

Everyday cosmopolitanism of refugee entrepreneurs

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Abstract

Purpose – This study explores how refugee entrepreneurs engage in everyday cosmopolitan practices as they navigate underdog entrepreneurship to shape their business development and interactions with the host society.

Design/methodology/approach – Focusing on six refugees from the Middle East in Finland, narrative analysis with a holistic content approach is used to interpret the data.

Findings – Refugee entrepreneurs consistently engage in everyday cosmopolitanism through diverse interactions, fostering personal and business growth while benefiting the host community. By navigating the challenges of underdog entrepreneurship through strategically engaging in everyday cosmopolitan practices, they challenge elite associations of cosmopolitanism, overcome systemic barriers, exercise agency in constrained contexts and exert voice in an attempt to influence social norms.

Originality/value – This paper advances understanding of everyday cosmopolitanism among refugee entrepreneurs by arguing that everyday cosmopolitan practices function as active, entrepreneurial strategies enabling refugees to overcome systemic barriers and exercise their socioeconomic agency. Furthermore, it looks beyond pragmatic application of cosmopolitanism to stress its moral dimension by highlighting how everyday cosmopolitanism fosters universal values, such as cultural openness and equality. It also extends underdog entrepreneurship literature to include refugee experiences, which have been previously overlooked or grouped with those of migrants, despite their distinct structural challenges. Practical implications highlight the importance of a two-way integration through practices of everyday cosmopolitanism, both from refugees and local society.

Keywords Refugee entrepreneurship, Opportunity, Everyday cosmopolitanism, Underdog entrepreneurs, Finland

Paper type Research article

1. Introduction

Often considered a “disadvantaged” group (Górska *et al.*, 2022), refugees are sometimes framed in popular media as a threat to both the security and cultural fabric of the host society (Lawlor and Tolley, 2017). Accordingly, they may face adversities such as racialisation and discrimination, making them underdog entrepreneurs (Bort and Totterman, 2023) and part of a marginalised layer of society (Montgomery and Foldspang, 2008) that faces unique structural constraints, such as a lack of network capital or funding access, making traditional entrepreneurial pathways less viable. Despite this, resilient refugee entrepreneurs may actively

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seek opportunities through interactions with local communities and other ethnic groups, which can lead to everyday cosmopolitanism.

Refugee entrepreneurship involves “entrepreneurial action to escape the limits and constraints of their lives embedded in substantial and persistent adversity” (Shepherd *et al.*, 2020, p. 4). Through coping with adversities and attempts to integrate into host societies, refugees often develop multiple intersectional identities, which they use depending on the situational context (Shepherd *et al.*, 2020; Khademi *et al.*, 2024). These identities can be linked to their national identity in their home and host countries, as well as to their roles as refugees, migrants, entrepreneurs, etc. (Khademi *et al.*, 2024). Developing and using these identities requires adapting to local norms and ingraining local cultural schemas into their cognitive repertoires (Ivanova-Gongne *et al.*, 2024; Ivanova-Gongne and Lång, 2026). This process is interlinked with everyday cosmopolitanism, which is related to “openness” to “cultural others” and engaging with cultural differences (Driezen *et al.*, 2021). Everyday cosmopolitanism and intercultural skills, cultivated through entrepreneurial activity (Jones Christensen and Newman, 2024; Ivanova-Gongne *et al.*, 2024), may enhance refugees’ capacity to recognise opportunities and develop their businesses (Ivanova-Gongne and Dziubaniuk, 2021).

This study aims to understand how refugees engage in everyday cosmopolitanism practices while being underdog entrepreneurs. In particular, it asks: How do refugee entrepreneurs enact everyday cosmopolitan practices to navigate the adversities of underdog entrepreneurship and recognise opportunities?

To answer this question, the stories of six refugees from the greater Middle East in Finland were collected and analysed. Refugees and migrants from this region have one of the highest entrepreneurship rates among all migrants in Finland (Formaro, 2018) but face a high level of racialisation and stigmatisation (Yeshe *et al.*, 2022), leading them to be “disadvantaged even before business entry” (Ram *et al.*, 2017, p. 7), which makes them akin to underdog entrepreneurs, as defined by Miller and Le Breton-Miller (2017) and Bort and Totterman (2023) (see Section 3 for a definition). “Refugee stigma”, along with psychological turmoil, may diminish refugee resilience (Yeshe *et al.*, 2022). However, hope through entrepreneurship and interaction with and support from local communities sustain resilience (Yeshe *et al.*, 2022). Thus, everyday cosmopolitanism on the part of both refugees and local communities is crucial for refugees to integrate into the host society and succeed entrepreneurially.

The findings show that refugee entrepreneurs constantly engage in everyday cosmopolitanism practices via interactions with various ethnic groups (locals, co-ethnics, other migrants, etc.), allowing them to achieve personal and business growth and contribute positively to the local community, seizing further opportunities for their businesses. This paper contributes to the literature by advancing understanding of everyday cosmopolitanism in refugee entrepreneurs, which is often assigned to expatriates and elites (Driezen *et al.*, 2021; Skey, 2012), while framing refugees as active agents rather than passive recipients of support (Althalathini *et al.*, 2020).

The paper is structured as follows. Firstly, the concepts of everyday cosmopolitanism and opportunity are presented. Secondly, the data collection and analysis methods and interviewees’ characteristics are described. Finally, the findings of this study are presented along with conclusions and avenues for further research.

2. Refugee entrepreneurship – opportunity vs necessity

Upon arrival in the host country, refugees are often restricted in their mobility, both internationally and locally (Hilbig and Riaz, 2022). Large psychic distance and otherness in the form of race, religion or language further affect their chances of being marginalised (Pidduck and Clark, 2021) within the host society. Thus, refugees displaced by persecution, conflict or disasters are among the most socioeconomically excluded migrant groups, facing structural inequality, poor living conditions and high unemployment (Lång *et al.*, 2025a; Ivanova-Gongne *et al.*, 2026). Unlike other migrants, their movement is shaped by forced and

traumatic circumstances (Desai *et al.*, 2021), often resulting in psychological and health challenges.

In the entrepreneurial context, the forced nature of their migration often means that they have less social and economic capital and may lack initial knowledge about the host country's opportunities and culture (Newman *et al.*, 2024; Refai *et al.*, 2024). Furthermore, refugees face challenges such as limited local language skills and the liability of outsidership (Masoud *et al.*, 2023). As noted by recent studies (Ivanova-Gongne *et al.*, 2026; Lång *et al.*, 2025a), with their diverse starting points and experiences related to discrimination and persecution, refugee entrepreneurs must push through residence permit processes, language and cultural barriers and education and, finally, establish and manage a business in a context new to them. Despite facing greater barriers to entrepreneurship than other migrant groups and non-migrant entrepreneurs (see Table 1 in Section 3), refugees are said to have the highest rates of entrepreneurship among all migrant populations (Ram *et al.*, 2022; Newman *et al.*, 2024).

Refugee entrepreneurship manifests through both necessity and opportunity-driven efforts to earn a livelihood (Zighan, 2020). This duality is part of the entrepreneurial life cycle that forms the circumstances for refugees to integrate and provides a platform for understanding the complex dynamics of entrepreneurial activities within the refugee context (Lång *et al.*, 2025a). However, due to language barriers and discrimination limiting access to formal employment or business networks (Zighan, 2020), refugees are often forced into entrepreneurship out of necessity (see Guerrero *et al.*, 2021). Thus, entrepreneurship is often a means of survival during host-country integration (Khosa and Kalitanyi, 2015; Lång *et al.*, 2025a).

In contrast, opportunity entrepreneurship leverages identified opportunities in the market, "pulling" the refugee into starting their own business (Alexandre *et al.*, 2019). Refugees satisfy their own interests by gaining income, wealth, recognition and status (Zighan, 2020) and control of their destiny, thereby achieving independence (Alexandre *et al.*, 2019). According to Jiang *et al.* (2021), for refugees, leveraging opportunities is not straightforward due to different levels of disruption depending on their embeddedness in their home and host countries. Such disruption is influenced by both the refugee's ability to recognise the market's need for their products or services and an understanding of the economic and cultural frames that define specific circumstances in the host country. Institutional structures and other measures also help refugees integrate through entrepreneurship and provide different tools and

Table 1. Structural features of refugee vs migrant vs non-migrant entrepreneurship

Feature	Refugee entrepreneurs	Migrant entrepreneurs	Non-migrant entrepreneurs
Migratory starting point	Forced and often traumatic	Mostly voluntary	Not applicable
Legal status	Often precarious/temporary protection	Generally more stable residency	Full citizenship
Marginalisation	Highly possible	Possible	Less possible
Access to finance	Highly limited	Moderate, often ethnic network-based	Broad institutional access
Social networks	Fragmented, rebuilt in host context, limited connection to home country	Potentially pre-established local and transnational networks	Local, established networks
Structural barriers	Institutional exclusion, language, discrimination	Bureaucratic and cultural challenges	Minimal structural barriers

Source(s): Based on Ivanova-Gongne *et al.* (2026), Newman *et al.* (2024), Lång *et al.* (2025a, b), Ram *et al.* (2022)

resources to assist them in exploring the opportunities in the market. However, the success of refugee integration through entrepreneurship is affected by the level of disruption. Thus, depending on the level of disruption and their agency, resilience and openness to new cultural frames, refugees may be steered towards either opportunity exploration or necessity entrepreneurship or navigate between them as the level of disruption shifts (Lång *et al.*, 2025a).

3. Refugees as underdog entrepreneurs and everyday cosmopolitanism

Refugees are often portrayed as disadvantaged or passive recipients of aid, and their entrepreneurial agency is frequently overlooked (Althalathini *et al.*, 2020). Recent studies, however, have highlighted that refugee entrepreneurship is shaped by two-way interactions between refugees and the contexts in which they are embedded, where agency is important for navigating the constraints and challenges, as well as determining and leveraging opportunities (Refai and McElwee, 2023). Beyond income generation, entrepreneurship is an important tool for refugees' integration into the host country and their potential demarginalisation (Pidduck and Clark, 2021; Refai *et al.*, 2024). However, due to the adversities they face, refugees can become underdog entrepreneurs. Whereas an underdog is "understood to carry some type of disadvantage and thus is less likely to be perceived as a 'winner'" (Bort and Totterman, 2023, p. 165), an underdog entrepreneur is "one who is facing socioeconomic, cognitive, and/or health challenges leading to adverse conditions" (Bort and Totterman, 2023, p. 165, citing Miller and Le Breton-Miller, 2017).

Miller and Le Breton-Miller (2017) challenge-based model of underdog entrepreneurship builds mostly on contextual and personal circumstances, with the core types of challenges being economic, sociocultural, cognitive, physical and emotional. While the authors consider migrant entrepreneurs (rather than refugees) and refer only to sociocultural challenges in this context, refugees may face several of these challenges simultaneously, as exemplified in Table 1, throughout their integration and entrepreneurship journeys. Such challenges are often structural in nature, stemming from institutional barriers, limited recognition of qualifications and unequal access to resources and opportunities (Mawson and Kasem, 2019; Ivanova-Gongne *et al.*, 2026; Lång *et al.*, 2025a, b). For instance, war or trauma may result in physical and emotional challenges that inhibit refugees' agency, especially at first, while adaptation to local cultural frames, in terms of both society and business, may take some time (Mawson and Kasem, 2019). Similarly, economic challenges, such as difficulties in finding a job and restricted financing, are common among refugees (Ivanova-Gongne *et al.*, 2026; Lång *et al.*, 2025a, b). In addition, many refugees may experience disrupted education (Ivanova-Gongne *et al.*, 2026; Lång *et al.*, 2025b) or downward mobility (Ram *et al.*, 2022), thus leading to cognitive and emotional challenges. Altogether, these structural disadvantages position refugee entrepreneurs as "underdogs", exhibiting multiple challenges across all features in Table 1, distinguishing them from other migrant and mainstream entrepreneurs, who may face fewer systemic constraints. As Miller and Le Breton-Miller (2017, p. 10) stated, the challenges and experiences faced by underdog entrepreneurs give rise to certain requirements, such as the need "to strive to work harder than average, to ask for help from others and to arrange to do some things quite differently from the way most other people do them".

Depending on character, adversities in underdog entrepreneurship can act as stimuli for inspiring action, "resilience to succeed as the journey unfolds" and a basis for growth aspirations (Bort and Totterman, 2023, p. 1). Furthermore, the need to "ask help from others", which may stem from entrepreneurial endeavours, may lead to interaction between refugees and individuals from various social groups in the host society, such as their own ethnic diaspora, locals and other migrants. Consequently, they may engage in everyday cosmopolitanism practices and enhance their knowledge of different cultures. Everyday

cosmopolitanism explores the way intercultural encounters manifest in the daily routines and coexistence of regular individuals (Noble, 2009), including how these interactions can foster receptiveness towards others and “be [a] crucial mechanism in creating a cosmopolitan perspective” (Horst and Olsen, 2021, p. 5) in local citizens as well as refugees and migrants. It has been argued that cosmopolitanism can be attained, for instance, by means of training or education (Driezen *et al.*, 2021). However, Skey (2012, p. 474) questioned whether cosmopolitanism arises from deliberate and voluntary decisions or results from circumstances beyond one’s control or even unconscious choices. Similarly, Jones Christensen and Newman (2024, p. 254) noted that acculturation outcomes related to choosing to retain one’s cultural identity and/or seek contact with the host society may be either voluntary for the refugee entrepreneur or enforced upon them by society.

Refugees’ initial engagement with other cultures is largely involuntary, not having chosen to relocate to a foreign country, initiate interactions with local residents or acquire the host country’s language. Kempainen *et al.* (2020) state that migrants may lose contact with and a sense of belonging to their home countries as well as local ethnic networks. This is especially true for refugees, who, given the unique challenges of their migration, may find it less possible to maintain connections with fractured networks in their home country (Jiang *et al.*, 2021). Therefore, it is more advantageous for them to concentrate on their immediate integration into the host country (Jiang *et al.*, 2021). It has been acknowledged that interacting with local residents, acquiring proficiency in the local language and embracing cultural traditions are often considered essential for refugees’ economic and social success in the host country (Mawson and Kasem, 2019; Harima *et al.*, 2019). Nonetheless, some may opt to remain within their own co-ethnic circles. Furthermore, due to the adversities that they might face in the host country, migrants in general and refugees in particular may be more prone than locals to seek international opportunities (Lång *et al.*, 2025a). Accordingly, everyday cosmopolitanism may arise as a response to existing contextual conditions – an adaptive, practical necessity akin to *pragmatic cosmopolitanism* (Woodward and Skrbis, 2018). A pragmatic cosmopolitanism perspective focuses on the practical use of ideals like openness to guide cross-cultural interactions (Bray, 2013), for instance, intentionally detaching from ethnic networks to boost local ties and thus benefit refugee entrepreneurship (see Rashid’s example in section 6.3).

At the same time, intercultural contacts during integration, along with entrepreneurship, may either reinforce refugees’ identities or lead to reinventing themselves in a new location (Jones Christensen and Newman, 2024). Forced relocation, along with differences between host and home cultures, “can trigger more identity questions” and “encourage identity construction in service of creating new ‘possible selves’” (Jones Christensen and Newman, 2024, p. 248). As refugees engage in entrepreneurial activities and begin integrating, they often navigate between various cultural frames and identities (Jones Christensen and Newman, 2024). Shepherd *et al.* (2020) exemplified refugees switching between their home-country identity (Palestinian), host-country identity (Lebanese) and refugee identity, as well as the role of these multiple, intersectional identities in entrepreneurial actions to overcome adversity. The receptiveness of the host society plays a crucial role in refugee integration and the development of new host-country cultural frames (Phillimore, 2021). Without positive interactions with the host society, some refugees may feel excluded and retreat to their own ethnic communities or interact predominantly in an English-speaking environment of other migrants and refugees. However, even these varied interactions can foster multiple embeddedness, which contributes to opportunity creation (Harima *et al.*, 2021).

The literature on everyday cosmopolitanism highlights how interactions across social and cultural differences can foster new forms of connection, challenge established boundaries and open up spaces for marginalised individuals to exert agency and influence societal norms (De Backer, 2021). In this case, everyday cosmopolitanism may lead to new values, such as cultural openness or equality, akin to *moral cosmopolitanism* (see Held and Maffettone, 2017). From a moral cosmopolitanism perspective, individuals are agents in the

moral realm who regard themselves not only as subjects to the laws, but as “fellow legislators”, actively choosing maxims as if they were to become valid for all rational beings (Kleingeld, 2016). For refugees, entrepreneurship may offer a means to exercise this agency, exerting voice to shape inclusive norms in receiving societies (see, e.g., Samira’s example in Section 6.1).

Importantly, everyday cosmopolitan practices, as active, entrepreneurial strategies, enable both moral and pragmatic cosmopolitanism to emerge as outcomes of entrepreneurial efforts, particularly when refugees succeed in building opportunity-based, growth-oriented ventures despite being underdog entrepreneurs (Miller and Le Breton-Miller, 2017). Rather than a prerequisite, these outcomes are shaped by navigating diverse networks, adapting to multiple cultural frames, integrating entrepreneurial experiences across contexts, as well as reinventing own identity through new values.

4. Empirical context: refugees from the Middle East in Finland

Finland is known for its strong and universalistic welfare state; however, the system has serious shortcomings in the integration of migrants, refugees and asylum seekers into the labour market and entrepreneurship (Bontenbal and Lillie, 2022; Toivonen, 2023). In particular, Bontenbal and Lillie (2022) highlight several discrepancies between the country’s integration strategies and their practical implementation, such as applying a common integration plan for various groups of migrants despite individual integration plans being emphasised in the strategies. Such discrepancies affect both refugees’ social and economic integration. While Nordic countries have generally been more favourable towards immigration than Eastern European countries, Finland is at the lower end of these perceptions (Heath and Richards, 2019). This relates particularly to attitudes towards migrants from poorer non-European countries or those with Muslim backgrounds, for which Finland has ranked lower than the other Nordic countries and lower than the average across Europe (Heath and Richards, 2019).

In 2022, 8.9% of the Finnish population had a foreign background (Statistics Finland, 2024), with 74.6% of men and 65% of women born outside the EU-27 participating in the job market. According to Sutela (2023), in 2021, 15% of individuals with foreign backgrounds were engaged in some form of entrepreneurship. Challenges with employment may be among the reasons why individuals from the Middle East form one of the biggest groups of migrant entrepreneurs in Finland (Fornaro, 2018). These refugees often face marginalisation in their efforts to integrate into the job market and entrepreneurial landscape (Alho, 2023). Accordingly, many feel forced into low-income jobs, unemployment or necessity entrepreneurship despite potentially possessing valuable skills and experiences that would benefit the host country. This initial marginalisation perpetuates a cycle of exclusion and underrepresentation in the host country’s economy (Fornaro, 2018).

Refugees from the Middle East may struggle with trust issues and perceptions of being viewed as outsiders or underdogs in their host country, potentially affecting their activities in the job market or their entrepreneurial activities (see, e.g., Yle News, 2019). According to Toivonen (2023), refugee entrepreneurs in Finland face significant regulatory obstacles, such as difficulties setting up a formal business without local citizenship or a residence permit. Despite these challenges, many refugees strive to break free from this cycle by actively seeking opportunities for advancement and self-reliance.

5. Methods

This study employed a social constructivist approach to explore refugee entrepreneurs’ subjective realities, where each interview is seen as “an instance of social reality” rather than a unit of comparison (Saunders and Townsend, 2016). Six refugee business owners in Finland were chosen for this research via purposeful sampling (Patton, 2002), based on the refugee

business owners having arrived from the greater Middle East and engaging in entrepreneurship in a new host country. The number of cases was appropriate given the methodological and practical challenges associated with identifying and collecting data from refugees (Zehra and Usmani, 2023), as well as the strict criteria for selecting interviewees. Refugees are often hesitant to participate in interviews due to fears of repercussions, unresolved trauma, distrust towards outsiders and residency status issues (Ivanova-Gongne *et al.*, 2026). In addition, identifying entrepreneurs with a refugee background presents its own difficulties, as many may intentionally conceal their refugee identity due to social stigma or personal reasons (Adeeko and Treanor, 2022).

In social constructivist research, a small number of participants prioritise depth over breadth to explore participants' subjective meanings rather than their representativeness (Denicolo *et al.*, 2016). All interviewees shared the structural condition of arriving in Finland with refugee status and facing comparable integration challenges, while their varied personal trajectories contributed analytically valuable diversity in line with social constructivist principles (see Kvale, 1996). Thus, each case added to the construction of a more nuanced understanding of how refugee entrepreneurs made sense of and navigated their individual and social realities. Rather than being a limitation, the diversity of participants' trajectories enhanced the constructivist logic of the study by disentangling different pathways instead of seeking generalisation.

The six interviews were conducted via Teams during spring 2022 and winter 2022–2023. Video call interviews can yield data quality equal to or exceeding that of traditional face-to-face interviews (Jenner and Myers, 2019). Video call tools may be preferable for sensitive and deeply personal interviews as they allow participants – especially vulnerable individuals – to speak from a secure location where they feel safe and unobserved (Jenner and Myers, 2019). Each interview lasted between 1 and 1.5 h (see Table 2). In accordance with the GDPR principles, the interviewees were fully informed about the study's purpose and the anonymity of their responses. Data collection and storage strictly followed the principles of purpose limitation, data minimisation, storage limitation and the integrity and confidentiality of the respondents, ensuring that only essential information was gathered, securely stored and used only for the purposes of this study. All personal identifiers were anonymised so that individual

Table 2. Main characteristics of the cases

Interviewee and role	Length	Home country	Gender	Industry (year of establishment)	Year of arrival	Age at arrival	Reason for migration
Awat, CEO	1 h 28 min	Iran (Kurd)	Male	Mobile payment service (2015)	2002	Teenager	Political conflict, persecution
Omar, CEO	1 h 10 min	Iraq	Male	Barbershop (2022)	2016	Adult	Political conflict, war
Farid, CEO	1 h 18 min	Iran	Male	Machine and process design (2014)	2000	Adult	Religious conflict, persecution
Zinar, CEO	1 h 29 min	Turkey (Kurd)	Male	Social service (2010)	1993	Child	Political conflict, persecution
Samira, CEO	1 h 6 min	Somalia	Female	Health services (2020)	1990	Child	Political conflict, war
Rashid, CEO	1 h 5 min	Afghanistan	Male	Café and textiles	2002	Teenager	Political conflict, war

Source(s): Authors' own work

participants or their businesses cannot be identified in the results. All data was stored securely in password-protected files accessible only to the research team. No identifying information was shared with third parties.

The interviews were conducted by two of the four authors in Finnish, Swedish or English, depending on the interviewee's preference. The interviewees could also opt for their native language, with a translator provided, but all declined. Although conducting interviews in the interviewees' native languages might have provided richer detail and emotional nuance (Welch and Piekkari, 2006), the fact that most participants chose to speak in one of Finland's official languages (Finnish or Swedish) reflected their level of integration. Only one chose English, having spent the least time in Finland. A brief description of each interviewee's case is presented in Appendix. Four interview themes corresponded with the focus of the study – namely, the “life stories” of refugee entrepreneurs: (1) refugee migration pathway to Finland, (2) from business idea to company establishment, (3) business development and (4) positive and negative experiences. By focusing on migration journeys and business development, the interviews yielded naturally occurring data about the refugee entrepreneurs' interactions with various groups in their home and host countries, without the need to steer the conversation towards researcher-driven topics. The data were collected and transcribed verbatim. The analysis was conducted in the language of each interview, with selected excerpts translated into English.

The data were interpreted through narrative analysis with a holistic content approach, focusing on the meaning of relevant parts of the interviews in relation to the whole (see Lieblich *et al.*, 1998). A holistic approach corresponds to an interpretive perspective and is useful for investigating individual stories, such as those of refugee entrepreneurs, whereas content-oriented analysis delves into implicit content and meaning (Lieblich *et al.*, 1998). Firstly, each interviewee's story was read in full to establish a general understanding of its context (Ivanova-Gongne and Törnroos, 2017), including the adversities they faced. Secondly, another reading was conducted to extract parts of the interviews that were relevant to this article. The interviews were analysed focusing on the refugee entrepreneurs' narratives of interactions with different ethnic groups – namely, (1) their interactions with their home country, (2) their interactions with their co-ethnics and other migrants in the host country and (3) their interactions with locals in the host country. Interactions with different ethnic groups can be treated as practices of everyday cosmopolitanism and are particularly crucial for a “cosmopolitanism from below” perspective (Noble, 2009; Horst and Olsen, 2021). Looking at the various layers of interaction helped us address the research question. Finally, specific extracts related to interactions with various groups were analysed. In particular, we examined how the refugee entrepreneurs engaged with specific groups across cultural boundaries, leveraged these interactions to identify opportunities and asserted agency in navigating differences – practices that align with the concept of everyday cosmopolitanism (De Backer, 2021; Kostet *et al.*, 2022). The analysis was conducted by three of the researchers by first analysing and interpreting the interviews individually, then discussing the interpretations within the team and finally agreeing on the relevant quotes and interpretations. The findings from the analysis are presented in the following section, as well as in a summary figure following the Gioia-style data structure (Gioia *et al.*, 2013) in the discussion section (see Figure 1 in section 7).

6. Findings

In this section, we explore how the refugee entrepreneurs engaged in everyday cosmopolitanism practices when interacting with members of the host society, other migrants and co-ethnics and with members of their home society. These practices were amidst their experiences as underdog entrepreneurs who faced sociocultural, economic and emotional challenges (see Miller and Le Breton-Miller, 2017). While each interviewee had experienced these challenges, they employed resilience and agency as they pursued their entrepreneurial

endeavours (Miller and Le Breton-Miller, 2017; Bort and Totterman, 2023). Thus, employing cosmopolitan practices was both as a response to contextual conditions (pragmatic cosmopolitanism) and an entrepreneurial strategy through active agency leading to the development of new cosmopolitan values (moral cosmopolitanism). In exercising agency, the refugees demonstrated openness to cultural differences and the “ability to interact across ethnic and cultural boundaries” – features of everyday cosmopolitanism discussed in the literature (Kostet *et al.*, 2022, p. 2119).

6.1 *Everyday cosmopolitanism practices when interacting with locals*

The interviewees had vast experience of everyday cosmopolitanism practices, including pragmatic cosmopolitanism, regarding interactions with locals. Being different and facing societal prejudices compelled them to strive for excellence and acted as “fuel” for taking action. This corresponds with previous research on underdog entrepreneurship, stating that the adversities faced by refugees stimulate “resilience to succeed as the journey unfolds” (Bort and Totterman, 2023, p. 1). The refugees’ feelings of otherness pushed them to excel and to be better than the local society, reflecting pragmatic cosmopolitanism and the “need to work harder” in the challenge-based model of underdog entrepreneurship by Miller and Le Breton-Miller (2017, p. 10). Despite the adversities they faced, openness to other cultures and resilience helped them develop their personal capabilities in exercising moral cosmopolitanism, as illustrated in Samira’s quote.

I always say that society has shaped me. It has built me up to be the way that I am now. This interpretation centre would not be the same today if I had built it from my own ideas. . . . It would not be the same were it not for those people who look from above and have various prejudices. (Zinar)

When I told “Hei, Paula” [the social worker] that I wanted to really study in the IT field, she said straight away to me that “your language skills are not enough”, that I should “go do some cleaning or some other service industry job” . . . This was my dream. . . . This was one positive thing that had been in my head for 7 or 8 years, and other problems [such as language skills] can be solved and of course with the help of trying (being entrepreneurial). (Awat)

I believe that when your background is as a refugee and you know what happens outside Finland and how people live there, then you know that you need to take a risk – you need to succeed. That way, you can help people or influence things. (Samira)

Over time, some of the interviewees established local social networks and received help from them. This corresponds with previous research stating that local social capital is crucial for refugee entrepreneurs to succeed (Harima *et al.*, 2019). While it had taken several years for the interviewees to obtain local networks, they felt that this had aided them in their ventures. Were it not for their local contacts, both Awat and Farid felt that establishing initial trust from local customers would have been difficult. Having a local native partner helped immensely in that task, allowing them to practice everyday cosmopolitanism in building new intercultural relationships (De Backer, 2021) and gaining a different worldview.

Everywhere, minorities are sometimes looked at slightly differently. But fortunately, I’ve had such good friends . . . who often defend me. . . . Of course, there were some prejudices [from customers], but I do not regard this as something bad and do not try to be invisible. It brings me a worldview that we are all equal – we have the same values and the world is our village. (Farid)

The network has expanded. It’s a wonderful thing if a refugee can come here and have such a wide network within Finnish companies, organisations and public agencies. . . . It is difficult to get those initial customers because trust is completely different whether [Finnish first name] does it or [refugee entrepreneur’s first name] does it. (Awat)

While coping with adversities related to entrepreneurship and integration into the host society, the refugees exercised pragmatic cosmopolitanism by being open to cultural differences and

adapting to the cultural frames of the host country, and moral cosmopolitanism by bringing their own views on how things should work and seeking to reshape societal norms, thus aligning with everyday cosmopolitanism (De Backer, 2021). For example, at the outset of his entrepreneurial journey, Awat initially distributed the company's shares equally with his business partner, a practice resembling what he might have done in his home country. Nonetheless, as time passed, he came to realise that he had contributed significantly more time and effort to the venture than his partner. He came to realise that share allocation in Finland should be contingent upon the level of effort and investment each individual has put into the company, exercising pragmatic cosmopolitanism. Meanwhile, Zinar faced significant challenges due to local bureaucracy, which severely restricted his opportunities. Through his determination to advocate for increased opportunities and express his perspective, he realised that he had the potential to influence diversity-related issues within the host society, reflecting moral cosmopolitanism. This led Zinar to conceive the concept of establishing an interpretation centre tailored to the needs of migrants. Samira also strived to promote equality among her employees and beyond due to the experiences she had faced, exercising moral cosmopolitanism.

That clerk was a turning point for me, because he said that here, in Finland, this is how we do it – everything is filled out and it is not our job to fill out the papers on behalf of customers. . . . Then I said that if people are directed to you for help, then your job is to direct them forward and help them forward, especially when you know that a person cannot cope here – in any case, it is your job. Then he was, like, in this country, we do not do it that way; everyone is treated equally. . . . I demanded answers and said that I'll go and ask his boss, and then he didn't dare [to argue] anymore. (Zinar)

Equality is different. That different equality has been important for me because of my own experiences. The same amount of equality for everyone; that is, there is no equality for some people who are starting from minus 10 positions, like they are starting 10 m before the starting line, while another is starting from the finish line. (Samira)

What I've always wished from Finland is that potential would be used . . . Of course, there are a lot of different projects . . . and always more money is put into projects. But then, when you look at the results, then there is zero. (Awat)

Most of the interviewees had growth-oriented businesses, thus confirming the findings of previous research (see, e.g., Bort and Totterman, 2023) on the underdog status of such entrepreneurs being positively associated with growth aspirations. However, due to differences in their home and host cultural frames, the entrepreneurs felt that the Finnish business environment and culture restricted their growth and ambitions due to high-risk avoidance. The refugees' life experiences made them more prone to risk-taking, thus stimulating the desire for growth: "My risk-taking ability is much higher, and I believe it's not because of my roots" (Samira). As a result of being underdog entrepreneurs, some of the refugees were active not only in the Finnish business environment but also engaged in pragmatic practices of everyday cosmopolitanism through international networking. Migrant entrepreneurs are overall more prone to seeking international opportunities than local entrepreneurs due to the restrictions and adversities they face in the host country and their better knowledge of other markets (Lång *et al.*, 2025a).

It's funny that the board members questioned the move to Germany and that Finland still hadn't fully realised that we could still grow in Finland. . . . They have noticed that when there is evidence of real interest from outside Finland [an American venture fund], now they believe in it. (Samira)

It was the first time in all of Europe that those [digital services] were made with an application. The entire process that people once had to go through in minutes took 10 seconds. We were even named the fastest [digital service] in Europe. (Awat)

6.2 *Everyday cosmopolitanism practices when interacting with the home country*

Migrant entrepreneurs are known to benefit from their connections in their home countries and with the diaspora abroad, allowing them to establish transnational businesses and grasp international opportunities (e.g., [Elo et al., 2022](#)). However, this was not the case with the interviewees, which may have been due to the differences between migrants and refugees. [Jiang et al. \(2021\)](#) emphasise that refugees may be less prone to being embedded in both their home countries and host countries due to the specific disruptive circumstances of their migration and that it is more beneficial for them to focus on the “present” (host-country integration). Two of the interviewees had tried to establish connections with their home country, but due to the specific circumstances of their departure (e.g., religious asylum) or home-country political situation (e.g., international sanctions), they were not able to develop transnational relations.

At one point, there was some work with a company in Iran emerging through Company X. There was some talk that when Company X did some work with Iran, we would go with them, and through that, we would do it with our friends in Iran and even with the state of Iran and then cooperate and do work through them. But it turned out to be much more complicated, and then I understood that when things did not go forward, again, it was related to religious issues, and since I had problems with that in my past, it would not necessarily work through me. (Farid)

Due to the sanctions, I did not succeed in doing work with Iran, but we have always hoped that it would someday be a possibility. . . . Now there is a revolution going on there, so when things calm down, of course – I have so many things in Finland that I would like to take to Iran and develop it slowly, so that there is a network there. (Awat)

While the interviewees were unable to thrive through their connections in their home countries and exert cosmopolitanism through transnational entrepreneurship ([Nicolopoulou et al., 2016](#)), they actively practised everyday cosmopolitanism in other ways. Awat successfully transferred cultural insights, including knowledge about doing business in Finland, to his compatriots back home. Doing this can be seen as a form of social remittance (i.e., ideas, behaviours, identities and social capital), which can act as a source for enhancing the economic situation in the home country following turmoil ([Williams, 2020](#)). Moral cosmopolitanism was thus exhibited through everyday encounters that potentially reshaped values ([De Backer, 2021](#)) in the home country, with compatriots gaining access to cultural knowledge. Such knowledge can ease refugees’ compatriots own potential migration and economic integration and help establish a transnational network, which can assist in conducting international business. For instance, in the small city of Närpiö in Western Finland, immigration started with Vietnamese and Albanian refugees, whereas later, the city benefited from the work migration of other Albanians, who were able to benefit from the already existing ethnic networks in the city ([Raunio et al., 2023](#)). Despite its small size, Närpiö is seen as a positive example of migrants’ integration and cosmopolitanism ([Sveriges Radio, 2021](#)), with the town having one of the biggest migrant workforces in Finland.

It was something positive in my life that – through Finland and my business – I became recognised in Iran. I have about 16,000 followers in Instagram – entrepreneurs as well as young people – and they always enquire about what are we doing here [in Finland]. I always receive questions, like that; they have some idea and how to develop it. What do you do with this in a Finnish environment? (Awat)

6.3 *Everyday cosmopolitanism practices when interacting with co-ethnics and other migrants in the host country*

Compared to migrants, refugees usually have less social capital in the host country ([Nijhoff, 2021](#)). Therefore, the initial connections are often co-ethnics who had arrived earlier ([Klaesson et al., 2021](#)). Omar, who had lived in Finland for 6 years, relied heavily on co-ethnic social capital, while Rashid chose to distance himself from the co-ethnic community to

integrate faster, strategically exercising pragmatic cosmopolitanism. Other interviewees had obtained broader social capital over time, so co-ethnics became only one among several groups they interacted with.

Iraqi people, they help me with renovations, . . . and we have been talking. Also, I have a friend; they want to do the same type of business. Now, I start to help them [his employees] by teaching them how they should be shaving hair. And then they start. They give me a bit of money to help me, maybe if I get demands for too many taxes or insurance bills. . . . They also help me by talking to me, like being positive. (Omar)

Only the first and perhaps the second year. Then we realised that [being in a co-ethnic group] was not favourable for our integration. The contacts were broken after maybe 2 years. It was an active strategic choice to facilitate our integration. We decided to “change boats” to avoid ending up in a sea far away. Since then – the last 10 years – I have used traditional search channels, largely because I have been forced to move between different places. (Rashid)

Samira’s family was involved in the business, and she faced her home country’s cultural schemas in relation to it, particularly gender prejudices and family hierarchy: “When they first arrived, I was immediately seen as a sister with no experience”. Thus, after adapting some of the host-country cultural schemas, the interviewees had to readapt or switch schemas when interacting with co-ethnics and remain open to these old “new” schemas.

The interviewees also referred to general interactions with migrants regarding their businesses. Such pragmatic interactions can be considered everyday cosmopolitanism practices, in which individuals are open to new cultures and potentially gain new ideas (Noble, 2009). Thus, for Zinar, migrants accounted for a large portion of his customers, and Awat had other business ideas focused specifically on migrants. Interacting with them allowed the refugee entrepreneurs to develop skills that would help them approach migrants as a customer group. It should be noted, however, that practices of exclusion also occur in migrant networks, with some placing themselves higher in the migrant hierarchy than the others (Koskela, 2014). Thus, highly skilled migrants may exclude those who arrived for humanitarian reasons (Koskela, 2014), such as the interviewees, creating separate communities within the migrant population. The interviewees, however, did not specify the nationalities of the migrants with whom they interacted.

When you do something with a good heart, positive things happen. Then people started to come – like, other migrants came to the restaurant – when they found that there was a new person and business, and this was a nice person who helped people. Then, the word spread. (Zinar)

It [his new social enterprise] would train, you know, immigrant youth, like boys and girls, which would have the same title as, for example, a support center for immigrant entrepreneurs. (Awat)

7. Discussion

The interviews show that opportunity-based refugee entrepreneurs constantly engage in everyday cosmopolitanism to grow their businesses through interactions with locals in the host country, navigate migrant networks and attempt to maintain connections in their home countries. To summarise and structure the findings, we draw inspiration from Gioia *et al.* (2013) presentation style (see Figure 1).

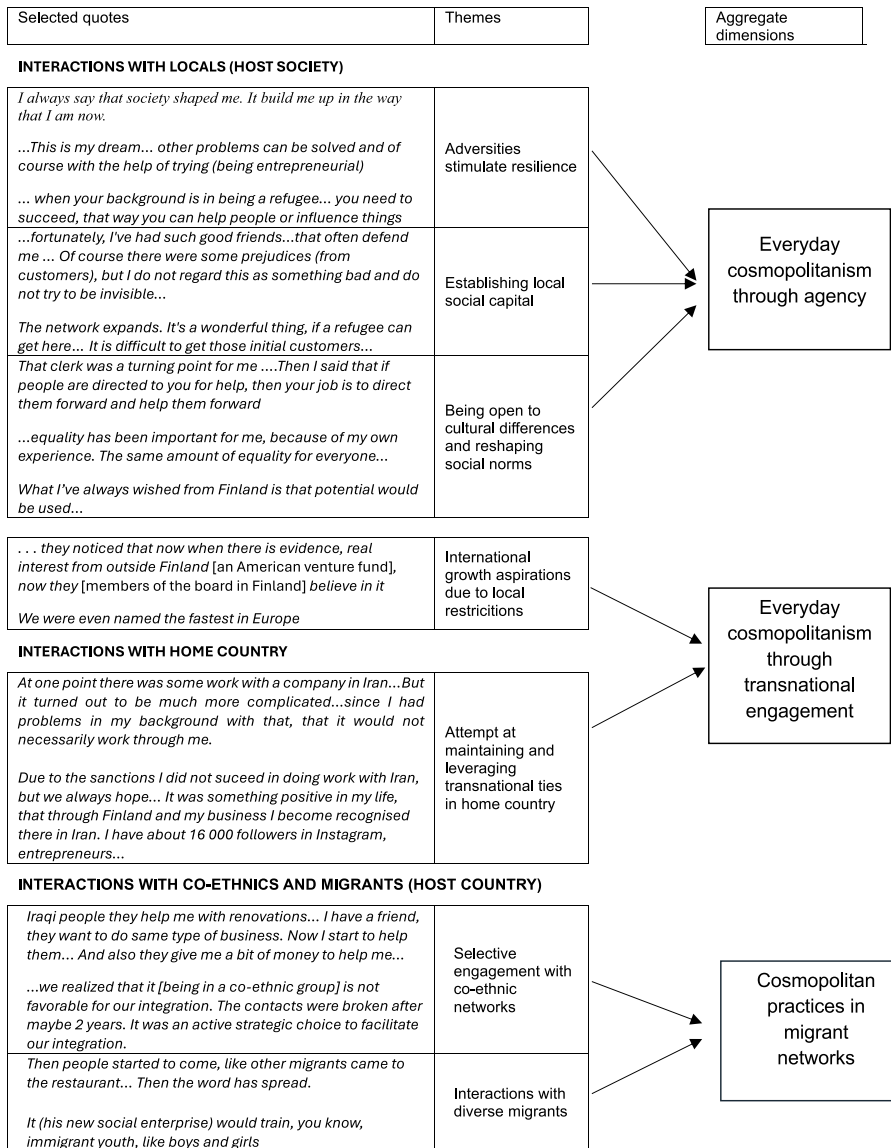


Figure 1. Summary of the findings. Source: Authors' own work

In interactions with local society, the adversities and prejudices the interviewees faced pushed them to succeed. They demonstrated their agency by strategically exercising pragmatic cosmopolitanism, pursuing entrepreneurial goals and taking risks, as well as being open to local society despite prejudices. This contradicts previous findings that refugee stigma and marginalisation lead to diminishing resilience, while confirming the positive effects of connectedness with the local community (Yeshi *et al.*, 2022). Our findings add to the literature on underdog entrepreneurship (Bort and Totterman, 2023; Miller and Le Breton-Miller, 2017), since these challenges increased the refugees' desire to excel and find alternative approaches

to problem-solving. However, the findings also reflect [Hoyer and Ybema \(2025, p. 16\)](#), who found that in order to showcase cosmopolitan attitudes, like openness towards others, globally mobile professionals “accepted intolerance, endured discrimination, and neglected their own desired self-image”. [Hoyer and Ybema \(2025\)](#) further state that “cosmopolitanism can also entail embracing frustrations and misunderstandings”, which some of our refugees mirrored (e.g., Samira, Zinar). Thus, the refugees in our study exhibited agency in exercising moral cosmopolitanism through challenging dominant practices and advocating for equality. These findings support recent everyday cosmopolitanism research emphasising how encounters across difference can build new relationships, “destabilize boundaries and generate hope” and enable marginalised individuals to assert influence and reshape societal norms ([De Backer, 2021, p. 482](#)).

Networking and social capital assist entrepreneurs in continuing along their paths ([Ram et al., 2017](#)). Refugees are usually regarded as disadvantaged due to not having extended social networks and may fall into the underdog entrepreneurs’ category due to being marginalised within the local community ([Miller and Le Breton-Miller, 2017](#)). The interviewees, however, developed both local and co-ethnic networks while in Finland. Such pragmatic interactions were a form of everyday cosmopolitanism through which they constantly engaged with cultural differences and achieved success (see [Driezen et al., 2021](#)). One refugee noted that doing business with a local partner taught him local cultural practices and changed his understanding of partnerships when establishing a business. Local partners and connections often improve opportunities, help with language barriers and open doors to the business community (e.g., [Ivanova-Gongne et al., 2024](#)). Naturally, the interviewees who migrated in the 1990s and 2000s had more local networks than those from the 2015 refugee wave. Despite negative attitudes towards refugees from the Middle East in earlier years, the lower inflow may have enabled more personalised support, and since most interviewees arrived young, they were able to ingrain the local culture better into their mindset.

Still, the constrained host-country environment led some refugees to seek international and transnational opportunities, consistent with previous research ([Lång et al., 2025a](#)). However, similar to [Jiang et al. \(2021\)](#), our results showed that maintaining connections in their home country was challenging due to geopolitical and other constraints. The interviewees’ everyday cosmopolitanism practices were also apparent through their strategic navigation of migrant networks among co-ethnics and other migrants or refugees. While some kept ethnic ties, others strategically disengaged. Through pragmatic cosmopolitanism and selective intercultural encounters, the interviewees culturally adapted and reconstructed their identities ([Jones Christensen and Newman, 2024](#)). While all retained their home-country identities, they also embraced the host country’s identity, as well as that of a refugee and an entrepreneur ([Shepherd et al., 2020](#)). One interviewee noted that he was now perceived in his home country as a foreign, Europe-based expert from whom advice was sought.

7.1 Situating the findings in refugee entrepreneurship literature

Our findings expand existing entrepreneurship theory by showing that refugees’ cosmopolitan practices are not solely pragmatic, reflecting an adaptive, practical necessity, but also moral via acts of agency to identify and grasp opportunities, as well as attempts to change social norms. While refugees are often portrayed as necessity entrepreneurs confined to their own ethnic networks ([Lång et al., 2025a](#); [Newman et al., 2024](#)), those in our study transcended boundaries despite constant and multiple adversities. Thus, cosmopolitan practices act as a core mechanism in opportunity formation.

The findings contribute to recent refugee entrepreneurship discussions, such as that by [Ram et al. \(2022\)](#), [Refai et al. \(2024\)](#) and [Chitac et al. \(2025\)](#). Consistent with [Ram et al. \(2022\)](#) and [Chitac et al. \(2025\)](#), our study supports an agentic perspective on refugee entrepreneurship in a constrained environment that involves “a combination of strategic choice, resource deployment and business support” ([Ram et al., 2022, p. 24](#)). Yet, our findings move beyond

pragmatic dimensions of agency as put forward in [Ram et al. \(2022\)](#) and [Chitac et al. \(2025\)](#). Our findings reveal what [Refai et al. \(2024\)](#) describe as idiosyncratic integration and the idiosyncratic value of entrepreneurship, going beyond solely economic motives to view entrepreneurship “as a way for thriving and succeeding through meanings that hold significant personal value” and “spreading hope and inspiration to vulnerable refugees whose struggles they understand” (p. 429). This is exemplified, for instance, by Samira’s experience, which illustrates how entrepreneurship can involve moral cosmopolitanism, not just pragmatic responses to challenges/circumstances.

8. Conclusions

Previous studies have primarily framed cosmopolitanism as a trait of elites ([Skey, 2012](#)). However, to fully understand how cosmopolitanism operates and affects both migrants and refugees, as well as their host societies, one needs to consider various forms of mobility. This is one of the few studies examining “cosmopolitanism from below” ([Appadurai, 2013](#)) in entrepreneurship by focusing on refugees as underdog entrepreneurs. In the current era of heightened mobility and refugee crises, understanding how refugee entrepreneurship may entail unintended cosmopolitanism – often shaped by coerced choices ([Skey, 2012](#), p. 474) yet enacted through agency – is crucial. While refugees are often portrayed as passive recipients of support, this study underscores their active agency in seizing opportunities within host societies. The refugee entrepreneurs demonstrated openness to the host culture and environment despite adversities while maintaining connections with migrant and co-ethnic networks and their home country. Their entrepreneurial activities fostered everyday cosmopolitanism and shaped their personal lives, businesses and, to some extent, host- and home-country societies, such as through social remittances.

8.1 Theoretical contributions

By examining how refugee entrepreneurs actively engage with their environment and leverage opportunities, our study demonstrates the interplay between agency and context, as called for in refugee entrepreneurship literature ([Refai et al., 2025](#)). It particularly extends refugee entrepreneurship theory by responding to the call for contextualising entrepreneurship research that extends beyond “identifying cross-cultural boundaries” by embracing a perspective in which the context and refugee entrepreneurs “actively interact and influence each other, shaping their daily lives and experiences” ([Chitac et al., 2025](#), p. 83). In addition, framing everyday cosmopolitan practices as active entrepreneurial strategies provides a theoretical lens for analysing how refugee entrepreneurs actively shape their sociocultural and economic pathways rather than passively integrating (e.g., [Jones Christensen and Newman, 2024](#); [Refai et al., 2024](#)). Our findings, however, stretch beyond pragmatic agency (e.g., [Ram et al., 2022](#), [Chitac et al., 2025](#)) to reveal moral cosmopolitanism, thus also contributing to everyday cosmopolitanism literature, where bridging “the gap in theory and practice between moral principles and lived cross-cultural encounters” has been called upon for ([Hoyer and Ybema, 2025](#), p. 1). By doing so, it also advances refugee entrepreneurship theory by addressing cultural embeddedness through cosmopolitan practices ([Jones Christensen and Newman, 2024](#)), as well as the ideas of idiosyncratic value of refugee entrepreneurship ([Refai et al., 2024](#)), challenging the still predominant assumption that refugees engage in entrepreneurship solely out of necessity. Finally, the study extends underdog entrepreneurship theory ([Miller and Le Breton-Miller, 2017](#)) by expanding the challenge-based model of underdog entrepreneurship, which considered solely the migrants’ sociocultural challenges, to encompass refugees’ sociocultural, emotional and economic challenges, thus deepening theoretical insights into resilience and agency in highly constrained contexts.

8.2 Practical implications

This study suggests that refugee integration into host-country society and its entrepreneurial environment can occur through engagement in everyday cosmopolitanism by both refugees and the local society. Thus, policies should focus not solely on refugees as “objects” for integration but consider their agency and characteristics, as well as the need for local society to engage in the process. For instance, with the arrival of Ukrainian refugees to Finland, local residents have been active in helping them settle (see [Koptsyukh and Svyrenko, 2024](#)). Such engagement helps refugees cope with trauma, integrate faster and contribute economically. Events and information that acquaint locals with newcomers’ cultures can increase openness towards other cultures and contribute to cosmopolitanism, leading to a more inclusive environment in general and towards refugee entrepreneurship. Thus, government funding of local cultural exchange events is crucial. NGOs and businesses can support this by acting as bridges between institutions and refugees and by creating inclusive multicultural environments in which ideas and knowledge can be exchanged. Thus, for instance, local business incubators can facilitate refugee–local mentor pairing, as well as provide space for multicultural idea-sharing. In doing that, incubators should avoid separating programmes for novel local and refugee start-ups, especially at a later stage (post-launch), but blending them into one, thus enhancing practices of everyday cosmopolitanism.

8.3 Further research suggestions

This study offers several avenues for further research. Firstly, due to the exploratory nature of the study and limited data, further work is needed on how opportunity-based and growth-oriented refugee entrepreneurs engage in everyday cosmopolitanism practices and how this assists them in their business activities. A large-scale comparative study of refugees from different countries would allow for a more holistic understanding of the phenomenon. An in-depth qualitative study focusing on cognitive factors influencing refugee entrepreneurs’ engagement in everyday cosmopolitanism is also needed. Secondly, because this study was limited to Finland, which may set certain conditions for refugee entrepreneurship, opportunity identification and integration processes, similar research in other country contexts would help in understanding how institutional environments affect everyday cosmopolitanism and opportunity identification. Coupled with an in-depth cognitive perspective, such research could contribute to the growing work on the microfoundations of migrant entrepreneurship (e.g., [Vershinina and Rodgers, 2023](#)). Finally, more comparative studies should examine different types of refugees, such as those with different nationalities and statuses.

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Appendix: Description of the cases

Case 1: Awat

Awat, a Kurd from Iran, arrived in Finland as a teenager with his family. Their journey took them first to Turkey, where they spent four years. In Turkey, Awat worked in cafés as a waiter and dishwasher, and as a carpenter. He also developed a strong early interest in IT. Upon arriving in Finland, he spent the first year studying the Finnish language and managing the IT classroom at a small community college in Southern Finland. In 2005, he successfully applied to a vocational school and, after graduation, landed his first job

in the IT industry. After being laid off due to structural changes in the industry, he enrolled in adult education to deepen his knowledge of ICT networks while working at a mobile payment firm that provided services for the restaurants. By chance, he met the founder of that firm at his friend's restaurant, became a top salesperson and partial owner, but was later laid off again after ownership changes. He then established his own mobile payment company, which soon became a market leader of the segment. Awat exited that company in 2018 and now runs a successful online payment business since he has developed his career as a portfolio/serial entrepreneur.

Case 2: Omar

Omar arrived in Finland from Iraq in 2015 as an adult due to war. His journey included reuniting with family in Turkey, a perilous rubber boat crossing from Greece, and facing violence at the Serbian-Hungarian border. Eventually, he arrived in Finland through Sweden and was directed to a refugee centre in Northern Finland. He spent five years there before receiving his residence permit in 2020. During that time, he worked in a cleaning company and as a barbershop trainee. After completing primary school in 2022 and learning Finnish, he considered starting a barbershop business. He first became a co-owner in an existing barbershop established by his friends. Later, he decided to open his own barbershop in a nearby town lacking similar services. Support from his friends and Finnish girlfriend has been key to his adaptation.

Case 3: Farid

Farid fled religious persecution (as a minority) in Iran as an adult and arrived in Finland as a refugee in 2000. After being granted asylum, he focused on language and preparatory studies to adapt to Finland as fast as possible. Aware that his prospects in Iran were limited, Farid focused entirely on building a new life in Finland. In 2003, he was accepted into a University of Applied Sciences and graduated in 2007 with a degree in mechanical engineering. He immediately started working as an engineer in a company located in Northern Finland, staying there until its bankruptcy. Having built a customer base, Farid was encouraged by his previous customers to start his own business in the same field. The business was first established for an existing need at the market. He initially partnered with a Finnish colleague, whom he later bought out, and continues running his business by himself.

Case 4: Zinar

Zinar, a Kurd from Turkey, arrived in Finland as a child via family reunification. His father, who had fled political persecution, established a restaurant in 1994 after being unable to find other work in Finland. Growing up, Zinar quickly adapted through the Finnish school system and helped his father navigate language, as well as Finnish business culture and rules. Frustrated by recurring mistakes in connection with his father's restaurant business, he bought out the family business at 18 and expanded it while still in school. By 19, he had owned three restaurants. He later sold them to pursue higher education. After earning a bachelor's degree, he launched a new restaurant business in another city, renewing the business models and innovating the city's market. Along with that business, he identified a gap in refugee-related services and developed a new business model to address societal challenges. Now a serial and portfolio entrepreneur, Zinar runs both a service business and a digital venture aimed at improving refugee integration.

Case 5: Samira

Samira arrived in Finland as a child from Somalia due to war and political conflict. Her father, who had earlier lived and worked in the Soviet Union in the 1970s, initially took the family there, but they were redirected to Finland. Attracted by safety and societal equality, the family stayed. Samira integrated quickly through the Finnish school system. Her first entrepreneurial effort was a digital business model, which failed due to a lack of funding and human resources. She then launched a scalable physical service business in the health sector, aiming to solve a societal problem. With help from her brothers, she focused on business development. Today, like Zinar, she is a socially motivated entrepreneur transforming a service sector to benefit Finnish society and beyond.

Case 6: Rashid

Rashid, originally from Afghanistan, arrived in Finland in 2002 as a teenager through family reunification, having lived most of his life in Iran. In Finland, he initially worked in various temporary jobs, including construction, carpentry and real estate maintenance – none of which required formal education. After a few years, Rashid started a business in the leather textile industry, but was forced to close it due to the 2008 economic downturn. Since then, he has opened a café and operated in the textile and accessories sector on a smaller scale, balancing business with family and education. Rashid has also worked in marketing and sales and is currently preparing to launch a new larger-scale business. His plans include seeking a patent and initially launching the venture in Finland and then expanding into the European market.

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