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Mouhamad Alhassan

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Abstract (English version)

The thesis deals with female Arabic refugee entrepreneurship in Austria and the capital city of Vienna. Entrepreneurship at the intersection of gender, ethnicity and immigrant status was identified as a research gap in the academic literature, even more so for female refugees with regard to Austria. That is why the following research question was posed: Which aspects influence the process of starting up a business by female Arabic refugee entrepreneurs in the Austrian capital of Vienna? Based on the approach of mixed embeddedness by Kloosterman and Rath (2001), four dimensions were developed for guiding the empirical study: (1) The female Arabic refugees' motives for becoming an entrepreneur, (2) the entrepreneurial process and the resources, (3) the challenges in the entrepreneurial process and (4) roles and expectations in connection with entrepreneurship.

For the empirical exploratory study, a qualitative approach was chosen. Seven Arabic-speaking semi-structured interviews with Syrian refugee women (aged 28-57) from different business sectors and at different stages of the entrepreneurial process who had arrived in Austria since 2015 were conducted in summer 2021 in Vienna. The interviews were transcribed and subjected to a qualitative content analysis in the software MaxQDA.

The examination of these women's stories revealed motivations to become an entrepreneur both in the form of negative experiences and of positive expectations. Further, various enablers as well as barriers for the process of starting up a business were identified. The interviewees reported that challenges occurred both at the beginning of the process and during running the business. In some cases, challenges were even accumulating. Entrepreneurship and self-employment were perceived by the study participants as a promising way to balance familial, career, and personal obligations, and also, to become independent role models for other Arabic refugee women.

Lastly, the study shows that by the female Arabic refugees who took part in this study, entrepreneurship is seen as a way to thrive in the Austrian host country and to counter the negative stereotypes of refugee women which they face in their daily lives. In this way, the study seems to support Pio and Essers' (2014, p. 252) finding of women's triple discrimination of gender, ethnicity and minority migrant status in the case of female Arabic refugee entrepreneurs.

Abstract (deutsche Version)

Die Masterarbeit befasst sich mit dem Unternehmertum arabischer Flüchtlingsfrauen in Österreich und der Hauptstadt Wien. Unternehmertum an der Schnittstelle von Geschlecht, ethnischer Zugehörigkeit und Migrationsstatus wurde als Forschungslücke in der wissenschaftlichen Literatur identifiziert, insbesondere für weibliche Flüchtlinge in Bezug auf Österreich. Deshalb wurde die folgende Forschungsfrage gestellt: Welche Aspekte beeinflussen den Prozess der Unternehmensgründung durch arabische Flüchtlingsunternehmerinnen in der österreichischen Hauptstadt Wien? Basierend auf dem Ansatz der *Mixed Embeddedness* von Kloosterman und Rath (2001) wurden vier Dimensionen entwickelt, um die empirische Studie anzuleiten: (1) Die Motive der arabischen Flüchtlinge, Unternehmerin zu werden, (2) der unternehmerische Prozess und die Ressourcen, (3) die Herausforderungen im unternehmerischen Prozess und (4) die Rollen und Erwartungen im Zusammenhang mit dem Unternehmertum.

Für die empirische, explorative Studie wurde ein qualitativer Ansatz gewählt. Sieben arabischsprachige halbstrukturierte Interviews mit syrischen Flüchtlingsfrauen (im Alter von 28-57 Jahren) aus verschiedenen Branchen und in unterschiedlichen Phasen des unternehmerischen Prozesses, die seit 2015 in Österreich angekommen waren, wurden im Sommer 2021 in Wien geführt. Die Interviews wurden transkribiert und einer qualitativen Inhaltsanalyse mit der Software MaxQDA unterzogen.

Die Analyse der Berichte dieser Frauen zeigte unterschiedliche Motive, Unternehmerin zu werden, sowohl in Form von negativen Erfahrungen als auch von positiven Erwartungen. Darüber hinaus wurden verschiedene *Enabler* und *Barriers* für den Prozess der Unternehmensgründung identifiziert. Die Befragten berichteten, dass Herausforderungen sowohl zu Beginn des Prozesses als auch während des Betriebs der Unternehmen auftraten. In einigen Fällen kumulierten die Herausforderungen sogar. Die Studienteilnehmerinnen sahen im Unternehmertum und in der Selbstständigkeit eine vielversprechende Möglichkeit, familiäre, berufliche und persönliche Verpflichtungen miteinander zu vereinbaren und ein unabhängiges Vorbild für andere arabische Flüchtlingsfrauen zu werden.

Schließlich zeigt die Studie, dass die weiblichen arabischen Flüchtlinge, die an dieser Studie teilgenommen haben, das Unternehmertum als eine Möglichkeit sehen, im österreichischen Aufnahmeland erfolgreich zu sein und den negativen Stereotypen über Flüchtlingsfrauen, mit denen sie in ihrem täglichen Leben konfrontiert sind, entgegenzuwirken. Auf diese Weise scheint die Studie die Feststellung von Pio und Essers (2014, S. 252) zu unterstützen, dass Frauen dreifach diskriminiert werden, nämlich aufgrund ihres Geschlechts, ihrer ethnischen Zugehörigkeit und ihres Minderheitenstatus als Migrantinnen, wenn es sich um arabische Flüchtlingsunternehmerinnen handelt.

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1 Introduction: Female Arabic refugee entrepreneurship in Austria

Entrepreneurship is generally seen as something positive and admirable in economy and society. This becomes clear in the definition of entrepreneurs by the Organization for Economic Co-operation and Development (OECD) defining entrepreneurs as “people who sense opportunities, innovate, take risks and develop new goods and services. They drive business dynamics and overall fuel economic growth” (OECD, 2000, p. 3). Typically, literature on entrepreneurship as well as the media look at white male Western innovators, who seem to be destined for success (Verduijna and Essers, 2013, p. 615). Examples of such globally admired innovators and entrepreneurs are Jeff Bezos and Elon Musk who are currently in a race for commercializing space flights as the next frontier for entrepreneurship (Neagle, 2019). Meanwhile, the public discourse on refugees, especially those who have come to Europe in the wake of the so-called Arab spring risings from crisis regions in the Middle East and the Maghreb, could not be more different from that on the heroic entrepreneurs. In Austria and beyond, refugees have mainly been discussed in a negative way in the context of European social systems and European values (see e.g., Studie: Höhere Sozialhilfe zieht Flüchtlinge an, 2020). Alternative narratives describe refugees’ victimhood, their need of care, and their incapacity of a self-sufficient life (see e.g., Bell and Thorpe, 2016). Rarely in the public discourse, it is acknowledged that refugees are also capable, resilient actors willing “to engage economically and to contribute to the welfare of themselves and the hosting communities” (Kachkar, 2019, p. 344).

Even further from the idea of the male, Western entrepreneur are *female* refugees. This is because the dominant entrepreneurship discourse is “gendered and ethnocentrically biased” as Verduijna and Essers (2013, p. 613) point out: “Mainstream entrepreneurship literature implicitly prescribes masculinity and Westernness for successful entrepreneurship versus femininity and non-Westernness” (Verduijna and Essers, 2013, p. 615). Indeed, literature found that the challenges for female immigrant entrepreneurs are even higher than those for male immigrants, as they have to fight on many fronts against barriers and prejudices. DeVita et al. (2014, p. 457) describe female immigrant entrepreneurs thus as facing a “double disadvantage” based on gender and ethnicity that they need to overcome in order to be successful entrepreneurs. Given the heavy challenges that female Arabic refugees have to face due to not only their gender and their non-Western ethnicity but also their devalued

immigrant status, these women even have to overcome a *triple disadvantage* when engaging in entrepreneurial activities (Pio and Essers, 2014, p. 252).

The statistics reflect the precarious situation of residents in Austria who have come from war regions in the Middle East: The highest unemployment rate among people living in Austria can be found among residents with Syrian, Iraqi or Afghan citizenship¹ with 41.8 percent (Statistik Austria, 2021, p. 13). On women, statistics disclose that 11 percent of women with Syrian, Iraqi or Afghan citizenship in Austria are part of the working population (Statistik Austria, 2021, p. 59). The rate of self-employment for Syrian, Afghan, Iraqi is too small for statistical analysis which is why these countries are grouped in a collection category of “other countries” (Statistik Austria, 2021, p. 61). No statistics could be found on female refugee entrepreneurship in Austria.

Due to labor market barriers such as a lack of labor market entry information, lack of knowledge on specific country regulations, lack of host country language proficiency, and discrimination, female refugees choose to be entrepreneurs as it offers them advantages like economic stability, a way to integrate and build their lives in the host country (Ramadani, 2015; Senthana et al., 2020). When refugee women from developing countries create or operate their own company in developed countries, they are more likely to experience additional issues or obstacles than other migrant women. These female refugees generally start their businesses with little capital and few networks and social relationships, such as family and friends, who can have an impact on the survival and profitability of their businesses (Ramadani, 2015). In addition, the economic and legal environment in Austria differs substantially from those in Middle Eastern countries such as Syria in terms of the conditions for starting a business e.g., licensing and insurance, which many refugees, not only female ones, may be unfamiliar with.

Individuals with refugee and migrant background that are economically active and engage in entrepreneurial activities can significantly contribute to a country's innovations. A recent world-famous case in point are the founders of the biotech company BioNTech and inventors of the first mRNA vaccine against COVID-19, Dr. Özlem Türeci and Dr. Ugur Sahin, who are children of Turkish immigrants who came to Germany in the 1960s (Gelles, 2020).

In this thesis, I thus want to bring together the topics of entrepreneurship and refugees, and study female Arabic refugees as legitimate actors of entrepreneurial activity in Austria. By

¹ Statistik Austria groups Afghan, Syrian and Iraqi citizens into one category.

looking at this marginalized group at the intersection of gender, ethnicity and immigration status, I want to shed light on the actual process of founding a business by female Arabic refugees. In doing so, I want to contribute to the politically important extension of the one-sided discourses on both entrepreneurship and refugees, showing that refugees, and particularly female refugees, are capable of shouldering responsibility and creating value in their new host country (see also Ratten, 2020, p. 9). Particularly for Austria, a more productive public discourse on refugees would be valuable as the issue of refugees has been discussed very controversially in the last couple of years with conservative and right-wing governments creating more and more barriers for refugees to take part in the Austrian society (see e.g., ECRE, 2018). Especially the capital city of Vienna seems here to be a worthwhile case given the status of Vienna as a smart city investing in social innovation as well as a refugee city welcoming immigrants and refugees, bringing together civil society and refugees, and supporting the growth of diverse economic and social networks where a multitude of governmental and non-governmental actors are active (Erdmann et al., 2020). Kloosterman and Rath (2001, p. 196) particularly see Global Cities as hubs of migrant entrepreneurship worth studying: “Global cities, with their high concentration of international headquarters, are specific cases of such advanced urban regions. They generate their own distinct opportunity structures with high-value-added services driving the expansion of low-level personal and producer services that are highly accessible for immigrants from less-developed countries.” Being among the Top30 Global Cities according to the Kearney Global Cities Index (Nasr et al., 2020), including a Top10 Global Cities position in Europe (Wien Tourismus, 2021), the Austrian capital of Vienna promises thus to be an interesting case and a suitable environment for studying female Arabic refugee entrepreneurship in-depth. This is also reflected in the residential statistics: 47.8 percent of all people from Afghanistan, Syria or Iraq live in Vienna, while only 17 percent of Austrians live in the capital (Statistik Austria, 2021, p. 83).

The following thesis consists of nine chapters. After this introduction on female Arabic refugee entrepreneurship in Austria (chapter 1), I will first define the key terms of my thesis in chapter 2. In chapter 3, I will present the state of academic research and explain the most important findings in the fields of female entrepreneurship and refugee entrepreneurship as well as at their intersections. In chapter 4, I will state my resulting research question.

Chapter 5 then deals with the theoretical framework which will be the foundation of my empirical case study, with the concept of mixed embeddedness at its core.

Subsequently, chapter 6 connects the theoretical section with the empirical section by developing key dimensions based on the theoretical framework as well as the state of research that will guide the empirical data collection. In chapter 7, I will then discuss and present my methodical approach and explain the details of how I collected and analyzed the data. Also, I will reflect on the data collection process and my position in it.

Chapter 8 presents the results. Starting with a presentation of the protagonists of this thesis, the female Arabic refugee entrepreneurs that I interviewed, I will outline my findings along the key dimensions developed in section 6. Finally, in chapter 9, I will conclude on my core findings, will discuss the implications of my thesis for the parties involved, and give an outlook on what future research might encompass.

2 Working definitions in the context of this thesis

In the following section, I will develop and state working definitions for the key terms of my thesis.

Entrepreneur

The definition of entrepreneurs is essential to the research topic of female Arabic refugee entrepreneurship. According to Knight (1921), an entrepreneur is generally a “risk taker”, while Kirzner (1978) characterizes an entrepreneur as “somebody alert to profitable opportunities”. Moreover, Joseph Schumpeter (1934) describes the entrepreneur “as a hero figure who introduces groundbreaking innovations to the market” (Langevang et al., 2015, p. 451). Langevang et al. (2015, p. 451) however observe that “in all these approaches, the entrepreneur was portrayed as being male, and the male pronoun was often used in relation to entrepreneurs.” According to Langevang et al. (2015, p. 458, emphasis in original), there are two categories of entrepreneurs: “*opportunity entrepreneurs*, who are viewed as being pulled into entrepreneurship based on a perceived opportunity, and *necessity entrepreneurs*, who enter entrepreneurship due to need (unemployment and poverty) and the lack of other opportunities.”

Refugee vs. migrant vs. immigrant

Another term that needs to be defined in this thesis, is the term of the *refugee* as opposed to that of the *migrant* and that of the *immigrant*. While the terms are often used as synonymous by media outlets, there are important differences. According to the Office of the United Nations High Commissioner for Refugees, refugees are people who are “fleeing armed conflict or persecution” and “for whom denial of asylum has potentially deadly consequences” (Edwards, 2016, para. 3). A migrant can be defined as “a person who is outside the territory of the State of which they are nationals or citizens and who has resided in a foreign country for more than one year irrespective of the causes, voluntary or involuntary, and the means, regular or irregular, used to migrate.” (EC, n.d.a, para. 6). The biggest distinction between migrants and refugees is that of preference. Simply put, a migrant is someone who wishes to migrate, while a refugee is someone who has been forcibly removed from their home (Elridge, n.d., para. 2).

Meanwhile, the definition of the term *immigrant* is based on a temporal dimension: An immigrant can be defined as “a non-resident [...] arriving in a State with the intention to remain for a period exceeding a year.” (EC, n.d.b, para. 2).

Refugee / migrant / immigrant entrepreneur

These three terms are also used to classify forms of entrepreneurship conducted by members of these groups. Sinkovics and Reuber (2021, p. 3) define a refugee entrepreneur as a “foreign-born individual who flees their country under threat, moves to another country for at least 12 months and establishes a business there.” Again, similar, but not identical is the definition of the migrant entrepreneur: “A foreign-born individual who moves to another country for at least 12 months and establishes a business; can include within-country migrants” (Sinkovics and Reuber, 2021, p. 3).

Also here, immigrant entrepreneurship is differentiated from migrant entrepreneurship by stressing the temporal dimension of a permanent stay: According to Sinkovics and Reuber (2021, p. 3) an immigrant entrepreneur is thus “a foreign-born individual (and their children) who establishes a business in the host country and is likely to remain in the host country permanently.” As businesses are usually started with a long-term perspective in mind, the academic literature dominantly uses the term “immigrant entrepreneurship” rather than “migrant entrepreneurship” (see also chapter 3).

Entrepreneurship and the entrepreneurial process

Entrepreneurship is according to Shane and Venkataraman (2000, p. 218) “a field of business that seeks to understand how opportunities to create something new (e.g., new products or services, new markets, new production processes or raw materials, new ways of organizing existing technologies) arise and are discovered or created by specific persons, who then use various means to exploit or develop them, thus producing a wide range of effects.” This creative process does not happen overnight. On the contrary, starting up a business and making it profitable usually takes long periods of time. According to Amorós, Bosma and Global Entrepreneurship Research Association (2014, p. 19), entrepreneurship can be divided into different phases of entrepreneurship, “from intending to start, to just starting, to running new or established enterprises and even discontinuing a business.” For the Global Entrepreneurship Monitor (GEM), the authors developed a practical classification of

entrepreneurs and businesses based on the respective position in the entrepreneurial process over the course of time (see figure 1). This entrepreneurial process consists of three phases in which entrepreneurs are classified into four roles:

Entrepreneurs at the very beginning of the process, even ahead of the conception of the business idea, are classified as future entrepreneurs, i.e. people with entrepreneurial mindsets, which can be seen as a prerequisite for starting up a business (Amorós, Bosma and Global Entrepreneurship Research Association, 2014, p. 19). These individuals believe they can start a business, see new business opportunities, and would not be prevented from doing so by fear of failure. In addition to the entrepreneurial mindset, also the social perceptions about entrepreneurs affect their motivation to start a business (Amorós, Bosma and Global Entrepreneurship Research Association, 2014, p. 19).

Typically, an entrepreneur launches a business after spotting a business opportunity in the market. Amorós, Bosma and Global Entrepreneurship Research Association (2014, p. 19) refer to this stage as *nascent entrepreneurial activity*. Entrepreneurs who have been in business for more than three months, but less than three and a half years are then classified as *business owners*. The third phase is that of the *established business*, where the entrepreneur either continues or stops the business for varied reasons. Those who discontinued their businesses are a key resource for other entrepreneurs, for example, by providing financing, mentorship, advice, or other types of support. According to Amorós, Bosma and Global Entrepreneurship Research Association (2014) some of those entrepreneurs who discontinue, restart with a new business idea and thus become *serial entrepreneurs*.

The phase of the nascent entrepreneur and the phase of owner-manager of a new business of up to 3.5 years are summarized as the *Total Early-Stage Entrepreneurial Activity (TEA)*. According to the GEM study, there are three variables that determine an entrepreneur's profile: socio-demographics, industry, and impact. First, the society is important to encourage and develop their entrepreneurial human resources, including women and people of different ages. Second, there are different sectors of business in which entrepreneurs are active in (e.g., services, manufacturing, consumer). Finally, through their business growth, innovations, and their internationalization, entrepreneurs have influence on their societies (Kelley et al., 2012, p. 6).

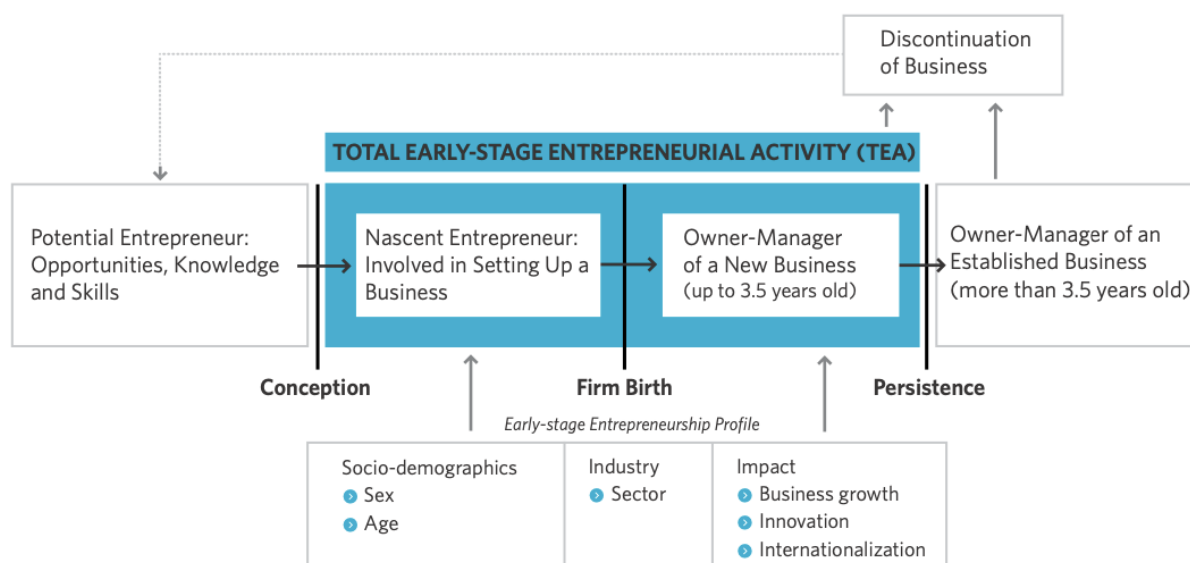


Figure 1: The entrepreneurship process and GEM operational definitions (source: Amorós, Bosma and Global Entrepreneurship Research Association, 2014, p. 19)

After this definitions chapter, the next chapter will turn now towards the state of academic research on the research object, female Arabic refugee entrepreneurship.

3 State of academic research

The field of minority entrepreneurship is diverse and includes “a variety of terms – such as immigrant entrepreneurs, ethnic entrepreneurs, and ethnic minority entrepreneurs – used by authors, sometimes to denote potentially similar categories of entrepreneurs” (Chreim et al., 2018, p. 212). Interestingly, female entrepreneurship and immigrant entrepreneurship are usually investigated as respectively separate categories of minorities as Chreim et al. (2018, p. 210) found in their review. Ratten (2020, p. 10) stresses that little research on minority and immigrant entrepreneurship can yet be found in sociology literature, with the majority of publications written from other perspectives.

The following section gives an overview of the state of research on female entrepreneurship, refugee entrepreneurship and their intersections.

3.1 Female entrepreneurship

Even though female entrepreneurship remains mostly invisible, according to the World Bank, female entrepreneurs make “significant contributions to economic growth and to poverty reduction” (Orr et al., 2018, p. 275). Female entrepreneurship indeed has its impact: According

to De Vita et al. (2014, p. 451), “to date [it] represents an important engine of economic growth for developing countries as it has a leading role in generating productive work, achieving gender equality and reducing poverty”.

Moore and Buttner (1997) found in their study that female entrepreneurs’ motivation often comes from push factors such as economic slump and unemployment, survival stress, and discouraging circumstances in former jobs. Women are meanwhile less risk-averse and self-assured than men, particularly when it comes to financial decisions and investments (Powell and Ansic, 1997). As Orr et al. (2018, p. 275) point out, “female-owned businesses are characterized by low capital requirements, low barriers to entry, and low income, with a high concentration of firms in the service sector.” Although there is no convincing data on gendered differences between the performance of male and female entrepreneurs, female entrepreneurs are often seen as flawed entrepreneurs. Marlow and MacAdam (2011, p. 114) state that in female entrepreneurship women-owned businesses are not under-performing but are constrained.

3.2 Immigrant entrepreneurship and female immigrant entrepreneurship

Usually, immigrants face tough access to markets and high unemployment rates. They are highly represented in the building and leisure industries, as well as in healthcare and welfare care (Baycan-Levant and Nijkamp, 2009, p. 379). Most immigrants are pushed to become entrepreneurs when they face discrimination (Constant and Zimmermann, 2006) and thus can be classified as *necessity entrepreneurs* based on Langevang et al.’s (2015, p. 458) differentiation (see chapter 2). Immigrant entrepreneurs are further characterized by their access to broad personal networks, as Kloosterman et al. (2016, p. 922) found: “Immigrant entrepreneurs are typically embedded in informal networks which mainly consist of family, relatives, and (co-ethnic) friends”.

Immigrant entrepreneurship is characterized by the transition of the actors from their country of origin’s context to a new, often unfamiliar one. With regard to immigrants from developing countries who set up a business in developed economies, Azmat (2013, p. 206) points out the immigrants’ challenges to start a business due to their “previous exposure and operations in a social and institutional environment in home countries where the regulatory frameworks and the formal legal institutions are not strong enough.” They need to adapt not only to the new language environment, but also to “the social and institutional environments of the host

country, which require strict adherence to law, regulations and enforcement” (Azmat, 2013, p. 206). Senthana et al. (2020, p. 3) see a similar potential discrepancy when it comes to the ‘gender culture’ between the host country and the country of origin, where the “way in which women and men were socialized into economic and social roles may have differed in their country of origin and can influence attitudes toward employment and entrepreneurship” (Senthana et al., 2020, p. 3).

According to Özar (2016, p. 235), immigrants' opportunities are often influenced by general business conditions. Here, the male-dominated social system is a significant impediment to women's entrepreneurship. A further typical challenge for immigrant women when engaging in entrepreneurial activities is their multitude of responsibilities both at work, at home and in the family, and the harmonizing of these responsibilities (DeVita et al., 2014, p. 457). As a result, female immigrant entrepreneurship has its specificities which need to be studied: “The intersection of gender and ethnicity in studies of entrepreneurship deserves attention on its own” (Chreim et al., 2018, p. 210). Poggesi et al. (2016, p. 754) conclude that as “immigrant female entrepreneurs are important for the hosting country’s economy, more theoretical and empirical effort on such topics is urgently needed.”

Yet, until now, little is known about female immigrant entrepreneurs (Munkejord, 2017, p. 259, see also Alsos et al., 2013, p. 248) as well as about female ethnic entrepreneurship (Levent et al., 2003, p. 1132). Notable exceptions are studies on Muslim Moroccan female entrepreneurs in the Netherlands by Essers et al. (2020), on Asian female immigrant entrepreneurs in Australia by Collins and Low (2010), and on the transnational experiences of professional migrant Indian women in New Zealand by Pio and Essers (2014). Essers et al. (2020, p. 23-24) found that Moroccan female entrepreneurs strive to balance the gendered and ethnicized norms and aspirations of their families and the general public, and that they need the respect and approval of both to be able to belong as entrepreneurs and survive with their enterprises. Collins and Low (2010, p. 108) confirm that female immigrant entrepreneurship in Western societies is an important area of study, but relatively neglected yet. In a qualitative study with 80 Asian female entrepreneurs in Sydney, Australia, the authors found that while “social capital is not just an ethnic resource” (Collins and Low, 2010, p. 108), ethnicity plays an important role in the experiences of female immigrant entrepreneurs in the way that “linguistic, religious and cultural differences of women from minority backgrounds – the accent ceiling – impedes their labour market prospects and constrains their

entrepreneurial experiences.” (Collins and Low, 2010, p. 108). Pio and Essers (2014, p. 252) found that immigrant women “face triple discrimination due to their simultaneous gender, ethnicity and minority migrant status”. The authors state that the immigrant women entrepreneurs they interviewed placed a high value on their diverse backgrounds and ability to navigate different cultures and derive pleasure from it. These women “learned to think about gender and ethnicity in a context of changing boundaries” (Pio and Essers, 2014, p. 262). De Vita et al. (2014, p. 458) conclude that since migration has become an important tool to combat economic crises, it would be highly beneficial to conduct more research on the situation of immigrant entrepreneurs, especially at the under-researched intersection of gender, race, and religion.

The only study on female (im)migrant entrepreneurship in Austria was conducted by Dannecker and Cakir (2016) who did qualitative interviews in the Austrian capital of Vienna with female migrant entrepreneurs on their perception of mobility. The study included both female migrant entrepreneurs who had migrated themselves and those who were born in Austria, some of them even having Austrian citizenship. In the study, the participants regarded mobility as an important qualification and an identity marker rather than a short-coming.

3.3 Refugee entrepreneurship

While immigrant and ethnic entrepreneurship is of growing interest with extensive literature, almost no attention is paid to refugees as a group on their own (Wauters and Lambrecht, 2006, p. 510; see also Bizri, 2017). They are rather “treated as an integral part of the immigrant population without stating anything about them separately” (Wauters and Lambrecht, 2006, p. 510). This is despite the fact that the entrepreneurial attributes of refugees differ from those of other immigrants as they are much more complex and combine different perceptual, emotional, behavioral and social properties (Bizri, 2017, p. 847-848).

This generalizing approach towards refugees in entrepreneurship research is further questionable, as there are significant “differences of refugees and immigrants that have consequences for starting up and running a business of their own”, as Wauters and Lambrecht (2006, p. 510) point out. Among them are, for example, refugees’ typically rushed departures and their humanitarian reasons for leaving their country. An example are the Syrian refugees whose homes and towns have been destroyed, making it difficult, if not impossible, for them to return to their home country in the near future (Akesson et al., 2016). According to Gold

(1988), as refugees often have to leave their home country abruptly without being sure exactly where to go, they cannot plan their stay in their host countries beforehand. Furthermore, substantial things like money and educational credentials are also often left behind (Wauters and Lambrecht 2006, p. 511) with serious consequences for the refugees' future. Also, the stressful events can lead to psychiatric issues that make it difficult to be self-sufficient and self-employed (Bernard, 1976; Hauff and Vaglum, 1993). As Senthana et al. (2020, p. 3; see also Kachkar, 2019, p. 338) sum up: "Refugees cannot set things up in advance, leave behind financial capital and social networks, and may be ill prepared for formal employment. This gives rise to greater barriers, risks, but can also promote resilience as refugees try to navigate their new contexts and venture into entrepreneurship".

Labor economic research on refugees usually looks into the employment situation of refugees but not into *self*-employment (Wauters and Lambrecht, 2006, p. 510). A case in point are statistics on differences between refugees, immigrants, and native-born individuals in terms of poverty rates and unemployment rates which are usually particularly high among refugees (Wauters and Lambrecht, 2006, p. 510; see also chapter 1). These general comparative statistics often also serve a political purpose. DeVoretz et al. (2004, p. 30) found in their study on refugees in Canada, that low average wages are pushing an increasing number of migrants into poverty in Canada.

Meanwhile, if entrepreneurial activities of refugees are studied, it usually takes place in the seemingly natural contexts of refugee camps (e.g., Turner, 2020) or informal economies (e.g., Atasü-Topcuglu, 2019). Informal economies offer casual employment and some money to help immigrants survive on a regular basis. However, such companies tend to remain small, with little impact on social and economic integration (Atasü-Topcuglu, 2019, p. 208). A study by Kachkar (2019) on refugees in Turkey found that despite the difficulties of launching a small business, such as a lack of expertise, fierce competition from local goods and businesses, language barriers, and a lack of access to customers from refugee camps, 80 percent of those who took part in the survey wanted to be a microentrepreneur (p. 333).

When it comes to starting a business, refugees face economic challenges such as a lack of experience and expertise, as well as discrimination in the labor market. Yet, when refugees overcome these challenges and do start a business, it can also help them integrate into their new country (Kloosterman and van der Leun, 1999). By making use of the available opportunities and types of capital, refugee entrepreneurs can create "new goods, relations,

appearances, places for coming together, and intercultural communication between host and immigrant populations” (Atasü-Topcuoğlu, 2019, p. 201).

A case study by Bizri (2017) on a Syrian refugee in Lebanon dealt with how social capital supports refugee entrepreneurship. The study found that refugees’ social capital maximizes the number of opportunities in their new country, hence, enhancing their sense of identity and probability of success (p. 847). Other studies such as the one by Refai et al. (2018) looked into refugee entrepreneurs in Jordan’s informal economy and the host society context. The authors found that “illegal entrepreneurship among Syrian refugees in Jordan arises from the objective contradictions they encounter, conditions which hold them tightly in their grasp” (p. 257). Similarly, Alexandre, Salloum and Alalam (2019, p. 1147) conducted a study on Syrian refugee entrepreneurs in the overcrowded host country of Lebanon. Their results show that most of the Syrian refugees have the willingness to start a business in Lebanon against all odds. On the one hand, the challenges seem to be linked to financial and organizational issues, as well as municipal policies. The Syrian refugees, on the other hand, share certain cultural traditions as well as the language with the Lebanese which makes it at least to some extent feasible to start a business. It thus becomes apparent that the entrepreneurship of refugees is “a tool for enhancing economic and social integration” (Atasü-Topcuoğlu, 2019, p. 208).

A notable exception from the widespread lack of studies that look into refugee entrepreneurship in *formal economies* in the Global North, are the studies by Wauters and Lambrecht (2006) on refugees’ entrepreneurial endeavors in Belgium and by Barth and Zalkat (2021) on refugee entrepreneurship in the Swedish agri-food industry. Wauters and Lambrecht (2006, p. 519) found in their study that refugee entrepreneurs in Belgium are mostly male and in the age groups of their thirties and forties. Also, they are active in the sectors of trade, industry and handicrafts and on average earn less than other entrepreneurs. In their study on refugee entrepreneurship in the agri-food area in rural Sweden, Barth and Zalkat (2021, p. 189) found that the participants were motivated in manifold ways as they start and conduct their entrepreneurial activities, e.g., by discovering niche markets, by previous experiences as entrepreneurs, or by family and government support. At the same time, the participants faced various challenges such as legislative hurdles, insufficient financial support or technical and management problems. The authors conclude that “entrepreneurship is often considered a sustainable activity that can promote refugees’ economic independence

and social integration” (Barth and Zalkat, 2021, p. 189). Meanwhile, on refugee entrepreneurship in Austria, no studies could be found.

This lack of academic engagement with refugee entrepreneurship is also adverse from a societal perspective as entrepreneurship could promote the integration of refugees and at the same time, boost the local economy (Wauters and Lambrecht, 2006, p. 510; Senthana et al., 2020, p. 1) which is why understanding enablers and barriers of local refugee entrepreneurship would be valuable knowledge.

3.4 Female refugee entrepreneurship

Shedding light on the entrepreneurial activities of refugees is thus worthwhile. It must however be acknowledged, that also the discourse on the economic activities of refugees is a gender-biased one. In the public discussion on refugees, male refugees are the visible actors, while female refugees are invisible and – if discussed at all – depicted as victims of conservative religious and cultural traditions: “Women tend to operate at the periphery in society, marginalized and often excluded from social and economic dimensions including formal employment” (Senthana et al., 2020, p. 3; see also Fuller-Love et al., 2006).

Female refugees’ entrepreneurial activities and their implications for society are rarely discussed or researched despite the potential for female refugees’ integration which is usually an outspoken aim of government agencies (see e.g., ÖIF, n.d.). Indeed, “the intersection of female gender and minority ethnic origin might constrain immigrant entrepreneurs’ advancement, but it can also generate innovation and creativity that allow these entrepreneurs to turn their difference into business opportunities.” (Chreim et al., 2018, p. 215). According to Senthana et al. (2020, p. 3), many female refugees may have to adjust and “take a new gender role as the breadwinner in the host country” (Senthana et al., 2020, p. 3). When refugees move into entrepreneurship, on the one hand, they face great risks and barriers, on the other hand it could also foster flexibility to navigate the new host country. These impacts are faced much more strongly by female refugees (Senthana et al., 2020, p. 3). Thus, also in the field of refugee entrepreneurship, a gendered perspective with a particular view on the activities of females is needed.

One notable exception on the lack of research on female refugee entrepreneurship is the study by Senthana et al. (2020) on the entrepreneurial experiences of Syrian refugee women in Canada which seems to be the only qualitative study on female *Arabic* refugee

entrepreneurs in the Global North so far. The study conducted a feminist grounded analysis on the motives and factors driving the entrepreneurial activities of Syrians as well as the different contexts that may support or hinder them (Senthana et al., 2020, p. 1). Senthana et al. (2020) showed in their study that the Syrian female refugee entrepreneurs were mainly aiming to start a small business in what the authors call “feminized industries such as food/catering or tailoring” (Senthana et al., 2020, p. 1). The authors conclude that the entrepreneurial activities of the Syrian female refugees were however challenged by “economic, regulatory, and gendered contexts that appeared to push the women to operate these businesses in unregulated bounds, which was not financially rewarding.” (Senthana et al., 2020, p. 1).

For the Austrian context, again, no such studies could be found. For example, in the literature review by Chreim et al. (2018), none of the 54 identified articles on the intersection of gender, ethnicity and entrepreneurship looked into the situation in Austria (p. 220-221) and no in-depth studies on female refugee entrepreneurship in Austria could be found in the preparation of this chapter.

3.5 Interim conclusion on state of research

The state of research shows that while increasing attention is paid to migrant entrepreneurship in general, female Arabic refugee entrepreneurship is barely researched. Few studies exist on the situation of female refugee and female migrant entrepreneurship. For Austria, there is a particular lack of research on refugee and female refugee entrepreneurship. Especially the intersection of gender, ethnicity and migrant status is still hardly explored, also particularly for the Austrian context. It seems all the more interesting and relevant to explore the experiences of female refugees in starting an own business in their new host country of Austria and particularly in its capital city of Vienna as a Refugee City and Global City.

As De Vita et al. (2014, p. 452) point out about the importance of the intersection of different factors such as gender and ethnicity also for refugee entrepreneurs themselves, this intersection “seems to help in creating new entrepreneurial identities that could offer new possibilities for innovation and creativity.” It seems worthwhile to conduct an in-depth study on the entrepreneurial activities of female Arabic refugees in Vienna for which I will state the research question in the next chapter.

4 Resulting research question

As the state of research showed, the intersection of gender, ethnicity and immigrant sub-category is still hardly explored, particularly for the Austrian context. Little is yet known about the experiences, enablers and barriers, and resources of female immigrant entrepreneurs, even more so with a refugee background such as those of the refugees that have fled due to the political uprisings since the start of the Arab Spring movement in early 2011.

That is why in the following empirical study, I will look into the process of starting up a business by female Arabic refugee entrepreneurs in Austria. My aim is to understand why these women choose to start a business, and to analyze the impact, both individual and social, of these women's entrepreneurship.

My research question is the following: *What aspects influence the process of starting up a business by female Arabic refugee entrepreneurs in Austria?*

In the next section, I will develop the theoretical framework which will serve as a foundation for my empirical study.

5 Theoretical framework

As the field of immigrant and minority entrepreneurship is broad, there is a range of theories that is applicable to explain the activities of immigrant / minority entrepreneurs (for a wider overview see Ratten, 2020, p. 10-22).

5.1 Commonly used approaches in immigrant entrepreneurship research

From the number of approaches that are usually applied in immigrant and other minority entrepreneurship research, the disadvantage theory is among the most common theories used to study and explain these forms of entrepreneurship. This is due to the fact that migrants, including refugees, often have an inferior position in the labor market (Senthanar et al., 2020, p. 2). The disadvantage theory states that individuals who are unable to participate in the mainstream economy due to inequality will often switch to business ownership as an

alternative to the classic labor market (Smith-Hunter and Boyd, 2004, p. 20). As Smith-Hunter and Boyd (2004, p. 20) sum up: “This theory has been used to explain why, in a wide variety of societies, immigrants and minorities often embrace entrepreneurship as an economic survival strategy and have high rates of small-business ownership”. The approach implies a survivalist entrepreneurial culture that is gaining traction among minorities (Ratten, 2020, p. 11), where individuals with a disadvantage in the labor market are found more likely to be entrepreneurs (Smith-Hunter and Boyd, 2004). For understanding the process of starting up a business by female Arabic refugees in Vienna, the approach is however too one-sided. Researching female refugee entrepreneurship from the perspective of disadvantage theory would hide that entrepreneurship can also be based on positive motives such as self-fulfillment – also for refugees. Further, the approach fails to take into account the role of the host-country context which seems highly relevant to understand the relation between the individual refugee and their new surroundings in the Global City of Vienna.

Another commonly used approach to study immigrant and minority entrepreneurship is the expectancy theory. Expectancy theory is applied to explain how a person would behave when their activities have a beneficial outcome. Since entrepreneurship focuses on the development of new ventures, the approach is regularly used to study entrepreneurial activities. According to Edelman et al. (2010, p. 176), this theory explains the human motivation with the expectancy forming the basis of human behavior. The likelihood that an event will result in a desired outcome, which is expected to be favorable to the person, is one of the key elements of expectancy theory (Ratten, 2020, p. 11). The theory describes three kinds of relationships: (1) the relationship between effort and performance where a certain degree of success can be attained with a certain amount of effort. (2) The instrumentality relationship where people must assume that achieving a certain level of success would lead to a certain desirable outcome. And (3) the valence-personal goals relationship, which states that for people to be inspired to achieve a goal, the incentive or desired result must be appealing (Edelman, 2010, p. 176). The expectancy theory thus is an approach that focuses on the individual and the – positive – benefits that can be expected by this individual. In doing so, the theory ignores however the negative aspects and drivers of entrepreneurship that especially immigrant women are faced with. Also, it does not include the wider context in which these three forms of relationships are embedded. For studying the topic of this thesis, it thus seems to be too one-sided and not comprehensive enough.

Alternatively, theories focused on the ethnicity aspect of these entrepreneurs, stating that “attitudes toward entrepreneurship may be influenced by the lure of opportunity and availability of ‘ethnic resources’” (Senthanar et al., 2020, p. 2). This perspective is also quite one-sided and can only be part of a study perspective.

As Senthanar et al. (2020, p. 2) stress, such individualistic approaches that “put the entrepreneur at the centre of the stage” (Kloosterman, 2010, p. 26) are not complex enough to grasp the actual process and the many factors that play a role in the entrepreneurial process (see also Verduijn and Essers, 2013, p. 614).

That is why Kloosterman and Rath (2001) developed the concept of mixed embeddedness for a more fully conceptualization of immigrant entrepreneurship, as explained in the following section.

5.2 The concept of mixed embeddedness

For a more complex conceptualization, Senthanar et al. (2020, p. 2) suggest drawing on the interactionist approach of “mixed embeddedness”, developed by Kloosterman and Rath (2001) which takes into account “not only [the immigrant entrepreneurs’] rather concrete embeddedness in social networks of immigrants but also their more abstract embeddedness in the socio-economic and politico-institutional environment of the country of settlement” (p. 190).

According to Langevang et al. (2015, p. 453), the use of mixed embeddedness is important “to capture the interplay between political, economic, social, and cultural contexts”. The approach’s advantage is that it recognizes that people “do not act outside a social context but are part of an ongoing system of social relations” (Ratten, 2020, p. 12). Hence, it argues that “patterns of entrepreneurship are explained by linking the supply side of entrepreneurs with their social networks and resources, on the one hand, with the opportunity and market structure, on the other, the latter of which are impacted by wider economic and political structures in the host country setting” (Senthanar et al., 2020, p. 2; see also Chreim et al., 2018). All in all, with this approach, “individuals are nested in a structure of institutional layers that influences their entrepreneurial behaviour” (Ratten 2020, p. 12).

5.2.1 Dimensions of the concept

The concept of mixed embeddedness considers several dimensions regarding the process of immigrant entrepreneurship:

The host country context

The host-country context includes opportunities and barriers provided by the host country's economic and societal systems and takes into account subtle barriers in the form of prejudices against immigrant's religious backgrounds or against their entrepreneurial capabilities (Chreim et al., 2018, p. 213). According to the World Bank 2016, immigrant women entrepreneurs are attracted to contexts where countries are recognized for their economic growth, market ease, well-developed institutions and the developing services industry (Chreim et al., 2018, p. 213).

An example is shown in the qualitative study by Billore et al. (2010) on the status of female immigrant entrepreneurs in Japan. Japan as a host country for female immigrants has facilitated starting a business: In Japan, "women entrepreneurs are increasingly expected to play an important role in the revival of regional economy through their involvement in agro-businesses, tourism handicrafts and culture-related activities" (Billore et al., 2010, p. 172). Further, as part of the host-country context, the "gender position ideologies and belief systems of the host nation affect the acceptance and general assistance of women immigrant entrepreneurs" (Chreim et al., 2018, p. 213).

Important integration initiatives are policies aimed at the integration of immigrants' labor markets including the acknowledgment of expertise, and, more specifically, direct access for immigrants to self-employment under the same terms as natives (Ohlsson et al., 2012, p. 408). However, according to Pio (2007), enabling factors may not be readily apparent for female immigrant entrepreneurs, or the females might be unaware of government funding. None of the Indian women entrepreneurs who participated in his study in New Zealand reported to have access to government resources for their business. The best way to launch their companies seemed to be to receive knowledge from their families and the wider ethnic networks (Pio 2007, p. 425).

A possible barrier to female immigrant entrepreneurship in the host nation is a lack of financial opportunities. As Verduijn and Essers (2013) state, female entrepreneurs have little access to financial services. As a result, these 'different' entrepreneurs – especially women (ethnic minority) entrepreneurs – are seen as financially less attractive by banks.

Also, De Vita et al. (2014, p. 454) conducted a literature review based on studies in 11 countries in Europe and central Asia such as Bulgaria and Turkey. Both the United Nations and GEM surveys point out that these nations continue to present strong gender obstacles to women when setting up their own activities – thus leaving women’s businesses more vulnerable in comparison to men’s – due to poor access to trade and industry networks or lack of consumer access or access to financial support (De Vita et al. 2014, p. 454-455).

The co-ethnic context

The co-ethnic context encompasses “clustered and unique resources by ethnic communities based on geographical proximity” (Chreim et al., 2018, p. 213) which are “not available to *native* female entrepreneurs” (Chreim et al., 2018, p. 213). These communities, however, exert certain expectations towards the individual member. For example, gender roles might be synonymous with honor and shame in male-dominated cultures, such as some Muslim societies, where honorable women are required to play subordinate feminine roles, submitting to the males in their communities, while women engaging in public spheres may be associated with shame (Essers and Benschop, 2009, p. 407). This constellation would make it harder for females to engage in entrepreneurship. At the same time González-González et al. (2011, p. 366) point out that if female immigrant entrepreneurs do not adhere to their culture's beliefs on gender roles, they will be unable to obtain co-ethnic community support and, as a result, face barriers to their venture's development.

Furthermore, female immigrant entrepreneurs rely on their co-ethnic group for guidance and labor, and often use the community as a vital marketing tool. As Piperopoulos (2012, p. 203) mentions, “informal networks become very important at the start-up phase of the business since they can promote the newly established business through word-of-mouth in the community, provide clients and act as a pool of possible employees.”

Female immigrant entrepreneurs can also expand their businesses beyond their ethnic group and into the host community by positive networking with people from a variety of backgrounds who become then useful contacts e.g., as clients. In their study on Asian female immigrant entrepreneurs in Sydney, Australia, Collins and Low (2010, p. 106) found that most of the Asian women polled were transitioning from the ethnic specialty market to the broader multicultural Sydney market. The authors found that the entrepreneurs’ clients were evenly split into two groups: those of Asian origin and those of non-Asian origin. Finally, female

immigrant entrepreneur's ethnic community networks can offer access to labor, advice, and market information that are potential sources of relative advantage not available to majority population female entrepreneurs.

The challenges of female immigrant entrepreneurship are exacerbated by religion, especially when women are required to obey specific laws or to wear religious symbols such as the Hijab, the head covering worn by Muslim women. Essers and Benschop (2009, p. 418) found that "the intersectionality of gender, ethnicity and Islam within entrepreneurship requires extensive identity work to cope with structural inequalities and create room for agency." Yet, while ethnic culture and perceptions of the gender role in society present obstacles for female immigrant entrepreneurs, they may also serve as facilitators. Azmat (2013, p. 198) found that "among those barriers, culture, family, social capital and gender have the potential to play a dual role for MWEs [migrant women entrepreneurs], by acting either as a barrier or an enabler." Female immigrant entrepreneurs may for example use their integration into the ethnic community to promote their business efforts.

Overall, the theory of mixed embeddedness of female immigrant entrepreneurs in relation to the host country and co-ethnic context contains both possibilities and obstacles. This embeddedness may also have an impact on female refugee entrepreneurs' access to resources (Chreim et al., 2018, p. 213) which will be explained in the next chapter.

The opportunity structure

Kloosterman and Rath (2001, p. 191) build on the older concept of opportunity structure in their comprehensive approach of mixed embeddedness. The idea of the opportunity structure is that immigrants' entrepreneurial activities depend on the wider socio-economic context which is not everywhere the same. Rather, "immigrant entrepreneurs and their social embeddedness should be understood within the concrete context of markets and, hence, opportunity structures" (Kloosterman and Rath, 2001, p. 198). Generally, the opportunity structure was conceptualized to consist of "market conditions ('ethnic consumer products' and 'non-ethnic/open markets')" as well as of "access to ownership ('business vacancies', 'competition for vacancies', and 'government policies')" (Kloosterman and Rath, 2001, p. 191). Kloosterman and Rath (2001, p. 194) expand the concept of the opportunity structure to a three-level-approach. Hence, there is not one opportunity structure in the host country in which an immigrant entrepreneur is active, but opportunity structures should be

differentiated into three level: The national, the urban, and the neighborhood level which are explicated in the following.

- **The opportunity structure on the national level:** The entrepreneurial activities of immigrants depend on the national rules, regulations and laws that set the framework conditions not only for entrepreneurship, but for all education and business activities such as the nostrification of certificates, the requirements for licenses etc. Further, national institutions might also regulate (access to) certain fields of businesses. Kloosterman and Rath (2001) discuss the potential case of an immigrant for whom it might be very difficult to get a permit to start a business: “If a specific educational qualification that can only be acquired in the country of settlement (and, more important even, in the language of this country) is needed to become self-employed, then again immigrants will be in a disadvantaged position as aspiring entrepreneurs” (p. 195).
- **The opportunity structure on the regional/urban level:** While national bodies regulate essential aspects of economy and society, the concrete arrangement on the regional and urban level might differ significantly even within the same country. Also, urban centers often have their own agendas of economic development and usually fund a multitude of municipal bodies, agencies and programs. For immigrants, these “significant city regional forces help to shape markets and, therefore, affect both accessibility and growth potential for aspiring immigrant entrepreneurs.” (Kloosterman and Rath, 2001, p. 196). However, Kloosterman and Rath (2001, p. 197) found that despite the range of urban programs that in some cases are even targeted at (immigrant) entrepreneurs, many immigrant entrepreneurs do not seem to be aware of such policies.
- **The opportunity structure on the neighborhood level:** In large cities, market access and growth potential are not uniform, but can also vary significantly within a city, from neighborhood to neighborhood. This aspect has also to do with the fact that specific groups of immigrants are often clustered in certain neighborhoods where certain opportunities for co-ethnic products arise (Kloosterman and Rath, 2001, p. 197). Further, the level of neighborhoods need attention when it comes to opportunities as they are the “obvious concrete locus for many social networks and hence for nurturing of the social capital that is so important in many immigrant businesses” (Kloosterman and Rath, 2001, p. 197). It is thus on this level, that the social embeddedness of actors and the structuring

of the markets, in which they are active, come together (Kloosterman and Rath, 2001, p. 197).

Kloosterman and Rath (2001, p. 196) conclude that this differentiated view highlights the relevance of the approach of mixed embeddedness with its ensuing emphasis on the opportunity structure: "Immigrant entrepreneurs cannot just transfer their activities from back home and continue in their new environment as if nothing had changed. They have to accept the specific socio-economic make-up of their new place of living." (Kloosterman and Rath, 2001, p. 196).

5.2.2 Three types of resources: human, social, financial

The concept of mixed embeddedness encompasses three types of resources that female immigrant entrepreneurs can potentially access: human, social, and financial.

(1) *Human capital resources*, such as education, skills, and language fluency.

Individual characteristics such as education, language proficiency, citizenship status and others make up the human capital of female immigrant entrepreneurs. Many studies see these factors as affecting women's tendency to become self-employed. Abbasian and Bildt (2009, p. 13) for example found that entrepreneurship can be "a tool for increasing empowerment among educated immigrant women". Women who own businesses in their fields of study were more likely to believe that their expertise and qualifications were being put to good use in their industries.

Language is a clear element of human capital and probably the most significant one for refugee entrepreneurs in the new host country. According to Collins and Low (2010), the lack of fluency or a distinct accent on immigrants is seen as devaluing their human capital in the mainstream labor market. Chreim et al. (2018, p. 214) point out that a certain language accent can be perceived by the majority population as negative. These problems have been described as both an opportunity for self-employment serving the co-ethnic community, and a barrier to business development or accessing financial markets. However, language and education barriers could be effectively eliminated for the second generation of immigrants while these individuals face new challenges, as McQuaid et al. (2010, p. 1059) point out: "Language and culture gap issues may largely disappear for the second generation, but the second-generation entrepreneurs may face family restrictions and expectations that their first-generation parents did not." Finally, human capital encompasses also help in the form of manpower. In

this sense, Kim (2012, p. 172) observed that ethnic enterprises depend largely on cheap labor by entrepreneurs and their families: "Human capital comes from hiring friends and extended family members for low wages".

(2) *Social capital resources*, such as family networks

According to Burt (2001, p. 32), "social capital is the contextual complement to human capital. The social capital metaphor is that the people who do better are somehow better connected". According to Kloosterman et al. (2016, p. 927) "in addition to human capital, social capital also influences the chances to survive [for the start-up]".

As most business activities heavily rely on network ties, social capital also plays an important role in studying entrepreneurship: "Indeed, the Social Capital theory has been able to provide a valuable framework of analysis for various business entrepreneurial phenomena" (Bizri, 2017, p. 850). Thus, even if an immigrant entrepreneur has a high level of education, his or her few or poor social networks can hinder the flow of useful knowledge and their access to promising opportunities (Kloosterman et al., 2016, p. 929). Social capital is a well-known and long-developed concept in sociology (Portes, 1998). Bizri (2017, p. 863) identified three dimensions of social capital that seem to be especially important for refugee entrepreneurial behavior and success: cognitive (common vision), structural (network ties) and relational (norms, trust, obligations, identification).

Social capital and *family networks* in particular are reported to be eminently important for female immigrant entrepreneurs, especially in the early phase of the business (Chreim et al., 2018, p. 214; De Vita et al., 2014, p. 455), where a sharing of family responsibility and unpaid labor from family members to reduce costs is often essential for businesses to survive. Yetim (2008, p. 870) stresses that social capital in the context of female entrepreneurship can be understood as the "sum of resources used by female entrepreneurs in the stages of initiation and maintenance of the business, and [which] is acquired via their networks, which are shaped by reciprocal trust relations based on strong and weak ties."

To manage their enterprises, many entrepreneurs rely significantly on their family's advice and assistance. The family's assistance is important also when it comes to supporting in housework and childcare. This support allows the female immigrant entrepreneurs to spend more time in their businesses and to reconcile business and family responsibilities. In this regard, certain relatives (sisters, grandmother) respond to immigrant businesswomen's

requests for help with caring for their children and/or managing the home (González-González et al., 2011, p. 366).

In a study by Pio (2010, p. 124-125), the author found that Dawoodi Muslim women have found their own balance and are integrated with Swedish culture, speak Swedish, use the Swedish childcare system and continue to operate as a joint family by depending on their husbands to help with choices on business.

(3) *Financial capital resources* for funding as well as running the business which usually come from personal savings and/or from friends and family (Chreim et al., 2018, p. 214).

According to De Vita et al. (2014), female entrepreneurs generally face problems to access financial capital. Female immigrant entrepreneurs are more likely to borrow money from family members and less likely to obtain bank loans, according to Hillman (1999). Thus, they usually start their business by depending on personal savings (De Vita et al., 2014, p. 455). Piperopoulos (2012) found in his study on ethnic minority businesses in Greece that most of the ethnic female entrepreneurs relied on the use of personal savings while the other major part of funding came from the family. Only a small share depended on bank loans (Piperopoulos, 2012, p. 201). Female immigrant entrepreneurs might also struggle in getting a bank loan due to incomplete essential permissions and paperwork for a full company plan, as Piperopoulos (2012, p. 201) found out in his study.

5.2.3 Limitations of the concept of mixed embeddedness

The concept of mixed embeddedness also faces critique. According to Senthanar et al. (2020, p. 2) the concept makes only a “limited distinction by immigrant category and gender in particular” which is, if at all, based on ethnic background. In addition, Kontos (2003) acknowledges the value of the concept of mixed embeddedness yet she perceives that additional forms of resources need to be taken into account in researching entrepreneurship, such as motivational resources, and an ensuing notion of a “biographical embeddedness of entrepreneurial activity” (Kontos, 2003, p. 188). For the aim of this explorative study on female Arabic refugee entrepreneurship, the concept as presented above is used for this pilot study.

5.3 Interim conclusion on theoretical approach for the study of female Arabic refugee entrepreneurship in Austria

As the discussion of approaches that are dominantly used for researching immigrant and minority entrepreneurship showed, approaches that only take into account one side of the complex process do not seem to be sufficient to understand female refugees' entrepreneurship in Austria. Instead, an approach is needed that includes different levels of the process of starting up a business by these women. That is why the concept of mixed embeddedness is chosen as a theoretical basis for the empirical study of female Arabic refugee entrepreneurship in Austria and the Austrian capital of Vienna in particular. The approach offers a way to take into account the resources that the female refugee brings along as well as the conditions, enablers and barriers from the new host country and also that of the co-ethnic community of Arabic refugees in the capital of Vienna. All these levels might play an important role for female Arabic refugees' entrepreneurial activities. In addition, the approach has already widely been applied in exploratory studies in minority and immigrant entrepreneurship research (e.g., Anwar and Daniel, 2017; Ram and Smallbone, 2001). Further, Chreim et al. (2018, p. 217) stress that while the concept of mixed embeddedness has not been developed with a gender perspective in mind, it "can help enrich and be enriched by more nuanced studies of female immigrant entrepreneurship". The concept of mixed embeddedness links the migrant entrepreneurs with the economic and institutional context of the host society (Kloosterman et al., 1999). Ram and Smallbone (2001, p. 11) thus see a key strength of the approach in its comprehensive perspective that "aims to locate ethnic minority businesses in the wider structures in which they are embedded" (Ram and Smallbone, 2001, p. 11).

Therefore, the mixed embeddedness approach seems promising and adequate for empirically studying female Arabic refugee entrepreneurship in Austria which is situated at the intersections of the host society context, the co-ethnic context and the characteristics of the individual female refugee actor, including their resources. Kloosterman and Rath (2001, p. 196) further stress the relevance of the regional/urban level in analysing the mixed embeddedness of immigrant actors: "Businesses are evidently not started in a socio-economic vacuum but in concrete, time-and-place specific contexts" (Kloosterman, 2010, p. 26). It thus seems reasonable to focus the object of research not only with regard to gender, ethnicity and immigrant status, but also with a geographical focus on the city of Vienna.

In the following section, the different aspects from theory and state of research are transferred into dimensions that can be used for the empirical study.

6 Development of Dimensions

Based on the theoretical framework and the state of research, four main dimensions evolve that need to be taken into account for the data collection as explained in the following.

- 1) The state of research shows that female entrepreneurs' motivation can come from various push or pull factors, e.g., the push factors found by Moore and Buttner (1997) such as economic slump and unemployment, survival stresses, discouraging circumstances in former jobs. Motivation is a driving factor for entrepreneurs and might differ for female refugee entrepreneurs on which there are nearly no studies yet significantly from that of male refugees or female (immigrant) entrepreneurs. The first resulting dimension is thus: **Motives for becoming entrepreneur**
- 2) The conceptual approach of "mixed embeddedness" by Kloosterman and Rath (2001, p. 190) states that doing immigrant entrepreneurship is connected to the co-ethnic context of immigrants' social networks, the host country context which includes opportunities and barriers, and to the use of various forms of capital resources (human capital; social capital, financial capital; Chreim et al., 2018, p. 214; Abbasian and Bildt, 2009). The second resulting dimension is therefore: **Entrepreneurial process and resources**
- 3) According to the state of research, refugees face a multitude of significant economic challenges such as a lack of experience and expertise, as well as discrimination in the labour market (e.g., Kloosterman and van der Leun, 1999). Looking in more depth into the challenges in addition to the aspects mentioned in the "entrepreneurial process and resources" seems necessary. That is why a third resulting dimension is: **Challenges in the entrepreneurial process**
- 4) Arabic and Muslim women traditionally have little visibility in the public sphere, which is why it is even more important to understand the implications of entrepreneurial activities for this group. The state of research identified studies on entrepreneurship at the intersections of gender, ethnicity and immigrant status as a gap in the literature. Meanwhile, these characteristics as well as religious affiliations or care responsibilities are known to come with certain constraints, disadvantages and inequalities for women

who want to become entrepreneurs as Chreim et al. (2018, p. 215), Essers and Benschop (2009, p. 418) and Essers et al. (2020) state. At the same time, there emerges room for new creativity and agency. The fourth resulting dimension is accordingly:

Roles, expectations & entrepreneurship

These four main dimensions will be guiding the following process of data collection and analysis which are explained in the next chapter.

7 Methods section

In this section, I will explain my choice of methods and the process of conducting the study. First, I will explain the choice of methodical approach taken in this study (chapter 7.1), next, I will explain the interview guide I used as a data collection instrument (7.2). After that, the sampling (7.3), recruiting and data collection is explained (7.4), next the transcription and qualitative data analysis (7.5), before finally reflecting on the data collection process (7.6).

7.1 Choice of methodical approach

As little is known so far about the process of starting up a business by female refugee entrepreneurs, even more so of female Arabic refugees starting a business in Austria, a qualitative, exploratory approach is needed that allows the researcher to produce new knowledge and to stay flexible and open towards the object of research (Denzin and Lincoln, 2005, p. 10-11).

A qualitative approach allows the researcher to study a topic in-depth and furthermore gives participants the space and agency to express their experiences and individual perspective (Denzin and Lincoln, 2005, p. 10-12). That is why a quantitative-statistical approach to research which does not take into account subjective experiences and meanings would not be suitable for the object of research of this thesis.

Furthermore, qualitative research is especially appropriate for studying marginalized communities and individuals such as female refugees: “For the qualitative researcher, all perspectives are worthy of study. [...] The goal of qualitative research is to examine how things look from different vantage points” (Taylor et al., 2015, p. 6-7). Indeed, a qualitative research approach is also recommended by Kloosterman (2010, p. 41) to “grasp the social embeddedness, strategies and careers of the immigrant entrepreneurs”.

As a method, qualitative interviews seem to be a suitable choice. Qualitative interviews are an established method in research on migrants (Fedyuk and Zentai, 2018) and have been widely applied for exploratory studies in ethnic and immigrant entrepreneurship research on specific countries and regions (e.g., Anwar and Daniel, 2017; Munkejord, 2017; Senthanar et al., 2020). Qualitative interviews can be conducted in a number of ways and differentiated based on the degree of openness (Fontana and Frey, 2005; Hopf, 2004). Hopf (2004) sees focused interviews and narrative interviews as the two main approaches of doing qualitative interviews. The narrative interview is usually applied in the context of “life-history-related questions” (Hopf, 2004, p. 285). It is characterized by a very open approach and often is stimulated by a single opening question. The other form of interview presented by Hopf (2004, p. 283) is the focused interview which uses a semi-standardized approach by using an elaborated interview guide. In this way, it is focused a priori on a specific topic or subject. The interview guide helps not only to stick to the topic of interest but also in coping with uncertainty in the open conversation (Flick, 2009, p. 172). As the specific process of starting up a business is the object of research of this thesis, it seems appropriate to apply the latter form of the qualitative interview: the focused interview which is guided by a prepared set of questions. Thus, the qualitative focused interview is chosen to research the object of female Arabic refugee entrepreneurship in Austria in this thesis.

7.2 Development of data collection instrument

For the interviews, an interview guide was developed that contained the set of questions for the interview (see appendix 10.1). The interview guide maps out the aspects that focused interview needs to cover while also giving qualitative researchers “plenty of freedom of movement in the formulation of questions, follow-up strategies and sequencing” (Hopf, 2004, p. 282). The interview guide for the study conducted in this thesis consists of six sections plus introduction and ending. These six sections cover the main four dimensions of the theoretical framework I developed (see chapter 6). In the following, I will explain the structure of the interview guide that came to use. I developed the interview guide in English in consultation with my supervisor and the master’s *Konversatorium* course and then translated it into Arabic for the actual data collection with the Arabic female refugee entrepreneurs in their mother tongue. The final English version can be found in the appendix (see appendix 10.1). The interview guide is constructed as follows:

Introduction: The interview guide begins with the section “**Introduction**”. In this section, I introduce myself as the researcher and give background information on my master thesis. Also, I explain the formalities such as the recording of the interview, the anonymity and the use of the data that I collect.

Section 1: Personal background: This first section asks the interviewee about her personal background. This question is meant to work as an icebreaker where participants can introduce themselves and tell what they have experienced and achieved so far. It thus sets the stage for the next section which looks deeper into the business idea.

Section 2: Business idea: The second section covers the core of the entrepreneurial activity: the business idea. It is supposed to ensure that the interview contains and explores the business idea in-depth, allowing potentially a later classification of the results according to the type of business.

Section 3: Motivation for becoming entrepreneur. The third section deals with the motives that have been driving the interviewee to engage in the process of starting up a business and thus, to become an entrepreneur.

Section 4: Entrepreneurial process and resources: This section looks into the process itself, studying what characterizes the entrepreneurial process of female Arabic refugees and especially which resources are available, used and/or needed in this process (human, social, and financial resources).

Section 5: Challenges in the entrepreneurial process: Even though the fourth section probably touches upon the challenges, this section focuses explicitly on the challenges as they are so essential to answering the thesis’ research question. In doing so, the section aims also to understand how the interviewees overcome the challenges they explain here.

Section 6: Roles, expectations & entrepreneurship: This sixth main section is placed at the end of the interview as it deals with the most sensitive questions such as the role of gender, ethnicity, religion, immigrant status as well as their intersections and the resulting implications for the entrepreneurial activities of the interviewees and also their lives more generally.

End of the interview: At the end of the interview guide, I do not only give my sincere thanks to the interviewees, but the interviewees are also invited to add aspects which may not have been yet touched upon by the interview guide’s questions but which the interviewees nonetheless deem relevant. In this way, the interviewees are given additional agency. The end of the interview is then also used for potential snowball recruiting, where I ask my participants

whether they know and could refer to any other female Arabic refugee entrepreneurs in Austria and especially in Vienna which would be suited and willing to participate in my study.

Postscript: Lastly, the interview guide contains also keywords for a postscript that I as the interviewer use for a documentation of the interview process subsequently to the interview itself (e.g., notes on any interruptions and problems during the interview process, on the interview atmosphere etc.).

To test the interview guide, especially the questions on sensitive topics, I conducted two pretest interviews via Zoom with two Arabic female refugees from my extended family who live in Norway and who had an entrepreneurial idea they wanted to follow in the near future and who were thus potential entrepreneurs according to the systematization explained in chapter 2. After each pretest interview, I asked my pretest interviewee what she thought of the interview guide and particularly of the sensitive questions relating to gender, religion and family. They both had minor suggestions of improvement for my interview guide which I worked into the interview guide before starting with the actual data collection. Based on the pretest feedbacks, the interview guide was revised. In the appendix, the final interview guide is shown (English version; see appendix 10.1).

7.3 Sampling

In qualitative research, sampling – in the case of qualitative interviews the choice of persons to interview – is essential for the research process and can be done in a number of ways (Flick, 2009, p. 123). Generally, sampling in qualitative research does not aim for representativity like in quantitative research but for representation of individuals (Flick, 2009, p. 130). For this, purposive sampling is a useful approach (Flick, 2009, p. 122). Based on certain criteria, a sampling structure is developed a priori that guides the recruiting process.

Based on the state of research and my own considerations as well as the discussions with my supervisor and the master's Konversatorium course, I decided on a set of criteria and a resulting sampling structure for my interview study. That means, for the choice of participants, I decided ahead of the recruitment process for several qualifying criteria that should allow me to talk with persons that have a broad scope of experiences on the object of my research, the process of starting up a business by female Arabic refugee entrepreneurs in Austria and Vienna in particular.

Thus, my main **qualifying criteria** for the sample were:

- **Entrepreneurial status:** Female Arabic refugees who are currently entrepreneurs, have started to become entrepreneurs or who were at some point entrepreneurs but are not anymore. Based on figure 1 (see chapter 2), I was looking for persons who can be classified at least as nascent entrepreneurs, i.e. who are in the conception phase before firm birth or after firm birth, including those who discontinued their business, but not persons who are still potential entrepreneurs, i.e. before conception.
- **Refugee status:** For individuals who have fled war and persecution, they need to be officially acknowledged as a refugee by the Austrian government based on the Geneva refugee convention in order to be on equal terms with Austrian citizens with regard to labor market access etc. and thus to be in a position where they can actually pursue their entrepreneurial activities. That is why only Arabic women who are acknowledged as refugees were eligible as interviewees for this study.
- **Ethnicity:** As the study wanted to look particular into the group of Arabic refugee women who have come from countries in the Middle East and North Africa after the Arab spring movement, an Arabic ethnicity was a prerequisite to participate in the study. Typical Arabic countries of origin for refugees in Austria are Syria or Iraq (Statistik Austria, 2021, p. 39).
- **Place of residence and / or place of registration of business:** The focus of this study is on Vienna as the capital of Austria and the center of the Arabic refugee community in Austria (see chapter 1). That is why for the recruiting, a connection to doing business in Vienna was needed, either as a place of residence or as a place of (planned) registration of the start-up.

To look into more detail regarding the balancing act between care and household responsibilities on the one hand, and economic activities on the other hand (Senthanar et al., 2020, p. 9; Wauters and Lambrecht, 2006, p. 902-903), there are additional characteristics that are relevant for recruiting and which are supposed to add to the breadth of the sample and to grasp the process of entrepreneurship more completely. As **subordinate criteria** to include more heterogeneity I decided on marital status, motherhood and sectors of businesses (see also table 1 below). As my mother tongue is Arabic, there was no need to select participants based on language skills in English or German. The interviews were rather conducted in the interviewees' as well as my own mother tongue, Arabic.

The following table (table 1) gives an overview of the sampling structure for the planned study:

Table 1: Sampling structure for recruiting

Gender	Female		
Refugee status	Recognized		
Ethnicity	Arabic		
Place of residence and / or work	Vienna		
Entrepreneurial status	Nascent entrepreneur	Business owner	Former business owner who had to discontinue her business
Marital	Married	Not married	Divorced
Motherhood	With children		Without children
Different sectors of business	Businesses that need a work site		Businesses done from Home

7.4 Recruiting and data collection

From the beginning of my study on, I was aware that it would be quite hard to find interviewees fulfilling the recruiting criteria, not only within the rather short time frame of a master's thesis but also in general due to the specifics of female Arabic refugee entrepreneurs (see chapter 3). That is why I recruited from the outset via several ways to get access to relevant cases. Even though I am part of the Austrian and Viennese community of Arabic refugees, it proved indeed hard to find female entrepreneurs willing to talk about their experiences for my academic study.

Recruiting was mostly done via my personal networks as a member of the Arabic refugee community in Vienna, Austria, and via relatives of mine who have friends and family in Vienna and were able to find interviewees for me. Once I had found the first interviewee, I also recruited via snowball sampling (i.e. via asking interviewees for contact details of potential other candidates; see Flick, 2009, p. 267), asking my interviewees for recommendations and contacts from their network. I also searched on social networking sites such as LinkedIn and Facebook for local female entrepreneurship groups which however was not successful.

Meanwhile, I also contacted several gatekeeper and key actors in the area of refugee integration and education such as the social business MTOP, the Caritas social business initiative “Magdas” with its hotel business in Vienna, and the Vienna-based publishing house Home Town Media which was recommended to me for the purpose of recruiting. I contacted municipal and governmental organizations for migrant entrepreneurship, e.g. the Vienna Business Agency’s department of “Migrant Enterprises”, the “Mentoring für MigrantInnen” program of the Austrian Economic Chamber, and the Austro-Arab Chamber of Business.

One of the most valuable contact points for my study was an Arabic business coach who had been doing several workshops in Arabic on behalf of the Vienna Business Agency for refugees interested in self-employment. I was brought in touch with this Arabic business coach via two ways simultaneously: via a contact in the academic Vienna-based “Refugee Outreach and Research Network” which I contacted via their mailing list asking for recruiting help, and at the same time also via the Vienna Business Agency itself which I got in touch with via contacts from my personal network. This contact to the Arabic business coach based in Vienna proved most useful and after an initial telephone conversation, he was able to recruit several of the participants for my study.

Interestingly, all of my interviewees ended up to be Syrians. This might be a result of recruiting via my personal network as a Syrian but – given the fact that I recruited also widely beyond my own contacts – probably this was also due to the large number of Syrians that had come to Austria and that had usually quickly been acknowledged as refugees several years ago (see chapter 1) and were thus able to have built their skills to engage in entrepreneurial activities.

Data collection took place in the period of 7 June to 13 July 2021. Overall, I conducted 7 interviews, lasting on average 64,7 minutes (see also overview of sample in appendix 10.2). Informed consent and data management consent were only collected orally, not in written form as written forms most likely would have deterred the refugee participants from taking part. All interviews were conducted in Arabic, which is both the interviewees’ and my own mother tongue. All interviews were recorded with a digital audio-recorder after the respective participant had agreed to an audio recording of the conversation.

To offer flexibility for caring duties as well as safety in times of a pandemic, I let my participants choose whether they wanted to conduct the interviews in person or via digital conference tools like Zoom (see e.g., Archibald et al., 2019). In two cases, interviewees opted for the digital interviews but less so because of the pandemic and rather for the flexibility which made

it easier for them to combine their parental duties with the interview appointment as they mentioned themselves. The other five interviews were conducted face-to-face in Vienna in a café or park of the interviewee's choosing.

Research participants received no financial incentive, only a small gift in the form of a chocolate in those cases that researcher and participant met in person. In the digital interviews, they only received the researcher's deepest gratitude for participation.

Description of sample (see overview of sample in appendix 10.2)

All seven participants were of Syrian nationality, came to Austria in the years 2015 or 2016, thus after the start of the Arab spring movement in 2011. All had a university degree from Syria. Their mother tongue was Arabic and they were aged between 28 and 57 years. All of them were acknowledged refugees in Austria, who have the same access to the labor market as Austrian citizens, and thus, also to founding a business in Austria. Of the seven interviewees, one had founded a business in Austria, five were preparing to register their own business, one participant discontinued her efforts of founding a business. Six of the interviewees were thus in the TEA phase of entrepreneurship (see chapter 2), and one person discontinued during TAE phase. The seven participants represented different sectors: Two worked in the beauty service sector, two worked as artists – one was a painter, the other one did paper art. One interviewee was a pastry chef baking cakes, and the last one was a medical doctor. While some worked in work sites, others produced their products at home. Five out of the seven participants were mothers of at least one child. Two participants were divorced (one of them with a child), five were married. All names are pseudonyms to protect the participants' identities.

7.5 Transcription and qualitative data analysis

After the interviews, I transcribed all audio recordings verbatim in Arabic and added the notes from my postscripts on the interview situation (see also chapter 7.2). Subsequently, I conducted a content analysis with the help of the analysis software MaxQDA 2020 provided as a student license by the University of Vienna. For that, first, all interview transcripts were uploaded as rich text format (.rtf) files into the software. The interviews were uploaded into MaxQDA in the original Arabic version, while the coding was done in English. Quotes that were

used for the results chapter, were translated from Arabic to English after extracting them from MaxQDA.

For the qualitative analysis of data, different approaches to data analysis are available in the literature (Flick, 2009; Schreier, 2012). In this study, the qualitative content analysis (QCA) was applied as explained by Schreier (2012). The author recommends qualitative content analysis for descriptive studies that need interpretation such as the study at hand here that looks into the process of starting up a business by female Arabic refugee entrepreneurs and the ensuing influencing aspects from the entrepreneurs' point of view. QCA allows a combination of concept-driven and data-driven categories which allows researchers to look at cases in their entirety and in depth (Schreier, 2012, p. 33).

The first step of QCA is developing a (preliminary) coding frame that includes the main categories as the key aspects which the analysis will be focused on. Such a coding frame is a useful way of structuring the material that needs to be analysed (Schreier, 2012, p. 61). As a next step, subcategories are specified for the analysis which include what is said in the material about the main dimensions (Schreier, 2012, p. 60). Such subcategories involve some abstraction from the material and can either be drawn from the theoretical framework, i.e. deductively, or they can also be derived in a data-driven way, i.e. inductively, or also as a combination of both (Schreier, 2012, p. 60). In my study, I used the dimensions that I had developed from the theoretical framework and the state of research (see chapter 6) as my main dimensions for the coding frame. In the following analysis process, I went through each transcript several times: In a first round through the interviews, I selected the relevant material by coding text sections deductively based on the coding frame. In a second round through the material, I developed and coded sub-categories of the coding frame both deductively by using the interview guide from my interviews and inductively from the data itself. When I coded a specific section, I selected the section, copied the relevant quote from the Arabic interview. In the case of particularly relevant and concise sections that caught my attention, I immediately translated the Arabic quote into English and included the English version in a memo. Finally, I went through the material a third time, to check the consistency of my coding and the used coding frame. In some instances, I also discovered new aspects and saw new connections in the material that caught my attention only after these several reruns and I coded the material accordingly. In this way, the coding frame became more differentiated over time until it included and gave an overview over all relevant aspects

mentioned of my interviews. The resulting coding frame structure can be found in appendix 10.3. Subsequently, the coding frame also helped me to structure the interpretation and writing of the results chapter (see chapter 8).

7.6 Methodical discussion and reflection

In the following, I would like to reflect on the data collection process, the challenges and the learnings of conducting my study.

In the recruitment phase, arranging interview appointments was time-consuming because the interviewees were hardly available mainly due to the combination of responsibilities in the areas of work, family and childcare. Online interviews proved to be a time-saving alternative to face-to-face interviews for those participants with children who would probably have had difficulties otherwise to come to a physical appointment. In the case of the two online interviews, the technical setting worked well in one case. In the other case, my interviewee was not able to access the Zoom videocall on her notebook. That is why we spontaneously changed over to a mobile video call in WhatsApp which worked in general but had a lag in the video connection every now and then.

Overall, recruiting worked well whenever there was some kind of personal connection via third parties. Opposite to the Vienna study by Dannecker and Cakir (2016), ‘cold calling’, i.e. recruiting without any prior relation to the potential interviewee, did not work at all in my study. For example, initially, I went to a bride’s fashion shop close to a Viennese market that was led by a female refugee. At first, the business owner seemed interested in talking to me and gave me her phone number for making an appointment. Together, we then went to her husband who was owning the shop next door and I explained once again what my study and the interview would be about. Just hours later, however, she withdrew her willingness to participate, sending a message that she was unfortunately unavailable. In the same way, I visited a local food stand on a Viennese market which was owned by a friendly female Syrian refugee. When asking the deli owner if she would be interested in talking in an anonymous manner with me for a research interview, she suddenly seemed frightened and did not want to have to do anything with it. Without actually knowing the reasons and motivations for these women’s behaviors, I think it is important to take into account their background as refugees from a police state country where all questioning usually ends up with problems, if not even harm. In the first case of the bride’s fashion shop owner, it might also have had to do with

typical gender roles as the female entrepreneur seemed much more open to participate in my study before we talked with her husband.

Then, there were also several contacts of which I was told by my direct contact persons that they would in general be interested in my study, yet, despite all efforts both by myself and my direct contacts (often female Arabic refugees which I had successfully interviewed), no actual interview appointments took place. Here again, I can only guess what the ultimate reason was for these women to not participate.

Due to these cases, I was generally aware of and in touch with significantly more female Arabic refugee entrepreneurs than the seven participants I was ultimately able to successfully interview.

Meanwhile, the seven interviews that I did conduct were characterized by a very open, comfortable atmosphere and proved to be quite enthusiastic conversations. The women told me in depth about their experiences, their backlashes, their ideas, hopes and dreams. I had the impression that they were eager to tell their stories and that they saw an opportunity in my academic study which they did not want to waste. Several of the women thanked me afterwards for my efforts to shed light on their endeavors of becoming successful and self-sufficient entrepreneurs in Austria. Also, they felt that there was until now too little attention on female refugees' course of education and employment in the refugee debate, and a lack of role models from the female Arabic refugee community.

My interviewees openly told me about experienced prejudices, discrimination and also gender aspects, including difficult situations with their spouses and in their families which I felt to be very brave. Thus, with those women who did talk to me, I did not have the impression that they were holding something back, e.g., due to the fact that I was a male Arabic interviewer. This might also have to do with the personal characteristics and stamina that are needed for an entrepreneurial career and which all of these women definitely had.

Overall, I managed to interview seven participants. While I would have loved to conduct some more interviews for a larger sample, given the demanding criteria and the limited time frame for data collection within the master's thesis, I am happy to have found at least these seven women who talked in-depth with me (average interview time 65.7 minutes, see also chapter 7.3). Despite the small sample, I was able to recruit interviewees from various business sectors (personal care services, arts, food manufacturing, health, trading) and age groups (28-57) as well as from different entrepreneurial process stages (five nascent entrepreneurs, one

business owner, one former business owner), which encourages me that I was able to get a good and valid insight into female Arabic refugee entrepreneurship in the Austrian capital of Vienna. However, all my interviewees turned out to be Syrian (see also chapter 7.3). It would definitely be interesting and worthwhile to include other Arabic female refugee entrepreneurs, e.g. from Iraq, that probably face specific challenges and have made specific experiences.

My recruiting efforts that ended up at the same recommendations with the Arabic trainer in the center, showed me that the basic population of Arabic female refugee entrepreneurs in Vienna was probably indeed as limited as I perceived it. To find more participants for such a study, a longer period of recruiting would probably have been necessary. Maybe also some kind of financial or ideational support would have been useful to convince potential participants of the advantages of taking part – not just for the community but for themselves individually. Ultimately, I felt that it was also due to some kind of unfamiliarity with academic research and degree theses as well as the memories of living in a police state and as a refugee that made many women averse against interviewing and questioning of all forms.

Besides recruiting, researching across the two languages of Arabic and English proved challenging as Arabic is grammatically structured different and stems from a very different cultural context, thus, it is a language which is much more symbolic and not easy to translate directly to English. I think however that through my experiences and fluency in both languages, I have translated the core meanings appropriately. It was definitely an advantage to be able to use Arabic as my mother tongue, as in this way, language was not an additional limiting factor in recruiting which would most likely have excluded even more female Arabic refugee entrepreneurs.

Quality criteria in qualitative research

Traditional criteria of quantitative social science research often “miss the specific features of qualitative research and data” (Flick, 2009, p. 398, see also Steinke, 2004, p. 259). That is why qualitative researchers have been developing own sets of quality criteria that can be used to reflect on the quality of the conducted research. Tracy (2010, p. 840) for example suggests eight criteria for excellent qualitative research: (a) a worthy topic that is relevant, timely, significant and interesting, (b) rich rigor where appropriate theoretical constructs, samples and data are used, (c) sincerity, i.e. a study that is characterized by self-reflexivity and

transparency, (d) credibility in how results are produced and presented, (e) resonance in the way that the research influences and moves readers and audiences, (f) a significant contribution to the state of research, (g) ethical, i.e. taking into account the relations to research participants, and (h) meaningful coherence, i.e. a study that is convincing in how it interconnects the various parts of the study. Some of these criteria need to be assessed from the presentation of my thesis as such (e.g., the rigor, credibility, significant contribution, meaningful coherence) or can only be assessed personally by others (e.g., resonance). In the following, I would like to contribute to the quality criteria of sincerity and ethical conduction by reflecting on my role in this study and my relation to the research participants. In the study that I conducted, I was both an insider and an outsider. I was an insider as I was part of the Arabic and Syrian refugee community in Austria's capital city of Vienna whose mother tongue was Arabic and who had also come to Austria six years ago and had a hard time learning German and acknowledging my Syrian Bachelor's degree. Further, the idea of becoming an entrepreneur was something that I had in common with my research participants. Also, I belonged to the same cultural-religious group as these women which however does not make it necessarily easier to research as traditionally learned behavior is hard to overcome in interview settings.

At the same, I was also an outsider to my interviewees' life worlds and experiences. I was a man who was interviewing women, an unmarried student without children while several of my participants were mothers struggling mostly with the reconciliation of family and business life. While I do not have a European background and thus are most likely not in danger of a Eurocentric perspective, I do need to make space for a gendered perspective. By focusing on the experiences of female refugees instead of comparing female refugee entrepreneurs with male refugee entrepreneurs, I put the females' perspective in the center.

I found that for this topic, it really needs extensive time to recruit, to really find fitting cases and bring them to the front, as female entrepreneurship in particular is less visible in public space because of the multitude of female entrepreneurs' responsibilities that keep these women occupied.

8 Results

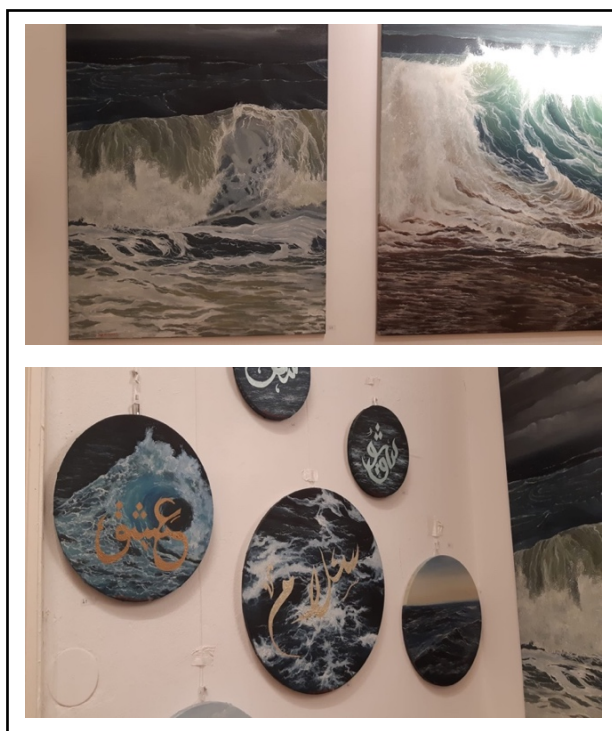
In this section, I will now present and explain the results of my study, and, in this way, aim to answer my research question:

What aspects influence the process of starting up a business by female Arabic refugee entrepreneurs in Austria?

For that, I will first portray my participants for contextualization and will give some background information on their biographies. I will then present my findings along the four dimensions that my empirical study is based on, before coming to an interim conclusion on my results.

8.1 Profiles of study participants

To give a personal impression of the seven female Arabic refugee entrepreneurs that shared their experiences with me for the purpose of this study, I would like to start with shortly describing their situation, personal background and their business ideas.



Zineb is a 35-year-old divorced woman without children. She went to the University of Arts in Damascus and worked as a drawing teacher in Syria. In 2015, she left Syria together with her parents and they took the Balkan Route to Austria. After the arrival, she started to draw and do painting exhibitions in Vienna (see figure 2)². Until now she lives with her parents and earns money by working in a pastry shop. Through her painting she got to know a lot of Austrian friends. She is a very positive person who pursues the aim of opening up

Figure 2: Photos from Zineb's exhibition in Vienna

² All participants agreed to the use of the photos and screenshots displayed as part of their pseudonymous portraits.

her own gallery: “I want to have my own project which is a solo gallery, I mean working in it and getting a license.”

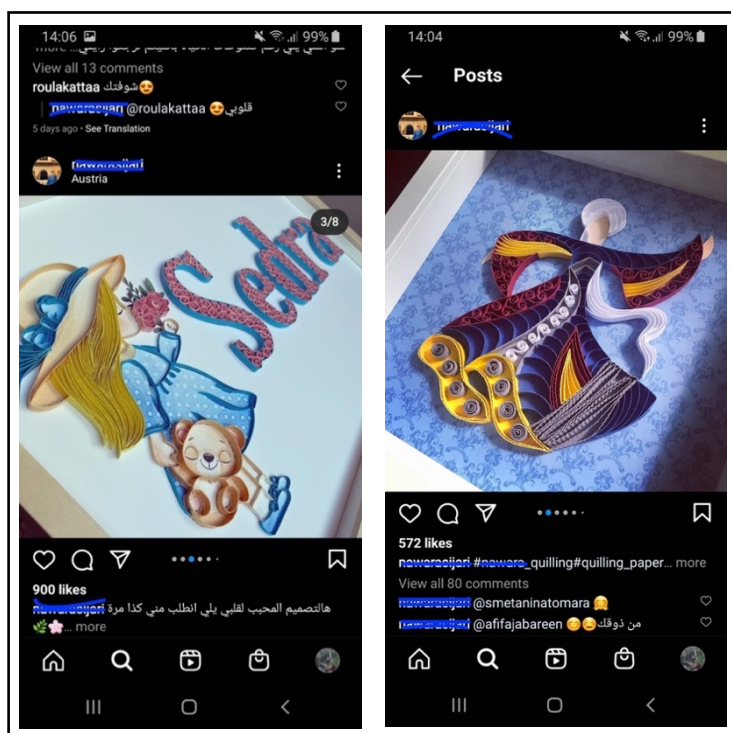


Figure 3: Screenshots from Hayat's Instagram Page

Hayat is a 28-year-old married woman. She has no children. She is a chemistry graduate from the University of Aleppo in Syria. In 2016, she came to Austria together with her sister via the Balkan route. Hayat came up with her business idea, when she was at a refugee camp in Upper Austria and wanted to break the ice between her and the Austrian neighbors: “I was afraid to cook and give [that to] the neighbors, that they won’t accept it. I said I will do something simple

to communicate with them. I saw in social media something and was interested in it, because in the camp, I had much time. I tried to start to do invitation cards. It was Easter Holiday, during this time, and I made cards and wrote [the text] in German and [put the cards] with chocolate in front of each door. I wrote my name and my husband’s name [for people] to know who sent it. That was the first move to break this huge ice, some families responded and some didn’t.”

After a while, people wanted more of her art works and started to pay money for it. Until now, she is still doing paper art at home (see figure 3) while she is also doing a vocational training in a pharmacy to ensure her a regular income. She says: “I will never leave my hobby because it was my way to communicate with my surroundings”.

Fayruz is a 38-year-old married woman who has two children. She came from Damascus in Syria to Austria in 2015. She is an economy graduate specialized in accounting from the University of Damascus. Back in Syria, she led a family-owned business. Now she is doing the necessary papers to open a shop for Syrian products in Vienna. She did language and

integration courses in Vienna and volunteered in empowerment programs for women. She is a very optimistic, active person and says: "My business idea is to bring cultural things from Damascus to Austria, like the Syrian women's style. You know, Syrian women have their own way of wearing the hijab."

Alaa is a 28-year-old Syrian married woman with one child. She studied business administration in Syria. Like so many others, she came to Austria in 2015. Currently, she is in the last year of her vocational training in the beauty sector, while she is also searching for a business space to open her own beauty salon and is doing the necessary paperwork for it. She explains: "I am learning [to do] eyebrow tattooing which is drawn hair by hair on the eyebrow. And my business idea is to open a beauty salon – I know there are many of them in Austria but there are [also] many Arabs. They [often] search for an Arabic female who has the same specialisation as I have. But there is no other Arabic female who works in my field of specialisation."

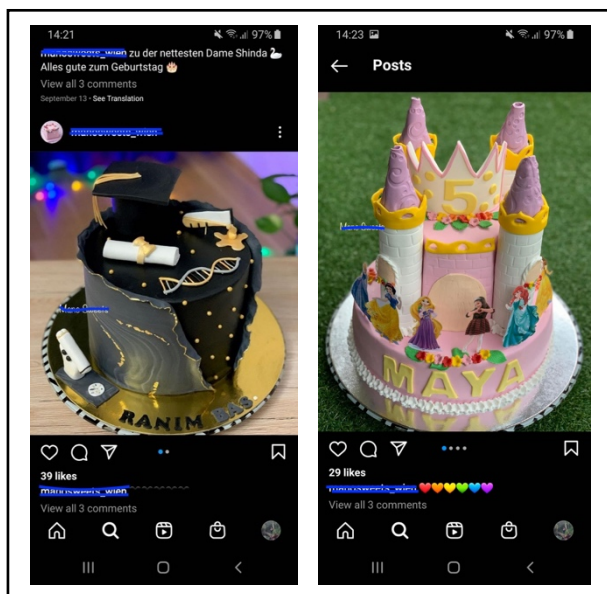


Figure 4: Screenshots from Sedra's Instagram Page

Sedra is a divorced 32-year-old Syrian woman with one child. She is an economy graduate from the University of Aleppo in Syria with a specialisation in banking sciences. In Vienna, she successfully completed a further training in insurance industries. She tried to find an employment but did not succeed. As she loves to bake cake, her family and friends encouraged her to turn that into her main occupation (see figure 4). In this way, she became an entrepreneur and tried to work towards

opening her own business: "For my daughter's birthday, I ordered from many shops and the cakes were either expensive or not tasty, or tasty but they didn't look good. So, I said I will do it on my own, and when I did it, I didn't order any more from shops, and even my friends started to order cake from me." After a while, however, she felt stressed because of the many orders which she had to do at home without professional equipment. Ultimately, she had to

close her business. Now she is baking cakes only for relatives and friends, while she is doing a vocational training as a medical assistant in her first year.

Hanaa is a 57-year-old Syrian Doctor woman who is married and has three – adult – children. She is a gynecologist. Back in Damascus, she had her own doctor's practice. She came to Vienna in 2015 via the family reunion program. At first, she wanted to stay at home and enjoy her time. But three months after her arrival, she had her certificate recognized with the aim of starting to work again. She had to do many exams to get her degree acknowledged in Vienna and still has to do a one and half year training in a clinic for which she is currently searching for a place. She is a talkative and strong woman. "When first I came here, I was happy that I will be a housewife after all my years of work. But after few months, I couldn't stay at home anymore. So I decided to have my certificate acknowledged in order to open my own doctor's practice. I didn't wait for the AMS to offer me language courses, I started on my own to learn the language".

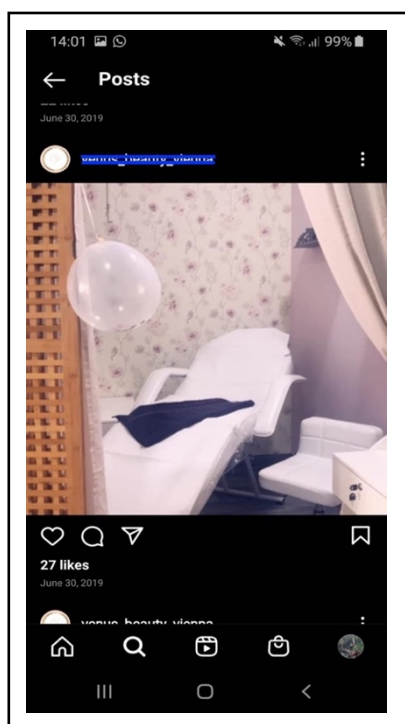


Figure 5: Screenshot from Tagred's Instagram Page which shows a room in her beauty salon

Tagred is a married 38-year-old Syrian woman with two children. She has her own beauty salon in Vienna (see figure 5). She studied Arts at the University of Damascus and then worked as a painting teacher. After her arrival in Austria in 2015 via the Balkan route, she tried everything to get an employment in her former occupation, but with no success. Subsequently, she tried to do a vocational training as a dental technician but her language skills did not suffice. Finally, Tagred came up with the idea of the beauty salon: "One day, I was visiting my Turkish friend. Her mother has a beauty salon and from that day, the idea of opening my own salon grew in my head. I started to check how much the machines would cost, and started to check also what to do, what courses, as this business training has many parts and it all costs 9500 euro. I started to do only parts of it. I did the

laser and skin care parts, then I did an exam which was very hard." Then, when she opened her beauty salon, she faced many obstacles, but that did not discourage her from continuing.

In the following, I will now present the results to my research question *What aspects influence the process of starting up a business by female Arabic refugee entrepreneurs in Austria?* based on the interviews with these seven women along the four core dimensions which I identified in chapter 3.

8.2 Dimension 1: Motives for becoming entrepreneur

In the interviews, the participants reported several kinds of **motives for becoming an entrepreneur** which derived either from **negative experiences** or from **positive expectations**. All participants mentioned both negative and positive aspects. The female refugees reported that a main driver in aiming for self-employment was to have made negative experiences **both on the job market and with the Arbeitsmarktservice (AMS)**, the Austrian public job agency, that discouraged them from further searching for other job positions. For example, Tagred reported: “I went to two printing companies, so I was surprised when after two weeks they said to me: Thanks!, and I returned to the same situation where I were [i.e. searching for a job]. I remember in the second printing company I worked in packaging. No one talked to me, not the manager, nobody knew me, I didn’t learn anything about printing. I just packaged boxes.”

Others felt that they were less worthy on the job market as refugees and would not have a chance against other applicants due to their background, and, in the case of Muslim women, their appearance. Sedra for example said: “From my personal experience, I felt that we don’t have priority as a refugee, or because my mother tongue is not German, or maybe my appearance or because I wear a Hijab maybe I have no priority, that’s why I feel I am behind. They interview all people [applicants] and lastly, I get a refusal. This waiting time is killing me, that’s why I opened the business”.

The AMS, which is supposed to help job seekers in accessing the job market, was not of much help, either, as the interviewees reported. Zineb’s experience with the AMS discouraged her from following her business idea and acknowledging that it is worth pursuing: “The AMS told me to find work because it is hard to stay in this project of being a painter. For sure, this frustrates me, but I come back stronger through my drawings.... Not only the AMS but almost everyone told me, it is just a hobby, you won’t be able to live from it!”

Meanwhile, **striving for independence and flexibility** was a common **positive expectation** that **motivated** the female refugees to try to become an entrepreneur. Indeed, several of the study participants stressed these advantages that they saw in being self-employed. Hayat for example does not want to be a regular employee and loves to be flexible in time to be more creative: “When you have your own work which represents you and expresses you and you are able to organize your time with no one controlling you, it makes you feel independent. I try to organize my time in a way that fits me, but if I am an employee, I don’t own the time. And this flexibility in time gives me more flexibility to continue and be creative and create new ideas. But if I am employed, I will have fixed responsibilities to do and that’s it.” The perceived independence covers also to not depend on the social benefits of the AMS. In some cases, the promise of independence by self-employment was also perceived in a very idealistic way by those who are not yet self-employed, such as Alaa: “I am going to be 30 and I am dreaming to be independent, because it will comfort me and when I am sick and not able to work you would be free if you want to work or not.”

As the majority of the participants have one or several children, the **reconciliation of work and family life** was also stressed as an advantage of and motivation for becoming self-employment. Due to the commitment to traditional family roles and responsibilities which are especially pronounced among immigrant women, the need of childcare turns out to be a strong motivation to become an entrepreneur for those refugee women who have children. For instance, Alaa sees more freedom as an entrepreneur to combine her business with her personal life and especially with her daughter: “The problem with being an employee is that you have working hours which you have to work, the boss will say: Come at 9am, you finish at 6pm! So you are obliged to stay there till 6pm. But if I have my own business, I have more responsibilities, yes, but more freedom. I work when I want, and I have small daughter, with whom I want to spend a lot of time. If I left her alone till 6pm or 7pm, my daughter wouldn’t grow up with me. Who will take care of her? Yes, there is Kindergarten, but I am against this idea [of leaving your child all day with foreigners], I want to be an entrepreneur, and this is what I am working on.”

Where participants had children, the thought of **leaving a legacy behind** also played a huge role in motivating the female refugee entrepreneurs to build up their own business. For example, Tagred explained to dream of having her beauty salon being managed by her children in the future: “I know in 20 or 30 years, my daughter will study and maybe will do

something different than what I did. But after that she will have a family project and it will be easy for her, and my grandchildren will say one day that their grandmother 1000 years ago [laughs] was a refugee from Syria and started this salon and they will tell my story among them.”

Finally, **self-fulfillment** with regard to using one's own talents and **becoming a role model** were further main themes in the motives of the female refugees for becoming an entrepreneur. Sedra explained that turning her hobby into a career and taking pride from the interactions with her customers are driving her in her entrepreneurial activities: “The motivation is to fulfill my hobby and at the same time it gives me pleasure when you see people love your work and to join their happiness and make the children happy with a cake.” In a similar way, Hayat loves that her work helped her to break the ice with Austrians and to get in touch with people in her new host country of Austria, despite her lack of German language skills: “This art gives me the thing I missed which was communicating with people. I love it very much and I hold on to it, so, I will not abandon it because it was a tool to communicate with people, it doesn't matter if my costumers are foreigners or Arab, I finally present something nice because it helped me in one of the stages of my life.” Hayat is working towards turning her hobby of doing paper artwork into a business. She thinks when someone has a hobby it reflects not only their personality but also the cultural background of the person making the person a representative of the Arabic world: “[My first] motivation is to be an influential person and to make a mark in life, secondly to talk about something special in the community. You don't represent only you but your family and how you were educated and the environment and cultural background you came from.”

It becomes visible that for the female Arabic refugee entrepreneurs in Vienna, the entrepreneurial path is not taken only because of the disadvantages these women perceived in the host society. They are not just “necessity entrepreneurs” in Langevang et al.'s (2015, p. 458) sense. Neither are they just “opportunity entrepreneurs” (Langevang et al., 2015, p. 458) who follow their entrepreneurial activities due to the perceived benefits of opening their own business. Rather, it is a mixture of both kinds of motivations which drive these refugee women to become self-employed.

8.3 Dimension 2: Entrepreneurial process and resources

In the interviews, it was apparent that there are certain enablers and certain barriers that form the process of starting up a business for the interviewees (see also Azmat, 2013, p. 198; Wauters and Lambrecht, 2006, p. 510; Senthana et al., 2020, p. 1). Some of these are connected to the (lack of) access to specific resources, such as human, social or capital resources.

The analysis showed the **following enablers** for female Arabic refugee entrepreneurs:

Applicable skills. The skills and experiences that a female refugee entrepreneur has gained over the course of her life, for example, via schooling, job experience, and training, are valuable human resources that the refugee uses to launch her business in the host country. The entrepreneurs thus profit from applying their existing skills to new tasks. Tagred for example, who was a painting teacher in Syria, has manual skills which she can now use for her beauty salon business: “I can apply my skills in my new field of work. When I did the eyelashes course, I was the only academic person, I could draw the eye in one minute, I learned this when I was a university student.” The skills to communicate in both home and host country languages and cultures is regarded as a significant human resource and a competitive edge in industry because it improves relations with employees and consumer segments. Tagred experienced that she is good in communicating with different kinds of nationalities. She explained: “I can engage in more than one society, because I have many Muslim friends. They play an active role, they were maybe the main supporters, like: Yes, we know Tagred! Let’s support her!, like, my friend comes to me just to motivate me. Then, other kinds of communities come to me, [for example] I have a Bosnian friend [who] came with her Turkish friend and then an Albanian girl came, so there were different kinds of nationalities. And I don’t forget [to mention] the Arabs who have been living here for a long time, from Egypt, Algeria, Tunisia and Libya.”

Supportive family and friends. The participants generally reported to be encouraged by their families and community to follow their aspiration of becoming an entrepreneur. A case in point is Hayat who got both financial help from her family and also moral support: “I got moral help from my husband and my family and from people who liked my work. And when I got my financial support, I liked my work even more. The financial support came from selling my photos. And I used the money to upgrade my tools to facilitate my work.” Receiving help from the family network based on social capital is reported to be particularly important for female

immigrant entrepreneurs, especially in the early phase of the business (Chreim et al., 2018, p. 214; González-González et al. 2011, p. 366; Kloosterman and Rath 2001, p. 197), as also the Viennese cases show. Via the relatives, the female refugee entrepreneurs had access to a broad set of support, from unpaid help by family members, to a sharing of family responsibilities, psychological relief and financial help. Tagred for example would not have been able to continue her business without the help of her family: “My sister and her husband were supporting me, they had a job. My sister used to buy clothes for my children without giving me the feeling that I am under pressure. I was like getting out from war, I had little courage to continue.”

Another example for using the personal network as an enabler is Sedra. When she started baking cake, she used her network to improve her products based on their feedback: “I baked different kinds of cake; I like to design them. I showed my work to my friends, and I created a group [in a mobile messenger] and invited all my friends and relatives and the people I know to show them my cakes. They liked them very much and I started to get orders”.

Using social capital in the right way can also help refugee women start a business by discovering possibilities and providing information about the host country's system. At the early stages of her work, Tagred got help from her brother and from one of the Arabic advisors in Vienna who explained to her what she had to do in Vienna in order to open the business: “I came with the idea to my brother who lives in England. I wanted his financial help. The second one who helped me is [name of Arabic advisor]. He helped me to do the papers and told me where to go because it is difficult for me. As I live in Lower Austria and come to Vienna [for work], I don't know where to register and what to do, so this guy helped me so much.”

To manage their enterprises, many entrepreneurs rely significantly on their family's advice, assistance and resources. An example is Zineb's family who supported her financially by providing her a place to draw her paintings as well as payment for the equipment: “Until now I didn't get any help from anyone but my family. The help I get from my family is by providing drawing materials, as you know the materials are not cheap, and a place to draw is also not easy to find”.

Meanwhile, Fayruz who is currently doing the paperwork to open a Syrian product shop, can count on her husband's skills. Once the shop will be open, she will rely on him for the accounting of the business, as she explains: “My husband supported me in my study and my voluntary work. And now [that] I told him I want to start a business, he said I will support you

financially and on accounting matters. He knows about accounting because he worked in a bank when we were in Syria.”

Ethnic entrepreneurial firms' economic success tend to rely on ethnic networks for exchanging information and resources. The ethnic group is a very important tool to promote the entrepreneurial activities during the start-up phase of the business. Female refugee entrepreneurs use their ethnic group to develop the business especially in marketing (Piperopoulos, 2012, p. 203). This approach was also mentioned in the interviews. Tagred depends both on social media and on word-of-mouth-marketing to advertise her work. She said: “In the beauty salon, I use the idea of advertising in the way that people tell people [word of mouth]. Like people say: We were satisfied with Tagred”.

The **changing of traditional gender norms** according to which men are the breadwinners and women are responsible for household duties, also plays an enabling role for women in becoming entrepreneurs. Hayat gets support from her husband who organizes some work for her and joins her in many gallery events: “Your partner must be understanding this point and encourage you to do it. Because many things would have to be cancelled from your life because your partner doesn’t like it. My partner is helping me with, like, booking a flight or an accommodation.”

Moreover, the **acceptability of female immigrant entrepreneurship** is influenced by the host country's gender perception and system (see chapter 5.2.1). In Austria, it is common for women to be employed regardless of having children and there are many successful and skilled women visible in society and economy. Hence, in the perception of the Austrian host society, it is likewise acceptable for immigrant and refugee women to be employed or to aim for self-employment, and their skills are appreciated. Alaa says that she did not feel people believed less in her organizational skills because she is a woman, and that she does not perceive a difference between male and female here in Austria: “I didn’t see any difference [here in Austria], but yes, in our country there is, so my type of work is almost all [done by] women. In my country, there are jobs that are only for men, like real estate or taxi driver. But here, female and male can do any type of work.”

The host country’s economic and societal system are working either as enabler or barrier for refugees to open a business (on barrier see below). For Zineb, the **support from the Austrian society** is functioning as enabler in her entrepreneurial work: The help comes from Austrian people who have a direct connection with refugees. Zineb explained: “Not only my family

supported me, [but] sure, I got help from Austrian friends! They helped me a lot, because I don't know where I have to register or where to buy the painting stuff, these things I don't know."

Further, the **integration initiatives** of the host country are an important enabling factor because they provide direct access to expert advice and information for female refugees in the different stages of becoming entrepreneurs. According to Kloosterman and Rath (2001, p. 196) "significant city regional forces help to shape markets and, therefore, affect both accessibility and growth potential for aspiring immigrant entrepreneurs." Especially the Business Agency of the city of Vienna is helping refugees with information in their mother tongues. Fayruz describes her experience with the Arabic consultor as a facilitator at the Vienna business agency as follows: "First I was consulted by a German-speaking advisor, and he told me what I should pay and what the costs would be. I wanted to talk about all these information with my Arabic consultor from the Wirtschaftsagentur [business agency] and make my way towards opening the business and developing it over time."

The co-ethnic context encompasses "clustered and unique resources not available to native female entrepreneurs" (Chreim et al., 2018, p. 213). In this way, also the **co-ethnic community** works as an enabler for newcomers to pick up their careers in the foreign environment of the host country as some interviewees explained. For example, the self-organized Arabic refugees' doctor community in Vienna proved to be an important source of information, especially for new refugee doctors, as the gynecologist Hanaa mentioned: "Arabic doctors are the main supporters, they gather people and bring them in contact with competent authorities, [give them information on] how people could validate the certificates. They helped us a lot, because they have previous experience, people give these experiences to others which made it easier for newcomers."

The data analysis showed the **following barriers** for female Arabic refugee entrepreneurship: Female refugee entrepreneurs' ability to become self-employed is influenced by human capital resources such as education and language proficiency. **The lack of language fluency** limits female Arabic refugees' employment possibilities in the mainstream labor market. The difficulty of learning the German language and understanding different dialects is a barrier for female refugees to be successful in the Austrian labor market. Hayat, who does paper artwork and works at the same time in a pharmacy, faces serious language problems: "The second challenge which I am still in is the language. Everything I learned is standard German and when

I am in the street, I hear dialect. Until now I have this challenge that when I work in the pharmacy and they talk fast, I don't understand." As a result, the refugee women need to terminate their vocational training or have to accept underqualified job offers. This is what Tagred faced in the labor market before she became self-employed: "I had the idea of [working with] printing technology. It didn't last long because of the language difficulties; it is called dental technology, I have to have 100 percent good language skills [for the vocational training]."

Language deficiencies are problematic in self-employment and pose a barrier to success (see also Collins and Low, 2010, p. 108). Tagred for example needs help from her children or from someone else who is fluent in German in order to understand official papers: "I have still language difficulties. If I would have good knowledge in the language, it would facilitate my life. But government regulations are hard to understand, my son understands such papers, not me. I can understand 60 percent, I don't know the administrative terms, I am not a university student or have finished C1 [language level]. That needs free time and a younger age and someone who doesn't have children. [But] all that is in my life; a house, children, a husband." As this quote shows, the lack of language skills is stems also from the multitude of responsibilities on women that leave them little time for refining the language skills (see also DeVita et al., 2014, p. 457).

Another barrier to female Arabic refugee entrepreneurs is the **difficulty in accessing essential information** on the framework conditions of self-employment in Austria. Fayruz for example reported to lack information on the social security of the family in the transition to being an entrepreneur. She stated: "When I open the business, I will pay the health insurance, this point I don't understand very well. I need more details on it, and I don't want this effect on my children. So, I don't want to open a business and have the effect on other things like health insurance of my husband and my children."

In the host country context, the newcomers from Syria also faced difficulties with the **complex, strict and extensive administrative process** for setting up a business in Austria. These processes are unfamiliar to the refugee women against the background of their previous experience with lax home country regulation frameworks. Further problematic proved the host country's requirements for starting a business, such as licensing which acts as a barrier for some women who wish to become entrepreneurs. According to Kloosterman and Rath (2001, p. 195), indeed, "it may be very hard for an immigrant to get a permit to start a

business. If a specific educational qualification that can only be acquired in the country of settlement (and, more important even, in the language of this country) is needed to become self-employed, then again immigrants will be in a disadvantaged position as aspiring entrepreneurs". This need for specific certificates is why some women fail to successfully establish a formal company or have to stop their entrepreneurial activities. A case in point is Sedra who needed to do a vocational training to be a pastry cook but feared that it would take too much time: "I stopped because of difficulties, register in vocational training which takes three years, I am afraid to open a business alone or a project alone especially in this land and I don't have any experience, I have no connections to gain experience, that's why."

While social capital in family networks is a huge resource for refugee entrepreneurs (see above), a **lack of social capital** in the host country can also act as barrier to implement certain business models that depend on networks. That is because "immigrant entrepreneurs cannot just transfer their activities from back home and continue in their new environment as if nothing had changed. They have to accept the specific socio-economic make-up of their new place of living", as Kloosterman and Rath (2001, p. 196) state. Sedra for example who already had a functioning business in Syria could not realize the same idea here in Austria because the business would need a broad network of contacts: "I used to buy women's clothes and sell them either to my friends or to shops. I couldn't open the same business here because I have no connections like in Syria."

Subtle barriers in the form of **prejudices** against immigrant's religious backgrounds or against their entrepreneurial capabilities may also be problematic for new entrepreneurs (Chreim et al., 2018, p. 213; Constant and Zimmermann, 2006). Among Arabic women, the problem of prejudices against scarfed women is especially prevalent. Consequently, Zineb for example took the hijab off to escape the prejudices and to facilitate her life in Austria (see also Essers and Benschop, 2009, p. 418): "First I suffered from being scarfed, because they were scared. But when I took it off, the treatment changed 180 degrees." She even felt a change of treatment by the administrators of the public job agency AMS: "The AMS caused me a few problems when I was scarfed but unfortunately after I took it [the Hijab] off, I felt the difference, and it was a huge difference. I think because they had this image [of Muslims], and I see it is their right to be scared when they hear these stories [about Muslims]."

Despite the overall positive perception of working women in the Austrian host country context, the gender role perception can also work as a barrier for female refugees in becoming

entrepreneur when they are caught between **conflicting gender role expectations**: the modern role expectations of the host country on the one side, and the traditional role expectations of the co-ethnic community – and thus of their husbands – on the other side. In her interview, Alaa described that her husband is not counteracting her will to become an entrepreneur, but that he made it clear that she would still have to do all the housework on her own: “For Arabic women, it is difficult [as it is], but the men are an even bigger catastrophe [for us]. I have the same problem with my man. Our men are not used to work in all areas, I mean, they can’t work both outside and at home, this is something impossible. I don’t lie, I have this problem; I must do everything *in* the house. He doesn’t help me with anything or does the laundry instead of me or does breakfast. This is very hard for me, and I try to change his attitude or try to make him understand that I am not able to be like his mom or my mom when they were in Syria, like, that I just sit at home doing everything and you are outside. You have to forget this somehow!”.

Tagred who has a beauty salon reported similar experiences with her partner when it comes to carrying – and sharing – responsibilities. When Tagred wanted to become self-employed, her husband refrained from giving his opinion or advise: “I started the project, but it was not easy at all. I changed the way I live, and I wanted to show my children that everything is ok, no pressure, no fear. I got out from Syria with a 6-year-old boy and 12-year-old daughter to a new country, I didn’t want to put even more pressure on them. The pressure was on me alone. Even my husband had not the courage. Neither did he support nor discourage me, he was neutral. He cannot support me in something uncertain.” As a result, Tagred had to carry even more responsibility in face of an uncertain future for her and her family.

Also, a **lacking access to financial capital** in the host country can act as a barrier to female immigrant entrepreneurship. Female refugee entrepreneurs are often seen as financially less attractive by banks. Often, these women can only overcome the problem of financing their start-ups by depending on personal savings or funding from family and friends (see also Hillman, 1999). That is why Tagred received financial support from her brother. She explained: “All the financial help is from my brother, he has British Nationality, he comes to visit us and obtains equipment on his name, because I am new here and no one will lend me money or give me equipment, because I have no strong passport. I can’t take credit because I have no credibility, I don’t own in my name a house or a new car, they won’t give me credit. I mean, the bank helps you only if you have something. So, then I started [checking] on how to start

the business, how to find a shop to rent and many things.” Likewise, Alaa’s brother will support her financially to start the business: “My brother will help me first when I start, and I don’t know where to get other financial support”. Another case in point is Sedra who had to close her cake business particularly due to her financial problems with keeping the business up: “I didn’t make any profit to develop my work and buy new equipment, I bought stuff for a regular price not as a wholesaler, and at home, I have a little girl and my parents, the kitchen was always occupied for long hours.”

Overall, it becomes visible that the enablers and barriers female Arabic refugee women face in the process of starting up a business in Vienna are many-faceted, complex, and partly also mutually dependent. While some aspects such as the struggling with language skills would probably also apply to male refugees, female refugees are especially affected where gender role expectations come into play and with them the multiple responsibilities that Arabic women traditionally must carry. After having presented the enablers and barriers to starting up a business, the next section will shed light on the challenges for female Arabic refugee entrepreneurs along the process of opening a business.

8.4 Dimension 3: Challenges in the entrepreneurial process

The participants reported to face several serious challenges, both before starting the business and then in the phase after starting up.

A first huge challenge at the **beginning of the process** of starting up a business is **the lack of knowledge and information about how to open the business** and what the **consequences for social security and the family** are. One of the main challenges by which especially female *Arabic* refugee entrepreneurs are faced are the **cultural differences**. Paper artist Hayat has the impression that because she wears a Hijab, people are uncomfortable to speak with her: “When I started my work, there were people who wouldn’t communicate with me because I was wearing a Hijab. One member of my guest family, where I stayed in Upper Austria, was telling me that people liked my work, but they don’t want to have any eye contact with me [because of my Hijab].”

Another challenge is enduring the **negative feedback from other refugees on the start-up**. Hayat got no help from the government, but also not from other refugees. On the contrary, other refugees even discouraged her from starting this kind of business, as she explains: “The

Arab refugees also didn't support me in anything, they [even] gave me the feeling that what I do is a waste of time, unfortunately.”

The financial problems are a common barrier to starting up a business and persist also while running the business (see also Verduijn and Essers, 2013). Tagred for example had to get into debt to do the **vocational training** without the AMS knowing: “I went back to the AMS and did nothing with my advisor. So, I started to move on alone, I started alone with a debt, and I couldn't sleep well. During this time, I thought about how to gain money and register in a vocational training [for cosmetics] on my own, [...] but I didn't tell the AMS about it because if they knew that I was doing a training on my own, they would have asked me: How and when and where did you finance yourself? Personally, I can maybe adapt to a small amount of money which I take from the social welfare office, and I have my sister who supported me. She has a job. And many people I know helped me, I believed in myself to start my business idea.”

For those **businesses that were already running**, the **COVID-19 pandemic** since spring 2020 was a heavy blow and made it even more challenging for the new businesses to survive. The lockdowns that were decreed to stop the spread of the COVID-19 pandemic, generally resulted in the closure of many small businesses, especially in body-related services. Tagred, too, had to close her newly founded beauty salon at least temporarily. Just ten months after having opened it, this came to her as a shock: “After ten months, the catastrophe came which is Corona. I was forced to close the shop. The government didn't help me: We don't give you anything because you are new company, you didn't pay enough taxes! So how can I live, how can I support myself? I must pay two rents and the equipment credit, and I have two children. I ended up with 400 Euro which is the Kinderbeihilfe [child allowance].”

Sedra who baked cakes at home, described even a **combination of several** – in her case four – **challenges** which ultimately lead her to discontinue her business. The first challenge for Sedra was the **lack of professional equipment** for baking. That is why she had to use normal kitchen equipment, which was however inefficient, took a lot of time and was not able to process larger volumes. Additionally, she lacked advanced computer software to design cake motifs and was not familiar with the professional handling of the baking process: “I had normal kitchen equipment. I ordered them for personal use, not to work with them. But you should have a special oven, not your house oven. I used to use my house oven and it took hours till the cake was done! If I would continue with my project, I should have special equipment and

use technology to design the cake. There are programs on computer where you put in the measurement which fits with the cake. I used only the Word program to design the cake, you can say that I know 50 percent of the business and I still lack 50 percent. I cannot learn the rest from YouTube. I have to do courses.” Sedra’s second challenge was that due to a lack of money and a professional license she had to use the family flat’s kitchen **as operating rooms** to start baking and selling cakes. By occupying the family’s kitchen for long hours however, she kept interfering with the provision of the rest of the family and especially of her toddler. The third challenge was the **lack of profitability** from making cakes because she bought the baking equipment for a regular price, not as a wholesaler for which she would have needed a license. Sedra explained her financial challenge: “The business caused me financial problems and like I said to you, I didn’t make any profit to develop my work and buy new equipment. I bought stuff for a regular price not as a wholesaler, and at home, I have a little girl and my parents, the kitchen was always occupied for long hours. And [then] the long standing”. Finally, the fourth challenge was the outlook of an **unsecure future** as she was afraid of doing a vocational training to be a pastry cook which was supposed to take about three years which was a depressing and unsecure prospect for the young mother.

For Tagred, it was the **combined lack of time and of money** which was a challenge when she started her business, as she describes: “I take control of the shop alone with all difficulties, 8 hours of sleeping is reduced to 4, I have a huge debt, and when I opened, on the first day, the social help is stopped, in a country where the expenses are high, between my house rent and my health insurance, and also take responsibility of the family and two children. Yes, I am a refugee in this country but I don’t want my children to live in low conditions.”

German language skills were mentioned by all participants as a challenge which is constantly present in refugees’ business and in everyday life. For example, Alaa who is doing the papers to open a beauty salon experiences severe language difficulties: “I face a language problem that is for sure normal, I mean the time until I get the idea what they [the Austrians] want from me, it stresses me”. Zineb, too, finds that the language is a big challenge. That is why she asked her nephews for help when she needed to go somewhere: “Where I want to go, I took my nephew [with me] or someone who speaks the language”. Here, social capital in the form of relatives that accompany Zineb to translate, is essential to solve a lack of human capital, the language skills.

The interviewees reported **to overcome the challenges** in several ways: Often, support was based on social capital and **came from family and friends** which was most accessible for refugees. Tagred overcame the financial challenge not only by **financial help** from her brother but also by **caring support for her children** from her sister. This support helped her to overcome the challenge that childcare posed to her: “I got funding from my brother as I said, and support from my sister. She took care of my children, like little expenses for example when my son goes with her son, she pays for everything, she was careful not to tell my children that their mother is facing a difficult time. When I was working here, my sister took my children to a lake or something like this. I have two teens at home alone for 8 hours, that is not easy neither for me nor for the children.”

Fayruz for example planned to start her business of **selling** Syrian products first **from her home to keep the costs for renting low**. That is why she planned to make enhanced use of **social media to advertise her work** in order to make up for not having any display windows: “Initially, I will do my business from home because of the costs, and I will use internet and Facebook and Instagram for marketing my business in the right way.”

8.5 Dimension 4: Roles, expectations & entrepreneurship

In the interviews, the participants also shared their views on the roles and **expectations** that came or changed with being entrepreneurs between being an entrepreneur, a mother, an Arabic woman, a refugee. Against this background, they also defined by what a female entrepreneur is characterized in their eyes and what success means for them.

In the perception of the **female Arabic refugee entrepreneurs** who participated in the study, Arabic women are too often seen by Western societies as oppressed by the Arabic culture which allegedly reduces females to being at home with the children and doing the cooking. Several of the participants were bothered by this one-sided perspective and were eager to **change the perception of Arabic women by Western societies**: “I want to change the stereotype of the West on us. I am doing an event on female empowerment to change the stereotypical image of Arabic women. The majority here in the society thinks that the Arabic woman only does the cooking and stays at home and is oppressed. This is all wrong. Arabic women are successful like Western women or maybe more. Arabic women occupy high positions in banks or governments or entrepreneurship and are as successful as any man. My presence in a Western society as an Arabic female entrepreneur, I think, will leave a mark to

change the idea they [the Western society] have of Arabic women. They connect Arabic with Islam, and the West has no religion, so no religion means openness, Islam means a lack of openness. But this perception is wrong.”

Zineb, too, finds that it is very important to change the stereotype of female Arab refugees. She encourages all women to follow their dream: “It is very nice to show that we have art, and we have ladies who love to work. They [the Western societies] have an idea that maybe the Arabic ladies are only housewives who stay at home and raise kids, and that they love childbearing. So, when they see the opposite... I would be happy when I see an Arabic lady achieve a high position, I will be proud! I encourage any lady to follow her dream.” The participants see the need to **make the invisible female refugees’ talents visible and to support them**. That is why Fayruz suggests public programs to support refugee women in being active in the Austrian community which should be organized by the ministry of integration: “I am working as a volunteer in women empowerment. That’s why I’m talking about entrepreneurship for female refugees. The female refugee is talented. Many of them are talented and have projects. Let the ministry of integration support them to start their own business. Many females cannot find regular work and they are scientifically unqualified, but they are talented, so let their talent turn into work! I wish the ministry of integration would offer this specialization to support women, so they have self-confidence and are active in the community.”

Even though several of the participants mentioned traditional expectations, e.g. on gender roles, from the Arabic refugee community, they stand up against these expectations by stressing that they do not care because these expectations would only discourage them from continuing their ambitious journey towards self-employment. Sedra for example states that she does not pay attention to **traditional gender role expectations**. For her, there is no difference between female and male Arabic people when it comes to needs and responsibilities: “I don’t listen to these people, and even if I listen to them, they don’t mean a lot to me. We are both human. The difference is that he is male, and I am female. Why does he work, and I stay at home? I, too, need to hear a thank you or to be successful in something, so both male and female have the same needs to fulfill. I have a child and the man has the same child. I must take care of the child and he must take care of the child. He satisfies his paternity instinct and I satisfy my maternal instinct, so [it boils down to] the same needs, so why do I stay at home and he makes an achievement?”

Refugee entrepreneurs also have to deal with certain **co-ethnic community expectations** with regard **to their business** – generally regardless of whether they are female or male (see also Chreim et al., 2018, p. 213). According to Zineb, the Arabic refugees' community expects new entrepreneurs to fail. This is at least what happened to her brother who had a packaging company: "There are people who say to you that entrepreneurship is something hard, like [understanding] the tax system or that you are still new in the society. My brother has a packaging company, and he got a penalty fee for the lacking waste management, and he had to pay a huge amount of money. Unfortunately, there are Arabs who don't want to help you. They say: Let him fall to learn from his mistakes! No! Why? If you told me there is this tax to pay, I will not fail. Unfortunately, we love Schadenfreude. *[Mockingly:]* You see, I told you he will shut down!" Yet, Zineb **demand[s] from the Arabic refugees' community** to be supportive of and helpful for new entrepreneurs. She advises other female refugee entrepreneurs to have **strong self-confidence** which helps them in handling negative comments. She says about her own experiences with the Arabic community: "Unfortunately, only a small proportion of Arabic people love arts. But many of them [the Austrians] are arts lovers. Some of them say: why don't you change your painting; they all show the sea! Include some changes like someone swimming or a fish. I like to listen, but not to these kinds of comments. If someone has a low self-confidence, this will affect her personality. That's why I said self-confidence is important."

Hayat wants other **Arab women** to have a **positive, productive attitude** and not to be scared to **communicate with Austrians**. She is convinced that the only way to break the ice is when women come forward, start to communicate and prove themselves in their host country: "It is not a barrier to be a female. Women can take over responsibility more than men; they can do many things at the same time, but men cannot do two things at one time [laughs]. So, you have motivation either to be or not to be. I know many women who were like me when I couldn't communicate with others. This is what makes them stay at home and be afraid of the world outside. These people have two options: either you stay at home or you say, no, I want to communicate and tell [the world] who I am! I am no psychopath, even if I have come from war! I am an educated person and I love life just like them! I am very good cooker; I am normal person! This is what you must prove in the first place."

The **female entrepreneurs' community members support each other** by sharing advises or advertise each other's work to reach many viewers. Hayat supports other female

entrepreneurs with her social media activities. For example, she promotes fellow female entrepreneurs on her Instagram page so they can reach more viewers: “I try to advertise on my page for women who started their business, no matter what the business is, painting, craft work. I try to advertise them on my page and give them some advice. To advertise on social media, you have to give something for free to people to promote your work and to reach many people with your business.”

The entrepreneurial activities often have a **positive effect on** the female refugee entrepreneurs’ **self-esteem** and their family life, where these women are being **recognized as experts** and asked for advice. Hayat’s family for example began to ask her opinion on design questions because now she is an artist and has good experience with colors. So, the entrepreneurial work affects her positively: “My family started to ask for my opinion on certain things because they feel that I have an artistic side. I used to be a practical person. My family members, when one of them buys something new, they ask for my opinion and about the color. And I value their opinion like that of my husband and my mom.”

Given the female refugee entrepreneurs’ intercultural perspectives on their experiences in the home country and in the new host country, their perspectives on a **comparison between Syria and Austria** with regard to **doing business** and being entrepreneurs proved highly interesting (see also Senthanar et al., 2020, p. 3). Hayat became an entrepreneur in Austria because she realized that her artwork is **more appreciated by Austrians than by Arabs**: “The point here is the time; they [the Austrians] appreciate time and art more than us [Arabs]. We evaluate people based on which family they come from or their personal income, and it is somehow hereditary, like, my father is a doctor, so I must be a doctor. So, the outward appearances are essential. But here, they appreciate time and art, they have an artistic sense and because it is something very nice and it is a new idea, they will support it. Sometimes, I set a prize for a piece of art, and they give me more than the prize because they consider the piece deserve more, and this motivates me a lot.”

Zineb perceives that there is in general no difference made between **the roles of women and men** in the Austrian society. Looking at the traditions and culture in the Arabic society however, she sees barriers for women: “In our country, we have customs and traditions, which could put an obstacle to you (No, you are a woman!). Customs and traditions, like people tell you: *[in a shocked voice:]* What are you doing? Have you ever seen any of our relatives doing this? But my family is not like this. I am talking in general, and I think it depends on which

family you live in. My family raised us that there is no difference between male and female, each one should have a goal to achieve.”

Against the background of these diverging experiences, the participants were also asked about their **personal definition of female entrepreneurship** based on their own experiences. The answers were extraordinary and give an insight into the core of what entrepreneurship means to these women. For example, Tagred gave the following definition: “The female entrepreneur is a dedicated person who bears conditions and can bear not to sleep, not to drink, not to be happy. They say an entrepreneur is a sad person. A female entrepreneur can bear anything and has long patience, because she handles different kinds of people, so the business success is [based] on her hard work. She forgets her life at the beginning of her business, she must have wise leadership.”

The gynecologist Hanaa sees a big difference between self-employed and unemployed females. She defines a female entrepreneur as follows: “For sure, a woman who has her own business is different from a regular woman. For sure, the female entrepreneur can take responsibility and can organize her family or financial matters. Her outlook on life would be different from the woman who stays at home or the woman who waits for her partner to spend money on her and to secure her needs, for sure the life will be different.”

Zineb, the artist, defines both the female entrepreneur and **what success is** in a fierce way: “She [the female entrepreneur] is patient, is a fighter, she has perseverance to achieve what she wants. Regardless of the obstacles she faces, she wants to continue to reach her goal, and she wants to be in the place where she likes to be. For sure, she will face obstacles but with a goal and perseverance, there is nothing impossible.” For Zineb success is “when I achieve what I wish, and to see the results of my work, like when I do an exhibition and see people come to it and buy my paintings, I would be for sure very happy.”

In Sedra’s understanding, success is when a person has a positive outlook on the world and can offer employment and thus security to others: “Success is to be a positive person and to be able to take responsibility and people love you for the thing you are working on, like you are a source of livelihood for others. I work with other women whom I gave some of the profit.”

Being a female entrepreneur – in contrast to being just an “ordinary” female – thus means a lot to the participants. To Hayat, achieving to be an entrepreneur in another country than your home country is a source of strength and pride: “It makes you proud, because it is not your

country where you have grown up and did your things, but it is a foreign country with a different language, and I was able make myself which makes you stronger.”

Asked whether they see entrepreneurship also as a **strategy for empowerment and integration** in the host community, the participants eagerly agreed (see also Abbasian and Bildt, 2009, p. 13; Kloosterman and van der Leun, 1999). For example, Sedra perceives doing business a strong basis for women to integrate and be secure, and thus sees her restart in Austria as a huge opportunity especially for female refugees: “We come here searching for safety and stability. These two come from working and integrating. When you are always at home doing nothing, there is no safety or stability. So, one must be integrated into the community and must achieve something for themselves and the community. And it is good for children! I mean when my daughter grows up and sees that I have my own business, I will be a good role model to her, and maybe she will open her own business or study or work or find something she loves and achieves it. This country is open, and one can do anything he or she likes. I am 32 years old and changed from economy to confectionery, confectionery did not work, I will go now into the medical direction. So, the country has a lot of possibilities. Why should you stay at home then? No, on the contrary: go out and work and search! Finally, one will find the work which fits him/her, I am sure.”

In the eyes of Hayat, not only being an entrepreneur is a way to integrate in the society but also any kind of work which earns the respect of others: “For sure, in many ways you can integrate in the host society, in an artistic way or with good skills or delicious food. They don’t want us to stay at home. They don’t like us [to stay there] because they don’t want us to be a negative person who stays at home and takes money from the social office and does shopping and stays at home with no work. If I am a positive person and have work or study, even if I find difficulties, I will be respected by others. Each day you grow and stand on your feet in a new country, you will be respected not only by yourself but also by others.”

8.6 Interim conclusion on results chapter

In this chapter, the process of starting up a business by female Arabic refugee entrepreneurs was illustrated. The chapter shows a breadth of motives, enablers as well as barriers. Refugees frequently create their own businesses not just as a last resort or because they are unable to obtain work, but also because they are inspired to improve their situation and become role models in their family and community as well as successful representatives of their community

in the wider society. In addition, the female Arabic refugee entrepreneurs are eager to become independent – both within their personal network and from social welfare programs. The stories described in this study demonstrate that the female refugees did not create businesses to benefit from a market opportunity; rather, they did it to build on their existing skills or to imitate their compatriots or other refugees. In terms of clients, the female refugee entrepreneurs showed ambitious goals, aiming to appeal to both to Arabic and Austrian clientele, even though this study is not able to give data on the actual customer base of the start-ups in practice. As for other immigrant entrepreneurs, the lack of language skills is a strong barrier for female Arabic refugee entrepreneurs (see also Collins and Low, 2010). What seems however specific to female refugees is the lack of financial means due to the need to start all over after their escape from war. While the family proves often to be supportive, the support and encouragement from the wider co-ethnic community however is not a given which may come as a surprise.

The female Arabic refugees' self-reflection on what entrepreneurial success means to them and how they perceive the Austrian context in comparison to the Arabic (Syrian) one, is very illuminating and shows the multitude of responsibilities these refugee women take onto their shoulders: There are not only the concrete responsibilities of caring for children, household and their jobs, but also a perceived mission to change the view of the host country onto the group of female Arabic refugees to the better.

9 Conclusion, outlook and future research

In this thesis, I have looked into the topic of female Arabic refugee entrepreneurship in Austria and in the city of Vienna in particular which is so far a widely neglected issue in scientific research. Based on the state of research, I proposed the following research question for my thesis: *What aspects influence the process of starting up a business by female Arabic refugee entrepreneurs in Austria?*

My thesis started from the condition that research on immigrant entrepreneurship often does not take into account refugee characteristics, whereas research on refugee entrepreneurship frequently ignores gender aspects. For the empirical study, I chose to use the concept of mixed embeddedness which promised to be a comprehensive approach in comparison to other approaches to taking into account various aspects that influence the process of starting up a business. Based on the state of research and the concept of mixed embeddedness, I then

mapped out four main dimensions that I transferred into the empirical study: (1) The female refugees' motives for becoming an entrepreneur, (2) the entrepreneurial process and the resources, (3) the challenges in the entrepreneurial process and (4) roles, expectations in connection with entrepreneurship.

As a methodical approach, I chose qualitative interviews which are not only a suitable and proven method for researching marginalized groups in migration research, but which also promised to give the flexibility and openness needed to research a new topic such as the issue of female Arabic refugee entrepreneurship. The qualitative approach further ensured the necessary sensitivity to research also delicate matters such as the intersection of gender, ethnicity and religion. After recruiting and interviewing seven female Arabic refugee entrepreneurs that all had a Syrian background and were working on opening up or running their own business in the Austrian capital of Vienna (ranging from the conception of a business idea through planning actions, such as seeking for a site, to running the business), I analysed the data in the form of a qualitative content analysis in the software MaxQDA.

This thesis found core results based on the four dimensions that guided the empirical study: The results on the motives for becoming an entrepreneur (dimension 1) showed that the female refugee entrepreneurs' motives were ambivalent with positive as well as negative motives mentioned by all interviewees. The women were driven by a variety of motivations such as financial necessity, self-realization, and the desire to be a role model; yet their efforts to start a business were obstructed by various regulatory, gender, and financial contexts. As a result, female refugee entrepreneurs' experiences differ from that of other immigrant groups who may arrive with (access to) financial, human, and social capital.

With regard to the entrepreneurial process and the resources (dimension 2), it became visible that the enablers and barriers the study participants faced in the process of starting up a business were diverse, complex, and partly also interdepending. The female refugees were particularly under pressure where gender role expectations and the multiple responsibilities that Arabic women traditionally must carry came into play. Social capital in the form of familial support proved for these women to be the key resource to be able to pursue their plans.

The results showed with regard the challenges in the entrepreneurial process (dimension 3), that the female refugee entrepreneurs are challenged at the beginning of the process of starting up a business, but also in the process of running a business. For some interviewees, the agglomeration of a multitude of challenges resulted in a particularly difficult and

overwhelming situation which in one case even led to the discontinuation of the start-up process.

When it comes to roles and expectations in connection with entrepreneurship (dimension 4), the results made visible how the female Arabic refugee entrepreneurs were situated between the expectations and experiences of two sides: that of their co-ethnic community and that of the Austrian community of the host country. Yet, they tried hard to not let their paths be determined by these external conditions.

It can be concluded that the entrepreneurial process as well as the motives to do the business, the consequences on family and personal life, are influenced and shaped by the female gender for these Arabic refugee women: As women, they often have to carry the full responsibility for their children and the household based on traditional gender roles, become again and again a target for discrimination and prejudices in the host society, and often have the feeling to be underestimated and undervalued by the job market and the AMS and even by their co-ethnic community. Entrepreneurship and self-employment are perceived by these women as a promising way to balance familial, career, and personal obligations, and also, to become independent role models for other Arabic refugee women.

With regard to the opportunity structure, it can be stated that especially the opportunity structure at the urban level of the city of Vienna (Kloosterman and Rath, 2001, p. 194) proved useful to the refugee entrepreneurs, with the Arabic speaking advisor of the Vienna Business Agency as a core facilitator. The national level with the country's registration and settlement policies as well as its labor market laws, seem to have a significant hindering impact on female Arabic refugee entrepreneurship and were rather seen in connection with challenges. Lastly, the neighborhood level did not stick out in any particular way which is surprising given the prevalent co-ethnic community in some parts of the city of Vienna.

This study shows that entrepreneurship is a double-edged sword for refugee women: On the one hand, female Arabic refugee entrepreneurs enjoy self-esteem and high personal value. The freedom associated with female's entrepreneurship thus increases gender parity. On the other hand, female entrepreneurs seem to be restricted to certain sectors of the economy such as arts and service industry and are overwhelmed by the dual workload that comes with being both a caretaker and a self-employed worker. Several of the interviewees made also discriminatory experiences with regard to their religion and the wearing of a Hijab as a visible

symbol of Muslim belief. In this way, the study seems to support Pio and Essers' (2014, p. 252) finding of the triple discrimination of gender, ethnicity and minority migrant status.

In conclusion, the female Arabic refugee entrepreneurs may want to be seen and may indeed be seen as role models who challenge the stereotypes and preconceptions in as well as of their community, both of gender and social group. Moreover, these female entrepreneurs contribute to dispelling the commonly held and politically motivated belief that immigrants are a problem in Austria and beyond, but do not bring any benefits to the host countries. Entrepreneurship is thus seen by the women in this study as a golden path to counter stereotypes of female Arabic refugee as conformist and lacking in initiative and ambition.

The results of this thesis have implications on several levels:

As stated in the state of research in chapter 3 and by the refugee participants of this study themselves, entrepreneurship can be seen as a catalyst for integration. Governments and municipalities would do well to nourish the potential that exists in the form of highly motivated and resilient female Arabic refugees who could be role models and ambassadors for economic and social integration. These women already put so much effort and thought into what would be needed to improve the situation of female refugees to become valuable and self-sufficient members of the Austrian society. Tagred for example has a bundle of suggestions: "Integrating is when I have a talent and can make use of it here and the host society supports me in developing this talent, certificates are important here, yes, but decades of experience should also be acknowledged that they can do something with their hands before knowing the language well. If they build an organization for entrepreneur training, interviewees asked the Arabic trainer from business agency, would be better to have a complete agency for Arabic advise and consulting regarding entrepreneurship, interest is so huge in that topic, so much potential. They want a network that connects all Arabic refugee entrepreneurs among themselves but also with someone who knows the process, idea to have a house of doctors etc. a place where successful refugees who already did the whole process and are working again in their field and can then advise other refugees, successful ones would like to share their experiences and should share them with those coming after them."

While the refugee participants agree that the city of Vienna does a good job in supporting them with events and programs such as the workshops by the Vienna Business Agency or the Kulturpass and the Mobilpass to learn language, culture and arts of their host country, their

experiences with the AMS are continuously negative. It seems that the AMS does not understand the concurrence of specific challenges for female Arabic refugees who on the other hand are usually depicted as the most vulnerable group that needs most attention from society.

Hopefully, this study sheds a bright light on the lives of Arab refugee women who so often are looked down upon by others. In this way, it might even change the stereotype of female Arabic refugees as passive victims and birthing machines, and rather makes them seen as innovative actors in Austrian society who want to prove themselves in the host country despite all obstacles. Instead of pity, they need support to follow their business ideas.

To the Arabic **refugee community** and especially for **other female refugees** in Austria, this case study drafts . The women from this study can be role models for other women in similar positions, their stories can influence other women who are at home, who need push and inspiration to become entrepreneurs, see other women here in the Austrian community do something. The study also makes it more transparent where to ask and of points of contact when you want to start, if somebody reads it, will facilitate his or her knowledge, can serve as a guideline for Arabic refugees how to start a business in Vienna and in Austria, what to expect in the process.

Finally, I would like to add what conducting this study changed **for myself**. To be honest, even though I am part of the Arab refugee community in Vienna, I really thought that Arabic women in Austria are housewives and remain passive instead of entrepreneurial – not by choice but rather by tradition of what I know from life in Syria. The conversations with these seven impressive and brave women also changed my own perception of Arabic women in Austria. My view of Arabic refugee women has changed. I am more aware of the barriers and challenges they have to face, the multitude of responsibilities, and also their creativity and stamina in making their own way despite all odds. After these interviews where they shared their ideas, experiences and challenges with me, I am impressed by their life stories and how they tackle the challenges which are bigger than those of refugee men and have deep respect. Having researched refugee entrepreneurship for more than half a year now, I know also for myself that I want to become an entrepreneur even more. When I hear these successful motivational stories, I really would like to be one of them. And I know now what the process encompasses, what to expect, whom and where to ask.

To the seven women who I had the honor of getting to know: I would really like to see you thrive and become successful because you represent my country, Syria, and I saw that you are really not victims but fighters. I am honored to have shed light on this group, who remains so invisible even to members of our own refugee community such as myself.

Future research could contribute to this field of study in different ways: First, it would generally be interesting to conduct this study again in five years from now when the female Arabic refugees who came in 2015/16 had more time to develop as entrepreneurs. It would be fascinating even to see what became of the seven women from this study in particular, of their hopes, dreams, their businesses. Secondly, it would be valuable to extend the sample beyond the group of Syrians that participated in my study. This could encompass other groups of female Arabic refugees such as Iraqi or Palestine women and could also go beyond the Arabic ethnicity to research entrepreneurship among refugee women from different countries and continents, i.e. a larger and more diverse group of refugee women with regard to the background, e.g. from other refugee regions like sub-Saharan Africa, South America etc.

Comparative approaches would also be highly interesting, e.g., among different groups of female refugee entrepreneurs or also between female and male refugee entrepreneurs. In my limited study, I was not able to do due to limited resources, but I also wanted to bring the female Arabic entrepreneurship as such to the front. In addition, it would also be a promising study to look into the situation of Austrian / non-refugee female entrepreneurs on the one hand, and female refugee entrepreneurs on the other. Such a comparison would give researchers and communities alike a better understanding which challenges apply to female entrepreneurs in general and which ones are specific to the situation of refugee women. Given the appropriate resources, such a comparative study could of course also be extended to other countries to compare the conditions and process in Austria and Vienna with those in other European or even worldwide cities and countries.

As this study has shown, much potential is hidden in female refugee entrepreneurship (see also Kelley et al., 2012, p. 6). Hopefully in the future more attention will be paid to this relevant and pressing issue by governments, the host society and also by researchers. It remains to be seen if the current Austrian government is able and willing to change the situation to the better and make the entrepreneurial process more accessible to refugee women.

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10 Appendix

10.1 Interview Guide

Introduction

Thank you for being here and for participating in my study. As you know, I am doing a study on female Arabic refugee entrepreneurship in Vienna for my Master thesis at the University of Vienna. There are no studies yet on female refugee entrepreneurship in Austria but being a refugee myself, I think it is highly relevant and timely to shed light on the activities of female refugee entrepreneurs.

I would like to audio-record our conversation so that I do not have to take so many notes by hand. The data of our interview today will be used for scientific purposes only and will not be passed on to third parties. After the interview, I will transcribe the recording and will share a pseudonymized version of the interview transcript, that means a version without any names or personal data, only with my university supervisor for transparency reasons. Is it ok for you if I record our conversation?

Section 1: Personal background

First of all, could you tell me a bit more about your personal background?

- Do you have family, children?
- Since when are you Austria? How did you come to Austria? Why to Austria?
- Did you come with relatives or friends?
- Did you have here in Vienna or in Austria relatives, friends, personal network, when you arrived?
- What did you do back in the country of departure (student, working, housewife?)
 - Do you have a formal education? Previous job experience?

Section 2: Business idea

Let us talk now about your business (idea). Could you tell me what your business is about?

- What is your Business (idea) about?
- How did you come up with the business idea? Who came up with the idea?
- Did you see a certain opportunity for doing business?
- Cooperation with someone else?
- Who is the target group of your business?
- Where is your business (from home, office, production site)?
- How do you use digital technologies for doing business?
 - E.g., advertising, customer support, online shop, etc.?
- What is the current state of your business?

(e.g., application for funding, paperwork, search for location, already running, terminated)

Section 3: Motivation for becoming entrepreneur

Could you tell me more about your motivation to become an entrepreneur?

- Why did you / do you want to become self-employed / entrepreneur?
 - to be flexible? (e.g., care responsibilities, education)
 - to become more independent? (→ empowerment)
 - no success on the local job market? (→ disadvantage)
- Why did you not just become an employee? (e.g., limited access to job market, language barriers, hard to combine with care responsibilities?)
- *If applicable:* Why did you leave your old job / why did you not go back to your old profession?
- Are there any entrepreneurs in your personal network? (in Austria? Back home?)

Section 4: Entrepreneurial process and resources

Could you give me an overview of the process from how you came up with your business idea, how you developed it until where you stand now with your business?

- Can you apply your skills/education (what you learned) in your new job?
- What new skills did you have to learn to start your business?
- What skills are you gaining in your new field?
 - Language, computer skills, business skills, IT skills?
 - Where / how did you learn these skills?
- Did you receive any help in starting your business? (e.g., financial help, skills, manpower, mental support etc.)
 - By family, male members of family, children, parents, friends
 - Government, business agencies or NGOs
 - Other Arabic refugees in Vienna / in Austria?
- How did you finance your business? (Family, bank, government programs?)
- How did you manage to do the necessary paperwork?
- *If applicable:* Do you receive any help in running your business now?
 - By family, male members of family, children, parents, friends
 - Government, business agencies or NGOs
 - Other Arabic refugees in Vienna / in Austria?
- There are a lot of support programs for entrepreneurs by the city of Vienna, the Austrian government and also by welfare institutions.
 - Do you have any experiences with these programs? Which ones?
 - What was helpful / not helpful for you?

Section 5: Challenges in the process

I would like to talk now in more detail about the challenges you have been facing in the process of starting up your business.

Could you give me an overview what the main challenges for you were / are in:

- starting your business?
- running your business?
- closing your business down? (e.g., financial, organizational, skills, language, everyday challenges etc.)
- How did you / do you overcome these challenges?
- May I ask if you experienced any discrimination with your business?
 - Due to language? Foreign appearance? Gender?

Section 6: Roles, expectations & entrepreneurship

Now I would like to talk with you about what it means to be a female entrepreneur. After all, entrepreneurship is a profession dominated by men and the most famous entrepreneurs such as Elon Musk and Marc Zuckerberg are also men.

What is your own experience as a female entrepreneur? How was / is it to start a business as a woman?

- Do you think it is harder for women to become an entrepreneur than for men? (→ Disadvantage)
- Do you / Did you feel that people believe less in your entrepreneurial skills because you are a woman?
- In what way do you think it makes a difference that you become / are an entrepreneur here in Austria compared to your home country?
- How did the men in your family and in your personal network react when you started your business?
- *If applicable*: What was the impact on your family life?
- How would you now define being an entrepreneur from your personal experience?
 - What does it mean for you to be successful?

Especially in the Arabic culture, the roles of men and women are defined in quite a traditional way with women as caretakers of children and the household and with little visibility in the public sphere. In this study, I would really like to understand how being an Arabic refugee woman [and mother] on the one hand and being an entrepreneur on the other hand goes together and how you deal with these probably contradictory roles in your life.

What does it mean for you as an Arabic woman to be an entrepreneur?

- How do you / did you deal with the traditional expectation that the man is the bread winner in the family? (Were there any obstacles?)
- How did you manage the social expectations from our Arabic community?
- What changed for you once you became self-employed? (e.g., Arabic community, family, self-perception)
- How do you feel now as a female Arabic refugee entrepreneur?
- If other Arabic refugee women would ask you for your advice regarding becoming an entrepreneur, what would you recommend to them?
- Would you say that your business helps you to get in touch with
 - the Arabic community? The local Arabic community in Vienna?
 - the Austrian community?
- Would you agree that entrepreneurship is a way to integrate in the host society? In what way?
- Would you agree that entrepreneurship is an empowerment strategy for refugees? For refugee women? For Arabic refugee women?

End of interview

Before we are done with the interview, I have just some short final questions:

- **Age:**
- **Marital Status:**
- **Children:**
- **Place of residence:**
- **Home country:**
- **Year of arrival in Vienna:**
- **Recognized refugee:**

Many thanks for all your detailed answers, it was very interesting and highly helpful for me!

- Is there anything else you would like to mention regarding the topics of our interview?
- **Snowball recruiting:** Do you happen to know anyone else I could interview?
- Do you have any questions for me?
- Once again, many thanks for your participation in my study!

End of interview

Notes:

- Situation of interview, conducted digital or face-to-face
- Perception of interviewee, atmosphere
- Any interruptions, other persons present

10.2 Overview of Sample

	Date	pseudonym	Length	Online or in person (and where?)	features	Age	Nationality	Place of living	Refugee status	Entrepreneur status, business sector	Year of arrival Austria	Family Status
Pretest 1	28.05.2021	Lena	30:52									
Pretest 2	29.05.2021	Rana	41:07									
Interview 1	07.06.2021	Zineb	52:25	In person, in park in Vienna	Talkative, relaxed, open	35	Palestinian Syrian	Vienna	Recognized	Art, Artist painter. Already working as entrepreneur. And working in a pastry shop	2015. Balkan Route	Divorced
Interview 2	16.06.2021	Hayat	56:28	In person, in park in Vienna	Talkative, Telephone call interrupted. She was a bit in hurry.	28	Syrian	Vienna	Recognized	Art, quilling paper artist. Already working as entrepreneur	2016	Married, No children
Interview 3	22.06.2021	Fayruz	01:08:05	Online, both at home	Talkative. Children interrupted.	38	Syrian	Vienna	Recognized	Import products from Syria. Doing the paperwork to open the business	2016	Married, two children
Interview 4	24.06.2021	Alaa	01:03:38	Online, both at home	Internet connection was not stable. child interrupted.	28	Syrian	Vienna	Recognized	Doing the vocational training and paperwork to open a beauty salon	2015	Married, one child
Interview 5	26.06.2021	Sedra	50:48	In Person, in a café	Talkative. Informative	32	Syrian	Vienna	Recognized	Bakery / Confectionary (discontinued)	2015	Divorced, with one child
Interview 6	07.07.2021	Hanaa	47:22	In Person, in a café	Talkative	57	Syrian	Vienna	Recognized	Doctor is working on the necessary certificate.	2015, family reunion.	Married with three children
Interview 7	13.07.2021	Tagred	01:57:26	In Person, at her salon	Talkative, very informative	38	Syrian	Lower Austria (place of work: Vienna)	Recognized	Service sector, beauty salon Already an entrepreneur	2015, Balkan Route	Married with two children

10.3 Coding frame

Personal background

Business Idea

Dimension 1: Motives to become entrepreneur

- Negative experiences (deductive)
 - a. On job market (deductive)
 - b. With AMS (deductive)
- Positive expectations (deductive)
 - a. Striving for independence and flexibility (deductive)
 - b. Reconciliation of work and family life (deductive)
 - c. Leaving a legacy behind (inductive)
 - d. Self-fulfillment (deductive)
 - e. Becoming a role model (inductive)

Dimension 2: Entrepreneurial process and resources

- Enablers (deductive)
 - Applicable skills (human resources) (deductive)
 - Supportive family and friends (social capital) (deductive)
 - Changing of traditional gender norms (deductive)
 - Acceptability of female entrepreneurship (inductive)
 - Support from Austrian society (inductive)
 - Integration initiatives (host-country) (inductive)
 - Help from co-ethnic community (inductive)
- Barriers (deductive)
 - Lack of language fluency (deductive)
 - Difficulties in information access (deductive)
 - Complex administrative process (deductive)
 - Lack of social capital in host country (deductive)
 - Prejudices (deductive)
 - Conflicting gender role expectations (deductive)
 - Lack of access to financial capital (deductive)

Dimension 3: Challenges in the process

- Challenges in the beginning of process (deductive)
 - lack of knowledge how to open business (deductive)
 - lack of knowledge on consequences for social security and family (inductive)
 - cultural differences (Hijab) (deductive)
 - enduring negative feedback from co-ethnic / other refugees on start-up (inductive)
 - lack of financial means to finance training (inductive)
- Challenges during running a business (deductive)
 - COVID-19 measures (inductive)
 - Combination of challenges (inductive)
 - lack of professional equipment (inductive)
 - Lack of operating rooms (inductive)
 - No license to buy as a wholesaler (inductive)
 - Lack of profitability (inductive)
 - Unsecure future (inductive)
 - Combined lack of time and money (inductive)
 - dependence on relatives for translating due to lack of German skills (inductive)

- overcoming challenges (deductive)
 - financial support by family and friends (deductive)
 - childcare support from family (inductive)
 - selling from home to save on rent (inductive)
 - using social media for promotion (inductive)

Dimension 4: Roles, expectations in connection with female Arab refugee entrepreneurship

- Expectations (deductive)
 - from female Arabic refugee entrepreneurs (deductive)
 - Change the perception of Arab women in Western societies (inductive)
 - Make invisible female refugees' talents visible and support them (inductive)
 - from co-ethnic Arab refugee community (inductive)
 - on traditional gender roles (inductive)
 - on doing business (inductive)
 - towards the Arab refugee community (inductive)
- Role of Arab women (deductive)
 - Strong self-confidence (inductive)
 - Positive attitude (inductive)
 - Communicate with Austrians (inductive)
 - Supporting each other as female entrepreneurs (inductive)
- Effect of being entrepreneur (deductive)
 - Positive effect on self-esteem (inductive)
 - Recognition as expert (inductive)
- Comparison between Syria and Austria (deductive)
 - Doing business (deductive)
 - Appreciation of kind of business (inductive)
 - Roles of women and men (deductive)
- Personal understanding and relevance (deductive)
 - of being a female entrepreneur (deductive)
 - of success in female entrepreneurship (deductive)
 - of entrepreneurship as empowerment and integration strategy (deductive)