

Challenges Faced by Opportunity Entrepreneurs, The Case of Syrian Refugees in Sweden

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Abstract

The recent immigration crisis is a topic of interest for many researchers nowadays. Although refugees represent the biggest number of immigrants in Europe, researchers tend to comprehensively tackle immigrant entrepreneurship and neglect refugees' distinctiveness. This qualitative study explores the phenomenon of refugee entrepreneurship and its common challenges based on multiple case studies of Syrian refugees in Sweden. Unlike the consensus view that associate refugees with necessity entrepreneurship, the authors of this paper study refugees in the context of opportunity entrepreneurship. In other words, refugees who became self-employed as an option for vocational activity were not considered but rather refugees who have been pulled into entrepreneurship out of their personal intention regardless of other potential job alternatives. Seven semi-structured interviews were conducted with refugee entrepreneurs who moved to Sweden during the immigration wave to Europe in 2015. The identified challenges include the following factors: Information acquisition and accessibility, network, socio-cultural, family, bureaucratic system, and financials. The outcome of the research realizes the surrounding circumstances of self-employed refugees and spot differences in how opportunity entrepreneurs perceive the challenges in comparison with necessity entrepreneurs. The purpose of the study contributes to a comprehensive understanding of how the entrepreneurial environment could be improved in order to boost refugees' entrepreneurial intentions and activities. Overall, the ambition and growth intention of opportunity refugee entrepreneurs pose different challenges and require considerable additional efforts than other immigrant entrepreneurs. Operating on a higher level comes with a price—however, the study requests for policies to be directed towards the development of opportunity entrepreneurship.

Keywords: Refugee Entrepreneurs, Refugees, Opportunity Entrepreneurs, Opportunity entrepreneurship, Challenges, necessity entrepreneurship, Immigrant Entrepreneurship, Sweden.

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1 Introduction

The introduction chapter will explain the reasoning behind selecting the chosen field of the research and address the points of interest this study aims to assess. It starts with a background discussion of immigrant entrepreneurship followed by a specification of refugee entrepreneurship and the problem discussion of the relevant matter, which will provide evidence of the research gap and importance of the examined scope. Thereafter, the research questions and purpose will be stated, as well as the delimitations of the study.

1.1 Background

Global migration is considered a primary event of the twenty-first century. According to statistics, during the 1960s, 75 million people were relocated outside of their home countries compared to 214 million people by 2010 (Gest et al., 2014). According to UNHCR (2021a), the world is witnessing the highest numbers of immigrants in history, of which 109.6 million are refugees and forcibly displaced by the mid of 2020. As stated by the UN Refugee Agency, “Refugees are people who have fled war, violence, conflict or persecution and have crossed an international border to find safety in another country” (UNHCR, 2021b). Whereas other immigrants usually leave their countries seeking better economic circumstances (Wauters and Lambrecht, 2008). In Europe specifically, refugees were the dominant groups of the recent immigration movement (Zimmermann et al., 2008). In 2015, Europe hosted the greatest refugee movement since the Second World War in which Syria, Afghanistan and Iraq were the dominating countries of origin (Publica, 2017). Worth mentioning, Sweden was the second country in Europe to admit the biggest number of refugees. At the end of 2015, Sweden had 162,877 refugees, of which 51,338 persons came from war-torn Syria, representing the highest number of refugees in Sweden (Migrationsverket, 2021).

As a result of this increased immigration, the field of immigrant entrepreneurship has received remarkable interest among researchers considering its significant impact on economic growth and employment (Andersson and Hammarstedt, 2011; Casson et al., 2008). Extensive literature can be found about immigrant entrepreneurship or so-called “ethnic entrepreneurship”, but scholars seem to have a low interest in refugee entrepreneurship (Wauters and Lambrecht, 2008). Although several challenges and statements are shared between immigrants in general

and refugees in specific, it is argued that refugees should be examined separately (Wauters and Lambrecht, 2008).

Many researchers have indicated that refugees usually come upon several obstacles during their attempts to enter the labour market of the hosting country. Among many identified obstacles, legal restrictions, personal and structural discrimination and unauthorised documentations are commonly faced by refugees (Ayadurai, 2011; Bloch, 2008; Wauters and Lambrecht, 2008). Thus, setting up their own business is considered a rational way to escape these difficulties, reach economic stability and settle in the new society (Kloosterman and Van der Leun, 1999). On the other hand, many refugees decide to drive their own business by the influence of their entrepreneurial intention disregarding any potential job opportunity (Zighan, 2020). Whichever their motive for self-employment is, refugees are susceptible to plenty of challenges throughout their entrepreneurial journey.

It has been proven that enhancing the establishment and continuation of refugees' entrepreneurial activities positively contributes to national development especially on the economic side (Betts et al., 2017). Refugee communities in the host countries can be further developed by the entrepreneurial activities done by these refugees (Lyon et al., 2007). In light of Wauters and Lambrecht (2008) study, the increased attention on entrepreneurship among refugees will aid their integration process and help to boost entrepreneurship in general.

1.2 Gap

It comes as no surprise that the field of immigrant entrepreneurship is well studied in countries such as the United Kingdom and the United States as they are well known for their long history with immigration (Mitchell, 2015). However, the research on the phenomenon of immigrant entrepreneurship in Sweden is immature and not well in focus. Dalhammar (2004) emphasises the importance of shedding light on immigrant entrepreneurship in the Swedish context. Not to mention, insufficiency in current literature about the challenges faced by immigrant entrepreneurs still exists (Welter et al., 2018).

Andersson and Hammarstedt (2010) assert that more studies should consider the different motives of immigrants to be self-employed in Sweden (Andersson and Hammarstedt, 2010).

In their research, Evansluong, Pasillas and Bergström (2019) state that immigrant entrepreneurs may exploit a business opportunity in the host country or create one out of necessity forces. Nevertheless, Tavassoli and Tripl (2017) encourage future studies to distinguish between opportunity- and necessity-based immigrant entrepreneurship. In fact, Zighan (2020) have examined challenges faced by necessity immigrant entrepreneurs using the case of refugees. However, current literature still hasn't associated immigrants with opportunity entrepreneurship.

Remarkably, researchers tend to tackle immigrant entrepreneurship comprehensively and neglect the distinctiveness of refugees. In the book “Refugee Entrepreneurship”, Heilbrunn, Freiling and Harima (2018) declare that the numbers of studies and contributions on this field are limited and mark the need to develop it further and expand empirical examinations. Additionally, Wauters and Lambrecht (2008) noticed that researchers tend to incorporate refugees in the broader term of “immigrant entrepreneurship” and rarely shed light on refugee entrepreneurs specifically. Johnson and Shaw (2019) are among the few researchers who touched upon refugee entrepreneurship in their research which was scoped to Germany and the Netherlands. However, very few studies have been done on refugee entrepreneurship in Sweden.

Besides, in light of the continuous changes in the refugee crisis and the implementation of new policies and business regulations among immigrants, an up-to-date research is always appreciated. That will help enlighten the phenomenon and elucidate the current obstacles surrounding refugee entrepreneurs.

1.3 Aim and objective

In this study, we aim to examine the challenges refugee entrepreneurs face in Sweden during their entrepreneurial journey. In order to do so, the motives behind their decision to start the entrepreneurial activities need to be specified.

Policymakers tend to believe that refugees motives for entrepreneurship are out of necessity as an option for vocational activity, and they overlook their entrepreneurial potential (Harima, Periac, Murphy, et al., 2020). This partial and generalised view neglects the heterogeneity over

refugee entrepreneurs (Harima et al., 2020). Refugees could also be distinctive entrepreneurial agents; Thus, countries need to consider their entrepreneurial intentions and provide them with the suitable support (Harima et al., 2020). Currently, there are requests for policies to be directed towards the development of opportunity entrepreneurship as it is proven to contribute more to economic growth compared to necessity entrepreneurs (Acs et al., 2008). Based on that, we will specify our research with opportunity entrepreneurship rather than necessity.

The research aims to identify challenges mainly related to refugees forced to leave their country because of ongoing conflict. The authors will investigate and spot differences on how the challenges are perceived by opportunity entrepreneurs in comparison with necessity entrepreneurs. Based on the identified challenges, a constructive analysis will be made using previous studies on the field.

1.4 Research Purpose

Based on the problem background and the identified research gap, this thesis will explore the field of refugee entrepreneurship in the Swedish context. The set purpose is to spot difficult circumstances experienced by ambitious refugees during their entrepreneurial journey. That will help gaining a comprehensive understanding of factors that affect the refugees' intentions and business-related decisions. The authors aspire to gain a holistic image and draw a conclusion that will serve as a base to create a favourable environment for refugees with entrepreneurial intention. Thus, the study doesn't intend to derive only a list of challenges but also a constructive reasoning of how the common challenging factors for refugee entrepreneurs are perceived by those who pursued opportunity entrepreneurship in specific.

The derived research question will be as follow:

RQ. What are the challenges opportunity-driven refugee entrepreneurs come upon during their entrepreneurial Journey in Sweden?

1.5 Delimitations

Since this paper is serving as a master thesis for an entrepreneurship program, the investigation will be focused on the business perspective; thus, the social and psychological sides will be

overlooked unless they serve the aim. The study is targeted mainly towards people who were forced to immigrate to Sweden and may not apply to other geographic areas. However, the research is not limited to a specific industry or business field but includes entrepreneurs operating in different industries. Finally, the strategies adopted by the refugee to overcome the challenges will not be emphasized due to the limited time and effort assigned to this research. The authors will only derive potential recommendations that could serve as practical implications for refugee entrepreneurs in Sweden.

2 Literature/Theoretical Review

Based on what we stated earlier, refugee entrepreneurship is correlated with immigrant entrepreneurship. However, refugees usually face several specific circumstances and challenges that are not faced by other types of immigrants. Thus, it is appropriate to use immigrant entrepreneurship literature even when researching refugee entrepreneurship.

This chapter starts by providing a general overview of entrepreneurship to familiarise the reader with the phenomenon. An explanation about the necessity and opportunity-driven immigrant entrepreneurship will then be presented with a primary focus on opportunity entrepreneurship. The authors proceed by reviewing the literature on immigrant entrepreneurs and their common challenges in the host countries. They later narrow it down by focusing on available research concerned with refugee entrepreneurs' challenges in specific. Relying on that, the authors will learn to distinguish the factors that are mainly specified to refugees to structure the interviews and direct the research correctly. That will guarantee the outcomes are valid and contribute directly to the 'refugee' entrepreneurship literature.

2.1 Entrepreneurship

Entrepreneurship is defined as a venture that requires an individual's competencies and attitude to form a business out of ideas and opportunities (Kirby, 2006). Therefore, in their paper, Bhat and Singh (2018) have described an entrepreneur as an individual who becomes self-employed and takes crucial risky actions that allow him or her to start a business that would generate enough money to cover basic expenses. Entrepreneurship is also defined by Shane and Venkataraman (2000) as "an activity that involves the discovery, evaluation and exploitation of opportunities to introduce new goods and services, ways of organising, markets, processes and raw materials through organisation efforts that previously had not existed."

However, based on the different attributes, dynamics, and reasons of entrepreneurs, Bratu, Cornescu, and Druica (2009) have defined and categorized entrepreneurship into three different sections: (1) *Occupational definition*, (2) *behavioural definition*, and (3) *Outcome's definition*.

Occupational definition: The occupational concept of entrepreneurship considers an entrepreneur as a person who owns a small business or is self-employed. Although, many scholars describe entrepreneurship as a person who develops new firms and creates new job opportunities.

Behavioural definition: Through the definition of entrepreneurship identified by Bratu et al. (2009) who have classified entrepreneurship as a behavioural concept. Entrepreneurs are alerted people who are on the lookout for potential business opportunities that offer economic advantages. Knight, however, describes an entrepreneur as a person who is willing to take risks despite resource constraints, as their purpose is to make a profit.

Outcome's definition: Entrepreneurship is defined in this situation based on the outcomes that various forms of entrepreneurship could have on the economy (Bratu et al., 2009). The opportunity and necessity nature of the venture plays a significant role in determining the economic advantage or outcome. Opportunity entrepreneurship offers positive and important economic growth levels, whereas the effect of necessity entrepreneurship on the economy is relatively low.

2.2 Immigrant Entrepreneurship

Oxford dictionary (2021) defines immigrants as individuals who disuse their home country and move to a foreign country seeking a permanent stay. Immigrant entrepreneurship can be recognised as discovering, creating and exploiting opportunities to launch new businesses in the host country by immigrants born in a particular country but who migrated into a different country at some stage in their lives (Malki et al., 2020). Moreover, immigrant entrepreneurs who individually conduct any entrepreneurial activity become known as self-employed (Rasel, 2014). However, research into the phenomenon of immigrant entrepreneurship has gained significant attention over the last three decades by scholars who seek to better understand entrepreneurship, self-employment and small business management (Brush et al., 2010).

Immigrants usually have different motives to pursue entrepreneurship, such as achieving economic stability and growth. Studies about immigrant entrepreneurship cover a wide range of topics that vary from recognition of opportunities to succession of well-established

companies across generations. The rise of attention among scholars comes from the common understanding that immigrant entrepreneurship benefits ethnic communities and host countries (Wadhwa et al., 2008). In Sweden, firms started by immigrants have increased by 75 per cent during the 21st century (Efendic et al., 2016). According to the Growth Analysis Authority in Sweden, the approximate percentage of the companies started by immigrant entrepreneurs is 28 per cent (Tillväxtanalys, 2019). As a consequence, this illustrates how significant their contribution to the host country's economy and employment is. However, the rates show that their likelihood of failure is high. Given that, the success of immigrant entrepreneurs is determined by a set of challenges posed by different factors such as financial difficulties, language hindrance and cultural differences (Efendic et al., 2016).

2.3 Opportunity vs Necessity entrepreneurship

Individual's reasons and drivers to pursue entrepreneurship can be justified by their Entrepreneurial motivation (Hessels et al., 2008). The GEM has firstly identified the terms necessity and opportunity entrepreneurship year 2001. It stated that there is indeed a need for a clear distinction between people who got engaged with entrepreneurial activities in the absence of other employment options (necessity entrepreneurship) and those who pursued entrepreneurship out of their own free will (opportunity entrepreneurship). In other words, it needs to be distinguished whether the entrepreneurs' motive to establish their business is to take advantage of a market opportunity or because of the lack of other alternatives (Reynolds et al., 2003). However, businesses established by opportunity entrepreneurs usually have a more substantial and positive effect on the economic growth and employment than new ventures launched by necessity entrepreneurs (Wennekers et al., 2005). A study by Acs and Varga (2005) has also emphasized the significant positive impact opportunity entrepreneurship has on economic development and noted that necessity entrepreneurship does not promote economic growth. Opportunity entrepreneurs have prepared more for their entrepreneurial journey compared with necessity entrepreneurs. Many of them go into entrepreneurship as a result of prevailing attractive business opportunities (Udimal et al., 2020). In fact, they usually operate in industries of their particular expertise or interest (Wennekers et al., 2005). Thus, these opportunity entrepreneurship-related factors contribute to a more solid and successful business with higher growth potential, especially since the entrepreneur is characterised with vital growth aspirations (Wennekers et al., 2005). Consequently, countries with a low opportunity to

necessity ratio are more likely to have weaker firms (Reynolds et al., 2002). In developed economies however, entrepreneurs are less motivated by necessity. Whereas opportunity motives are not only determined by the economic factors but are rather substantially determined by the desire for self-realisation for instance.

According to Brzozowski (2017), the motivation of immigrant entrepreneurs is different than native entrepreneurs. That could be traced back to the challenges (e.g., prejudice and licencing) that may occur when an entrepreneur looks for a job at a local company. Predominantly, under these circumstances, immigrants usually follow alternative employment strategies, which result in immigrants becoming self-employed (Venkataraman, 1997). Thereby, the motives of immigrant entrepreneurs to open a new business in the host country lies also under two main folds: (1) a necessity that pushed the immigrant to pursue entrepreneurship and survive as a result of difficulties related to the job; (2) and an opportunity that is worth to exploit (Chrysostome and Lin, 2010). Chrysostome and Arcand (2009) define necessity immigrant entrepreneurs as entrepreneurs who are far from the labour market as a result of the obstacles faced when seeking a job in the host country. In consequence, they strive to pursue entrepreneurship as a solution to survive in the host country and establish an appropriate life for themselves and their families. Necessity immigrant entrepreneurs consider their ethnic communities critical to their survivability since it provides them with information and co-ethnic workers who could help them work fewer hours and overcome the challenges posed by regulations on employers to protect employees (Min and Bozorgmehr, 2003). Thus, ethnic communities are also considered as their target markets since the offered ethnic products are mainly targeted towards them (Min and Bozorgmehr, 2003). On the contrary, opportunity immigrant entrepreneurs in general are decently proficient in English, highly educated and hold an academic degree from the host community (Chrysostome and Lin, 2010). Their primary focus is on mainstream markets and not only ethnic ones. Hence, they have access to financial institutions, and they do not only rely on co-ethnic employees.

Commonly, necessity motives are associated with immigrant entrepreneurship. Immigrants are usually susceptible to several obstacles that natives might not confront in the host country (Chrysostome, 2010). That pushes immigrants to think of entrepreneurship as an easier way to self-independence than regular wage employment (Dheer and Lenartowicz, 2018). Aligned with that, studies that researched immigrants and entrepreneurship by necessity/opportunity have not considered opportunity motives since they argue that immigrants' entrepreneurs are

usually associated with necessity motives (Chrysostome and Lin, 2010). That could be traced back to the fact that immigrants and refugees in specific are mainly relocated in developing countries with low per capita income. According to Wennekers et al. (2005), Those countries are known for lower opportunity to necessity entrepreneurship ratios than developed countries with high per capita income such as the Nordic countries. Additionally, developed countries are known for their individualism which is seen to be associated with high entrepreneurial activity percentages (Busenitz and Lau, 1996; Mueller et al., 2002). The governmental and economic conditions are favourable for opportunity-driven entrepreneurs. Based on that, it is important to focus specifically on opportunity-entrepreneurship for immigrants in countries like Sweden.

Chrysostome (2010) classifies opportunity immigrant entrepreneurs into two categories: transnational immigrant entrepreneurs, and traditional opportunity immigrant entrepreneurs. Transitional entrepreneurs leverage business-related linkages, information and social capital from their home country. That provides them with advantages in regard to the acquisition of information and networks that allow them to access and exploit more entrepreneurial opportunities in the host country (Drori et al., 2009; Harima and Baron, 2020). Thus, allowing them to adopt several strategies for economic opportunities. These entrepreneurs usually stay in contact with their network either virtually or physically, which helps them increase their resources and entrepreneurial experience. Bagwell, (2017) and Urbano et al. (2011) assert that transnational entrepreneurs usually face more challenges when conducting their businesses in a dual business context in which governmental and institutional policies form a major part of influence on business functions. Nevertheless, traditional opportunity entrepreneurs start their new ventures mainly in the host country. Their economic contribution to the host country is mainly measured by the performance of their traditional entrepreneurial activities.

2.4 Immigrant Entrepreneurship and Its Common Challenges

Immigrant entrepreneurs differ from native entrepreneurs as their specific attributes are influenced by their immigration-related conditions (Brush et al., 2010). With this in mind, they are more susceptible to challenges that could arise through their entrepreneurial process. A broad range of studies has identified several factors that affect immigrant involvement and outcomes in entrepreneurship (Brush et al., 2010). These factors that affect the creation and

growth of ventures include resources, ethnic networks, cultural and language differences and immigrants' relationship with their friends and families in their host country and country of origin.

Many resources might be hard to access by immigrant entrepreneurs as they are external to their new firms, and they might lack enough capabilities. Immigrant entrepreneurs face a hard time accessing these resources as they may not understand consumer behaviour, rules and policies posed by governments and local market forces (Barth and Zalkat, 2020). Immigrants who lack the "track record" face immense difficulties in establishing business relationships with potential stakeholders (e.g., creditors, employees, suppliers and customers) (Barth and Zalkat, 2020). A major challenge for newly established firms by immigrants is the absence of credit history and recognition of financial institutions that enables them to access funds. Given that, they struggle to hire native employees as their financial situation does not allow them to cover the typically paid salary and the expected benefits of the employee (Chrysostome and Arcand, 2009). This result in the immigrant entrepreneur working additional hours. Additionally, education and language proficiency hinder immigrant entrepreneurs from conducting business activities efficiently as it affects their ability to communicate with their suppliers and customers, establish a good relationship with them, and understand country regulations and natives' preferences (Fairlie and Lofstrom, 2015). Not to mention, some of the challenges that immigrants usually face are also related to adapting to market demands, communicating with stakeholders, establishing trust, and allocating resources (Chrysostome and Arcand, 2009).

Pinkowski (2009) asserts that a significant challenge for most immigrants is the limited familiarity with the host country's administrative regulations and legal requirements, where language and liability of newness are the main factors that hinder the immigrant entrepreneur in this context. Immigrant entrepreneurs usually face hard times knowing where to go to get information, comply with governmental regulations and handle the overly bureaucratic paperwork. Similarly, immigrant entrepreneurs who lack previous work experience and business ownership often find it challenging to run a business without feeling uncertain and anxious about each step taken (Vinogradov and Isaksen, 2008).

Previous experience of immigrants folds into two types (1) previous work experience and (2) previous business ownership experience and is considered a critical factor to overcome challenges faced in new businesses and business survival (Vinogradov and Isaksen, 2008).

Previous business ownership experience provides immigrant entrepreneurs with relevant managerial skills in their host country that could counteract some of the challenges faced when starting a new business. These entrepreneurial learnings might be a result of positive or negative business experiences. Both result in effective learnings that could be utilized to avoid mistakes and challenges. However, previous work experience can also positively affect the challenges faced at the start-up phase by having managerial or executive experience.

2.5 Refugee Entrepreneurship and Its Common Challenges

Vertovec (2017) argues that heterogeneity does exist among different refugee populations. Thus, several personal motives could be behind the refugees' decision to pursue entrepreneurship. Some of these motives are desirability to improve their living conditions, integrate into their new environment as well as seeking independence and accessibility to social capital (Fong et al., 2007; Sandberg et al., 2019). Social integration and being blocked from upward mobility in the host country labour market was also mentioned by Tömöry (2008).

Refugees often face difficulties in proving their professional skills and lack formal evidence of their experience and education. Due to the unplanned immigration decision, refugees are usually not able to bring their formal documentation (diplomas or certificates) from their home country (Wauters and Lambrecht, 2008). On the other hand, having their documentations when possible is not certainly enough as they might face problems in regard to the equivalence of diploma. The evaluation and recognition of their qualifications must be made by the host country to be declared as accepted. In consequence, this could hinder their ability to enter the labour market and push them into self-employment (Wauters and Lambrecht, 2008). It is noticeable however that refugee entrepreneurs operate mainly in overpopulated sectors such as local grocery stores, barbershops, restaurants and car services, which demand low qualification and investment (Wauters and Lambrecht, 2008). Hence, it is common for refugees to opt for sectors where barriers are perceived low rather than choosing a sector where market opportunities exist or match their qualifications. Apart from that, family members serve as a role model for refugees with entrepreneurial intentions. Those who value entrepreneurship by their families have a more robust motivation to become entrepreneurs than refugees whose

family members are not self-employed (Wauters and Lambrecht, 2006). Additionally, refugees who have been engaged in any entrepreneurial activity or at least have a family member with an entrepreneurial experience in their home country are more prone to pursue entrepreneurship. Regardless of the motives, successful entrepreneurship empowers refugees and gives them a meaningful life purpose when they self-manage to establish a profitable business and a proper livelihood (Fong et al., 2007). However, entrepreneurship among refugees in their new host country is associated with many challenges.

Culture and language barriers, lack of social network and discrimination are among the most common challenges for refugee entrepreneurs (Bizri, 2017). Other factors regarding mental and psychological wellbeing also significantly impact refugees' performance (Wright et al., 2016). Researchers highlight the essential role of the host country language and the communication difficulties that refugee entrepreneurs encounter (Omeje and Mwangi, 2014). Additionally, refugee entrepreneurs struggle to access financial capital and lack the appropriate business knowledge for their new ventures (Lyon et al., 2007). Ayadurai (2011) and Lyon et al. (2007) agree upon that refugee entrepreneurs face cultural and legal complications in the new countries of residence. Moreover, Khoury and Prasad (2016) adduce that many of these refugees lose their entrepreneurial desire and ability to settle in the country of residence because of governmental and institutional restraints that may limit their capability to adapt to the surrounding environment. On the other hand, family is usually a priority for refugees, and they are obligated to their responsibility to look after them (Bizri, 2017). However, refugees' unplanned decisions to leave their homes may involve leaving their family members behind. Thus, in order for refugees to settle in the new country and not be worried about their families in the home country, they must look after them (Shneikat and Alrawadieh, 2019). This factor is expected to affect the progress of refugee's entrepreneurial activity.

Wauters and Lambrecht (2008) assert that refugees who lack extended or relevant social network risk receiving information that could be inadequate or wrong. For example, the information available for the choice of location could be a determinant of boosting a start-up to flourish. Moreover, refugees face immense barriers regarding restrictions and legal constraints as they are unfamiliar with the responsible entities and posed customs (Hudson and Martenson, 2001). Refugees lack recognition of administrative procedures and 'red tape', which they might overlook or disregard. As a result, refugees could face a challenge regarding the legal aspects since they only recognise their fault after being notified by an outsider (e.g., commercial

inspection). With this in mind, the inadequate information that refugees have is the reason behind their inability to cope with several administrative procedures. The refugees' challenges are not only limited to information but also extends financials. Setting up a business requires investing a certain amount of money which refugees might lack. This is usually due to not having the possibility to bring their assets from their home country (Wauters and Lambrecht, 2008). Consequently, it is common that refugees start again from scratch without any financial capital. Obtaining finance from several banks and granting institutions is not available for refugees, and this is where the situation of refugees differs from immigrants.

Provided that, Wauters and Lambrecht (2008) sum up the following aspects that could be seen as comparative disadvantages for refugees in comparison with immigrants when starting and running their own business: less extensive social networks; inability to acquire resources from their home countries; less preparation prior to the Immigration; unsuitability for paid employment; valuable resources left behind; and psychological problems caused by the traumatic events when immigrating. Clearly, these several aspects and challenges affect the refugees' potential of establishing a sustainable business and their access to entrepreneurship and are usually more difficult for refugees than they are for immigrants (Wauters and Lambrecht, 2008).

In his research on refugee entrepreneurs, Embiricos (2020) has outlined three major challenges faced by the refugees in Germany: These are (i) access to financing and start-up capital, (ii) lack of skills and knowledge and (iii) lack of social networks.

It is almost impossible to acquire a bank loan by refugees in Germany since they are associated with higher risk rates (Easton-Calabria and Omata, 2016). Banks are afraid of non-repayment since they cannot ensure that refugees will earn adequate returns from their venture within the given time frame. Not to mention, the absence of documentation and other financial records due to the nature of refugees' pre-migration journey prevent the banks from checking their credit history (Embiricos, 2020).

Secondly, lack of knowledge and skills such as language abilities can hinder self-employed refugees' capability to negotiate with potential stakeholders and deal with the complex bureaucratic systems (Embiricos, 2020). According to Embiricos (2020), newcomer entrepreneurs indicated their inability to deal with the German system and find the information

they seek. Institutional difficulties seem to negatively impact entrepreneurial intention among refugees (Fong et al., 2007). Registering a business is seen by refugees as a long process and includes many complex procedures and paperwork (Embiricos, 2020). Nevertheless, refugees usually seek support with these procedures due to language constraints. However, opportunity immigrant entrepreneurs who have achieved an academic degree from the host country are not expected to face language obstacles during business setup and operations. Additionally, it is noticeable that refugee entrepreneurs operate mainly in overpopulated sectors such as local grocery stores, barbershops and restaurants which demand low qualification and investment (Wauters and Lambrecht, 2008). Hence, it is common for refugees to opt for sectors where barriers are perceived low rather than choosing a sector where market opportunities exist or match their qualifications. In light of what is stated earlier, this might not be relevant to opportunity entrepreneurs.

Embeddedness in social networks is a main component of entrepreneurial success (Masurel et al., 2002). Immigrants, in general, have different approaches to access and obtain resources in the host country. In order to gain knowledge on the system and the market and reach a wider customer base, a solid social network should be acquired (Kloosterman and Rath, 2001). Yet, refugees usually have a humble network compared to other immigrants and local inhabitants (Gold, 1992). Bizri (2017) found that refugee entrepreneurs turn to their surrounding network which is small but strong enough to help them meet their needs. That was also the case in Embiricos (2020) research as he found out that refugee entrepreneurs have a limited network and usually head towards social initiative communities or their ethnic community to get crucial support, mentoring opportunities and legal help (Embiricos, 2020). Considering that refugee opportunity entrepreneurs do not necessarily target their business to their ethnic market, they might not be satisfied with the knowledge delivered by their surrounding network. A traditional necessity-driven refugee entrepreneur might not be familiar with the market in which they operate. Worth mentioning, according to Andersson (2020), refugee placement programs, residential segregation, and co-ethnic concentrations of foreign-born residents in Sweden impact their socio-economic outcomes. Refugees' preferences to the place of settlement are given by the authority little or no consideration. Importantly, refugees' access to host-country information and skills is greatly influenced by their physical and social distance from natives. Given that, opportunity-driven refugee entrepreneurs in these circumstances might face difficulties to access the needed resources and support.

Several themes related to challenges faced by refugees while establishing and running their business have been identified by Fong et al. (2007). The following are among these themes: (1) language and communication, (2) stressors, (3) lack of knowledge, (4) financial literacy and access to capital, (5) cross-cultural challenges. In comparison to language and communication barriers limiting refugee employability, pre-literate refugees and those with poor English competencies need substantial assistance to handle the documentation required to own a small business (Fong et al., 2007). Several stressors could oppose the refugee entrepreneurs. Upon resettlement in the host country, refugees need to integrate with the new culture and achieve self-sufficiency. Thus, establishing a new business in parallel will undoubtedly create a sense of insecurity and pose additional tension (Fong et al., 2007). In this research, refugees have listed the limited knowledge about the system regarding how to open and run a company as a challenge. Although these procedures differ from one country to another, refugees usually face troubles including writing a business plan; budgeting; licenses and permits; environmental regulations; and federal taxes (Fong et al., 2007). In addition to the previous, differences in business culture and other cross-cultural challenges were also frequent in refugees' entrepreneurial journey. This includes cross-cultural variations such as diverging perspectives of time and appointment punctuality and other social norms (Fong et al. 2007). Fong et al. (2007) have found that refugee entrepreneurs also face discrimination based on race or ethnicity. In fact, they suggested that refugees are susceptible to inequality within the governmental support for minority business development.

3 Methodology

This chapter elucidates how the research has been conducted and the underlying logic behind the adopted approach and methods. The chapter starts with a discussion on the approach, philosophy, research design and data collection, followed by an overall discussion related to the reliability and validity of the research and research ethics.

3.1 Research Philosophy

Saunders et al. (2019) relate the term research philosophy to a set of assumptions and beliefs regarding the enhancement of knowledge and the context of that knowledge. In this regard, it is vital to adopt a research philosophy as it reflects the assumptions of the authors' view on realities encountered, human knowledge and the influence of the researcher' values on the research process. Hence, it assists in determining a suitable research strategy to be used and guide the research throughout the entire process. Given that, there are several schools of thought in the academic world of which epistemology and ontology are known as the major phenomena in research philosophy. These assumptions form the basis of how the research should be carried out (Saunders et al., 2019).

Raadschelders (2011) asserts that ontology refers to the assumptions about the context of reality and produce theories regarding what can be understood, interpreted, and provides the prospect of reality. In ontology, there are different stances of a continuum such as realism, internal realism, relativism and nominalism (Easterby-Smith et al., 2018). Relativism is an ontological view that assumes that there is no single reality, but different perspectives on a phenomenon exist, and that means truth can be context-dependent and could differ from place to place. However, a positivist approach considers reality as objective and the social world exists externally where its characteristics are tested objectively and not through sensemaking (Easterby-Smith et al., 2018). Not to mention, positivists often depend on data that is quantifiable and statistically tested from a large population which indicates that the researcher is regarded as passive to the data and has no influence.

Consequently, considering the quantitative nature of a positivist approach and its effect on data by isolating human factors from facts could lead to the loss of valuable information. Therefore,

a positivist approach is viewed as not suitable for this research. Instead, a relativism stance is adopted to help achieve the aim and purpose of this research where the context and opinions of the interviewees must be taken into consideration and the subjective assumptions of the authors must be made to understand what and how challenges are faced by the interviewed refugee entrepreneurs.

Nevertheless, epistemology relates to the assumptions about knowledge and concern with what the author sees as reliable knowledge and how knowledge can be communicated to others (Saunders et al., 2019). In epistemology, two approaches can be found: objectivism and constructionism, where objectivism perceives a social phenomenon and its context independent from social factors (Bryman et al., 2019). On the other hand, constructionism views the social factors as an inherent part of the social phenomenon and its meaning. The purpose of this research is to explore the field of refugee entrepreneurship in the Swedish context and identify the specific challenges faced by opportunity-driven refugee entrepreneurs during their entrepreneurial journey. Taking into consideration the fact that refugee entrepreneurs get influenced by their pre & post immigration context, and since the authors believe that a social phenomenon and its meanings cannot be detached from its social factors, constructionism position is relevant for this research. Not to mention, seeking a deep understanding of their challenges and their different perceptions of challenges requires a constructionism position to enable the authors to interview refugee entrepreneurs and build upon their different views on entrepreneurial challenges. The approach constructivism, which is equivalent to the term interpretivism, considers reality and meanings as socially built where reality can change depending on the different individuals' perception of it. Interpretivism is suitable in this research as it allows to catch people's meanings, adapt to emerging problems and support the development of new theories (Easterby-Smith et al., 2018). This thesis involves the participation of different refugee entrepreneurs, their experiences, and opinions, which is considered subjective and differ among them. As a result, an interpretivist philosophy is deemed suitable for this research.

3.2 Research Approach

The methodology is a mean that connects and bridge the gap between theoretical data and empirical findings (Saunders et al., 2019). However, the research approach is fundamental to a

research design as Bryman and Bell (2019) emphasize that the formation of a connection between theory and research forms the basis for the desired outcomes of the study. According to Bryman and Bell (2019), the process of choosing a suitable approach is considered tedious work, and the type of approach might affect the structure of the research design.

Bryman and bell (2019) provide three different types of research approaches (1) inductive, (2) deductive and (3) abductive that helps in determining the methods to be used in the research. It is certain that the inductive approach aims at constructing a theory based on the outcomes obtained from the empirical data. Nevertheless, to understand the phenomenon of opportunity-driven immigrant entrepreneurship and the common challenges related to it, the beginning of this thesis followed a deductive approach to build a theoretical base of the relevant literature. The deductive approach seeks to explain the connection between variables and test if a theory is valid (Saunders et al., 2019). However, this thesis adopts an abductive research approach to complement the research's theoretical framework and rationalize the empirical findings. Abduction enables the integration of cognitive reasoning, allowing a better explanation of a phenomenon (Mantere and Ketokivi, 2013). Hence, it allows the researcher to interchangeably move back and forth between theory and findings to adjust theories while collecting data. Moreover, the abductive logic allows for the use of the subjectivisms by the researcher in the study through a deeper interpretation of the phenomena and by the constant interchange between theory and empirical findings, which coincide with this research's interpretive philosophy (Saunders et al., 2019).

Considering the scarce literature regarding the intended study subject which hinders building a theoretical base for the phenomenon studied, the deductive reasoning was deemed inconvenient. Hence, using only an inductive approach is insufficient due to the lack of a theoretical base for the phenomenon of interest. Therefore, abductive reasoning has been adopted to incorporate the benefits of the inductive and deductive methods and uncover their infirmity.

3.3 Research Design

In general, there are five different designs for research and the option is based primarily on the aim of the study. The research design can be described as a way of collecting data to find

relevant and valid research information (Saunders et al., 2019). The research design serves as a mean to connect the research together and a strategy that enables the researcher to understand how the data will be collected to fulfil the purpose of the research, answer research questions and offers an idea of what methods to use for analysing the data (Saunders et al., 2019). To better understand the challenges faced by opportunity-driven refugee entrepreneurs and to be able to adopt an epistemological and ontological perspective, it is crucial for the researchers to choose a suitable research design.

The researchers adopted a case study design as Yin (2017) asserts that it is most appropriate when the researcher aims to explore and better understand a phenomenon. The nature of case study design involves conducting qualitative semi-structured interviews of multiple cases (Yin, 2017). A case study design can be a single and multiple case study design, and a distinction between them can be made. This study used multiple case studies as the researchers collected data from several refugee entrepreneurs where each entrepreneur represents a case. The adoption of multiple case study design enabled the researchers to make a comparison between the cases to spot similarities and differences and establish relationships between different factors.

Nonetheless, there are two designs for a study which are exploratory and descriptive, and it is essential that the researcher adopt a design since the research process is highly dependent on what kind of design is used (Bryman et al., 2019). The purpose of descriptive research design is to study different variables regardless of their interrelationship and understand phenomena' frequencies and size (Kent, 2006). As a result, this design is deemed not applicable to this study and an exploratory design was chosen to investigate the gap in the existing literature regarding refugee entrepreneurs and generate theories that could contribute to the literature. Nevertheless, an exploratory research design is appropriate as it fits with the qualitative nature of this research.

3.4 Research Strategy

A qualitative study is one in which the data obtained is not quantitative and is gathered by conducting interviews (Saunders et al., 2019). The qualitative method's main benefit is the accurate and systematic evidence collected from interviewees, which allows for a deeper interpretation of the phenomena being studied (Bryman et al., 2019). This indicates that a

qualitative research design is appropriate with the constructivism and interpretivism paradigm, as well as the abductive approach of this research (Bryman et al., 2019). As a result of this and the purpose of this research which is to gain a deeper understanding of the challenges faced by opportunity-driven refugee entrepreneurs, a qualitative research strategy is adopted. Consequently, this allowed a deeper understanding of the interviewees' perceptions, motivations and challenges. Thus, taking into consideration the interpretivist philosophy of this study, the data obtained from the different interviews helped to understand individuals' meanings and achieve a deeper understanding of the studied phenomenon (Saunders et al., 2019).

3.5 Entrepreneur

The table presents the persons the researchers have interviewed and indicates information regarding each case as follow:

Table I The demographic characteristics of the refugee entrepreneurs.

Entrepreneur	Company	Service/product	Role	Place of origin	Location	Marital status	Age	Level of Education	Duration (min)
1	x	Retailing of alcohol drinks	Founder & CEO	Syrian	Jönköping	Single	25	High	120
2	x	Wholesale of electronic components & Cleaning services	Founder & CEO	Syrian	Jönköping	Single	24	High	120
3	x	Advertising and web development agency	Founder & CEO	Syrian	Jönköping	Single	28	High	90
4	x	Water free car wash and detailing services	Co-founder	Syrian	Jönköping	Single	23	High	90
5	x	Cleaning products & Services	Founder & CEO	Syrian	Jönköping	Single	28	Middle	90
6	x	Wholesale of food products	Founder & CEO	Syrian	Göteborg	Married	41	Middle	60
7	x	Renovation & Interior decoration	Founder & CEO	Syrian	Göteborg	Single	31	High	60

Educational level: High = university education; Middle = at least 12 years of education

3.6 Data Collection Method

Primary data and secondary data are the two popular methods for empirical data collection, where each approach serves a purpose and requires specific abilities and resources (Ghauri and Gronhaug, 2010).

3.6.1 Primary Data

When conducting a qualitative study as in the case of this research, primary data collection is the common approach for which the suggested techniques are mainly observations, focus groups and interviews (Silverman, 2013). Thus, the empirical findings of this research are entirely derived from primary data that has been gathered through interviews whereas the questions of the interview guide were inspired by the secondary data from the literature review. The data in this approach is recognized as original since it is usually gathered by the researchers themselves (Ghauri and Gronhaug, 2010).

The reason behind choosing interviews is to gain an extensive understanding of the feelings of the refugee entrepreneurs and more profound knowledge on how those people interpret their surroundings (Ghauri and Gronhaug, 2010). The interviews were conducted face-to-face to guarantee data enrichment and interaction with the interviewees (Denscombe, 2010). The topic of this research included theoretical expressions and terms that the interviewees are not familiar with. Considering that, the face-to-face interviews helped reduce potential misunderstandings and allowed better interpretation. That also gave the researchers more time to translate and rehash the questions in the Arabic language.

The three common ways to conduct an interview are structured, unstructured or semi-structured (Merriam, 2009). For the sake of this study, we chose to use semi-structured interviews to guarantee a flexible and interactive design (Bryman and Bell, 2011). Unlike unstructured interviews, semi-structured interviews helped avoid errors by using pre-determined questions to prevent conversations that were not related to the topic. Nevertheless, the interviews were not entirely structured to give the respondents chance to think and ability to express themselves and their thoughts regarding the topic (Bryman and Bell, 2011). Semi-structured interviews allowed the researchers to freely pose follow-up questions and ask for a deeper explanation if needed (Denscombe, 2010). In order to be sure that the interviewees information will contribute

to the aim of this research, a general overview has been provided before each interview, and the research question was kept as a centre. Not to mention, an interview guide was used as a base for the interviews to direct the conversation towards the aimed results and ensure that all the points have been covered.

3.6.2 Secondary Data

In this research, secondary data were obtained from reviewing peer-reviewed literature related to the studied field of immigrant and refugee entrepreneurship. The time span of articles was delimited from 1989 to present. However, the authors tried to focus on getting the most out of the recent literature as the ever-changing refugee-related policies and regulations caused by the recent immigration waves affected the overall circumstances and challenges refugees face. The articles were collected using different databases such as Scopus, LUBsearch, Ju-Primo, connected papers and Google scholar. To find relevant articles, the authors used keywords such as immigrant entrepreneurship, refugee entrepreneurship, opportunity and necessity driven entrepreneurship and challenges.

3.7 Purposive Sampling

The two standard sampling techniques are probability and non-probability. In qualitative research however, the data collection process has to be sensitive in order to observe the attitudes and behaviours of the selected group (Merriam, 2009). Thus, the non-probability sampling is more suitable for this research in order to study the behaviours of the refugee entrepreneurs. In contrast to random sampling, the researchers chose the sample based on predetermined criteria. This purposive sampling allows the researchers to only consider entrepreneurs that represent the refugee entrepreneurship phenomenon and can contribute to the purpose of research. The authors started by selecting participants from their personal network and continued with snowballing sampling. The interviewees recommended other participants who also meet the criteria. Regarding the number of interviews, no predetermined number was set; rather, the authors considered the findings sufficient when they reached a saturation degree where no additional and valuable insights were delivered.

Based on the theory, aim and question of this research, the following criteria were set to be used as a base when choosing the interviewees:

1. People engaging in opportunity based entrepreneurial activities

Based on the literature review, we identified opportunity entrepreneurs as individuals with entrepreneurial spirit who started their own business regardless of other potential job alternatives. Before proceeding to the interviews, the authors approached the refugees to identify their entrepreneurial intentions first and compared them with the literature in order to approve them as opportunity entrepreneurs. Notably, all of the entrepreneurs had growth ambition and did not want to limit their business to ethnic communities.

2. People with a refugee background from Syria

As stated earlier, the authors aim to specify this research with refugees. Nevertheless, taking into consideration the Syrian background of the authors, collecting comprehensive data from Syrian refugees is more applicable as they would be more open and willing to contribute. The mutual language will help avoiding misinterpretation and lead to more accurate data processing. Worth mentioning, Syrians represent the biggest refugee community in Sweden.

3. People who moved to Sweden during the last 6 years.

Due to the recent immigration crisis that hit Europe in 2015 and the ongoing Refugee-related changes in policies and legislations, the authors considered recently immigrated refugees more appropriate for the research.

Ultimately, the size of the company, the industry and the firm's region did not play an essential role within the scope of this research. In fact, the researchers tried to include cases from different industries to be able to generalise the results. This research has also considered entrepreneurs who couldn't manage to continue running their business. That has been beneficial for the research as it shed the light on the obstacles that caused the business to fail.

3.8 Operationalization

The development of an interview guide first involves ensuring that an appropriate literature review is carried out (Jacob and Furgerson, 2012). This will help the researchers to understand what gaps exist in the literature and which aspects should still be explored. Not to mention, a systematic literature review allows the researchers to develop appropriate interview questions

that aim to meet the intended results of the interviews. The interview guide helped the authors to prevent skipping questions and guided them throughout the interviewing process by providing consistency and sequence in the flow of questions and keeping the outcome of the interviews within the scope of the research. The interviewee might talk about several challenges that could not be of interest to the researchers and might shift from what he/she has been asked to answer.

Concept	Interview questions	Rationalization
Preliminary background information/pre-migration	1-7	The following questions have been pointed out to understand if the interviewees have experienced the circumstances of refugees and how these circumstances have shaped their characteristics and entrepreneurial journey.
Motives	8	This question aims to understand the interviewees' entrepreneurial intentions and decisions to initiate their entrepreneurial venture. Hence, to scope the interview to opportunity entrepreneurship.
Influencers	9-11	These questions seek to give the authors a preliminary view of the influencing factors that could affect how the entrepreneurial challenges is perceived by the entrepreneurs and if these influencers could be a probable challenge to their business.
Challenges	12-16	These questions have been posed to the interviewees to give a comprehensive understanding of the significant challenges they face as opportunity-driven refugee entrepreneurs.
Other questions	17-18	These are concluding questions that cover any additional aspect that have not been touched upon during the interview and serve as supplementary information that complements previously mentioned aspects.

Table II Operationalization

3.9 Data Analysis

Data analysis is the practice of researchers combining, minimizing, analysing, searching for similarities, and categorizing interviewees' answers to make data relevant (Merriam and Tisdell, 2015). Compared to quantitative data, qualitative data pose analytical difficulties since quantitative data deals only with structured data, e.g., numbers. In contrast, qualitative data is associated with many problems as it generates mass data obtained from a subjective perspective in the form of notes, interview transcripts, etc. (Bryman et al., 2019).

Miles and Huberman (1994) agree that the analysis of qualitative data has no one universal method. However, it can be done by following three phases that appear in qualitative data analysis: data reduction, data display and conclusions drawing and verification. Ghauri and Gronhaug (2010) argue that the division of the data gathered into constituent parts is crucial to the analysis of qualitative data. Therefore, the data analysis process of this research is a thematic analysis and has begun by the two authors listening to the records, drawing summaries and interpreting the primary data of each case separately to allow a better understanding and increase familiarity of each case (Eisenhardt, 1989). This has enabled the researchers to have a better comparison between the cases.

Moreover, the data have been studied separately by the authors and then compared to ensure that no data is missed or misinterpreted, which according to Denzin (1978) increases the validity and reliability of the research. Thus, when the researchers disagreed on something, they returned to the recorded interviews to verify and ensure that the conclusions are valid and reliable. Nevertheless, the interview guide was separated into categories representing the entrepreneurial process (pre-migration circumstances, motivations, challenges, industry-specific challenges) of the refugee entrepreneurs to get a holistic overview and organized data collection. On the other hand, the categories identified in the findings section were inspired by factors from the literature review. However, the authors did not want to limit the outcomes to the previously listed themes in order to derive new and valuable results and provide a better understanding of the challenges.

3.10 Quality of the Research

It is crucial to ensure that the findings of the research are regarded valid and conclusive (Bryman and Bell, 2011). In order to achieve this quality, the research should be verified based on its reliability and validity (Denscombe, 2010).

3.10.1 Validity

According to Bryman & Bell (2011), validity is the correctness of findings in relevance to the study. The authors ensured the validity of this research by conducting it in a manner where the theoretical and practical outcomes of the research reflect reality (Leung, 2015). Thus, the authors were committed to accurately analyse the outcome and be transparent in regard to the data collection process (Bryman & Bell 2011). Compared to quantitative research, qualitative research is considered less valid (Holme and Solvang, 1997). However, strategies as the multiple sources of evidence and triangulation help boosting the perceived validity (Bryman and Bell, 2011). In this research, investigator triangulation has been implemented, and the data was collected by each of the researchers separately. The results were later compared in order to ensure the same conclusion was reached by each of them.

3.10.2 Reliability

As reported by Bryman & Bell (2011), reliability puts attention on the consistency of the research and its findings. In this research, reliability has been enhanced by detailed descriptions and clarifications of the applied methods. Thus, to ensure the reliability of the findings and allow the reader to thoroughly understand the process of interpreting the results and deriving the conclusion, several procedures were followed throughout the paper (Bryman and Bell, 2011). Moreover, the language matter was prevented by conducting the interviews in Arabic since it is the researchers' and interviewees' native language. Thus, no other parties were needed for the translation procedure, which guarantees that no interpretations were misunderstood. Additionally, the interviews were recorded and thoroughly analysed to ensure that no information was missed or misinterpreted.

3.11 Research ethics

The authors' research process entails accessing organisations, interviewing people and collecting, analysing, and presenting data which implies that ethical concerns will arise in every step throughout the research (Saunders et al., 2019). In a research context, ethics are commonly known as respecting and considering the rights of individuals who participate in research. Therefore, refugee entrepreneurship as a subject might be perceived sensitive by many of the participants and thereby the authors tried to give the interviewees a full overview of all the ethical aspects.

This research has addressed all the ethical aspects mentioned by Saunders et al.(2019) that should be considered during the process of collecting data in a list as follow:

- 1- Provide the participants with an explanation of the reason of the research.
- 2- Participating and contributing is voluntarily and no question is mandatory to answer.
- 3- The participants are given the freedom to choose whether to declare their names (or any other mentioned names during the data collection process) or stay anonyms.
- 4- If the participant chose to stay anonymous, he/she will be assigned a different letter or keyword such as 'entrepreneur 1' to differentiate between interviewees.
- 5- The information will be handled with full confidentiality and anonymity and the author have the full right to recall and ask for deletion of data that he/she doesn't feel confident about.
- 6- Data that are not authorized to publish will be not used and permanently deleted.

Ultimately, for ensuring a transparent communication of results, the data was presented without distortion. Data collection have been performed after the participants were informed of all the ethical considerations that have been mentioned above prior to the interviews. This has been done to make sure that this research provides trustworthy and reliable data. Not to mention, the results were presented to the interviewees to make sure that the data obtained were perceived correctly by the authors.

4 Empirical Findings

This chapter displays the research's empirical data that are obtained through in-depth interviews with entrepreneurs who fit the purposive sampling criteria of this research. The development of categories is concept and data-driven therefore the structure of this section entails categories derived from the results and inspired by the literature review.

4.1 Socio-cultural Challenges

The socio-cultural theme considers the obstacles that occurred for refugee entrepreneurs while interacting with the local culture and social hierarchy. The entrepreneurs faced many difficulties while trying to comply with the surrounding environment. Sense of self-esteem or self-image, social insecurity and language barrier were among the most mentioned issues. common sense shared between the interviewees was their social value. The entrepreneurs were frustrated to be less potent in the foreign society than the personal value they had in their home country. Entrepreneur 1 said relating to an occasion where he attended an event for new ventures owners

“If I still have the same societal power and value as I had in Syria, I would have had more public courage and could be able to prove myself, but my pride holds me back, and this issue makes me miss on so many opportunities”. (Entrepreneur 1)

Social insecurity was referred to as the feeling of being insecure in various social settings due to the lack of knowledge about the common behaviours and protocols in the community. Entrepreneur 6 stated that through many interactions with other companies (meetings, work lunch, or business events), he feared that his behaviours and attitude would be perceived as rude and vulgar. In another case, Entrepreneur 5 stated

“as a foreigner and refugee in specific, I want to represent my group in a tactful way and build a good image, but the Swedish business owners are knowledgeable, highly educated and spend much money on their prestige and appearance. To be honest, I can't catch up with them, and I feel left out”. (Entrepreneur 5)

Importantly, although the language was not mentioned as a main barrier especially in the early phase of the entrepreneurial journey, many have felt limited because of their language abilities, especially when it comes to marketing and customer interaction. Entrepreneur 4 said

“Although I consider myself speak good Swedish, but if I want to post something on linked-in for example, I need advanced language skills and I also would not be able to deliver the message and communicate in the same way a Swedish would do”. (Entrepreneur 4)

Some interviewees mentioned that they have several potential future career plans and opportunities in other countries and did not want stay bound to Sweden. Therefore, long-term decisions were not their best choice, making them postpone or start their businesses on a small scale. Hence, on many occasions, they were not brave enough to take on big steps. Decisions that incorporated long-term commitment was challenging and at some points have limited their growth intentions.

Ultimately, some of the interviewees were considering the option to live in another country as they perceived the entrepreneurial conditions in Sweden not favourable. This has delayed their decision to start their business and made them hesitant about steps that may tie them to a specific geographical area. For instance, entrepreneur 3 mentioned

“I did not want to live in Sweden; therefore, I worked as an employee for the first three years... then I moved to Greece.... Things did not work out.... I decided to come back and start my entrepreneurial journey in Sweden.” (Entrepreneur 3)

4.2 Financial Challenges

The financial aspect deals with the barriers faced by entrepreneurs when setting up their business, scaling up operations and allocating resources. Most interviewees shared similar challenges related to their business finance, such as constraints on capital mobility, bringing money from home country, legally putting money in banks and rigid banks procedures. Many interviewees have indicated that they have assets and money back in their home country, but the sanctions posed on their countries and their declaration as a refugee with no money when

they came to Sweden have posed a significant challenge to bring their money to Sweden. Interviewee 2 elaborated on this aspect by mentioning

“I have several properties in my home country, even my family have money, but I know that all that have no value since even if I sold them, the money I will get would be hard to bring to Sweden”. (Entrepreneur 2)

Moreover, entrepreneur 7 has mentioned that he declared himself as a refugee with no money upon his arrival to Sweden, which made him anxious about any transaction made to his bank account. Using the money brought from the home country by inserting them into a bank account legally in the host country was also frequently mentioned as a challenge by many interviewees. Entrepreneur 5 for example, has provided the following

“I did not know that I will face problems with the banks here. Refugees in Sweden usually struggle to put a big amount of money in their bank accounts, especially money brought from outside the country. Banks here require mass documentation that is related to the origin of the money and how I obtained them, which I have no access to”. (Entrepreneur 5)

Nevertheless, some of the interviewees conducting their businesses from two different locations have emphasised the challenges that come with being a transnational refugee entrepreneur. Although these entrepreneurs have leveraged the resources they possess from their home country and became transnational entrepreneurs, the challenges they faced in the host country were far beyond their expectations. Provided that, setting up the business and opening a bank account were challenging considering the entrepreneurs' background and the businesses nature. Banks were reluctant to provide the entrepreneurs with a bank account and were concerned with parties involved in their business. The nature of the entrepreneur's business involved stakeholders from countries in the middle east, making the banks more stringent regarding the criteria for opening a bank account. They required many documents related to the stakeholders, the origin of money and products, declarations from the entrepreneurs' suppliers in the middle east, etc. These requirements were considered by the entrepreneurs demanding and, at some points, were challenging to obtain. This has demotivated the refugee entrepreneurs and made them look for strategies that could overcome these obstacles. Surprisingly, entrepreneur 2 mentioned that

“To open a business bank account, I first opened a cleaning company in Sweden, so it is domestically operated, opened a bank account and then I switched my company’s operation to import and export”. (Entrepreneur 2)

These criteria and protocols are not only time consuming but also considered demotivators for the entrepreneurs. Every company procedure related to banks was an issue for the transnational refugee entrepreneurs, which posed stress, doubts, and extra effort. The request for documentations and paperwork related to how and why transactions are made limited the entrepreneurs’ ability to scale up their operations. On some occasions, that have made them miss on many deals. For example, entrepreneur 6 went on saying

“They wanted a monthly declaration for every transaction made not only by me but also by my supplier, which is a sensitive issue that my supplier might not be capable of.... This might ruin the relationship with them”. (Entrepreneur 6)

4.3 Family as a hinder

For refugees with middle eastern cultural background, family has a big part of their lives. The interviewees declared that their family have shown much support through their entrepreneurial journey. However, in most cases, the families of the interviewees have limited their abilities and hindered them in different ways. According to entrepreneur 5, having his family (parents and siblings) in his home country where the safety and economic situation are unstable have limited him.

“I feel bound that my family is still in Syria; the economic situation is so bad there; I need to have a stable income in order to transfer money for them every month”. (Entrepreneur 5)

However, for interviewee 7, the situation was different since he moved to Sweden together with his family. Quoting him,

“My family is my responsibility, everything is new for them in this country, and they are not able to manage their daily routines and commitments by themselves, especially since they do not speak the language and are not used to the technological systems. For instance, I should accompany them to each appointment they have”. (Entrepreneur 7)

The interviewee referred to that issue as a problem for his entrepreneurial activities since he gets distracted and cannot fully commit to his business. Thus, entrepreneur 3 confirmed that and added that having to stay with the family makes you miss on potential opportunities.

“In our culture, it is not accepted and unusual to leave your family and move somewhere else. For my industry (advertising), there is a higher growth potential in bigger cities like Gothenburg or Stockholm, but I cannot move there without my parent”. (Entrepreneur 3)

4.4 Bureaucratic Systems

The findings have shown that the complexities related to the bureaucratic system are not limited to the governmental level but also the business and industry level. The interviewees have pointed out that the bureaucratic system in Sweden has created ambiguity and discouragement. In some cases, the entrepreneurs' business nature was accompanied by big players in the market such as Systembolaget, ICA, etc., which have posed a situation of continuous requirements of many documents and specific procedures to maintain doing business. Entrepreneur 1, for example, have stressed out the following

“I had many mistakes with the bureaucratic system, working process and paperwork. I used to think that I simply send a palette full of alcohol drink bottles to Systembolaget or just take pictures of my products and upload it into the system, but reality appeared to be much more complex”. (Entrepreneur 1)

It is therefore time-consuming, expensive, and as a refugee entrepreneur who is not well embedded in the system, he/she might not be aware of all these aspects which pose significant barriers to their work. Evident to that, Entrepreneur 6 has also mentioned,

“I was shocked with all the platforms, entities and specific regulations that I have to deal with. Validoo for instance, is a data entry platform where you need to insert all the product-related information before you can do business with grocery stores.... There are also unreasonable product-specific standards as the specific brightness and display of every item's image I upload”. (Entrepreneur 6)

However, bureaucracy was not only limited to the business level where industry-specific requirements exist and companies own regulations but also to the governmental and institutional level. The interviewees have indicated that there have been some duplicate or extensive overlapping governmental regulations and procedures that are unnecessary for almost every step taken within the company. Consequently, the endless wait for permits and approvals delayed their go-to-market time and, at some points, have reduced their entrepreneurial stamina and motivation. For instance, the entrepreneurs (1,2, 4 and 6) have asserted that the existence of so many agencies for so many reasons has not only posed a significant challenge to find them but also consumed their time and decelerated their progress pace. Ultimately, the existence of many organisations and institutions have made the entrepreneurs uncertain about the role of each one and where to head to find the help needed.

4.5 Network

Respondents shared similar perspectives regarding how network affected their way of conducting business and business conditions. Many interviewees have referred to their close network when needing information, recommendations, and support in taking decisions. However, their network was able to provide help to a particular stage of their business. After that stage, the network's capabilities to help and provide information became limited since the community of the interviewed entrepreneurs was limited to people who recently immigrated to Sweden. Thus, very few have started their own business, which implies that they are unfamiliar with the formal processes and procedures a business undergoes. Entrepreneur 6 articulated on this issue by saying

“I used to benefit from my network at the beginning of my entrepreneurial journey, but when I expanded my operations, it became clear to me that nobody from my network could help me”.
(Entrepreneur 6)

Similarly, at a later stage in their entrepreneurial journey, many interviewees have recognised the importance of an industry expert who understands the market and country's specific regulations. Four of the interviewees (1, 2, 5 and 4) have shown concerns about finding industry experts and obtaining information from them. They have perceived getting in contact with such individuals as impossible. Entrepreneur 2 went on saying

“as a foreigner entrepreneur, sometimes I feel desperate when it comes to hard decisions, and at that point, one advice from an industry expert could change the way my business perform for the rest of its lifetime”. (Entrepreneur 2)

Therefore, it was agreed that the nature of the interviewees’ business implies interacting with natives and native business owners. The interviewees pointed out their inability to interconnect with Swedish communities due to the dispersal that exists between them as refugees and the natives. This has negatively affected their business development and opportunity exploitation. Entrepreneur 3, for instance, indicated

“Since the moment we came to Sweden, we were accommodated and allocated by the immigration agency to a specific area where many foreigners exist... and you know Swedes have their own places and events to go, which reduces the mutual ties and chances to reach them”. (Entrepreneur 3)

4.6 Information Acquisition and Accessibility

The interviewed refugee entrepreneurs were still not well established in Sweden, and therefore, they often sought information in every step they took. They faced a hard time acquiring information related to their businesses and did not know where to go to find information. Hence, they struggled to understand what is happening in their businesses due to the ambiguity of how to get information. Their ethnic community were not informed and familiar with the context and nature of the industry in which they operate. Therefore, they missed on various critical information that natives would know easily. Importantly, during the entrepreneurial journey of the interviewees, all seven entrepreneurs were constantly getting surprised with institutions and legal procedures that otherwise they would not know. All have emphasised the impact of lack of information on their business fields. For example, Entrepreneurs 1 and 6 operate in the alcohol and food industry, and their products have carton therefore, one of them articulated on that issue by saying

“There is a problem with information availability... while you operate, you recognise that there are some organisations you do not really know they exist. ETF for example is a governmental

organisation responsible for recycling and dispose of the packaging. It appeared to be that I must make a monthly declaration for each carton that enter Sweden and pay for each package just for this company to take care of the packaging waste.... You know it! I got as usual, a notice for violation and a fee to pay". (Entrepreneur 1)

Several interviewees have indicated that the information needed had to be collected from various agencies. They mentioned that sometimes even employees within the same intuition are not able to provide you with a complete answer as they do not have the authority or enough information.

"I had to ask Tullverket for the classification of materials for my products that are allowed to be imported.... I have been forwarded to several employees to get the answer, and in each time, I had to wait". (Entrepreneur 5)

Taking the entrepreneurs' intentions to expand and grow, this has created hesitations and doubts to take on new steps in the business considering the sudden procedures that come with developing the business, entering a new market, or introducing a new product. Given that, the interviewees' perception of these difficulties goes back to the limited information their ethnic community possess and the insufficient help provided by consultancy agencies and incubators. Entrepreneur (4, 5, 6, 2 and 7) shared similar opinions regarding their many trials to obtain information from institutions such as Nyföretagarcentrum, ALMI and Science Park, but they ended up with no accurate response. Owing to that, Entrepreneur 4 stated the following

"These institutions tell you where to find the answer, but they do not give you the answer". (Entrepreneur 4)

The complex process of acquiring information for every small detail and step in the business has impacted the motivation and ambitions of the interviewed refugee entrepreneurs. Interviewee 2, 4, and 1 highlighted how much resilience it requires to handle the effort needed to acquire information. At some points in the early entrepreneurial journey of Entrepreneur 1, the stress, effort, and money spent regarding acquiring information created frustration as to whether to continue the business.

5 Analysis and Discussion

This chapter reflects the comprehensive analysis of data obtained from the 7 cases and assembles previously presented sections by connecting the theoretical framework with empirical findings. The discrepancy and similarities between what is stated previously in the literature and what is declared by the participants will be deliberated to derive conclusions and answer the research questions of this thesis.

5.1 Socio-cultural Challenges

Entrepreneurs need to establish a connection with locals, which is usually unattainable or include many cross-cultural challenges. These challenges were referred to by Fong et al. (2007) and included business cultural variations such as diverging perspectives of time and appointment punctuality and other social norms. These factors have been mentioned by a great number of the research sample. Considering the industry in which these refugees operate and their growth ambition as opportunity entrepreneurs, they often have to deal with big corporations and attend several work events. That leads to higher interaction with natives, hence, more particular cross-cultural misinterpretations. As touched upon in the empirical findings, the interviewees faced difficulties in proving themselves in public and behaving in compliance with the surrounding environment. These difficulties were not limited to time punctuality but included differences in social practices, prestige, appearance, and topics of interest. These factors are not common among other necessity refugee entrepreneurs since they usually run small businesses and do not seek growth opportunities (Wennekers et al., 2005). Furthermore, the interviewees stated that they usually have their self-image as a priority and are afraid to be perceived inaccurately by locals. That could be explained by their aim to maintain the social status they used to have in their home country. Thus, they felt less powerful and socially insecure, especially since, as opportunity entrepreneurs, their motive is to prove themselves. This aspect has not been mentioned by previous research and may not be relative to any necessity refugee entrepreneurs since they are pushed into self-employment in order to survive (Chrysostome and Lin, 2010). Despite that, none of the interviewed entrepreneurs declared that they have faced any type of discrimination, although refugees usually mention it as a prevalent issue (Fong et al., 2007). Many of the refugees have been through mental and

psychological hardships upon their arrival because of the immediate migration and what they have experienced in their home country. Yet, that did not necessarily affect their entrepreneurial progress as Wright et al. (2016) claim. They made a space for them to settle before starting their business and were always pushed by their motivation.

The opportunity entrepreneurs in this research did not face hardships and language barriers when registering the company. That could be explained by the fact that all of them are highly educated and have a decent language proficiency (Chrysostom and Lin, 2010). The findings align with Wennekers et al. (2005) who emphasized that opportunity entrepreneurs took more time preparing for their entrepreneurial venture. Therefore, unlike Fong et al. (2007) findings, stressors caused by integration and resettlement were not mentioned by the interviewees as an obstacle since most of them did not plan for and established their business upon their arrival. However, all of them were employed or engaged in educational activities before or while setting up their venture, which caused some pressure and kept them busy from their business. During the time they spent preparing for their venture, they became more familiar with the system and learned about many procedures that other refugees could see as challenges, such as the licenses, permits and how to write a business plan (Fong et al., 2007).

The results show that some interviewees were not bound to Sweden but rather open to any other opportunity elsewhere. That corroborates the long-held notion that opportunity entrepreneurs are individuals who pursue entrepreneurship due to prevailing attractive business opportunities (Udimal et al., 2020). However, this factor was somehow perceived as a challenge for the interviewed entrepreneurs and influenced their entrepreneurial decisions. Being uncertain whether to stay in Sweden or exploit a potential opportunity in another country has delayed their decision to start their journey or forced them to operate on a limited scale. As touched upon previously in this paper, Syrian refugees have forcibly immigrated from their countries because of the war (UNHCR, 2021). Thus, they chose their new host country based on the favourable circumstances to seek asylum in spite of the business environment. One of the entrepreneurs confirmed that and stated that the entrepreneurial conditions in Sweden are not convenient for him. That has pushed him to postpone his venture in order to experience another country before coming back and starting his business. In few cases, the entrepreneurs were hesitant about the city in which they want to establish their business. When moving into the country, the refugees were located according to placements programs in which their preferences on where they wanted to settle were generally disregarded (Andersson, 2020). That has

somehow tied them to the city they firstly settled at and complicated any potential residential change.

5.2 Financial Challenges

Considering the different types of opportunity-driven immigrant entrepreneurs mentioned by Chrysostome (2010), two of the interviewees have been classified as transnational entrepreneurs due to their cross-border business activities. These entrepreneurs used their network and resources in the country of origin to become self-employed and seize hidden opportunities, which is in harmony with the notion of Drori et al. (2009) and Harima and Baron (2020), which indicates that business-related linkages and information obtained from home-country allow entrepreneurs to access and exploit more entrepreneurial opportunities. However, although they possess the correct elements to spot opportunities, they faced extra challenges than the other interviewees. This can be explained by the notion highlighted by Bagwell (2017) and Urbano et al. (2011), which indicates that transnational entrepreneurs usually are more susceptible to face challenges in the host country where governmental and institutional policies form the biggest challenge. When it came down to bank procedures and financials, the additional requirements that banks posed have decelerated their pace to come along with their businesses and demotivated them. Being asked to provide financial records and certifications of the entrepreneurs' suppliers as proof for legal trade and operations made it difficult for them to operate and have weakened the relationship with their business stakeholders. Not to mention, the background of the entrepreneurs and their cross-border activities have made it impossible for them to open a bank account. Therefore, the strategies that they have adopted to overcome this obstacle have not only consumed their time but also made it difficult for them to maintain their entrepreneurial motivation. Nevertheless, considering their newness in the country, the extent of their embeddedness in the system and their transnational nature have made it extra difficult for them to establish and run their business.

5.3 Family as a Hinder

As stated earlier, refugees who have been self-employed in their home country or whose family members run their own business usually have more intention towards entrepreneurship (Bizri,

2017). That was also obvious in this research as five out of the seven refugees stated that their self-employed family members influenced them. The refugees also mentioned that they received support on different levels from their families. In their research, Shneikat and Alrawadieh (2019) touched upon that factor and discovered that many refugees seek financial and advisory support from their families. Despite that, refugees have obligations to their families and parents, and they usually take responsibility to look after them (Bizri, 2017). Refugees in this research who immigrated to Sweden with their families were in most cases bound to the city where their families stay. That has forced them to miss on potential opportunities in other cities and limited their independence. In the case of necessity entrepreneurs, this fact will most probably not be considered a problem since their main motive behind starting their own business is to survive and establish a proper life for themselves and their families (Chrysostome and Arcand, 2009). On the other hand, some refugees left their families behind in their home country because of the unplanned decision to migrate (Shneikat & Alrawadieh, 2019). The interviewees who were facing this issue have lost their flexibility and free will. In some situations, they had to support their families financially, which affected their entrepreneurial journey since that required them to have a stable income.

5.4 Bureaucratic Systems

5.4.1 Governmental level

Immigrant entrepreneurs usually face hardships trying to access the required information, comply with and handle the excessive bureaucratic procedures (Pinkwoski, 2009). Likewise, all of the refugees emphasized that the bureaucratic system in Sweden has posed several challenges on them and their business. Although many of them have indicated that employees in the government departments were so helpful, the usual routines and requirements took a lot of time and effort. As opportunity entrepreneurs, they are driven by their motivation and passion towards entrepreneurship (Reynolds et al., 2003a). However, these laborious procedures seemed to reduce their motivation and badly affect their entrepreneurial journey. In research done by Zighan (2020) on challenges faced by refugee entrepreneurs in Jordan, the refugees did not invoke any challenge caused by the bureaucratic structure. On the other hand, similar to Sweden, refugees in Germany indicated their incapability to deal with the German system. The reasoning behind that is the similar bureaucratic system between the refugees' home

country and their border countries. Seemingly, these types of challenges are usually more common among refugees in European and developed countries. Not to mention, developed countries with high income per capita are known for higher opportunity to necessity entrepreneurship ratios (Wennekers et al. 2005).

5.4.2 Business Level

The bureaucratic challenges were not limited to the governmental system but instead included challenges posed by business and industry-specific bureaucracy. It is known that businesses established by opportunity entrepreneurs have higher growth potential and a stronger economic impact (Wennekers et al. 2005). Thus, they have higher possibilities to deal or work with more prominent corporations, as is the case for most of the refugees in this research. Many of the interviewees indicated their struggle to cover all the needed processes and comply with the way business is conducted. In one of the cases, the entrepreneur had to sell his products through Systembolaget website, which turned out to be much more complicated than what he expected. The requirements he was asked to provide were more than his capabilities. He had to include third parties, which was costly and time-consuming. However, necessity-based entrepreneurial activities are not susceptible to such challenges as necessity entrepreneurs will most probably avoid any operations in which they have to deal with big companies. They usually seek the easiest way to self-independence and try to avoid barriers and risks in their entrepreneurial process. That can explain why Immigrant entrepreneurship literature has not touched upon the complexity of the industry-specific system and requirements (Dheer and Lenartowicz, 2018). Barth and Zalkat (2020) have only indicated the local market forces mentioned by Zighan (2020), who emphasized the lack of knowledge on the local market in terms of prices, the nature of demand, and purchasing habits, as well as local competition. These challenges may not be popular among opportunity entrepreneurs as they commonly operate in industries of their own expertise and interest. Thus, the interviewees were familiar with the nature of demand and prepared for the competition.

5.5 Network

In compliance with Embiricos (2020) results, all of the refugees in this research stated that they have a humble network, and they turn to their surrounding community to get the needed support. They usually establish a confined network mainly from their own ethnic group. As it is common

for opportunity entrepreneurs, the interviewed entrepreneurs operate in relatively unpopular sectors, especially among their ethnic communities (Min and Bozorgmehr, 2003). As mentioned in the findings, the network of the interviewees comprised mainly other refugees who moved to Sweden at the same time as they did. Thus, their benefit from their accessible network is limited. That might make them miss many fundamental acquaintances and opportunities that would be regrettable considering their growth intent. This challenge is not usually common for immigrant entrepreneurs in general and necessity-driven in specific since they have their ethnic community as the main target market and can survive with it (Min and Bozorgmehr, 2003).

The entrepreneurial process of the opportunity refugee entrepreneurs has been highly influenced by the refugee placement programs. The results have shown that these ethnic concentrations in which refugees are placed have delimited them from embedding themselves in the system to be able to access the same information and resources that the natives possess. Having a network of natives and people who have the know-how and business-relevant knowledge was not attainable, although they have lived in Sweden for quite some time. This is in line with Andersson (2020), who have asserted that the physical and social distance from natives that refugees face will influence the extent to which these refugees are able to access host-country information, skills and know-how. Specifically, this issue is not well recognised among necessity refugee entrepreneurs since they perceive their co-ethnics as usually familiar with the industries in which they operate and possess enough information (Min and Bozorgmehr, 2003).

5.6 Information Acquisition and Accessibility

Considering the vast differences between refugees' country of origin and the new host country, they are usually not aware of many information that could be essential for their business. For instance, some of the refugees indicated that they had limited acquaintance with the environment and sustainability-related regulations since such aspects are not generally prominent in their home country. In fact, one of the entrepreneurs mentioned that he was supposed to do a monthly declaration for ETF organization and pay for each package he imports just for this company to take care of the waste recycling. Missing on this information made him pay a fee which he would be better off without. Additionally, accessing such information was

not a simple process, especially since no one in their personal network was informed or familiar with the context and nature of the industry in which they operate. That converge with Wauters and Lambrecht (2008) results which assert that refugees who lack extended or relevant social network risk receiving inadequate or insignificant information. Remarkably, even refugees who sought help from incubators ended up with no accurate response but rather a recommendation on where to head to receive help. Thus, acquiring information requires effort and time, which is not desirable for opportunity entrepreneurs. As claimed by one of the interviewed entrepreneurs, inquiries on one single aspect require contact with various agencies. Even within one agency, one will most probably get forwarded to several employees.

5.7 Cases Homogeneity

Homogeneity was generally dominant in the findings of this research. In most of the cases, entrepreneurs experienced equivalent circumstances and faced similar challenges. However, the level of few specific challenges has differed for some entrepreneurs. Those who have obtained educational qualifications from Sweden were less susceptible to business-related challenges and more familiar with Swedish society and its common norms. Entrepreneurs from younger age groups, in particular, were able to build a relatively wider network and embed in the new culture. Moreover, the marital status of the entrepreneurs has affected the way they perceived some challenges. For the one married entrepreneur in this research, family was not seen as a hinder since it is considered a priority for him. Not to mention, those who conducted cross-border businesses struggled to a certain extent more than other refugees when it comes to bank-related complexities. Worth mentioning, distinguishing between entrepreneurs based on their characteristics was not within the aim of this research. Thus, heterogeneity cannot be detected since it was not the centre of this study.

6 Conclusion

6.1 *RQ. What are the challenges opportunity-driven refugee entrepreneurs come upon during their entrepreneurial Journey in Sweden?*

The world is witnessing the strongest immigration crisis in history. Sweden is among the countries that accommodated the highest number of immigrants, of which Syrian refugees represent the biggest majority. Previous research have emphasized the importance of entrepreneurship among refugees as it enhances their continuous contribution to national development. However, refugee entrepreneurs have been commonly associated with necessity entrepreneurship since researchers tend to neglect their entrepreneurial intentions. Not to mention, opportunity entrepreneurs are known to have a stronger effect on countries' per capita GDP and improvement of the innovative capacity of the country. Based on that, the researchers set an aim for this study to identify challenges that encounter opportunity entrepreneurs throughout their journey based on the case of Syrian refugees in Sweden. The purpose of the study was to realize the surrounding circumstances of self-employed refugees and contribute to a comprehensive understanding of how the entrepreneurial environment could be improved in order to boost refugees' entrepreneurial intentions and activities. The authors interviewed seven refugees who decided to start their own business regardless of other alternatives (opportunity entrepreneurs). In other words, the refugees have been pulled into entrepreneurship out of their personal intention or a promising opportunity. The identified challenges include the following factors: Network, socio-cultural, family, bureaucratic system and financials.

The refugees' humble network is mainly limited to their ethnic community. That makes them miss on much essential information that cannot be delivered by their surrounding network since the interviewees operate in industries that are not common among it. Nevertheless, establishing a connection with natives is usually unattainable because of distant placements and many cross-cultural challenges. Refugee opportunity entrepreneurs have more practical interaction with natives as they often deal with big corporations and attend several work events. However, they struggle to behave in compliance with the surrounding environment and feel socially insecure, especially since their motive is to prove themselves. Hence, the entrepreneurs are afraid to be

perceived inaccurately by locals due to several factors such as social practice, prestige, appearance and topics of interest. As opportunity entrepreneurs, the refugees are open to any attractive business opportunity. However, this factor could be perceived as a challenge as they are usually uncertain whether to stay in Sweden or exploit a potential opportunity in another country. That causes delays in their decision to start their journey or force them to operate on a limited scale. Interestingly, refugees' obligation to support and look after their families is embedded in their culture. However, that may bound them with a specific area, forcing them to miss potential opportunities and limit their financial and social independence. Additionally, the normal routines and requirements posed by the bureaucratic system are also challenging. The long-time and laborious procedures seem to reduce the refugees' motivation which is essential for them to carry on with their entrepreneurial activity. The existence of many different institutions and other factors have made the entrepreneurs overlook much essential information. Details regarding aspects that are not prominent in the refugees' home country were hard to learn about and usually missed. Nevertheless, acquiring information is not an easy process as it requires effort and time. Lastly, the interviewees had several sources for funds, but they struggled to freely deal with the money because of country restrictions in addition to other refugee-related circumstances and constraints.

To conclude, as opportunity-driven refugee entrepreneurs, their ambition and growth intention pose different challenges and require considerable additional efforts than other immigrant entrepreneurs. Operating on a higher level comes with a price. However, it should be noted that formal institutions hamper the development of refugee opportunity entrepreneurship. Nonetheless, embeddedness with the native population facilitates the journey and increase the success potential.

6.2 Theoretical Contribution

Several studies were dedicated to understand the phenomenon of immigrant entrepreneurship. However, authors' attention has overlooked enlightening the phenomenon of refugee entrepreneurship. Therefore, this research contributed to the existing literature by focusing on the prevailing event of the recent decade (refugee immigration into Sweden) and entailed Syrians as they represent the biggest population of refugees. Hence, since the authors have a Syrian background, this provides ultimate conditions to derive valuable results in the best way

possible. Not to mention, researchers tend to associate refugees with only necessity entrepreneurship neglecting their personal entrepreneurial motives. This research has directed the attention towards opportunity entrepreneurship and illustrated the importance of considering the challenges faced by opportunity-driven refugee entrepreneurs since their contribution to the economy is significant, and it is worth discovering what could hinder their progress in the host country. The study's outcomes opened the eyes to the differences between necessity and opportunity entrepreneurship regarding the challenges and pointed out the heterogeneity that exists among opportunity-driven refugee entrepreneurs. Thus, this study could serve as a base and inspiration for researchers interested in enhancing the field of the different streams (opportunity entrepreneurship and refugee entrepreneurship).

6.3 Practical Implications

The importance of opportunity-driven refugee entrepreneurs' economic contribution in the host country is overlooked in practice. This research has illustrated the positive effect these entrepreneurs have on the economy and how they are different from other immigrant entrepreneurs. With that in consideration, policies should be more directed to this specific group of entrepreneurs.

On an organisational level, the findings of this study suggest that governmental institutions responsible for housing, such as Migrationsverket and Arbetsförmodlingen to consider social cohesion and community factors when accommodating refugees. Hence, facilitate the process of refugees' relocation to a new dwelling so that refugee entrepreneurs don't get hampered by being in ethnic enclaves. Strategic allocation of immigrants into properties will decrease the refugees' distance from natives, thus reducing business-related challenges and facilitating information acquisition. Moreover, this study recommends more attention to be given to information accessibility and encourage the existence of an all-in-one destination, which facilitate the process and guide the entrepreneur. In other words, all the required steps and industry-related information could be gathered in one guide and delivered by one single entity. This decreases the complexities posed by bureaucracy and reduces the probability of business failure. Thus, help foreign entrepreneurs to avoid mistakes and be confident while operating.

Since the findings have shown that refugee entrepreneurs with educational qualifications acquired from the host country are less susceptible to challenges regarding integration and access to information, this research encourages policymakers to facilitate the process for students from conflict-affected countries who want to study in Sweden and provide them with scholarships. This will lead to higher ratios of innovation and new venture creation. Moreover, the research suggests Migrationsverket to facilitate family reunification for refugees who come to Sweden since the results in this research elucidate that opportunity refugee entrepreneurs face challenges when their families are in their country of origin, and that hinders them from dedicating all their resources to their entrepreneurial ventures. On the other hand, banks are highly encouraged to alleviate the restrictions and criteria posed on refugee entrepreneurs who perform cross-border business activities. This is significant as they leverage their resources to create opportunities easier than traditional opportunity refugee entrepreneurs, allowing them to help other people in their community, leading to economic growth.

6.4 Future Research

In this thesis, all the companies ran by the interviewees started on a small scale and grew over time. However, while looking for cases that match the research criteria, the authors came upon companies run by entrepreneurs with a refugee background who directly established their business on a bigger scale. Unfortunately, inquiring such companies was not feasible due to the limited time and sources dedicated to this research. Future research can consider these types of companies since their founders might have faced different types of challenges. Additionally, the interviewed refugees have recently moved to Sweden and did not start their business upon arrival. Thus, all the case companies were recently established, and enterprises with longer operation history were not included. Based on that, the authors were not able to collect comprehensive data as it excludes potential challenges associated with later phases of the business. Therefore, we encourage future studies to examine long-established businesses by opportunity-driven refugee entrepreneurs and discover what challenges they came upon later in their journey.

Additionally, the research was not specified with any group or personal characteristics but rather generalized to all refugee opportunity entrepreneurs. In other words, the findings were not accurately associated with a specific age group or gender due to the limited number of

studied cases. The authors observed some types of heterogeneity among specific groups, which point out the need to allocate a specific study for each group. Remarkably, all the entrepreneurs detected by this research were male entrepreneurs, which denotes a lack of female refugee entrepreneurs in Sweden. That opens the eyes to the significant importance of shedding light on female refugees' barriers when deciding to pursue entrepreneurship. Lastly, transnational entrepreneurs were also apparent in the case samples and have indeed faced additional hindrances that were not as rough for other refugee entrepreneurs. Based on that, it would be beneficial to assess general challenges associated with transnational entrepreneurs and financial challenges in particular.

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Appendix A

Interview question guide

The respondent's details:

Name:

Status:

Country of origin:

Level of education:

Major:

The reason for immigration:

Questions:

- 1- When did you arrive to Sweden?
- 2- Who did you arrive with?

Entrepreneurial background and prior experiences

- 3- Is it your first business?
- 4- What have you worked with earlier in Sweden and in your home country?
- 5- Can you tell us about your pre-migration journey? What difficulties did you face before and when moving to Sweden?
- 6- How did these circumstances affect your life and entrepreneurial decisions and activities?
- 7- How would you evaluate the overall circumstances for entrepreneurship and business owners in Sweden?

Open questions

- 8- What encouraged you to start your own business?
- 9- How do you believe that your education and prior work experience influences the progress and business establishment and development?
- 10- How has your network impact the progress of your journey?
- 11- How did your family effect your decisions? Please enhance.
- 12- What are the challenges that you encountered while establishing your business?
 - a. What difficulties did you come upon while running and growing your business? (For instance: Financial, Legislative, societal, Cultural, personal, industry-specific regulation, employees, partners)

Follow up questions based on the issue discussed include but not limited to the following:

- 13- At which stage did you need the money and couldn't put them in your account?
 - a. Did you struggle to fund your business and find capital?
 - b. When did you need capital the most and how were you able to get it?
- 14- Have you been in contact with business incubators or other programs? Did that help you? Did you receive special help as an immigrant?
- 15- What do you mean when you say that big companies dominate the industry? How did that effect your business?
- 16- Could you conclude these challenges and define which the main ones are?

Other questions

- 17- Do you struggle to target your service/products to the Swedish market? why?
- a. Who are your target groups today and are those the same groups you had from the beginning?
- 18- How would you describe your network?
- a. How has your network impact the progress of your journey?