

## Seven Lessons From Refugees Who Became Entrepreneurs



By [Claire Harbour \(INSEAD MBA '92J\)](#), Founder, Culture Pearl, and [Antoine Tirard \(INSEAD MBA '97D\)](#), Founder, NexTalent

**The inspiring stories of four people who relaunched their career from scratch.**

According to the [UN Refugee Agency](#), every minute in 2018, some 25 people had to flee their homes. Across the world, there were 71 million people forcibly displaced due to persecution, conflict, violence or human rights violations. These refugees left jobs and professions, studies and dreams, to find themselves in environments often hard to navigate, where they must reconstruct their careers as well as their lives. Here are the inspiring stories of refugees reinventing themselves as entrepreneurs in the Netherlands.

**Tey: From a warzone to cryptocurrencies**

After his parents' divorce, Tey moved to Lebanon with his Syrian father. Growing up in a warzone, Tey remembers a childhood punctuated with the frequent sound of jets and rockets overhead and no toys to play with other than rocks.

After studying at a top Lebanese university, Tey became a consultant for the city of Beirut. The 2005 assassination of the country's former Prime Minister Rafic Hariri had a profound effect on him and Tey decided to move to Dubai.

However, in Dubai, his experience counted for nothing and his Syrian passport was a hindrance. Reduced to folding jeans in a boutique, he often cried himself to sleep. Picking himself up, Tey built up his skills, learning several languages so he could better communicate with international clients.

He next became a trainer at a Dubai telecoms operator, Du. Soon after, Tey was invited by a Dutch CEO to train his people in the Netherlands. As the Syrian crisis was escalating, Tey negotiated a job offer with a work visa and arrived in The Hague full of hope for the future.

In his host country, Tey worked hard. He enjoyed the openness of the Dutch and the flat hierarchy. However, after four years, his boss did not renew his contract. Tey then sought advice about requesting asylum from lawyers, who told him it would be "a simple process".

In September 2014, Tey applied for refugee status. A mistake was made and the next day he found himself sleeping on the cold floor of a detention centre, relieved of his ID, all documentation, with just the clothes on his back, his mobile phone and charger. After three months, he was transferred to a refugee camp that housed some 40 other people, sleeping in bunk beds.

The conditions were challenging: Toilets were constantly filthy and it was very crowded. Unfazed, Tey used his Bitcoin account to order Syrian food and organise a dinner for 20. This quickly made him the "king of the camp". With money and access to products in demand, Tey became a supplier of goods to all who could pay. "I was treated like a military commander!" he says.

Tey next helped others in the camp get work as gardeners, cooks and other jobs, all the while taking online courses on cryptocurrency, which led him to a well-paid contract as a consultant. He also received a scholarship to do a master's degree. Now he was the "Jeff Bezos" of the camp.

Six months after applying for asylum, he was awarded his residency permit. He set up a digital identity management company, [Tykn](#), as soon as he had a stable internet connection. His vision: “a world where identities are portable, private and secure, so that no one has to lose access to their identity ever again”. He now lives in his own home in The Hague.

### **Mutaz: A Sudanese engineer turned entrepreneur**

As a child, Mutaz dreamt about inventing extraordinary machines. His life has turned out, so far, to be full of reinvention. Raised in Saudi Arabia by his accountant father, a Sudanese no longer welcome in his own country, Mutaz held on to his dreams all through high school. However, the first obstacle he encountered was Saudi universities refused admission to foreign students. So he went to Sudan to study architectural engineering.

In 2009, after graduation, Mutaz returned to Saudi Arabia. His first job was as an architect in a firm that was planning a new city, 700 km north of Riyadh. For almost a decade, he progressed in seniority, making astute moves from one firm to another, until he was running large projects for both local and multinational companies.

However, as the revolution was brewing in Sudan in 2018, he found himself engaged in protests in Khartoum and ended up in jail for a few weeks, missing his “window” to return to Saudi Arabia. Crossing the border into Ethiopia, he went to the Saudi embassy and was told he would need the support of his Saudi sponsor. Alas, that person was not answering his calls.

Sick with a parasite, he took up his sister’s invitation to come to Europe, where she had lived for years. After a few weeks, when it became clear that he would not be able to return to Riyadh, Mutaz decided to request asylum. In July 2018, he handed in his papers and applied in the Netherlands.

As he awaits a response, Mutaz has taken a course to continue his business education. He has also signed up for a programme at [Forward Incubator](#), a start-up empowering newcomers to launch, fund and grow their own businesses. He is exploring a concept of accommodation for digital nomads, an under-served market in the country. His big dream is to create a business that gives not just him, but other stakeholders, a “second chance”. He envisions a social venture with an environmentally small footprint, with a portion of the profits going to start-ups in Africa.

## **Rahaf and Tamim: The long road to Amsterdam**

Rahaf began her university degree in business just one year before war broke out in Syria. Hardworking and not easily frightened, she kept up her studies, despite the nearby shelling and the constant blackouts. Wrapped in warm blankets in the unheated lecture theatres, she witnessed her fellow students being arrested.

After graduation, her first job was in a Danish NGO's procurement department. She started as a volunteer, soon proved her worth, and began to earn a salary. A few years later, Rahaf looked to continue her career beyond the frontiers of Syria. She came across an international NGO in Turkey, where she thought she could add value while living more safely and freely.

A young man called Tamim reviewed her CV and was utterly impressed by her accomplishments and determination. He immediately arranged an online interview. Within a few days, he said he would send his parents to visit hers, so that they could seek permission for him to marry her.

Practical questions followed: When and where could they meet in person? They decided to use further education as a vehicle for mobility. Both successfully applied for Erasmus scholarships, and Rahaf chose to go to Spain.

They talked as often as patchy electricity and internet connections would allow. They also managed to get legally married – on paper at least, as marriage contracts in Syria are between the groom and the bride's father. However, as Tamim had no documentation in Turkey, Spain would not grant him a visa to join Rahaf. So she finished her master's degree coursework alone.

To be together and start building a life for themselves, the couple decided to seek asylum in the Netherlands. In autumn of 2018, Rahaf travelled to Amsterdam and applied through official channels. Eventually, Tamim spent all of his savings to be trafficked to Europe. In March 2019, the couple were able to embrace for the first time, more than three years after they had met online.

After living in the refugee camp for several months, Rahaf and Tamim are now working on their joint professional dream. Just like Mutaz, they signed

up for a programme at Forward Incubator, where they get business coaching and help to pitch for funding. The couple wants to market a new, caffeine-free coffee substitute made from date seeds. They feel optimistic, seeing that they have already survived much hardship and always found solutions.

### **Seven lessons we can learn from refugees who restarted their careers**

1. Adversity is the mother of invention.
2. When stuck, be smart and look for alternatives to keep moving forward.
3. Education and self-study are key; be curious and seek learning in all possible ways.
4. Develop skills that are transferable and master English.
5. Use whatever ideas and passions you have to build your future as best you can.
6. Optimism and self-belief are critical to success.
7. Do not assume you need perfect conditions to start a great company.

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*Antoine and Claire are the co-authors of **Disrupt Your Career: How to Navigate Uncharted Career Transitions and Thrive**.*

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#### **About the author(s)**

**Claire Harbour** is a global talent expert, focused on coaching and consulting across borders, and stirring up disruption!

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## About the series

### Diversity, Equity and Inclusion

In the wake of the tragic death of George Floyd in the United States and protests in over 60 countries, global attention to DEI (diversity, equity and inclusion) has experienced a long-overdue resurgence. As the need for more inclusive forms of leadership and culture becomes apparent, we focus here on the informed perspectives of INSEAD experts focusing on race, ethnicity, gender, sexual orientation, and their intersections. These thought leaders -- both faculty and their close collaborators with rich experience in practice -- inform understanding of how to develop DEI and address identified DEI development needs.

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