

Resettlement and Self-Sufficiency:
Refugees' Perceptions of Social Entrepreneurship in Arizona

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ABSTRACT

This research examined the perceptions of refugees towards social entrepreneurship in Arizona through focus group discussions with 77 members of the refugee communities that have been organized under nine groups. Business experience, problem solving experience, conception of social entrepreneurship, examples, opportunities, support, and needs emerged as the themes of the study. Available opportunities as well as barriers for refugee social entrepreneurship based on the views of refugees in Arizona were explained. The difference between commercial entrepreneurship and social entrepreneurship was highlighted and some examples of refugee social entrepreneurship described. Qualitative data analysis revealed that refugees in Arizona have entrepreneurial characteristics such as risk taking, hardworking, problem solving, and determination. They also have a good understanding of commercial entrepreneurship but very little understanding of social entrepreneurship. The findings underlined that social entrepreneurship can be used as a helpful strategy for self-sufficiency of refugees residing in Arizona. Given their life trajectories, refugees in Arizona have high potential to be social entrepreneurs with the right exposure and training. If supported adequately and planned appropriately, the refugee social entrepreneurship project can lead to self-sufficiency and faster integration of participating individuals to the mainstream society. The findings may spark interest among practitioners, policy makers, and scholars. It may redefine refugee social work practices as the passion of enterprising empowers refugees and helps them to discover self-confidence and rebrand their image. Policy makers may consider incorporating refugee social entrepreneurship in to the current self-sufficiency plan for refugee resettlement. Future research needs to investigate how refugee social entrepreneurs can be successful and focus on the measurement of their success.

TABLE OF CONTENTS

CHAPTER	Page
1 INTRODUCTION	1
Overview of Refugee Resettlement.....	1
Refugee Resettlement Globally	2
Refugee Resettlement in America	4
Refugee Resettlement in Arizona	8
Arizona State University School of Social Work Project.....	9
Problem Statement	11
Purpose of the Study	12
Rational of the Study.....	13
2 LITERATURE REVIEW.....	14
Refugee and Poverty in America.....	14
Commercial Entrepreneurship and Social Entrepreneurship.....	19
Commercial Entrepreneurship.....	19
Social Entrepreneurship.....	21
Corporate Social Responsibility vs. Social Entrepreneurship.....	24
Examples for Social Entrepreneurship	25
Refugee Social Entrepreneurship.....	27
Examples for Refugee Social Entrepreneurship.....	30
3 RESEARCH METHODOLOGY.....	33
Research Question.....	33
Research Design	33

CHAPTER	Page
Population, Sample, and Sampling Strategy.....	34
Data Collection.....	35
Data Analysis.....	35
Ethical Consideration.....	38
Positionality.....	39
4 RESULTS AND ANALYSIS.....	40
Business Experience.....	40
Problem Solving Experience.....	41
Conception of Social Entrepreneurship.....	42
Examples.....	45
Opportunities.....	46
Support.....	52
Needs.....	53
5 LIMITATIONS, DISCUSSION, AND IMPLICATIONS.....	57
Limitations.....	57
Discussion.....	58
Implications.....	60
Practice.....	61
Policy.....	64
Research.....	65
REFERENCES.....	67

Chapter 1

INTRODUCTION

Overview of Refugee Resettlement

People have always been on the move. They move from one area to the other or from one country to another either voluntarily or involuntarily. Whereas people moving on a voluntary basis are relatively safer, those who are moving involuntarily are exposed to risk, danger, and vulnerability. Honoring a safe place to those escaping from life threatening situations has been practiced for several thousand years before the United Nations Higher Commission for Refugees (UNHCR) was established. Ancient Middle East empires such as the Hittites, Babylonians, Assyrians, and Egyptians had been granting asylum to people arriving to their lands as early as 3,500 years ago (UNHCR, 2015). Today, UNHCR has been mandated with protecting asylum seekers and refugees all over the world.

Following the events of World War II, the 1951 Convention Relating to the Status of Refugees defined a refugee as someone who

"owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality, and is unable to, or owing to such fear, is unwilling to avail himself of the protection of that country" (UNHCR, 2015, para. 3).

This marked the beginning of modern day refugee resettlement programs. Sixty years later, in 2013, the UNHCR has assisted 51.2 million individuals who were forcibly displaced worldwide as a result of persecution, conflict, violence, or human rights

violations (UNHCR, 2014). Refugee resettlement is a global issue that needs global intervention.

Refugee Resettlement Globally. Conflict in a country of origin is the main cause for people becoming refugees. As older conflicts remain unresolved and new ones emerge, the number of refugees is rapidly increasing. In order to process refugee submissions and departures in a fast and effective manner, the UNHCR has these five permanent regional Bureaus: Africa, the Americas, Europe, Middle East and North Africa (MENA), and Asia and the Pacific (UNHCR, 2014). Once approved by UNHCR, refugees are directed to their new host countries around the world. As reported by the UNHCR (2014), the main 10 countries that carry out refugee resettlement are the U.S., Australia, Canada, Sweden, Germany, Norway, United Kingdom, New Zealand, Finland, and Denmark. Some economically advanced nations such as Japan and China are absent from the current practice of refugee resettlement. According to a 2013 report, the UNHCR through the help of its five regional bureaus has resettled 71,411 refugees to 25 countries around the world and the top three recipients were the U.S. (47,875), Australia (11,117), and Canada (5,140). Effective resettlement is highly dependent on the opportunities offered by the host country where several intervention tools are available.

As the number of refugees is increasing, it seems that political leaders and world peacemakers are not any closer to stopping people from becoming refugees. One can argue that an important solution towards the effort of improving the life of refugees should then come from countries that are deemed to be final destinations for refugees. A stereotype that those countries need to avoid, however, is that refugees are burdens. For example, Ongpin (2008) indicated that the presence of refugees in Tanzania has

positively impacted the economic and social situation of the country. Furthermore, researchers found that refugee recipient countries such as the U. S., Australia, Canada, and many European countries have been positively impacted and continue to do so through refugee resettlement (Chamberlin & Rosenow-Redhead, 2010; Cohan, 2013; Gold, 1992; Hedberg & Pettersson, 2012; Kong, 2011; Min & Bozorgmehr, 2000; Rath & Kloosterman, 2000; Smith, Tang, & Miguel, 2010; Valdez, 2008; Wauters & Lambrecht, 2006).

Even before they fully integrate, refugees start enriching the lives of host countries as they bring strong work ethics, workplace diversity, community richness, and increase in the national tax base. Regardless of these clear advantages that refugees bring to the economy, they face myriads of barriers to entering the job market or gaining employment. In the U.S., Canada, and Australia, limited English language and lack of networks are known to be barriers to employment (Chamberlin & Rosenow-Redhead, 2010; Kong, 2011; Teixeira & Li, 2009).

Kong (2011) emphasized that most educated and high skilled refugees are bound to the limited network of their ethnic communities and are unable to access mainstream networks. Often times, such limited networks lead them to underemployment. In order to ensure survival of their families, these underemployed refugees are forced to work long hours or end up taking a second job. Thus, networking creates access to informal opportunities that could help to achieve proper employment but it is difficult for most refugees to access more networking. Moreover, several refugees witnessed other systematic obstacles for gaining employment such as non-recognition of qualifications gained outside the U.S. as well as direct or subtle discrimination from hiring

organizations (Dickerson, Leary, Merritt, & Zaidi, 2011; Steimel, 2010). This shows that even the most educated refugees are not spared from barriers to meaningful employment.

The task of resettling refugees and helping them to thrive in life should not be left to the UNHCR and a few humanitarian agencies. Entrepreneurs, educational institutions, and other professionals need to involve themselves. When people are forced to leave their country of establishment and become refugees, one of the most valuable assets, human resources, is being wasted and no community in this world can afford wastage of such a key resource. Economics dictates that people are the most valuable resources for social development (Midgley, 2014).

Refugee Resettlement in America. The U.S. has been performing modern day refugee resettlement practice for more than 65 years. It started with the enactment of the Displaced Persons Act of 1948, the first refugee legislation in the United States, during the era of World War II (Refugee Council USA, 2015). However, a major milestone in the U.S. refugee resettlement process was the passage of the Refugee Act of 1980, which incorporated the United Nations definition of refugee and standardized the resettlement services for all refugees admitted to the U.S. (U.S. Refugee Council, 2015). The Act allows the U.S. President, after consulting with Congress and the appropriate agencies, to determine the designated nationalities and processing priorities for refugee resettlement for the upcoming year. In addition, the President sets annual ceilings on the total number of refugees who may enter the U.S. from each region of the world. The act therefore provides the legal basis for today's U.S. refugee admissions program which is described in the subsequent paragraphs.

The overall U.S. refugee admission program is administered by the Bureau of Population, Refugees, and Migration (BPRM) of the Department of State in conjunction with the Office of Refugee Resettlement (ORR) in the Department of Health and Human Services and U.S. Citizenship and Immigration Services (USCIS) of the Department of Homeland Security (DHS). Thus, when UNHCR refers refugee applicants to the U.S. for resettlement; the case is first received by a Resettlement Support Center (RSC) which is funded and managed by the U.S. Department of State's BPRM. Once the application is processed and biographic information collected, BPRM of the Department of State and USCIS of the Department of Homeland Security perform security screening. Approved refugees will be admitted to the U.S. and receive assistance through the Department of State's Reception and Placement Program, a public - private program composed of a number of participants (U.S. Department of State, 2015).

Once refugees are in the U.S., ORR of the U.S. Department of Health and Human Services provides critical resources to assist refugees in becoming integrated members of American society by designing various programs (ORR, 2015). ORR does this through the help of the following nine refugee resettlement agencies (VOLAGs): Church World Service, Ethiopian Community Development Council, Episcopal Migration Ministries, Hebrew Immigrant Aid Society, International Rescue Committee, Lutheran Immigration and Refugee Service, U.S. Committee for Refugees and Immigrants, U.S. Conference of Catholic Bishops/Migration and Refugee Services, and World Relief (Refugee Council USA, 2015). All in all, the U.S. refugee admission program is the joint effort of the following government and non-governmental agencies: BPRM of the U.S. Department of State, USCIS of the U.S. Department of Homeland Security, ORR of the U.S.

Department of Health and Human Services, international or nongovernmental organizations operating Resettlement Support Centers (RSCs) around the world under the supervision and funding of the BPRM of the U.S. Department of State, VOLAGs, and thousands of volunteering individuals (U.S. Department of State, 2015).

Since 1975, the country has resettled over 3 million refugees, with annual admissions figures ranging from a high of 207,000 in 1980 to a low of 27,110 in 2002 (Refugee Council USA, 2015). In 2013, 71,411 refugees were officially approved and 47,875 of them were resettled in the U.S. (UNHCR, 2014). According to these statistics, United States resettled 67% of the 2013 UNHCR approved refugees making it the world's leading resettlement destination for refugees.

Whereas the top five refugee feeder regions to the United States of America are Near East/South Asia, East Asia, Africa, Europe, and Latin America/Caribbean; the top five refugee feeder countries are Iraq at 27 percent, Burma at 23 percent, Bhutan at 13 percent, Somalia at 11 percent, and Cuba at 6 percent of overall admissions for fiscal year 2013 (ORR, 2013). Looking into refugee arrivals from fiscal year 2008 to 2013 by states, California received the largest number of arrivals at 12 percent, Texas resettled ten percent, New York resettled six percent, Florida resettled five percent, and Michigan received five percent. Thirty-eight percent of all refugee arrivals are received by these five states and the remaining 62 percent resettled in the other 45 states.

The nine Resettlement Agencies or VOLAGs, through the help of their 350 affiliated offices across the U.S. (U.S. Department of States, 2015), provide help to the newly arrived refugees so that they can settle into local communities. Although these resettlement agencies in coordination with public organizations try their best to bring

self-sufficiency to their clients, the task has never been easy. According to the 2013 survey of ORR, self-sufficiency is the ongoing difficulty for refugees in America (ORR, 2013). Thus, the existing refugee resettlement situation in America is shaped by the Refugee Act of 1980 that has provided guidelines on how to provide services to refugees and help them resettle in the country. In view of this, the main focus of resettlement agencies is to drive refugees toward self-sufficiency as fast as possible.

The current world situation indicates that the number of refugees entering to the United States is likely to increase in the future. Upon entering the U.S., refugees face a myriad of problems. Language barriers, cultural shock, unemployment, and acculturation stress, are just a few of those problems (Ho & Birman, 2010; Teixeira & Li, 2009). Refugees are mostly coming from non-English speaking countries where the English language is acquired only through formal education. Due to the fact that most refugees have never had a chance to attend formal education, the language barrier remains as the top challenge to the life of refugees in America.

It is known that immigrants are at the forefront of American innovation. In fact they have become the engine of American economic growth as well as social and political developments (Gold, 1992; Min & Bozorgmehr, 2000). It is also important to remember that top technological ventures such as Google, Yahoo, eBay, Comcast, LinkedIn, YouTube, and PayPal were all created by immigrants who came from different countries around the world (Hohn, 2012). These companies and other immigrant owned businesses are creating millions of jobs and making billions of dollars for the American economy. Although there is a difference between the terms refugees and immigrants, it is mainly a technical one. After naturalization is completed and citizenship granted, the two

ultimately fall under the same category of immigrants. Today's refugees and their children are tomorrow's immigrants who are also known as the "new Americans." Thus, when one talks about the success of the new Americans, it is a positive indication for the future of refugees.

Refugee Resettlement in Arizona. Arizona's Refugee Resettlement Program (RRP) is situated under the Arizona Department Economic Security (AZ DES). Fully funded by the federal DHHS, ORR; the main objective of Arizona RRP is to administer benefits and services for refugees such as refugee cash assistance, medical assistance, employment services, English language training, and case management (AZ DES, 2014). The program works closely with state based refugee resettlement agencies (VOLAGs) and Ethnic Community Based Organizations (ECBOs). Catholic Charities Community Services (Phoenix), International Rescue Committee (Phoenix), Lutheran Social Services of the Southwest (Phoenix), Arizona Immigrant and Refugee Services (Phoenix), Catholic Community Services of Southern Arizona (Tucson), International Rescue Committee (Tucson), and Lutheran Social Services of the Southwest (Tucson) are VOLAGs currently operating in Arizona. Supervised and supported by RRP, these agencies are at the forefront of welcoming refugees upon arrival at the airport and provide them essential services all geared towards self-sufficiency.

More than 73,000 refugees call Arizona home. Recent statistics showed that 3,304,009 refugees have arrived to the U.S. from 1975 to 2014 and 73,626 of them resettled in Arizona (AZ DES, 2014). According to such data, Arizona represents 2.28% of the overall refugee arrivals in the country. The year 2009 has been registered as one of the largest refugee arrival years in Arizona as 4,740 of them arrived and the average since

then remains above 3,000 per year; where arrivals for 2013 and 2014 are registered as 3,600 and 3,814 respectively (AZ DES, 2014). Such arrival trends make the state one of the top refugee destinations in the country. In fact, from fiscal years 2008 through 2013, Arizona ranked as the 6th largest refugee recipient in the U.S. by resettling 18,000 refugees coming from all over the world. This figure represents 5% of the overall refugee arrivals to the United States between fiscal years 2008 to 2013. Most of the refugees arriving to Arizona are from Iraq, Burma, Bhutan, Democratic Republic of Congo, Somalia, Cuba, Afghanistan, South Sudan, and Eritrea (AZ DES, 2014).

Arizona State University School of Social Work Project

In order to address social issues related to refugees arriving to Arizona, Arizona State University School of Social Work (ASU SSW) in partnership with the Arizona Department of Economic Security Refugee and Resettlement Program (DES RRP) has launched a social entrepreneurship project to assist refugees in Arizona to start their own businesses and become self-sufficient. What started as a collaboration between ASU SSW and DES RRP in order to provide extended cultural orientation to refugees in Arizona, has now evolved to a self-sufficiency project using social entrepreneurship as a tool. The ASU SSW introduced the idea in February 2014 and considers social entrepreneurship as a capacity building tool to Ethnic Community Based Organizations (ECBOs). ECBO is the official name for refugee organizations in Arizona.

In pursuit of this initiative, the ASU SSW identified a total of nine ECBOs in Arizona: Arizona Burma Ethnic Based Communities Organization (AZBEBCO), Somali American United Council (SAUC), Congolese Community of Arizona (CCA), Congo Democratic Community of Arizona (CDCA), Bhutanese Community of Arizona (BCA),

Iraqi American Society for Peace and Friendship (IASPF), Bhutanese Mutual Assistance Association of Tucson (BMAAT), Horizons for Refugee Families, and Tucson International Association of Refugee Communities (TIARC). Six of the ECBOs are based in Phoenix and the remaining three in Tucson.

As a facilitator for this initiative, ASU SSW identified a Washington D.C. based consulting firm called Exeleadmen International Consulting. Although the ASU SSW initially labeled it as an organizational capacity building effort that would help ECBOs to achieve sustainability in serving their respective community members, the effort evolved to become the refugee social entrepreneurship project. Such development has become clear after the involvement of the consulting firm, Exeleadmen International Consulting, and subsequent works of the ASU SSW project team that is continuously working with Arizona ECBOs. In other words, what began as an organizational focused approach (ECBOs-focused), has emerged as an individualized focused approach for self-sufficiency of refugees in Arizona.

The ASU SSW project team in consultation with the consulting firm began working to implement a social entrepreneurship model within the Arizona refugee communities. The project has been running for a year and the ASU SSW technical team conducted several consultations and information sessions to the members and leaders of the ECBOs in Arizona. In February 2015, the consultant delivered a 40-hour comprehensive training to the selected refugees. Individual participants were identified and recruited by the respective ECBO's leaders and staff. The consultant's goal was for the trainees to be able to launch a social enterprise upon the completion of this 40 hour training and to have a fully functional enterprise after six months of operation. This study

focused on exploring the pre-existing perspective of refugees in Arizona towards social entrepreneurship before the training is provided and the project implemented.

Problem Statement

Since the end of World War II, refugee resettlement agencies in America have facilitated the resettlement of millions of refugees throughout the U.S. As most of the refugees are coming from the poorest nations of the world, it is not difficult to understand that many refugee's experience of poverty started long before the unfortunate event of eviction. Regardless of supports coming from the government and resettlement agencies, most of these refugees are not thriving economically during and after resettlement. Most of the social policy assistance is designed to be short-term; unable to solve the deep-rooted poverty that engulfed refugees even before they were forced to leave their country. Additionally, once arrived in America, refugees face many barriers to self-sufficiency and often transition from one social problem to another. For refugee communities, limited English language and lack of social networks are known to be barriers to self-sufficiency and the ability to promote sustainable living (ORR, 2014).

According to the Schawb Foundation, “applying practical, innovative and sustainable approaches to benefit society in general, with an emphasis on those who are marginalized, vulnerable, and poor” is a distinctive feature of social entrepreneurship (Schawb Foundation as cited in Zahra, Gedajlovic, Neubaum, & Shulman, 2009, p. 521). Like any other refugee communities around the world, refugees in Arizona are vulnerable populations. They are people who passed through one social problem to another since the day of their forced eviction from their homeland to the resettlement process in a third country. Several studies indicated that social entrepreneurship could be applied to address

such issue of self-sufficiency within the refugee communities through job creation and self-employment (Fong, Busch, Armour, Heffron, & Chanmugam, 2008; Harris, Minniss, & Somerset, 2014). However, available opportunities and barriers refugees may encounter have not been explored. Additionally, it is not clearly known if refugees understood the fundamental difference between social entrepreneurship and commercial entrepreneurship. It is possible that refugees in Arizona can benefit from the implementation of the project but their current view on social entrepreneurship is not studied either. Therefore, there is a need to explore and document the perceptions of refugee communities in Arizona towards social entrepreneurship before the implementation of the project.

Purpose of the Study

The purpose of this study was to explore and document the perceptions of refugees residing in Arizona on social entrepreneurship. The study is designed to gather information on social entrepreneurship directly from the refugees themselves. Along with documenting perceptions, the study assesses the entrepreneurial experiences of refugees, their strengths and weaknesses in relation to starting their own businesses, and their intention towards benefiting their community members through social entrepreneurship activities. By using the “strength perspective” of social work (Saleebey, 1996), the study explores how social entrepreneurship can bring self-sufficiency, empowerment, and community wellbeing to refugees residing in Arizona. It examines the possibilities and paths of self-sufficiency for refugees in Arizona through social entrepreneurship. The study provides a deeper understanding of refugees in Arizona in terms of their reaction to

the implementation of the social entrepreneurship project and make recommendations based on the findings.

Rationale for the Study

Refugee social entrepreneurship is a new field of study. Although several studies have been conducted about refugees, refugee and immigrant entrepreneurship, and social entrepreneurship as separate and independent topics, this is the first study to the author's knowledge that explores refugee social entrepreneurship in the U.S. Social entrepreneurship is praised by many as an effective tool to elevate the poor and disadvantaged out of poverty (Germak & Singh, 2010; Kong, 2011; Nandan & Scott, 2013; Seelos & Mair, 2005). The fact of the matter is that most refugees are coming with a wealth of knowledge and experience that includes entrepreneurial skills, but much of this knowledge is wasted through either unemployment or underemployment

There is a research gap that needs to be addressed on the experience and capacity of recently arriving refugees to effectively start, manage, and expand social enterprises in their host countries. With the increasing number of refugees coming to Arizona and the growing concern on self-sufficiency, a study on social entrepreneurship within the refugee community is a natural next step to advance our understanding of this model's potential for community and economic development and for empowering refugees toward self-sufficiency.

Chapter 2

LITERATURE REVIEW

The main focus of U.S. refugee resettlement programs is to help refugees to achieve economic self-sufficiency through employment in the shortest time possible (ORR, 2013). Thus, refugee resettlement and self-sufficiency are inseparable concepts and oftentimes economic self-sufficiency is taken as the main or only indicator of success for refugees. Although the majority of the literature considers employment as the primary means of self-sufficiency for refugees, recent studies have indicated that social entrepreneurship, in addition to employment, can also serve as a path towards self-sufficiency for refugees and marginalized poor (Cohan, 2014; Fong et al., 2008; Seelos & Mair, 2005; Wauters & Lambrecht, 2006). Social entrepreneurship as a means of self-sufficiency for refugees is a recent trend in the literature; therefore research studies on this topic are limited. On the other hand, literature on refugees in general, entrepreneurship, and social entrepreneurship is widely available. This chapter presents an overview of literature on refugees and poverty in America, commercial entrepreneurship, social entrepreneurship, and refugee social entrepreneurship.

Refugees and Poverty in the U.S.

Refugees arrive to the U.S. with great hope thinking that their arduous life journey is ending with their arrival to the world's largest economy. However, they quickly realize that a more complicated struggle is ahead of them. They are expected to adjust to the new social and economic as well as political system. On the path to their integration, they face acculturative stresses that might lead to several complications in relation to health as well social and economic well-being (ORR, 2013). The life of

refugees in America is characterized as escape from violence, hope of restarting life in this land of opportunity, and then facing harsh reality in the new economic environment (Steimel, 2010). All of these factors lead refugees to poverty.

There are many social programs designed to help refugees to attain self-sufficiency. However, these programs are known to be short and loaded with several rules and regulations that are difficult for the refugees to understand and adhere to given where they come from. While the focus is getting on refugees employed as fast as possible, such practice is highly dependent on several factors including the employment potential of refugees, the size of the family per refugee, and the economic environment where the refugees settle (ORR, 2013). More specifically, ORR (2013) outlined that English language fluency, education level, transferability of skills, health issues, childcare issues, and availability of local community resources are determining factors to refugee self-sufficiency. Although ORR (2013) generally believes that the occupational and educational skills that refugees bring with them to the U.S. impacts their prospects for self-sufficiency; Steimel (2010) discovered that foreign professional credentials such as for doctors, engineers, and lawyers that are brought by refugees to the U.S. are being wasted in the process as it is difficult or impossible to transfer into the U.S. equivalent.

ORR (2013) reported that the average number of years of education for refugee arrivals between 2008 and 2013 was about nine years and this number was down to seven years for the refugees arriving from Africa and South/Southeast Asia. The report added that in the five-year refugee population between 2008 and 2013, 53 percent of refugees from Africa and 41 percent of refugees from South/Southeast Asia had not completed primary school and only 19 percent of Africans and 22 percent of South/Southeast Asians

completed high school by the time they arrived to the U.S. The ability to speak English is one of the most important factors influencing the economic self-sufficiency of refugees in America. According to the survey of ORR (2013), almost 50 percent of refugees arriving to the U.S. reported that they do not speak English. For this and many other reasons, refugees are suffering from unemployment and continue to face difficulties attaining self-sufficiency following arrival to the U.S. Higher unemployment rates are associated with higher poverty (Bollinger & Hagstrom, 2004). According to ORR (2013), the refugee unemployment rate for fiscal year 2013 was fourteen percent, compared with seven percent for the mainstream U.S. population. Moreover, as most refugees are hired at or at around minimum wage rates, they hardly rise above the poverty line even if they are employed (Dickerson et al., 2011; Steimel, 2010). Thus, many refugees in the U.S. are living in poverty.

Connor (2010) argued that refugees in the U.S. are at economic disadvantage compared to immigrants due to differences in earnings and occupational attainment. The author discovered that while 41.7 percent of immigrants are employed in “skilled jobs,” only 25.6 percent of refugees are engaged in a similar category of occupation. Connor (2010) indicated that occupations in “skilled jobs” include teachers, engineers, health professionals, scientists, and administrators. The main reason for this “refugee gap” is that refugees generally have less English language ability, less educational experience, different forms of family support, poorer mental and physical health, and generally reside in more disadvantaged neighborhoods (Connor, 2010). Moreover, their mode of entry to the U.S. is very different: while refugees have been forcefully and unexpectedly evicted from their residences and forced to stay in refugee camps, immigrants have the luxury of

planning their travel, getting things in order, and preparing for the new country they are heading to.

A recent study of Burmese refugees who resettled in California revealed uncomfortable facts about refugee poverty in the U.S.: 63 percent of Burmese refugees in Oakland, California (81 percent of Karenni) remain jobless, with an average household size of five and monthly household income under \$1,000 (Jeung, Le, Yoo, Lam, Loveman, & Maung, 2011). This study further detailed that nearly 60 percent of Burmese refugees surveyed in Oakland lived under the federal threshold for extreme poverty and seven out of ten of them reported having stress-related symptoms that impacted their ability to work or care for their family.

Although ORR helps refugees to become self-sufficient through many refugee assistance programs, poverty among refugees persists. In 2009 Congress instructed the U.S. Government Accountability Office (GOA) to investigate the issue. The GOA (2011) concluded that the job attainment of ORR program participants declined in recent years and “little is known about which approaches are most effective in improving the economic status of refugees” (p. 1). After conducting investigations, the GOA recommended the Secretary of Health and Human Services to identify effective approaches that states and VOLAGs can use to help refugees become self-sufficient. In view of this, social entrepreneurship can be considered as an alternative approach.

Dickerson et al. (2011) discovered that most refugees in America are forced to live in poverty due to the unavailability of programs helping refugees find jobs that are a ‘good fit’ depending on the education and work experience they arrived with. The authors added that by way of ‘downward mobility,’ professionals like doctors, engineers, and

lawyers whose foreign degrees are not immediately recognized in the U.S. may settle into a job for which they are overqualified. In addition to discussing the problem, Dickerson et al. (2011) recommended a solution: to avoid ‘downward mobility’, refugees should be guided so that they can secure certifications that are needed to work in the same profession here in the U.S. Even in the absence of these factors, employment and thus the economic well-being of most refugees is threatened by unreliable transportation, unaccepting community members and employers, mental health complications such as PTSD, lack of social networks, homesickness, and feeling unsafe in their neighborhoods.

Steimel (2010) discovered that top U.S. newspapers presented refugees as prior victims in search of the American Dream but unable to achieve it. Refugees whose stories are told in newspapers are shown either as unable to find work at all, or as forced to work in significantly lower positions from their previous educational and career experience (Steimel, 2010). Steimel’s (2010) findings are consistent with Dickerson et al. (2011) findings that experience and education rich refugees are forced to live in poverty as a result of ‘downward mobility.’ In view of this, it is not uncommon to hear from some refugees that they would like to return home without knowing how safe they could be in their country of origin.

In addition to poverty, refugees in the U.S. are also affected by high rate of suicide. A study conducted by Centers for Disease Control and Prevention (CDC) showed that poverty may lead to suicide. According to CDC (2013), being unable to find work, little help from the government, and lack of choice over future were mentioned to be the cause of suicide. It was further specified that between 2009 and 2012, the suicide rate of U.S. residents was 12.4 per 100,000 compared to 24.4 per 100,000 for Bhutanese

refugees (CDC, 2013). Other sources indicated that suicide among refugees is generally higher but three times as high within Bhutanese communities (Refugee Health, 2011).

Self-sufficiency, health, and economic integration are therefore huge problems for refugees in America. However, there is hope for marginalized refugees. Through social entrepreneurship and entrepreneurship, some ethnic communities and refugees have become not only self-sufficient but also integrated successfully in to the mainstream society (Price & Chacko, 2009; Teixeira & Li, 2009).

Commercial Entrepreneurship and Social Entrepreneurship

There are three terms used interchangeably in the literature: entrepreneur, enterprise, and entrepreneurship. Although the general concept or meaning remains the same; it is important to note that entrepreneur is the person or creator, enterprise is the creation or organization, and entrepreneurship is the process of creating. Studies conducted so far have used the term entrepreneurship more frequently than the other two. It is very interesting to see that the process seems to be a much more popular topic than the creation and the creator. Moreover, the word entrepreneurship is commonly understood as referring to commercial entrepreneurship with less attention to social entrepreneurship that has only emerged recently.

Commercial Entrepreneurship

The term entrepreneur was noted by Burch (1986) as a derivative of the French word *entreprendre*, which means “to undertake.” Based on this translation, Burch (1986) defined entrepreneur as the one who undertakes a venture, organizes it, raises capital to finance it, and assumes risk. Dees (2007) added that an entrepreneur is someone who undertakes a significant project or activity and stimulates economic progress by finding

new and better ways of doing things. Therefore, entrepreneur is a risk taker, change maker, and a role model who introduces new opportunities to society and creates economic value. In doing so, an entrepreneur uses innovation as an instrument for economic growth.

There are many characteristics of commercial entrepreneurs, including: being future oriented with a tendency towards overconfidence (Baron, 2000), the ability to perceive opportunities and to tap resources necessary to exploit them (Kwiatkowski, 2004), and a multi-dimensional set of roles that includes owning a small business, being innovative, acting as a leader or starting up a new company (Gedeon, 2010). Thus, influencing others, exploiting opportunities, innovativeness, need for achievement, independent and self-directing, and the ability to see things positively are key elements of commercial entrepreneurship (Gedeon, 2010). Commercial entrepreneurship is enabled and encouraged through family influence, peer pressure, cultural conditions, educational systems, religion, and strength of work ethic whereas bureaucracy, tax systems, and regulations are taken as barriers to entrepreneurship (Burch, 1986). Such explanation is in agreement with social learning theory (Bandura, 1977) that states people learn from one another through modeling or observation.

Commercial entrepreneurs usually start without any resources on their hands (Gedeon, 2010) and become change agents in their communities. Looking to contemporary successful commercial enterprises, it is possible to say that entrepreneurship can be taken up individually or in a team. As a rule of thumb, the mainstream business world labels an individual as an entrepreneur if one is striving for wealth, abundance, and “good life” (Burch, 1986). Otherwise, if one works for the

satisfaction of basic necessities of living and is fully satisfied with such a way of life, that individual is deemed not to have an entrepreneurial spirit. For this reason, entrepreneurs are psychologically perceived as people who have a tendency towards “unfounded optimism” (Gedeon, 2010). However entrepreneurs are comfortable taking risks and are not discouraged by the psychological explanation of “unfounded optimism,” which they view as a necessary part of commercial entrepreneurship.

Burch (1986) brought an interesting example for entrepreneurship citing Christopher Columbus as a true entrepreneur and America as his ‘start up.’ The author further explained America as a land of entrepreneurship where aspiring entrepreneurs representing different religions, cultures, and ethnicities, came and played a major role in its development. If one accepts this interpretation, Columbus should be identified as an immigrant entrepreneur. In view of this, America’s long list of business entrepreneurs include business innovators and titans such as: Ted Turner, founder of Turner Broadcasting Systems; Samuel Walton, founder of Wal-Mart; Fred Smith, founder of Federal Express; Steve Jobs, founder of Apple Computer; L. J. Sevin, founder of Compaq Computers; and many more up until the founders of social media platforms such as Facebook and Twitter.

Social Entrepreneurship

Commercial entrepreneurship is established for the pursuit of single bottom line or financial profit, which is dedicated for the satisfaction of economic self-interest. However, when entrepreneurship is established in pursuit of social and financial goals or “double bottom lines” (Fuqua School of Business in Zahra et al., 2009), it is regarded as a social enterprise, which is dedicated for the satisfaction of society’s interest in addition to

economic interests. Recent articles claim that social enterprises are in fact pursuing three bottom lines: social, financial, and environmental (Lepoutre, Justo, Terjesen, & Bosma, 2010). The “triple bottom line” is therefore the association of economic benefits with social and environmental benefits through economic or market-place activity.

The term social entrepreneurship was coined 30 years ago at an Ashoka funding event for social innovators around the world (Dees, 2007). Ashoka is an innovative organization that supports social entrepreneurs to bring maximum social impact. (Ashoka, 2015). For the past three decades, the field has grown tremendously and gained acceptance worldwide. David Gergen, Harvard Professor and former economic advisor to U.S. presidents framed social entrepreneurship as the “new engine of reform.” Leading universities including Harvard, Stanford, Columbia, New York, Oxford, and Duke have launched centers for major initiatives in this concept. The World Economic Forum has officially embraced the concept, its founders created their own Foundation for social entrepreneurship (Dees, 2007).

Given this rise in popularity, social entrepreneurship has attracted many researchers across different academic disciplines; however there is not yet consensus for a common definition. For example, Nandan and Scott (2013) have counted 37 definitions of social entrepreneurship. Regardless of the numerous definitions, the core concepts of using opportunities and assuming risks to create new things as discussed in terms of commercial entrepreneurship remain the same. What varies is the way different disciplines have applied it in support of their principles and missions.

Selected definitions of social entrepreneurship include: the art of applying innovative as well as sustainable approaches to solve social problems (Schwab

Foundation, 2015); the work of any private or public organizations for social rather than only profit objectives (Shaw as cited in Zahra et al, 2009); a hybrid of macro social work practice principles and business innovation activities (Germak & Singh, 2010); the use of entrepreneurial behavior for social ends rather than for profit objectives (Leadbetter as cited in Zahra et al, 2009); and the practice of individuals or teams cooperation of the two that seeks change through “pattern-breaking” ideas in what governments and non-government organizations as well as businesses do to address significant social problems (Light as cited in Nandan & Scott, 2013).

All the above mentioned definitions can be summarized as identifying an opportunity, building an alternative way of doing things, or creating a brand new system. The common goal of social entrepreneurs is creation of social wealth and social justice. All of them agree directly or indirectly that social enterprises make business profits but that profit goes to the benefit of the poor and disadvantaged. Social entrepreneurship is, therefore, the use of business methodology in an effort to solve social problems.

One may ask what reason is behind such a worldwide acceptance and progress of social entrepreneurship. In this era of economic globalization and fast paced technological advancement, it is easy to obscure the dark side of recent economic growth. As much as we count the good news of increased economic development and reductions in global poverty, there is also the bad news of distorted development, corruption, and stagnant intractable poverty in the midst of rising middle classes. Millions of human beings are either dying or forced to live in absolute poverty. Over 50 million people have been evicted from their homeland and are taking refuge in another country (UNHCR, 2014). The problem in one part of the world becomes very quickly the problem for the

other part of the world. Even in the absence of active war or violence, resources are scarce and corruption is rampant in developing countries. In developed countries there are dramatic budget cuts by governments from time to time leaving social needs unfulfilled. As the free market neo-liberal economic systems predominate, nonprofit organizations and NGOs are pressured to create their own funds to sustain social service projects. So the gap between increased need and reduced resources has to be addressed by an alternative means that can create sustainable income-generating activities. Social entrepreneurship is one solution to filling that gap as it is being adopted by many around the world.

Corporate Social Responsibility vs. Social Entrepreneurship

A review of social entrepreneurship cannot be complete without indicating some of its differences and similarities with Corporate Social Responsibility (CSR). It seems that both approaches are trying to accomplish social goods by using their financial profits. However, there are differences between the two. Social entrepreneurship is a bottom-up approach that starts from the grassroots or community level whereas CSR is a top-down approach that flows from the decision makers of business organizations (Anderson, 2014). Anderson (2014) argued that CSR strategies came into being due to enormous pressures coming from internal and external sources, media, and competition. For this reason, supporters of CSR cannot fully testify about the enthusiasm of business corporations to voluntarily engage for the sake of social causes (Anderson, 2014). Some still see CSR as a business decision that is made for the purpose of profit maximization (Borza & Crisan, 2012). Thus, CSR can be taken by corporations as a strategy for public

relations exercise in order to build a positive image for themselves and their products among the larger community.

Unlike social enterprises that are born with social missions, corporations embraces the strategy of CSR after they mature or become profitable. In other words, the concept of triple bottom line is built in social entrepreneurship right from the outset but comes at a later stage in the case of CSR where the foundations of corporation is a single bottom line dedicated to bringing financial profit for its shareholders. In CSR, the end goal is more profit for corporations and their respective shareholders. The similarity is that both CSR and social entrepreneurship have social missions. However, they use it differently: in CSR, the social mission is a means of building positive public image and gaining profit whereas for social entrepreneurship, the social mission is an end in itself, the very purpose of the enterprise's existence.

Examples for Social Entrepreneurship

Social enterprises are operating in almost all types of industries (Roundy, 2011). For the purpose of illustration, some examples of social entrepreneurships are presented in this section. The three most popular examples are the Grameen Bank of Bangladesh, a micro-credit enterprise, founded by the 2006 Nobel Peace Prize winner Muhammad Yunus; Institute for Oneworld Health of San Francisco, a nonprofit pharmaceutical company founded and led by pharmacologist Victoria Hale; and Google.Org, a venture philanthropy or for-profit philanthropic arm of Google investing in projects working in the areas of global development, global public health, and climate change (Dees, 2007; Germak & Singh, 2010). Thus, social enterprises can take either the form of nonprofit (such as Oneworld) or for-profit (Google).

Some of the best examples of social entrepreneurship around the world are financed by SEED, a development initiative formed by United Nations Development Program (UNDP), United Nations Environment Program (UNEP), and International Union for Conservation of Nature (IUCN). Among them are: All Women Recycling in South Africa, Appropriate Energy Saving Technologies Ltd in Uganda, Arusha Women Entrepreneurs in Tanzania, Asrat & Helawi Engineering Partnership in Ethiopia, Fundación Huellas Verdes in Colombia, JITA Social Business Ltd in Bangladesh, Last Forest Enterprises in India, and Women's Off-season Vegetable Production Group in Nepal (SEED, 2014).

All of the above enterprises pursue triple bottom lines by making profits, creating more jobs for people without many opportunities, and conserving the environment. Setting up public parks, waste collection and recycling, community communications such as community radio and television, community tele centers and internet cafes, community supermarkets, and community transportation services are some possible initiatives of social enterprises one can take up at any time throughout a career or life.

For the past decade, social enterprises have grown in both developed and developing countries (Bosma & Levie as cited in Roundy, 2011). The author documented that in 2009, 4% of America's adult workforce or more than 6 million individuals are represented by early stage social venture enterprises. Being the home of more than 3 million refugees since 1975 (ORR, 2013), it is not known how many of the refugee communities are part of this 4% of the adult workforce represented in social enterprises.

Refugee Social Entrepreneurship

Prior discussions in this chapter detailed the two entrepreneurship siblings, commercial and social. A closer look in to social entrepreneurship revealed that the field is dedicated to change the lives of the marginalized, poor, and vulnerable. Lepoutre et al. (2010) argued that social entrepreneurship is a better way to address critical social issues or ‘social pains’ such as poverty, environmental degradation, drought, war, or illiteracy. By definition, refugee communities are vulnerable and disadvantaged.

The study of refugees’ involvement in social entrepreneurship or the prospects of social entrepreneurship for refugees is an untapped field of study. However, there are numerous studies conducted on ethnic entrepreneurship. Valdez (2008) defined ethnic entrepreneurship as “business ownership among immigrants, ethnic-group members, or both” (p.2). Fong et al. (2008) studied refugee entrepreneurship in central Texas and discovered both successes and challenges pertinent to individual refugees as well as their community in general. Problems of adjustment to the mainstream culture, English language competency, mastering the new work environment, and obtaining networking skills to establish successful businesses have been identified as prevailing challenges to refugees in America (Fong et al., 2008). In order to deal with such challenges, the authors underlined the need to acknowledge the importance of personal characteristics of individual entrepreneurs in relation to the competing factors revolving around family commitment, to encourage agencies to provide sufficient literacy and financial training, and to have community collaborations for capacity-building.

Several other studies that investigated refugee or ethnic entrepreneurship have demonstrated small business ownership as a pathway towards self-sufficiency and

success for refugees and immigrants (Gold, 1992; Fong et al, 2008; Min & Bozorgmehr, 2000; Smith, Tang, & Miguel, 2012). Refugees and immigrants often bring different types of resources to their host country. While refugees bring resources such as knowledge, skills, experiences, and other strengths; immigrants who come to the U.S. voluntarily on their own timing and planning tend to arrive with some financial assets that can be used as start-up capital (Gold, 1992). Studies have confirmed that entrepreneurship can help refugees to integrate successfully to the mainstream American society (Price & Chacko, 2009; Wauters & Lambrecht, 2006).

Successful integration of refugee communities into the mainstream society benefits regional and national economies and promotes social well-being (Ager & Strang, 2008; Cohan, 2014). However, these studies do not shed light on refugee social entrepreneurship. Despite the lack of attention to social entrepreneurship, the exercise of establishing small businesses modeled after commercial entrepreneurship remains the same and several lessons can be drawn. It is only the mission that differs: while refugee social entrepreneurship embeds at least a double bottom line, refugee entrepreneurship remains focused on a single bottom line. Given their life trajectories, refugee entrepreneurs have high potential to be refugee social entrepreneurs as well as advocates with the right exposure and training.

Refugees are fertile ground for social entrepreneurship and need to be encouraged to undertake social enterprises. If not utilized properly, refugees' skills and organic experiences are endangered in the destination countries. Any person or institution that is involved in promoting refugee social entrepreneurship is not simply helping people to open small businesses; but simultaneously enabling better community integration.

Several factors may compel refugee social entrepreneurship. As such, some social needs of refugees may be misunderstood due to cultural and language barriers or some of the needs may not be handled through the traditional system of refugee resettlement that simply prescribes going to English language training and then searching for employment. In view of this, social enterprises can play a major role in fostering employment which capitalizes upon refugee's prior skills and knowledge, income and wealth generation, language acquisition, and community integration.

Kong (2011) studied refugee self-sufficiency in Australia and discovered that social enterprises are likely to benefit refugees in terms of their resettlement experiences by offering knowledge and skills for social interaction, employment, and entrepreneurship. The author argued that “a social enterprise community café, for example, may predominantly hire refugees with a social mission to offer employment to the refugees in the food and hospitality industry” (p. 120) and may also inspire them to establish social enterprises of their own. In such cases, one can say that activation of refugee social entrepreneurship is taking place. In other words, social enterprises can pave ways for refugees to become successful social entrepreneurs.

This literature review exposed that refugee social entrepreneurship, like social entrepreneurship, can be taken as viable strategy for self-sufficiency. Therefore, it is very important to encourage individuals and organizations to support refugees in any way possible as they strive to establish their own social enterprises. Additionally, the literature review identified education, training and information, networking and support, and funding to be some ways of helping refugees to become successful social entrepreneurs.

Examples for Refugee Social Entrepreneurship

There are several examples of successful refugee entrepreneurship in America. Almost all of these refugee and immigrant enterprises have modeled themselves to the mainstream business enterprises and do not qualify to be classified as social enterprises. However, there are great examples of refugee social entrepreneurship around the globe, which are presented in the following paragraphs.

In Africa, there are numerous refugee social enterprises running successfully across several refugee camps in Kenya, Gambia, and Ghana. For example; in Dadaab refugee camp of Kenya, the largest refugee camp in the world, there are more than 5,000 refugee-owned businesses that pursue financial and social goals (“double bottom-lines”) within the refugee camp by providing services through internet café, butcher shops, hotels, barbershops, telephone shops, clinics, electricity suppliers, and second-hand car dealership (Penn Society for International Development, 2013). In Kakuma refugee camp of Kenya, Somali refugees are running a successful microcredit system as a result of which 90% of the Somali refugees are no longer dependent on UNHCR handouts (Unite for Sight, 2015). In Gambia’s refugee camp, West Africa, one Sierra Leonean refugee established successful bakery after he secured funds from a microfinance enterprise and now hiring and training other refugees (Unite for Sight, 2015). Similarly, a Liberian refugee in Buduburam refugee camp of Ghana has started a free elementary school with a loan of \$50 and donated space and now runs an organization called “Vision Awake” for Development, which incorporates a community college, microfinance, and orphan assistance programs (Unite for Sight, 2015).

In India, Pakistani refugees constitute one third of the entrepreneurs in the cycling industry of Punjab where most of them started with a tiny bicycle repair shop and turned to be owners of a bicycle manufacturing unit (Unite for Sight, 2015). According to Unite for Sight (2015), such success has become possible for two reasons: the industry is labor intensive and requires less initial startup capital than other industries and the policies of Indian government helped these refugees gain the start-up capital needed by providing them with land, grants, and loans.

In Belarus, there are five registered refugee community based organizations that run social enterprises providing services such as bakery and billiards or social centers (Migration4Development, 2014). These refugee social enterprises are supported by UNHCR Belarus. The enterprises primarily hire refugees and send part of their profits to the assistance of vulnerable refugees so that they become self-sufficient and entrepreneurs themselves through time.

In Canada, there are numerous refugee-owned cooperatives that provide various goods and services to the larger Canadian market. As of 2010, a Canadian organization known as Immigrant and Refugee Community Action Network (ICAN) has registered 116 refugee and immigrant owned social enterprises across the provinces (Chamberlain, 2010). The catalogue prepared by ICAN showed that those social enterprises are organized in the form of cooperatives. In Australia, the use of social enterprises to hire, train, and prepare refugees to become social entrepreneurs is strongly supported and funded by the federal government as well as local governments (Barraket, 2007; Kong, 2011; Social Ventures Australia Consulting, 2012).

In the U.S., refugee social entrepreneurship or an enterprise established by refugees that conceived the social and financial causes from the outset is a rare breed. However, the potential is so vast and promising as America is the world's largest recipient of refugee population. It is also important to remember that America is home for more than 3 million refugees (ORR, 2013).

Chapter 3

RESEARCH METHODOLOGY

This chapter starts by presenting the research question for the study followed by an explanation of the research design. Population, sample, and sampling strategy of the study are discussed and a justification for the data collection methodology is provided. It will also describe how the research data are analyzed and ethical considerations are addressed.

Research Question

The main research question for this study is: What is the perception of refugees on social entrepreneurship in Arizona? This research question is formulated based on the research problem which is described as the views and understandings of refugees in Arizona towards social entrepreneurship needs to be explored and documented before the implementation of the refugee social entrepreneurship project.

Research Design

This research is a qualitative exploratory study. According to Creswell (2009), qualitative research is characterized as advocacy and participatory worldview charged with the principles that underline research and must promote the well-being of the public, participants, and researchers themselves. This study therefore assumes that refugees in Arizona are not self-sufficient and have difficulties integrating with mainstream society.

The research is designed to promote the social and economic well-being of refugees in Arizona. As this research has never been done before, it is also exploratory in nature. As a result, the research identifies main issues and paves the way for future

research in the areas of refugee social entrepreneurship and self-sufficiency. As an exploratory study, it relies on literature reviews and focus group discussions.

Population, Sample, and Sampling Strategy

The target population for the study is the larger refugee community resettled in Arizona. There are more than 73,000 refugees who resettled in Arizona between the period of 1975 and 2014 (AZ DES, 2014). Samples were taken from nine ECBOs: Arizona Burma Ethnic Based Communities Organization (AZBEBCO), Somali American United Council (SAUC), Congolese Community of Arizona (CCA), Congo Democratic Community of Arizona (CDCA), Bhutanese Community of Arizona (BCA), Iraqi American Society for Peace and Friendship (IASPF), Bhutanese Mutual Assistance Association of Tucson (BMAAT), Horizons for Refugee Families, and Tucson International Association of Refugee Communities (TIARC). The main reason for selecting those nine ECBOs was because they are formally registered and actively working with the ASU SSW technical assistance team. Seventy-seven participants were recruited from all ECBOs. Six of the ECBOs are based in Phoenix but three of them were Tucson-based.

There is a difference between the organizational set up of ECBOs in Phoenix and Tucson. While the phoenix ECBOs are organized based on their ethnicity or country of origin, those from Tucson, namely Horizons for Refugee Families, and Tucson International Association of Refugee Communities (TIARC), are composed of refugees that have come from different countries or different ethnic groups. On the other hand, two of the Phoenix organizations namely, CCA and CDCA, are formed by refugees from the

same country of origin but wanted to be organized under two different organizations claiming that they have different cultural and historical backgrounds.

As a sampling strategy, the study used convenience sampling, a method of purposeful sampling that allows the selection of study participants for the sake of convenience (Hardon, Hodgkin, & Fresle, 2004). Hardon et al. (2004) added that the use of community leaders to recruit study participants is a common strategy for focus group studies as leaders usually pick information-rich participants. Thus, all of the 77 participants were recruited by the respective ECBO leaders. The ASU project team coordinated the recruitment and sampling process. All of the focus group discussions were conducted in the offices of the respective ECBOs and this created a favorable condition for the participants as they were meeting in the very places they already knew. Participants were relaxed and acted in confidence. In sum, the sampling strategy helped in collecting abundant information but may not be free from selection bias due to the non-random nature.

Data Collection

This research has used focus groups as a method of data collection. Focus groups permit participants to interact and to respond to each other's comments and offer a more relaxed conversation (Creswell, 2009). The use of focus groups as a primary means of data collection enhances research originality and helps to explore the topic in depth through group discussion and brainstorming. This is especially important with refugee populations who may be less comfortable talking with outsiders, i.e. study personnel, and may be more likely to reveal insights while in a group conversation. Furthermore, focus groups help to collect more data within a short period of time.

The main reason behind the use of focus groups for this study was that no research has been done before in the field of social entrepreneurship by involving the research population identified. Semi-structured and open-ended questions were used in the data collection instrument. In order to boost individual participation and to promote idea generation, the following seven questions followed by prompts were presented.

1. Are you familiar with the term “social entrepreneurship”? What does being a social entrepreneur mean to you?

2. As a social entrepreneur, what do you want to accomplish?

3. Talk about an experience when you had to solve a problem. What was the problem and how did you solve it?

4. What are some examples of successful social entrepreneurship you see in your community? How do those success stories benefit your community?

5. With that in mind, what are some of the opportunities for social entrepreneurship you see in your community? What are some business or entrepreneurship ideas you have? How will your ideas benefit you and your community?

6. What support do you have within your community that would support you as an entrepreneur?

7. What would you like to learn about entrepreneurship? What would be important for you to know in order to start your business or venture?

All the above questions were prepared by the ASU technical assistance team. For the sake of maintaining reliability, these same questions were asked to all research participants without making any changes. All participants completed individual questionnaires that detailed their consent for participation. Language interpreters were

used in all focus groups and all voices were recorded. Nine focus group discussions were completed with a total of 77 participants. On average, there were 8.5 research participants per group or per ECBO. The minimum number of participants per group or per ECBO was 5 and the maximum 18. Eight trained ASU technical assistant team members had conducted the focus group. Each focus group had been conducted by at least 2 members of the technical team. As a member of the technical assistant team, this researcher had participated in running one of the focus groups but listened to all the voice recordings and transcribed 7 of them. One focus group recording was transcribed by a fellow technical team member and the remaining one by a volunteer from the ECBOs. The discussions took an average of 1.5 hours per session.

Data Analysis

In qualitative research, data analysis is highly critical and needs extra care. The data usually comes as primary data collected by the researcher directly from the field. As explained in the previous section, this research has used focus groups as the primary method of data collection. All the nine focus groups were recorded using voice recorders. The data in the voice recorders was transcribed carefully without losing its context. The transcribed document was then uploaded to Dedoose software. Dedoose is a web-based program that is designed to assist qualitative researchers in the process of data analysis. Seven codes or themes were created and entered in to Dedoose based on the focus group questions as well as answers given by the participants. Coding is therefore the systematic preparation of research data for analysis where meaning for the data is created by assigning labels (Miles & Huberman, 1994).

Although the analysis is assisted by the software, the task of coding and assigning excerpts to the respective codes was performed by the researcher. The researcher carefully assigned highlighted excerpts in to the appropriate codes or themes that were created earlier. The software presented highlighted excerpts and codes in different colors making it easier for the researcher to trace and export it to a word document. Finally, the transcripts that contain the voices of research participants and notes taken from researcher's observation were reviewed and compared with the text for each code. The data was analyzed with hermeneutical and thematic approaches to uncover participants' meanings and themes within their responses.

Ethical Considerations

As stated by Creswell (2009), most of the ethical issues in qualitative research appear during data collection, data analysis, and distribution of the results. Likewise, the study of refugee social entrepreneurship in Arizona is subject to such ethical concerns. In order to protect this, the study plan was approved by the Institutional Review Board (IRB) of ASU after passing through rigorous checklists. After securing the IRB approval, research participants were advised through official letter from the ASU School of Social Work. In this letter, participants were informed that their participation is voluntarily and their decision not to participate will not impact their eligibility for services or any other relationship to ASU. Participants were advised that even if they agree to participate initially, it is possible for them to withdraw from the study at any time. Participants were also advised that information obtained in this study is strictly confidential but the results of this study may be used in reports, presentations, and publications.

As a solution to some ethical dilemmas that may arise, the researcher obtained participants signatures on informed consent and confidentiality forms. After the motive and purpose of the study was explained, each participant was provided with a consent form that explained the procedures of the study in its entirety. Participants then signed the consent form that indicated their permission for participation and to have their voice recorded. Signed forms were then documented and kept in a safe place. As a result, identities of research participants will be kept confidential and the information they gave is used exclusively for this study.

Positionality

Positionality of the researcher is very important especially in qualitative research. Positionality affects not only the research process but also the research product (Bourke, 2014). Thus, both the research participants and the researcher have chances to shape the overall research environment. For this reason, Bourke (2014) advised researchers to carefully consider the potential influence of their positionality. Therefore, this researcher presents his positionality: as part of the ASU SSW technical assistance team for the social entrepreneurship and integration project, as a member of the larger refugee community in Arizona, and as an entrepreneur in his country of origin as well as in the U.S. The impact of the researcher's positionality on the data analysis is explored among the study limitations in Chapter 5.

Chapter 4

RESULTS AND ANALYSIS

The following seven themes emerged from the focus group study: business experience, problem solving experience, conception of social entrepreneurship, examples, opportunities, support, and needs. In addition, analysis of results under each theme is provided. This chapter presents those themes and analysis of corresponding results.

Business Experience

This theme explains experiences that refugees had with business or entrepreneurship and social entrepreneurship. Many participants identified the difference between engaging in business activities in their home countries from owning and operating a business in the U.S, “[Iraqi participant] knows ... the steps of how to do business... but here is totally different.” Participants named several different forms of prior business experience, such as “import and export, buying and selling clothes, buying and selling computers, small grocery shop, jewelry, goldsmith, fine arts, mechanic, fashion design, carpenter, and construction”.

One Burmese participant explained “Burmese community in Malaysia used to own a two story business plaza”. Some said they were farmers and one person said he was a church pastor. One BMAAT participant explained “I never done any business in the past...I have a bachelor degree in business...but I see people trying to do business without knowing about business...they don’t know the purchasing power of their community members who literally live in food stamps ... changed my field to social services here but would like to do business back home in Africa later on.”

Compared to the overall number of focus group participants, there were few participants who were active in the discussion and able to give their opinions actively under this theme. However, those who engaged in the discussion outlined several business experiences. Most of the refugees have come from poor countries where unemployment is rampant. In the absence of formal employment, it seemed that self-employment in the form of small business ownership was a widely available option for refugees where they had been buying or making commodities on one side of the market and present it for selling to the other side of the market.

Refugees in Arizona have small business experiences. However, the focus group discussions discovered some barriers facing refugees transferring their previous business experiences into operating in the American business environment. The barriers included: language, much more complex rules and regulations compared to their home countries, difficult paperwork and documentation, inaccessibility of loans or funding, and lack of education. Even after individual business owners started their own small businesses, one major challenge waiting for some of them could be that each and every business communication must be in writing and owners need to understand what they are signing. This is in sharp contrast to doing small business in some of the refugees' home countries where oral communication is equivalent to a written document in America.

Problem Solving Experience

This theme presents participants' past experience or examples of when they solved a problem. Most of the participants mentioned that they have solved several problems related to their community members, “[BMAAT participant] as a pastor solves problems of his church members on a daily basis” and [Horizon participant] ...

established learning center for English language and citizenship courses and helps his community members.” A couple of participants detailed how they saved their money by acting swiftly and closing a failing grocery store or a change of location for their small shop. A female SAUC participant said one time she saved a marriage through counseling and another time saved the life of a young man who was determined to commit suicide. One TIARC participant explained he “always reaches out to others and shows readiness to solve problems.”

The focus group revealed that participants have acquired problem-solving experiences in the areas of liaising, referral, crisis management, liquidation, networking, avoiding divorces, and preventing suicide. These experiences can be summarized as community organizing skills, people skills, business skills, and maintaining family and human values.

Participants have indicated experiences in solving ranges of problems before and after they come to the U.S. The life of refugees is known to be challenging as they travel from their home countries to the final country of resettlement. As they pass from one problem to another throughout this journey, they have acquired a variety of problem solving skills that are being applied in their day-to-day lives. Refugees that participated in the focus group talked about the risks they had taken in the past and shared how they made it to this day. Risk taking is one characteristic of entrepreneurs.

Conception of Social Entrepreneurship

This theme details any conception, definition, perception, idea (or lack of) about social entrepreneurship. Participants’ conception of the term social entrepreneurship is

mixed. The answers ranged from I know about it, I am familiar with it but can't explain it, to I don't know.

BCA participants see social entrepreneurship as “a business that help entrepreneurs to help community directly and indirectly, a common platform where different individuals participate to help communities in their basic needs, and a good engagement strategy to community members especially for those who can't work and make money.” Participants from SAUC define social entrepreneurship as “a person with high ambition, someone who invests money and financially independent, a person who has plan and with many qualities, someone who has a target to shoot for, one who owned business before and can reach his personal goal, one who is problem solver, one who uses opportunities and make money, and one who is self-made and does a lot of strategizing.”

BMAAT participants perceived social entrepreneurship as “a community or social business such as stores and can be done by individuals or group.” Many Horizon participants were able to define social entrepreneurship as having a business and making money, helping less of you and more of a community, doing business and helping your community, getting the product people need such as ethnic food, make a community grow, and provide jobs.”

CDCA participants confirmed that they are familiar with the term social entrepreneurship and perceive it as “... developing a business that is profitable ... creating something that is benefiting society..., a business that gives profit and sometimes sharing some of that to the community members.” CDCA participants perceived social entrepreneurship as a tool to empower poor people and make differences in their life.

At least one participant from each focus group said “don’t know the definition.” For example, one SAUC participant said “don’t know the definition but knows what it is”. A BMAAT participant feels “confused about it”. Another participant from BMAAT challenged the focus group: “... but what about the competition? Can we compete with Walmart for example ... someone just proposed sewing clothes and selling it ... I am sure people can go to Walmart and buy similar things at Walmart with less price and still better quality.”

Many Horizon participants said they were not familiar with the term social entrepreneurship. However, all Iraqi participants said they are “not familiar about social entrepreneurship but know about business” and all TIARC participants didn’t answer the question with regards to their familiarity of social entrepreneurship and what does it mean to them but stated most of them have come from farming or agricultural background. Burmese community members said that they are familiar with the term social entrepreneurship but didn’t answer the follow up question that asks what social entrepreneurship is. One Burmese participant stated “the rules and regulations are so complicated ... it is complicated so I couldn’t encourage people to start ... business here”. CCA participants didn’t exhibit their perception on social entrepreneurship but one participant asked, “... we need capital, we need business license, we need location...we don’t exactly know why we are here.”

Those participants who claimed that they have knowledge about social entrepreneurship gave explanations that can be classified as fair understanding of the concept. However, they were not able to differentiate between social entrepreneurship and entrepreneurship. From the refugees standpoint this whole exercise was about

business ownership, but from the ASU project team standpoint it is social entrepreneurship.

The focus group revealed that better organized ECBOs have better understanding of social entrepreneurship. For many participants, social entrepreneurship is a more complicated concept than pure entrepreneurship and was a bit confusing to try to differentiate between social entrepreneurship and entrepreneurship. Thus, full understanding of the concept is highly dependent on educational background, exposure to professional employment, or prior business ownership.

Almost all participants were talking about landing in some kind of business opportunity for themselves which they think will result from their collaboration with the ASU social entrepreneurship project. Although participants correctly articulated some concepts of social entrepreneurship, much of the discussion was about business opportunities for themselves rather than helping other members of the community and therefore can be considered as lack of a key element in social entrepreneurship, which is the social component. Most of the participants discussed focusing on their own basic economic needs before embarking on a project that works for the benefit of others.

Examples

This theme describes examples of existing entrepreneurship in participants' communities.

BCA participants indicated that one of their community members in California started growing and selling green vegetables through the help of International Rescue Committee and is now running a large scale farm in California. SAUC participants presented two of their community members as examples for successful entrepreneurship:

one who owns a Somali restaurant in Tempe and another one who is running a medical transportation business. Burmese participants indicated “...some started and now disappeared... anyway these are not big businesses.”

BMAAT participants said they did not have an example of business owners in their community and participants from Horizon explained the unavailability of business owners in their community. However, one participant said he knows a Somali person who owns a mall in the Washington D.C. area. CDCA participants cited Nigerian immigrants who owns a group home in Phoenix and also the refugee café of Catholic Charities as an example. CCA participants identified a couple of their community members who owns cultural clothing stores as an example. TIARC participants mentioned a Nigerian store owner, Nepalese store owners, poultry and sewing businesses, and a shoe repair business, all based in Tucson, as examples.

Most participants did not name examples or role models who run businesses within their communities. Only two refugee groups, Somali and Congolese, were able to mention few examples. A couple of participants tried to mention immigrant small business owners who are members of other ethnic communities in Arizona but were not participants of this project. Few participants listed out of state refugee businesses as an example. The focus group revealed that refugee communities in Arizona lack role models in terms of refugee entrepreneurship.

Opportunities

This theme describes participants’ perceptions of business opportunities and their ideas or plans of what they want to accomplish.

Many BCA participants indicated they would like to accomplish community development activities through entrepreneurship. One participant specified that he wants to promote and sell life insurance to his community. A participant known to be the community leader of BCA declared "... I have already started a business...if my community members come and join hands with me, they are welcome... we can work together...I think the best result will be self-creation and being your own boss." Another BCA participant sees the opportunity of establishing a community-learning center, which he referred to as "a bright spot." This participant believed that the start of social entrepreneurship activities in his community will help in decreasing the suicide rate as members will be busy thinking about and performing valuable things, developing personal confidence, and engaging with healthy competition among themselves. In addition, sewing or tailor store, restaurant serving their own ethnic food, vocational training center, grocery store, and livestock farming were business opportunities identified by BCA focus group participants.

SAUC focus group participants mentioned that they would like to help people in jail, hospitals, and those with drug problems as well. Many of the participants shared their wish to establish programs that serve as a resource center and provide coaching and mentoring services to the youth and assist single mothers and their kids. They also commented that instead of starting new initiatives they would like to see their existing organization center strengthened and expanded with more programs such as opening a book store. With regards to new business or social entrepreneurship, SAUC participants identified opportunities such as: childcare centers, sport centers, transportation services, and tailoring or sewing stores.

Many Burmese participants wished they could open small businesses but they did not have the money to do so. A few participants saw opening their ethnic restaurants as a social entrepreneurship opportunity and wanted to spread this idea to the entire community and work towards the licensing and legalization process. One participant discussed an interest in opening a small business in a construction field that can be done on a part-time basis.

BMAAT participants discussed the following opportunities in their community: opening an adult learning center where adult community members learn the English language, family values, receive marriage counseling services. Participants articulated that the center could open employment opportunities by hiring educated refugees coming to the country as teachers and cultural counselors. One BMAAT participant mentioned sewing cultural clothes and providing them to the market as a good opportunity. In his own words, “I help and teach women of my community... I already taught three ladies how to sew, how to make clothes and one of them were unemployable anywhere else.” Another participant put it like this: “I am an agricultural economist... I can produce food items... farming... food business... to sell to every community.” Like the other communities, BMAAT participants pointed out tailor or sewing stores for cultural clothes, child care, and ethnic restaurants and stores as social entrepreneurship opportunities.

Horizon participants discussed ideas creating partnership with others, opening grocery stores, child care centers, opening English language schools, and establishing employment services as business opportunities. A participant who claimed to be a pastor said, “... I just started something called Africa Health... we already rented offices... we

are trying to make micro projects and help the disabled and poor people.” Through the implementation of social entrepreneurship activities, they would like to improve neighborhoods, provide seed money to start ups, tackle drug issues, and reduce or avoid social problems.

Iraqi participants suggested business opportunities such as: trade schools, construction, beauty centers that can serve both as a teaching and service center, barber shops, and a fine arts center. Although Iraqi focus group participants seemed better equipped with business experiences back home and have more ideas here, they were not enthusiastic to spell out more opportunities. They were just pressing interviewers for faster actions towards the implementation of business activities and insisted to know what ASU has in store for them.

CDCA participants identified financial planning services, life insurance, transportation, an online platform that may connect African products to African buyers, and Congolese restaurants as business opportunities. Participants believed that Africans should support African businesses. One female participant said she already identified her niche business but did not want to talk about it in the focus group. Participants indicated they would like to support their church ministers and evangelists financially as they believed that these group of people have sacrificed a lot for the good of the entire community.

CCA participants said sewing stores for Congolese traditional clothes, opening Congolese restaurants, importing mineral from Democratic Republic of Congo, and general import and export as business opportunities. Many participants clearly explained

that although they have those ideas they do not know how to operate here and do not have the money to do so.

TIARC participants were not sure what business opportunities are available in their community. They said they would try gardening and provide fresh vegetables for the community but they do not have enough space and capital to do that. One member of this community said he had no business ideas and does not have capital. Participants wanted to see their children and grandchildren successful in America and would also be happy to see their youth become professional soccer players.

Participants were able to mention several business opportunities that they think would work here. Opportunities like daycare, sewing, and language school were mentioned by almost all the nine focus groups. Transportation and community recreation centers were also cited as business opportunities. Some individual participants indicated few part-time opportunities like landscaping and maintenance services. Some of them were not willing to share their ideas as they feared that their business ideas would be stolen by others.

Some of the business opportunities identified such as child care and sewing seemed to be so small that growing beyond their own community members could be difficult. Thus, wider impact might not be achieved in a short period of time and some small business owners might not have the patience for sluggish growth and it is not uncommon for such people to close down businesses much earlier than expected. However, proper technical assistance, aggressive marketing and promotion effort can change things around.

In reference to helping members of their community, it was very interesting to learn that well established or well bonded ECBOs showed better interest in helping their community members. In sharp contrast to this, some other members of ECBOs were not even willing to share their business ideas during the focus group. Thus, trust or social capital was lacking among members of the refugee communities. The lack of social capital can be one obstacle to entrepreneurship and social entrepreneurship.

Another important observation was the level of passion individual participants showed towards entrepreneurship. Few participants were passionate about their issues. Many of the participants' did not show a strong desire or need while presenting their business ideas. In order to be successful in business, one needs to be compelled internally. It is possible to say that some participants were able to cite those opportunities because they were coached to do so by their community members and ASU technical team since the start of the social entrepreneurship project throughout the past 12 months. This observation was even clearer when a couple of participants were simply airing a business idea that did not seem feasible. For example, in one of the focus groups, participants presented the idea of importing minerals from their home countries and selling them here. However, the mineral business is a high scale business which is tightly controlled by the government of respective countries and it is almost impossible for individual refugees to import minerals to the Arizona market.

Some of the participants argued that although there are business opportunities, the refugee community needs to equip itself with the appropriate knowledge of business and also thorough understanding of rules and regulations of America before embarking in this project. They warned that doing business in America is more difficult and complicated

than doing business in refugee camps as well as their respective home countries. Specifically, one individual member of the refugee community tabled a strong argument against starting a private business at this stage. He said that people jump into business without doing the appropriate market study. He believes there is not enough market within the refugee communities in Arizona for those trying to make some product and sell it; as almost all refugees are food-stamp dependent and have no or little purchasing power. He added that even if they have the purchasing power, big enterprises like Walmart can offer similar products with very low prices. For these reasons, he said, he is employed in a social service organization although he gained a bachelor's degree in business a long time ago. However, when meaningful employment is somewhat unattainable for refugees, the case for entrepreneurship gets stronger.

Support

This theme describes what existing resources or support participants identified in their community. SAUC participants implied the resources owned by their community organization are a support. On the other hand, BMAAT and CDCA participants indicated their respective church as a support system. The remaining six focus groups did not identify any community resource as a support.

Most participants were unable to indicate what support or existing resources are available in their community for the purpose of running social entrepreneurs. Only one focus group identified their ECBO center as a support. Two other focus groups indicated their community church as their support.

The focus group revealed that refugee communities in Arizona have no apparent support system that derives social entrepreneurship. The fact that focus group participants

could not identify their respective ECBOs as a support system warrants further analysis. The one focus group that was able to mention its ECBO center as a support system is relatively better organized, has its own dedicated center, and a leader respected by the members. Members of this particular community group were also composed of refugees who had been in the US for more than five years although smaller numbers of them were in the range of few months to five years of their arrivals to the U.S.

As the other two focus group participants indicated, church is always considered by many communities, refugees or non-refugees, as a support system. However, the benefit of having church as a support system might not have a direct impact on becoming a social entrepreneur. What matters most for becoming a social entrepreneur is continuous interaction of community members in their respective organizational setup, availability of role models, and a dedicated community leader.

Needs

This final theme describes participants' needs for moving forward and what they want to learn about social entrepreneurship.

BCA participants explained their need for specialized equipment that can be used for making cultural crafts from bamboo. Participants said bamboo is the raw material for their cultural crafting and can be imported from South America but they need to learn the import procedure. Many BCA participants presented their need for education and training that can qualify them to open licensed businesses such as tailoring. In their own words, "the legal procedure...running business entity is governed by many rules, federal laws...for example, the tax system...the legal procedure is completely different here in America and we need to learn this in the first place". Participants also articulated their

needs in areas such as: “some steps on how to build business...how to look for dealers and investors worldwide, how to get loans at low interest rates or grants, and overall trainings.” One participant mentioned an immediate need for a community center building to bring older community members into one center and prevent suicide.

SAUC participants identified needs such as “new or good quality sewing machines, more education and training in social entrepreneurship, financial help or grants, coaches and mentors as well as marketing and promotion for their sewing products.” Participants also mentioned needing help on how to establish a one-stop information center at their community place.

Burmese participants explained the difficulty in opening their cultural restaurant due to lack of experience and knowledge in rules and regulations. They added that even though they have money and try to rent places for their businesses, the landlords do not trust them in terms whether or not they really have the money and do not see them as capable individuals. One participant said she would like to learn how to write a business proposal. Some of them thought about opening a laundry shop but did not know how to go about doing it.

BMAAT participants said they needed more training in order to better understand the whole process of social entrepreneurship. One participant revealed that his friend and he have lost a lot of money as they tried to operate a gas station business and he recommends everyone to get as much training as possible before starting a business. He summarized “... what I am trying to say is that people has to learn a lot about running a business... and that is why I am sharing my past failure as a lesson.” Another participant said, “...refugees passed through traumas and because of that we lost some abilities in

life... we need to have job.” A couple of participants underlined the need for guidance in getting licenses for starting a day care. Most of them presented the need for more knowledge and education. Horizon participants said they need networking for moving forward.

Iraqi participants presented several needs in different areas such as “knowing the type of businesses that require certification and where to get certified, how and where to get licensing, how to find space for business, and how to secure loans or funding.” Participants mentioned that they need more advocacy so that they can operate smoothly in the American market place. Many Iraqi participants wanted to receive help in alleviating the language barrier and more training to understand the laws, as they are facing a whole different system here compared to back home.

CDCA participants expressed their needs to know more about social entrepreneurship. CCA participants expressed their concern with regards to competing with already established big businesses who provide everything at a better price such as with Walmart and Circle K in reference to selling clothing and grocery items. They said they need to understand a lot before opening businesses. In one of the participant’s words “...back home we know about handwork (crafting)...here the environment is so competitive...how can we work in this environment ... how can we promote and sell the products we are going to produce.”

TIARC participants said they needed to know where the capital would come from if they want to start businesses. Participants mentioned their need if they want to start a gardening business, “[TIARC participant] ...do not have space for gardening...we live in

apartments...we are looking at community gardening...we need fertilizers and other items.”

Participants have presented enormous needs for moving forward towards social entrepreneurship, which by itself is a positive sign. Needs presented by focus group participants were both individual and communal or organizational. Individual participants expressed their need for continued technical assistance throughout the process that includes training, licensing, business plan preparation, and capital. Needs at the organizational level included a facility or building to be used as a community center, advocacy, promotion, and machineries.

It seems that most of them were not able to confirm in a reasonable confidence that they fully understood social entrepreneurship and were ready to start their own businesses. Most of the participants tried to justify their massive needs for moving forward by saying that they did not understand social entrepreneurship very well. Apparently, participants were overwhelmed by the rules and regulations pertinent to opening and running small businesses in America as well as the whole concept of social entrepreneurship.

Chapter 5

LIMITATIONS, DISCUSSION, AND IMPLICATIONS

After analyzing the literature and research findings, this chapter presents limitations, conclusions, and implications.

Limitations

This study has some limitations that need to be acknowledged. As is the case for all focus group methods, the study was not carried out in a natural setting. The focus group discussion had been conducted inside the offices of the respective ECBOs and all the participants were recruited by the respective community leaders. Thus, the researcher relied heavily on community leaders for the recruitment of participants and venue selection. There is a possibility that recruitment of participants was biased by the community leaders. Moreover, since the discussion was facilitated by language interpreters, the data might have lost some of the context through the translations.

Although Arizona is home to thousands of refugees, only 77 of them from nine ECBOs participated in the focus groups. Thus, the generalizability of this research needs to be viewed based on this information. The other limitation is personal bias in that the researcher was part of the ASU project team who also assisted in the project. While there is a possibility for the researcher to reflect his own views during the focus group discussion, he was aware of the potential for bias and attempted to reduce or avoid its effect towards the study.

Given the positionality of the researcher, the research agenda, the project itself, and the research participants; it is logical to expect that the researcher's position may affect the research process as well as the product. The expectation of the researcher was

that social entrepreneurship is a perfect fit for refugees and a faster way to achieve self-sufficiency in Arizona. Although this assertion is not completely contradicted by the findings of this research, some of the findings were unexpected by the researcher. The expectation has been framed through positionality. On the other hand, it would be fair for this researcher to assume that some aspects of data analysis such as the themes developed from the data were affected by his own voice and positionality. However, the researcher proceeded carefully and tried to minimize or avoid the effect of positionality throughout the research process and also in presenting findings.

The limitations just mentioned might not have significant effect on the overall results of the study but they will be important for the purpose of further research and analysis.

Discussion

This research showed that individual refugees in Arizona have entrepreneurial characteristics such as risk taking, hardworking, problem solving, and determination. They also have a good understanding of entrepreneurship but very little understanding of social entrepreneurship. Most of the refugees were unable to articulate the difference between entrepreneurship and social entrepreneurship at this stage. As revealed in the focus group, from the refugees' standpoint this whole exercise was about small business ownership but from the ASU project team standpoint it is a social entrepreneurship project.

The focus group documented that social entrepreneurship can be used as an effective strategy for self-sufficiency of refugees residing in Arizona. If supported adequately and planned appropriately, the refugee social entrepreneurship project can

lead to self-sufficiency and faster integration of participating individuals to the mainstream society. In the long-term, refugee social entrepreneurship may become an economic engine for Arizona, one of the top recipient of refugees in America. However, the study outlined that refugees are unable to take up this initiative without meaningful transition, preparation, and training.

Although refugees have past business experiences and fair understanding of entrepreneurship, they do not seem ready to run their own individual businesses as they are facing barriers to transfer their previous experiences and operate effectively in the American business environment. These barriers included: language, lack of formal education, much more complex rules and regulations compared to their home countries, difficult paperwork and documentation, and inaccessibility of loans or funding, limited social and human capital, lack of significant business ideas, lack of vibrant leadership, prevailing intra and intercommunity conflicts, and lack of exemplary social entrepreneur in each of the communities. Most refugees explained that they were business owners in their country of origins or refugee camps. However, the ingredients of success and key procedures are very different from the American system.

There is a deficiency of role models or successful refugee entrepreneurs and social entrepreneurs, who proved themselves in the past, within most participating ECBOs. For this reason, many participants and other people involved in the project remain skeptical about the success of refugee social entrepreneurship project in Arizona. Thus, there is a critical need for mentorship and tailored or customized trainings related to licensing, business plan preparation, and securing funding / capital. At the same time, it is highly important to make sure that the passion for social entrepreneurship is coming

from the refugees themselves. In other words, the approach to the project needs to be based on the principle of bottom-up strategy of community participation and organization.

Refugees in Arizona have no adequate support system that derives social entrepreneurship within their communities. Most of the ECBOs were found to be weaker and unable to provide enough support for individual refugee members. Problems such as this can be alleviated through reorganization and election of dedicated and capable leaders.

The focus group revealed that better organized ECBOs have a better understanding of social entrepreneurship. The reason for this could be the presence of social capital in the case of better organized organizations. It is noted that one key component in social entrepreneurship is social mission and the more refugees that are organized together, the better their understanding of social mission and social capital. Lack of social capital or trust has clearly come out to be a major issue within most refugee communities who participated in the focus group. Evidence for this was shown by some participants being unwilling to share their business ideas or opportunities available in their community as they feared that some other community member might steal their business ideas.

Implications

The result of this research with its unique element of creating a linkage between refugees and social entrepreneurship has important implications. The implications are organized under the following three main themes: Practice, Policy, and Research.

Practice. The result of the study may have a great implication on the field of social work practice. It may re-define social work practices by educating social workers that there is something beyond case management and counseling when it comes to changing the lives of clients; social entrepreneurship is a viable alternative to these practices. Germak and Singh (2010) argued that social workers need to open their eyes and incorporate the appealing business logic behind social entrepreneurship as a tool for social change. Combined with social work macro practice, social entrepreneurship can be a sustainable solution for social issues.

The findings of this research may also offer opportunity to business professionals and entrepreneurs to understand social mission and incorporate it as additional bottom line in their existing and future ventures. Social entrepreneurship develops not only businesses but also people. It also helps scholars of social entrepreneurs to focus their work in the areas of new social entrepreneurship opportunities, innovation, and emerging social issues.

The study sheds light on the social entrepreneurship model and gives indications for the utilization of skills and experiences of refugees for social venture creation. The findings may play a pivotal role in refugee practices as the passion of enterprising empowers the refugees of Arizona and helps them to discover self-confidence as they are brainstorming about business ownership as well as helping others through social entrepreneurship in the middle of many other challenges of residing in a new country. The involvement of refugee communities, whom are mostly known to be “handout” recipients, in the process of social venture creation and innovation helps to rebrand their image. The ability to create and innovate is a powerful image building tool for human

beings be it for an individual or a society in general. Furthermore, the study benefits present and future refugees to expand their horizons of thinking and consider several other alternatives as a means of self-sufficiency.

Refugee communities in Arizona need to build social capital as part of facilitating their social entrepreneurship activities. In the absence of social capital, there is a danger of disconnect among individual refugee members as well as ECBOs representing different refugee communities. In some situations, disconnect among refugee communities may lead to suicide, which is another challenge to refugee health here in Arizona as well as in the U.S. Social entrepreneurship will enable refugees to become more creative, productive, supportive to each other, and more cohesive socially. Increased social cohesiveness may minimize or avoid suicide as well as mental health and help refugees to acquire better and larger market environment.

Refugees in Arizona need to have an umbrella organization or a consortium that incorporates interested organizations as a member. The consortium can pool resources from various areas and can do a better job of equipping individual refugees to become successful business owners. The consortium can do this by establishing competitive and profitable social enterprises. The establishment of social enterprises is essential because social enterprises are likely to benefit refugees in terms of their resettlement experiences by offering knowledge and skills for social interaction, employment, and entrepreneurship (Kong, 2011). In addition, social enterprises can serve as an apprentice center for refugees who want to pursue social entrepreneurship.

Social enterprises may assist the transition, preparation, and training of refugees towards social entrepreneurship. They can provide targeted trainings to the refugees,

hiring refugees, and coaching them for individual business ownership if they are interested in doing so. The consortium should also be able to facilitate and promote the entrepreneurial endeavors of refugees through mentoring and resource referral. In so doing, social enterprises become vehicles for entrepreneurship and serve as a safe transition to refugees as they progress from unemployed to employed and then to the ultimate goal of business ownership. As more refugees move out by opening their own businesses, they leave job openings for the newly arrived ones and the cycle goes on. In addition to promoting self-sufficiency, the consortium will also facilitate social and cultural integration of refugees to the mainstream Arizona.

In addition to the consortium, refugees in Arizona need sponsor organizations in achieving their dream of small business ownership. The sponsor organizations should be well-organized entities that have the resources to establish social enterprises and utilize the skills, knowledge, and experiences of refugees. These sponsored social enterprises can be designed with short term and long term goals. The short term goal is to refugee employed and self-sufficiency. The long term goal could be paving the way for interested refugees towards opening their own businesses and to continue the mission of social entrepreneurship through them. Any organization, for-profit or nonprofit, that opens social enterprises is going to be in perfect alignment to the definition of social entrepreneurship that embeds both the financial and social as primary goals.

ASU SSW should focus on further capacity building for both the ECBOs and individual refugees who have interests in pursuing the social entrepreneurship project. Refugees and their organizations need to get continuous technical support until they reach a level where they are comfortable in the new business environment they are operating

and fully understand social entrepreneurship as a strategy for empowerment, self-sufficiency, and social integration.

Policy. The result of this study has social change implications for policy makers at the local, state, and federal level. After resettlement to a third country, hundreds and thousands of highly educated, experienced, and talented refugees are forced to continue to be underemployed and may forget who they were and who they are when it comes to a profession. Non-recognition of foreign education credentials and discrimination are believed to be the two major causes for such human capital wastage in America and other refugee host countries. Thus, policy makers should consider these findings about refugees in revising present public policies and crafting the new ones.

The result of this study calls for ORR and local refugee resettlement agencies commonly known as VOLAGS to incorporate social enterprise as a strategy within the self-sufficiency plan of refugee arrivals. Considering more paths to self-sufficiency over and above wages and salaries accelerates the integration of newly arriving refugees to the mainstream population. State and local governments should understand the benefit of social enterprises and facilitate their establishments. Once established, social enterprises can serve as a springboard for refugee social entrepreneurs.

Policy makers at the local, state, and federal levels should educate themselves about refugees along with their valuable life experiences, skills, and knowledge. In doing so, they should develop refugee friendly policies that avoid or reduce barriers of entry to the mainstream entrepreneurship. Avoiding barriers means protecting the waste of refugee skills and experiences which also means helping the overall economy. Over and above the cultural and language barriers, refugees in Arizona are overwhelmed by

sophisticated business rules and regulations such as licensing. The barriers can be avoided or reduced by establishing a specialized office at the state level that facilitates refugee social entrepreneurship.

Research. This research confirmed that refugees have knowledge, experience, and understanding of participating in small business ownership. Based on these findings, future research needs to investigate how refugee social entrepreneurs can be successful and should focus on how to measure their success. Since most refugees are dependent on the federal and state welfare system, future research should consider finding out how much welfare dependency decreased as a result of refugee entrepreneurship. For better results and to reduce personal and professional biases, it is recommended that future research on social entrepreneurship are conducted by scholars who have background in the fields of business management and social work. ASU SSW, resettlement agencies, Arizona State, Federal Government, Community, and other major stakeholders in the field can use the findings of this research to revise their approaches while delivering services to the existing as well as newly arriving refugee clients.

Furthermore, the research documents the possible benefits of ASU SSW in educating ECBOs and other partners on topics such as self-sufficiency, integration, and social entrepreneurship. It also serves as a reference for further scholarly works in the areas of refugee self-sufficiency initiatives, social work practices, and developing social entrepreneurship projects. This research established that refugees have cultures that are different from the mainstream population along with valuable business experiences and strengths. Additional research that examines the experiences of other refugee host countries needs to be done in order to determine how social workers and business

professionals can address the cultural gap and support refugees in their entrepreneurial endeavors.

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