterministic based on a priori theories". Interpretivism is a type of post-positivist framework (Creswell, 2013).

Research findings in positivist and postpositivist approaches are based on inductive inference or hypothetico–deductive processes. Inductive inference implies inferring general conclusions (e.g., laws, descriptive categories) from phenomena (i.e., data observations) (Hiller, 2016). Inferring inductively involves repeated empirical observations of similar phenomena to make conclusions about their shared nature (Giacomini, 2010). Conversely, hypothetico–deductive processes (also known as hypothesis testing or falsification) seek to validate or refute theoretically factual statements through controlled experimental processes. Typical procedures used to uncover the truths sought by positivist and postpositivist researchers include: theoretically–grounded guesses (establishing hypotheses) about the sorts of cause - effect relationships that can be discovered, invent operational definitions to specify precisely what is relevant to observe, control variables that might interfere with observing the operationally defined phenomena, gathering relevant observations through measurement of data, and analysing the data (most often) through statistical processes (Hiller, 2016). These procedures (which are considered classic scientific methods) reveal relationships and the nature of relationships (the nature of causes and effects) which are believed to be present in phenomena and thereby provide explainable knowledge. A fundamental belief of the positivist (and post-positivist) approach to research is that strict control and structure of the process furnish a guarantee that a researcher's observations do not alter the phenomena observed in any way. Hence, the researcher's identity, cultural context, reasons for carrying out the study, values,

and relationship to the phenomena under investigation are believed to have no (or bearably minimal) impact on the data, inasmuch as proper controls are upheld. Therefore, the data are a value-free and true representation of reality (Hiller, 2016). Furthermore, the positivist approach asserts that the application of statistical procedures to data analysis to determine whether results are likely to have occurred by chance also removes the possibility of a researcher's values, including speculations or desires about outcomes to influence eventual findings, thus, conclusions are (as a result) considered positive, accurate, factual, verifiable and true knowledge (Crotty, 1998; Ruud, 2005).

The positivist approach is the theoretical perspective from which the research methods of the natural sciences originate, and it provides the most well-known processes for apprehending and comprehending the natural world (the world of objects). The epistemology of positivism is objectivism, which assumes a realist ontology, meaning that a reality exists out there, which we may or may not be conscious of, and that discovering the truth about that reality is best achieved through the accumulation of carefully planned observations. Objectivism stresses that we may come to know the truth about reality through repeated observations of it in highly controlled situations (Crotty, 1998; Giacomini, 2010; Hiller, 2016).

The positivist and the postpositivist methodologies are not suitable for conducting this inquiry. For instance, it is impossible to measure refugee entrepreneurship phenomena related to the attitudes, intentions and thoughts/beliefs of refugee entrepreneurs because this concept may not be explicitly observable or measurable with experience or without evidence (Hammersley, 2013). This aspect is a constraint to exploring abstract conceptualisation commonly developed within human interactions.

The positivist approach (as an objectivist research perspective) undergirded most human and social science research throughout the 19<sup>th</sup>, the 20<sup>th</sup> and the 21<sup>st</sup> centuries (Pascale, 2011). As a philosophical system of knowledge, positivism only accepts observable or measurable (*i.e., scientific*) experiences of the world as data for analysis, and the findings from such empirical study are considered positive or absolute truths about reality. Therefore, researchers treat persons whom they study as objects, believing that the truth of individuals' experiences, including interpersonal and social experiences, can be studied objectively (Pascale, 2011). The long-held belief of the positivist approach to research that laws of nature exist, the cause-and-effect statements, regarding the workings of the human psychological and social worlds and that through careful observation these laws could be discovered and truths about humans and

how they function are thereby explained (Crotty, 1998) has attracted criticism. Human beings are, by nature, vastly different subjects of study from the objects and workings of the natural world in which they live. Humans possess minds and bodies, and they use their minds and bodies to exercise will and individual capacities of judgment and action; that which we might refer to as one's agency (Pascale, 2011). Consequently, the meanings of human actions and how these might be understood created important challenges for positivists. These realisations present very different problems for researchers of human beings than for researchers of the natural world, and, therefore, there is a call for a different approach to inquiries involving humans (Walsham, 1995; Rivas, 2010; Ryan, 2018).

The positivist approach is unsuitable for conducting this research. My view is that the real-world experiences of refugee entrepreneurs (the actors) cannot be separated from these actors themselves. The knowledge constructed in this research is based on the lived experiences of these actors. Unlike the positivist paradigm, which follows the concept of natural science (Ryan, 2018), I aim to understand the experiences of refugee entrepreneurs as social actors and to explore different interpretations of the social contexts of refugee entrepreneurship to gain a deeper understanding of the phenomenon. In contrast, the positivist approach maintains a naive realism view that the world exists outside of the objects being studied and that there is a single objective reality for any given situation or phenomenon, regardless of the researcher's views and beliefs. Positivism asserts that reality is universal for all people, and that society can be interpreted through observation and measurement (Junjie & Yingxin, 2022).

#### 6.4.2 Interpretivism

The ontological position of interpretivism is relativism (Scotland, 2012). Relativism is the belief that reality is subjective and differs for individuals (Guba & Lincoln, 1994): that our senses mediate our realities and that, without consciousness, the world is meaningless. Reality emerges when consciousness engages with objects which are already full of meaning (Crotty, 1998). Interpretivists believe that reality is individually constructed; therefore, there are as many realities as individuals. Unlike the realism position of positivists, language does not passively label objects but actively shapes and moulds reality (Frowe, 2001). Therefore, reality is constructed through the interaction between language and aspects of an independent world.

Interpretivist epistemology is a form of subjectivism, grounded in real-world phenomena. Unlike the position of positivists, the world does not exist independently of our knowledge of it (Grix, 2004). Interpretivists believe that meaning is not discovered; instead, it is constructed

through the interaction between consciousness and the world (Crotty, 1998), and to experience a world is to participate in it, simultaneously moulding and encountering it (Heron & Reason, 1997). Therefore, interpretive knowledge is imbued with our values, local and political, and is not universal and not generalisable in the sense that it may readily apply to other agents in alternate situations (Hiller, 2016). The interpretivist approach holds the position of Intentionality, which refers to the interaction between consciousness and phenomena.

Within the study of the same phenomenon, different people may construct meaning in various ways (Crotty, 1998), but truth (knowledge) is a consensus formed by co-constructors (Pring, 2000). Therefore, knowledge tends to be culturally derived and historically situated. “The interpretive paradigm does not question ideologies; it accepts them. Knowledge and meaningful reality are constructed in and out of interaction between humans and their world. They are developed and transmitted in a social context” (Scotland, 2012, p. 12). Consequently, the social world can only be understood from the standpoint of individuals who partake in it (Cohen et al., 2007). Interpretivists aim to bring hidden social forces and structures into awareness. The interpretive methodology is focused on understanding phenomena from an individual’s perspective, while examining interactions among individuals as well as the historical and cultural contexts in which people are embedded (Creswell, 2009). Examples of the interpretivist methodology include case studies, phenomenology (the study of direct experience without interference from pre-existing notions), hermeneutics (deriving hidden meaning from language), and ethnography (the study of cultural groups over an extended period) (Scotland, 2012).

The interpretivist paradigm emphasises eliciting individual constructs and understanding through interaction between researchers and participants (Guba & Lincoln, 1994), with participants being relied on as much as possible (Creswell, 2009). Interpretivists do not reduce events to simple interpretations; instead, they uncover new layers of understanding as phenomena are described in depth. Interpretive theory is generated from the data, not prior to it (Cohen et al., 2007); therefore, interpretivist theory is usually grounded (inductive), based on broad research questions. Cohen et al. (2007) explain that an approach characterised by its focus on an individual case, within a relativistic social world, is idiographic (focusing on individuals and emphasising the unique personal experience of human nature). Contrary to the position of positivists, interpretivists acknowledge that value-free knowledge is unachievable. Researchers declare their beliefs when they decide what to research, how to research it, and

how to interpret their data (Edge & Richards, 1998, p. 336). Interpretive methods provide insight and understanding of behaviour; they explain actions from the participant's perspective and do not dominate participants. Examples include open-ended interviews, focus groups, open-ended observations, open-ended questionnaires, think-aloud protocols, and role-playing (Scotland, 2012). These methods mainly generate qualitative data. Analysis of qualitative data involves researchers' interpretations; therefore, interpretivist researchers must make their agenda and value system explicit from the outset. Research using the interpretive approach is considered good if: it is internally valid and credible through rich evidence and justifiable accounts; it can be useful in other situations (external validity/transferability); and the process and findings are reliable and replicable (Ritchie & Lewis, 2003; Cohen et al., 2007). This study adopts the interpretive approach to explore the phenomenon of refugee entrepreneurship in New Zealand.

#### 6.4.3 Appropriateness of interpretive approach

The interpretive paradigm is well-suited for conducting this inquiry. This approach adopts ontological relativism, where a single phenomenon (refugee entrepreneurship, in this case) can have multiple interpretations rather than a single truth determined through measurement. The interpretive approach enables researchers to gain a deeper understanding of the phenomenon and its unique context, rather than trying to generalise findings for the entire population (Creswell, 2007). This perspective offers a diverse view of investigating a phenomenon, giving researchers a more profound understanding of what is being studied (Hammersley, 2013). Furthermore, the interpretive paradigm provides researchers with the advantage of interactive interviews, allowing them to probe participants' thoughts, prejudices, values, and perspectives (Wellington & Szczerbinski, 2007). Overall, the interpretive approach facilitates the collection of valuable data.

Understanding is the goal of the interpretive approach to knowledge, contrasting with the positivist aim of explaining causes and effects. As such, an accounting of the meanings ascribed by researchers and participants is required (Crotty, 1998; Schwandt, 2003). Constructions (or reconstructions) originate from meaningful interpretations of phenomena, rather than mere representations of experiences. Greene (2010, p. 68) states that: "Interpretivist knowledge comprises the reconstruction of inter-subjective meanings, the interpretive understanding of the meaning humans construct in each context and how these meanings interrelate to form a whole. Any given interpretive reconstruction is idiographic, time- and place-bound; multiple

reconstructions are pluralistic, divergent, even conflictual”. Constructions of knowledge involve understanding from within the meanings of participants, thereby embodying their contextual interpretations. Interpretivist researchers aim to access the developed meanings that participants experience, encompassing the broad cultural and experiential worlds shaping their perspectives and beliefs (Hiller, 2016). These understandings also include the meanings held by the researcher, who brings their own beliefs and experiences into the interpretive process. Knowledge is co-created or intersubjective, produced through the interaction between researcher and participants (Hiller, 2016). Unlike the positivist approach, evaluations of understandings based on interpretive knowledge rely on assumptions of internal consistency and coherence among various meanings rather than on matching a researcher’s descriptions of reality with reality itself (Constantino, 2008; Green, 2010). Interpretivist knowledge focuses on individuals and highlights unique, context-specific experiences related to the situations and persons from which they arise. It is viewed as being akin to context-specific working hypotheses rather than absolute or probabilistic propositions, as suggested by the generalisations attempted within positivism or post-positivism (Greene, 2010; Hiller, 2016).

When conducting social science research involving human behaviour, researchers are increasingly acknowledging the concept of multiple realities. The individuals being studied experience different realities, and thus the researcher aims to report these diverse perspectives. In this study, refugee entrepreneurs hold different realities concerning their entrepreneurial motivations, business operations, and resettlement experiences. These realities are explored through various means of evidence, including themes, direct quotations from participants, and the presentation of differing viewpoints, which serve as evidence of multiple realities (Creswell, 2013). The research is founded on the proposition that refugee participation in socio-economic activities through entrepreneurship contributes to their resettlement. However, this proposition may be refuted, confirmed, or modified.

A consensus within the interpretive paradigm is the focus on understanding individuals’ subjective experiences (Burrell & Morgan, 1979; Bryman, 2007; Rubin & Rubin, 1995; Schwandt, 2000, 2003), and how research participants interpret a situation (Merriam, 2000). Finding meaning in a specific social action requires an understanding of that action, which in turn, depends on an interpretation (Schwandt, 2003). It is recognised that the interpretations arising from interpretive research are constructed; the interpretive process of making sense of findings is both artistic and political, and there is no single interpretive truth (Denzin & Lincoln,

2003). Consequently, the analysis in this study reflects the researcher's endeavour to interpret the participant's interview responses. The researcher aims to explore how refugee culture from the home country, experiences during flight, and the resettlement journey intersect in the construction of entrepreneurship. This approach enables the researcher to access participants' subjective experiences and perspectives rather than framing their viewpoints within the dominant literature's conceptual frameworks.

To have a grounded understanding of the phenomenon, the different realities and perspectives of refugee entrepreneurs are sought and reported. While interpretivism is the main approach to this inquiry, ethnomethodology is applied as a complementary approach.

#### 6.4.4 Ethnomethodology

The principles of ethnomethodology are combined with the interpretivism paradigm in conducting the phenomenological study of refugee entrepreneurship and socio-economic participation in New Zealand. Doing so enables a better understanding of the influence and impact of culture and tradition of former refugees on entrepreneurship.

#### 6.4.5 The role of ethnomethodology

Ethnomethodology is described as a form of social theory that examines how social order is possible. Alongside symbolic interactionism and phenomenology, this social theory focuses on human agents as they act within the social sphere (Have, 2002; Trace, 2016). Ethnomethodology explores the intricate layers of explicit and implicit norms and meanings that shape people's everyday behaviour (Harste & Mortensen, 2000). It particularly emphasises analysing sense-making and its role in shaping both action and social structures (Heritage, 1998). Essentially, ethnomethodology investigates how a person's social world is constructed, performed, and maintained, and how this social reality appears from the perspective of someone within it (Cuff et al., 2006; Trace, 2016). As part of the overarching aim of the study, I explore the influence of social and cultural factors on refugees' entrepreneurial activities and socio-economic participation in New Zealand. As discussed earlier (in section 6.3.1), refugee entrepreneurs are situated within socio-cultural realities. I believe that the different stages of individual refugee entrepreneurial realities are interconnected (as shown in Figure 3), and that these realities (embedded in their experiences) span a period. The relative application (bearing in mind that ethnomethodology is not fully employed in this study but used as a complementary approach) of ethnomethodology supports uncovering both distant and immediate factors

influencing refugee entrepreneurship. Central to ethnomethodology is phenomenological investigation over time; this approach is used in this study to examine the various phases of the refugee entrepreneurship journey (Hammersley et al., 2018). This explains why the study considers participants' pre-refugee, pre-entrepreneurship, and refugee entrepreneurship experiences.

Ethnomethodological studies explore how people develop and utilise their understanding of the world in everyday activities. Ethnomethodology highlights that during every social interaction, individuals collectively work to understand not only the explicit topics of their interaction but also power dynamics, appropriate behaviour, and options or constraints that may influence their subsequent actions (Saferstein, 2017). Refugee entrepreneurs in New Zealand originate from various countries with diverse socio-cultural and, in some cases, religious beliefs. Recognising these differences and how their interactions with the existing social setting and institutions deepen our understanding of refugee entrepreneurship motivation and identity, which in turn enhances our knowledge of the phenomenon of refugee entrepreneurship in New Zealand.

#### 6.5 Qualitative Foundations of the Methodology

Qualitative research is a term that encompasses various techniques and philosophies. It is an approach that enables researchers to explore people's experiences in depth through specific methods such as focus group discussions, content analysis, observation, and in-depth interviews. A key feature of qualitative research is that it allows the researcher to identify issues from the perspective of the study participants and understand the meanings and interpretations they attribute to behaviour, events, or objects under investigation. This is known as the interpretive approach (Hennink, Hutter & Bailey, 2020). To define qualitative research, Creswell (2013, p. 44) states that "qualitative research begins with assumptions and the use of interpretive/theoretical frameworks that inform the study of the research problems addressing the meaning individuals or groups ascribe to a social or human problem". To study this issue, qualitative researchers employ an emerging qualitative approach, which involves collecting data in a natural setting that is sensitive to the people and places under study and analysing the data both inductively and deductively to establish patterns or themes. The final written report or presentation includes the voices of participants, the reflexivity of the researcher, a complex description and interpretation of the problem, and its contribution to the literature or a call for change.

Furthermore, Denzin (2008) describes qualitative research as a situated activity that locates the observer in the world ... [and] it involves an interpretive, naturalistic approach to the world. Furthermore, qualitative researchers study things in their natural settings, attempting to make sense of, or interpret, phenomena in terms of the meanings people bring to them (Denzin, 2008). The term qualitative refers to the qualities of entities and processes and meanings that are not experimentally examined or measured (Denzin, 2008). According to Prasad and Prasad (2002), qualitative research focuses on the non-quantification of data collection and analysis. In line with this understanding, this research investigates refugee entrepreneurs' experiences by interpreting and gaining insight into their business experiences and social realities. This study examines the complex, holistic realities of the world of refugee entrepreneurs in New Zealand and offers detailed insights into their entrepreneurial experience as it relates to resettlement (Wigren, 2007). Participants are encouraged to express themselves and their entrepreneurial realities naturally, in their own environment.

The qualitative approach is most suitable for this study because it allows exploration of refugee entrepreneurs' lived experiences and provides an opportunity for a nuanced understanding of the social phenomenon of entrepreneurship in their business lives. There are many insights into entrepreneurial processes that only qualitative analysis can produce (Hofer & Bygrave, 1992). The qualitative approach allows researchers to produce thick descriptions of the social actors within the context being examined (Denzin, 2008).

Using the qualitative research method, in-depth interviews are conducted with the application of the interpretive approach. Research participants' narrative as they relate to entrepreneurship is encouraged, using semi-structured questions as interview guides.

The term narrative has been applied to many ideas and theories. It is seen as a story, a way of knowing, constructing meaning, and a method of inquiry (Barrett & Stauffer, 2009). Narrative research as a method of inquiry begins with experiences expressed through the lived and told stories of individuals (Creswell, 2013). Storytelling is an engaging way to share and reflect on lived experience; it is a tool through which difference, diversity, and conflict can be acknowledged and explored (Nardi, 2016). However, the research did not aim to narrate or investigate the life stories of refugee entrepreneurs in chronological order; instead, it concentrates on refugee entrepreneurial activities and their socio-economic participation that facilitate resettlement in a host country. My stance aligns with the literature's view that semi-structured questions guide narratives (Aleandri & Russo, 2015; Kallio et al., 2016; Adeoye-

Olatunde & Olenik, 2021). For example, the inquiry seeks to understand the motivations behind refugee entrepreneurship, possible links between refugees' past lives and their entrepreneurial ambitions, how their experiences influence their decision to start a business, their unique entrepreneurial challenges, and the ways they navigate these challenges. Furthermore, the meaning of resettlement to refugee entrepreneurs and the process of achieving it are also investigated.

#### 6.5.1 Selection of participants

Identifying and selecting participants (refugee entrepreneurs) for the inquiry relies on community contacts, an online search of ethnic and community organisations, and individual referrers. Ethnic community leaders and prominent members of refugee and ethnic communities serve as gatekeepers, facilitating connections with research participants. Gatekeepers are consulted to help identify refugee entrepreneurs. Refugees in New Zealand are mainly United Nations Quota Refugees (UNQR) selected for resettlement. They typically originate from: the Middle East (9), Asia (4), South America (2), and Africa (6). A total of 21 refugees took part in the research (See Table 4). All participants are selected based on the following criteria, using simple random sampling.

1. Must be a refugee in New Zealand.
2. Must have participated in the New Zealand Refugee Resettlement Programme.
3. Must be a refugee entrepreneur in New Zealand.

*Table 4: Descriptive information about participants*

<b>Code</b>	<b>Country of Origin</b>	<b>Region of the World</b>	<b>Male/Female</b>	<b>Business Ownership. Family/Sole Ownership</b>	<b>Arrival Year in NZ</b>	<b>Years of Business experience</b>
RP1	Afghanistan	Middle East	Male	Sole Ownership	2014	4 yrs
RP2	Afghanistan	Middle East	Male	Sole Ownership	2014	4 yrs
RP3	Afghanistan	Middle East	Male	Family Business	2007	3 yrs
RP4	Afghanistan	Middle East	Female	Sole Ownership	2016	5ys
RP5	Afghanistan	Middle East	Female	Sole Ownership	2013	6yrs

RP6	Cambodia	Asia	Female	Family Business	1988	10yrs
RP7	Columbia	South America	Female	Sole Ownership	2014	On and off initially, but ongoing since 2yrs
RP8	Columbia	South America	Female	Sole Ownership	2011	9yrs
RP9	Congo DRC	Africa	Female	Sole Ownership	1999	6yrs
P10	Congo DRC	Africa	Male	Sole Ownership	2006	5yrs
RP11	Ethiopia	Africa	Female	Sole Ownership	1999	6yrs
RP12	Iran	Middle East	Female	Family Business	2001	About 9 yrs in total
RP13	Iran	Middle East	Male	Sole Ownership	2012	3yrs

RP14	Iran	Middle East	Male	Sole Ownership	2017	3yrs
RP15	Iran	Middle East	Male	Sole Ownership	2008	11 yrs
RP16	Nigeria	Africa	Male	Sole Ownership	2017	4yrs
RP17	Nigeria	Africa	Female	Sole Ownership	1997	Over 20 yrs
RP18	Pakistan	Asia	Male	Sole Ownership/ Director	2018	3 Yrs
RP19	Pakistan	Asia	Male	Family Business	2018	3 yrs
RP20	Somalia	Africa	Male	Sole Ownership	1994	10 yrs
RP21	Pakistan	Asia	Male	Family Business	Did not specify	Over 15yrs

Meeting the above criteria is essential for addressing the research questions. While the research primarily centres on refugee entrepreneurship, it is also crucial that the selected refugee entrepreneurs have participated in the New Zealand refugee resettlement programme. This government initiative focuses on the resettlement and integration of refugees. One of the research aims is to investigate refugees' understanding of “resettlement” and to make policy recommendations on how the programme can be improved by including a refugee entrepreneurship sub-programme as a pathway towards refugee resettlement.

Potential participants received the research information sheet when they were identified. For those identified by a third party, the third party provided the information sheet. If interest was shown, the third party (gatekeeper) obtained the participants' contact details and passed them on to me. The researcher followed up on all expressions of interest. All potential participants were given the consent form. A suitable interview time was then arranged with each willing participant, and interviews were conducted. Participants were informed of their right to withdraw at any time. Due to COVID-19 restrictions, some interviews were carried out via ZOOM and by telephone.

Investigating the challenges confronting refugee entrepreneurs and how they are overcome or mitigated can only be understood by selecting participants who have experienced these issues. The researcher's position is that the realities of refugee entrepreneurs struggling to overcome business challenges differ from those who manage to overcome their entrepreneurial barriers and find establishing and running their businesses relatively easier (with fewer difficulties). Finding participants fitting each of these two categories was facilitated by gatekeepers who know the community members through existing networks.

The ongoing pandemic (COVID-19) has negatively affected the willingness of potential participants. Several refugee entrepreneurs who initially agreed to participate later chose to withdraw, citing reasons such as business downtime due to the lockdown. As a measure to halt the spread of the virus, governments in many countries ordered lockdowns to prevent people from coming into contact with each other, aiming to minimise the spread of the virus. These restrictions led to a decline in business activities, which resulted in a significant drop in revenue (Kalogiannidis, 2020). Understandably, the situation is very unsettling for business owners, and many decided to cancel previously scheduled interviews. The survival of most businesses was at risk during this period. However, as the number of completed interviews increased,

fewer new themes emerged, and no new themes appeared after conducting the twentieth interview, marking the point of data saturation (Nelson, 2017).

### 6.5.2 Ethical considerations

The research participants are former refugees who may have experienced loss or traumatic events in the past, such as torture, sexual assault/rape, separation from or loss of a parent, child, or other close relatives, or other negative experiences in an authoritarian society. Participants are not questioned about the events that resulted in their refugee status, and great care, sensitivity, and empathy were shown when they voluntarily discussed aspects of their traumatic experiences during the interview. In some cases, these experiences directly influence their current entrepreneurial activities. For instance, some participants talked about their prior business experiences and related past events, including those involving a deceased or estranged close relative.

Participants were informed that they had the right to refuse to answer any questions they preferred not to answer. In addition, they also have the right to ask any questions relating to the research and its processes and, indeed, their questions were answered to their satisfaction.

The diversity perspective and cultural sensitivity were included in the research process, and assumptions based on any 'prohibited grounds for discrimination' were avoided. No culturally (in)sensitive questions were asked. All engagement with participants was conducted in a cross-cultural setting. Therefore, the cultural norms of people with different ethnic and cultural backgrounds were taken into consideration. To gain insight into the cross-cultural setting of the research participants, I arranged a meeting with two stakeholders at the Waikato Refugee Forum. Discussion at this meeting and information gathered from a review of literature on the subject (cross-cultural research) enhanced my understanding of how to conduct a cross-cultural research project. For example, in some socio-cultural settings of certain ethnic groups and religious backgrounds, it is not acceptable for a male to extend his hand and shake a woman's hand; nor can a stranger interview a married or single woman without the presence of a family member. These norms are strictly observed during interview sessions. I am familiar with these norms, as I am of a diverse ethnic and cultural background. Furthermore, I am a trained refugee resettlement support worker with several years of experience. The knowledge and insights gained from years of interaction with refugees from diverse cultures have been applied.

Demonstrating cultural sensitivity is vital when conducting research with individuals from diverse cultures. Gaining the trust and confidence of research participants in cross-cultural

studies can influence the quality of data collected. People of an ethnic background may feel hesitant to respond to research questions if they lack confidence in the researcher. I demonstrated cultural sensitivity during interactions with the participants, and all of them answered the interview questions comfortably.

To gain the confidence of research participants in a cross-cultural setting, I was patient, demonstrated tolerance for ambiguity, and was courteous and adaptable. Additionally, I showed respect for the cultural beliefs and practices of the participants (Laverack & Brown, 2003; Michalos, 2008). Regarding tolerance for ambiguity, courtesy, and adaptability, Michalos (2008) notes that some participants may arrive late. The interview process may be slow, which could be due to cultural differences in perceptions of time, and the schedule may also need to be changed at short notice. This was evident on some occasions when the date and time of interviews were rescheduled.

When conducting cross-cultural research, asking questions can be challenging with certain groups. Researchers must pose questions in a culturally relevant and respectful manner (Dunbar et al., 2002). I did not ask questions in a way that could be perceived as demeaning by participants. I was (and still am) committed to earning the confidence of the research participants by respecting their culture and beliefs and remaining non-offensive. *Koha* (gift of appreciation) was provided after each interview. The provision of *koha* was not intended to persuade or tempt participants; instead, it aligns with the cultural tradition of most people with an ethnic background. The provision of *koha* is a common practice in New Zealand. *Koha* simply means a gift or an expression of appreciation.

### 6.5.3 Method of data collection

A common reaction when considering qualitative research data collection is to focus on the type of data and how to collect it, but according to Creswell (2013), much more is involved in the process. Gaining permission for data collection, conducting a robust qualitative sampling strategy, developing suitable methods of recording information, and addressing ethical issues that may arise are all part of data collection methods (Creswell, 2013). The process of obtaining participants' consent for data collection and the ethical considerations in this research study have been discussed above. The most frequently used data collection methods are focus group discussions, participant observation, and interviews (Moser & Korstjens, 2018). In this research, the interviews were conducted with participants using semi-structured questions supported by interview guides.

### 6.5.3.1 Interviewing

Data collection through the one-on-one interview method is considered most suitable for this qualitative study. I employed this type of interview in alignment with the epistemological and theoretical assumptions regarding knowledge creation within the interpretive approach. To gain insight into the realities of refugee entrepreneurs, probing questions were used to enable respondents to share narratives. However, these narratives needed to be guided to keep the interview within scope, prevent respondent fatigue, and ensure relevant data collection. In this research, semi-structured questions with an interview guide were utilised.

### 6.5.3.2 Interview Guide

Rigorous data collection procedures are the primary factors influencing the quality and trustworthiness of qualitative research (Kitto et al., 2008). A series of topics or semi-structured interview questions that a researcher is free to explore and probe with the interviewee is typically referred to as an interview guide (Patton, 1990; Kitto et al., 2008). Data for the research are collected through interviews with participants, using this interview guide approach. Semi-structured questions are employed because they allow for the adaptation of questions where necessary. Creating a qualitative semi-structured interview guide improves the objectivity and credibility (trustworthiness) of studies, thereby making the results more plausible (Kallio et al., 2016). The questions are strict yet guided and semi-structured, providing room for flexibility that encourages participants to speak openly (narrative). This also facilitates clarifications of questions and responses through auxiliary follow-up questions. Using the interview guide, the questions are grouped and categorised into five parts focusing on the refugee's (1) Pre-New Zealand experiences, (2) Pre-entrepreneurship (New Zealand experience), (3) Entrepreneurship start-up, (4) Entrepreneurship/business operations, and (5) Refugee entrepreneurship challenges (see Appendix 1: Interview Guide).

The principle of indwelling was applied during the interviews. Indwelling refers to existing as an interactive spirit, force, or principle – to dwell within an activating spirit, force, or principle. It also signifies living within, reflecting, pausing, and contemplating what is being said (Maykut & Morehouse, 2002). In-dwelling facilitates a better understanding of participants' responses. While face-to-face interviews were the preferred method, the ongoing pandemic led to the adoption of telephone interviews and the use of online real-time conversation platforms, such as Zoom, in some cases, since restrictions were still in place when data collection began.

## 6.6 Method of Data Analysis

Analysing text and other forms of data can be challenging for qualitative researchers. An additional challenge is deciding how to present data in matrices, tables, and narrative formats (Creswell, 2013). This PhD research adopts a hybrid approach, combining inductive, deductive, and thematic methods of analysis. I believe that merging these three methods enhances the research questions by integrating phenomenology principles into the processes of deductive and thematic analysis, while also enabling themes to emerge directly from the data through inductive coding (Fereday & Muir-Cochrane, 2016). Inductive coding is a data analysis method where a researcher reads and interprets raw textual data to develop concepts, themes, or a process model based on the collected data (Thomas, 2006). This method mainly relies on inductive reasoning, through which significant themes, topics, or models emerge from the raw data via repeated examination and comparison. The process starts with organising raw data through a method called first-order or open coding, where a researcher carefully examines the data, makes notes, and synthesises it into broader themes and theoretical constructs. Inductive coding involves marking passages and sentences within the text with specific codes (Chandra et al., 2019). Deductive analysis is included as part of the hybrid approach to data analysis, supported using NVivo. Abductive reasoning was used to identify themes, codes, and categories. Raw data were organised through first-order coding (open coding), in which sets of data were closely reviewed and integrated with other data to develop broader themes and theoretical dimensions.

### 6.6.1 The hybrid approach

The adopted method for analysing this research study is a hybrid approach that combines qualitative methods of thematic analysis, incorporating both a data-driven inductive method and a deductive a priori coding approach (Fereday & Muir-Cochrane, 2006; Xu & Zammit, 2020). This hybrid approach enhances the research questions by integrating phenomenological principles into the process of deductive thematic analysis, enabling themes to emerge directly from the data through inductive coding. Thematic analysis is a qualitative method used to identify, analyse, and report patterns within collected data (Kristina & Matthew, 2019). This approach requires researchers to understand what constitutes a theme. A theme captures the significant aspect of data in a patterned way, regardless of whether it represents the majority experience. Instead of asking about quantity, researchers employing thematic analysis ask whether a set of data adequately addresses the research question (Braun & Clarke, 2006; Kristina & Matthew, 2019).

Braun and Clarke (2006) identify an iterative process consisting of six key steps in thematic analysis: becoming familiar with the data, generating coding categories, developing themes, reviewing themes, defining and naming themes, and locating exemplars.

To become familiar with the data collected for the research, all interviews were recorded and transcribed. Codes were generated by systematically highlighting interesting features of the data and then collating them. All initial codes were organised into potential themes, gathering all data relevant to each theme. Any unit of meaning selected for analysis was compared with all other units; where similarities were found, similar units were grouped. If no related or similar meaning was identified, a new theme was created. All themes were reviewed to ensure they aligned with the coded extracts and the entire data set. The themes were then defined and named to clarify what each conveys. This process was conducted using NVivo, a qualitative data analysis software provided by the University.

Exemplars were selected to present compelling evidence of the theme and its link to the research questions. A continual comparison of themes was conducted until no new relevant themes emerged, as described by Maykut & Morehouse (2002) and Kristina & Matthew (2019). For example, during data analysis, the lack of English was initially recognised as a barrier to employment even for highly qualified individuals from their country of origin whose official language was not English. However, ongoing comparison revealed that the lack of English also acted as a barrier to refugee entrepreneurship. This included difficulties in meeting business registration requirements and industry legislative obligations due to language barriers. Thematic analysis involves recognising patterns within the data, where emerging themes form the basis for analysis (Fereday & Muir-Cochrane, 2006).

### 6.7 Trustworthiness and Transparency of Data Analysis

Emphasis has been placed on the need to improve transparency and validity in qualitative research to ensure the reliability of analysis results (O’Kane et al., 2021; Torlig et al., 2022). However, the validity of research findings cannot be viewed in isolation; it is a continuous and dynamic process that a researcher must follow from research design through to publication of the study (Hayashi et al., 2019). Therefore, trustworthiness and transparency in data analysis are rigorous processes that minimise the researcher’s biases and enhance the overall quality of the research (Morse et al., 2002).

The themes identified during qualitative analysis should be linked to the research focus areas, maintaining consistency in the connections to the specific context of the study (Morse, 2020).

For example, this current research concentrates on refugee entrepreneurship and resettlement; consequently, the design, literature review, methodology, data collection methods, analysis, findings, and report all demonstrate links across all categories and with the main focus of the inquiry. To ensure the trustworthiness and transparency of the data analysis, it is necessary to explain the systematic and interconnected processes involved, as well as the role of a computer-assisted qualitative Data Analysis Software (CAQDAS) called NVivo in the data analysis.

In my view, the trustworthiness of qualitative data analysis begins with recruiting appropriate research participants and ensuring the methods are correct. The qualitative basis of this research approach is discussed under sections 6.5 and 6.6 (covering 6.5.1 to 6.6.1). A vital aspect of qualitative research is data analysis, involving iteration between coding, verification, and exploring research data (Michael & Miles, 1994; Saldaña, 2009). This process has been described as time-consuming and, if not carefully managed, can become chaotic when done manually (Gephart, 2004; Law, 2004; Cole et al., 2011). Computer-Aided Qualitative Data Analysis Software (CAQDAS), such as NVivo, can help qualitative researchers overcome these challenges, thereby enhancing transparency and trustworthiness in the research process (O’Kane et al., 2021). CAQDAS facilitates quick drag-and-drop coding, retrieval of coded segments, data organisation, rapid text searches, creation of an audit trail, and extensive theme grouping and facilitation. These are key advantages of CAQDAS over manual approaches to qualitative data analysis.

As shown in this research, developing and using a well-structured interview guide enables the collection of relevant and detailed data (see Appendix 1: Interview guide) through one-on-one interviews. All recorded interviews were transcribed with ‘happyscribe’, an online platform that offers both transcription and subtitles in one service. The transcribed interviews were uploaded into NVivo as raw data and subsequently analysed individually to identify themes as described in section 6.6.1 above (see Appendix 4: Sample of themes identification in raw data). Emerging themes were continually compared with existing ones and verified through further examination of the transcribed scripts for confirmation. All validated themes were identified and coded (see Appendix 5: samples of used codes output files), and supporting data were collected. The themes identified through data analysis provided the basis for the findings and discussion.

## 6.8 Summary

The current research has been conducted within the qualitative research paradigm. The ontological stance of the positivist approach is inappropriate for this inquiry. Investigating the phenomenon of refugee entrepreneurship, in relation to socio-economic participation and resettlement, cannot exclude the actors involved in what is to be understood. The general assumption that reality is not mediated by our senses (Scotland, 2012) may apply in physical science disciplines where objects are studied independently, but not in research aiming to generate knowledge from people's (refugee entrepreneurs') meanings as they relate to entrepreneurship, socio-economic participation, and resettlement.

In the study of the refugee entrepreneurship phenomenon, different refugee entrepreneurs may interpret their meaning (understanding or worldview) in various ways, but knowledge is a consensus built by co-constructors. The research gathers individual constructs, understanding, and explains them through interaction between the researcher and the participants. The methods (data collection, analysis, and reporting) used in the research are adapted to identify meaning and report knowledge. Data were collected through interviews guided by an interview guide, and NVivo (a software) was used to analyse the collected data.

## 7 Chapter Seven – “Enabling” Factors for Refugee Entrepreneurship.

### 7.1 Introduction

This chapter concentrates on research findings related to the “enabling” factors of refugee entrepreneurial motivation. The findings are organised into themes, centred on the first research question outlined in Chapter One of this thesis. *How are refugees turning misfortune into enabling factors that motivate entrepreneurship in New Zealand, leading to positive outcomes?*

The “enabling” factors of refugee entrepreneurial motivation are turning misfortune into positive outcomes for refugees. The term “*enabling*” is used to express how refugees navigate through difficulties and turn challenges into factors that motivate positive outcomes for them. In this study, the term ‘enabling’ refers to how the challenges, hardships, and difficulties encountered by refugees motivate them to engage in entrepreneurial activities.

This chapter presents various factors and new insights into the motivation of refugee entrepreneurs. It provides explanations for why refugees engage in business activities. Factors such as income and family support, cultural norms of self-reliance, limited English language proficiency, and employability, as well as recognising business opportunities, motivate refugees to become entrepreneurs. Other factors include the influence of prior social status, avoiding unemployment stigma, education, and awareness among some refugees. The age at which refugees arrive in New Zealand significantly influences their entrepreneurial motivation, or the absence of it.

This study reveals various factors and novel contributions to the study of the motivation of refugee entrepreneurs. Seeking answers to questions about why refugees engage in business activities or why they pursue or expend effort and persist in their quest to establish a business venture. This provides a better understanding of the motives for entrepreneurship beyond the push-and-pull dichotomy.

#### 7.1.1 Adverse economic realities and social responsibilities

Entrepreneurial refugees are motivated to start a business to generate additional income and support their families’ financial needs. All the participants in this research study indicate that government income support is insufficient to cover their financial expenses; therefore, they must seek additional earned income, which becomes a motivating factor for them. For instance, RP2 puts it this way:

The legal system in Afghanistan differs from that here. I am a qualified Afghan lawyer, but I am not qualified to practice law in New Zealand. Therefore, I must

undertake some additional study. My wife is studying in New Zealand, and we cannot survive on government support. We have children, so I need to find a way to earn a living; therefore, I established a business.

**(RP2)**

Following the pandemic and the interventionist and inflationary policies of various Governments, the cost of living is on the rise in New Zealand, as it is globally. As indicated by RP2, his wife is a student, and he cannot practice his home-trained profession in New Zealand. If he wants to, he needs to do some extra studies. Moreover, he and his wife cannot afford to study simultaneously. Besides, they have children to provide for, so they must make enough income to cover the family expenses. He further said that he must look after the family, and to look after the children was to start his own business.

Refugees have strong family ties and a sense of responsibility towards their families, which motivates them to establish entrepreneurial ventures. The case is the same with a female Afghan refugee called RP4. She is a single mother of three children. When asked why she decided to start a business, her response was:

I was part of a group of women who sold items to make money and care for their children; I was one of them.

**(RP4)**

RP4 considered it necessary to make additional income for the family and to provide for her children. She was encouraged by other women in a similar situation to her, but who did not rely on government support. Like these other women, she ventured into business to earn additional income to cover family expenses. One of her children interpreted for her during the interview and shed more light on her determination to make money for the family, even back in her home country, after she lost her husband.

To feed her children. Because, you know, women have no right to work back in Afghanistan. My mum was like one of them; she wanted to work and give her children good opportunities. And then she started saying, Oh, it is a good thing to make some stuff and sell it to people.

**(Daughter of RP4)**

Like other women refugees in her position, RP4 was driven by family ties and commitments, with a sense of responsibility to take care of her family. Speaking through her child (the interpreter), she claims that women are not permitted to work in her home country, but she succeeded in breaking that barrier and providing essential income for her family back home in a more difficult environment. The same mentality of supporting her family is what she is replicating in New Zealand.

Her daughter added that after her dad passed away, her mother started making money for the family financially by starting her business in New Zealand. She helped the family with the money she made by making and selling little decorative cloths that could be spread on tables, chair handrests, and dining tables.

RP9 is another woman refugee who expressed the need for additional income due to her family responsibilities and had to venture into entrepreneurship.

The first issue is money. As I require financial assistance, this is my biggest concern. My priority is my children — I have five kids to care for. I need to ensure they are sent to school, and I require enough funds to support them, pay my bills, and provide for their education. Ultimately, what I need is money to raise my children.

**(RP9)**

The need for supplementary income and a sense of family responsibility are motivations that drive refugees towards entrepreneurship. Moreover, refugee entrepreneurs exhibit a culture of commitment to family welfare and development, which appears to arise from cultural orientation and self-reliance.

#### 7.1.2 Cultural norms of Self-reliance

According to Scafarto et al. (2017), mainstream studies support the idea that culture can be seen as a collection of shared values that help shape a country's identity and its people at a given time. Some refugees arriving in New Zealand exhibit a strong inclination towards self-reliance due to their cultural orientation. This trait transcends the major geographical zones of

their home countries; these refugees regard engaging in entrepreneurship to earn income as a personal preference rather than relying on government income support, which they view as meagre. This trend indicates a sense of self-reliance linked to socio-cultural orientation (Acedo, 1989; Derani et al., 2023; Dauletova et al., 2024). The following are some refugee entrepreneurs' responses to the question about why they established business ventures:

I believe that when you start relying on work and income for support, it creates a feeling that things are not quite normal. In my home country, we have to work and earn our money, keeping our time fully occupied. Working resembles the usual routine that I have in my own country, which I think aids in making the transition here feel easier and more normal.

**(RP8)**

For RP8, it is inconceivable to rely on government income because, according to her, it is normal to work and earn instead of depending on others or an institution. Working and earning an income is a typical routine that reflects the orientation (or cultural norm) that RP8 had from her home country, and this work ethic supported her journey to resettlement in New Zealand.

I did not come here to rely on benefits. I don't want to live off them. I was speaking to people, and frankly, I don't wish to depend on free money. I worked in my country, and I want to continue working here.

**(RP9)**

The culture of self-reliance is instilled in some refugees from a young age. This cultural orientation shapes the individuals they become in adulthood. An exemplar of this cultural orientation is RP12, a female refugee entrepreneur who was born and raised in one of the countries in the Middle East. Her daughter (the interpreter) shared her story

In Iran, when she was a young child, she lived in a rural area where girls were unable to attend school. Only boys went to school, while girls helped on the farm. Her father owned a very large farm, spanning hundreds of hectares. From the age of 4 until she turned 21, her responsibility was to maintain the home for guests, as she came from a traditional family that welcomed many visitors.

**(Daughter of RP12)**

The culture and tradition of training girls to assume domestic responsibilities from such a young age must have significantly shaped the adult RP12 later in life. A sense of self-reliance and responsibility for caring for others was instilled in her from childhood. This trait may have influenced her determination to be self-sufficient rather than relying on government income support. Talking further about her duties, her daughter (the interpreter) added.

Her experience in business stems from the lessons she learned from her mother. Ironically, her mother was not the best bread maker. Consequently, she and her sisters became very skilled at making bread. Thus, they learned from a young age during the summer months to create a distinct type of bread.

**(Daughter of RP12)**

Through her societal culture, RP12 developed versatility and skills that shaped her into a self-reliant individual in later life. Although refugees (particularly adults) no longer reside in their country of origin, they continue to identify with their culture and largely adhere to its values.

The long-lasting impact of developing self-reliance becomes an enabling factor for refugee entrepreneurs, demonstrated by their determination to establish business ventures, despite the availability of unemployment and income support provided by the New Zealand government. Refugees who become entrepreneurs demonstrate a high sense of attachment to a culture of self-reliance, which they have developed from their home countries

7.1.3 Desire to participate in economic activities despite a lack of English language proficiency

The strong desire of refugees in New Zealand to seek meaningful employment, participate in social and economic activities, and resettle, despite their lack of English language skills, motivates them to pursue entrepreneurship.

RP8 was a qualified secretary in her home country and was studying for a higher qualification in secretarial administration when she had to flee her country. However, she could not find a job in that field in New Zealand because of her limited English language skills.

At that time, I did not possess sufficient English skills to secure a proper job. Consequently, I began undertaking cleaning work as there was no income, and I contemplated starting my own company, where my limited English would not be barrier. We commenced with a few clients and currently have around 60 or 70 regular clients.

**(RP8)**

RP8 later expressed her delight at starting her own cleaning business, although it was very difficult for her at the time due to her low level of English. She had to work for someone else to learn the business before she registered and launched her own enterprise. She is pleased she did. According to her, she is earning more from the cleaning business she owns than she would have made in the receptionist role she was seeking before establishing her business.

Similarly, RP12, who arrived in New Zealand with her husband and three children, could not secure a job (neither could her husband) because of a lack of English language skills.

We are pushing ourselves to find a job. Then, it becomes a problem because our limited English skills prevent us from securing employment.

**(RP12)**

When asked about their efforts to secure a job for her husband, her daughter interpreted for her.

Then we tried to get him a job because he loves to work. However, whenever he applied for any job, he was refused because he did not know how to speak English.

**(RP12)**

Under the unfavourable circumstances of barriers to refugee employment due to a lack of English language proficiency, entrepreneurship emerges as an alternative means to deploy resources for income generation, business engagement, and socio-economic participation. Refugees starting a business venture because they could not secure employment due to a lack of English language proficiency suggests a push towards entrepreneurship.

#### 7.1.4 Ability to recognise opportunity

New venture creation is the fundamental activity of entrepreneurship (Gartner, 1990), and creating a new venture is a process (Bygrave & Hofer, 1992; Lumpkin & Dess, 1996). At the beginning of this process is opportunity recognition (Christensen et al., 1994). Opportunity recognition involves identifying a new profit opportunity by creating a new venture or significantly improving an existing business (Gartner, 2004). Opportunity recognition requires competency and the ability to develop ideas or exploitable opportunities (Lim et al., 2023). However, in the case of refugee entrepreneurs, opportunity recognition is the ability of some refugees to seize the chance to establish a business for economic reasons, not necessarily

because of their business or industrial knowledge. The quest for income generation drives such refugees. This situation applies to RP6 since, when she was asked how her family business was established, she replied

It was for economic reasons. When you arrive with nothing, and then you have the opportunity to join a partnership in this small, tiny bakery takeaway, you do not have sufficient funds to acquire it. Additionally, you lacked experience; we only became involved because of a friend of ours. His sister came along about five years earlier. She had already run that business and sold it to him, but he didn't want to run it alone. So, he asked us as a family to go into business with him.

**(RP6)**

RP6's opportunity arose when a friend invited her and her family to embark on a business venture together. Although RP6 and her family had no prior knowledge or experience in running a bakery business, the chance to generate income for the family presented itself through this invitation to form a business partnership. Eventually, RP6 and her family purchased the business outright.

Other refugee entrepreneurs found opportunities within their cultural/religious community. This was the case with RP3, who recognised the opportunity to open a Halal meat shop to service the Muslim community. When asked why he ventured into business, he said:

In Muslim culture, selling Halal meat is regarded as a very respectable business. It is our food, and there are only two Halal meat shops in this city. I desired a business like that.

**(RP3)**

Prior to RP3 establishing his Halal meat shop, there were only two similar shops in Hamilton servicing the needs of the growing Muslim community. He saw the opportunity presented by the increase in Muslim community members and decided to compete with the other two existing shops. When asked how he was able to compete in the market, he said:

Because I had already worked in a meat factory, I had experience killing beef. I thought, Alright, I know that, and I decided to start this business.

**(RP3)**

RP3 had worked in a Halal meat factory before, and he knew how to kill, cut, and pack Halal meat. This knowledge worked to his advantage. He does not have to buy from the factory and resell, so the cost of production is cheaper for him. Because of his lower production costs, he could offer prices lower than those of his competitors in the market, which attracted customers to his shop.

Opportunity recognition and development of business ideas are at the heart of entrepreneurship (Tang et al., 2012). Central to opportunity recognition is entrepreneur alertness. According to Tang et al. (2012), entrepreneurial alertness has three dimensions: (1) scanning and searching, (2) association and connection, and (3) evaluation and judgment. Recognising business opportunities through alertness has resulted in business startups for some refugee entrepreneurs. For example, RP11 learned how to cook from her late mother and wanted to keep her mother's memory alive by opening an African food restaurant. However, she realised that many African restaurants have opened and closed quickly due to a lack of patronage. When asked how she was able to keep her late mother's memory alive through entrepreneurship, she responded:

I think there were a few things. Personally, I didn't have experience running a business, but there were a few factors that drove me to open my own enterprise. One was my desire to keep my mum's memories alive. I knew that I couldn't open an Ethiopian restaurant to honour that memory. However, the idea for the sauce came about when I was making a sauce at home, the very sauce we produce now. At the time, I had Kiwi friends who were gluten-free and vegan, so I made the dish for them.

*(RP11)*

At this stage of her business idea development, RP11 was scanning the environment. She recognised an opportunity by creating a dish for her local ('Kiwi') friends who are 'gluten-free and vegan', using a homemade sauce she had learned from her mother. However, how did she associate, connect, evaluate, and judge this opportunity? Putting it in her own words, she said:

But I also use the sauce to prepare my dish with meat. Then, when someone else was having fish, I thought there might be a market for a sauce that is, I suppose, gluten-free and vegan.

*(RP11)*

RP11 was able to identify and capitalise on the opportunity she recognised by testing the homemade sauce in cooking meat and fish, as well as using it for gluten-free and vegan meals. She trialled this process on her friends, who enjoyed it. The opportunity was confirmed through the evaluation of a potential gap in the market for the product. RP11 purchased a known product that her new offering could compete with. After assessing the competitor's product, she accurately identified that there is a gap in the market for a gluten-free vegan sauce. Her awareness of potential business opportunities prompted RP11 to establish a branded business.

Still exploring the environment for business opportunities, RP13, an Iranian refugee chef highly skilled in preparing Middle Eastern cuisines, opened a restaurant and attracted customers, not only from Middle Eastern cultures but also local 'Kiwi' patrons and those from diverse backgrounds. When asked how he came up with the business idea, he said:

Yeah. But then I realised that, because our Middle Eastern cuisine is so unique, it wasn't represented in New Zealand. So, I decided to introduce this cuisine to New Zealand and open my business. I believed it would be beneficial to add more diversity to our food industry. In Wellington, we didn't have any shops featuring this cuisine, so I saw it as a good opportunity to start trading in this type of food.

*(RP13)*

RP13 observed the cosmopolitan nature of Wellington, New Zealand, where he resides, and noted that no restaurant serves Middle Eastern cuisine. He noticed the influx of visitors and residents from virtually all over the world and believed there was a viable market for a cuisine that caters to the diverse culture. His confidence was bolstered by his previous experience and knowledge of diverse customer service. The recognised opportunity was pursued, leading him to establish the business.

Sometimes, refugee entrepreneurs aspiring to start their businesses recognise the opportunity to provide services or products that meet the needs of individuals from similar cultural or ethnic backgrounds. RP17 is a refugee from Africa. She owned and operated a hairdressing salon in her country of origin, and she managed to establish a similar salon in New Zealand, thereby replicating her business model from her home country. When asked what motivated her to do this, she said:

When I was back home, I did the same thing I am doing in New Zealand: I was a hairdresser. However, upon arriving in New Zealand, I discovered that there isn't an African store here. Therefore, I decided to open one similar to the one I have back home. I realised that African people need raw food, so I decided to bring it here.

*(RP17)*

Apart from recognising the opportunity for an African hairdressing salon, RP17 also identified the potential for importing dry African food to cater to the needs of the growing African population in New Zealand. She focused on the needs of the cultural community she identifies with. Having operated the business for over 20 years, she remains active and is well known in her community.

For some other refugee entrepreneurs, previous experience and passion serve as motivating factors for their entrepreneurship.

#### 7.1.5 Previous experience

In the specific context of this research study, previous entrepreneurial experience refers to the knowledge gained from operating one's own or a family business prior to arriving in New Zealand. This experience may have been acquired in a refugee's home country (before departure) or during transit. The combination of passion and prior entrepreneurial experience motivates some refugee entrepreneurs in New Zealand to establish business ventures. For example, RP2 is a tiling business owner. When asked what motivated him to open a business in New Zealand, his response was:

My father runs a tiling business, so I returned to the family trade.

*(RP2)*

The tiling business was a family affair for RP2, who learned the trade from his father in his home country. His knowledge of the tiling business, combined with his experience from back home and the skills he has developed over the years, motivated him to establish a tiling business in New Zealand, one like the one he learned from his father.

Expressing a similar experience, RP15, who used to have a restaurant back in his country before he had to flee, said:

I was running my restaurant. When we arrived here, I had no formal business education, but based on my experience, I thought, "Let us open a restaurant here."

**(RP15)**

The lack of formal business education does not pose a barrier for some refugee entrepreneurs. Instead, they leverage previous business experience to start a new venture similar to the one they managed in their home country. For others, avoiding what they see as a stigma of unemployment encourages them to set up their own businesses.

#### 7.1.6 Avoiding the stigma of unemployment

Refugees as a group are highly vulnerable to unemployment due to specific factors discussed earlier, such as a lack of English language skills, the incompatibility or lack of recognition for their overseas qualifications, and both direct and indirect discrimination. Some refugees in this category believe that starting their own business is the best way for them to earn money.

Businesses are the best way for them to earn money. Otherwise, the refugees cannot all find jobs because most lack education. It is very difficult for women, especially Muslim women, to secure employment. However, they can earn money and survive if they have their own businesses.

**(RP12)**

RP12 regards refugee entrepreneurship as a route out of unemployment and a way to survive. Therefore, refugee unemployment acts as a catalyst for refugee entrepreneurship or serves as a driving force.

Discussing unemployment as a push factor for refugee entrepreneurship, RP19 recounted the frustration he and his father faced while searching for jobs in the hospitality sector. His father was a qualified chef from his home country and had experience in cooking. However, his father's foreign qualifications were not recognised, and despite attending several interviews, they could not secure employment.

I'm sorry. I want to mention that we applied to a restaurant. Unfortunately, we also had some interviews about a year and a half ago. My dad did some training. Unfortunately, they didn't like it. So, this is when we found a home kitchen. But unfortunately, they haven't called Dad. However, we did drop off some CVs and so on.

**(RP19)**

RP19 sought jobs in the hospitality industry as a chef for over a year without success. He had to turn to a home kitchen setup, which involves cooking and supplying food ordered by the refugee community during events and ceremonies related to refugees.

#### 7.1.7 Experiencing dissatisfaction with resettlement

Resettlement difficulties are another factor that leads refugees to entrepreneurship. This is one of the reasons that motivated RP12 (as mentioned above) to start her business. It's not that she couldn't find a job; in fact, she tried working at various places, but she was not satisfied.

When we left Christchurch after the earthquake, we lost our jobs, and in Hamilton, we faced difficulties finding work again. We have many hopes: the children want us to buy our own home, and we wish to save money so that the children can have a good life. After that, we both started applying for jobs. However, we were unable to secure any. Eventually, we sat down and decided to start our own business. The first venture we established was a halal butcher's shop.

**(RP12)**

Due to job dissatisfaction and the difficulty of finding another position, when the family decided to move from Christchurch to Hamilton, RP12 ultimately set up a family business to realise their aspirations, and the family resettled.

#### 7.1.8 Previous social status

Refugees value the freedom and social status derived from being entrepreneurs. They agree that being self-employed provides a positive self-understanding and a good social status in their community. Drawing from their culture and beliefs from back home, refugees believe that being dependent on others detracts from the respect they should be accorded in the community. This is strongly expressed by refugees who had previously held a highly respected status before they were forced to flee their homes. For instance, RP18 had a good job working for international broadcasting corporations back home in Pakistan, but had to flee when his life was threatened due to persecution.

CNN, BBC, Reuters, AP—all the primary TV channels. Their main broadcasts originated from my hometown, Quetta, due to its proximity to Afghanistan. As a

result, all the news was coming from that area. At the time, I had a job offer with a good salary. Consequently, I joined CNN as a news producer. They hired me for two reasons: firstly, my technical knowledge, as I was already working in television; secondly, my language skills, since I spoke seven languages in Sai, Pakistan, including Pashto and Dari. This opportunity allowed me to start as a TV producer. Later, I established my own production house, where I created TV dramas and series and managed live broadcasts. I have successfully set up my own production company.

*(RP18)*

Due to his previous experience and reputation within his community, RP18 felt compelled to work. He denounces the provision of income support and encourages refugees to seek employment or establish a business.

That is a significant difference within the refugee community. The mindset, believe me, is that they possess skills... Everyone has their own skills from their own country. However, they are not utilising them here. Why? Because... free money; they are talking about free money, housing, quality housing, paid for by the Government in New Zealand, decent houses... This sometimes necessitates policy changes. For instance, if you go to America, they are responsible for you for only six months. After that, you must fend for yourself. There are no benefits, nothing there. The policy varies if you go to Australia or other countries. However, here, there is a very benevolent, lovely government. They are providing support. Nevertheless, on the other hand, they are making them lazy.

*(RP18)*

RP 18 advocates for a policy change regarding the income support grant for refugees who, according to him, possess skills. He contends that income support renders refugees complacent.

#### 7.1.9 Poor transition experience

Most refugees arriving in New Zealand first stay in another country, often in a refugee camp, after fleeing their countries of origin. This is especially true for those arriving under the United Nations Refugee Quota System. These refugees leave their homes for camps in another country (referred to as a second country in this study) before their refugee status is assessed and granted. It takes many years for refugees to be processed and accepted into a host country. Research

shows that they often live in camps for over ten years on average (Seifert et al., 2023). This period is referred to as the refugee transit period. Describing the transit as an odyssey, Yildiz and Sert (2021) state that it is not a simple move from point A to point B; the journey involves gateways, multiple routes, entry and exit points, and crossing territories on the way to resettlement. This study finds that living conditions in most refugee second (or further) countries are below average, and the drive to survive is extremely high. These experiences seem to have prepared refugees to become resilient in their pursuit of entrepreneurship.

I took up photography because I needed to cover rent, food, and all other expenses.  
Nobody is helping me. They call it helping refugees, but it is not meaningful.

*(RP13)*

Although this experience was quite unpleasant for RP3, it had some ironically positive effects on him. His determination to survive in the second country motivated him to change jobs several times; he drove a taxi and provided commercial video and photographic coverage of events to earn money. Upon arriving in New Zealand, he focused on self-employment—due to reasons such as a lack of education and limited English skills—rather than relying on government income support. According to him, self-employment helped with his resettlement.

I own the latest car, a lovely house, and a successful business. Therefore, if you work hard, you can achieve everything. If you do not work hard, you will attain nothing. You are merely left with life.

*(RP13)*

Refugees who foster a culture of self-reliance and independence through entrepreneurship while in transit, even under challenging conditions, find it easier to sustain their entrepreneurial mindset and pursue opportunities in the host country.

Some refugee entrepreneurs used their time in transit to either refine or develop their business skills. In the case of RP16, he utilised his transit period to improve his skills in the fashion design industry. He chose to work for another company during this transition to gain additional expertise in fashion. He then established a fashion business in South Africa before relocating to New Zealand.

Well, I used to run a clothing business. I started my venture in South Africa, specialising in clothing. Afterwards, I moved to New Zealand to revamp the brand.

**(RP16)**

RP16 journeyed through two countries during his refugee path to New Zealand. He fled his homeland for South Africa, where he was introduced to a new concept of fashion design that matched his dreams. He chose to work for established brands in the industry to gain the skills needed for business branding. The knowledge he acquired proved invaluable upon his arrival in New Zealand. Although he encountered some initial difficulties, he successfully developed his fashion brand as he had envisioned from the beginning. RP16 aimed to grow his business, but he lacked understanding of how to achieve this. He used his time in transit to fill that knowledge gap. This experience was beneficial to him in his eventual host country.

Similarly, RP7 – who had prior experience in cloth sewing and dressmaking from her home country – decided to expand her sewing skills by learning to make jackets, wedding dresses, and clothes for adolescents while in transit.

So, I learnt how to sew jackets with a man from Ecuador. I had some experience with sewing back in my home country, but in Ecuador, I learnt how to make jackets for men, wedding dresses, and some 15-year-old dresses. I have been sewing clothes since I was 18.

**(RP7)**

Unlike RP16, RP7 did not stop sewing clothes to learn new skills in the industry, but she continued learning on the job. Both RP16 and RP7 improved their skills during their transition, which included time in refugee camps before they were accepted as refugees to live in New Zealand.

The transition experience of RP14 resembles that of RP7.

Yes, when I was there, I was baking bread, buying milk, and making dairy products like cheese and yoghurt. I was also selling them. In Iran, I supported my parents in their shop, a family business, and took part in its operations. Regarding my second-hand shop and scrap business, I was in Iran until last year when I was forced to leave. After leaving Iran, I went to Indonesia, where I continued this business until I flew to New Zealand. So, I never stopped working; I kept going.

**(RP14)**

RP14 retained the entrepreneurial mindset he developed at home while growing up with his parents. The entrepreneurial culture passed down by his parents continued through his transition period and into his host country. This finding suggests the influence of entrepreneurial proclivity from one generation to the next (Ellis et al., 2017).

#### 7.1.10 Education and awareness

This study finds that educated and socially aware refugee entrepreneurs demonstrate a better understanding of social, political, and business environments. Education in this context refers to the qualifications that refugee entrepreneurs acquired before arriving in New Zealand, as well as their work and life experiences. Closely related to this is their proficiency in the English language, their ability to read, write, understand, and communicate in English. Refugees who can read and communicate in English find it easier to navigate barriers. They show a better understanding of the business environment and regulatory requirements. Refugees with no prior education and/or work experience often face greater challenges in overcoming barriers to entrepreneurship.

RP1 was well-educated and held a white-collar job in his home country before he had to flee. He also speaks English fluently. He found it relatively easy to register his business in New Zealand.

It's quite simple and straightforward. Just do some online research. Simply register online. Registering a business in New Zealand is very easy; it takes about 20 to 30 minutes. However, running a business is not easy. So, I registered and am now getting some jobs.

**(RP1)**

RP1's high level of education and awareness, along with his ability to browse and navigate the internet, allowed him to register his business smoothly. However, he admitted that running a business in New Zealand is challenging, mainly due to the nature of his industry.

#### 7.1.11 Age at arrival

The age at which refugees arrive influences their journey towards resettlement in a host country. Generally, younger individuals find it easier to adapt to the host country than older ones. Children can build knowledge through reflecting on their actions; they constantly reorganise their ideas about the world as they interact with people and objects (Piaget, 1929).

It takes longer for parents to learn the language and culture of their host community compared to their children. Older age groups often dwell more on the circumstances in their home country than younger people (homophily) (Mestheneos & Ioannidi, 2002). Changing a well-established way of life is often challenging. Age influences the refugee resettlement experience, with older refugees struggling with the English language and often feeling socially isolated (Lichtenstein & Puma, 2019).

Most participants in the research study aged 40 and above view becoming self-sufficient or self-reliant as soon as possible as essential. They lack the patience to return to school for further training or re-skilling. For many, this process would take longer and interfere with managing family responsibilities. Due to their age, learning a trade or applying skills gained at home—such as cooking or business experience from a family enterprise—is more attractive than returning to school to study, gain a qualification, and seek employment. Although arriving at an older age may seem to disadvantage refugees over 40 who come to New Zealand, some in this group have turned their challenging circumstances into a positive by embracing entrepreneurship. This tough situation has motivated them to pursue entrepreneurial endeavours, accelerating their resettlement.

RP1 is a qualified professional from his home country, but he must undergo retraining and registration to practise in New Zealand. He advised newly arrived adult refugees to pursue a trade.

My advice is to follow their plan towards self-sufficiency or self-reliance. Set a goal and pursue a trade. It is much easier and does not require high qualifications. Anyone can engage in a trade. Although it is not the easiest option, it is better for adults from other countries arriving in a new country. Therefore, the best course of action is to enter the trade sector. Depending on their interests, this could be in electrical work, plumbing, construction, or other fields.

***(RP1)***

Conversely, refugees who arrived as children and grew up navigating the system found it easier to become entrepreneur. RP11 arrived in New Zealand at the age of 10. Having grown up in New Zealand, she is familiar with how the system works. She searched online and found what was needed to register her business in her chosen industry.

I researched online about compliance in New Zealand and Wellington, including the necessary steps, facilities required, and specific regulations. Most information is available online for people with very different needs from mine. As a result, I understood what I needed through online sources.

(RP11)

RP11 not only searched online for legislative requirements for business registration, but she also looked for information related to the product she intended to produce.

I searched for it myself, and then you can find all these companies that also do that testing for you.

(RP11)

RP11 emphasised that her ability to use the computer and browse the internet made it easy for her to find all the information she needed.

It wasn't difficult because I suppose using a computer wasn't hard for me.

(RP11)

RP11's high level of awareness and her IT literacy—her ability and confidence to use computers and browse online for information related to establishing her business—were highly beneficial. Growing up in New Zealand from childhood to adulthood allowed her to learn and speak English, acquire basic computer skills, and develop natural social interactions, all of which can be challenging for refugees who arrived as adults.

### Effects of Refugees' Age at Arrival

*Table 5: Effects of Refugees' Age at Arrival*

Arrive as a child	Arrive as an adult
Easier to learn the English language	English language problem
Higher employment potential	Unemployment/underemployment
Low institutional barriers	Institutional barriers
High job prospect/opportunity recognition, entrepreneurship	Low job prospects/high necessity entrepreneurship

Low cultural boundaries	High cultural boundaries
Easier to integrate/resettle	Difficult to integrate/resettle

Refugees who arrive in New Zealand as children find it easier to learn and understand English than those who arrive as adults. For younger refugees, it is relatively straightforward for them to adapt to mainstream culture and systems. Having experienced the system from childhood to adulthood, they generally have better employment opportunities than those who arrived as adults (See Table 5).

Refugees face institutional barriers, but it is easier for younger refugees who grow up within the host country's system to navigate this and other types of barriers than for those who arrive as adults with minimal education, limited English skills, and low socio-economic awareness, especially if they arrive when they are over 40 years old.

#### 7.1.12 Language barriers

The lack of language skills among refugees hinders their ability to find work. RP2, a refugee from Afghanistan who finds it difficult to secure employment in his profession, advocates for refugees to attend English classes.

They need to attend school to communicate effectively in English. They must reach that level to read and write, learn about New Zealand business laws, and understand how to start a business. Afterwards, they should consult a solicitor and proceed with their apprenticeship and training in that business. Once they are fully trained and set up, they can move forward.

**(RP2)**

RP2 emphasises the need and ability to read, understand, and write in English before refugees can start a business. Understanding New Zealand business law and “how” to establish a business, as noted by RP2, is important for a successful startup.

RP7 is another refugee business owner who views the lack of English language proficiency as a barrier to securing employment.

No. Okay. Because my English was so poor, I lacked the language.

**(RP7)**

Undoubtedly, a lack of English language proficiency in an English-speaking country is a significant barrier to employment. However, some refugees are turning this challenge into an opportunity to start their businesses. For instance, RP8, who was a refugee from Colombia, was unable to find work in her profession. She trained as a secretary back home. Due to her limited English skills, finding employment in New Zealand proved difficult for her.

The big challenge was the language.

**(RP8)**

When asked if she was aware of any government support that could be helpful or assist her as she was about to start her cleaning business, she said:

There were probably many options for support or similar things. However, at that time, I did not have enough English to read about them or understand, so I was unaware of it.

**(RP8)**

However, RP8 did not rely on the income support she receives from the government; she transformed her lack of English language proficiency into an ‘enabling’ factor for entrepreneurship. She was pleased to establish a cleaning company and generate an income. RP8 said she earns more from her business than people working in customer service, and added that:

I was fortunate because being my own boss is preferable to working for someone else.

**(RP8)**

Refugee entrepreneurs demonstrate determination and a drive to succeed despite the barriers they confront. They are resilient.

#### 7.1.13 Resilience

Refugee entrepreneurs face many challenges when starting their businesses. Being a refugee itself is a major disruption, made worse by the difficulties of building a new life in a country they did not choose. Emphasising the importance of resilience for refugees, RP1, a refugee business owner, was asked for his advice to refugees who want to become entrepreneurs, and he said:

You must struggle; you must find. Nevertheless, it depends on how you manage yourself—your time, energy, motivation, and resources.

**(RP1)**

This statement emphasises that refugees must be diligent, manage their time effectively, and stay motivated to become entrepreneurs. It also discusses how to access and utilise resources. Accessing and using resources can be particularly challenging for refugees who arrive as adults; therefore, this group must be resilient. Reflecting on the challenges faced by refugee entrepreneurs who arrived in their host country as adults, RP1 said:

They must set a goal toward self-sufficiency or self-reliance.

**(RP1)**

Starting anew in a different country as an adult with family responsibilities showcases resilience. For many refugee entrepreneurs, the journey to becoming a business owner often begins with working as an apprentice at a relatively advanced age, aiming to achieve self-sufficiency.

Becoming self-reliant and self-sufficient requires sacrifices. These sacrifices can take different forms; for some, it means working unpaid to help their business succeed and become sustainable. For others, it involves juggling roles as a mother and carer, while dedicating many hours to the business.

RP6, her mother, and her brother worked for free when they started the bakery business. As she recounted her experience, she said:

So, we worked with my mum, and I worked without pay. My brother has just entered the business; whatever income they generate from it. It wasn't much, probably about the same as you'd earn working for someone else, maybe better. Nevertheless, it only works because we only work for free.

**(RP6)**

Commenting on her determination to succeed, despite the challenges she faced and how long it took her to get her sauce-making business off the ground, RP11 said:

I have three children. My eldest son is 13, almost 14. When I was 20, I worked as a carer, looking after a teenager and a nine-year-old. Later, my dad became part of my life, but he eventually died of cancer. When I started my business, I faced many challenges and had to do a lot to support my family. I kept it going, but I was not earning much money. Last year, I thought that now my children are older, I would have time to focus on myself. As you can see, my eyes look tired.

**(RP11)**

As the eldest child in her family, RP11 feels a strong sense of responsibility towards her younger siblings; this reflects the family and communal sense of belonging, which is rooted in the culture and traditions of many African countries. African culture emphasises moral dignity, which includes nurturing love, positive identity, friendship, and active solidarity (Ikuenobe, 2016). RP11 sponsored other family members to New Zealand and built a family of her own. She also lost her father as her siblings settled in New Zealand. Despite these challenges, she remained determined and resilient, never giving up, and managed to establish and run her business.

Some other refugee entrepreneurs tried a few ideas but faced setbacks due to barriers like funding and institutional barriers.

I've been trying, though perhaps not very successfully. Nevertheless, I have been making efforts through my African community. We have been attempting to sell food at various events. When the events are small, we prepare our own food and sell it alongside other items, some of which are given away for free to the community. We also used to sell African food at these events ourselves. Additionally, I behaved like an entrepreneur, working with children at home as a home-based care provider.

**(RP9)**

Apart from cooking and selling food at events, and working with children at home, RP9 tried some other business ideas that did not succeed for her due to barriers.

The type of business I have been involved in is similar to a service operation, mainly caring for children in my home. I also tried to establish a programme for raising children with special needs under my care at my home. That is the kind of

business I have been attempting to develop in New Zealand. Additionally, I have been working to teach African culture. I used to run my classes, and we had some students. Yes, that is the primary thing I have been trying to do in New Zealand, but it has not been very easy.

**(RP9)**

Some refugee informal entrepreneurs experiment with various business ideas but struggle to overcome barriers to entrepreneurship. While their persistent efforts demonstrate resilience, they still find navigating these barriers difficult. However, attempting to establish a business under complex and challenging circumstances also showcases their determination, willingness to take risks, and resilience. Some have closed their businesses and reopened them repeatedly over time.

I had contracts, such as large orders for sewing, and accepted jobs. I used to sew blouses for a company in Auckland. However, due to my limited English, I was unsure how to send them the finished items. I also did not know how to communicate at all. So, I decided to close everything down. Now, I work on a farm, and that's where I am. However, clients occasionally call me. I go to their places to do all the sewing, then return home. I sew all night and work during the day.

**(RP7)**

RP7 demonstrates persistence and resilience in establishing her sewing business despite the challenges she faces. Despite closing her business and working on the farm, she still finds time to sew at night.

## 7.2 Summary

The “enabling” factors of refugee entrepreneurship are outlined in this chapter. The term “enabling” describes how refugees navigate difficulties and transform challenges into opportunities that lead to positive outcomes. It discusses why refugees engage in business activities, why they invest effort, and why they persist in establishing ventures. This provides a more comprehensive understanding of their motives for entrepreneurship, extending beyond the simple push-and-pull dichotomy. Refugee entrepreneurs are driven to start businesses to earn extra income and support their families financially. Strong family bonds and a sense of responsibility motivate them to establish entrepreneurial ventures.

Some refugees arriving in New Zealand exhibit a strong tendency towards self-reliance due to their cultural background. This trait transcends their country's geographical boundaries; these refugees view entrepreneurship as a personal choice for earning an income rather than relying on what they call "meagre" government income support. The study also shows that the desire for meaningful employment, participation in social and economic activities, and resettlement, despite limited English skills, motivates refugees in New Zealand to pursue entrepreneurship.

Additional factors include recognising opportunities, prior entrepreneurial experience either at home or whilst in camps, and a desire to avoid the stigma of unemployment, all of which motivate refugees to establish their own businesses.

Refugees often draw on cultural and spiritual beliefs, where dependence on others is viewed as undermining their social standing. This view is especially prevalent among those who once held respected positions before fleeing their homelands. Consequently, this perception strongly motivates refugee entrepreneurs.

The study finds that educated and socially aware refugees tend to have a better understanding of social, political, and business environments. Here, education refers to the qualifications obtained before arriving in New Zealand, along with work and life experiences. Refugees in this group find it easier to overcome barriers to entrepreneurship, whereas those without prior education or work experience encounter greater challenges.

Age influences the refugee resettlement experience through entrepreneurship, with older refugees struggling with English and often feeling socially isolated. While the age at arrival seems to be a disadvantage for refugees who came to New Zealand as adults over 40, some refugees in this category have turned the misfortune of their circumstances into a positive outcome by becoming entrepreneurs.

The lack of language proficiency among refugees hampers their employability. There is strong support for the need for refugees to attend English classes. However, some refugees are turning this challenge into an opportunity to start their own businesses in areas where English language skills are not necessary, such as a cleaning service.

## 8 Chapter Eight – Navigating Barriers to Refugee Entrepreneurship in New Zealand

### 8.1 Introduction

This chapter continues the presentation of the findings of this study. It reports on barriers to refugee entrepreneurship, provides a deep dive into these barriers, and examines how they are navigated to establish business ventures.

It is also reported that refugee entrepreneurs establish links beyond their ethnic communities and networks to overcome barriers. The study finds that drivers of mixed embeddedness act as links between refugee entrepreneurs and the wider society. The perspectives of refugee entrepreneurs on resettlement and how entrepreneurship facilitates this process are also discussed. Refugees hold diverse opinions about what resettlement means.

### 8.2 Barriers to Refugee Entrepreneurship

#### 8.2.1 Financial capital

Participants reported a lack of access to (and awareness of) bank loans. Even after starting her family bakery business, RP6 realised that she could not access a bank loan due to insufficient collateral:

We couldn't, yeah ... we didn't have any assets. I didn't have any income apart from being on the dole. So, which bank will lend you their money? No, no one.

**(RP6)**

Being unable to access even modest amounts of start-up capital was exemplified by RP7, a sewing business owner with two years of host country experience, who (through an interpreter) recounted:

Work and Income never gave me money ... told me to go to a bank. I tried to get a loan from the bank, but they said no. They declined. I was asking for only about \$1,000 because I already had the machines. I just needed the money to buy the material to sell it.

**(RP7)**

Although RP7 had already invested in her business by acquiring sewing machines, she was marginalised within the formal financial system when the bank dismissed her application, despite her having tangible assets and a clear investment rationale.

### 8.2.2. Support system deficiencies

RP6 succinctly captured the absence of a coordinated support system.

You know, resettling and starting a business can be quite challenging because there is no established support system for us.

**(RP6)**

RP7 contrasted her host and home country experiences (unstructured and more structured support systems, respectively):

I could not find anyone to help me. Things are so different here. In Colombia, you go to the Council, which directs you to the development office. You can ask them for some money to start your business. However, here I was, completely lost, with no one to guide me.

**(RP7)**

RP7's account illustrates that the lack of accessible guidance and mechanisms heightens feelings of isolation and reflects a broader structural resettlement gap.

RP11, a sauce-making business owner with six years of host country experience, emphasised the inefficiencies caused by the absence of targeted guidance:

I wish there was a place or even a website or hotline that helped [refugee-background] people. I think you'll see a lot more businesses happen if there were one.

**(RP11)**

RP11 expressed a perceived lack of centralised, accessible resources tailored to the needs of aspiring refugee entrepreneurs. Indeed, lacking access to support systems or to individuals who act as intermediaries is especially challenging. RP10, with five years of host country experience, emphasised the critical role of facilitators in this process:

In New Zealand, despite not speaking English fluently, the Chinese have still managed to establish businesses here. The question is how? Because they already have people here who have done it, which makes it easier for them. That's the

difference. Other refugees: We are not in the same position. So, there must be people who facilitate for them.

**(RP10)**

While structural barriers (i.e., unfamiliarity with bureaucratic processes) are common among many migrant entrepreneurs, established community networks can help reduce these challenges. RP10 contrasts the relative entrepreneurial success of different communities with the experiences of refugee entrepreneurs, attributing the difference not to individual ability but to the availability of social capital: peers or mentors as cultural and systemic guides.

His call for facilitators – individuals or organisations that actively link refugees to resources, networks, and know-how – underscores the need for relational infrastructure to complement formal support systems in enabling refugee entrepreneurship.

### 8.2.3 Language

RP6, who has over 10 years of entrepreneurial experience, explained:

It is about the language, it is about knowing the law in New Zealand... GST, tax laws, everything related to business—we had no experience. Everything was a challenge...

**(RP6)**

The lack of English language proficiency affects both the establishment of refugee businesses and their sustainability, as RP7 said:

I didn't know how to do anything at all... Everything was in English, so I was completely lost.

**(RP7)**

RP7 was so frustrated that she eventually closed the business and started over many times:

I closed everything because I couldn't keep up with the paperwork, which is all written in English.

**(RP7)**

Even when the Inland Revenue Department (IRD) offered assistance, the support was inaccessible due to her lack of English proficiency:

The group I was with used to send me all this information in English. One day I said, this is it. I don't understand it... That's why I just worked on the farm.

**(RP7)**

These experiences highlight how language barriers intersect with bureaucratic complexity, excluding refugees from accessing support and sustaining their businesses.

#### 8.2.4 Regulatory unfamiliarity

RP7 was reopening her sewing business from the garage of her rented home:

Nevertheless, I must start over with the permits and everything again. Who is going to help me out?

**(RP7)**

RP7's experience reflects the broader difficulties faced by refugee entrepreneurs in navigating business regulations, particularly when language barriers are present.

RP8, with nine years of experience, recounted how limited English proficiency and a lack of legal knowledge led to serious financial consequences:

The big challenge was the language and the law. We had no knowledge of business law in New Zealand. In my country, starting a small business was easy—no major taxes. However, the laws are pretty different here. We made a big mistake starting to earn money without paying taxes. Two years later, we had to pay around \$17,000 in taxes.

**(RP8)**

These examples illustrate how refugees' gaps in understanding the host country, exacerbated by language barriers, can lead to regulatory noncompliance and financial hardship.

#### 8.2.5 Accessing government support

A lack of knowledge or awareness about accessing available government support caused missed opportunities. RP13, with three years of experience, emphasised that government support mechanisms, though available, are not well-communicated or easily accessible to refugee entrepreneurs:

When I found out about it, I realised I didn't have enough information. There were also some grants, but they required a detailed business plan. Since we lacked that knowledge, we couldn't produce a good business plan, so they didn't award us any grant.

**(RP13)**

P13's account highlights two interrelated issues: a lack of structured information dissemination and limited capacity to meet procedural requirements such as business plan writing. RP14 corroborated the views of RP13 on the lack of access to government support. When asked if he knew of any government provisions he could benefit from, he said:

I don't know exactly how it works, but I heard that there is some kind of support available, although I don't know how to access it or how it functions.

**(RP14)**

The lack of knowledge reinforces the need for targeted outreach and tailored support services to ensure refugee entrepreneurs can effectively access government initiatives.

#### 8.2.6 Knowledge of business environments

Refugees' lack of, or gap in, knowledge about the local business environment makes them highly susceptible to non-legislative compliance matters, e.g.:

Setting up the business was really challenging. We needed many certificates and had to follow strict health and safety policies—permits, inspections, utilities, pest control. We did not know about any of it at the start. It took a lot of time and effort, and it really exhausted us.

**(RP13)**

Some participants find complying with business establishment regulations to be cumbersome and demanding, creating barriers for refugee startups:

Many refugees possess entrepreneurial drive or experience from their home countries, but they often lack the knowledge to start a business here due to unfamiliarity with the rules, regulations, and the system itself.

**(RP10)**

RP10 notes that many refugees have entrepreneurial potential but are hindered by limited knowledge of local systems and regulations. Some overcame these barriers with support from social networks, including individuals outside their immediate communities. As *drivers of mixed embeddedness*, they help refugees connect with the broader society, improving their understanding of the host country and enabling their entrepreneurial efforts.

### 8.3. Navigating Barriers to Refugee Entrepreneurship

Some participants have successfully navigated these barriers to entrepreneurship and established business ventures. Age is an enabler for refugee entrepreneurs who arrived in the host country as children. Growing up in New Zealand from childhood to adulthood allowed them to learn and speak the English language, acquire basic computer skills, and engage in natural social interactions, which can be challenging for refugees who arrive as adults.

#### 8.3.1. Human capital (entrepreneurial experience)

Educated and socially aware refugee entrepreneurs are better equipped to navigate local business environments. Education—defined here as prior qualifications and professional or life experience—alongside English language proficiency, enhances their ability to understand regulatory requirements and overcome barriers. Refugees without such backgrounds face greater challenges. When asked to advise newly arrived adult refugees, RP2 said:

They need to attend school to communicate in English. They must reach that level so they can read, write, and understand New Zealand business law and how to start a business. Then, they should consult with a lawyer, followed by their apprenticeship to learn the trade. Once they are fully trained and prepared, they can proceed with starting the business.

**(RP2)**

RP1, who held a white-collar job and was proficient in English prior to arrival, reflected:

It is just simple, straightforward... so much availability. Just register online. Registering a business in New Zealand is very easy—it takes just 20 minutes. However, running a business is not easy.

**(RP1)**

His experience illustrates how prior education and language skills can significantly ease the business registration process, even if operational challenges remain.

RP2, with four years of host country experience, drew on his family background:

My father has a tiling business, and so I went back to the family business.

**(RP2)**

Having learned the trade from his father, RP2 leveraged his prior knowledge and skills to establish a tiling business in New Zealand, demonstrating how past experience can ease the transition into entrepreneurship in a new country.

### 8.3.2. Financial capital

Refugees often adopt creative strategies to overcome financial barriers to entrepreneurship. They raise capital through groups rather than relying on traditional financiers. For refugee entrepreneurs, who frequently face barriers, crowdfunding offers a community-based solution. RP6, from Cambodia, described how her family used an informal community crowdfunding system to launch their bakery:

In our community, everyone contributes a small amount of money each month... you could create a pool of 10,000, and it's entirely based on trust. It took us a couple of years to repay it.

**(RP6)**

Her account highlights the importance of trust-based financial networks within refugee communities, allowing them to mobilise capital and initiate business ventures despite being excluded from formal lending systems. Because refugees often lack access to financial institutions, they depend on individuals within their communities. A strong sense of trust and reciprocity forms the foundation of this informal association.

Some refugee entrepreneurs rely on personal sacrifice and disciplined saving to fund their business ventures, often starting on a very small scale. RP16, a fashion designer with four years of experience in New Zealand, explained how he raised capital:

I managed to support myself with the small capital I saved, buying modest amounts of fabric, controlling my expenses, focusing on what mattered, and establishing a structure and a small budget.

**(RP16)**

He later shared that his mother, still in Africa, sent him fabric in batches. After selling the garments, he saved the profits, eventually establishing his own fashion business. He illustrates how determination, resourcefulness, and support from family abroad can help overcome financial barriers in the early stages of refugee entrepreneurship.

#### 8.3.4. Cultural capital

Another important resource that refugee entrepreneurs utilise is cultural capital. Cultural capital is described in this study as the values, practices, and traditions acquired through life in the country of origin, including language, food, religion, clothing, and customs. Refugee entrepreneurs often adapt these culturally rooted skills for business purposes. This involves modifying traditional practices for the host country's market. RP11, who developed a sauce business based on Ethiopian recipes passed down from her mother, explained how she adapted her product for New Zealand consumers.

We never made pies back in Ethiopia. However, I realised I needed a product that fit the country, so I made it with pies or used it as a pizza base.

**(RP11)**

Her story illustrates how cultural capital, when creatively adapted, can serve as a foundation for successful entrepreneurial ventures in resettlement contexts.

RP11 was brainstorming how her products could be introduced to the local market. She initially considered using the sauces in pies, but ultimately decided to use her sauce as a pizza base instead. She later revealed that she invited her New Zealander (Kiwi) friends and served them pizza with her Ethiopian cultural sauce as the base. It turned out that they liked it. Furthermore, that was her invention. Elaborating on this experience, she added:

It is giving them a product they are comfortable with, like making pizza or pasta... We use it with mince, pasta, or even nachos. I do not want it to feel foreign—I think giving them a product but making them... comfortable.

**(RP11)**

RP11 utilised her cultural capital to incorporate her sauces into pasta and pizza (already popular locally), leveraging her cultural capital to create her business venture. However, RP11 adapted her sauces:

I know that Kiwis like sweets, so I changed the onion from brown to red and caramelised it to make it naturally sweet for them.

**(RP11)**

Some refugee entrepreneurs draw on cultural capital to create businesses that serve others from their cultural background, such as RP13, who leveraged his knowledge of Middle Eastern cuisine to establish a restaurant in Wellington. Observing a growing Middle Eastern population, he explored this opportunity:

I was working with a refugee service organisation. But then I thought... our food is unique and wasn't represented in New Zealand. So, let's try to introduce this cuisine... and I opened my business.

**(RP13)**

RP13's venture shows how cultural capital can be used not only to maintain cultural identity but also to meet the specific needs of ethnic communities.

Many Middle Easterners, including the Arab community, as well as some Iranians, are involved. Our cuisine includes both Iranian and Arab dishes, which attract many people from different backgrounds.

**(RP13)**

His experience illustrates how refugee entrepreneurs often tailor their offerings to meet the cultural and culinary preferences of their own co-ethnic communities in the host country, thereby preserving cultural identity and demonstrating the strategic use of cultural capital in launching and sustaining businesses.

### 8.3.5 Family, community, and social networks

Both the demand and supply sides of refugee entrepreneurship are deeply rooted in family, community, and social networks. Refugees often rely on informal support systems, particularly

during times of need. RP1, a tiling business owner, explained that – while he has no formal business partner – he regularly turns to a friend from his community for assistance when facing tight deadlines:

No, I don't at the moment. Just another friend who's willing to become a partner.

**(RP1)**

His experience reflects the high level of trust and mutual support among refugee entrepreneurs, where informal collaboration often substitutes for formal business arrangements – highlighting the social embeddedness of their ventures. Family plays a crucial role in the establishment, funding, and daily operations of refugee businesses.

RP5, who runs a home-based food business, described it as a family venture:

Because my husband and I are in the same house... it's the family business. My oldest son, if he's free, can take the food to the customer.

**(RP5)**

When asked about initial funding, she explained:

I had no money. But I began at home, using my small income, from my husband. We didn't borrow or lend money from the government.

**(RP5)**

RP5's experience highlights how refugee entrepreneurs often rely on family labour and internal household resources rather than formal loans or external funding – underscoring the centrality of familial support in refugee enterprise formation.

### 8.3.6 Family as owners and operators

Besides financially supporting the business, refugee businesses are often owned and operated by family members, as the daughter of RP12 [RP12.d] explained

My mum made the products, my dad did deliveries, and we children helped however we could. I focused on marketing—taking photos, posting online—while my siblings supported with packing, labelling, and talking to customers. From a

young age, we learned the value of money and how a business works. As a family unit, we move as one.

**(RP12.d)**

She also clarified the critical role of each member of the family in the business:

So, if we lose one, it's really hard to keep the business going. If my dad isn't there, who's going to deliver it? If my mum isn't there, we've got nothing. And if we're not there, no one's going to sell it. So, it's really tough.

**(RP12.d)**

### 8.3.7 Community networks

Refugee entrepreneurs also draw heavily on their communities for both supply and demand support when starting a business. Indeed, community networks play a vital role in facilitating access to business knowledge, financial resources, and essential goods. RP6 described how her close-knit community enabled her entry into the bakery trade:

When we first arrived as refugees, we were very close-knit. The team was tight—we shared everything. They were kind enough to allow me to learn. I said, 'Look, I'm here, use me.' It worked really well.

**(RP6)**

She explained that an earlier-arrived refugee family from her home country mentored her, generously teaching her how to run the bakery. Their willingness to support her was rooted in a strong sense of solidarity and belonging. As she concluded:

If it weren't for the community, we wouldn't be able to enter the business.

**(RP6)**

This account underscores how social embeddedness within ethnic and refugee networks can serve as a crucial form of informal support, compensating for the lack of formal mechanisms available to refugee entrepreneurs.

### 8.3.8 Enabling refugee entrepreneurship from within

Drivers of mixed embeddedness are usually members of the same community as refugee entrepreneurs, but they have settled in the host country for a considerable period. They possess knowledge of the system and understand how it functions. Others who have supported refugee entrepreneurs are professionals who interact with them. Some quotations from refugee entrepreneurs about the support they received from drivers of mixed embeddedness follow.

RP6, from Cambodia, highlighted how a co-ethnic family friend (and refugee) played a pivotal role in helping her family start their bakery. She emphasised that having someone who understood the system made the process less daunting:

... they came here earlier... they entered the takeaway business. The only thing that helped us there was trusting a friend of ours... they have the system there. That motivated us to do it.

**(RP6)**

RP6 shared that, without this support, they would not have had the awareness or access to navigate business startup requirements:

Some friends asked us to do it, and support comes from the vendor who sold the business, helping us learn how to run it. Besides that, there wasn't much awareness — perhaps the system wasn't in place at that time.

**(RP6)**

These accounts illustrate how *drivers of mixed embeddedness* help transfer knowledge, provide encouragement, and offer practical links to regulatory systems—critical factors in enabling refugee business formation and compliance in New Zealand.

### 8.3.9 Compliance with regulatory obligations

Having someone who understands the host country's systems to guide refugee entrepreneurs was illustrated by RP10, with five years of experience:

They need to come up with something unique and have someone who knows how to navigate the system. Since 2017, I have had ideas, but I never had this support...

How do we make support available, accessible, even visible? ... Having support for a refugee person is really important... Without it, it can be very challenging.

**(RP10)**

RP10 highlights the importance of knowing individuals who understand the system.

RP11, the owner of a sauce-making business, explained:

I have an Ethiopian friend who works for Xero. She's the one who put me on Xero... If someone doesn't show you, you might not use it.

**(RP10)**

Host community members can also play a vital role in helping refugees navigate these barriers. The daughter of RP12, a refugee business owner, shared how professional Kiwis who became customers of their food business offered valuable assistance:

When these people are professionals... they will be very helpful and kind. Like translating something or explaining... We are very lucky to have a good accountant who takes the time to sit down, translate, and explain.

**(RP12.d)**

Her experience demonstrates how support from host community members, particularly professionals, facilitates understanding of administrative, financial, and regulatory systems.

Refugee resettlement volunteers play a vital support role for refugee entrepreneurs: We were very fortunate to have excellent volunteers who, to this day, remain our close friends. Because they had good jobs and strong networks, they could direct us to the right people to assist us. That support helped strengthen our business ... Sometimes it is pure luck—you encounter fantastic volunteers who leave a lasting impression.

**(RP12.d)**

Her account highlights how resettlement volunteers, when well-connected and committed, act as *drivers of mixed embeddedness*, helping refugees build links beyond their immediate ethnic and social circles. These individuals play a crucial role in reducing these barriers and enabling

refugee entrepreneurs to access the broader networks necessary for successful business development and resettlement.

So far in this chapter, the study's findings on barriers to refugee entrepreneurship and how they are addressed have been presented. The next section examines what resettlement means to refugee entrepreneurs.

#### 8.3.10 Embedded in the country of origin

This concept of being embedded in their country of origin refers to the refugees maintaining a strong link with their home country and leveraging the home country's connection for business advantages.

We established a vehicle dealership back home. Our family members manage the business for us. It is simple to clear the vehicles we send home for sale. I picked up the phone and spoke with the customs officers, and the deal is complete. Speaking the same language makes doing business easier.

**(RP21)**

RP21 and his younger brother manage the family business, which their father established in New Zealand after arriving as refugees. He and his brother arrived with their parents as children, but now they have taken over the business's affairs. Through their parents, they maintain links with the family back home. Familiarity with the home business environment, language, and culture provides them with a business advantage.

Some other refugee entrepreneurs maintain links with their home countries by importing raw materials for their finished product, especially those in the food business, to ensure authenticity:

I import the authentic brown chilli, called *berbere*, from Ethiopia because it contains 23 to 24 natural ingredients. I naturally use this Ethiopian chilli, but they also add dried garlic, cumin, and many other herbs and natural spices.

**(RP11)**

RP11 learned how to cook and make sauces from her mum while growing up in her home country. To preserve the flavour, naturalness, and taste of the sauces she creates, the ingredients are imported from her home country.

Similarly, RP16, a fashion designer, maintains a business link with his home country by importing fabrics from home.

We have a layout in the shop where we keep our own fabrics when they come from Nigeria. That is where my mum comes in, as I also work with her.

**(RP16)**

RP16 maintains business links with his mother, who is back in Nigeria (his home country). He further said:

So, I send out a design, and she usually implements it.

**(RP16)**

RP16 occasionally designs clothes and sends them to his mother, who sews them and returns them to him to sell. While some refugee entrepreneurs maintain links with their home country through the import and export of goods, others establish business ventures to preserve a presence there, utilising their knowledge of the home country's business environment, language and culture.

#### 8.3.11 Social participation through embeddedness in the broader community

Employment is a vital aspect of the social fabric of any community. Refugees' self-employment and interactions with the wider community through entrepreneurial activities promote social integration and participation of refugees.

I mean, there are people I know who support migrants and refugees. We have many customers working there, so they are helpful in guiding us. However, if we did not have that, I don't think I would know anyone. I mean, as a fluent English speaker myself, I don't think I could find anyone specifically for her.

**(RP12.d)**

Building social ties with customers from the wider community offers leverage for social integration and access to government socio-economic services that assist businesses. RP12 and her family were able to obtain government support during the difficulties caused by the COVID-19 outbreak.

In addition, refugee entrepreneurial activities facilitate social connections with various professionals in the wider community, enabling them to provide support through professional services or connect refugees with the appropriate services when needed.

I mean, a lot of our food naturally attracts people. So, when we have a customer, or someone like a friend, a family friend, or a friend of a friend, and they eat our food and say, 'Oh, we are an accountant or lawyer, these professionals in their fields tend to return and can be very helpful, kind, and supportive.

**(RP12.d)**

Refugee entrepreneurs have also used social connections with friends in the broader community to enhance business activities and product development. The experience of **RP12**, which was earlier presented, illustrates this. She developed her brand by experimenting with her sauce, which she learned from her mother through social interactions with her Kiwi (New Zealander) friends.

The entrepreneurial activities of refugees open pathways for social interactions and participation. It facilitates social cohesion within the host community and supports refugee resettlement. However, what does resettlement in a host country mean to refugees? What are their perceptions of resettlement?

#### 8.4 Refugee Entrepreneurs' Perception of Resettlement

A part of this inquiry involves investigating what resettlement means to refugee entrepreneurs in New Zealand. Research participants shared their perceptions of resettlement and their experiences in achieving it. When asked what resettlement means to refugee entrepreneurs. Furthermore, if they considered themselves to have resettled, they responded in various ways.

Resettlement remains a lengthy and ongoing process. It involves finding a place where you can truly say you have a home and your rightful place in the country with your family and extended family, supporting them all. Concerning resettlement, many challenges emerge. The first is housing; I am trying to save money through my business to buy a house. However, even after four years, I haven't succeeded because houses are costly.

**(RP12)**

Resettlement for RP2 means being able to buy a house and live with his family, supporting them. If a refugee is unable to do all of these, in his opinion, the refugee is not yet resettled.

Because I think if you start living based on support, from *work and income*<sup>5</sup>, you feel things are not normal. In our country, we have to work and earn our money, keeping our time busy. It is like the usual routine I have in my own country, and I think that makes settling here easier and more normal.

**(RP8)**

For RP8, refugee resettlement entails being able to work and earn a living to support oneself. According to RP8, if a refugee is supported and continues to depend on aid, they have not genuinely resettled. Resettling into a routine of working and earning, similar to what they did in their home country, helps them adjust to their new surroundings. RP8 also mentioned that having her own business has made her resettlement easier. When asked if owning her own business influenced her response, she said:

Yes, because it feels like everyday life. When you receive money from the government, you stay at home doing nothing. You have too much free time. However, if you are required to work, it feels like part of your usual routine, and I feel like I am doing something productive. I feel free to spend my money however I want, since it is my own, not the government's.

**(RP8)**

As already alluded to above, not being able to achieve what they set out to do in New Zealand means they are not settled yet. RP9 emphasised this view.

Since I haven't achieved what I believe I am meant to do here, I do not see myself as an early childhood teacher. I came to work because I need to look after my children, and now I am doing things unrelated to my studies. Yes, I studied early childhood, but that is not what I studied in my home country. I genuinely want to pursue the career I began in my home country. That is why I do not feel settled.

**(RP9)**

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<sup>5</sup> Work and Income is the New Zealand government's establishment that offers some benefits and income support.

RP9 has some university qualifications from her home country and a few more from a New Zealand university. Because she couldn't secure a job in her trained profession, she took a course in early childhood and set up a childcare centre business, which she runs from home. She is not yet settled, despite having been in New Zealand for over 20 years.

For refugees, resettlement also means the ability to fulfil family responsibilities. This involves the capacity to provide for family needs that they would otherwise be unable to meet without earning an income. Speaking about how his business has supported his resettlement in New Zealand, RP15 said:

Without my business, I would not have been able to help my kids finish their studies in New Zealand. As a result, they all completed their tertiary education. Additionally, with the affordability I gained from my business, I was able to travel to Europe, the United States, Australia, and many other countries. Without the income from my business, I would not have been able to do this. Those trips allowed me to meet different people and experience other cultures, which was truly amazing.

**(RP15)**

Drawing on her family experience, the daughter of RP12 addressed the question about resettlement in a slightly different manner. To her, refugees are resettled when they are welcomed in the host country. This is not when refugees arrive, but when there is a mutual understanding and respect between refugees and the people of their host community. Furthermore, this can only happen when people “*know*” refugees. She believes resettlement is closely tied to understanding refugee cultures.

So, when more people know you, it goes both ways. It is not as if we have to assimilate into Kiwi culture. It is also Kiwi's learning from us, of course. So, when you have us explaining our culture to a Kiwi person or any other group of people, it forms a good relationship.

**(RP12.d)**

For RP12's daughter and her family, when refugees and their community members better understand each other, stronger connections and greater understanding will develop. This, in turn, enhances social integration and refugee resettlement.

Moreover, that helps us feel more connected because it's difficult being an ethnic person. After all, you often question whether you truly belong. So, when people openly say, we love this, it makes you feel okay.

**(PR12.d)**

However, starting the journey and navigating the challenges on the path to resettlement is easier for refugees that arrive in New Zealand as a child or a younger person than it is for those that arrived as adults, because of their exposure to learning English language as a child (0-12) or as a young person (13+), and having a better understanding of the socio-cultural system. Going through the education system as a child is also advantageous.

Refugee entrepreneurs who arrived as children tend to find it easier to break through barriers to entrepreneurship in New Zealand. They do not experience language barriers, they can read and write English, and they have no problem accessing information relevant to business registration. They are not confined to operating ethnic oriented businesses. For example, Mitchell Pham<sup>6</sup> Arrived in New Zealand as a refugee at the age of 13. He met a friend who later became his business partner when they were both university students. Mitchell is the co-founder, director, and general manager of business development of the Augen Software Group. The company has offices in New Zealand and Vietnam (Alves, 2013).

Similarly, the daughter of RP12 played a crucial role in the family's success. She played a key role in advertising and raising awareness for the family business, leveraging her social media skills and knowledge of the New Zealand environment. Since she arrived in New Zealand as a child, she has grown up and experienced the local system.

After creating the Facebook page, I took the time to understand the entire marketing process, as this was my first time. I do not usually do marketing; I'm a law student and not involved in these things. Once I understood how it worked, we had many customers.

**(RP12.d)**

Understanding the way of life in New Zealand and leveraging knowledge of how things work in the environment where she grew up put her at an advantage in the family business.

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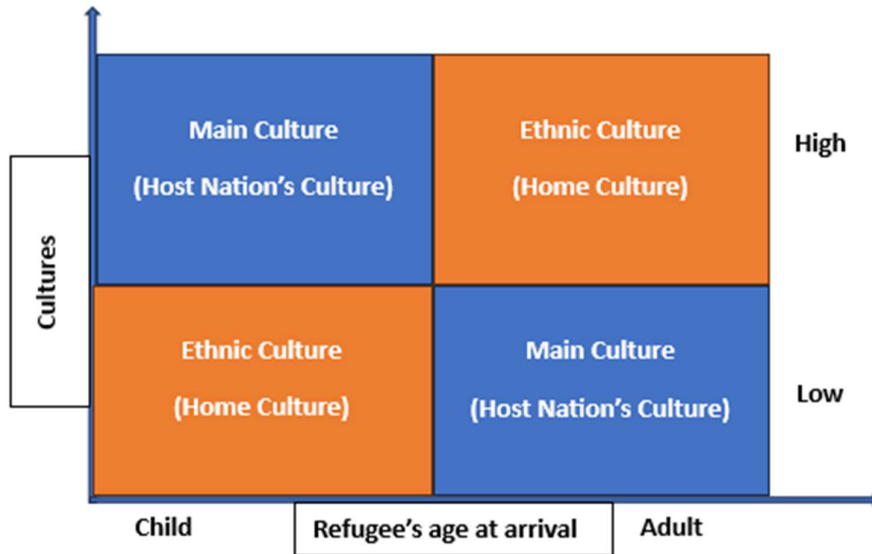
<sup>6</sup> Open source data:  
reseller.co.nz [https://www.reseller.co.nz/article/471982/from\\_refugee\\_entrepreneur/](https://www.reseller.co.nz/article/471982/from_refugee_entrepreneur/)

Similarly, RP11, who also arrived in New Zealand as a child, leveraged her knowledge of Kiwi culture to adapt her product (sauces) to suit her newly found customers.

It is about providing them with a product they feel comfortable with. I understand how that can be. I believe in offering them a product while also making them feel at ease.

**(RP11)**

Cultural boundaries are easier to break through for refugees who arrived as children than for those who arrived as adults. Younger refugees find it easier to navigate through two or multiple cultures because of early exposure to these (sometimes) conflicting cultures. For instance, some individual refugees who grow up in the host country seamlessly adopt the mainstream culture of the new community, which is evident in the way they speak, dress, and their involvement in social activities prevalent in those communities.



Age at arrival and cultural boundaries of refugees

*Figure 4: Age at arrival and cultural boundaries of refugees*

Figure 4 above illustrates the impact of the age at which refugees arrived on their ability to navigate through cultural barriers in host communities. It is easier for refugees who arrived as children and grew up in the host community to imbibe the primary culture and integrate than it is for those who arrived as adults.

## 8.5 Summary

The continuation of this research report is presented in this chapter. Financial capital always poses challenges for refugees due to limited access to investment loans, caused by the lack of collateral. This creates a significant barrier to refugee entrepreneurship. To address this, refugees adopt innovative methods of raising capital, such as relying on friends and family to pool resources through contributions. A strong sense of trust and reciprocity underpins this informal cooperation, and these are key factors that enable the fundraising system to function. Another advantage refugees demonstrate in their entrepreneurial efforts is the utilisation of their cultural capital. Leveraging cultural capital for entrepreneurship involves using knowledge and skills rooted in their culture to establish business ventures in a new environment. This study also finds that both the demand and supply sides of refugee entrepreneurship largely depend on family, community, and social networks.

The lack of understanding of how the system in the host community functions, especially regarding legislation and statutory requirements for establishing and operating business ventures, is a barrier to refugee entrepreneurs. Relying on other members of their communities who arrived earlier and gained an understanding of the system provides the needed assistance. Additionally, volunteers and registered not-for-profit organisations also support refugees in this regard.

Refugee entrepreneurs demonstrate resilience as they turn the misfortune they faced before arriving in the host country into business opportunities. Their stories narrate how they achieved this. Being resilient played a vital role in the refugees' path to resettlement.

The word 'resettlement' has a slightly different meaning for refugees. For some, they consider themselves to have resettled when they can afford to own a property to live in with their family and provide support. Furthermore, for others, resettlement means no longer relying on government-provided income support. It is easier for refugee entrepreneurs who arrive in the host country as children to overcome barriers to entrepreneurship than for those arriving as adults. Children readily adopt the culture and lifestyle of the host country.

Despite being motivated to establish businesses, refugees face significant barriers to entrepreneurship and must actively engage in socio-economic activities to facilitate their resettlement through entrepreneurship. How are refugees navigating barriers to entrepreneurship? This is revealed in the following Chapter.

## 9 Chapter Nine – Discussion

### 9.1 Introduction

This study explores the socio-economic participation of refugees through entrepreneurship and its link to resettlement in a refugee's host country. The findings are detailed in Chapters Seven and Eight. This chapter discusses the main results of the research. The study focuses on three key aspects of refugee entrepreneurship that relate to refugee resettlement: (1) the motivation of refugee entrepreneurs; (2) barriers to refugee entrepreneurship specific to the New Zealand context and how refugee entrepreneurs overcome the barriers; and (3) the process of refugee resettlement through entrepreneurship.

This discussion chapter addresses the two overarching research questions that underpin this study. To reiterate, the research questions are:

- 1 How are refugees turning misfortune into enabling factors that motivate entrepreneurship in New Zealand, leading to positive outcomes? And,*
- 2 Why and how does refugee entrepreneurship indicate participation in the economic and social realms of the host country and resettlement?*

As shown in the previous two chapters, the presentation of findings is tailored to address the research questions. Chapter Seven discusses the “enabling” factors of refugee entrepreneurship, highlighting the motivations of refugee entrepreneurs. The stories of refugees often focus on the challenges and difficulties they face. Despite these negative and tough experiences, refugee entrepreneurs have managed to turn their misfortune into positive outcomes through entrepreneurship. In this way, their hardships become “enabling” factors that motivate them to establish business ventures. The findings presented in Chapter Eight explain the “why” and the “how” of refugee entrepreneurs’ participation in a host country’s economic and social spheres, ultimately leading to their resettlement. These findings (as detailed in the two previous chapters) form the basis of this discussion chapter. However, to clarify and streamline the discussion, I will briefly explain why it is necessary first to discuss and justify the framework of the refugee entrepreneurship phenomenon as applied to the focus of this study.

### 9.2 Framework of The Refugee Entrepreneurship Phenomenon

As presented in this study, understanding the components of the framework of the refugee entrepreneurship phenomenon is essential for finding the link between entrepreneurship and

refugee resettlement in a host country. Previous studies on refugee entrepreneurship are fragmented without a holistic approach to studying the phenomenon. This fragmentation may stem from the complex and multifaceted nature of refugee entrepreneurship, which includes various economic, social, and institutional dimensions.

Hence, the present study concentrates on three aspects of the extensive phenomenon of refugee entrepreneurship within the context of New Zealand. These are: (a) the motivation of refugee entrepreneurs; (b) navigating barriers to refugee entrepreneurship; (c) resettlement through refugee entrepreneurship. (see Figure 2 above). To thoroughly explore these interlinked components from the perspective of refugee entrepreneurs, it is essential to understand how refugees' realities and worldviews shape their intent, experiences and actions. In other words, how do factors such as the home environment, culture, childhood and upbringing, beliefs, family orientation, previous entrepreneurial experience (or lack thereof), challenges, the business environment, and the experiences of refugees in the host country affect refugee entrepreneurship trajectories and resettlement outcomes? Essentially, what insights do the lived experiences of refugee entrepreneurs offer about entrepreneurship and their resettlement process in the host country?

### 9.3 Turning Misfortune into a Positive Outcome

Refugees face extreme adversity due to war and other disasters that force them out of their homes. Leaving everything behind to flee from a well-known and familiar environment and searching for refuge in unknown territory can be traumatic (Yeshe et al., 2024; Nafari & Ruebottom, 2025; Nafari, 2025). Sometimes, these individuals must leave their country, separated from family members and friends, to journey to a place they do not know (Nijhoff, 2021). The misfortune of refugees is further compounded by other challenges they face in their host countries, such as cultural differences, language barriers, lack of recognised certificates, low levels of education, lack of employment, and institutional barriers (Fekri et al., 2014; Refai & McElwee, 2023). This section discusses the findings of this study to show how refugee entrepreneurs are turning misfortune into positive outcomes. This discussion underlines the differences between refugee and migrant entrepreneurs. The differences between these two groups place the former in a disadvantaged position towards entrepreneurship in the host country compared to the latter. The following factors illustrate how refugees transform misfortune into positive outcomes, serving as “enabling factors that motivate entrepreneurs.”

### 9.3.1 The context specificity of refugee entrepreneurs' motivation

Block et al. (2015) argue that entrepreneurs' motivation exists along a continuum. Prior research indicates that necessity and opportunity are not separate motivations; rather, both can drive individuals towards entrepreneurship (Eijdenberg et al., 2015). Focusing on the motivation of refugee entrepreneurs within the context-specificity of New Zealand, the findings of this current study support Block et al.'s (2015) argument that motivation exists along a continuum, not just limited to the binomial push-pull (necessity and opportunity recognition) classification.

Along the continuum of motivation of refugee entrepreneurs is a strong inclination toward self-reliance, stemming from the cultural orientation of refugees. Refugees often regard engaging in entrepreneurship as a personal preference for earning an income, rather than relying on government income support.

Closely related to motivation and self-reliance is avoiding the stigma of unemployment. The cultural orientation and the belief system of some refugees frame unemployment as a stigma. To avoid this stigmatisation in their community, refugees are motivated to become entrepreneurs.

Furthermore, refugees' previous social status motivates their engagement in entrepreneurship. Refugees value the freedom and social standing associated with being entrepreneurs. They agree that being self-employed fosters a positive self-image and enhances their social reputation within their community. Drawing from their culture and beliefs from their homeland, refugees believe that dependence on others diminishes the respect they deserve in the community. This is strongly expressed by refugees who had previously held a highly respected status before they were forced to flee their homes; consequently, they are motivated to become entrepreneurs.

### 9.3.2 Host country and language

Refugee entrepreneurs and migrant entrepreneurs are distinguished by the fact that, while migrant entrepreneurs migrate to a new country based on personal choice, the United Nations quota refugee entrepreneurs flee their home country unprepared and do not choose the country they arrive in. While refugee entrepreneurs are also migrants, they experience the same challenges as migrant entrepreneurs. However, navigating barriers to entrepreneurship is more challenging for refugees than migrants (Zimmermann, 2017; Brell et al., 2020; Fasani et al., 2022). The issue of language barriers can illustrate this challenge. For example, it is less likely

that people migrating voluntarily will relocate to a country where the language constitutes a barrier than to one where they understand the language. Prior research shows that migrants' and refugees' access to quality services depends mainly on the quality of communication. However, refugees often have no realistic opportunity to acquire the language of the country they have fled to before their flight (Kletečka-Pulker et al., 2019). Uppermost in the minds of refugees when in danger in their home country is how to escape and find refuge somewhere else. Migrants are more likely to be attracted and relocate to a country of choice with a better knowledge of 'how things work' in the new country. In contrast, refugees typically have little to no knowledge of the host country before arrival (Nijhoff, 2021). Migrants striving to become entrepreneurs are better positioned to access information about establishing a business venture than refugees who do not speak or understand the host country's language. This study finds that a significant proportion of refugees arriving in New Zealand do not speak or understand English upon arrival. Approximately 80% of the participants in this study did not speak or understand the English language upon arrival in New Zealand. The lack of English language proficiency impacted their entrepreneurial experiences differently than it would for English-speaking migrant entrepreneurs. These are vital factors that differentiate refugee entrepreneurs from migrant entrepreneurs: (1) the lack of the host country's language (English in the case of New Zealand), which is impacted by (2) the lack of choice of the host country by refugees. Despite the misfortune refugee entrepreneurs experience, they did not let this prevent them from their determination to establish a business venture. In other words, refugee entrepreneurs turned the challenging situations confronting them into enabling factors that motivate entrepreneurship instead of a negative outcome.

Previous studies find that refugees experience a more extended period of unemployment than migrants due to a longer period of waiting for a work permit, which leads to a worse start in their job career (Bakker et al., 2017; Lazarczyk-Bilal, 2019). This waiting period is also referred to in the literature as the 'refugee gap' or 'refugee entry effect' (Bakker et al., 2017; Dustmann et al., 2017). However, the context specificity of this current research shows that UN Quota refugees arriving in New Zealand are granted permanent resident status before they arrive. This confers their employment rights upon arrival (Ferns et al., 2022). Therefore, this study projects the 'refugee gap' in a different light. Focusing on the New Zealand context, the existence of the 'refugee gap' between migrants and refugees in terms of lack of access to employment is not due to documentation; it is instead due to a lack of English language proficiency, amongst other barriers to employment, which makes entrepreneurship a necessity

for refugees to survive. These study participants turned the misfortune of unemployment into an enabling factor that motivated them to establish their business ventures.

### 9.3.3 Survival as a motive

According to the findings of this study, many refugees establish business ventures to earn income to survive. Unemployment is a push factor for these refugee entrepreneurs. Factors such as lack of recognised trade certificates, comparatively low level (or lack) of education, lack of funds, and the inability to compete in the mainstream markets and business environments confine refugee entrepreneurs to low-skilled and labour-intensive business ventures. Deductively, most business ventures owned and operated by refugees can be likened to what Viswanathan et al. (2014) called subsistence entrepreneurship (SE). Subsistent business ventures are operated and embedded within the informal sector. This study finds that owners and operators of refugee SE businesses mostly rely on social capital to establish and operate their business ventures (Bizri, 2017; Yassine et al., 2019). Refugee SE businesses are primarily established to generate additional income to supplement the income support provided by the government of New Zealand. Small-scale food vendors operated from home, call-in barbers, and small-scale daycare centres can be classified as refugee SE ventures. This appears to be the early trajectory of refugee entrepreneurs towards resettlement.

While survival remains a key motivation for refugee entrepreneurs, unlike migrant entrepreneurs (Alexandre et al., 2019), they are not necessarily better positioned to compete in the formal entrepreneurship sphere and achieve success. However, fewer refugee entrepreneurs, or most of them, do not allow the fear of failure to prevent them from becoming entrepreneurs. This study reveals that refugees are not afraid to repeatedly attempt to restart their businesses after setbacks that result in business closures.

## 9.4 Size of Refugee Business Ventures

Despite the numerous challenges confronting refugees, many have been able to establish and operate successful business ventures (Shepherd et al., 2020; Amin et al., 2024). However, businesses operated by participants in this study are typically owned by family members or individuals. Children also play a part in operating the business; they are often called upon to give a helping hand, and the children are rewarded, but they are not paid a salary and are often given tips. Tipping is a reward for going on an errand or delivering goods to a neighbour or a nearby family friend who patronises the family business. In most cases, refugee business ventures are owned by the family. Each family member consistently demonstrates a high sense

of belonging and is willing to make sacrifices, including time, comfort, and effort, for the business's survival. The size of refugee business ventures is typically micro, and most often with no intention of growing or expanding the business. Based on this research's findings, the lack of desire for business growth by refugee entrepreneurs is explained due to four factors: (1) the reasons for establishing the business; (2) a lack of trust in non-family members; (3) a lack of business management skills, and (4) the nature of the business refugees operate.

The need for additional income to support oneself or the family cuts across the business motives of all study participants. When their income reaches a breakeven point, many refugee entrepreneurs become complacent and do not demonstrate a drive to expand their business. This orientation is primarily due to their risk aversion. Refugee entrepreneurs with this mindset are not willing to take on the risks associated with larger business ventures.

A lack of trust in non-family members joining the business is another reason refugee business owners are reluctant to grow or expand their businesses, even when further growth opportunities are apparent. As seen in the case of RP12, a female business owner with 9 years of business experience in New Zealand (speaking through her daughter), even when production cannot meet demand, refugee entrepreneurs are sceptical about employing a non-family member. Typically, they submit a visa application to Immigration New Zealand on behalf of a family member from their home country. More often, the visa application is not yet been granted. The situation where family members are unable to migrate/and join the business limits business expansion.

The lack of business management skills and administration is another reason some refugee businesses struggle with growth and expansion. Keeping up with paperwork, accounting, and documentation is a demanding task for refugee entrepreneurs, who often believe that the more business they have, the more clerical work will be required. However, for others, this mindset prevents them from expanding. Some refugee entrepreneurs believe they are too old to take on additional responsibilities during periods of growth. Their priority is to support their families financially, and running a small business sufficiently provides for their needs. The high cost of everyday essentials and complacency also hinder the growth of refugee businesses in New Zealand. This is why it often takes longer for some refugee entrepreneurs to resettle.

## 9.5 Refugee Entrepreneurship: An Indication of Socio-economic Participation and Resettlement

The immediate motivation of refugee entrepreneurs is self-reliance (Bizri, 2017). However, it also indicates their participation in the host country's socio-economic activities, which puts refugees in the resettlement process. Refugees bring unique skills and cultural attributes that they use to create business opportunities and employment for themselves and members of the host communities (Luseno & Kolade, 2023). Socio-economic participation involves an individual's or a group's engagement in the economic and social aspects of society, including access to employment. Previous research indicates that refugee entrepreneurship promotes social participation by encouraging interactions with the broader community (Senapati & Ojha, 2019; Mandrysz, 2020; Giacomini et al., 2023; Zou et al., 2023). As findings of this study show, embedding the broader community through entrepreneurial activities increases refugee entrepreneurs' participation in the social realm of the host country. Identifying and seizing opportunities for socio-economic participation enhances the refugee resettlement process. The navigation of institutional barriers to entrepreneurship is critical to the process of refugee resettlement.

### 9.5.1 Ability to navigate institutional barriers.

The regulatory environment and the structure of both formal and informal institutions influence how refugees access opportunities and overcome barriers to entrepreneurship (Brzozowski et al., 2022). This research's findings show that the inability of refugee entrepreneurs to speak and understand English in New Zealand results in a loss of business opportunities. A participant in this study, RP7, owns a sewing business and has some clients from whom she takes sewing orders. However, she struggled to maintain meaningful business relationships with her clients due to her limited English proficiency, which eventually led to frustration and the decision to close the business due to communication issues.

Navigating institutional barriers is more challenging for refugee entrepreneurs than for migrant entrepreneurs. Not surprisingly, non-refugee migrants must meet certain requirements before they are granted residency in a host country, and these often include the ability to communicate in the host country's language, a satisfactory level of educational achievement, and proof of prior knowledge of the host country (Könönen, 2019; Rocca et al., 2020). In contrast, granting refugee status is a voluntary humanitarian act of providing refuge for vulnerable individuals. Meeting migration requirements helps migrant entrepreneurs better navigate institutional barriers. For example, this study finds that some refugee entrepreneurs who inadvertently

evaded tax did not register their businesses and were unaware of business compliance requirements due to a lack of knowledge about the business environment and low social, economic, and political awareness (Ragab & Antara, 2018).

### 9.5.2 Entrepreneurial identity and resettlement

Entrepreneurial identity (EI) is the internalised meaning and expectations with self-defining characteristics required to be an entrepreneur (Radu-Lefebvre et al., 2021; Stevenson et al., 2024). This concept places EI within the individual and manifests through people's daily entrepreneurial activities (Mathias & Williams, 2018; Stevenson et al., 2024). Research shows that how entrepreneurs respond to the question, "Who am I?" plays an important role throughout the entrepreneurial process (Fauchart & Gruber, 2011; Powell & Baker, 2017; Mathias & Williams, 2018). From the early stages of establishing a business venture, entrepreneurial identity (EI) is crucial for achieving legitimacy, a sense of belonging, and standing out positively from others (Shepherd & Haynie, 2009; Hytti, 2005; Marlow & McAdam, 2015; Stead, 2017). EI influences entrepreneurs' decisions, feelings, and actions as they acquire resources and develop their business, as well as the extent to which they dedicate time to their venture (Down & Reveley, 2004; Cardon et al., 2009; Alsos et al., 2016; Kromidha & Robson, 2016; Murnieks et al., 2020).

Based on the findings of this current research, while some refugee entrepreneurs do not appear to exhibit a strong entrepreneurial identity, others do. The absence of a robust EI is evident among refugee entrepreneurs who are primarily motivated by the need to survive. These individuals can be classified as necessity refugee entrepreneurs. While it can be argued that most refugee entrepreneurs are driven by necessity—particularly those who arrived in the host country as adults with family responsibilities—other refugees who arrived as children and went through the educational and social systems of the host country before becoming entrepreneurs demonstrate stronger EI and frequently operate in capital-intensive industries such as high-tech, auto dealerships, and property management.

This study finds that refugee entrepreneurs primarily motivated by necessity appear to lack strong EI. Many such refugee businesses do not experience growth, expansion and diversification. Many *necessity* refugee entrepreneurs operate primarily in business ventures such as corner shops, dairy businesses, food vendors, barbershops, saloons, bakery businesses, hair braiding outlets, and bakehouses. While their products and services are available to the public and the wider community, they primarily target people from the refugee community,

with whom they share the same culture. The nature of their customer base and the size of these businesses do not indicate strong EI. While refugee entrepreneurship provides a route to resettlement, most businesses that refugees own do not stand out distinctively in their industry. However, refugee business owners stand out among other refugees who solely depend on government support for their survival. Despite the lack of strong EI, refugee business owners command a measure of respect and dignity in their communities. Refugee entrepreneurship catalyses social and economic participation and provides a platform for refugee embeddedness in the host country.

The self-defining traits necessary to be an entrepreneur are not separable from the person, situation, and context. (Radu-Lefebvre et al., 2021). The person-situation and context of refugee entrepreneurs in New Zealand contribute to their lack of strong EI. They are preoccupied mainly by the drive to break even and provide subsistence income to cater to their needs. Most refugee entrepreneurs in New Zealand can be described as owners of *micro* business ventures that do not grow into large firms but merely provide an alternative employment opportunity to the entrepreneur and their family members (Schoar, 2010). This contrasts with those Schoar (2010) refers to as transformational entrepreneurs who can build larger businesses, achieve rapid growth through business expansion, and create jobs for others because of their internalised meaning and expectations with self-defining characteristics that describe strong EI.

However, it cannot be fully established that refugee entrepreneurs lack EI because of their business ventures' primarily subsistence nature. To act entrepreneurially, refugees, like any other individuals, require a set of capabilities that are personal, societal, and organisational (Obrecht, 2004; Donnellon et al., 2014). Additionally, the factors influencing entrepreneurial capability include knowledge, identity, networks, locality, and legitimacy (Obrecht, 2011). Thus, refugees' aspirations to become entrepreneurs are demonstrated through the construction of identity (Hytti, 2003; Rae, 2006; Pittaway & Thorpe, 2012; Donnellon et al., 2014). However, this study finds that many refugee entrepreneurs in New Zealand do not strongly construct their identities, which adversely affects their resettlement experience.

#### 9.6 Types of refugee entrepreneurs and resettlement

As discussed in Chapter Three of this thesis, prior literature has attempted to categorise entrepreneurs by type. These categories include novice and habitual entrepreneurs (Wright et al., 1998; Plehn-Dujowich, 2009), serial entrepreneurs, and portfolio entrepreneurs (Wright et al., 1998). Some scholars draw from the fields of psychology and sociology to classify

entrepreneurs. Research on the psychology of entrepreneurs concentrates on distinguishing their psychological characteristics and attempting to predict who will become successful. The psychological traits of entrepreneurs have been linked to entrepreneurial performance, while sociological theories of entrepreneurship examine how the environment influences entrepreneurship (McClelland, 1961; Brockhaus, 1982; Schmitt-Rodermund, 2004, 2007; Baum et al., 2014). Other studies tend to categorise entrepreneurs into two broad types: successful and failure entrepreneurs, arguing that traits such as setting specific challenging goals (Baum & Locke, 2004), passion and tenacity (Bird, 1989; Baum & Locke, 2004), acquiring new resource skills (Baum & Locke, 2004), the ability to communicate vision (Bass & Stogdill, 1990; Larwood, Falbe, Kriger, & Miesing, 1995; Bird, 1989), and self-efficacy (Bandura, 1997) are characteristics of successful entrepreneurs.

Research also shows that developing an entrepreneurial mindset is another factor affecting whether entrepreneurs succeed or fail (Belousova et al., 2020; Aima et al., 2020). Some scholars argue that individuals with an entrepreneurial mindset are willing to take risks and make daring decisions to challenge conventional wisdom based on their judgment. Entrepreneurial mindsets are characterised by a strong desire for creativity, autonomy, and challenge (Zemlyak et al., 2022). According to the literature, these factors collectively define the successful type of entrepreneur.

However, the findings of this research contribute to the discussion on the types of entrepreneurs from a refugee entrepreneurship perspective and, most importantly, on how the identified types influence refugee resettlement. The above categorisation of entrepreneurship is a broad approach to describing mainstream entrepreneurs. Focusing on refugee entrepreneurship as an emerging field in entrepreneurship research and in relation to refugee resettlement, this study identifies two types: the informal and the formal.

Formal entrepreneurs comply with strict, extensive governance, operational, and reporting requirements (Laing et al., 2022). Laing et al. (2022) therefore suggest that all other forms of entrepreneurship that do not comply with these requirements are classified as informal. Webb et al (2020, p. 511) define informal entrepreneurship as those “activities that are illegal yet remain legitimate to a large group in society.” Godfrey (2011) explores the multifaceted nature of informality in informal entrepreneurship, arguing that all forms of non-compliance with tax payment, firm registration, health and safety, and employment regulations constitute informal entrepreneurship. Furthermore, literature indicates that entrepreneurs utilise informal platforms

as business incubators to test the viability of their business ideas before formalising them (Williams & Martinez, 2014). On these grounds, the term informal refugee entrepreneurship is used in this study.

Unlike Informal entrepreneurship, a formally registered business is eligible for government funding and support, which may enhance its survival and growth (Straub, 2005). According to the definitions above, many refugee businesses in New Zealand are classified as informal entrepreneurship, at least at the business incubation stage, as illustrated by stage 1 of the refugee entrepreneur resettlement process (See Figure 5).

#### 9.6.1 Refugee informal entrepreneurship

This study finds that, although both refugee formal and informal entrepreneurs utilise social capital to establish and run their businesses (Portes & Landolt, 2000; Castle, 2003), the refugee informal entrepreneur heavily depends on friends, family members, and informal institutions such as community and religious groups to support the creation and management of their ventures. This type of refugee entrepreneur benefits from group participation and the intentional development of social ties to generate resources (Bourdieu, 1980). The business activities of refugee informal entrepreneurs are deeply embedded in ethnic, religious, and cultural networks, relying on individuals from the same backgrounds for vital resources (Seaman, 2015). These shared resources not only promote business *sustainability* but also foster common representations and meanings among all involved, strengthening social and economic bonds within the community (Nahapiet & Ghoshal, 2009; Shi et al., 2015). This research reveals that the operational techniques of informal entrepreneurs are unstable; they mainly depend on the goodwill of others and rely heavily on community efforts. Customers tend to be people familiar to the entrepreneur. Findings show that many ideas, such as entrepreneurial incubation (Awonuga et al., 2024; Maulidian et al., 2024), are experimented with inadvertently by refugee informal entrepreneurs, yet few or none are fully developed or effectively implemented due to barriers to entrepreneurship that refugees find difficult to overcome (see Figure 5) (Wauters & Lambrecht, 2008; Nijhoff, 2021; Salmon & Singleton, 2025). Refugee informal entrepreneurs face significant challenges in advancing their businesses because they are highly vulnerable to barriers to their entrepreneurial ideas. As also observed in this study's findings, they often lack proficiency in English, capital, and business knowledge. This situation resembles the early phases of refugee entrepreneurship identified in countries such as Belgium (Wauters & Lambrecht, 2008), the Netherlands (Nijhoff, 2021), and the United Kingdom (Salmon & Singleton, 2025). Like most refugee-receiving countries,

refugee informal entrepreneurs in New Zealand frequently find it difficult to overcome entrepreneurial barriers; they often close and reopen their businesses multiple times. However, their efforts to establish a business under complex and challenging circumstances also demonstrate their determination, willingness to take risks, and resilience — key qualities of successful entrepreneurs (Hedner et al., 2011; Shadbolt & Olubode-Awosola, 2016; Korber & McNaughton, 2018; Kromidha & Bachtiar, 2024). There is an indication that refugee informal entrepreneurs can transform into formal entrepreneurs if they are supported.

This research shows that refugee informal entrepreneurs often operate without a formal business structure. Ownership is mainly family-based, fostering a strong sense of belonging but lacking formal rules, regulations, or policies. Their primary motivation is not long-term growth or scalability but earning extra income to supplement government support. The study indicates that many refugee informal entrepreneurs have limited or no understanding of the business environment they operate in. They are often unaware of the business regulations and laws they must follow. This lack of awareness, particularly regarding operating licences, frequently results in temporary closures of their businesses. For example, it is illegal to run a food outlet or sell meat without a licence; some refugee business owners are unaware of these and other compliance requirements, which can lead to their businesses being temporarily shut down.

Refugee informal entrepreneurship can be likened to sub-entrepreneurship, a concept discussed by Refai and McElwee (2023). In discussions of refugee entrepreneurship, sub-entrepreneurship has been described as efforts to achieve upward social mobility through self-employment activities. It encompasses various forms of self-employed business ventures that are undeclared to relevant authorities but offer an escape from the layered historical, spatial, temporal, and institutional barriers that hinder refugee entrepreneurship (Fekri et al., 2014; Refai & McElwee, 2023). However, refugee informal entrepreneurship does not offer escape from institutional barriers to entrepreneurship. However, this study finds that the businesses operated by refugee informal entrepreneurs are not registered with the appropriate authorities. Owners are often ineligible for bank loans due to a lack of collateral or proof of repayment ability, and they generally lack knowledge of the business environment because of institutional barriers. Informal entrepreneurial activities are typically limited to immediate social and community circles, with businesses operating irregularly, often from home. Refugee informal entrepreneurs are usually involved in occasional catering services, such as taking orders to cook

at events and birthday parties within their communities or creating arts and crafts to sell at community markets on weekends.

Like the sub-entrepreneurship concept where superimposed institutions can lead refugees to employ potentially valuable implicit skills, considering that the skills they possess are generally not considered suitable for gainful employment in the host community (Crawley et al., 2018; Refai & McElwee, 2023), refugee informal entrepreneurs put the skills they have either developed from their country or learned while transiting to good use and get engaged in some form of business activities, however small and informal the *venture* might be. While the *informal* business activities of refugee entrepreneurs do not provide an escape from barriers to integration and resettlement, they provide additional income. Refugee entrepreneurs engaged in informal business activities experience a significant disconnect or gap with the mainstream socio-economic activities of the host country. This is a contributing factor to the delay in their resettlement process. Refugee informal entrepreneurs are motivated by the need for additional income; they remain mostly *necessity* entrepreneurs (Block & Koellinger., 2009).

Refugee informal entrepreneurs struggle to integrate and resettle in the new country. Despite possessing and demonstrating entrepreneurial skills, they find it difficult to leverage and advance the skills they demonstrate. They occasionally make additional but irregular income that complements the income support they receive from the government. Their entrepreneurial activities can be classified as *informal* business activities, which generally struggle to become financially independent (Toivonen, 2023). The characteristics of refugee informal entrepreneurs include owning and managing unregistered/undeclared businesses, operating in grey economy dealings, and ethnic or community-focused ventures. (McElwee et al., 2017; Estrada et al., 2025). It is noted that informal business practices in refugee contexts can add social value by promoting employment (however irregular it may be), inclusion and integration across the community of minorities (Jones et al., 2019). This is made possible through leveraging their social capital (Bizri, 2017). However, this study argues that it requires more than inclusion in minority communities for refugees to attain resettlement in a host country. Refugees must break through the confines of their immediate ethnic communities to resettle. Integration and inclusion in minority communities do not translate to resettlement for refugees. Refugees must be able to break through what Refai and McElwee (2023, p1033) refer to as “Constrained Institutional Contexts” (CICs) to attain resettlement. Refugees must understand the rules, regulations, laws, constitutions, ‘norms of behaviour and codes of conduct of the host country. These are essential for refugee integration and resettlement (Hynie, 2018; Refai &

McElwee, 2023). While integrating and *embedding* in minority communities can provide refugees with social capital that can be leveraged for entrepreneurship (Bizri, 2017; Yassine et al., 2019; Mboko, 2020), resettlement and integration encompasses inclusion and participation economically and socially in the broader community of the host country (Hynie, 2018).

While informal entrepreneurship provides refugees with the potential values for integration and socio-economic engagement in the wider community (Bizri, 2017; Crawley et al., 2017), refugee resettlement is hampered by Constraint Institutional Contexts (CICs). Refai and McElwee, (2023) compare CICs to the metaphor of the ‘Iron Cage of Rationality’ (Weber, 1978), which views individuals as being bounded by rationality within organisational structures that define formal systems, the individuals are locked in a system of controls within an ‘iron cage’ of restraint and subjugation (Weber, 1978). This study finds institutional barriers to entrepreneurship as a cage that locks refugees in a system that constrains and confines them to informal entrepreneurship.

However, individuals engaged in informal entrepreneurship can be supported to overcome the barriers of CICs and gradually achieve resettlement through entrepreneurship by progressing to what literature calls formal entrepreneurship (and in this study, formal refugee entrepreneurship) (Laing et al., 2022). Refugee informal entrepreneurs can be aided in advancing and becoming formal entrepreneurs by helping them develop institutional immunisation (Refai & McElwee, 2023) and by overcoming superimposed institutional barriers that prevent them from engaging in formal entrepreneurial activities. At the level of refugee informal entrepreneurship, refugee business owners rely entirely on social capital and operate (informally) within their immediate community (Bizri, 2017). Refugee informal entrepreneurs are isolated from the mainstream socio-economic activities of the host country. As a result, integration and resettlement are challenging to achieve. Refugee resettlement through entrepreneurship requires refugees to embed themselves within the broader community by transitioning from informal to formal entrepreneurs (see Figure 5).

#### 9.6.2 Refugee formal entrepreneurship

Formality is attained when refugee informal entrepreneurs progressively overcome CICs and attain upward social mobility through increased socio-economic participation as they expand their networks and access high-growth markets (Kloosterman, 2010; Refai & McElwee, 2023). Unlike refugee informal entrepreneurs, refugee formal entrepreneurs are aware of their business environments, relevant regulations, and legislation. This type of refugee entrepreneur challenges themselves to understand their business environments, the tax system, and what is

required to register a business. They show a willingness to learn and correct their mistakes. They scan the environment for opportunities they could leverage and add value to their entrepreneurial skills (Agbim et al., 2014).

In many cases, individuals and not-for-profit organisations facilitate and support refugee informal entrepreneurs to process and gain the knowledge required to develop *institutional immunisation* required for liquidifying the entrapping cage of institutional barriers (Refai & McElwee, 2023) that hinder integration with the broader community. The individuals and organisations that support refugee informal entrepreneurs are referred to as *drivers of mixed embeddedness (DME)* in this study (see Figure 5). Often, the DME is a member of the refugee community, who has been in the host country (New Zealand, in this case) for many years and has become well integrated into the community, they serve as the *go-to-person* for advice and directions on matters relating to how to overcome barriers, and they clarify business-related matters for newer refugee entrepreneurs.

This study finds that refugees' mixed embeddedness in both their community and the wider society provides formal entrepreneurs with essential knowledge to expand their market reach and enables them to align opportunities with resources (Kloosterman & Rath, 2018). Combining available resources within the refugee entrepreneur's community with business opportunities in the broader society leads to product enhancement and greater market coverage. As shown in the previous chapter, refugee entrepreneurs leverage cultural capital, resources, and prior skills gained through cultural training received in their home country. Refugee cultural capital becomes implicit skills when knowledge and abilities embedded in refugee culture are utilised for business ventures. These implicit skills, often unrecognised or undervalued, are combined with opportunities (Refai & McElwee, 2023). This synergy helps overcome barriers to formal entrepreneurship and boosts socio-economic participation, supporting resettlement. It is during this phase that refugee informal entrepreneurs transition into formal entrepreneurs. Becoming a formal refugee entrepreneur usually follows a period as an informal entrepreneur, during which various business ideas are tested but barriers remain. By leveraging business knowledge gained during informal entrepreneurship, along with support from DME and personal resilience, many eventually establish formal enterprises. This process is gradual and transformative, characterised by increasing entrepreneurial activities as the figurative cage of entrapment in CICs loosens, enabling refugee entrepreneurs to build institutional resilience and improve their upward social mobility (Refai & McElwee, 2023), a process referred to in this study as socio-economic participation.

To achieve increased socio-economic participation leading to resettlement through entrepreneurship, this study finds that refugees must expand their embeddedness from their community and social networks (embedding in their communities and leveraging social capital) to the broader community (mixed embeddedness). Furthermore, the process is transformational, such as changing from an informal to a formal entrepreneur. For example, many restaurants owned and operated by refugees began as home-based food vendors; they cooked at home and supplied food at community events. However, with gradual support from drivers of mixed embeddedness, they gained an understanding of the business registration process and overcame institutional barriers to refugee entrepreneurship. Some restaurants adapted Kiwi-friendly menus alongside their traditional/ethnic delicacies because of the knowledge they gained through interactions (mixed embeddedness) with people in the broader New Zealand community. They not only generate income for themselves as business owners but also provide sustained employment for others, including non-refugees.

#### 9.7 Transition from Informal to Formal Entrepreneurship – A Journey

Not all refugee entrepreneurs undergo a transformative journey from informal to formal entrepreneurship. This study distinguishes between formal refugee entrepreneurs who arrived in the host country as adults and those who arrived as children. Refugee formal entrepreneurs who arrived as children are exposed to the host community's culture and way of life very early. They compete favourably with other regular entrepreneurs in the host country. Younger refugees are more able to adapt to the way of life in the host country than older refugees. Children can constantly reorganise their ideas about the world as they interact with people and objects (Piaget, 1929), while older refugees often focus more on the circumstances in their home country than younger people do (Mestheneos & Ioannidi, 2002). Language and other barriers to refugee entrepreneurship do not present significant obstacles to refugee formal entrepreneurs who arrived as children. This subtype of refugee formal entrepreneurs does not face language barriers, making it less challenging for them to navigate institutional barriers to refugee entrepreneurship. They integrate and adapt as they grow.

Age at arrival is a predictor of refugee resettlement experience through entrepreneurship. Refugees arriving as adults struggle more in the resettlement process than those who arrived as children (See Figure 4). Refugees arriving as adults often feel socially isolated (Lichtenstein & Puma, 2019). However, whether arriving as adults and transforming from informal to formal entrepreneurs or arriving as children and facing fewer challenges in becoming formal entrepreneurs, all refugee formal entrepreneurs leverage the knowledge they have of the

environment and actively seek entrepreneurial opportunities (Harima et al., 2021). This is a notable difference between informal and formal refugee entrepreneurs and their resettlement experiences. As previously shown, refugee formal entrepreneurial activities and socio-economic engagement with the broader community positively impact their resettlement experience.

Knowledge of the business environment and alertness of refugee formal entrepreneurs to business ideas and opportunities positively influence their intention towards entrepreneurship (Yasir et al., 2017). They often incorporate the export and import of goods into their business operations. They diversify their ventures and operate in more than one business sector. They own offshore businesses and maintain business connections with their country of origin. They acquire knowledge of the offshore business environment by keeping links with extended family members back in their home country. Several refugee formal entrepreneurs who arrived as children own and operate capital-intensive businesses. This study finds that this subgroup of refugee entrepreneurs engages in capital-intensive ventures, such as motor dealerships and the computer/high-tech industries. These are business environments with high socio-economic participation. The study shows that refugee formal entrepreneurs who arrived as adults face greater challenges than those who arrived as children, due to factors such as the lack of proficiency in the host country's language, difficulties navigating a new economy, cultural differences, higher unemployment levels, and other CICs. The question at this point is about how informal refugee entrepreneurs (refugees who arrive as adults) transition into formal refugee entrepreneurs.

#### 9.8 The Transformative Process of Refugee Entrepreneurs to Resettlement

While resettlement is easier for refugees who arrived as children, achieving upward social mobility, economic participation, and successful resettlement are more challenging for most refugees who arrived as adults. This study finds that the economic integration and resettlement of refugees arriving in host countries as adults are generally difficult. However, entrepreneurship has the potential to improve refugees' socio-economic engagement (Bizri, 2017), economic impact (Gold, 1992), social innovation (Jones et al., 2019), and integration into the host country (Crawley et al., 2017). However, factors such as high entry costs, under-capitalisation, structural discrimination, skills and knowledge gaps, as well as language and financial barriers, among others already identified, restrict refugee entrepreneurs (Jones et al., 2014; Edwards et al., 2018; Refai et al., 2021).

When asked about the meaning of resettlement, participants in this study emphasised key indicators such as the ability to support dependent family members, generate income, attain a respectable social status within the community, and achieve financial independence from government support to denote resettlement. This study contends that the refugee resettlement process through entrepreneurship is not a single event but rather a progressive, stage-based procedure where economic self-sufficiency and social integration develop over time.

Refugees arriving in New Zealand encounter both enabling and limiting factors that influence their resettlement and specifically their socio-economic participation. Due to these barriers, they are just managing financially with low and unsustainable incomes, rendering their need to survive increasingly critical. Survival motivates refugee entrepreneurship, even if their ventures are initially informal. Due to existing barriers restricting access to resources, they rely on their networks—such as family, friends, and immediate ethnic and cultural groups—to establish and run their businesses. This is referred to in this study as reliance on social capital (Bizri, 2017).

As illustrated in Figure 5, the transformative journey of refugee entrepreneurs to resettlement is a process. Literature supports the well-established fact that refugees are challenged by barriers to integration and resettlement in a new (host) country (Ayadurai, 2011; Heilbrunn & Iannone, 2018). Moreover, entrepreneurship is considered a viable option for resolving the challenges (Munoz, 2010; Soliman et al., 2023).

**Stage 1** of the refugee resettlement process through entrepreneurship begins when they transform their motivation for entrepreneurship into action. This is when they start demonstrating entrepreneurial behaviours, and their entrepreneurial intention becomes noticeable within their immediate community. At this initial stage, refugee entrepreneurs are primarily embedded within their community, relying on social capital (Bizri, 2017). Production at this stage mainly targets individuals of the same ethnic, religious, and cultural backgrounds. It is also used for testing products and services they plan to focus on. Business operations at this stage are unstructured and informal; stakeholders consist of community members, family, and friends. The demand and supply chain is based on friends and acquaintances. Different business ideas are experimented with at this stage (Hooshangi & Loewenstein, 2018). This is a vital stage of refugee entrepreneurship; it is the defining phase of the start-up for most refugees who arrived as adults. This study finds that some refugee restaurant owners began

their businesses from home by cooking for special occasions and selling food at cultural functions, or by first testing their products with family and friends (RP5, RP11).

This stage is similar to what Refai and McElwee (2023) called *sub-entrepreneurship*. However, this study finds that little effort is put into the business structure at this stage. The business mentality at this stage is merely to generate additional money to supplement the government income benefits they receive. This research finding shows that many refugee entrepreneurs have little or no knowledge of the business environment at this stage and are highly susceptible to infringing on regulations and business bylaws. The lack of awareness of relevant legislation, particularly the tax system, results in some refugee entrepreneurs' momentary business closure. The level of institutional barriers to refugee entrepreneurship (Brzozowski et al., 2022) is very high at this stage. The socio-economic participation of refugee entrepreneurs is limited at this stage, and they engage in informal entrepreneurship, which (as already discussed) makes resettlement challenging. There is a significant difference between this and the next stage of the resettlement process. This study finds that refugee entrepreneurs must transform from informal to formal entrepreneurs before they can resettle in a new (host) country of residence. Transformation requires the help and support of *drivers of embeddedness*, as well as government intervention through policy change.

**At stage 2** of the refugee resettlement process, entrepreneurs are familiar with the business environment and relevant regulations and legislation. At this stage, refugee entrepreneurs have understood the tax system and administration and have become compliant with the legislation. Individuals and not-for-profit organisations often facilitate and support refugee entrepreneurs to process and gain the knowledge required to embed in the wider community. In this study, the facilitators are called *drivers of mixed embeddedness (DME)*. In many cases, a DME is a member of the refugee community. Individuals who have lived in the host country (New Zealand in this case) for a long time and have integrated well into the community act as a point of contact for newer refugee entrepreneurs, helping them to resolve business-related issues.

This study finds that embedding in the broader community provided refugee entrepreneurs with the necessary knowledge to increase market coverage of products and enabled them to match opportunities with available resources (Kloosterman & Rath, 2018). Combining resources available in the refugee entrepreneur's community with business opportunities in the wider community leads to product enhancement, increased market coverage and increased socio-economic participation. At stage 2, refugee informal entrepreneurs have become *formal*

*entrepreneurs*. At this stage, refugee entrepreneurs successfully navigate institutional barriers and thereby increase their entrepreneurial activities, in contrast to stage 1. For example, it is at stage 2 of the process that home-based suppliers of cooked food transform into owners of restaurants, get the business registered and incorporate kiwi-friendly menus into their traditional/ethnic delicacies because of the knowledge they gained through interactions (embedding) with people of the wider New Zealand community. They not only demonstrate an understanding of the legislation that governs the food business environment, but they also comply with it. To achieve the long-term sustainability of refugee-owned businesses, it is necessary to expand and leverage demand and supply resources beyond their immediate network. Therefore, refugee entrepreneurs are embedded in their social network and the structure of the broader socio-economic environment. At this stage of refugee embeddedness in the host country's wider community and their community, they begin to manifest what participants of this study consider to be the *meaning* of resettlement. As mentioned, refugee resettlement occurs at stage 2 of the resettlement process, where they navigate institutional barriers and increase their socio-economic participation.

However, only a few refugee entrepreneurs demonstrate what is referred to as advanced economic integration at **stage 3**. This is the stage where they demonstrate advanced institutional knowledge of the host country and advanced knowledge of the industry in which they participate. Refugee entrepreneurs who reached this stage are always scanning the environment for opportunities to diversify or improve on their current business (McEwen, 2008; Chebo & Kute, 2019). They take an active interest in the host country's social, economic and political climate. In most cases, they are refugees who arrived in New Zealand as children or those who arrived as adults but have children who were raised in the host country environment and who have taken an interest in their parents' business and have become partners. They not only generate income for themselves and their family members as business owners, but they also provide sustained employment for others, including non-refugees. They engage in capital-intensive business ventures such as motor dealerships and the computer/high-tech industry at this stage. At this advanced stage of economic integration, refugee entrepreneurs are fully engaged with business regulations and contribute to the policy process of the business environment.

A significant discovery of the refugee entrepreneur resettlement process is what this study refers to as *Trio embeddedness* (see Figure 5). This terminology refers to refugee business enterprises beyond the shores of the host country. This is when refugee entrepreneurs leverage

their combined knowledge of the host country and that of their home country for business purposes.

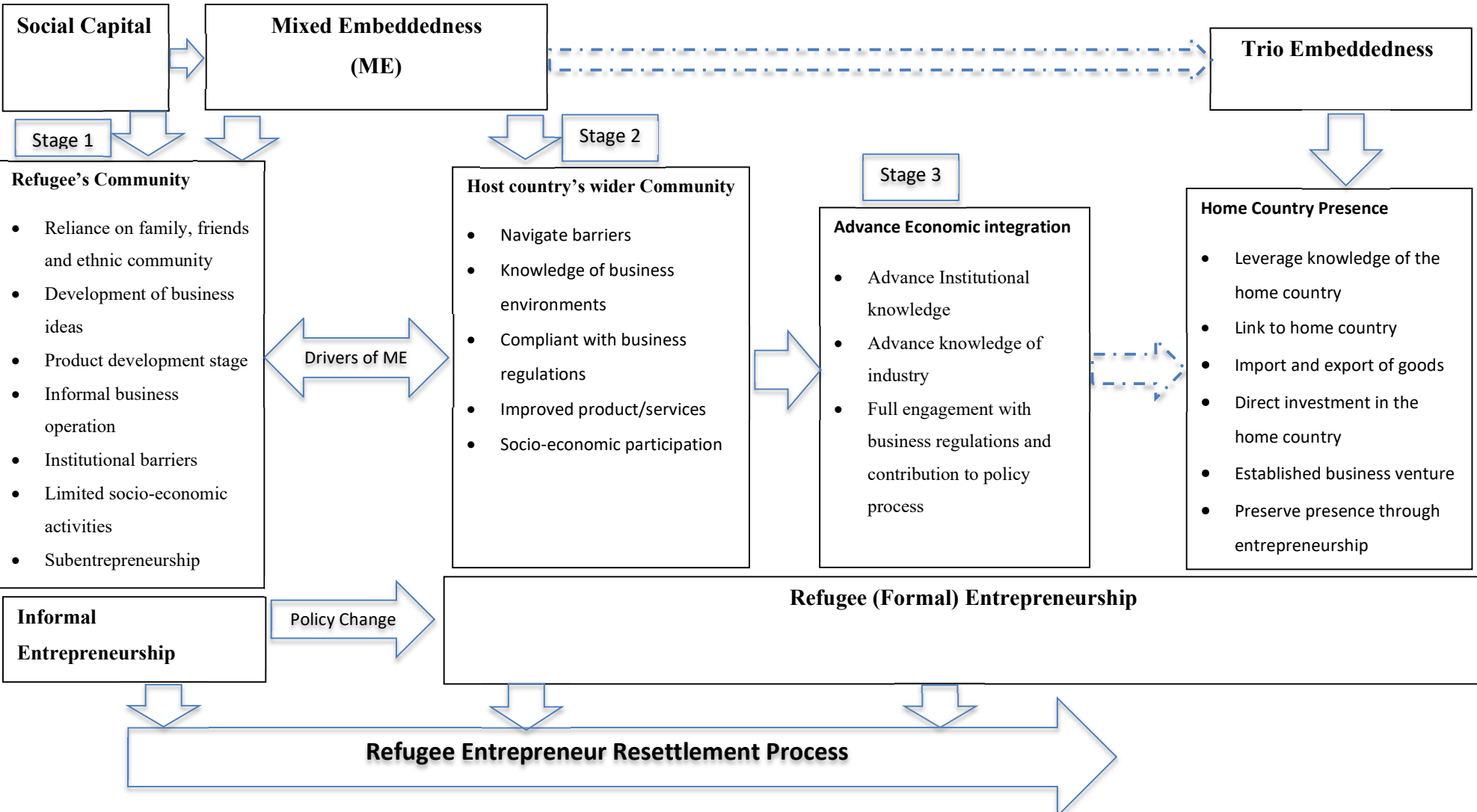


Figure 5: Refugee entrepreneur resettlement process

### 9.9 The Emergence of Trio Embeddedness

Harima et al. (2021) introduced the concept of multiple embeddedness, which comprises four sub-contexts: mainstream society, refugee support environments, ethnic communities, and the refugee community. However, this current research study considers the concept of multiple embeddedness as components of the mixed embeddedness theory, as the four identified sub-contexts by Harima et al. (2021) are included in the contextual duality of migrants solely in the host country. The mainstream society is one arm of the contextual duality, while the refugee support environments, ethnic communities, and the refugee community constitute the other arm. Therefore, this current study did not consider the position of Harima et al. (2021) as a critique of the original concept of mixed embeddedness but as a new *explanation*.

Kloosterman et al. (1999) initially noted that “*changing the mixture of embeddedness is an open, contingent social process*” (p.263). This current research supports the statement, and therefore, a further exploration of the theory was conducted. Based on the findings of this research, some refugee entrepreneurs not only embed themselves in their community and the broader society of the host country but also extend their embeddedness offshore to their country of origin. Therefore, this study argues that refugee support environments, ethnic communities, and the refugee community (Harima et al., 2021) constitute one side of the contextual duality of migrants (in this case, refugee entrepreneurs) in their country of residence (the host country), while the mainstream society is the other part in which refugees are embedded. Furthermore, this study finds that refugee entrepreneurs not only embed in their community, family, ethnicity, people of the same culture and beliefs (leveraging social capital) and the wider (mainstream) community of the host country, but they also extend their embeddedness to their home country (see Figure 5). This is referred to as *Trio Embeddedness*.

The findings of this study show that refugee entrepreneurs with advanced institutional knowledge of the business environment in which they operate and who have achieved advanced socio-economic integration have established businesses in their countries of origin. This study finds that refugees who are formal entrepreneurs operating the Trio Embeddedness concept mainly arrived in New Zealand as children and grew within the New Zealand socio-economic systems. They are often motivated by opportunities instead of necessities (Rubach et al., 2015). They mainly operate in the vehicle dealership, high-tech and real estate industries.

### 9.10 Summary

This chapter discusses the findings of this study. Understanding the components of the refugee entrepreneurship framework is crucial for linking refugee entrepreneurship with resettlement in a new host country. The refugee entrepreneurship phenomenon is extensive, and past studies have examined many of its aspects. This research concentrates on the components believed to influence the resettlement process of refugees through entrepreneurship. These include the motivation of refugee entrepreneurs, overcoming barriers to refugee entrepreneurship, and the overall resettlement process via entrepreneurship. The type of refugee entrepreneurship significantly indicates resettlement success. Informal refugee entrepreneurs often find resettlement challenging, whereas the process tends to be less difficult for formal refugee entrepreneurs. This study contends that the resettlement process for refugee entrepreneurs is transformative.

A significant contribution of this study to the discussion on applying the theory of mixed embeddedness to refugee entrepreneurship is the revelation of the Trio Embeddedness, which demonstrates that some refugee formal entrepreneurs extend their embeddedness beyond the host country to their country of origin.

## 10. Chapter Ten – Conclusion and Future Inquiry

### 10.1 Introduction

This study examined refugees' entrepreneurship through resettlement in New Zealand, as well as the interactions and enablers of these two processes. Entrepreneurship plays a crucial role in a country's social and economic development (Heilbrunn, 2019). The findings of this study support the prevailing view in the literature that entrepreneurship enhances refugees' socio-economic participation in a host country and can accelerate resettlement, particularly since structural employment challenges often hinder refugees from entering the labour market (Heilbrunn, 2019). Refugees can create a sustainable livelihood, rebuild their identity, and establish a strong social standing when supported by social and governmental programmes (Sandberg, Immonen & Kok, 2018; Bizri, 2017; Fong et al., 2007; Sepulveda, Syrett, & Lyon, 2011; Jabbar & Zaza, 2016; van Kooy, 2016). The study of refugees' business start-ups is gaining attention within the entrepreneurship literature (Freiling, Harima, & Heilbrunn, 2019). In addition to expanding the existing knowledge on refugee entrepreneurship, the context-specific ways in which refugee entrepreneurs navigate barriers and resettle in New Zealand are also documented.

### 10.2 Implications on Theory and Practice

The theoretical framework of this study is developed based on a synthesis of: (1) the mechanisms (a loose theoretical discussion) surrounding the motivation of refugee entrepreneurs; (2) social capital theory; and (3) mixed embeddedness theory.

While discussing the literature's perspective on motivation in Chapter Four of this thesis, a question arose about whether it would be sufficient to extend the necessity and opportunity recognition debate to examine the motivation of refugee entrepreneurs. Based on the findings of this study, it is argued that while some refugee entrepreneurs are driven by necessity and opportunity recognition, restricting their entrepreneurial intent motivation to the dichotomy of pull and push factors would be a misguided approach. This study confirms that entrepreneurial activities interact with both opportunity recognition and necessity motivational factors (Morales-Gualdr & Roig, 2005). It also suggests that necessity and opportunity are not two separate motivations; instead, both can lead individuals to entrepreneurship (Eijdenberg et al., 2015). The findings of this current study expand the continuum by suggesting that refugee entrepreneurs' intent is driven by their determination to turn misfortune into positive outcomes. Additionally, refugees' cultural norms and self-reliance orientation encourage them to establish businesses instead of continuing to depend on government benefits.

Furthermore, research indicates that prior entrepreneurial experience is a crucial factor in explaining the success rate of migrant entrepreneurs. (Barth & Zalkat, 2021). This study builds on that finding by demonstrating that a combination of previous experience and passion also motivates the start of refugee-owned businesses in New Zealand. Some refugee entrepreneurs began their businesses based on the experiences they gained in their home country. They demonstrated the passion they always have for owning a business that gives them freedom from reporting to someone else; having their own business allows them control over their own time.

Another motivation for refugee entrepreneurship is maintaining the former social status of refugees, particularly male refugee entrepreneurs. Male refugee entrepreneurs generally assert that being self-employed offers a positive self-image and a good social standing within their community. Drawing from their culture and beliefs back home, refugees believe that dependence on others diminishes the respect they deserve in the community. This is strongly voiced by refugees who had previously experienced what is considered a high status before they had to flee their home countries.

This study examines the motivation of refugee entrepreneurs in relation to the resettlement process. It finds that refugees “pushed” into entrepreneurship generally face challenges with resettlement because they do not demonstrate a passion for growth and appear content to operate at a sub-entrepreneurial level. In most cases, refugees pushed into entrepreneurship (necessity entrepreneurs) arrived in New Zealand as adults without ‘acceptable’ qualifications or relevant skills suited to the New Zealand labour market.

The application of social capital theory in the study explores how refugee entrepreneurs acquire resources and the dynamics between supply and demand in refugee-owned businesses. This study affirms the theory. However, refugees must expand their social capital beyond their ethnic, community, and family networks to successfully integrate and resettle in the host country. More is required than just social capital within refugees’ immediate social circles for effective resettlement.

Furthermore, this study contributes to the existing literature on the concept of mixed embeddedness in the context of refugee business. Initially, the concept of mixed embeddedness explains how (im)migrant entrepreneurs are simultaneously influenced by social, institutional, and economic contexts (Kloosterman et al., 1999; Kloosterman, 2010; Harima et al., 2021). More recently, mixed embeddedness has been applied to studies of refugee entrepreneurs (e.g.

Meister & Mauer, 2019; Harima et al., 2021; Khademi et al., 2024). Accordingly, this study examines the challenges faced by refugees as they navigate barriers to entrepreneurship in their pursuit of resettlement.

This study advances the understanding of mixed embeddedness theory by considering the home experiences, the experiences in transition, and the embeddedness of refugee entrepreneurs in their host country, as well as how these factors collectively shape refugee business venture startups and resettlement.

Previous studies have emphasised the business links that (im)migration entrepreneurs have with their home country through import and export of good and services (Abd Hamid, et al., 2019; Rath, et al., 2020) or the utilisation of their cultural capital by embedding the knowledge developed in their culture in business startup in the host country (Redhead & Bika, 2025). As also found in this current study, refugee entrepreneurs combine knowledge from their culture with business opportunities in the host country to establish business ventures, especially in the restaurant and food vending sectors.

Focusing on New Zealand's context-specificity in the investigation of how refugee entrepreneurs navigate barriers to entrepreneurship, mixed embeddedness reveals that it is imperative for refugees to be embedded not only in the comfort of their family and friends and the support they receive in their immediate environment, but also in the mainstream community to attain resettlement. They must successfully navigate formal and informal Constrained Institutional Contexts (CICS) to resettle in a host country.

This study contributes to the applied theory of mixed embeddedness in the context of refugee entrepreneurs by discovering *trio embeddedness*, which posits that certain refugee entrepreneurs extend their embeddedness beyond the host country ('back') to their country of origin, not solely a 'forward' movement into the host.

. This new concept (trio embeddedness) emphasises that refugee entrepreneurs establish business ventures in their home country to preserve a presence there, utilising their knowledge of the home country's business environment, language, and culture. This is the third tier of embeddedness. It is in this sense that mixed embeddedness of refugee entrepreneurs (contextual duality in the host country) is extended to the home country, and it changes from dual to trio (trio embeddedness). This study argues that to '*embed*' themselves in their home country, refugee entrepreneurs must preserve their interests by leveraging their social, cultural, political,

and economic knowledge of that environment, not only to establish a business venture there, but also to maintain a presence by conducting business within the environment.

Focusing on the duality of mixed embeddedness, previous studies argue that Mixed embeddedness allows researchers to analyse the opportunity structure at three levels: national, urban, and neighbourhood (Kloosterman & Rath, 2001). It also determines entrepreneurs' access to resources based on the conditions of various institutional environments (Ram & Jones, 2008). The mixed embeddedness theory is founded on the idea of finding and seizing opportunities (Solano et al., 2022). This approach emphasises the interaction between personal (human capital) and group resources, as well as the opportunity structure (contextual opportunities and conditions). It is this interaction that influences the entrepreneurial experiences and paths of refugee entrepreneurs in their home country. Kloosterman and Rath (2001, 2018) particularly concentrated on defining the opportunity structure, emphasising that the economic, political, and institutional contexts influence it.

Therefore, to embed implies (1) having access to resources based on the conditions of various institutional environments, (2) finding and seizing opportunities, (3) interaction between personal (human capital) and group resources, as well as the opportunity structure, and (4) the interaction must influence the experiences of the entrepreneur. It is on the premise of these four conditions that the argument of trio embeddedness is presented in this study.

Refugee entrepreneurs can establish businesses and maintain a presence by operating within their home country's environment, as they satisfy the four conditions above. They understand the opportunity structure that influences the economic, political, and institutional contexts of their home country. They are aware of the economic environment and the opportunity structure related to the overall economy and specific market conditions in their home country's economic phase, such as growth, business cycle, and recession, as well as the demand for products or services, industrial structure, and market concentration (Kloosterman & Rath 2001, 2018; Solano et al., 2022).

While refugee entrepreneurs face barriers to entrepreneurship, those who arrived as adults: (1) are especially disadvantaged; (2) undertake 'sub-entrepreneurship' (Refai & McElwee, 2023) and operate as informal entrepreneurs; (3) require additional support to resettle through entrepreneurship; and (4) rely on personal and group resources. Refugee entrepreneurs who arrived as children: (1) had prior experience of education and the social system of the host country; (2) are more deeply embedded; and (3) can more easily navigate barriers to

entrepreneurship. Using mixed embeddedness as part of the synthesised conceptual framework, I introduce the concept of trio embeddedness, where refugee entrepreneurs extend their embeddedness beyond their host country to their country of origin. I find refugee entrepreneurs embed themselves in their immediate environment by leveraging personal and group resources, and in the host community by overcoming barriers to broader opportunities. By embedding themselves in their country of origin through business ties, refugee entrepreneurs demonstrate opportunity proliferation internationally. This study offers critical insights into refugee entrepreneurs' resettlement process and concludes with implications for practice and policy.

### 10.3 Practice and Policy Implications

The entrepreneurship literature has consistently identified employment as a key factor in the success of refugee resettlement (Kreisberg et al., 2024). The role of employment in refugee resettlement has long been recognised (Moritz, 2022). However, refugees are disproportionately represented in New Zealand's unemployment statistics (O'Donovan & Sheikh, 2014). In their conceptual framework for understanding integration, Ager and Strang (2008) argue that employment serves as a marker of resettlement. Employment helps individuals develop language skills, interact with members of the host community, encourage self-reliance, and restore lost self-esteem (Ager & Strang, 2008). Having a job provides refugees with the opportunity to improve their English language skills, build relationships with people of the host community, become economically independent, and gain a sense of belonging in their new country (O'Donovan et al., 2014). However, the findings of this study confirm the prevailing literature's position that refugees face barriers to employment in host countries. Therefore, entrepreneurship is a viable employment option for them.

In addition, this study reveals that in New Zealand, refugees who arrive as adults face the most significant challenges in their resettlement process, particularly in terms of pursuing entrepreneurship as a means of resettlement. They find it extremely difficult to overcome barriers to entrepreneurship and resettlement. Hence, they are confined to informal entrepreneurship, a restriction they must overcome to become formal entrepreneurs and attain resettlement. O'Donovan et al. (2014) argue that while the Refugee Resettlement Strategy of New Zealand is underpinned by the government's desire to see more refugees in employment, an integrated and holistic approach is needed before a genuine change in the resettlement outcomes can occur. Therefore, initiating a policy change process through a review of the Refugee Resettlement Strategy is recommended.

The Refugee Resettlement Strategy should be strengthened by incorporating a “*Refugee Entrepreneurship Programme*” (REP) as a deliverable under the strategy. While the programme can focus on supporting all refugees who demonstrate genuine entrepreneurial intentions, special attention and encouragement should be given to existing and incoming adult refugees (refugee informal entrepreneurs). Hugo (2014) argues that encouraging refugee entrepreneurship contributes to the economy and can also serve as a means of helping refugees overcome perpetual dependency. Refugees should be encouraged to become entrepreneurs.

By introducing the recommended ‘Refugee Entrepreneurship Programme’ as a supplementary route to refugee resettlement, the revised strategy should address issues identified in this study, such as high entry costs to entrepreneurship, undercapitalisation of refugee entrepreneurs, skills and knowledge gaps in business growth and management, as well as financial barriers to venture creation and expansion, all of which hinder refugee entrepreneurs.

Refugee entrepreneurs rely heavily on their community networks and family members to raise funds for their business ventures. They lack access to bank loans due to insufficient collateral. The government can intervene by allocating funds specifically to support the establishment of refugee businesses (refugee entrepreneurship funds). A robust process should be implemented to assess the viability of the business plan.

The issue of skills and knowledge gaps in business entrepreneurship, growth, and management can be addressed through the establishment of a refugee business training programme. Training resources should be provided in the languages spoken by refugees arriving in New Zealand while they continue attending English-language classes. Furthermore, creating a refugee industrial placement programme is recommended. Refugees interested in specific business sectors should be placed within existing refugee ventures operating in those fields. Language and cultural similarities between the trainee and the trainer should be considered prior to placement, as they foster a shared understanding. The programme will equip refugees with practical industry knowledge and introduce them to regulatory compliance and other aspects of the business environment.

The social enterprise section can also play a role in supporting the resettlement of refugees in New Zealand. Some not-for-profit organisations in New Zealand offer programmes that help working-age young refugees develop a Curriculum Vitae (CV) suitable for their first job. The government can support such organisations to strengthen their programmes and help them to

become well-suited and capacitated to enhance the quality of services they render to refugees with an interest in entrepreneurship.

If these issues are adequately addressed with sustainable solutions and responsive policies, the stage could be set for providing a prototype to address the global refugee crisis trend and issues related to refugee resettlement.

Globally, there is a rising trend in the number of refugees due to various reasons, usually classified as natural disasters, social issues, political unrest, and economic factors (Esses, Hamilton & Gaucher, 2017). However, some countries are hesitant to increase their intake of refugees (Radford & Connor, 2019). Earlier settlers and citizens in certain refugee-receiving countries are becoming increasingly apprehensive about the influx of refugees (MacDonald, 2017). Events and crises worldwide, including those in New Zealand, highlight threats to social cohesion and mutual coexistence between refugees and host communities (Nasier, 2023; Rivera et al., 2023). Refugees are often perceived as social and economic burdens (Parsons, 2016; Altindag et al., 2020). Amidst these socioeconomic and political factors, refugee entrepreneurs emerge. The capacity of refugees to resettle and participate in a new society is heavily influenced by policies that shape their social and material environment (Hynie, 2018). By examining the New Zealand Refugee Resettlement Strategy (Immigration New Zealand, n.d.), this inquiry advocates for the inclusion of refugee entrepreneurship training and incentives within the strategy, alongside its existing focus.

Government policies and intervention programmes that ease the barriers to refugee resettlement will support refugee entrepreneurship and promote increased socio-economic outcomes, which in turn will aid refugee resettlement. This research study recommends a policy change regarding the resettlement of refugees in New Zealand. As indicated above, the policy change should address the following areas.

- Target the most vulnerable refugees – those arriving as adults
- Refugee entrepreneurship fund
- Entrepreneurial development training programme, and
- Refugee industrial placement.

Implementing an effective policy change and updating the Refugee Resettlement Strategy with the recommended modifications will significantly assist refugees and their families in achieving their goals, thriving, and settling successfully in New Zealand. When refugees are

enabled to thrive and support themselves financially, the costs of government support provided to refugees decrease. A policy change in this direction promises improved outcomes.

## 10.4 Methodological Contributions

Methodological contributions in academic research involve introducing new methods to conduct studies and enhance understanding of a concept, phenomenon, or focus of the investigation (Popova et al., 2017; Bergh et al., 2022). The methodological contributions of this study are as follows.

### 10.4.1 Design of the study

This research study was designed to explore the phenomenon of refugee entrepreneurship and resettlement. Therefore, the study's design addresses (1) the connection between refugee entrepreneurs' motivation and resettlement, (2) how the types of refugee entrepreneurship and the methods of establishing and managing refugee businesses influence resettlement, and (3) how refugee entrepreneurs overcome barriers, participate in socio-economic spheres, and resettle in a host country. Focusing on these three aspects informed the distinctive synthesis of (a) the motivation mechanism of refugee entrepreneurs, (b) social capital, and (c) the theory of mixed embeddedness to develop the research's conceptual framework. The methodology of this study demonstrates that various (but relevant) aspects of a phenomenon (in this case, refugee entrepreneurship) can be identified, selected, and grouped in a study examining how the phenomenon relates to a specific subject (resettlement).

### 10.4.2 Combination of paradigms

While interpretivism is the most appropriate approach (paradigm) for this study, it is complemented by ethnomethodology. Combining the principles of ethnomethodology with the interpretivist paradigm in conducting the phenomenological study of refugee entrepreneurship and socio-economic participation in New Zealand provides a better understanding of how refugees' socio-cultural traditions motivate entrepreneurship. Central to ethnomethodology is the use of phenomenological investigation over time; this method is applied in this study to explore the different stages of the refugee entrepreneurship journey. This explains why the study examines participants' pre-refugee experiences, pre-entrepreneurship experiences, and entrepreneurial experiences. This combination enriches the study's findings, enhancing our understanding of the impact of refugees' social and cultural realities on entrepreneurship and their socio-economic participation, ultimately facilitating resettlement.

### 10.4.3 Methods of analysis

The approach I use for data analysis in this PhD research involves employing inductive, deductive, and thematic methods, collectively known as a hybrid approach. I believe that combining these three methods enhances the analysis by integrating the principles of phenomenology into deductive and thematic analysis, while also allowing themes to emerge directly from the data through inductive coding. This study contributes by offering an empirical example of this analytical approach and demonstrating how it deepens the research findings.

### 10.5 Limitations of the Study

The research focuses primarily on UN quota refugees. Other categories of immigrants, generally referred to as “refugees,” are outside the scope of this study. These groups, which are outside the scope of the study, include asylum seekers. Asylum seekers are individuals who choose to come to New Zealand seeking protection. However, fear returning to their home country (for example, Syrians fleeing the Syrian civil war or Ukrainians who wish to avoid being mobilised into their armed forces, in both cases because they do not wish to die). These asylum seekers request protection status in New Zealand (Immigration New Zealand, n.d.-b). The applications submitted by asylum seekers are processed based on a set of criteria. Asylum seekers are not United Nations-processed refugees, nor do they necessarily have to have lived in a refugee camp outside their country before arriving in New Zealand. Until they are recognised as conventional refugees by UNHCR or granted refugee status, they are individuals seeking refuge and are considered asylum seekers (Esses et al., 2017).

This categorisation is regarded as a limitation to this study since some successful asylum seekers may have become entrepreneurs in New Zealand; however, their stories and experiences differ from those of UN quota refugees. Apart from arriving in New Zealand by choice, asylum seekers do not necessarily have to have previously lived in a refugee camp. This factor restricts the pool of research participants from which to draw. Although successful asylum seekers are conferred the status of refugees, the New Zealand resettlement strategy applies to them. However, they do not fall under the United Nations quota for refugees, which is the participant catchment of this study.

The outbreak of COVID-19, the global pandemic, negatively affected the study. Data collection slowed down, and recruiting research participants became difficult due to disruptions to businesses. Some potential participants withdrew from the study due to pandemic-related stress.

### 10.8 Avenue for Future Research

Research on refugee entrepreneurship provides a unique view on how disruptive life events influence the decision to start a business. However, much new knowledge remains to be uncovered in this field. Therefore, it is recommended that future studies investigate how mixed embeddedness and acculturation impact refugee entrepreneurship in a host country.

Furthermore, scholars are encouraged to develop a unified and interdisciplinary conceptual framework that promotes a comprehensive understanding of refugee social, political, and economic activities. Progress in this area could help ease the challenges faced by refugees in their pursuit of resettlement and support the creation of a new policy agenda focused on innovative solutions to tackle the global refugee crisis.

### 10.9 Summary

This chapter emphasises how this study argues that entrepreneurship serves as a way to enhance refugees' socio-economic participation in a host country and to support resettlement. Refugees can build a sustainable livelihood, restore their identity, and gain a strong social standing when aided by social and government programmes. In addition to adding to the existing knowledge on refugee entrepreneurship, the study examines the specific ways in which refugee entrepreneurs overcome barriers and resettle in New Zealand.

The findings of this study confirm the prevailing literature's position that refugees face barriers to employment in host countries. Therefore, entrepreneurship is a viable employment option for refugees. Refugees who arrive as adults in New Zealand face the most significant challenges in their resettlement process, particularly in terms of seeking entrepreneurship as a means of resettlement. The New Zealand Refugee Resettlement Strategy should be strengthened by incorporating a Refugee Entrepreneurship Programme as a complementary pathway to the refugee resettlement strategy. The reviewed strategy should address issues such as high entry costs to entrepreneurship, undercapitalisation of refugee entrepreneurs, structural discrimination, skills and knowledge gaps in business enterprises, as well as financial barriers, all of which limit refugee entrepreneurs.

The methodological contributions of the study include the synthesised conceptual framework, the uniqueness of the study's design, and the combination of interpretivism and ethnomethodology with the principles of ethnomethodology. Using inductive, deductive, and thematic methods collectively known as a hybrid approach enhances the depth of the study.

The outbreak of COVID-19 had a negative impact on the study's recruitment of participants. Data collection slowed down, and recruiting research participants became difficult due to disruptions to businesses. Some potential participants withdrew from the study due to pandemic-related stress.

#### 10.10 Conclusion

Consistent with the literature, this study finds that refugees face persistent barriers to employment, highlighting entrepreneurship as a viable alternative route to socio-economic participation. Indeed, adult refugees in New Zealand encounter significant challenges in their resettlement process, as many are confined to sub-entrepreneurial activities (Refai & McElwee, 2023) and operate in the realms of refugee informal entrepreneurs. Therefore, a policy review of the Refugee Resettlement Strategy is recommended to incorporate a dedicated refugee entrepreneurship pathway to support entrepreneurial refugees. The review should primarily focus on existing and incoming adult refugees by developing tailored programmes and targeted support initiatives.

Policymakers often overlook ethnic minority businesses, including refugee enterprises. However, these are SMEs that contribute to local and national economies (Haq et al., 2021). Therefore, it would be beneficial “to develop an understanding of the forces which result in high rates of self-employment within various ethnic groups,” (Dana, 1997, p. 52), including refugees. Indeed, this study emphasises the importance of implementing long-term and sustainable policies and programmes that maximise the benefits of refugee entrepreneurship in New Zealand and worldwide (Pio & Dana, 2014).

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## Appendices

### Appendix 1: Interview Guide

#### Refugee Entrepreneur Interview Guide

##### Introduction

This interview guide is designed to use semi-structured questions for exploring and encouraging participants' narratives on the subject of inquiry. The questions are grouped and categorised into parts.

##### *Part A – Pre-New Zealand experience*

1. Could you please tell me a little bit about your business, education and work life before arriving in New Zealand?
  - a. Which country did you arrive from?
  - b. Do you identify with any ethnic group? if yes, do you mind telling me the ethnic group you identify with?
  - c. Where were you born?
  - d. How long were you in the second country before arriving in New Zealand?
2. Did you at any point have a business of your own before arriving in New Zealand?
  - a. What made you establish the business?
  - b. Can you please tell me about the business?
  - c. Did you ever quit the business?
  - d. If yes, what made you quit?

##### *Part B – Pre-refugee entrepreneurship - New Zealand Experience*

3. When did you arrive in New Zealand?
  - a. Have you had any formal trade and/or academic training or education since your arrival? (Y/N) If no, go to Q4
  - b. If yes, what training or education have you had?
  - c. When did you complete the training or education?
  - d. What sort of jobs did you do before your training or education in New Zealand?
  - e. What kind of jobs have you been engaged in after your New Zealand qualification(s) and/or training?
  - f. What is your general experience with those/jobs?
4. Did you have any technical/trade or academic training or education before arriving in New Zealand?
  - a. What kind of jobs have you done since arriving in New Zealand? Are these jobs related to your training, education, and/or experience?
  - b. Have you been on the same job since your arrival, or have you had to change jobs?
  - c. If yes, what made you change jobs?

##### **Part C – Refugee Entrepreneurship start-up**

5. Why did you choose to establish your own business in New Zealand?
6. Is it a sole trader or a partnership?
7. What prior experience did you bring to the business?
8. How long have you been operating this business?
9. What is the business all about?
10. Who are your customers?
11. How difficult was it for you to start the business, and why?
12. Who helped you to start the business? (family and friends). How did their support help you grow the business?
13. How did you raise funds to start the business?
  - a. How many family members are employed in the business? How many paid staff/members do you have in the business?
  - b. Did you have paid staff when you started the business?
  - c. How many hours do you work on this business per week when you started, and how many do you work now?

#### **Part D – Refugee Entrepreneurship/Business Operations**

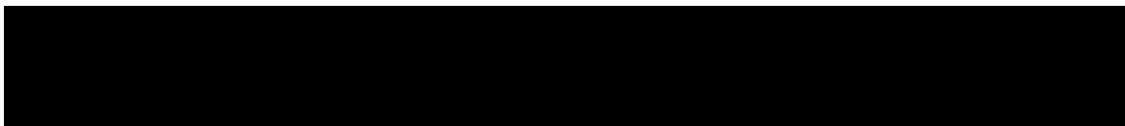
14. What other resources (apart from staff and funding) did you need for your product or service?
  - a. How did you source these resources when you started?
  - b. How do you source it now?
  - c. Have you had any increase in the number of staff since you started?
  - d. Please tell me how the increase happened?
  - e. How many business outlets do you have now?
  - f. What were you producing when you started?
  - g. What do you produce now?
  - h. If you have had changes/additions to your product/services, what do you think accounted for the change?
  - i. How would you describe who your customers were when you started the business, and how they got to know about your Product?
  - j. Like how many of your customers are members of your ethnic group or from the place you were born when you started the business?
  - k. How would you describe your customers now?
  - l. Are you aware of any government aid, support or information that has helped or can help your business? Y/N
  - m. If yes, what are they? When and how did you get to know about these?

#### **Part E - Refugee Entrepreneurship Challenges**

15. What difficulties did you encounter when starting this business?
  - a. How did you overcome the difficulties?
16. What challenges or difficulties have you had with your business over the years?
17. How did you find a solution to the difficulties?
18. COVID-19 affected businesses in various ways; how has your business been affected?
  - a. Financially?
  - b. Production of goods or services?

- c. Distribution?
  - d. Any changes to business operations during this time?
  - e. Are you aware of any governmental support (relief package) for businesses at this time?
  - f. How was your business supported?
  - g. Is there anything you think could have been done better to support businesses during this pandemic?
19. As an entrepreneur, what advice do you have for (former) Refugees intending to become entrepreneurs in New Zealand.
20. As an entrepreneur, what is your general understanding of doing business in New Zealand?
21. Do you have any other comments?

**Thank you.**



*Waikato Management School*

Te Raupapa



### Information sheet for research participants

#### The purpose of the research

The primary purpose of this research study is to investigate how refugees can participate in society and the economy through entrepreneurship in New Zealand. The resettlement of refugees in host countries is becoming increasingly challenging. And refugees are confronted with additional barriers to resettlement and participation in social and economic activities. Finding solutions to the challenges associated with resettling refugees is a matter of increased urgency, and, therefore, strengthening the livelihood and economic self-reliance of refugees is a significant priority. Encouraging and increasing the level of refugees' participation in economic activities through entrepreneurship is considered a viable option, combined with other governmental resettlement programs. The research project proposes to develop a comprehensive understanding of refugee entrepreneurship in Aotearoa New Zealand. This understanding will provide the premise upon which refugee entrepreneurship can be incorporated into the resettlement strategy being implemented.

#### Who is associated with the research?

The University of Waikato is associated with the research, under the supervision of:

**1. DR. PARESHA SINHA (Chief Supervisor)**

Email: [psinha@waikato.ac.nz](mailto:psinha@waikato.ac.nz)

Phone: +64 7 838 4938

**2. Dr Jonathan M. Scott (Supervisor)**

Email: [jmscott@waikato.ac.nz](mailto:jmscott@waikato.ac.nz)

Phone: +64 22 491 1662

## Researcher's contact details

Name: Kola Fatokun.

Email: [kif1@students.waikato.ac.nz](mailto:kif1@students.waikato.ac.nz)

Tel: (+64) 21 185 2224

## Participants' involvement

The participants are requested to answer interview questions. The interview will take approximately 1 hour and 30 minutes.

- **What will happen to the material collected from participants? Who will see it? How it may be used, whether participants will be identified or identifiable, safeguards you will implement to protect confidentiality, and the form in which results will be accessible (e.g., reports, articles, raw data, aggregated data)**

All interviews will be recorded and transcribed. Information formed by the combination of separate elements of the interview will be used to identify themes. No individual will be identified in the report. During data analysis, individuals will be represented by a system of symbols (not their names). Interview results will be accessible in reports and articles. Raw data will not be published.

- **If relevant, how the investigators will handle the potential risks for participants (or for investigators).**

Not relevant to this research. There is no identified risk to either participants or the researcher in this research process.

- **How to opt out (name a specific date for participants to opt out)**

Any participant who may wish can opt out before the interview is conducted or within two weeks after the interview has been conducted.

### How to get more information

The research participants will be directed to the researcher by email for further information.

- **when you cannot give them all the information at the beginning (for reasons of research integrity), then *i*) tell them so and *ii*) give them complete information at the end and *iii*) get their consent again (allow them to opt out)**

The details of the research project will be provided to each participant before the interview commences.

Appendix 3: Sample of consent from

**Consent Form for Participants**

Waikato Management School  
Te Kāpapa



**Refugee resettlement and socio-economic participation through entrepreneurship:  
The case of Aotearoa New Zealand**

Consent Form for Participants

I have read the Information Sheet for Participants for this study and have had the details of the study explained to me. My questions about the study have been answered to my satisfaction, and I understand that I may ask further questions at any time.

I also understand that I am free to withdraw from the study ..... [Within three (3) months after the interview has been conducted], or to decline to answer any particular questions in the study. I agree to provide information to the researcher under the conditions of confidentiality set out on the Information Sheet.

- I agree for this interview to be audio recorded
- I agree to participate in this study under the conditions set out in the Information Sheet form.

Signed: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Researcher's Name and contact information:

Koia Fatokun  
Email: [kfi1@student.waikato.ac.nz](mailto:kfi1@student.waikato.ac.nz)  
Mobile: 0211852224

Supervisors name and contact information:

1. **DR. PARESHA SINHA (Chief Supervisor)**

Email: [paresha.sinha@waikato.ac.nz](mailto:paresha.sinha@waikato.ac.nz)  
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2. **Dr Jonathan M. Scott (Supervisor)**

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Phone: +64 22 491 1662

## Appendix 4: Sample of themes identification in raw data (use of notes)

Hello.

**Speaker 1 (00:02)**

Good morning.

**Speaker 2 (00:03)**

Hello. Yes, Kola, please.

**Speaker 1 (00:21)**

Excellent. Thank you for attending and for agreeing to participate in this research is well appreciated. Thank you.

**Speaker 2 (00:48)**

Thank you so much, especially for your input and your community work.

**Speaker 1 (00:56)**

Oh, thank you. So I have questions here that is going to guide us. And the questions are straightforward. And if there is any question you don't feel like responding to, you can pass on it. But all the questions are easy and they are straightforward questions. So, could you please tell me a little bit about your business, education and work life before you came to New Zealand?

**Speaker 2 (02:39)**

Yes, I can tell you that in my background in Iran, we had a shop and I was helping my parents we had a material shop for sewing. And I was helping and also myself, I started to work in a small business in a scrap, specially about metal scrap, my job.

**Speaker 1 (03:30)**

Okay. So the business was owned by your parents, and that was like clothes material clothes for sewing. And then you also started and then you also started your own business in scrap. So that would be like used vehicles that you sell the parts, right?

**Speaker 2 (04:13)**

Yes. Right.

Indonesia. In Indonesia.

**Speaker 2 (06:12)**

I stayed there for five years.

**Speaker 1 (06:15)**

Thank you. So while you were in Indonesia, did you have any business or what were you doing?

**Speaker 2 (06:45)**

Yes, when I was there, I was baking bread and buying milk and making dairy products like cheese, like yogurt, this stuff. And I was selling them.

**Speaker 1 (07:06)**

Oh, thank you for sharing that. I assume this was in a refugee camp, is that correct? In Indonesia.

**Speaker 2 (08:03)**

I was selling to Refugee background people, but also I was selling my products to other people as well, maybe some embassies. They were buying my product.

**Speaker 1 (08:19)**

Oh, excellent. Good to hear that. Now could you please tell me now, I have seen that you had a business from home, that is the used vehicle scrap from those vehicles. And then you also supported your parents in their shop. Now, your own business, which you have established, the two now that you have established so far, the one in Indonesia and the one you had at home, what made you to establish this business? Why did you establish them?

**Speaker 2 (09:52)**

Yes, it was mainly because the life was hard in Iran, in Indonesia for survival people, they do anything. And I did the best because we didn't have income, so we were relying on our small business to be survived.

**Speaker 1 (10:27)**

Okay. Thank you for sharing that as well. Did you quit. I just want to hear from you. Did you quit this any of course you quit the business back home. But I want to know when you stop that business and why and also while you are in Indonesia. The business you have, did you stop it at any point in time and why?

**Kolawole Fatokun**  
Motivation – helping parents in family business when growing up.

**Kolawole Fatokun**  
Motivation - Prior experience.

**Kolawole Fatokun**  
Second country experience - Bakery

**Kolawole Fatokun**  
Social Capital – In second country.

**Kolawole Fatokun**  
Motivation – prior to NZ - Necessity

**Speaker 2 (11:42)**

Business money. In Iran, I was supporting my parents in their shop and it was a family business so I was taking part. But the one I did have in terms of second hand shop and scrap, I was doing business until the last year I was in Iran when I was forced to leave. Then when I left Iran I came to Indonesia also. I was doing this business until I got my flight to New Zealand. So I didn't stop. I never stopped. I continue working.

**Speaker 1 (12:38)**

Okay. Thank you. When did you arrive? New Zealand.

**Speaker 2 (12:57)**

In June 2017.

**Speaker 1 (13:02)**

Have you had any formal trade or academic training or education since you arrived in New Zealand?

**Speaker 2 (13:31)**

No, I just was learning English.

**Speaker 1 (13:35)**

Okay. So what sort of jobs have you done since you arrived in New Zealand?

**Speaker 2 (14:18)**

I tried few different small things like baking bread and again working in a scrap industry, second hand things, a few small cleaning job. And also I do sometimes welding. Yes.

**Speaker 1 (14:54)**

Okay. Thank you for sharing those. So back in your home country, did you have any technical trade or education training?

The screenshot shows a vertical list of four WhatsApp messages from a contact named 'Kolawole Fatokun'. Each message is displayed in a white bubble with a green header containing the contact's name and a small profile picture icon. The messages are as follows:

- Message 1: "Never had to quit business until the point of leaving." Below the text is a white input field with the placeholder text "@mention or reply".
- Message 2: "Recent arrival." Below the text is a white input field with the placeholder text "@mention or reply".
- Message 3: "No NZ Qualification." Below the text is a white input field with the placeholder text "@mention or reply".
- Message 4: "Seeking stable income. Had to change jobs." Below the text is a white input field with the placeholder text "@mention or reply".

On the left side of the chat, there are four small speech bubble icons, each corresponding to one of the messages. The background of the chat is a light grey gradient.

## Appendix 5: Sample of used codes output files (from NVivo)

Name	Date modified	Type
Coding - Adviceto Refugees	19/06/2023 3:32 pm	File folder
Coding - AdvisetoGovt	19/06/2023 2:43 pm	File folder
Coding - Age at arrival	19/06/2023 3:38 pm	File folder
Coding - AgentofMixedemb	19/06/2023 3:46 pm	File folder
Coding - BusChall	19/06/2023 3:48 pm	File folder
Coding - Covid-19 Impact	19/06/2023 3:52 pm	File folder
Coding - CrossCultraExperience	19/06/2023 3:54 pm	File folder
Coding - CulturaDiff	19/06/2023 4:01 pm	File folder
Coding - Cultural Capital	19/06/2023 3:57 pm	File folder
Coding - DouEmbeddedness	19/06/2023 4:12 pm	File folder
Coding - Educationand Awareness	19/06/2023 4:14 pm	File folder
Coding - Entre ID	19/06/2023 2:50 pm	File folder
Coding - FamilyandCommunityNEtwork	19/06/2023 4:16 pm	File folder
Coding - Foreign QuaNotrecog	19/06/2023 4:19 pm	File folder
Coding - GovtBusSupport	19/06/2023 4:24 pm	File folder
Coding - Harnessing Adversity	19/06/2023 4:31 pm	File folder
Coding - Impactoftrans	19/06/2023 4:32 pm	File folder
Coding - InfluenceofPrevSocStat	19/06/2023 4:35 pm	File folder
Coding - InstiBarriers	19/06/2023 4:38 pm	File folder
Coding - Lackofjobsat	19/06/2023 4:47 pm	File folder
Coding - Language	19/06/2023 4:49 pm	File folder
Coding - LegisReq	19/06/2023 4:50 pm	File folder
Coding - Motivation	19/06/2023 3:14 pm	File folder
Coding - No NZ Qualification	19/06/2023 5:18 pm	File folder
Coding - NoFormalEdu	19/06/2023 5:19 pm	File folder
Coding - NopreviousEnteexpi	19/06/2023 5:22 pm	File folder
Coding - NZ AcadQualification	19/06/2023 5:27 pm	File folder
Coding - Resettlement	19/06/2023 5:29 pm	File folder
Coding - Resilience	19/06/2023 5:32 pm	File folder
Coding - ResourceAcqandVentFinacing	19/06/2023 5:33 pm	File folder
Coding - RiskTaking	19/06/2023 5:35 pm	File folder
Coding - Subentrepreneurship	19/06/2023 5:36 pm	File folder
Coding - TheorySynthesis	19/06/2023 3:24 pm	File folder
Coding - VersatilityandBusstrateg	19/06/2023 5:38 pm	File folder