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Refugee entrepreneurship: the case of Somali women in the United States

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Abstract

Refugee women play vital cultural and economic roles in their resettlement countries. Using the Ardichvili, Cardozo, and Ray (2003) theoretical model, we highlighted the trajectories of Somali refugees, focusing on entrepreneurial alertness in the intersection with gender. We used a qualitative field study based on in-depth interviews with four Somali women entrepreneurs with the aim of exploring possible links between their resettled lives, the process of business creation and entrepreneurial alertness. We found that cultural and regional environmental factors represented key aspects to the process of opportunity recognition. Furthermore, the successful cases that demonstrate high entrepreneurial alertness in a refugee and immigrant enclaved community are related to the goal of achieving economic independence. These enterprises were born strongly supported by cultural traits: these women were driven by a sense of community, by a quest to strengthen their community, and to transform the lives of its members through entrepreneuring.

Keywords: Entrepreneurship; Refugee; Resettlement; Somali; Women.

Introduction

Among the many issues faced by refugees, involving not only often abrupt social and cultural changes, the processes and impacts of the resettlement usually stand as a major cornerstone for debates on social and economic replacement, as thoroughly discussed by Onyut et al. (2009). If one were to consider the refugee migration flows from the beginning of the 20th century until those occurring in the early 2020s, several concerns still pose as open-ended and unanswered questions. For instance, how could these newcomers be integrated into the labor force following their resettlement (Lee, Szkudlarek, Nguyen, & Nardon, 2020)? Would these processes be regulated by aiding public policies (Najjar, Luethke Tiffani, & Tuliao Minerva, 2018)? Do the previous qualifications help or impair their settlement (Berlin, Gill, & Eversley, 1997)? An often-feasible approach to provide an answer to this debate is to promote entrepreneurship; however, the academic comprehension of the links concerning these two concepts is rather incipient. Desai, Naudé, and Stel (2020) argue that even basic questions involving the trends in refugee entrepreneurship, including "how, what kind of, when, and why such trends occur", often stay unanswered. In this sense, one could predict even fewer analyses would be available, from an intersectional perspective, including the factor of gender and race or ethnicity.

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The massive flows of refugee migration and resettlement in the last fifty years are, often, linked to tragic events, such as health crises, famine, political oppression, and civil wars (Moorthy & Brathwaite, 2016). One of the hardest hit populations that faced and is still facing numerous endangering events and factors that created one of the largest waves of resettlement to other parts of the world are the peoples of Somali descendents (Onyut et al., 2009). The Somali-based refugee population today is one of the largest in the world (Puma et al., 2018). While a particular share of Somalis seek refuge in countries that are geographically closer to their place of origin, such as Kenya, a large number of Somalis have settled in North America (Onyut et al., 2009). Some states in the United States, for instance, which have had policies facilitating granting of refugee status and rights, include California and Minnesota. Minnesota, specifically, received over 84,000 Somalis from the decade of 1980s to the late 2000s (Yusuf, 2012).

The United Nations High Commissioner for Refugees reports that around 50% of the asylum seeker population is composed of women and girls, who, according to McSpadden and Moussa (1993), play important roles in the resettlement processes (Lammers, 2007). Women, as agents of change, in the words of Martin (2012), represent sources of continuity and tradition, that often bear the primary responsibility of relocating the bases of domestic life and reconstructing them in their resettled community. Mahler and Pessar (2006) discuss that, even though their continuation of being in charge of domestic matters is eventually combined with the insertion into the paid workforce, the economic contributions of refugee women are often overlooked. The barriers to African women's refugee workers in the United States ability to achieve economic independence and self-sufficiency are considerable. Considering, for instance, that a significant proportion of refugees resettle into their new societies with little to no material possessions or basic funds (Segal & Mayadas, 2005), many women face additional restrictions in terms of allocation of resources, which allows these women little access to decision-making opportunities in financial terms. These hardships, when coupled with restrictions in educational and training access, can diminish their employability. In addition, the resettlement agencies usually focus their relocation efforts on employment assistance to the male in a household, if there is one (Kramer, 2011). The presence of a male in a household is, however, a factor that cannot be taken into account as ubiquitous in Somali refugee households in the United States, considering that approximately 26% of the Somali households are headed exclusively by women, against a national average of 12.2%, according to the 2000 Census.

The difficulties in educational access opportunities are closely tied to English literacy and proficiency (Segal & Mayadas, 2005), as women refugees often cite their less developed English skills as one of the most significant barriers to an effective integration into a host community (Fong, Busch, Armour, Heffron, & Chanmugam, 2007). In terms of language barriers, Watkins, Razee and Richters (2012) describe that they can be a crucial limiting factor in crossing basic cultural barriers in developing social networks and seeking assistance of local professionals. Taking this context into account, this paper utilizes the theory of recognition and development of entrepreneurial opportunities developed by Ardichvili et al. (2003), and considers the intersection between gender, entrepreneurship, and refugee status, aiming to explore the role of entrepreneurial alertness in their success as founders of business ventures. The paper presents the results of a qualitative field study based on in-depth

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interviews with Somali refugee women in Minneapolis, in the state of Minnesota in the United States of America. We aim to answer two research questions: (I) How did Somali women's refugee status affect the process of business creation? And, (II) What role did entrepreneurial alertness play in the success of Somali women refugees' business creation?

Contextual background

Refugees: definition, the case of Somali people, and forced migration to the United States
According to the United Nations Refugee Agency, a refugee is considered a person forced to flee her or his own country for motives related to persecution, violence, or war, who has a fear of hostility against its person due to race, religion, nationality, political opinion, or membership in social groups (United Nations, 1950). Refugees often fear for their safety on the return to their homeland, even though the possibility of such a trip becoming a reality is scarce (Onyut et al., 2009). The social issues revolving around refugees are amplified once the count of over 25 million people holding a refugee status, which represent a significant portion of the population of the countries where most of the refugees come from (UNHCR, 2015). Out of Somalia's estimated population of 15 million, approximately 986,000 were refugees in 2017 (UNHCR, 2015).

The political instability faced by Somalia, has numerous tragic consequences for its people, with direct impacts on all facets of the society. For instance, a clan-based civil war that started emerging in the 1970s, which thoroughly escalated after 1991, led to an oppressive regime that resulted in famine, deaths, and brutalities of many sorts (Ingiriis, 2018). As pointed out by Yusuf (2012, p. 14), "with danger all around, the citizens had no alternative but to get out of harm's way". The unsustainable life conditions the Somali population was facing prompted the international community to grant numerous Somalis refugee status in countries in which the Somali people would not feel threatened. Among the countries that received the largest share of the first waves of the Somali refugee community was the United States. The Refugee Assistance Act of 1975, which was first addressed to the communities regarded as being in danger of persecution in Southeast Asia and was modified in 1980 to entail personal danger within one's country, the U.S. started hosting the first displaced waves of Somalis. The states of California and Minnesota were and still are the ones that house the largest shares of the Somali settlement in the country, according to the data from the Worldwide Refugee Admissions Processing System (WRAPS). Minnesota, for instance, from 1983 through 2008 granted approximately 16,000 of the roughly 85,000 statuses to people seeking refuge whose primary land is Somalia. In addition, it is the state with the largest secondary domestic migration from Somali in the United States, as affirmed by Yusuf (2012) based on data from WRAPS.

The waves of the Somali refugee migrations into the United States, and specifically into Minnesota, happened following a chain or ripple effect, as described by Yusuf (2012). The establishment of Somali refugees in Minnesota started to become more significant in terms of people count in 1993, as not only the domestic migration of refugees once settled in other parts of the continental United States resettled in the state, but also the first waves of new settlers in the country were placed in the metropolitan area of Minneapolis and Saint Paul (Abdi, 2014).

Not surprisingly, Minnesota, as of today, is the state with the largest share of Somali generations in the United States, and it is also the region of the country that is linked to the largest contribution of Somali business to the economy (Golden, Boyle, & Jama, 2010). The state, and particularly the metropolitan area of Minneapolis and Saint Paul, commonly known as the Twin Cities, has become intrinsically linked to the particularities of a novel community development. For example, the region in Minneapolis known as Little Mogadishu (Buckley-Farlee, 2020) is home to hundreds of businesses catered by and for the Somali community, similarly to the many social and economic functions in an enclave economy (Osaghae & Cooney, 2020), such as a Chinatown for the Chinese migrants, a Little Italy for Italians, and to the Mexican neighborhoods for Mexicans. In other words, these enclaved communities demonstrate a social structure that provides benefits to the development of such groups (Masurel, Nijkamp, Tastan, & Vindigni, 2002), however, it is an inherent part of the larger heterogeneous community as a whole, i.e., Little Mogadishu provides services not only for Somalis, but also to the larger Minnesotan community through its entrepreneurships of many sorts.

Somali cultural aspects

The story of Somali people in Minnesota is connected to the cultural aspects of Somalis. Three words, in Somali, can drive us towards this narrative: *Sahan*, *War* and *Martisoor*. As stated by Yusuf (2012, p. 1) , "these three words define certain economic, social and cultural behaviors that would fit most Somalis, particularly those from the north who have nomadic traditions. Even southern Somalis, with their more sedentary lifestyle [...] would agree that these words carry an enormous weight in describing a Somali's historical anecdotal identity". We explore the meaning of each cultural aspect below, first relating them to the arrival and settlement of Somali people in Minnesota: *Sahan*. As Yusuf (2012, p. 1) explains "[t]he closest meaning in English is "pioneer". The idea is that the *sahan* is a person who "opens or prepares a way to settle" (p. 1). The *sahan* (pioneer) to open the way to Minnesota were four Somalis living in Sioux Falls, South Dakota. Following an advertisement, at *Argus Leader Journal,* they went to Marshall, Minnesota. The plant of Heartland Food Company, a poultry company, was hiring. They were hired straight away. The new employers were informed that overtime was available and "if they had friends, they should come apply, too." (Yusuf, 2012, p. 21). *War.* A noun that means, in literal translation, "news". An adjective derivative from *War* is *Waryaa*, which can be understood as "People of News". "You, who are the news carrier, come and share it" (Yusuf, 2012, p. 1-2). The *sahan* (pioneer) would share the *war* (news) with the people around and then move on and retell the story to the next people. As the *war* (news) of promising job opportunities in Minnesota arrived in San Diego, four new *sahan* (pioneers) drove from San Diego (CA) to Marshall (MN) to the Heartland Food Company, checking and confirming the good news. They were also hired, and found around 30 other Somalis employed by the same company. The news was spread back to San Diego and the Somali people started a second flux of immigration. "Data from the federal Office of Refugee Resettlement indicate that Minnesota has (between 1983 and 2017) the largest secondary in-migration of refugees in the nation" (Golden et al., 2010). *Martisoor.* This word can be understood as "hospitality". "Throughout his travel time, the *sahan* (pioneer), who is on foot, does not carry a supply of food and water with him, for

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he has to make himself as light as possible. He thus must live off the *martisoor* (hospitality) and generosity of strangers. He will not perish from thirst or starvation because of Somalis' unwavering custom of graceful hospitality." (Yusuf, 2012, p. 2). *Martisoor* (hospitality) was found in Minnesota and a new immigration flux was set.

Theoretical Framework

What is an entrepreneur? What is an enterprise?

Before discussing entrepreneurship, we need to reflect about what is an entrepreneur and what is an enterprise, taking into account the context of refugee people. It is also relevant to differentiate an entrepreneur from a self-employed person.

Self-employed persons include employers, own-account workers, members of producers' co-operatives, and unpaid family workers. People in the last of these groups do not have a formal contract to receive a fixed amount of income at regular intervals, but they share in the income generated by the enterprise; unpaid family workers are particularly important in farming and retail trade. Note that all persons who work in corporate enterprises, including company directors, are considered to be employees. On the other hand, we must consider that an enterprise is an entity possessing the right to conduct business on its own; for example to enter into contracts, own property, incur liabilities and establish bank accounts. It may consist of one or more establishments situated in a geographically separate area. Finally, employees include all persons covered by a contractual arrangement, working in the enterprise and receiving compensation for their work. Included are persons on sick leave, paid leave or vacation, while excluded are working proprietors, active business partners, unpaid family workers and home-workers.

From a broader perspective, the baseline for entrepreneurial studies is that the individual entrepreneur is a generic person, i.e., someone that is not different from the people who do not consider themselves as entrepreneurs. Hurley (1999) discusses the assumption that this idea of a generic entrepreneur is also gender neutral, but this fails to recognize that most of the theories and studies are developed on samples of men, by male authors, and tested on other samples of men. In this sense, this perspective could fail to capture the traits and behavior of female entrepreneurs. Langowitz and Minniti (2007) argue that when studies include the factor of women in entrepreneurial ventures, the cases analyzed often undermine the diversity of women, by simply characterizing them as a comparison group or considering the term "women" as a single population. Empirical studies demonstrate that, unsurprisingly, there are differences among women in terms of social and cultural background, and other dimensions that have important effects on their entrepreneurial characteristics and activity (Carter, Brush, Greene, Gatewood, & Hart, 2003). A hurdle commonly reported by women is related to resource acquisition and formal financing of the opening of new ventures (Brush & Cooper, 2012). Considering the women who are on refugee status, the above mentioned economic barriers are further escalated.

In terms of job placement, there is usually a clash between individual aspirations and the realities of economic obligations of resettlers, going through the readjustment process (Horst, 2006). Nevertheless, it is not uncommon to see successful cases in which refugee women persisted and thrived with their own businesses. Specifically, in Minnesota there have been hundreds of successful businesses started by refugees, exemplified by Golden et al.

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(2010), who identified 375 Somali-owned enterprises in the metropolitan region of Minneapolis and Saint Paul. The iterative ripple effect observed by an enclaved Somali community in the state facilitates overcoming the initial cultural adaptation within the area (Carlson, 2007), i.e., the established Somali business community, possessing diverse cases of service providers, such as pharmacies, hairdressers, schools, and NGOs, enables new settlers to work "the Somali way" (Horst, 2006) which further strengthens the community itself. A clear example of this feedback loop was that Somali women started operating childcare services aimed at Somali children, whose caretakers, especially mothers, were part- or full-time workers, which, from a social perspective served as a way to promote Somali and US cultures to the children, and, at the same time, strengthened the economy of their enclave (Opsal, 2016). In addition, self-employment of Somali women helps them overcome some microaggressions they could face being an employee outside of their community, prompted, for example, by religious observance (Connor et al., 2016). In this sense, a Somali woman refugee can face innumerous challenges which are sometimes not described by traditional literature, and at the same time, thrive through the Somali way, empowering themselves and the future generations of Somalis, whether they are born in Somalia or elsewhere.

Having in mind the above-mentioned definitions and discussions, our focus in this paper is to understand possible links between resettled lives of Somali people in Minnesota, the process of business creation and the entrepreneurial alertness, while tied to the intersection of women and refugees.

Entrepreneurial Alertness: the model and application within the Refugee Community

The identification and selection of the right opportunities play the key role in the success of an entrepreneurial venture. There are several important factors involved in the overall process of identifying and selecting a right opportunity. Companys and McMullen (2007) highlighted that the concept of opportunity within the context of business creation is inherently linked to the philosophy of different mindsets, particularly those entailing economic, cultural cognitive, and sociopolitical factors. The latter, which appeal to social network structures as basis for the objectives of opportunity visualization, given a particular subjective character, as the exploitation of such opportunity depends on one's skills and ability to persuade others to yield a successful transition from the entrepreneurship idea to an actual successful venture (Singh, Hills, Lumpkin, & Hybels, 1999). The identification of social factors involved in the opportunity recognition by refugees follows these prospects, as identified by Obschonka, Hahn, and Bajwa (2018), who demonstrated positive intercorrelations between entrepreneurial intentions and career adaptability, which served as substantial predictors to the recognition of opportunities by the group evaluated in their study.

Previous work described many different factors in the process of identifying opportunities for new businesses. Baron (2006) discussed three essential aspects that involve the engagement in an active search for opportunities, the capacity to recognize viable opportunities when they emerge, and prior knowledge of the market or industry. The active search for opportunities has been identified in a variety of studies as a key concept in the process of opportunity recognition and has been indicated to be associated with unique sources of information, such as personal contacts and specialized publications, rather than newspapers and trade publications (Baron, 2006). In contrast, the emphasis on processes

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related to alertness, as first defined by Kirzner (1985) as "alertness to changed conditions or overlooked possibilities", suggests that the identification of opportunities may be based on passive search processes, i.e when entrepreneurs are receptive to opportunities, but are not necessarily engaged in an active search process. Entrepreneurial alertness is linked to cognitive traits, such as intelligence and creativity, and personal traits, as optimism and perception of risk. Finally, in terms of prior knowledge, Baron and Ensley (2006) describe that varied life experiences, especially acquired through business and work experience, can have a major effect in recognizing opportunities for profitable businesses. Prior knowledge often provides a solid base for discovering more opportunities, which expand the foundation of business experiences, therefore, increasing the overall quality of opportunities the entrepreneurs can recognize.

Opportunity recognition has been described by Ardichvili et al. (2003) to be dependent upon a series of factors, including, the entrepreneurial alertness. The theory of entrepreneurial opportunity identification and development, proposed by Ardichvili et al. (2003), has been applied to the study of in various settings, ranging from entrepreneurs who were former graduates of the University of Illinois at Urbana-Champaign (Orwa, 2004), to the comparison between novice and experienced entrepreneurs in the U.S. (Baron & Ensley, 2006), and the study of rural entrepreneurs in Europe (Stathopoulou, Psaltopoulos, & Skuras, 2004). The authors hypothesize that the creation of successful business is a result of a successful opportunity development process, through an iterative cycle, in which the level of entrepreneurial alertness is heightened when several factors can coincide on multiple levels, including personality, prior knowledge, experience, and social networks. Specifically related to the concept of entrepreneurial alertness, some authors consider it being as the single most important cognitive and psychological factor in the recognition of opportunities within the entrepreneurial context, as reviewed by Sharma (2019). Alertness, *per se*, is a perspective that aids some individuals to be aware of changes and overlooked possibilities (Kirzner, 1985).

Further elaborating on the concept of entrepreneurial alertness, Kirzner (1985) defined it as "the ability to notice without search opportunities that have hitherto been overlooked" (Kirzner, 1985). This concept has been widely explored in different contexts, as thoroughly reviewed by Chavoushi et al. (2020). In fact, Chavoushi et al. (2020) describe that entrepreneurial alertness can be either applied to the levels of an individual (person-centered), of a firm, and of an environmental (situation-centered). The latter is heavily dependent on culture, as cultural constraints and perceptions of opportunities lead to various responses. Recent research suggests that the fact of being immigrant (Ashourizadeh, 2017), refugee (Palalić, Dana, & Ramadani, 2019), or ethnic minority (Dana, 2007) affect the overall response toward the many cores involved in entrepreneurial alertness.

In the context of refugees, special circumstances and difficulties that they are facing may result in heightened levels of entrepreneurial alertness, and could be also linked to high levels of creativity and optimism based on high self-efficacy. These personality traits, in particular optimism, are argued to be strong adaptive factors (Rudolph, Lavigne, & Zacher, 2017) that may, in the case of refugees, induce successful conditions for alertness and opportunity recognition.

The intersection between Business Creation, Somali Refugees, and Women

The settlement of refugees into the workforce of a given place is hindered by several bureaucratic, economic, and social factors. The conditions in which they find themselves regarding the settlement in a new country often result in situations where their previous experience and qualifications are not perceived as relevant to the hosting country's workforce landscape. For example, a common issue reported by refugees is that they might have not had the opportunity to bring their diplomas, certificates, and working documents, and even in the conditions when they are able to do so, the policies of the hosting country may prevent the establishment of equivalence of qualifications allowing them to enter the workforce. Because of the lack of formal employment opportunities, a choice often lies in entrepreneurship and business creation, which although is a technical possibility, remains as a choice that faces significant barriers. According to Wauters and Lambrecht (2008), a problem common to most entrepreneurial ventures started by refugee resettlers is the lack of financial capital, or the lack of opportunities to access formal financing options in the hosting country. The status of refugees does not hold capital guarantee under the formal banking system for many countries, e.g., Australia (van Kooy, 2016), Belgium (Wauters & Lambrecht, 2008), and the United States (Carlson, 2007; Fong et al., 2007; Yusuf, 2012), which amplifies the difficulties of having little to no assets carried by one on their resettlement process. Adding to the economic hardships a refugee encounters in their integration to the workforce, the many variables involved in the social and cultural integration to a new place are to be considered, such as language, legal system, cultural norms, religion, and business etiquette.

Considering the previous discussion conducted in the contextual and theoretical section, and focusing specifically on the intersection of being women, Somali, and entrepreneurs, this article aims to answer two research questions:

1) How did Somali women's refugee status affect the process of business creation?
2) What role did entrepreneurial alertness play in the success of Somali women refugees' business creation?

In the next section we present the methodological trajectory, emphasizing our choice to listen to the voice of Somali women refugees who are entrepreneurs as proposed by Saltsman and Majidi (2021), while avoiding the danger of a single story (Adichie, 2009). Adopting a storytelling perspective, our strategy is based on listening to them, and while interpreting and rendering their stories, trying to avoid the risk of speaking for them, to reproduce "the clichéd 'refugee story'" that more constantly fits "within the perennial frame of suffering, tragedy, vulnerability, and resilience, leaving little space for the complexities of lived experience" (Saltsman and Majidi, 2021, p. 25).

Research Methodology

Building on the research questions, the purpose of this study was to analyze the history and experiences of four Somali women entrepreneurs, considering the intersection between gender, entrepreneurship, and refugee status aiming to explore the role of entrepreneurial alertness in their success as founders of business ventures residing in the metropolitan area of Minneapolis and Saint Paul, in the state of Minnesota, United States.

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In this study, we acquired qualitative data through semi-structured in-depth interviews. The interviews were conducted in English, which was not the mother language for the interviewer nor for the interviewees. In addition, the interviewer was an outsider to the respondents' ethnic community. The interviews took place in various settings, either by telephone or meeting in person, at the convenience of the interviewee. The search for study participants was initiated via visits to community centers and businesses, women conferences and cultural events, and meetings with people who had connections within the Somali population in the region, such as scholars and entrepreneurs, who were not necessarily of Somali background. From the first recruitment, the others followed through using the snowballing technique (Noy, 2008). This study was reviewed by the University of Minnesota's research ethics committee (IRB ID STUDY00003018). The interviews were recorded with previous consent by the subjects. The interviews were later transcribed and analyzed using qualitative content analysis, a systematic method of analyzing communicative material (Mayring, 2004).In order to gain trust and ensure the reliability of the information obtained from the interviewees, the interviewer, who did not have previous experience with interviewing people of Somali background, conducted prior screening conversations with representative people from the Somali community, as business owners, community leaders, and scholars, to ensure that no cultural boundaries would be trespassed, nor other uncomfortable settings would be of concern. The interviewees for the main study were not recruited from this first round of screening (pilot) phase. The pilot interviews were conducted with two scholars and a graduate student from University of Minnesota and with a Somali Background. Also, during the five-month stay in University of Minnesota, from February to June 2017 at least bi-weekly visits were conducted due to understanding how the atmosphere was, reaching forty-five visits to Somali malls, restaurants, hair salons were conducted as customer or observer during the phase of data collection for this study.

The interviewees were informed about strict observance of the rules of confidentiality and anonymity and were encouraged to speak freely and tell their stories, not strictly related to the interview question *per se*. When quoting the respondents in the findings section, pseudonyms are used. The pseudonyms were inspired by Somali women who were/are human rights activists, and politicians also to pay homage and to give visibility to their stories. It is also our intention to not depersonalize the interviewees by using codes combined with numbers, as for instance I1, I2 and so on. The semi-structured interviews ended with an open-ended question if they would like to contribute with additional information, and all of them were enthusiastic to share further comments and stories. The interviews lasted from approximately thirty minutes to one hour, and the respondents were asked questions, which was preceded by an introduction of the study and the interviewer, related to their idea for their entrepreneurial alertness using the three following questions:

i. Describe how you first came up with the idea for your business? If you started several successful businesses, select one major business or the one you are especially proud of.

ii. How did you recognize that this idea was a viable business opportunity?

iii. Why did you decide to start your own business?

The interview questions were followed by other queries and a survey related to other entrepreneurial opportunity identification topics, following the theory of Ardichvili et al. (2003), on aspects related to their information asymmetry and prior knowledge, personality traits, social networks, and the type of opportunity they experienced. The interviews were not analyzed prior to the recollection of all data to avoid personal bias from the interviewer to the subsequent interviews.

The data obtained from these interviews were supplemented by observations at informal gatherings during community events, visits to the businesses, and visits to the Somali shopping malls and restaurants in the region. Observations were key to getting acquainted with Somali culture and to build trust between the researcher and participants. One example was having the hair cut Additional supporting research material was acquired and suggested by scholars and community leaders, which was by itself complemented using secondary sources of information obtained at demographic centers, and books, newspaper and academic articles related to historical and cultural aspects. The results obtained by this article refer to this specific group of women in their particular context.

Analysis and Results

Identification and background of participants

In this section we navigate through business stories of four entrepreneurs. The names used to identify each one are not their original names. Four Somali different pseudonyms to identify the study subjects were chosen and, at the time of the study, were characterized as:

i. Ilhan[1]: Mother of four kids and owner of two businesses in Minneapolis: a Somali food catering business and a non-profit organization to help Somali women improve their skills. At the time of her resettlement in 1998 to California, she was married and was pregnant with her second child. She moved to Minnesota in 2006 as a single mother with two children. She had no formal education before resettling into the United States.

ii. Hawa[2]: Single with no kids. A college student and an entrepreneur that opened an enterprise focusing on secondhand clothing. Her business is also intended as a place to help the young Somali community to thrive, by providing them with their first employment experience. She was born in Kenya and came to Minnesota when she was 10 with her brother. Her first and only region of resettlement was in the Twin Cities metropolitan region, where she was hosted by her half-sister, also of Somali origin. Her first contact with her half-sister was in this relocation process.

iii. Hodan[3]: A mother of two children and owner of a hair salon for about one year at the time of the interview. Her salon offers the privacy needed to treat Muslim women but also welcome women of all races and types of hair. She came to Minnesota as a single mother of a two-year old daughter, with no family in the country. Her dream was to be a laboratory technician,

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but with a small daughter she realized that she would need flexible work arrangements.

iv. Samira[4]: A mother of five children, one of which is a kid with disability, and owner of a homecare service business to help Somali and non-Somali families struggling to find decent care for their loved ones, just like herself. Her sister is her business partner. It was very difficult to find a job that gave her the flexibility to care for her children.

Process of business creation

The first research question aimed to identify the link, if it exists, between the resettled life of a women Somali refugee and the process of business creation. If such a link existed, we would explore the kinds of experiences related to the entrepreneurial alertness this particular group of Somali refugee women faced. The major links we observed were related to the many levels of the process of adaptation to the new home, to the difficulties of formal employment opportunities, to the personal frustration with the existing services, and challenges related to bureaucracy processes and language.

The resettlement of those women was not easy, as they had to ***adapt*** their lives to a whole new world, which was very different from what they knew. Hawa in her interview said: "I restarted everything from the beginning... I guess…Yeah, everything from learning the language, going to school, a new place…". Ilhan reinforced by posing that: "So even though the weather was beautiful, the culture was different. The language is different, so we had to learn everything from scratch." These women struggled regarding knowing ***how to navigate the new place*** and still respecting their cultural and religious aspects. Ilhan described how it was in her experience:

> "As a single mom, even though I knew English and the work I did prior to coming here to Minnesota, I need help to learn about the city, finding housing, finding jobs, finding childcare, finding resources for energy assistance, accounting assistance, and where those services are."

Ilhan also shared her some frustration within her own community support:

> "So, I struggled a lot, the only people that I was familiar with and I wanna [*sic*] to get help from were all my community members, Somali Community organizations, but they were not as helpful as I wanted them to help me. So, I got disappointed."

For Hawa, she explained that:

> "We live in this neighborhood and there are a lot of disparities. There are a lot of needs and sometimes you try to do something about it. You might try to make a change and make a difference, but it's really hard when you're a young person and finding someone to talk about that or resources and there are a lot of territories that young Somali women have not been experiencing or experimenting with and so… I don't know… it's like doing so many and trying to do so many things but not really, not having a route to go about."

Another example of hardships in the cultural adaptations is exemplified by Hodan as she relates the challenges of adapting beauty routine to the resettled home. This case was due to the covering of hair and body parts due to religious and cultural issues. Hodan says:

> "As a Muslim woman, I understood the discomfort of going to an American Salon (open and without a place just for women)."

Considering the navigation to the new place, we observed a consensus on this group related to frustrations on their adjustment process, which can be related to different postdisplacement and postmigration adjustment trauma (Bemak & Chung, 2017).

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Paying special attention to those initial difficulties and discomforts could be identified as part of the process of opportunity identification for those women. Added to those daily life difficulties the workforce seemed rather different in the way it operates. Three of the subject studies are mothers and they had thought how they could work, feed their children, and still have some family time. Opening their own business appeared as a way to ___find work-life balance___.

Samira explained that:

"Usually, I would come here and find a job from 9am to 5pm, but the thing is with five kids… It is just enough to go at 9am, come back at 5pm, and you know I have a child with a disability… and going [*sic*] to school in time as going to the doctor…"

For Hodan, having a flexible agenda was a key point to open their own business:

"First I wanted to have a flexible agenda and be able to take care of my kids' needs and my family."

Ilhan mentioned also that the working hours she was engaged when she was living in California was not giving her the time to take care of her own needs:

"I didn't like the hours that I was putting in. It was a full-time job and took my life away. Working all day and just at night I had limited time to do things that I wanted. So, when I came to the Twin Cities, I started working part time and also educating myself part time."

Added to the formal working environment, the illiteracy in both English Language and Business etiquette is another barrier that surmounts upon the others. In our case, the entrepreneurs opened formal business, but they reported a lot of ___difficulties regarding the bureaucracy___.

Ilhan reports that arranging the documentation process was difficult:

"That was in 2009 when I applied and I got all the documents with the help of a lot of people and resources, friends, people in the community and other organizations. I happened to hire a lawyer who would do all the paper for me. I did that because of lack of language and not having enough education at that time to do the paperwork myself."

Hawa explained that when they really decided to open the store, they were all young, so they build some first rules in order to succeed:

"Number one, we have to take each other seriously and everyone has to come here and actually take this to the next level. Number two, we got to convince everyone to also take us seriously. Number three, we do not know anything about this, so, let's learn. It was like just a journey of learning, talking, putting up with out there, pushing, sweating."

Samira, like Hawa, mentioned that learning is a journey: "I learn every day, as we go every day, we learn English". Regarding the bureaucracy, she says there are a "Lot of regulations. Sometimes it is over regulated."

Another important aspect was that all entrepreneurs affirmed that ___entrepreneurship is a cultural aspect___ of their community, especially for women. Hodan, for instance, explains that:
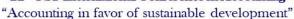
"I grew up with a business mind. My mom owns a business too, in fact it is common for Somali women to own their own business."

Ilhan expressed this aspect in a very passionate way: "I wanted to be an entrepreneur in my heart, in my mind".

This was also the case for Hawa, who refers specifically to the idea of risk taking, which has a special meaning in Somali culture:

"We like the idea of a business risk. I mean in my community; people are business owners, or everyone is business savvy and we've been doing that as refugees, and we are immigrants

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…just trying to make a living in the world… Usually it's the natural thing for some other woman is create businesses."

Hawa also emphasizes some "messed wrong things" about their community, i.e., some misconceptions non-Muslims have on the female business culture from the Somali community:

"There's this push to make it: oh, young girls who didn't have a voice because of the Muslim Somali community, women don't do that… You might know that women did everything in my community, that's why we did this [open the store] because we felt empowered to do it, and it was because of our community that we felt like that."

In fact, the involvement of women in entrepreneurial activities is a trait of independence and economic relief to women, as reiterated by Vargas-Hernández, Noruzi, and Sariolghalam (2010) Entrepreneurship is part of some Islamic cultures, which warmly invites all Muslims to be entrepreneurs. Tummala-Narra and Claudius (2013) narrate some misconceptions of non-Muslims towards the Muslim community, which could be extrapolated to the feeling of this study, indicating that the adaptation process of Muslims, specifically black female ones, in the United States if often accompanied by perceived discrimination and social strategies of silencing. This is especially concerning when considering the negative impact of the erroneous stereotyped beliefs of the refugee community. In these lines, Hawa speaks about her frustrations on the many levels of silencing and perceived discrimination:

"I'm the subject, especially when you're like young, immigrant, East African, muslim, black. Like there's so many obstacles to putting your voice. There's other people who look more credible or act like they're more experts on your story and your needs and your resources and those people usually are given the microphone to speak, and that was really frustrating."

We, thus, believe that the life experiences of our subjects matched the alertness and the development of the niche market for these entrepreneurs, that also may serve as a mechanism to identify within their community. Considering that Ardichvili et al. (2003) proposed that the "prior knowledge of customer problems increases the likelihood of successful entrepreneurial opportunity recognition", we observed a link between successful stories and community development. This aspect was possible to observe in this research, both entrepreneurs reported that they, as customers they created ***business that would benefit people like themselves and solve problems faced by the community***, as said by Hawa:

"Like I said, it was really about trying to address different disparities in the communities or different issues with a single tool, so the business is almost like a tool to address youth employment."

Ilhan explains how she was affected for the experience of other women in her community, who needed specific information and guidance:

"I had to "sit down" on myself and say "ok", there are a lot of women, a lot of families fall apart in America, when the immigrants come there is conflict between husbands, wife, children, so they fall apart. So, I have a community who is [sic] 80% of the mothers are single mothers. So, it is a high percentage, where women are struggling, they don't know what kind of services are out there for them. So, I knew I had to start something where we help families, rather husband and wife, families living together with kids, single mothers, young adults, grow up men, you know, services that they look for"

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For Samira, the community was really connected:

> "As I said, I am a mother of a kid with special needs. The American doctors didn't understand my community and my needs. I learned I was not the only one facing that kind of difficulty."

In some way, it was also the case for Hodan, as she explains:

> "More than a saloon, [it is] a safe place for Muslim women to take care of their hair, a place that they make sure no men could see them without cover."

In this sense, to our best guess, there is, at least, **one link between the life experiences of this specific group and their entrepreneurial trajectories**. Considering the desired, and necessary, economic stability of these women, and that different levels of authority often represent trauma and fear to different levels, the fact of venturing into entrepreneurial activities meant they were able to take care of themselves, to provide for their family and for the community, to assure a balance between work and life. In this sense, our perception is that the links between their life trajectories and their business ventures are shaped by cultural and environmental factors.

The **cultural aspect of entrepreneurship** bound to the Muslim Somali culture is clear on the perception of all the study subjects, which was elevated to the particularities of female-driven businesses. Being a resettler played an important role to shape the way of the business and the motivations. In addition to the cultural influences, we observed a few environmental components that contribute to the process of business creation. The types of businesses that are ventured by these women are ethnic driven, i.e., focusing on their own ethnic group. This type of enclaved ventures, as described by the Immigrant Enclave Theory (Osaghae & Cooney, 2020), is not rare among refugee and immigrant communities in the United States. However, the particularities of this environment are intrinsically linked to the many levels of their cultural background, in which religion, social expectations and business relations converge to traits of the Somali people, and specifically to Somali women desires and needs.

Entrepreneurial alertness by women refugees

Our second research question involved the concept of entrepreneurial alertness, as described by Ardichvili et al. (2003), questioning if it embraces the intersection between women and refugees. We identified this concept to be related to aspects tied to their personality traits, such as the identification of a person through their business, self-confidence, optimism, their networks, considering family and cultural backgrounds, to their perception of community building. Betts et al. (2016) highlighted that in its study they found that Somali refugees were more keen to rely on the community and relatives if in need of a loan or a job. Personality traits, as the identification of a person through their business, and self-confidence and optimism.

The structure of Somali families in the United States differs from the structure of Somali families in Somalia. According to Heger Boyle and Ali (2010), the gender relations of Somali families in Somalia is heavily dictated by patriarchalism, rooted in both Islamic practices and tradition, while in the United States, there is an increase in female-headed households. Heger Boyle and Ali (2010) also describe United-States-based Somali families as more autonomous, when compared to dense and complex relationships within Somalia.

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Tiilikainen and Koehn (2011) describe the large family relations of Somalis, usually extending the relationship bonds to many individuals, as neighbors and friends. This aspect played an important role for the three entrepreneurs that are mothers. As single mothers, and with any or with a small family in the United States they had to be more aware of the surroundings and able to quickly grab the opportunities they could see. The alertness seemed to be a mix of doing something that could benefit the community, and from their own experiences, what they felt as a business opportunity. This is what Hawa express in the following excerpt:

> "It was more about the unity that came from the growth and the passion and enthusiasm. So even if it failed… I mean we've had other projects that failed before it was just really not about that. It was just like the passion of just trying to do something and coming together that was really what was pushing us. And also, **we did really recognize there was a need for**… I mean, there's definitely a market for secondhand clothing stores."

Ardichvili et al. (2003) proposed that the "prior knowledge of customer problems increases the likelihood of successful entrepreneurial opportunity recognition". This aspect was possible to observe in this exploratory research, both entrepreneurs reported that they were customers of services like the ones they were offering. In Ilhan words:

> "I do [prepare] Somali food, which is healthier than regular food, not only American food but the way we cooked back home [here] using a lot of oil, flour, sugar... all of those and a lot of meat and all of that. So, introducing more about portion sizes, fruits, vegetables, soups, salads, all those things. Drinking a lot of water …back home we walk a lot, and we burn a lot of calories and in a few years immigrants when they came here, immediately, they can have diabetes, cholesterol, high blood pressure, overweight, lack of exercises, joint problems. In order to avoid that you have to be active, physically active and also watch what you eat. We try to do everything less oily, less fatty, and people enjoy the food."

Ilhan explains also how she was affected for the experience of other women in her community, who needed specific information and guidance:

> "If they are looking for something we don't send them away, but we say we don't do this services, I don't provide those services, but this is the place you can go, giving them directions where to go, who to talk to, where to get the help, the address, resources, you know… **So, I started because I knew the services are needed and people need jobs.**"

Somehow, it was also the case for Hodan, as she explains

> "I opened a salon in the way I wanted… Also, a place for no Muslim women treats their hair, curly, straight, colored…"

Ardichvili et al. (2003) also proposed that the "High levels of entrepreneurial alertness are related to high levels of entrepreneurial creativity and optimism (based on high self-efficacy)". Related to Personality traits, they showed self-confidence in a positive manner, believing in their own potential and what they can achieve, in advancing step-by-step toward their goals. They all reinforced that important characteristics for the success of the business were optimism, perseverance and not giving up in the face of barriers. We believe these

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results to be in consonance with the findings of Kaye (1986) and Hills, Lumpkin, and Singh (1997), who all addressed creativity as a core concept in different steps of the entrepreneurial process.

Orwa (2004) also suggests that most creative ideas arise from relationships between the entrepreneur and the people with whom she or he interacts. All the entrepreneurs had a strong self-confidence and a feeling of their success: Ilhan said that she opened the business because of "the fact that knowing what I wanted to be a business owner"; for Hodan she started the business "Because I believed in my idea"; for Hawa the point was "the passion of just trying to do something and coming together that was really what was pushing us".

Entrepreneurial alertness can be related to the subjects of this study, in a sense that such awareness is connected to their own perceptions, to their own experiences as customers, and to many levels of empirical knowledge Ardichvili et al. (2003). They were, thus, sensitive to the market needs and could see that more people like themselves were in need for those kinds of services they were offering. It was, therefore, a perception that started as a customer within their own community. Being insiders of the community was also an important aspect of the entrepreneurial alertness, as they could build ties, whether strong or weak, with stakeholders. This led to the creation of an environment that provided mutual benefits to themselves and to their businesses.

Discussions and Implications

Some key aspects can be summarized based upon the analysis of the groups of entrepreneurs interviewed. The first point, which is an important factor for all four female entrepreneurs interviewed by us, is the sense of community, the sense of strengthening their community and transforming the lives of the members of the community through entrepreneuring. Secondly, we highlighted the asymmetry of information and the lack of prior knowledge. This knowledge does not necessarily derive from formal education, but from on-the-job training. The fact of not having formal education becomes a barrier and it triggers the search for training possibilities that support entrepreneurship, especially in specific activities that are highly regulated, such as caregiving. An additional factor is the network of contacts, and in this sense, in a culture that supports the sharing of good news, the NGO is an illustrative case. Family ties, mentioned in the literature on the topic, are not necessarily present when we are dealing with refugees who may not have relatives who are close or in a position to support. Thus, some initiatives such as mentoring, seeking specific training and/or credentials when necessary, and having access to specialists' orientations were important in the accounts given. Lastly, a fourth point is that all four interviewees have been highly persevering, and demonstrated positivity in the way they both think and act. They are driven by passion and a sense of being able to do something that has a positive impact on the community. This is reflected in the way Samira conceptualizes the success she has achieved: "maybe a sense of community, of change, and definitely having a team that trusts you".

Table 1 summarizes the main themes that emerged from the study relating them to the Somali cultural traits and to the theoretical framework (Ardichvili et al., 2003). The information presented in the table allows us to reflect on lessons learned and implications for research on refugee entrepreneurship.

Table 1. Main Themes and Lessons Learned

Themes (from interviews)	Cultural context	Factors in Ardichvili et al. (2003)	Lessons and implications for research on nontraditional entrepreneurship, including refugee entrepreneurship
Adapt: how to navigate the new country, still respecting one's cultural and religious traditions. Difficulties regarding the bureaucracy	*Sahan*; *Martisoor*	Networking: Our interviewees activated and created networks to compensate for other difficulties they had (e.g. lack of formal education, language difficulties, bureaucracy)	In religion, the professional and the personal are closely interconnected. Muslims are good marketers and Islam encourages entrepreneurship. This is a potentially important distinction that research in refugee entrepreneurship should consider and explore.
Find work-life balance (WLB): Opening their own business appeared as a way to achieve WLB	*Sahan*	This factor has no counterpart in the model	The traditional labor market is not friendly to women-mothers, if they don't have support networks (e.g., formed by other women in the family or circle of friends). Entrepreneurship thus becomes an alternative to finding a work-family balance. Thus, research on non-traditional entrepreneurship must take into account the particular experience of non-hegemonic groups, adopting intersectional theoretical lenses, for example.
Entrepreneurship is a cultural activity	*Sahan*; *Martisoor; and War*	This factor has no counterpart in the model	The women interviewed were deeply influenced by cultural aspects, which guided the solutions aimed at the community, at their enclave. Non-traditional entrepreneurship research can benefit from ethnographic methodologies that help to explore deeply the cultural aspects of these communities.
Perseverance and positivity in thinking and acting	*War; Martisoor*	Entrepreneur's personality traits, self-efficacy and optimism	In traditional entrepreneurship research success is usually defined as based on financial performance and growth. For these women, success is having a positive impact on their lives, on their family's lives, and their community. Research in non-traditional entrepreneurship must revisit the concept of success, beyond traditional metrics.
Business that would benefit people like themselves and solve problems faced by the community	*Sahan*; *Martisoor; and War:*	Opportunity recognition: These women have identified, within the problems of their community, the solutions that could become business opportunities	These women were driven by a sense of community, the sense of strengthening their community and transforming the lives of the members of the community through entrepreneuring. Research on refugee entrepreneurship can benefit from lessons learned from the social entrepreneurship literature that emphasizes the importance of community service and impact.

Our research focused specifically on entrepreneurial alertness, exploring the intersection of problems faced by this particular group of women, being displaced and entrepreneurship. Despite that, other factors described in the theoretical model proposed by Ardichvili et al. (2003) were also referred by our interviewees as playing an important role, including information asymmetry and prior knowledge, social networks and personality traits. For these women, entrepreneurial alertness was key, since it ignited the process of opportunity recognition and development, and it was connected to their sense of community, to their desire to contribute to a need they identified as relevant and related to other women who found themselves in the same situation. The Somali community, like other enclaves, breathes local entrepreneurship, an enclave-related entrepreneurship tied to the space occupied by the community.

Entrepreneurship is a viable alternative to many refugee women. It is sometimes the only option since, in the settlement process, agencies tend to focus on relocation assistance provided to men, perceived as breadwinners of the family. Thus, assistance to single mothers or women who get divorced in the process, as in the case of two of our interviewees, remains outside the scope of these efforts.

Conclusions

Within the context of mass migration and refugee settlement in the 21st century, there is a wide gap between the reality the resettled workers go through and the scientific comprehension of such facts in Academia. Even fewer studies exist addressing the cases of refugee women entrepreneurs and the business environment. In this sense, the understanding of micro- and small enterprises started and run by refugees is a research topic that still has many basic questions and facts to be answered.

We observed in this study that entrepreneurship is an option to enclaved refugee communities. The women interviewed are passionate about their businesses, have a strong feeling of who they are and their role in their community. In terms of the paths they took to their business creation, two core aspects were fundamental, the first one being linked to their culture, and the second one related to their environment. We observed that entrepreneurial alertness plays a key role in the context of this particular type of venture, but the process of new opportunity discovery faces some barriers unique to the intersectionality of being a Woman of Somali Background in the United States of America.

While we have identified a number of themes and recommendations for policy and practice, we have also observed a need to explore in more detail strategies to assist nontraditional entrepreneurs in their integration into a more inclusive economy and labor force, addressing the needs and skills of women, mothers, refugees, immigrants, non-native English speakers, and people with diverse religious backgrounds, bearing in mind intersectionalities and significant disparities inherent in many of these situations. These enterprises were born regardless of large companies and institutions, which if they helped with legal support, training, English courses or stimulating business, could make a difference to the resettling process.

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[1] Pseudonym inspired by Ilhan Omar, a Minnesota's Somalia-born congresswoman (more at https://www.bbc.com/news/world-us-canada-47238450.

[2] Pseudonym inspired by Hawa Abdi Dhiblawe who was a Somali human rights activist and physician (see more at https://en.wikipedia.org/wiki/Hawa_Abdi).

[3] Pseudonym inspired by the life story of Hodan Nalayeh a Somali-Canadian media executive, marketing consultant, social activist and entrepreneur (see more at https://en.wikipedia.org/wiki/Hodan_Nalayeh).

[4] Pseudonym inspired by Samira Hussein Duale, a human rights activist who is championing the rights of Somali women (know more at https://unsom.unmissions.org/young-samira-hussein-duale-championing-rights-somali-women).