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## **Building self-determination of disadvantaged groups: Insights from an entrepreneurship focused program for refugees**

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**Building self-determination of disadvantaged groups: Insights from an entrepreneurship  
focused program for refugees**

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1 **Structured abstract:**

2 **Purpose:** This paper examines how entrepreneurship focused programs build capacities for  
3 disadvantaged groups to pursue more dignified lives. The struggles of disadvantaged  
4 entrepreneurs against pronounced structural constraints are well documented, but less is known  
5 about how targeted programs of entrepreneurship focused support change the status quo for  
6 disadvantaged communities.

7 **Design/Method/Approach:** The paper is grounded in a mainly inductive, interpretive study  
8 and explores the work of an entrepreneurship focused program targeted at refugee participants.  
9 The paper reports on intensive fieldwork and in-depth interviews with 23 program participants  
10 in London, UK.

11 **Findings:** The empirical sections elaborate three key mechanisms supporting greater self-  
12 determination and better opportunities: *building entrepreneurial intention; building contextual*  
13 *legitimacy* and *building proximal ties*. These mechanisms empower disadvantaged groups to  
14 pursue a wide variety of meaningful goals, including but not limited to starting a business.

15 **Originality/value:** This paper draws attention to problems of over-emphasizing the  
16 disadvantaged entrepreneurs' agency. It uses the vocabulary of Self Determination Theory and  
17 offers a psychosocial perspective of the consequences of disadvantage and the potential for  
18 entrepreneurship focused programs to build key capacities and improve precarious lives.

19 **Keywords:** Disadvantaged entrepreneurs; refugees; entrepreneurship programs; Self-  
20 Determination Theory; emancipatory perspective.

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23

## 1 **Introduction**

2 The central premise of this paper is that building key entrepreneurial capabilities can address  
3 the financial, social and psychological elements of disadvantage. A growing body of work  
4 details how structural conditions create oppression and disadvantage (Martinez Dy, 2020; Dy  
5 *et al.*, 2017; Ram and Jones, 2021). Disadvantaged entrepreneurs typically find that cultural  
6 and patriarchal restrictions (Al-Dajani *et al.*,2019), lack of citizenship rights (Shepherd *et al.*,  
7 2020; de la Chaux and Haugh, 2020) and societal stigma (Chandra, 2017; Jones *et al.* 2019)  
8 are almost impossible-to-overcome barriers. Persistent disadvantage, which erodes capabilities  
9 and confidence fundamental to entrepreneurship (Neville *et al.*,2018; Bhuiyan *et al.*, 2019) is  
10 somewhat ignored in current entrepreneurship scholarship. Against a backdrop of big structural  
11 deficits, the application of wilful agentic effort does not naturally lead to socioeconomic  
12 progress.

13 Programs offering entrepreneurship training and resources for disadvantaged groups target  
14 individuals who typically find their capacities for starting businesses or pursuing dignified lives  
15 undermined (Wainwright and Munoz, 2020). The paper responds to calls that emphasize  
16 capacity building for disadvantaged groups (Ansari *et al.*, 2012; Sen, 1999) and empathetic  
17 approaches to business support (Meister and Mauer, 2019; Thompson and Illes, 2021). It  
18 reports on an entrepreneurship focused program for refugees, which started as an empathetic  
19 response to their disadvantaged status in society (cf. Desai *et al*, 2021; Cooney and Licciardi,  
20 2019). The empirical sections detail an in-depth field study of the London-based The  
21 Entrepreneurial Refugee Network (TERN) and their refugee participants. The paper's main  
22 research question can be articulated as follows: how do entrepreneurship focused programs  
23 build capacities for disadvantaged groups to pursue more dignified lives? Theoretically, the  
24 paper draws on the vocabulary of Self-Determination Theory (Ryan and Deci, 2001;2017),

1 which highlights sub-optimal and alienating conditions as well as processes geared towards  
2 empathetically rebuilding lives.

3 The findings extend transitional (Pidduck and Clarke, 2021; Jones and Ram, 2021) and  
4 restorative views of entrepreneurship (Wainwright and Munoz, 2020) by introducing three  
5 mechanisms that support the process of capacity building, enabling a broad cohort of refugees  
6 to live with greater dignity. They show how entrepreneurship focused programs build  
7 *entrepreneurial intention*, the autonomous thought and behaviour needed to pursue one's own  
8 goals; *proximal ties*, the close at hand trusting relationships essential during the uncertainty of  
9 starting a business; and *contextual legitimacy*, the favourable social appraisals that lead to local  
10 support for refugee businesses. The paper illuminates how entrepreneurship focused programs  
11 can address both the personally traumatic experiences and the purely economic dimensions of  
12 disadvantage.

13

#### 14 **Disadvantaged entrepreneurs**

15

16 Studies of disadvantaged entrepreneurship have increased in the past three decades (Cooney  
17 and Licciardi, 2019; Cooney, 2021; Ram and Jones, 2021). The qualifier 'disadvantage'  
18 confers a shared quality to an otherwise heterogenous group of entrepreneurs, covering the  
19 activities and efforts of refugees (Shepherd *et al.*, 2020; Al-Dajani *et al.*, 2019), ethnic minority  
20 groups (Jones and Ram, 2021 Jones *et al.*, 2019), women (Al-Dajani *et al.*, 2019; Dy *et*  
21 *al.*, 2017), physically disabled (Hsieh *et al.*, 2019; Williams and Patterson, 2019), ex-prisoners  
22 (Patzelt *et al.*, 2014), and those living in war zones (Bullough *et al.*, 2014) all of whom confront  
23 a catalogue of disadvantages (Ram *et al.*, 2013; Jones *et al.*, 2018). The label draws attention to  
24 the complex, intersecting social positions of individuals which limit available choices

1 (Martinez Dy, 2020). These challenges imply that entrepreneurship should not be ‘over-  
2 romanticised’ in disadvantaged contexts (Betts, 2021), and that it can take generations for the  
3 structural issues to find resolution (Ram and Jones, 2021). The notion of individual  
4 entrepreneurial agency of disadvantaged entrepreneurs can also underplay the importance of  
5 shared responsibility for change across organisations, institutions, and society (Lee *et al.*,2021;  
6 Martinez Dy, 2020).

7 A range of structural constraints including oppressive institutional conditions (de al Chaux and  
8 Haugh, 2020; Shepherd *et al.*,2020), stereotyping and stigma (Chandra, 2017; Wiklund *et*  
9 *al.*,2016) block labour market opportunities (Ram *et al.*,2017), reducing opportunities for work  
10 and forcing disadvantaged groups to find alternative sources of livelihood. They find that their  
11 career options are shrinking, forcing them to consider entrepreneurship by default rather than  
12 by design, a condition that could be termed as ‘necessity entrepreneurship’ (Maalaoui *et*  
13 *al.*,2020). Disadvantaged entrepreneurs are, thus, seen as getting by rather than getting along  
14 (Amorós *et al.*,2019).

15 Recent scholarship has shifted focus away from structures which perpetuate disadvantage  
16 (Brush *et al.*, 2019) to social agents who facilitate entrepreneurship for disadvantaged groups  
17 (James *et al.*,2021; Jones *et al.*,2018; de la Chaux and Haugh, 2020). Agentic accounts offer a  
18 counterpoint to structural determinism, exploring how disadvantage not only constrains but  
19 also catalyses “dreams to break free of perceived constraints” (Rindova *et al.*, 2009) and  
20 strengthens the individual characteristics (e.g., resilience, creativity) required for  
21 entrepreneurship (James *et al.*,2021; Miller and Le-Breton Miller, 2017). This body of research  
22 implies that to become an “individual of interest” as an entrepreneur, one must not remain  
23 “docile” but must act, either to transform structural conditions (McMullen *et al.*,2020) or one’s  
24 position within them (Rindova *et al.*, 2009). However, in the face of persistent adversity  
25 (Shepherd *et al.*,2020) there may be limited opportunities to influence or alter positional

1 realities, instead having to make do with small but meaningful acts of resistance (Adeeko and  
2 Treanor, 2021; Shepherd *et al.*, 2020, Al-Dajani *et al.*, 2018; Sabella and El-Far, 2019). While  
3 disadvantaged groups like refugees may report high levels of intention to start businesses (Kone  
4 *et al.*, 2021; Mawson and Kasem, 2019) this may not translate into changes to their  
5 disadvantaged status.

6 An implicit assumption in accounts of disadvantage is that if structural barriers were removed  
7 entrepreneurial agency would be unfettered and individuals would become free to pursue better  
8 lives. Although this assumption often guides the design of entrepreneurship focused programs  
9 (Meister and Mauer, 2019; Wainwright and Munoz, 2021; Ansari *et al.*, 2012) in practice it is  
10 not so straightforward. For instance, well-meaning efforts to stimulate entrepreneurship and  
11 self-employment via the provision of micro-credit to disadvantaged communities can actually  
12 increase stress and indebtedness of poor communities (Bhuiyan and Ivlev, 2017). Similarly,  
13 self-employment among necessity entrepreneurs (i.e., those who have no other way of making  
14 a living), resulted in lower levels of wellbeing compared to those in traditional employment  
15 (Besnik *et al.*, 2017). Such initiatives are seen to fail not because disadvantaged groups do not  
16 value new opportunities, but because their capacity to seize them has not been taken into  
17 account in the design of programs and interventions (Ansari *et al.*, 2012; Sen 1999). Capacity  
18 in these scenarios encompasses a broad array of psychosocial considerations including cultural  
19 barriers, competing priorities and pressing circumstances which enable or constrain seemingly  
20 valuable courses of action.

21 In entrepreneurship studies, a prominent concept closely but imperfectly aligned with capacity  
22 is the notion of self-efficacy (Shahriar *et al.*, 2019) one's belief in their abilities and skills to  
23 perform effectively in a given situation (Bandura, 1986). Self-efficacy is considered a  
24 fundamental characteristic of entrepreneurs (Forbes, 2005; Santoro *et al.*, 2020; Welsh *et al.*,  
25 2021) but this is problematic for disadvantaged groups, since negative life circumstances are

1 also associated with a diminished sense of self-efficacy and reduced likelihood to engage with  
2 entrepreneurial activities (Shahriar *et al.*, 2019). Neville *et al.* (2018) suggest that persistently  
3 negative outcomes for disadvantaged groups can reinforce expectations of failure and trigger  
4 “discouragement [and] the avoidance of undertaking an important entrepreneurial activity  
5 because of a belief that one’s efforts will be unsuccessful or thwarted” (Neville *et al.*, 2018:  
6 425). In addition, dominant enterprise discourse can further alienate disadvantaged groups who  
7 may perceive that entrepreneurship is not for them (Berglund and Johansson, 2007). The notion  
8 of self-efficacy suggests that entrepreneurs first believe themselves capable of acting to change  
9 their circumstances (Santoro *et al.*, 2020; Welsh *et al.*, 2021). It, therefore, resonates weakly  
10 with the particular social, cultural and mental states of disadvantaged groups, who are typically  
11 in no position to feel confident about enacting positive changes in their own lives. In this sense,  
12 the notion of self-efficacy offers limited scope as a theoretical lens for addressing the  
13 psychosocial complexities of disadvantage.

#### 14 **Self-Determination Theory and the disadvantages of refugees**

15 Self-Determination Theory (SDT, Ryan and Deci, 2000; 2017) focuses on the nature of one’s  
16 life circumstances to better understand the capacity to pursue positive (or negative)  
17 opportunities. A branch of positive psychology, the theory was developed by applied  
18 psychologists in a wide variety of program settings (Chirkov, 2009; Miller *et al.*, 2011). SDT  
19 proposes three needs as being fundamental to healthy psychological and social functioning in  
20 the same vein that oxygen, food and water are seen as fundamental to physical functioning: the  
21 need for autonomy (i.e., the perception of being the source of one’s own decisions and  
22 behaviours); the need for competence (i.e., perceiving oneself to be effective in social situations  
23 and to be able to demonstrate such effectiveness) and the need for relatedness (i.e., the sense  
24 of belonging to a closely-knit community). These needs are known to interact with and  
25 reinforce each other (Shir *et al.*, 2018) and are supported or thwarted by contextual factors.



1 SDT differs from the concept of self-efficacy often evoked in entrepreneurship literature to  
2 account for autonomous agentic behaviour. It recognises that a prolonged absence of  
3 autonomy, competence and relatedness drastically damages the capacity of individuals to lead  
4 their lives with dignity (Ryan and Deci, 2017). In contrast, self-efficacy “does not account for  
5 issues of alienation [or] undermining” (Ryan and Deci, 2017: p.71), problems commonly  
6 associated with disadvantaged groups (Martinez Dy, 2020).

7 The vocabulary of SDT offers a useful theoretical foil when applied to the context of refugees  
8 – the disadvantaged group whose experiences are reported on in the subsequent empirical  
9 sections (cf. Al-Jubari *et al.*, 2019). Autonomy is marred by the drastic reduction in refugees’  
10 ability to make unrestricted and unsupervised decisions (de la Chaux *et al.*, 2018) making the  
11 promise of entrepreneurial freedom problematic for refugees. They encounter something akin  
12 to ‘total institutions’ (de la Chaux *et al.*, 2018) in camps and detention centres which strip away  
13 personal freedoms. Psychological, social and market constraints follow them into host-country  
14 settings (Adeeko and Trainor, 2021; Dykstra-DeVette and Canary, 2019). Competence is  
15 undermined as credentials and credit histories become non-transferable, rendering their social  
16 and human capital mute (Bizri, 2017; Wauters and Lambrecht, 2008). This loss can come as a  
17 shock especially to refugees who previously held higher positions of social standing, rupturing  
18 their sense of competence. Negative attitudes and vituperative discourses, ranging from  
19 stereotyping to abject racism have a profound disruptive effect on their sense of belonging  
20 (Florian *et al.*, 2019). Refugees also struggle with relatedness, experiencing significant  
21 isolation. Everyday exchanges that are purely transactional, or role bound (such as interactions  
22 with prospective employers, case workers, coincidental meetings with shop clerks) lack the  
23 interpersonal or emotional salience to fulfil the need for relatedness.

24 The three dimensions – autonomy, competence, relatedness - of SDT provide a useful  
25 vocabulary for making the consequences of persistent contextual restrictions vivid. Viewing

1 the circumstances of refugees through this lens suggests lingering psychological and social  
2 effects of persistent restrictions that could make it difficult to take up entrepreneurial  
3 opportunities, even when conditions improve. This complex interplay of structural  
4 impediments, social capacities and psychological well-being presents a challenging starting  
5 point for programs aimed at improving the circumstances of refugees. Many refugees are  
6 forced into situations where self-determination is almost impossible, thus giving them limited  
7 opportunities to apply their skills and experiences in personally meaningful ways (Wauters and  
8 Lambrecht, 2008).

9 These arguments are further explored in the next sections of the paper, which focuses on the  
10 question: how do entrepreneurship focused programs build capacities for disadvantaged groups  
11 to pursue more dignified lives? The following sections introduce a field study of The  
12 Entrepreneurial Refugee Network (TERN). The findings focus on in-depth self-reports of  
13 refugees, who participated in TERN's entrepreneurship program. Their accounts help better  
14 understand how entrepreneurship programs can contribute to building refugees' self-  
15 determination.

## 16 **Methods**

17 Given the exploratory nature of the study, we adopted a largely inductive, interpretive research  
18 design suited to eliciting rich insights about complex phenomena (Gioia *et al.*, 2013; Locke *et*  
19 *al.*,2020). Our research design is informed but not constrained by established principles of  
20 inductive research which prompted us to “engage in a deliberate reasoning process of inferring  
21 theoretical claims from ... data” (Harley & Cornelissen, 2020:1, see also Pratt *et al.*, 2020). In  
22 the sections that follow we provide data tables for the purpose of presenting a large data in a  
23 limited space, but these data presentation templates did not narrow the earlier stages of the

1 research process, during which we worked hard to obtain a strong grasp of the TERN’s program  
2 and the lives of the refugee participants.

3

4 The Entrepreneurial Refugee Network (TERN) is a social enterprise based in London, UK. It  
5 runs an entrepreneurship program for refugees. Globally, a few such programs have started to  
6 emerge in recent years (Centre for Entrepreneurs, 2019). TERN has 10 core members,  
7 including its three founders, who conceptualized the delivery of the entrepreneurship program.  
8 The program founders were inspired by the “entrepreneurial spark” they observed in refugees  
9 during their previous voluntary and paid employment experiences. The founders explained that  
10 although they have not personally experienced forced displacement, their work experiences  
11 have sensitised them to the challenges facing refugees. One founder noted that he had found  
12 his “vocation, after working with refugee businesses for a while”. Observing the dearth of  
13 relevant support for refugees they started the UK’s first targeted refugee business support  
14 program. The program is supported by around 200 volunteers in the wider “community” of  
15 postgraduate business students, accountants, solicitors and consultants who provide support  
16 with mentoring, funding and advocacy.

17 The structure of program activities reflects the typical stages of an entrepreneurship program -  
18 pre-incubator, incubator and accelerator (see Figure 1). The participants we spoke to were at  
19 pre-incubator stage, exploring opportunities and designing prototypes while working part time.  
20 TERN recruits refugee participants via the founders’ personal and professional networks and  
21 by running recruitment campaigns. To be eligible, applicants are expected to have a legal status  
22 in the UK and a business idea. Each stage of the program is designed to address factors  
23 inhibiting refugee entrepreneurship including limited access to networks, finance and  
24 mentoring support. For example, the pre-incubator combines part-time work and part-time

1 program attendance to provide refugees with a stable source of income as they develop their  
2 businesses. Participants get involved with work from the program sponsor Ben ‘n’ Jerrys in  
3 customer facing roles that complement their growing understanding of how businesses operate  
4 in their host country. As participants progress with their ideas TERN assists with applications  
5 for banking facilities, grant, debt and equity funding, but rarely provide funding directly. One  
6 exception was during COVID-19 when an emergency grant fund, raised by the TERN  
7 community provided immediate relief to participants badly impacted (i.e. those unable to trade  
8 or subsequently pay personal or business debts) by the pandemic.

9

10 -----

11 **Insert Figure I here**

12 -----

13 Refugee participants attend weekly workshops, labs, and one-to-one sessions, which provide  
14 them with support to visualize and develop business ideas. Each refugee participant is attached  
15 to a ‘business buddy’, who are volunteers with significant industry experience and a high-level  
16 of commitment to mentoring. The role of the buddy is to help refugees develop skills, business  
17 ideas, confidence, and make informed choices. At each stage of the program refugees can  
18 decide not to start a business or to delay starting up until a later date. Of the 23 refugees we  
19 interviewed, seven have launched their own business and 14 have made significant progress  
20 towards starting up, while the remaining two went on to pursue employment and educational  
21 opportunities.

22 **Data Collection**

1 Our research collaboration with TERN began in 2016 and the empirical material presented in  
2 this paper is part of a wider, ongoing, field study with TERN. Our involvement with TERN  
3 from 2016 has given us a ringside view as TERN's founders have developed the program. It  
4 has helped us focus on a theoretically and practically salient research question. Our engagement  
5 has also helped us develop sensitive and appropriate interview questions in a challenging  
6 context where individuals have gone through traumatic experiences. We interviewed TERN's  
7 founders, employees and program 'mentors' and gathered a range of rich contextual data from  
8 TERN's website, social media channels and program related documents. Observations, visits  
9 and detailed field notes gave further context to the participants' accounts.

10 This paper mainly reports on in-depth, semi-structured interviews conducted with 23 refugees  
11 (seven women and 16 men) between 2017 and 2019 (Table I). Refugees from 16 different  
12 nationalities were interviewed. Some participants coming into TERN's program had full-time  
13 employment while others depended on 'social security' benefits. In a few cases, they also  
14 supported dependents. Some refugees lived alone, while others lived with their families or had  
15 friends close by. The diversity of refugee groups is well documented (Ram *et al.*, 2013) and  
16 was a feature of the cohorts participating in TERN's program.

17 Semi-structured interviews focused on specific areas of interest but also gave us the freedom  
18 to explore other themes that came up during conversation. Interview topics included the  
19 participants' business ideas, their interactions with TERN and their overall experience of  
20 TERN's entrepreneurship program. Participants told us how they learnt about TERN, why they  
21 enrolled in TERN's program and how it had impacted their lives. They talked about elements  
22 of the program they found helpful or challenging. All interviews were conducted in English  
23 and lasted between 40 and 135 minutes (averaging 70 minutes). Interviews were recorded and  
24 transcribed verbatim. Given the context and the pronounced challenges the participants lived  
25 with we made a conscious decision to interview them only once, since our interviews cut into

1 their working day. Participant names are replaced by pseudonyms throughout the paper and  
2 personal details and other background information are disguised in order to protect their  
3 identities.

4 -----

5 **Insert Table I here**

6 -----

7 **Data analysis**

8 We sought to elaborate concepts that closely represented the experiences of the refugees  
9 participating in the program in terms that are relevant and meaningful for the participants as  
10 well as “adequate at the level of scientific theorizing about that experience” (Gioia *et al.*, 2012:  
11 17). We moved ‘iteratively’ between the data, ongoing analysis and the extant literature to  
12 produce theoretically pertinent insights (Gioia *et al.*, 2013; Pratt *et al.*, 2020). In the initial  
13 stage, we read and reread the interview transcripts and made extensive notes and short  
14 summaries to get a good sense of the empirical material. The notes highlighted the refugees’  
15 pre-occupation with the challenges of making a living, and their experience with TERN and  
16 other support organisations. They referred frequently to home contexts, professional  
17 backgrounds and the ignominy of their refugee status. The loss of confidence and the loss of  
18 hope were salient themes across the dataset. Limited opportunities to work and the negative  
19 impact of unemployment on their perceived social standing also emerged as important themes.  
20 The second stage was to examine participants’ experiences ‘prior to’ and ‘during’ the  
21 entrepreneurship program. Themes referring to events, thoughts, and feelings ‘prior to’ the  
22 program could be characterized as discouraged and negative in tone. Participants explained  
23 that they suffered because of social isolation (e.g., from family and local communities), rejected

1 job applications (e.g., due to non-transferable qualifications, non-transferable skills and  
2 stigmatization) and limited access to finance (e.g. due to uncertain legal status). We created the  
3 conceptual category ‘damage’ to denote contextual factors that undermined participants’  
4 capacity to live their lives as they wished to or to have the same opportunities as people in their  
5 host societies. Themes relating to their participation ‘during’ the program, were typically more  
6 hopeful, active and positive (for e.g., ‘following passion’, ‘building confidence’, ‘accessing  
7 networks’ and ‘developing skills’). The refugees’ particularly stressed that since the program  
8 worked closely with them to overcome challenges and develop their ideas, they felt a  
9 tremendous benefit. They talked about the entrepreneurial principles they learned and the  
10 psychological and social support they experienced. We used the conceptual category ‘build’ to  
11 capture the idea that the program built their business ideas and their sense of psychological and  
12 social stability. Table II provides illustrative data of both ‘damage’ and ‘building’ themes from  
13 this round of analysis.

14 -----

15 **Insert Table II here**

16 -----

17 In the third phase of our analysis, we looked for concepts and theories that could better  
18 illuminate the data. Extant studies of refugee entrepreneurs seemed to focus on their access to  
19 resources or institutions (for example mixed embeddedness theory, Kloosterman *et al.*, 1999;  
20 bricolage, Baker and Nelson, 2005) but overlooked the psychosocial dimensions our  
21 participants were emphasizing. Theories that explained sources of disadvantage (for example  
22 positionality, Anthias 2001, 2013; or intersectionality, Crenshaw, 1991; May 2015) rarely  
23 considered processes by which circumstances could change for the better. Often, extant studies  
24 considered the heroic acts of individuals fighting alone against great odds, but these

1 circumstances seemed somehow serendipitously to relate to fortunate individuals. Nothing we  
2 could see related to a process like TERN's that aimed to take (some of) the luck out of  
3 entrepreneurship so that broad categories of disadvantaged people could benefit from starting  
4 a business. Returning to our data we noted the emphasis the participants placed upon taking  
5 control of their lives again, rather than focusing narrowly on economic benefits. We thus  
6 arrived at the idea of self-determination and searched more broadly for theories that elaborated  
7 on autonomy and the pursuit of one's own goals and preferences.

8 -----

9 **Insert Figure II here**

10 -----

11 Figure 2 shows how the theoretical concepts of *autonomy*, *competence* and *relatedness*, became  
12 useful in the final stage of analysis. As we searched for theoretical concepts that could anchor  
13 the findings, the dimensions of Self-Determination Theory (Ryan and Deci, 2000; 2017)  
14 strongly resonated with the empirical material. We also considered eudaimonia, a theory of  
15 wellbeing recently introduced to entrepreneurship literature (Ryff, 2019; Shir *et al.*, 2018).  
16 However, we found SDT more closely aligned with our data since it elaborates on how  
17 fundamental psychological needs shape capacities for action, rather than how features of the  
18 entrepreneurial process enhance wellbeing (Shir & Ryff, 2021). The concepts proved  
19 particularly useful to describe how refugees' capacity was disrupted prior to the program and  
20 built during their program participation. SDT underscored these patterns in our data leading us  
21 to closely consider how an entrepreneurship focused program could address the challenges  
22 particular to refugees and other disadvantaged communities. In the narrative analysis that  
23 follows, we elaborate three mechanisms that supported capacity building, making an  
24 entrepreneurship focused experience a force for good in the lives of the participants.



1

## 2 **Findings**

3 The narrative analysis in this section integrates findings with theory to unpack the  
4 developmental, restorative potential of entrepreneurship programs. Rather than overemphasize  
5 the agentic aspects of disadvantaged entrepreneurs (Miller and Le-Breton Miller, 2017; Santoro  
6 *et al.*, 2021; Welsh *et al.*, 2021), the focus here is on a counterintuitive starting point for the  
7 entrepreneurial journey: the refugees' experiences overwhelming their self-determination and  
8 severely limiting their opportunities. Their accounts suggest that as refugees lack of freedoms  
9 aggravate their sense of *autonomy*, a perceived decline in social status unsettle their sense of  
10 *competence* and struggles with social integration frustrate their sense of *relatedness*.

### 11 **Damaged self-determination**

12 The refugee participants felt their choices in the UK were extremely limited. Despite  
13 “[applying to] hundreds of jobs” they “didn’t get recruited” (R14). They were “pushed to take  
14 any work” (R20) typically involving menial tasks or work in the informal economy that made  
15 little use of their qualifications and skills. Many “live[d] alone with no family or friends” (R15).  
16 Some refugees explained that being “in and out of detention” (R16) made them feel helpless  
17 and out of control. Uncertainty over their legal status made it impossible to plan for the future  
18 with any confidence. They could see people in the UK “doing well, going to university, getting  
19 jobs... but [they] couldn’t” (R18). Many of the refugee participants had lost confidence, had  
20 no hopes for their future and experienced serious mental health issues. They had no social  
21 standing in the UK (“shy and ashamed, like I was in jail” (R3), which amplified the decline in  
22 their psychological health.

1                   *“I started to feel like maybe I’m not fit for anywhere. I was suffering, I was*  
2                   *lonely out there.” (R14)*

3 It was hard to handle the many issues in front of them and deal with them one at a time. They  
4 felt trapped in a vicious cycle. For instance, unemployment or unsatisfactory employment  
5 triggered mental health decline, subsequently impairing ability to work. Similarly, low-levels  
6 of disposable incomes restricted daily choices and mobility, directly impacting their ability to  
7 make money. Feelings of isolation led to loneliness and withdrawal from social situations,  
8 which amplified the difficulty of making new social connections.

### 9 **TERN’s entrepreneurship program**

10 TERN’s program reflects growing interest in the restorative potential of entrepreneurship  
11 focused programs (Meister and Mauer, 2019; Wainwright and Munoz, 2020). Participants were  
12 invited to explore starting a business as a way of “thriv[ing] through the power of their own  
13 ideas” (the program’s motto). While all participants had benefited, at some point, from  
14 charitable programs, such as food and clothes donations, and travel cards, this kind of support  
15 was seen as precarious and a temporary solution to their troubles; they knew they could be  
16 “back outside and homeless” (R3) soon. The entrepreneurial principles of TERN’s program  
17 complemented the immediate relief provided by charitable civil society organisations, but  
18 crucially also gave refugees the opportunity to plan for their future and focus on “ideas and  
19 doing well” (R18). The most impactful parts of the refugee entrepreneurship program  
20 combined entrepreneurial principles (e.g. self-determined goals, sensitivity to markets and  
21 networking) with developmental principles (e.g., empathy, compassion and providing  
22 psychological safety).

23 Even though the program offered solutions to structural barriers participants faced (e.g. access  
24 to markets, finance, premises, networks), they still found it difficult to act upon their goals to

1 start a business at first. Many felt “at rock bottom (R3), with a very low sense of confidence or  
2 hope when they first met TERN. Some had “no idea where to start with a business, [they] only  
3 knew they couldn’t go on as [they] were.” (R23). In some cases their experiences triggered  
4 acute psychological issues which meant that “one day [they] could feel great, and the next day  
5 it was impossible to get out of bed.”(R17). The sections that follow explore the participants’  
6 progress during the program, using some of the vocabulary of SDT to highlight elements of the  
7 program that enabled them to feel and act in new ways.

### 8 **Building entrepreneurial intention**

9 The participants’ accounts suggest that the program addressed their damaged sense of  
10 autonomy and built what can be referred to as ‘entrepreneurial intention’ – the desire to define  
11 and pursue self-motivated goals. The refugees’ entrepreneurial intention was negatively  
12 affected by their difficult backgrounds and traumatic prior experiences. An accumulation of  
13 demoralizing incidents had convinced them that they would never be able to get the kind of job  
14 they wanted. They saw other refugees “sitting around all day, smoking like hell, feeling they  
15 [were] not able to do anything” (R2). After spending so much time “obsessing over each small  
16 thing, feeling overwhelmed” (R5) and “unable to move forward” (R18), the idea of  
17 entrepreneurship “seemed too far away” (R5). They also found the legal requirements for  
18 starting a business in the UK intimidating in contrast to regulations in their own countries with  
19 one participant claiming that starting a business in her country was as easy as “clicking [her]  
20 fingers” (R7). They worried that “making a mistake [on a form] could impact [their] refugee  
21 status” (R8). Some refugees had been defrauded by employers, business partners or landlords  
22 in the UK and “lost everything” (R16). They felt one of the main challenges was with  
23 themselves – to be optimistic about a prosperous, entrepreneurial future and believing it could  
24 “actually happen” (R22).

1 The program helped refugees build entrepreneurial intention by nurturing confidence about  
2 their business prospects in the UK. Initial training combined workshop sessions with part-time  
3 employment, helping them to get out into the local trading environment. They were  
4 simultaneously “learning theory in class and engaging with customers everyday” (R6).  
5 Workshops also built towards taking actions to test ideas or put principles into practice.  
6 Participants explained that they had “not really grasped” all of the workshop content until the  
7 practical sessions “brought [them] to life” (R13).

8 *It helped to experience business in the UK environment. I learnt to deal with the*  
9 *real world here in London through the program. Before I'd lost my confidence*  
10 *100% but this program helped bring my confidence back. (R6)*

11 So as to not derail fledgling confidence, initial business tests were small and safe (micro-  
12 testing), and usually only involved TERN, refugee peers, family and friends. This included  
13 activities like sharing products with each other, practicing market research on each other and  
14 sketching out business plans together. The experiential activities and guidance from mentors  
15 supported the refugee participants to practice new skills and overcome their difficulties in safe  
16 settings. They found they were able “to become calmer, to feel more relaxed and able to do it”  
17 (R2). Reflecting on completed tasks gave the participants “a sense of achievement” (R16) and  
18 strengthened resolve to “try new things even if they [failed] first time” (R2). The participants  
19 took an increasingly proactive role in “shaping what [they needed] to work on and influence  
20 what [happened] next.” (R18)

21 *The program pushed me to be more proactive – it helped me to think about my*  
22 *goals and the steps I had to take. I'm so excited to just get started with the*  
23 *business now. It's been a huge transformation for me. (R8)*

1 The program gave participants opportunities to meet refugees who had successfully started  
2 businesses. Encounters with people who had been in their shoes made dreams of starting a  
3 business seem more credible. Refugees were encouraged by hearing from “people who [were]  
4 already professionals” (R2) and described having “more trust that [they] could actually do this”  
5 (R2).

6 *Making connections with people who have real-world experience makes me feel*  
7 *better. They are running a business, they already dealt with difficulties as*  
8 *refugees and are now in a good position. Maybe I can do that too. (R15)*

9 They described their “passions” (R18) with “great excitement for the future” (R5); they could  
10 imagine with increasing clarity how their ideas could “[change their] lives for the better” (R18)  
11 and upend the stigma and constraints associated with refugee status. Some explained that they  
12 no longer needed to “waste time on work [they] didn’t want to do” (R16) and spoke of their  
13 business goals in vivid, aspirational terms.

14 *I read in the news about a festival in Buckingham Palace with 40 different food*  
15 *vendors. The Queen walked around trying some of the foods. My target is to go*  
16 *there. Imagine us wearing our traditional clothes and the Queen walks over and*  
17 *says, “Let’s try out your food.” (R11)*

18 Their progress in confidence and the actions that followed were underpinned by support from  
19 their mentors, who they consulted at each new stage and who figuratively and literally walked  
20 with them into each new situation they encountered during the program.

21 *They [mentors] give you good advice so you can make your own decisions.*  
22 *Making those decisions is about having time to think and knowing what’s best*  
23 *for your business and what you are looking for. They don’t pressure you. They*  
24 *give you time to think about it. (R22)*

## 1 **Building contextual legitimacy**

2 The program addressed refugees' damaged sense of competence by supporting them to build  
3 contextual legitimacy: favourable social appraisals of their competencies and  
4 accomplishments. Many refugees were told frequently during their time in the UK that they  
5 were "not qualified" (R15). They found it "crazy" (R14) that despite having been "granted  
6 legal status based in part on their skills" (R15) their prior qualifications were not readily  
7 accepted in the UK. They worried that starting a business would require new skills they did not  
8 possess. Refugees from rural backgrounds were concerned about "gaps in technical  
9 knowledge" (R6), some "struggled with using computers" (R3) or "talking about money"  
10 (R15). Many were acutely conscious of "not being born in the UK" (R12) and "with limited  
11 English" (R21) believed they would struggle to work out "customers' preferences" (R12) and  
12 "[their] new community's [needs]". They also felt "culturally disoriented" (R18) and were  
13 apprehensive about "being criticized" (R14).

14 The program helped to build contextual legitimacy by enabling refugees to view their skills  
15 through the lens of local demands. This was a different way of thinking about their setting  
16 which had previously been seen as intimidating and restrictive. Refugees described how the  
17 program prompted them to consider "what do I know how to do?" (R10) and "what do I do  
18 well?" (R9). The workshops, which began with preliminary desk research with mentors to  
19 develop "realistic plan[s]" (R18) cultivated their understanding of how their chosen skills could  
20 be aligned with the particularities of the market.

21 *Originally, I had unrealistic ideas about the numbers. I calculated I could make*  
22 *great profits each month. TERN helped me have a realistic picture of the*  
23 *demand for my restaurant. At weekends it's very busy, but during the week*  
24 *restaurants in London don't work as much. (R1)*

1 Many of the refugees' initial ideas were based on what had been successful back home.  
2 However, they were keen "not to sell only to people from [their own] background and wanted  
3 to find a way to appeal to both cultures" (R12). The program included visiting local businesses  
4 with their mentors to cultivate a better sense of consumer preferences and competitor offerings.  
5 The refugees "explored the shops, discussed how they [were] serving customers, talked about  
6 the ambience, [and] the environment" (R17).

7 *We visited the market in London to see what people were doing. There were lots  
8 of people doing similar things to my idea so I knew that would be very  
9 competitive, but one specialist vendor was a real inspiration for me. (R8)*

10 Further skills were needed "to take the last leap and make it a business" (R2) which could  
11 operate "in a proper, professional way" (R17). This challenge included "learning about industry  
12 regulations" (R18), "finding out how to manage accounts" (R4), "learning to operate  
13 machinery" (R17), "trying to deal with test customers" (R15) and a host of business jargon that  
14 "was new to [them]" (R18). The program did not over-extend them, focusing on each  
15 individual's "specific needs little by little... taking time to assist, provide feedback and show  
16 concern about each person doing well" (R18).

17 *I had to learn how to talk about money. I couldn't do that, it's awkward, I feel  
18 embarrassed. Here the problem is bigger because I'm unfamiliar with what  
19 people expect. It worries me. Today we discussed my next step, trying to deal  
20 with test customers. After that I will try to find real customers, talk about  
21 business, talk about money, pricing and so on. (R15)*

22 Acquiring and practicing new skills engendered an inner sense of legitimacy, a feeling that they  
23 "could be good [entrepreneurs]" (R1). Social approval directed at refugees and their businesses  
24 made them feel valued and proud of their ongoing accomplishments. For instance, customers

1 told them “we love your products” (R3), mentors said “I can see you have a business brain,  
2 you can do this” (R16), other refugees noticed “a big [positive] difference” in their demeanour  
3 (R10) and “looked up to [them] as an example” (R1). Overall, TERN’s entrepreneurship  
4 program expanded their skill sets and their sense of competence began to re-emerge. They  
5 proved themselves in modest trial events and it boosted their confidence about their abilities to  
6 put their skills to good use.

7 *Everything has changed now. I see from my first test I am able to sell my product*  
8 *and make a profit. Everybody asks “Why didn’t you come earlier? We travelled*  
9 *a long way to taste your juice”. “It makes me feel - wow - this is good.” (R3)*

#### 10 **Building proximal ties**

11 The program gave refugees an opportunity to build proximal ties (i.e., close at hand,  
12 meaningful relationships), addressing their damaged sense of relatedness. Prior to their  
13 engagement with TERN, they felt unable to share details of their “mental health struggles,  
14 unemployment and homelessness” with their friends and family members (R3) and some  
15 refugees had “no one to talk to every day” (R19). They felt people in their new setting had “a  
16 stereotyped way of dealing with refugees” (R20) that cast them as “poor and needy” (R20) and  
17 “sorry, stupid, lazy, can’t work, and in the UK for benefits” (R3). This stigma made them feel  
18 they “[couldn’t] be part of society. They [had to] stick to the refugee community and not live  
19 a full life in the country” (R20). Without confidants to share burdens with, they felt  
20 “overwhelmed” (R5) and “scared” (R10). These emotions resurfaced when they first  
21 encountered the uncertainty of entrepreneurship via the TERN program (i.e. uncertainty  
22 whether a new idea would work and whether they had the necessary skills). They believed they  
23 were taking big risks, sometimes “putting all [their] savings into the business – what if it  
24 [didn’t] work?” (R17).



1 TERN's program facilitated a psychologically safe environment for the refugees to develop  
2 trusting relationships. They noted that they could contact TERN "anytime, like a friend" (R11).  
3 They were "welcome[d]" and treated warmly when they attended workshops, making it "feel  
4 like being with family" (R3). They were surprised by the extra effort of the mentors who  
5 "thought deeply about [their] ideas and gave [them] many helpful suggestions" (R8). They felt  
6 "honoured and treated just like everyone else" (R18), as "equals" (R20). They opened up and  
7 "felt comfortable to talk about anything" (R7). They shared the less positive experiences, when  
8 they "got very bad feedback [from prospective customers] and things did not go well" (R17)  
9 and were able to focus on "things they could improve" (R17) as well as recognize "not every  
10 opportunity [was] right for [them]" (R17). They had "broken through the fear" (R2) and felt  
11 that the TERN program really "cared and wanted them to succeed" (R18), almost as if they  
12 were TERN's closest "business partners" (R17).

13 *I talked to [one TERN founder] four to five times last week. Last Thursday I met*  
14 *some people from the BBC. They said, "please invite us to the opening of your*  
15 *new stall". I wrote to (the founder) and said, "I have good news, the BBC want*  
16 *to come to the opening!" He said "Wow! Wonderful!" (R11).*

17 Building on their positive discussions with mentors they began to approach each new business  
18 connection as a chance to "talk about things that [were] very important to them" (R20). "Rather  
19 than introducing [themselves] as refugees or entrepreneurs" (R9) they could establish  
20 relationships based on values that mattered to them. As their networks grew, they received  
21 encouraging signals that new connections would lend support. It was "empowering" (R5) to  
22 see that local businesses shared their values and supported their fledgling start-ups rather than  
23 "just act charitably towards them" (R20) because of their refugee status. Their businesses gave  
24 them a platform for engaging with a wide range of issues including "training refugees" (R17),  
25 "empowering women" (R10), "sustainability" (R5) "inspiring young people" (R9, R12, R18)

1 and personally pertinent values such as “social integration” (R1) and “providing better lives  
2 for [their] children” (R21). Signs that society cared about them and shared their values  
3 strengthened their sense of belonging and bolstered self-confidence. As meaningful  
4 relationships developed, it “changed [their lives] by 180 degrees” (R3).

5 *TERN helped me to see it was possible to use my business as a way of getting*  
6 *my [Syrian civil rights] activist message across. Over 100 people wrote to their*  
7 *MPs as a result of my first [catering] event. A month later I had a chance to*  
8 *speak in the Houses of Parliament. They said, “We received many letters about*  
9 *your cause [asking for humanitarian aid to be sent to besieged Ghouta, Syria]*  
10 *last week”. It was a really great thing (R20).*

11 Figure 3 summarizes how the program combined entrepreneurial principles (e.g. self-  
12 determined goals, sensitivity to markets and networking) with developmental principles (e.g.,  
13 empathy, compassion and providing psychological safety).

14 -----

15 **Insert Figure III here**

16 -----

17 **Discussion**

18 The above analysis provide important insight into how an entrepreneurship focused program  
19 can address the challenges faced by disadvantaged groups. The struggles of disadvantaged  
20 entrepreneurs have been featured in prior studies, typically in relation to individual exertion to  
21 resist and work around oppressive structural conditions (Shepherd *et al.*, 2020; Al-Dajani *et*  
22 *al.*,2019; Sabella and El-Far, 2019). This analysis of refugee participants complements existing  
23 research by unpacking how disadvantaged actors improve their circumstances with the help of

1 entrepreneurship focused programs. Suggestions that disadvantaged groups just need to draw  
2 on their agentic strengths to counteract the intolerable circumstances they face (Miller and Le-  
3 Breton Miller, 2017; Santoro *et al.*, 2021; Welsh *et al.*,2021) may give too flippant an account  
4 of overcoming disadvantage. TERN's program took a more empathetic approach that  
5 recognised and nurtured innate human capabilities while simultaneously responding sensitively  
6 to needs for structural and psychological support (Sen, 1999; Ansari *et al.*,2012). This approach  
7 allowed refugees to begin to take some control of their lives again by building entrepreneurial  
8 intention (corresponding to the need for autonomy), contextual legitimacy (corresponding to  
9 the need for competence) and proximal ties (corresponding to the need for relatedness).  
10 Programs targeting a wide range of disadvantaged actors can replicate and adapt the  
11 combination of entrepreneurial and developmental principles, summarised in Figure 3.

12 The analysis of TERN's program leads to multiple theoretical implications. First, the  
13 introduction of SDT as a lens (Ryan and Deci, 2001; 2017) highlights the limits of prevailing  
14 notions of agency in disadvantaged entrepreneurship literature. Studies of disadvantaged  
15 entrepreneurs tend to foreground the oppressive nature of structures and rely on agency to  
16 explain the motivations and accomplishments of disadvantaged entrepreneurs (James *et*  
17 *al.*,2021; Santoro *et al.*,2020). Structural constraint is viewed as triggering motivation for  
18 agentic action (Miller and Le Breton Miller, 2017) and self-efficacy and resilience are invoked  
19 to explain how disadvantaged actors resist and work around persistent oppression (James *et*  
20 *al.*,2021; Santoro *et al.*,2020; Shepherd *et al.*,2020). However, this study's analysis of the  
21 refugee context suggests that it may be more appropriate and relevant to consider aggravated  
22 agency as a starting point for an entrepreneurial journey. The participants in the study began  
23 their entrepreneurial journeys from positions of structural (unable to access resources or  
24 leverage human capital) and psychosocial disadvantage (they struggled with confidence to  
25 formulate goals and take actions). These onerous conditions mean that there are definite caveats

1 when advocating entrepreneurship as a good opportunity for disadvantaged communities. The  
2 confidence and capacity assumed to be the starting point for entrepreneurship is not  
3 straightforward for all disadvantaged groups (Cooney and Licciardi, 2019; Neville *et al.*, 2018;  
4 Chandra, 2017). Policies and theories that take such characteristics for granted are in danger of  
5 deepening marginalization by placing unrealistic expectations on individuals or ruling them  
6 out of entrepreneurship altogether (Martinez Dy, 2020). The language used in this study, which  
7 is mainly grounded in the ideas underpinning SDT, contributes to a developmental, restorative  
8 view of entrepreneurship (Wainwright and Munoz, 2020; Ansari *et al.*, 2012). It shows how  
9 capacities for entrepreneurship are fortified during entrepreneurship programs leading to  
10 positive benefits across different areas of disadvantaged lives.

11 This study reinforces and further unpacks the recent assertion by marginalized entrepreneurship  
12 scholars that “there is nothing permanent about minority. There is nothing fixed about anything  
13 that can grow” (Mazzarol, 2021: p. 503). Ideas about the transitional nature of entrepreneurship  
14 (Pidduck and Clarke, 2021; Jones and Ram, 2021) and calls for a sociologically informed  
15 processual view (Martinez Dy, 2020) suggest but have yet to fully conceptualize mechanisms  
16 for progression out of disadvantaged positions. Wainwright and Munoz (2020) point out the  
17 importance of scholarship that not only offers explanatory perspectives about the nature of  
18 disadvantage (“how or why” something happens) but also illuminates prospective views of  
19 potential, alternative futures for disadvantaged individuals (what “could” happen instead?)  
20 (Wainwright and Munoz, 2020). Sustainable and impactful programs must develop and build  
21 capabilities for pursuing “the life [one] may lead” (Sen, 1999: 36) rather than considering  
22 business start-up activities in a vacuum. Entrepreneurship literature has recently reinforced the  
23 assertion that increases in income alone are not “the ultimate yardstick of development or  
24 wellbeing” (Ansari *et al.*, 2012: 819, see also Ryff, 2019, Shir *et al.*, 2018; van Gelderen, 2019).  
25 This view, when considered in tandem with the analysis undertaken in this study, contributes

1 a broader notion of the transitional nature of entrepreneurship that not only refers to the upward  
2 mobility of disadvantaged groups (Jones and Ram, 2021), but also unpacks personal, effortful  
3 transitions out of positions of psychosocial disadvantage (Pidduck and Clarke, 2021).

4 A developmental, restorative view of agency casts a new complexion on entrepreneurial action  
5 taken in response to perpetually restrictive settings (Shepherd *et al.*, 2020). It is notable that  
6 entrepreneurial actions were rendered possible by the program setting with the support of others  
7 who can be considered co-agents. Prior studies have long noted the mutual support, resource  
8 sharing and division of labour among co-ethnic or similarly positioned groups (Cowell *et al.*,  
9 2018; Jones *et al.*, 2018). In this study the co-agents came from different organisations and  
10 institutional settings. Resonating with other empirical entrepreneurship program settings  
11 (Chandra, 2017; Scott *et al.*, 2012), this experience suggests an interdependent  
12 conceptualization of agency. It points out the importance of entrepreneurial agency not only  
13 being driven by financial self-interest but also rooted in goals for social integration, enabled by  
14 bonds of trust and interaction with co-agents (mentors and staff) and motivated by shared  
15 necessity at a group and community level. This view of agency is counter to conceptualisations  
16 which take a unitary view of agency, ascribing it to self-seeking individuals and their firms. It  
17 acknowledges that in disadvantaged arenas, “individual capabilities are insufficient to produce  
18 change and collective capabilities are often necessary to achieve developmental goals” (Ansari  
19 *et al.*, 2012: 820). An interdependent view of agency considers how co-agents render each other  
20 capable of tackling common problems and working towards alternative futures, a view  
21 explored in traditions like design (Escobar, 2017) and decolonial feminism (Harroway,  
22 2016a,b). Viewing agency as interdependent and relational provides a counterpoint to the  
23 dominant view which exceptionalises agentic action, ruling actors to be either capable or  
24 incapable of manifesting entrepreneurial outcomes (McMullen *et al.*, 2020). Instead, a  
25 restorative, developmental view can frame entrepreneurship as a method available to be learned

1 and used by anyone (Saravathy and Venkataraman, 2011). Thus, the notion of interdependent  
2 agency has potential for advancing explorations of restorative entrepreneurship programs  
3 which have recently called for an articulation of “the capacities and possibilities for restorative  
4 entrepreneuring” (Wainwright and Munoz, 2021:7).

## 5 **Conclusion**

6 This paper provides insight into how entrepreneurship focused programs build capacities for  
7 disadvantaged groups to pursue more dignified lives. It has drawn on SDT as a lens for  
8 understanding how disadvantage can damage confidence and autonomy commonly assumed to  
9 drive entrepreneurial activities. It highlights how programs of support can build the  
10 psychosocial micro foundations underpinning both the establishment of new businesses and  
11 opportunities to lead more dignified lives.

12 An anticipated advantage of entrepreneurship focused programs for disadvantaged groups is  
13 that they create a mutually beneficial scenario in which individuals generate improved  
14 livelihoods and social standing for themselves at the same time as benefitting their local  
15 economies by contributing taxes and creating employment opportunities (Betts, 2021; Centre  
16 for Entrepreneurs, 2019). The findings of this TERN study indicate that such a positive scenario  
17 can be realised when programs are guided by developmental, restorative principles that build  
18 individual capabilities and take an empathetic stance in responding to the complexity of  
19 disadvantaged lives. Practitioners and policy makers focused on social cohesion and integration  
20 should note the broad psychosocial benefits of developmental entrepreneurship focused  
21 programs. Initiatives and organisations supporting disadvantaged groups can adopt the three  
22 mechanisms (building entrepreneurial intention, contextual legitimacy and proximal ties) into  
23 their design (see Figure 3). These mechanisms are especially suited to entrepreneurship focused  
24 programs but may very well work in programs with other objectives as well.

1 The natural limitations of this study offer scope for future scholarship and impact. For example,  
2 although the additional time and effort needed for some disadvantaged groups to start a  
3 business has been signposted, understanding of the temporal dimension of disadvantaged  
4 entrepreneurship would benefit from a longitudinal methodology. Meaningful, longer-term  
5 impacts on individuals, families and communities unfold over years and sometimes generations  
6 (Ram and Jones, 2021) and studies in this area could contribute a broader view of how to  
7 evaluate 'success' in entrepreneurship focused programs. Future studies can contribute a  
8 deeper understanding of the interactions between program participants, their program mentors,  
9 other social connections and the implications that flow from these relationships. It is also  
10 notable that due to the 'super-diverse' categorisation of disadvantage (Ram *et al.*, 2013),  
11 empirical research pays close attention to contexts and subgroups, such as the refugees in this  
12 study. As studies turn more attention to programs and their criteria, comparative studies  
13 between contexts and subgroups are likely to be theoretically and practically impactful.

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18 **Table I. Refugee participant demographics and identifier**

Refugee identifier	Country of Origin	UK arrival	Educational Attainment	Business Experience	UK Employment Status	Start-up Business Type
R1	Syria (UK spouse)	2012	unknown	No	Self-employed	Food



R2	Syria	2012	Master's Degree	No	Employed	Photography
R3	Egypt	2015	Bachelor's Degree	Yes	Self-employed	Food / Import-Export
R4	Congo	2012	Bachelor's Degree; (UK Degree in progress)	Yes	Employed and Student	Property
R5	UK (Eritrean parents)	-	Bachelor's Degree	No	Employed	Product innovation
R6	Gambia	2005	Secondary education	No	Self-employed	Import-export
R7	Ivory Coast	-	Bachelor's Degree	No	Student	Product innovation
R8	Yemen	2012	Master's Degree	No	Employed	Food: Yemeni Doughnuts
R9	Syria (UK spouse)	-	Bachelor's Degree; MBA	-	Unemployed	unknown
R10	Somali	-	Secondary education	No	Unemployed	Social Enterprise Cleaning services

R11	Uzbekistan	2009	Diploma	Yes	Self-employed	Food
R12	Cameroon	2015	unknown	No	Unemployed	Fashion
R13	Ghana	2005	Bachelor's Degree	No	Unemployed	Social enterprise
R14	Bangladesh	-	Foundation Degree	Yes	Employed	Gaming venue and store
R15	Iran	2011	Professional	No	Employed	Photography
R16	Nigeria	2012	unknown	No	Self-employed	Import-Export
R17	Pakistan	2010	Bachelor's Degree (Masters in progress)	No	Self-employed	Social Coffee Shop
R18	Zimbabwe	2001	Bachelor's Degree	No	Employed	Social Housing
R19	Syria	2015	Diploma	No	Student	Fashion
R20	Iran	-	unknown	Yes	Self-employed	Construction
R21	Syria	2015	Bachelor's Degree	No	Self-employed	Food / Social Activism
R22	Venezuela	2015	unknown	No	Self-employed	Creative services and studio
R23	Syria	2013	unknown	Yes	Employed	Logistics

**Table II. Illustrative examples of damage and rebuilding**

	<b>Damage</b>	<b>Building</b>
Autonomy	<p>“At work I was told “Just do what we tell you”. The system here throws away what you think is good in your personality and turns you into a machine.” R1</p> <p>“Before the program I felt trapped. I felt like I was in jail. I had no patience for people controlling me.” R3</p> <p>“I applied for a thousand jobs. It was not working. Even if I get the work, it was hard, or somewhere I didn’t feel I belonged.” R14</p> <p>“I had all these big dreams, and all of a sudden, things changed. I couldn’t go back because of the war. It was really sad. I found myself applying for refugee status. I had never planned to stay.” R8</p>	<p>“I had to try to be self-employed. I can work and create my life. The program is helping me. They do what they can but it depends on me and how I’m going to take it from there.” R14</p> <p>“The program helped me to test out my idea. I felt excited and I wanted to do more. I want to speak more and say things I never had a chance to say.” R17</p> <p>“They asked me ‘what do you want to do’ and they listened to me carefully.” R23</p> <p>“The whole world can criticize my idea, that is just their opinion. Criticism doesn’t last if I know this is what I really want. This is something that comes from me, that I’ve really contemplated.” (Paul)</p>

	<p>“Back home, whatever you do is chosen by your parents, determined by what is normal in that society, what your community or friends expect. Coming here I asked myself, what do I really want to do? But it is very challenging to start all over again as a refugee.” R12</p> <p>“People see you as vulnerable and always needing assistance. But it’s not that - there are just so many limitations when you are a refugee” R4</p>	<p>“It’s not work which will be under control. No, I will own my own business!” R1</p> <p>“That is the beauty of owning a business. It is your child. You can make your child notorious; you can teach him all the bad words. You can make him streetwise. You can give your child a good education. It’s your own thing and you can do whatever you want.” R17</p>
Competence	<p>“It was too difficult to get the right information to start a business and my English was not good enough.” R11</p> <p>“I didn’t know how to approach my business concept, where to start or who to contact.” R17</p>	<p>“So now we’ve graduated from the program, we can do this on our own. That’s how we identify ourselves and how we want other people to identify us” R8</p> <p>“The program helped me to get the right information - to apply for a stall, understand the paperwork, open a business account, about tax and VAT. I didn’t know about them and now I do.</p>

<p>“I really needed someone to help me. I needed to get experience and I didn’t really have very good English.” R19</p> <p>“I have always known photography. I had also worked as a freelancer but I had no idea about how to turn it into a business.” R22</p> <p>“I lacked confidence in my own ability. I told myself I wasn’t good enough. I don’t know how to communicate in this new world that I now call home.” R22</p> <p>“I didn’t have the know-how or know the right people. Because I was restricted for many years I went to University late, I started my life late. I only opened a bank account a few years ago. Some of these small challenges make a big difference in whether the bank thinks you can start a business.” R18</p>	<p>Now I have the information it’s not difficult. I’m not scared.” R11</p> <p>“Some things I had learned about before, but TERN helped me to do so many things that I was unable to do by myself.” R17</p> <p>“My mentor really helped me. I did the design work myself, but she really helped me with the business side.” R19</p> <p>“Before I needed TERN for 70%. Now I need them for only 30%. They gave me the tools to do it myself.” R23</p>
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<p>Relatedness</p>	<p>“It’s difficult to get the same kind of treatment as other people around you. For us refugees it’s a shock.” R1</p> <p>“I have no friends or family here. I came alone. I felt people wouldn’t accept me here.” R3</p> <p>“Coming here you don’t know anybody; you don’t know who to talk. The only person you talk to is the Home Office who can deport you at any time. It’s like you don’t even have a life.” R7</p> <p>“I had no backup from anywhere, so I was suffering a problem like I was lonely out there. My landlord betrayed me which made me homeless.” R14</p> <p>“I was among some very strange negative people and I was under a lot of pressure and stress, so I didn’t enjoy it when I was first here.” R17</p>	<p>“Although I may have underestimated my potential, when you meet professionals who say, “you can do that, you have to do that”, it gives you more trust in yourself.” R2</p> <p>“The people at the program treat me normally, not as though I have a problem. I feel I am welcome.” R3</p> <p>“I am comfortable to sit down and ask questions. They are like friends. They are open and I can ask anything. That’s why it was helpful.” R11</p> <p>“I liked meeting some very good, very motivated people. They were always there to help in any way. Sometimes I feel I am asking too much but they are always there.” R17</p> <p>“The program is really nice, when I go there, I feel like I’ve found my place. They treated me as a normal person.” R19</p>
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		<p>“They have so many mechanisms and people that help you throughout. You don’t feel like you are alone, or you have to guess what’s going on.” R22</p>
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Figure 1: Illustration of TERN’s refugee entrepreneurship program by stage

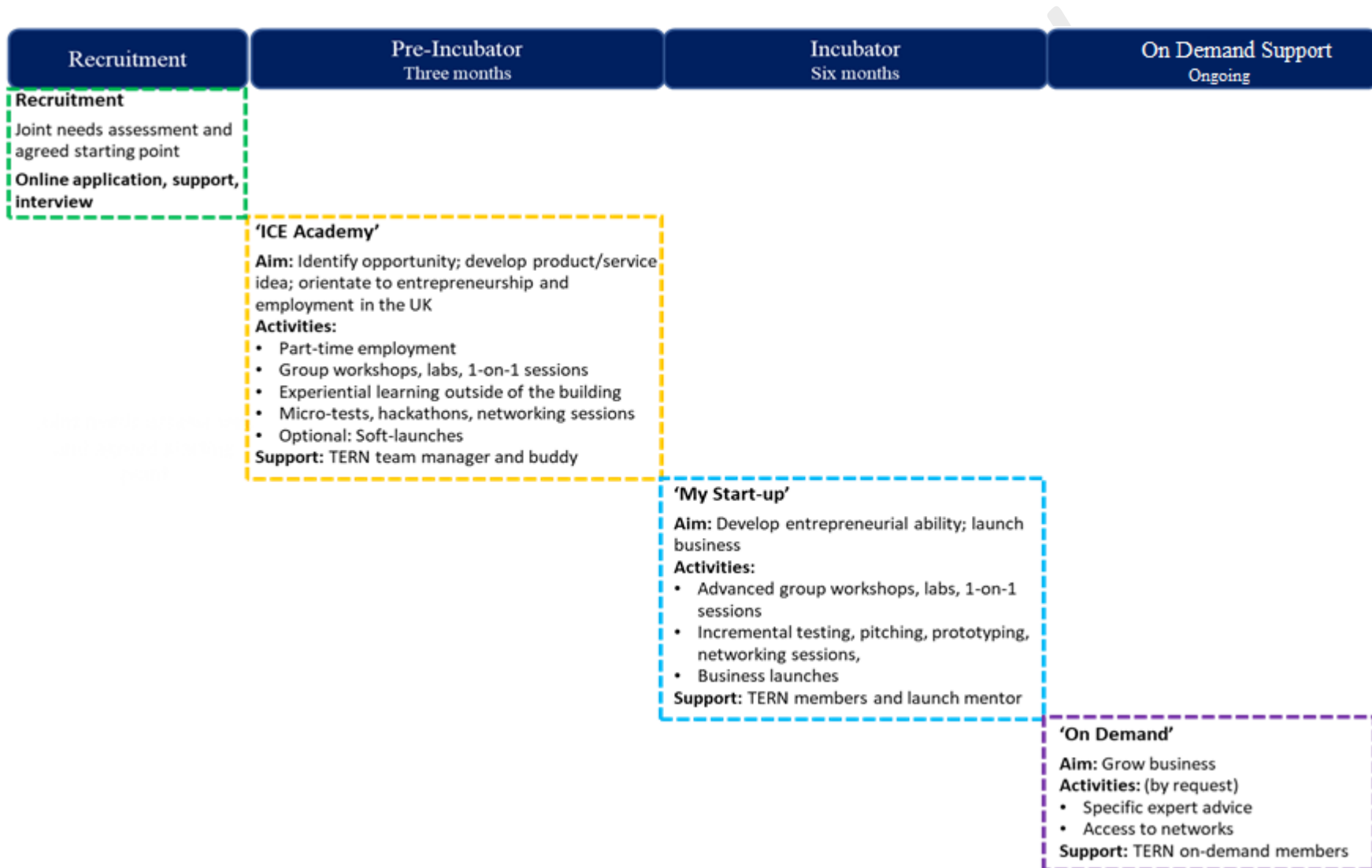




Figure 2: Data structure

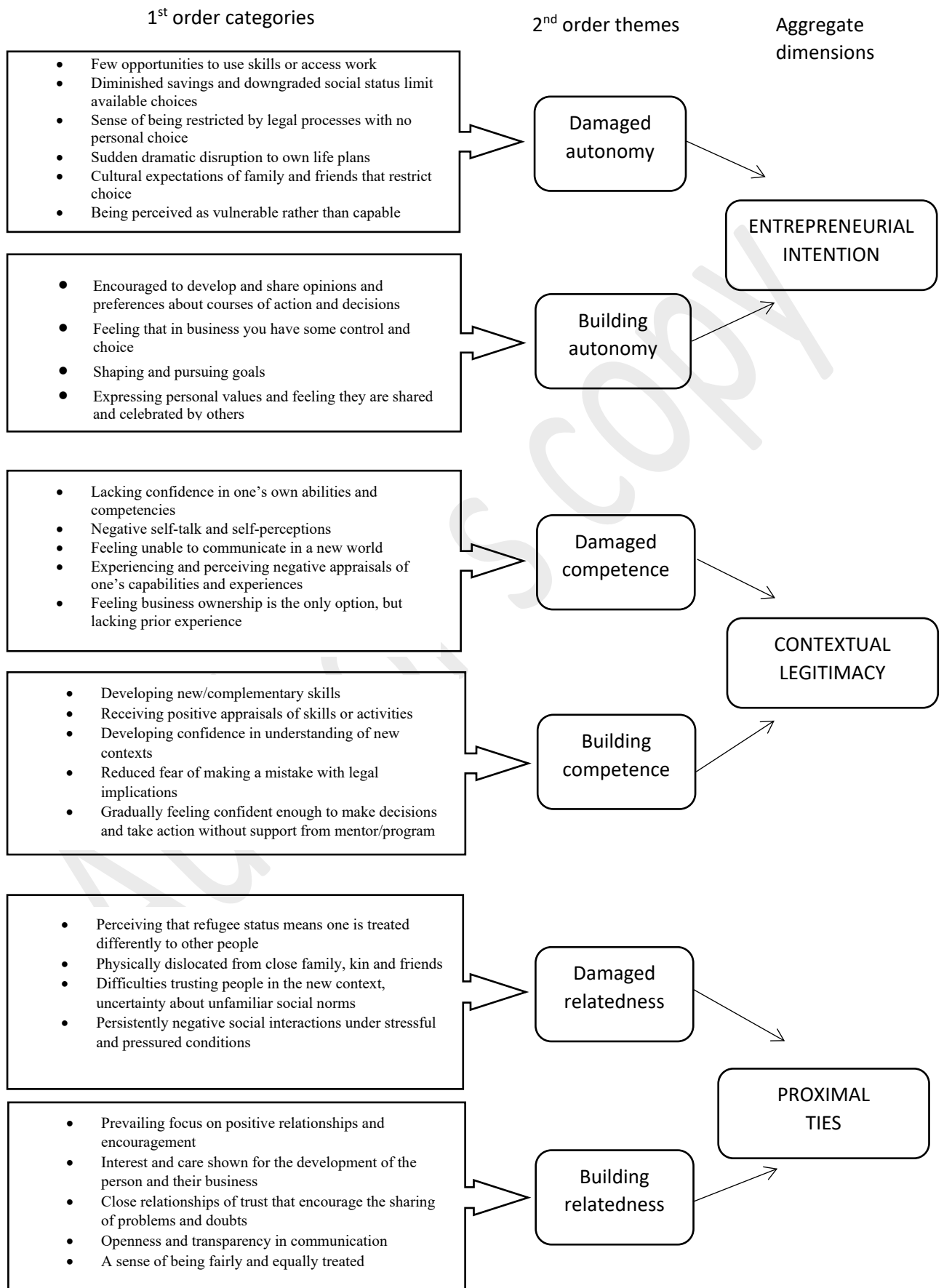


Figure 3: Combined entrepreneurial and developmental principles for building self-determination

