

Refugee entrepreneurship from an intersectional approach

Samaneh Khademi and Caroline Essers

Nijmegen School of Management, Radboud University, Nijmegen, Netherlands, and

Karin Van Nieuwkerk

*Faculty of Philosophy, Theology and Religious Studies, Radboud University,
Nijmegen, Netherlands*

Developing a
conceptual
model

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Abstract

Purpose – This article develops an innovative multidisciplinary conceptual framework in the field of refugee entrepreneurship by combining the theory of mixed embeddedness with the concepts of intersectionality and agency. Focusing on the phenomenon of refugee entrepreneurship, this conceptual framework addresses the following questions: how is entrepreneurship informed by the various intersectional positions of refugees? And how do refugees exert their agency based on these intersecting identities?

Design/methodology/approach – By revising the mixed embeddedness approach and combining it with an intersectional approach, this study aims to develop a multidimensional conceptual framework.

Findings – This research illustrates how the intersectional positions of refugees impact their entrepreneurial motivations, resources and strategies. The authors' findings show that refugee entrepreneurship not only contributes to the economic independence of refugees in new societies but also creates opportunities for refugees to exert their agency.

Originality/value – This conceptual framework can be applied in empirical research and accordingly contributes to refugee entrepreneurship studies and intersectionality theory.

Keywords Refugee entrepreneurship, Mixed embeddedness theory, Intersectionality, Agency

Paper type Conceptual paper

Introduction

Fariba and her family fled Iran for political reasons in 1985. She and her husband were both political activists, well-educated and from a middle-class background. After five years of living in several countries as asylum-seekers, they finally arrived in the Netherlands. After graduating from a Dutch university in 2000, Fariba entered the labor market as a medical laboratory scientist, ten years after seeking asylum in the Netherlands. As a result of the economic crisis, she lost her job in 2008. Fariba, who had some experience with beauty therapy, began to consider how to transform this skill into a reliable source of income.

To establish and develop her own business, Fariba capitalized on the resources available to her. While Fariba's gender, ethnic and religious background equipped her with these particular resources, the same (intersecting) identity categories also created challenges for her entrepreneurship. Providing beauty services to male clients, for example, posed obstacles for her as a female Muslim. Nevertheless, Fariba established her business and she believes that being an entrepreneur has increased her self-confidence. She feels that she now has acquired an autonomous place in society. She strongly feels she belongs to the Netherlands and identifies herself as a Dutch citizen, with a mixed Dutch-Iranian identity.

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Fariba's life story is one of the millions of stories of refugees who have been forced to flee their homes to unknown destinations. While conducting a study on refugee entrepreneurs in the Netherlands, the first author met with powerful and accomplished refugee entrepreneurs. Amongst them was Fariba. The study on refugee entrepreneurship was conducted based on interviews with 14 Iranian and 14 Syrian refugee entrepreneurs in the Netherlands. The authors have chosen Fariba's life story because it is a clear example that illustrates the main concepts of this study. The interview, which lasted three hours, was conducted at the premises of Fariba's business in 2019. Fariba's life story and her professional experiences, including her entrepreneurship, over the course of 34 years, provide useful exemplary information about the lives of refugee entrepreneurs and the processes through which they can exert their agency. Fariba's life story is quoted throughout the article to illustrate how specific theoretical concepts can be used to understand the lived experiences of refugee entrepreneurs.

Existing literature on refugee entrepreneurs has merely concentrated on one single identity category of refugee entrepreneurs, namely ethnicity. It has largely neglected the multidimensional lived experiences and other identities of refugee entrepreneurs, such as gender, class, age and religion. Yet in reality, refugee entrepreneurship is influenced by diverse identity categories of inclusion and exclusion and their intersections (Chreim *et al.*, 2018; Essers and Benschop, 2007, 2009; Essers *et al.*, 2010; Ozasir Kacar and Essers, 2019). For instance, Fariba set up and developed her entrepreneurship based on her position as a married Iranian woman, with a Muslim background. The role these positions play in informing her entrepreneurship and participation in the labor market of the host society should be considered. To understand how entrepreneurship contributes to the participation and economic self-dependence of refugees in the labor market, a more comprehensive, multifaceted conceptual model is needed, which can be used in empirical analyses concerning the lived experiences of refugee entrepreneurs.

Intersectionality is a helpful theory to provide this much-needed multidimensional approach. Introduced by Crenshaw in 1990, intersectionality theory addresses how various identity categories such as gender, race, class, etc. interact to determine an individual's position in a specific context (Crenshaw, 1990). This article, therefore, considers two questions: how is entrepreneurship informed by the various intersectional positions of refugees? And how do refugees exert their agency based on these intersecting identities? The purpose of this article is to develop a conceptual framework that can be used to analyze how refugee entrepreneurship is shaped by intersectional positions in an agentic way. This approach yields innovative insights into how refugees perform entrepreneurship, while actively drawing on the resources derived from these intersectional positions.

This article will examine, first, how the agency of refugees is addressed in the existing literature on refugee entrepreneurship. Second, the authors will critically discuss mixed embeddedness theory as a multilayered tool and argue that this should be combined with an intersectional approach. Third, this article will demonstrate how applying an intersectional approach can contribute to the refugee entrepreneurship literature. Fourth, the study will suggest a conceptual model which demonstrates the relationship between translocational intersectional positions and the acquisition of specific resources. These intersectional social categories shape opportunities for refugee entrepreneurs, which can be both enabling and constraining. The conceptual model will also discuss the concept of agency and how it is exerted, according to the intersectional positions of refugee entrepreneurs.

In this way, the study provides a conceptual framework for future empirical research in the field of refugee entrepreneurship.

Refugee entrepreneurship and agency

According to the United Nations High Commissioner for Refugees, 89.3 million people were displaced globally by the end of 2021, with 83% residing in low-and middle-income countries.

The number of refugees globally reached 27.1 million between 2000 and 2021 (UNHCR, 2021). The increasing number of newcomers has sparked contentious debates around their inclusion in society and the labor market in host countries. Entrepreneurship has been identified as one of the agentic modes of inclusion through which refugees can carve out their socioeconomic positions in receiving societies (Embiricos, 2020, Heilbrunn and Iannone, 2020, Obschonka *et al.*, 2018; Ram *et al.*, 2022, Shepherd *et al.*, 2020).

Refugee entrepreneurs are forcibly displaced self-employers (Abebe, 2022; Ram *et al.*, 2022), who create or expand economic activity by locating and taking advantage of new goods, services or markets (OECD, 2017). Accordingly, despite limitations such as discrimination in the labor market, bureaucratic restrictions and limited resources, refugee entrepreneurs provide new opportunities for themselves and exert their agency. Agency refers to “a capacity for action that specific relations of subordination create and enable” (Mahmood, 2001). Reflecting on this definition, this article also considers the structural factors which limit people’s capacity to exert agency.

Although studies have implicitly addressed the agency of refugees, existing literature has so far failed to provide an adequate explanation of how agency is realized in the context of refugee entrepreneurship (Abebe, 2022). The studies adopting a culturalist approach assume that cultural attributes of ethnic groups encourage them to take part in certain economic activities. Such perspectives focus on the role of ethnic identity in facilitating access to cultural institutions for boosting capital, running family businesses and securing economic cooperation (Abebe, 2022; Gold, 1992). The structural approach also neglects the autonomy of refugee entrepreneurs, focusing instead on structural disadvantages (Abebe, 2022); minority group members are pushed to start their own small businesses due to the lack of language proficiency, low education, lack of required credentials and licenses and discrimination (Refai *et al.*, 2018; Wauters and Lambrecht, 2008).

Two recent studies have taken a novel approach to understand refugee entrepreneurship, focusing on the agency of individuals, instead of cultural or structural factors (Abebe, 2022, Obschonka *et al.*, 2018; Shepherd *et al.*, 2020). Obschonka *et al.* (2018) considered career adaptability and entrepreneurial intentions as agency factors in the integration process of refugees. They investigated the link between personality traits (such as self-efficacy and resilience), entrepreneurial intentions and adaptability in the careers of newly arrived refugees in Germany. They found that self-efficacy and resilience were crucial background factors that predicted entrepreneurial cognitions or entrepreneurial alertness which can be described as “a cognitive style that facilitates positive career development and adaptive vocational behavior in the modern world of work” (P. 175). By examining refugee entrepreneurship at the individual level and emphasizing the role of entrepreneurial cognitions and underlying personality traits during the early integration process, Obschonka *et al.* (2018) illustrated how refugees’ personal agency is actively involved in managing their entrepreneurial career.

In another study, Shepherd *et al.* (2020) examined how Palestine refugee entrepreneurs who grew up in refugee camps exercise agency through entrepreneurial actions in challenging environments. They focused on “resilience in the face of substantial and persistent adversity” issue. Their findings indicated notable differences between refugee entrepreneurs living inside and outside of refugee camps. Entrepreneurs living outside of the camps were able to leverage multiple identities (e.g. being Palestinian and Lebanese), multilingualism and social capital development, which were not available to those living inside the camps. These differences impact their ability to cope with difficult situations. The study argues that the ability to be resilient in a social context is not innate, but rather can be developed through actions that establish a foundation for resilience outcomes, particularly in the context of persistent adversity. The research highlights that proactive problem solving, self-reliance, broader purpose in life (for Palestine), realistic optimism and multiple sources of

belonging are essential components of resilience outcomes which can also contribute to the entrepreneurial process (Shepherd *et al.*, 2020).

Fariba's life story sheds light on important aspects of refugee entrepreneurs' experiences that are occluded by the dominant culturalist and structuralist approaches. They fail to capture a balanced view of refugees' agency and to take into account the importance of both structure and agency. The elements of resilience, identified by Shepherd *et al.* (2020), including a broader purpose in life, realistic optimism and multiple sources of belonging, are evident in Fariba's mindset and activities. Shortly after Fariba and her husband arrived in the Netherlands, while living in a refugee camp, Fariba eagerly participated in Dutch language classes with her new baby. She was convinced that the Netherlands would become her new home and enable her to provide a safe and prosperous future for her family. As she did not have any documentation of her educational credentials, Fariba could not prove that she had graduated in medical laboratory sciences. In 1995, she returned to university and studied in the same academic field. In 2000, she was able to enter the Dutch labor market as a medical laboratory scientist.

Fariba explicitly mentions that she was fired in the economic crisis of 2008 because she was a foreigner. Moreover, she struggled to find another job, although she had sufficient professional experience, spoke Dutch fluently and had a certification from a Dutch university. She attributes her exclusion from the labor market to anti-refugee and xenophobic discrimination. Although she was pushed to self-employment, her entrepreneurship should not be purely reduced to a reaction to the exclusion she experienced in the labor market. She became self-employed whilst responding to the power relations related to the structural experiences of exclusion in the host society. Yet, her entrepreneurship was also resulting from a wish to exercise her agency. Her experience as an entrepreneur marked a new phase in her life and considerably impacted her position within the new society.

I felt so good when I started my business. I felt that this is a job that matches my emotions and it makes me who I am. I was the same person, whether I was at home or at work. There is no ambiguity within me. In other work experiences, I worked more and received less attention (Fariba, Female Iranian refugee entrepreneurs, 2019).

Embiricos (2020) argues although self-employment is not a "fast track" to economic self-reliance, it is beneficial for social inclusion. Fariba's exposure to Dutch culture increased through her direct interactions with clients. Her entrepreneurship contributed to her sense of belonging to the Netherlands and led her to identify herself as a Dutch-Iranian citizen.

Existing literature is unable to capture the interactive dynamics between individuals and contexts. Although the mixed embeddedness approach has attempted to develop an interplay model which consists of both agency and structure, it associates refugee entrepreneurship largely with the opportunities structure of the host society (Abebe, 2022; Jack and Anderson, 2002). In the following section, the mixed embeddedness theory is discussed to evaluate its potential to merge both structure and agency levels (Abebe, 2022; Barberis and Solano, 2018; Kloosterman, 2010; Kloosterman and Rath, 2018) and identify its inadequacies.

The mixed embeddedness theory

In the 1970 and 1980s, migrant entrepreneurship studies used mono-causal explanations, which mostly focused on entrepreneurs and their resources by highlighting the role of human, social or cultural capital (Bates and Bates, 1997; Portes, 1995). Hence, although these studies contributed to a deeper understanding of migrant entrepreneurship, the structural aspect were largely absent in their analyses (Kloosterman *et al.*, 2018).

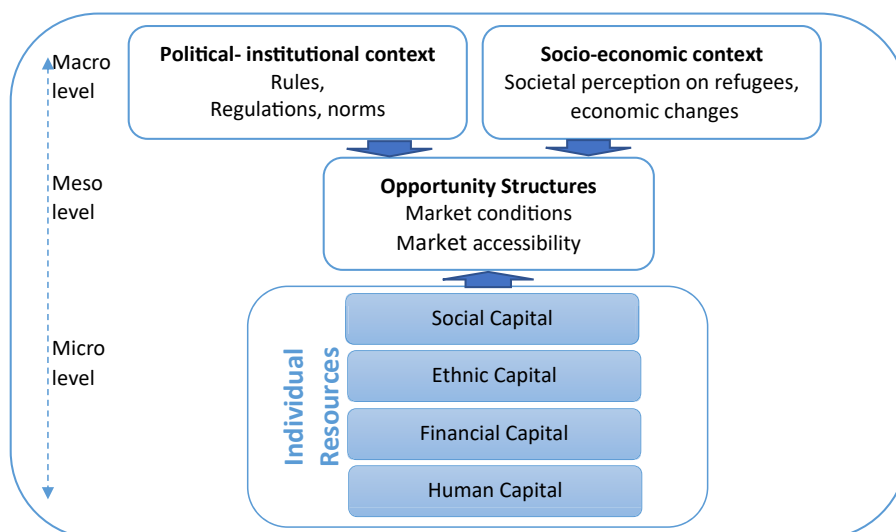
In the 1990s, a more interactive model of the immigrant enterprise was developed by Waldinger *et al.* (1990), which attempted to explain the interaction between the opportunity

structure of the receiving society, the social structures of the immigrant community and the group characteristics. Inspired by [Waldinger *et al.* \(1990\)](#) and [Kloosterman *et al.* \(2019\)](#) coined the “mixed embeddedness” model, one of the most influential theories on ethnic self-employment that has been developed in the last 20 years ([Kloosterman, 2010](#); [Kloosterman *et al.*, 2019](#); [Solano, 2020](#)).

Mixed embeddedness theory adopts a more comprehensive perspective that seeks to embrace both structure and agency levels ([Barberis and Solano, 2018](#); [Kloosterman, 2010](#); [Kloosterman and Rath, 2018](#)). Thereby, it serves as a conceptual framework that can address the relationship between the resources of self-employed immigrants and the “opportunity structures” that they utilize to create jobs in a new society. Hence, the basic conceptual elements of mixed embeddedness theory consist of “institutional contexts”, “opportunity structures” and “resources”, respectively. They developed the interaction between these three elements at three different levels: macro, meso and micro levels, which can be applied to both refugee and immigrant entrepreneurs ([Kloosterman *et al.*, 2019](#); [Kloosterman and Rath, 2018](#)).

“Opportunity structures” are built by “market conditions” and market accessibility. The market conditions can be seen in the demand for ethnic products and services, or non-ethnic markets. Market accessibility can pertain to “business vacancies”, “competition for vacancies” and “government policies”. Hence, “opportunity structures” are not merely determined by the market economy, they are influenced by both socio-cultural contexts and immigrant/refugee entrepreneurs’ resources. “Opportunity structures” are embedded in the larger institutional/regulatory and socio-cultural contexts of the host country. Meanwhile, the extent to which immigrant/refugee entrepreneurs have access to various resources determines their access to the market. These resources include human, financial, social capital, as well as, possible ethnic capital ([Kloosterman, 2010](#); [Kloosterman *et al.*, 1999](#); [Kloosterman and Rath, 2018](#)). [Figure 1](#) displays the relationships between these concepts in mixed embeddedness theory.

To illustrate how the factors mentioned by [Kloosterman *et al.* \(2019\)](#) function, they examine the market of Islamic butchery in the Netherlands. When there is a demand for



Source(s): Inspired by Kloosterman *et al* (1999)

Figure 1.
Mixed embeddedness
theory

ethnic consumers' products (e.g. halal meat), the self-employed utilize different resources. These resources can consist of the employment of family members, their networks, their credit, co-ethnic clients, etc. However, institutional and structural factors impact the migrants' businesses, such as the saturated halal meat market, the position of the "Trading Association of Butchers", governmental codes, etc. Hence, these entrepreneurial ventures survive in the cut-throat market by enjoying social capital and introducing some informal economic activities. For instance, they hire assistants only during peak hours, or they use and sell more parts of animals' bodies compared with the non-ethnic market.

These features are observed in Fariba's life story as well. The economic crisis in 2008 had a demonstrable impact on the market conditions and the "opportunity structures" in the Netherlands. Fariba not only lost her job but was also unable to find a new one. However, capitalizing on her different resources, Fariba was able to regain access to the market and to create her enterprise. She had a small initial financial capital. Her human capital was grounded in her personal experience with beauty treatments in a refugee camp in Iraq. Moreover, her connections with other immigrants and refugees and the support of her family and friends contributed to her social and ethnic capital. After a two-month internship in a beauty salon, the Dutch Commerce and Tax Department gave her a work permit. This, in turn, allowed her to carve out her place in the labor market during the economic crisis and to establish her company.

The mixed embeddedness theory provides a valuable framework for comprehending how the interplay of individual, socioeconomic and politico-regulatory factors determines the scope of refugees' opportunity structures and their availability, appeal and accessibility (Abebe, 2022; Price and Chacko, 2009). However, this approach has faced various criticisms including its static nature (Anwar and Daniel, 2017; Jones *et al.*, 2014), difficulties in operationalization (Anwar and Daniel, 2017; Ram and Smallbone, 2001), overlooking individual agency (Abebe, 2022; Anwar and Daniel, 2017), overemphasis on ethnic community factors, assumed homogeneity, gender-neutrality and lack of intersectional focus (Ram *et al.*, 2017; Wang and Warn, 2018).

The complexity of mixed embeddedness makes it difficult to operationalize the theory into measurable variables, posing challenges for empirical research, particularly in guiding data collection and analysis (Anwar and Daniel, 2017; Bisignano and El-Anis, 2018; Ram and Smallbone, 2001). Also, the theory has been criticized for its static character, leading to inadequately representing the dynamic and fluid experiences of immigrant entrepreneurs over time. Mixed embeddedness theory, along with the related opportunity structure model, primarily focus on the venture start-up phase, offering limited insights into how embeddedness changes over time and subsequently impacts aspects like venture growth and maturity (Anwar and Daniel, 2017; Jones *et al.*, 2014). This shortcoming leads to a cross-sectional, analysis of entrepreneurship rather than a processual one (Anwar and Daniel, 2017; Kloosterman and Rath, 2001).

Moreover, this approach may not fully acknowledge the significance of individual agency in shaping personal outcomes and the impact of structural constraints on marginalized entrepreneurs (Barberis and Solano, 2018; Högberg and Mitchell, 2023). According to the theory, entrepreneurs must be embedded in their social networks and the institutional environment to thrive (Kloosterman *et al.*, 1999). The mixed embeddedness theory contends that social, economic and institutional contexts significantly influence ethnic entrepreneurs. This premise implies a unidirectional force, casting entrepreneurs as passive recipients with limited individual or collective agency (Anwar and Daniel, 2017; Bisignano and El-Anis, 2018).

This perspective may overlook the fact that some entrepreneurs can succeed despite limited social and institutional embeddedness because of their individual agency, innovative behavior and resourcefulness (Obschonka *et al.*, 2018; Shepherd *et al.*, 2020). Bisignano and El-

Anis (2018) delve into the role of mixed embeddedness in reconciling agency and structure among asylum-seeking entrepreneurs with diverse legal statuses. They present how these asylum-seekers use understandings of community and notions of capital to make sense of their mixed embeddedness uniquely, affecting entrepreneurial decisions. By doing so, Bisignano and El-Anis (2018) aim to re-center the discourse of mixed embeddedness on the migrant entrepreneur, shifting away from the meso- and macro-level perspectives that have recently dominated the literature.

Furthermore, the mixed embeddedness theory may overemphasize the role of the ethnic community, potentially neglecting other forms of social capital that immigrant entrepreneurs might draw upon (Ram *et al.*, 2017; Wang and Warn, 2018). Being gender-neutral, this theory often overlooks how experiences differ between male and female immigrant entrepreneurs (Ram *et al.*, 2017). The theory also sometimes assumes a degree of homogeneity within ethnic communities, disregarding intra-community variances such as class, gender, or race differences (Wang and Warn, 2018).

However, the various intersectional identities and positions of ethnic minorities impact their entrepreneurial motivations, resources and strategies. For example, for Fariba's life story, relying solely on the mixed embeddedness approach fails to explain the role that her intersectional positions play in shaping her entrepreneurial resources and her entrepreneurship. As an educated, middle-aged, Iranian female refugee, with an Islamic background who is married and a mother of two children, her identity and social positioning are crucial factors which influence her entrepreneurial pursuits.

The different aspects of identities such as gender, religion, ethnicity, class, race, etc., may play a role in defining the situations of refugee entrepreneurs in the labor market. Consequently, it can affect business opportunities, the entrepreneurs' resources and entrepreneurial adventures. For example, the intersection of gender, religion and ethnicity has influenced the business of Muslim female Moroccan hairdressers in Dutch society. On the one hand, they sometimes need to avoid serving male clients, either to maintain their reputation in the Muslim ethnicity community, or for their own Islamic beliefs (Essers and Benschop, 2009). On the other hand, they have private Muslim female clients who cannot go to a public beauty salon for haircutting and beauty treatments. However, Fariba experienced a different situation as a married Iranian woman with an Islamic background.

At first, I avoided [beauty treatment for] male clients. In our culture, men and women were always separated and we had no physical contact except with our husbands. That's why I didn't like to have a male client. But it became more acceptable to me later, because this was part of my job and I am impacted by Dutch culture a lot. Unlike me, my husband believed that it is unacceptable for a women to do beauty treatment for other men based on Islamic teachings. I attempted to reason with him, but he was not convinced. I eventually began accepting male clients, starting with the husbands of my clients. At the end of the day, my husband gradually came to terms with it.

As seen in Fariba's life story, when she faces pressure from her husband to refrain from serving male clients, she adopts her entrepreneurial strategy individually, without considering the norms of her ethnic community. This can be attributed, at least in part, to several features of the Iranian community in the Netherlands. For example, despite their Islamic background, the majority of Iranian immigrants/refugees in the Netherlands are secular (Bakker, 2016; Entzinger and Biezeveld, 2003; Hilhorst, 2010; Honari *et al.*, 2017). Moreover, this ethnic community does not enjoy a strong sense of solidarity comparable to that of the Moroccan community in the Netherlands (Hilhorst, 2010). Hence, Fariba was not considered to be jeopardizing her reputation within the Iranian community.

This comparison demonstrates how different intersectional ethnic gender religious backgrounds impact the entrepreneurial resources and strategies of immigrant/refugee

entrepreneurs in the same context. Hence, a multifaceted analysis, which includes the various aspects of identity and positionality of refugee entrepreneurs, including the dynamic nature of entrepreneurship over time is required. In order to better understand the experiences of refugee entrepreneurs, this article proposed to combine the mixed embeddedness model with an intersectional-translocational positionality approach while accounting for the various dimensions of their agency and resourcefulness.

Intersectionality theory

Intersectionality theory, as coined by (Crenshaw, 1990), views social categories such as gender, ethnicity, race, class and sexuality as inseparable and dynamically interconnected in the production of social practices of exclusion. That is, intersectionality as an analytic tool considers the multifaceted relations of power and oppression that individuals experience based on these intersections (Collins and Bilge, 2020; Crenshaw, 1990).

Crenshaw (1990) illustrates the complications of multiple situated identities and the social contexts in which these identities are experienced. Structural intersectionality focuses on the marginalization process of people who suffer multidimensional discrimination because of their intersectional positions. Mentioning an example of domestic violence shelters for women located in minority communities in Los Angeles, she demonstrates how domestic violence experienced by black women differs from that of white women. Their intersectional positions as poor black women (race, gender, class) lead to limited access to social resources (such as housing, jobs) that reproduces apparent class poverty.

Applying an intersectional approach can enrich immigrant/refugee entrepreneurship study in different ways (Romero and Valdez, 2016). This approach can explain how the crossroads of gender, class, ethnicity, age, race, religion, etc. can impact entrepreneurship. The intersectional positions of refugee entrepreneurs place them in complex relations of power and oppression, which affect their access to resources for entrepreneurship. As a result of these positionalities they may experience different barriers to entrepreneurship in a specific context at a specific time (Martinez Dy, 2020). Some studies address how both intersections of ethnicity and gender can block female immigrant entrepreneurs from business development and limit them to small businesses (Chreim *et al.*, 2018, De Vita *et al.*, 2014).

Self-employed women mostly cope with limited access to financial capital. Even their loan applications appear to be more often rejected by banks, because of the skepticism about female immigrant entrepreneurs (González-González *et al.*, 2011; Verduijn *et al.*, 2014). Also, they may face inadequate human resource capacities, such as lower formal education, less management experience, inability to react to market competition, as well the added challenge of combining their businesses with many family responsibilities.

Intersectional positions may play a role in the economic contribution that refugee entrepreneurs make to the host society as well as to their community. These multiple positions provide more opportunities for networking among both the co-ethnic and host communities by which immigrant entrepreneurs increasingly integrate into the new society (Chreim *et al.*, 2018; González-González *et al.*, 2011; Khademi *et al.*, 2022; Lidola, 2014; Villares-Varela and Essers, 2019).

The intersectional perspective can reveal how intersectional positions influence the processes of inclusion and exclusion in society for the self-employed. Various studies show female immigrant entrepreneurs are perceived and treated with respect by both members of the host society and the co-ethnic community because entrepreneurship improves social status for them (Chreim *et al.*, 2018; Essers and Benshop, 2007; González-González *et al.*, 2011; Lidola, 2014; Villares-Varela and Essers, 2019). This point is reflected in Fariba's life story. She states she feels more respect from society and her entrepreneurship has increased her

self-confidence. Immigrant entrepreneurs not only attempt to create their place in society but also try to improve the situation of immigrants in the general labor market. They often do their best to hire workers from their ethnic background, either established immigrants, or newcomers (Bizri, 2017; Chreim *et al.*, 2018; Kloosterman, 2010).

Intersectional positions often lead to particular entrepreneurial identities. Essers *et al.* (Essers and Benschop, 2007, 2009; Essers *et al.*, 2010) develop the concept of “female ethnicity” for Turkish and Moroccan female entrepreneurs. Female ethnicity reflects the complex influence of gender and ethnicity in the construction of entrepreneurial identities to cope with structural inequalities. It creates space for agency and negotiating aspects of their identity. Self-employed Muslim women play an active role in the reconstruction of their professional identities by constantly resisting, reinterpreting and modifying the norms of patriarchy. As seen, Fariba has reinterpreted some current perceptions of Islamic teachings to improve her entrepreneurship, by which she has developed her entrepreneurial identity.

According to Essers and Benschop (2009), intersectional identities are reflected in some entrepreneurial strategies in the form of “boundary work”. Boundary work means the strategies to draw differences between social groups based on various intersections of religion, gender, ethnicity, etc. – that is, processes of inclusion and exclusion. Muslim immigrant women entrepreneurs adopt four types of boundary work. The strategies consist of (1) resisting the strict sex segregation as advocated by certain sections in Islam; (2) emphasizing the individuality of faith; (3) embracing a progressive feminist interpretation of the Qur’an, such as referring to Qur’anic female role models and stressing the morality of work; (4) historicizing and contextualizing the Qur’an. For instance, they believe that the strict gender relations as described in several Qur’anic verses, only pertain to the formational period of Islam and the societal conceptions of gender at the time.

As articulated above, the aforementioned studies (Essers and Benschop, 2007, 2009; Essers *et al.*, 2010) have shown how intersectional identities inform entrepreneurial identity, strategies and agency. However, two gaps can be identified here: first, these studies have focused on immigrant entrepreneurship rather than refugee entrepreneurship. Second, they have not studied the effect of the intersectional positions of entrepreneurs on different resources and “opportunity structures” in refugee entrepreneurship. Ozasir Kacar and Essers (2019) study the relationship between identity construction and “opportunity structures”, based on the narratives of Turkish migrant women entrepreneurs in the Netherlands. Adopting an intersectional approach, they consider how the wider socio-cultural and political-institutional environments impact the opportunity structure. Ozasir Kacar and Essers (2019) demonstrate how various interpretations and framings of “opportunity structures” among Turkish immigrant women entrepreneurs with the same background lead to different intersections of entrepreneurship, religion, gender, politics, class and ethnicity. For example, some of them criticize their Turkish identities and create cosmopolitan identities by separating themselves from their ethnic group, while the others construct a highly political identity by emphasizing their identity as Turks within the Dutch society. These women construct their entrepreneurial identities strategically and consciously. They exert their agency to construct an entrepreneurial identity that works for them within these “opportunity structures” (Ozasir Kacar and Essers, 2019).

Chreim *et al.* (2018) conducted a literature review on 54 articles on immigrant female entrepreneurs. They argue that the intersection of gender and ethnicity impacts self-employment. In particular, they concentrate on entrepreneurial resources, strategies, outcomes and contexts. According to them, the resources are the foundation of entrepreneurial strategies. These strategies have various shapes, which are influenced by the intersection of gender and ethnicity.

First, immigrant women entrepreneurs are active in low-tech/low-growth or low tech/high-growth sectors where the gender-based traditional service and retail industries are

available, in such areas as fashion, beauty, food services and housekeeping (e.g. sewing, cleaning, child-caring and cooking). Second, female immigrant entrepreneurs align with male partners, typically family members who may play a big role in providing business advice, making business decisions and helping to secure funds from financial institutions. Third, sometimes, immigrant female entrepreneurs are involved in informal activities, such as running home-based businesses in which the owners have not registered and only accept cash and do not pay taxes. These strategies reflect the limited access to resources of immigrant female entrepreneurs (Chreim *et al.* (2018).

Although Chreim *et al.* (2018) combine the mixed embeddedness theory and intersectionality, they do not distinguish between refugee entrepreneurs and self-employed immigrants, even though one of the main distinct intersectional aspects of identity can impact self-employment is one's status as an immigrant or a refugee. Moreover, the role of the agency of female immigrant entrepreneurs has not been highlighted in their study.

Anthias (2008, 2013, 2020) developed the concept of "translocational positionality" in the framework of intersectionality, as to incorporate a more dynamic approach to different positionings (Villares-Varela and Essers, 2019). This notion conveys the idea that the importance of positioned social categorizations can change over time and space. That is, some identities become more manifest in a certain time and context (such as certain locations), while they were not so important before in previous contexts (Anthias, 2008, 2013, 2020). This shifting of individuals' positionality leads to experiencing different kinds and levels of power and subordination in different times and contexts. Accordingly, various patterns of agency emerge, based on these intersecting positions. Hence, Anthias suggests an intersectional study should 'be historically sensitive as there are complex new emerging constellations of disadvantage' (2013, p. 131). Translocational intersectionality explains why and how refugee entrepreneurs mobilize their resources in varied ways regarding certain structural constraints (Martinez Dy, 2020; Villares-Varela and Essers, 2019). That is, intersections of gender and class and age and so on, can produce different kinds of inequalities in the context of a refugee's country of origin compared to that of the host country.

For example, studies show that although many refugee entrepreneurs have high levels of human capital, sometimes, they are not able to directly enter into labor market opportunities in the host society (Villares-Varela, 2018). The accreditation processes for refugees' certificates take up a lot of time. Often their diplomas cannot be certified at all, and they need to re-educate and be trained again (Ager and Strang, 2008; Bevelander, 2016; Desai *et al.*, 2021; Eggenhofer-Rehart *et al.*, 2018). In some cases, these obstacles force refugees to switch to a different field of work.

Using the translocational intersectionality lens, the different temporary and situational positions that Fariba inhabited in Iran while living in refugee camps in Iraq and Turkey and in the Netherlands can be understood. This approach also helps to show how these different positions were imbued with different degrees of power and subordination. Her position as a married, educated, employed and politically active woman in Iran placed her in a complex position of power and oppression. Despite being educated, she was placed in a relatively subordinated position due to her gender and age and felt that she was underestimated in her workplace. However, having a good job because of her education and being married to a man with a high-paying job elevated her socioeconomic status. These intersectional positions led her to exert her agency through political activism. Nonetheless, after the revolution and the coming to power of the opposition [1] (Jalaeipour, 2006), her family was forced to leave the country.

Fariba's position as a young mother, a stateless asylum-seeker, displaced from country to country, from one refugee camp to another, placed her in a very subordinated and vulnerable position. The lack of identity documents made Fariba's position precarious and precluded her from having a normal life and finding employment. She and her family lived in limbo for

several years. But in this situation, relying on her previous skills and the resource that her gender identity provided her, she started to earn money through beauty therapy, which became the basis of her entrepreneurship in the years to come. In this context, she found a means of exercising her agency.

In the Netherlands, power and subordination relations continued in a different way: contrary to the situation in Iran, in Dutch society, Fariba's gender created new opportunities for her. She tried her best to realize her agency through socio-class mobility and to gain success. Despite having relevant education and knowledge (which is expected to give her a powerful position), her qualifications were not recognized in the Netherlands. Therefore, she could not work in her own field, and this put her in a disadvantageous position. She attempted to increase her human resources by learning the Dutch language and studying again in the same field at a Dutch university in order to find a suitable job, but her status as an immigrant put her at a disadvantage and she could hardly compete in the market. Entrepreneurship provided her with various resources based on the same intersectional positions. Fariba's story shows the shifting intersectional positions of gender, class, age, nationality and immigration status according to the different contexts. At the crossroad of these shifting intersections, informed by the various power relations, Fariba exerted her agency in diverse translocational forms.

Hence, a conceptual framework is needed that can capture the connection between refugees, entrepreneurship, translocational intersectionality and their agency. In the following discussion, a conceptual model will be developed to visualize how entrepreneurship enables refugees to exert agency according to the different intersecting aspects of their identities.

Discussion

The main purpose of this study was to develop a dynamic multilayered and multifaceted conceptual framework to explain how refugee entrepreneurship is shaped by intersectional positions and how refugee entrepreneurs exert their agency through these intersections in their entrepreneurial contexts. The paper argues that refugees' experiences (including their capacity and opportunity to act) with entrepreneurship are shaped and impacted by the intersectional backgrounds of refugee entrepreneurs, as well as the 'opportunity structures' which are present in their context.

Considering the dynamic interactions between the micro (the entrepreneur), meso (the opportunity structure) and macro levels (both host and origin contexts), the mixed embeddedness approach offers a powerful tool for analyzing refugee entrepreneurship. However, as elaborated above, this theory has been criticized for various shortcomings, including its static conceptualization (Anwar and Daniel, 2017; Jones *et al.*, 2014), challenges in operationalization (Anwar and Daniel, 2017; Ram and Smallbone, 2001) and an overemphasis on ethnic community factors. It has also come under scrutiny for its assumed homogeneity, gender-neutrality and a lack of intersectional perspective (Ram *et al.*, 2017; Wang and Warn, 2018). Additionally, the theory is inadequate in studying the agentic role of self-employed refugees within specific structural conditions. While some studies (Bizri, 2017; Meister and Mauer, 2018; Wauters and Lambrecht, 2008) have utilized mixed embeddedness theory to achieve a more comprehensive analysis, the approach could benefit from further refinement through intersectional and translocational positionality perspectives. These adaptations could address the aforementioned limitations and contribute to a more comprehensive understanding of this phenomenon.

The extent to which refugees can exert agency differs according to the different intersecting aspects of their identities and positionality (Ozasir Kacar and Essers, 2019), which is reflected in their entrepreneurial motivations, resources and strategies. Entrepreneurial resources are not accumulated apart of social contexts which refugee

entrepreneurs experience, but they are informed through socially embedded processes (Bisignano and El-Anis, 2018; Martinez Dy, 2020). The interdependence of structure and agency influences the potentiality of the self-employed refugee to mobilize resources and support (Romero and Valdez, 2016). Therefore, an intersectional approach is needed to enable us to analyze the intersecting aspects of entrepreneurship without presuming homogeneity among refugees. This approach extends beyond ethnicity to simultaneously consider other social factors such as gender, age, religion and race in refugee entrepreneurs' positionality in the market. While the mixed embeddedness theory is beneficial for exploring the multi-layer relationships, the additional notion of translocational positionality, helps to show and understand dynamics of different positions according to time, location and specific structures. It thereby overcomes the limitation of an overly static conceptualization of mixed embeddedness. Accordingly, a dynamic intersectional mixed-embedded conceptual framework is developed by this study to fill the existing lacuna in the literature on the interplay of agency and structure.

The conceptual model presented below, illustrates the primary analytical categories that can be used in a refugee entrepreneurship study, focusing on the structure and agency domains at both macro and micro levels. At the macro level, this model examines the relations in the structural area, emphasizing the role of political-institutional and socioeconomic contexts in shaping refugee entrepreneurship, as well as the role that so-called "opportunity structures" play in this process. The contexts/structure impact refugee entrepreneurship either according to rules, regulations and norms relevant to refugee entrepreneurship or due to societal perceptions of refugees and economic changes. The model demonstrates the need to consider bi-directional relationships between these categories. These factors are reflected in these "opportunity structures" which determine market conditions and market accessibility for refugee entrepreneurs. In the context of the Netherlands, Fariba experienced feelings of non-appreciation and exclusion in her workplace as a foreigner. She attributes the loss of her job in the economic crisis in 2008 to anti-immigration sentiments in Dutch society. The economic crisis and Fariba's experience of unemployment compelled her to start her own business. However, she was able to commence her entrepreneurship quickly when she completed a short-term internship, because of Dutch regulations which incentivize entrepreneurship. This shows that the existing structures do not always limit the agency of individuals, but can sometimes act as an empowering force.

Although the market conditions, as one aspect of the "opportunity structures", are influenced by contexts at the macro level, market accessibility depends on how refugee entrepreneurs capitalize on their resources and what strategies they adopt at the micro level. Therefore, the relationship between opportunity structure and refugee entrepreneurship is bilateral. Indeed, it seems that refugee entrepreneurs adopt particular agentic strategies to find their place in the labor market. The agentic strategies are those strategies that refugee entrepreneurs apply to introduce new resources or capitalize on existing resources to access the labor market. Hence, the implementation of these strategies is crucial for the establishment and sustainability of refugee entrepreneurship.

Applying agentic strategies not only enables the refugee entrepreneurs to find their place in the labor market, it also helps them to navigate their path in the new society. Some refugee entrepreneurs may utilize agentic strategies to integrate in society (Wauters and Lambrecht, 2006, 2008). Fariba thinks entrepreneurship has contributed to her integration in different ways. At the social dimension, entrepreneurship has expanded her social contacts and friendships with Dutch people. At the cultural dimension, she has learned a lot about Dutch culture and adopted the Dutch norm-value system through her self-employment.

Moreover, the model highlights the impact of agentic strategies by refugee entrepreneurs at micro level on structures at macro level, although this impact may not be as big as the influence of structures on refugee entrepreneurs. Studies indicate that refugee entrepreneurs

can change societal perceptions of refugees in the host society. These entrepreneurs receive more respect from both host society (Chreim *et al.*, 2018, Khademi *et al.*, 2022) and their own ethnic community through their entrepreneurship (Lidola, 2014; Villares-Varela and Essers, 2019). Accordingly, they experience greater social inclusion (Embiricos, 2020, Khademi *et al.*, 2022), whilst their entrepreneurship contributes to the economy of the host society (Harb *et al.*, 2019; Kadkoy, 2020).

In order to clarify the ways in which refugee entrepreneurs can exercise agency, the model suggests that we examine their entrepreneurial motivations, resources and strategies, which are shaped by their intersectional-translocational positionality. Highlighting Fariba's intersectional background as a well-educated, middle-class, married, non-practicing Muslim and Iranian, female, refugee entrepreneur, the model shows how these intersectional positions impact her entrepreneurial motivations, resources and strategies. The challenges Fariba experiences as an asylum-seeker in a refugee camp encouraged her to develop her skills in the beauty profession, enabling her to increase her independence amidst difficult circumstances (Alkhaled and Sasaki, 2021, Shepherd *et al.*, 2020). Her position as a mother urged her to become fluent in the Dutch language and to continue her education in the Netherlands. Although she had no cosmetology qualifications, her gendered socialization in Iran acted as a trigger for the development of her skills. Her intersectional position as a female refugee is clearly linked to her human capital and exemplifies how agentic strategies can be shaped deploying intersectional positions. Her life story illustrates the importance of translocational positionality, as she accumulated different kinds of capital based on her intersectional positioning across different times and contexts.

The conceptual model shows that structures contribute to the (re)production of the intersectional positions of refugee entrepreneurs; although these structures constrain the agency of individuals, they may also empower refugee entrepreneurs in some cases. Refugee entrepreneurs employ agentic strategies to reconstruct their intersectional identities in the light of both origin and present contexts through entrepreneurship. For instance, when Fariba faced a challenge due to her cultural background which threatened her entrepreneurship, she adopted an intersectional agentic strategy. While her husband asked her not to treat male clients, she did not obey him, as is often expected in the traditional Islamic Iranian culture. Fariba adopted an agentic strategy based on the culture of the host society, where gender equality is considered one of the basic values (Plantenga and Remery, 2015), rather than one based on the religious culture (gender segregation) of her homeland. This strategy not only added to developing her business but also reconstructed some aspects of her identity. Fariba describes herself as a Dutch-Iranian woman in Dutch society, where she feels she belongs.

The proposed intersectional mixed embeddedness framework for refugee entrepreneurship, accordingly, addresses how refugee entrepreneurs exert their agency in the labor market and the new society based on their intersectional backgrounds. This framework can be visualized as follows (see Figure 2).

Conclusion

This article aimed to develop a conceptual framework to analyze how refugee entrepreneurship is informed by refugees' intersectional identities and how refugees exert their agency through this intersectional process. This conceptual model, based on multiple theories and approaches in sociology, management and entrepreneurship studies, sheds new light on the theoretical fields of intersectionality and refugee entrepreneurship.

By combining translocational intersectionality and mixed embeddedness theory, the conceptual framework provides a multi-dimensional and multi-layered analytic tool for studying refugee agency in the new society through entrepreneurship. Within this model,

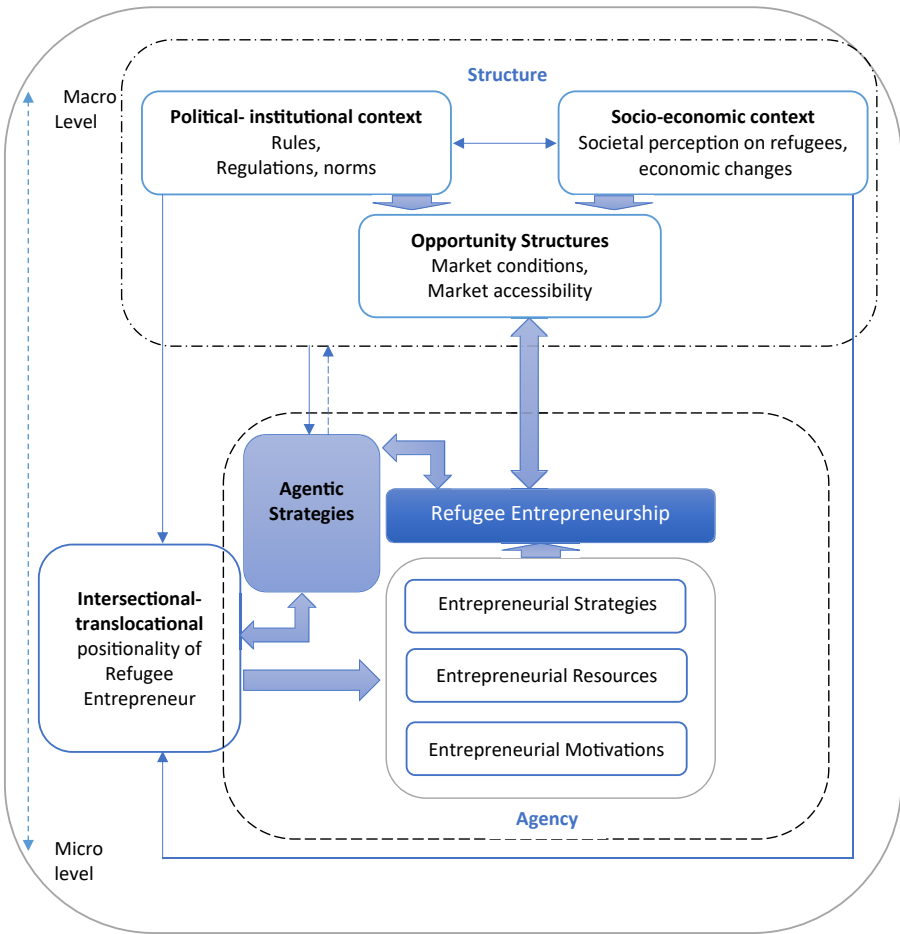


Figure 2.
A conceptual model for
studying refugee
entrepreneurship

Source(s): Author’s own creation

mixed embeddedness theory demonstrates the interactive relationships between entrepreneurs’ resources, ‘opportunity structures’ and contexts of refugee entrepreneurship. From this theoretical perspective, political-institutional and socioeconomic contexts in both the country of origin and the host society are important. Taking into account both contexts provides an overview of the rules, regulations and societal perceptions of refugees and economic changes in which refugee entrepreneurship is shaped. Mixed embeddedness theory links micro, meso and macro levels together in constructing refugees’ entrepreneurship. Although it is worth applying this mixed embeddedness approach, it does not pay enough attention to the contextualized agency of diverse refugee entrepreneurs. To account for such contextualized agencies, this conceptual framework incorporates a multifaceted intersectional approach. It addresses how intersectional positions, such as ethnicity, class, religion, age and gender provide different resources for refugee entrepreneurs. Additionally, intersectional-translocational positions produce knowledge and experiences that impact the ways in which refugees capitalize on these resources and adopt certain entrepreneurial strategies.

The conceptual framework brings new insights into refugee entrepreneurship studies by employing the concept of agency in light of refugee entrepreneurs' intersectional backgrounds. This conceptual model views entrepreneurship as a dynamic process -stressed by the concept of translocational positionality-through which refugee entrepreneurs exert their agency and reconstruct their intersectional identities. This model shows that, while institutional restrictions and 'opportunity structures' impact the labor market, refugee entrepreneurs attempt to carve space for themselves in the new society. Therefore, this analysis simultaneously addresses the factors that constrain and enable refugee entrepreneurs' efforts to exert agency.

Agency exerted by self-employed refugees is informed by their intersectional-translocational backgrounds and may be manifested in agentic strategies. These strategies are the conflux of structure and agency where refugee entrepreneurs struggle, negotiate and stand up for themselves, to become socially and economically independent.

Beyond its scientific contribution, the conceptual framework has implications for policy and practice. This model offers a comprehensive view to policymakers and practitioners working with refugees to understand refugee entrepreneurs' participation in the labor market and the way in which the structures of a new society enable or constrain their agency. According to this model, action plans for refugee entrepreneurship should take the intersectional backgrounds and agency of these people as their starting point. This article developed a conceptual model to analyze refugee entrepreneurship based on intersectional positions. The scope of our study is limited to the context of refugee entrepreneurs, in order to address an important gap in the literature (Abebe, 2022; Heilbrunn and Iannone, 2020). However, it also has broader relevance. In order to gain a deeper understanding of entrepreneurship within other minority groups it is suggested that future studies address this intersectional-translocational mixed embeddedness conceptual framework and adjust or tailor it accordingly. Finally, this conceptual model has been developed based on other studies, but it has not yet been applied in empirical research. Thus, empirical studies will be needed to determine the limitations and the significance of this conceptual framework.

Notes

1. The revolution in Iran in 1979 was carried out by different forces of left-wing, nationalist, intellectual and Islamist. Following coming to power Islamic republic, the conservative Islamist force quickly excluded other revolutionary forces from any positions of power in the new regime, although these forces were their former allies.

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Corresponding author

Samaneh Khademi can be contacted at: samaneh.khademi@ru.nl

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