



Microenterprise as Complement or Substitute? Institutional Ecosystems and Refugee Women's Entrepreneurship in the United States

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Abstract

This study examines how state-level microenterprise policy environments impact the economic opportunities for refugee women in the United States and whether microentrepreneurship is a complement or substitute to formal employment. While integration policies emphasize wage employment, refugee women often remain out of formal labour markets due to various barriers. It channels many into necessity-driven microenterprises, which are hardly considered in official integration metrics. To address this gap, the study develops a Microenterprise Ecosystem Index (MEI) across all 50 US states and the District of Columbia, providing a comparative framework of institutional opportunity structures for refugee women. The index captures cross-state variation in cottage food regulation, microloan access, and the presence of a federal refugee microenterprise program. The analysis uses a combination of institutional benchmarking with qualitative case evidence to identify mechanisms linking policy environments and entrepreneurial outcomes. The findings depict significant variation in the interstate ecosystem quality, with the presence of federal microenterprise programs emerging as the strongest driver of differences. Coordinated ecosystems tend to create conditions that support more viable forms of entrepreneurship, while fragmented ecosystems push many activities into lower-return informal work. The evidence from case studies also suggests that microenterprises often complement formal employment through income generation, skill development, credit access, and building gradual pathways towards either formal business growth or wage employment. The study proposes an ecosystem-based institutional framework for refugee entrepreneurship and highlights how microenterprises remain an under-measured dimension of integration that collaborates with formal labour markets. Overall, the findings suggest that current metrics of integration understate the economic contributions of refugee women and disregard key pathways of economic incorporation.

Keywords: *Entrepreneurship; Economic Integration; Microenterprise; Refugee Women; United States*

1. Introduction

The integration of refugees has become a primary concern in labor economics and development policy, as it has a direct impact on human capital utilization and labor market efficiency. It has long-term

fiscal consequences in the host country. The primary objective of refugee settlement programs is economic self-sufficiency; however, the research demonstrates that refugees often suffer in terms of labour market outcomes as compared to native-born groups and other migrant populations. This is likely due to limited proficiency in language, non-recognition of foreign credentials, lack of professional networks, and discrimination in the host country (Ruiz & Vargas-Silva, 2018; Bakker et al., 2017).

The constraints are even more severe for refugee women as they face several other barriers beyond the ones associated with refugee status. Women are faced with caregiving responsibilities, occupational segregation, and limited access to formal employment networks (Hangartner & Lawrence, 2016). As a result, many refugee women engage in small-scale entrepreneurial ventures such as tailoring, food production, childcare services, handicrafts, and other home-based activities. From an economic perspective, these turn out to be “necessity entrepreneurship” instead of “opportunity entrepreneurship” as the access to wage employment is constrained (Fairlie & Lofstrom, 2015). The research further indicates that limited access to formal credit markets and financial resources leaves no option for refugees other than to operate low-capital businesses (Aldrich & Waldinger, 1990).

While the importance of refugee entrepreneurship is increasingly recognized in the literature, field engagement with refugee-serving organizations suggests that important gaps remain between how refugee women participate in economic activity and how integration systems measure success. Field engagement with the Meher Foundation—a nonprofit supporting Afghan refugee women in the United States—revealed an unexpected challenge. The greatest obstacle was not fundraising or logistics, but something more fundamental: the women the program serves possessed extraordinary skills in tailoring, cooking, childcare, and crafts, yet the system designed to support their integration measured success in a way that rendered those skills invisible. National data confirm the scale of this challenge. The Migration Policy Institute reports that 60 percent of Afghan women in the United States lack English proficiency (compared to 53 percent of Afghan men), 36 percent lack a high school diploma (compared to 23 percent of men), and 39 percent of Afghan immigrants live in poverty, more than three times the native-born rate (Batalova & Montalvo, 2024). These barriers make formal employment especially difficult, yet the system designed to serve these women does not recognize alternative economic pathways. The Office of Refugee Resettlement’s performance framework tracks whether a refugee has “entered employment” within 180 days of arrival (ORR, 2023). It does not distinguish between a \$12-per-hour warehouse job and a home-based catering business generating meaningful monthly income. It does not track self-employment at all.

This measurement gap shapes resource allocation. ORR directs the majority of its integration funding toward formal employment pathways (job placement, workforce development, and English language training), while its Microenterprise Development (MED) Program, which provides loans, business training, and technical assistance for refugee entrepreneurs, operates on a fraction of the budget and reaches only a subset of resettlement states. Yet the evidence for microenterprise’s potential is substantial. A Niskanen Center analysis found that over its first 14 years, the MED program facilitated more than 1,800 micro-businesses with an 88 percent survival rate, far exceeding typical small business benchmarks, and a loan repayment rate of nearly 100 percent (Niskanen Center, 2023). In 2019 alone, MED-supported businesses added 1,055 jobs to the U.S. economy. Meanwhile, the American Immigration Council reports that 13 percent of refugees nationally are entrepreneurs, generating \$5.1 billion in business income (AIC, 2023). Despite growing recognition of refugee entrepreneurship in the academic literature, relatively little research has systematically examined how state-level institutional environments shape entrepreneurial opportunities available to refugee women in the United States (Abebe, 2023; Abebe et al., 2024; Newman et al., 2024; Lang et al., 2024).

The question of whether this potential is being realized depends on two empirical questions that the existing literature has not adequately answered. First, do state-level microenterprise policy

environments actually matter? Policy variation is substantial. Cottage food regulation ranges from highly permissive systems in states such as Wyoming and Utah to fragmented and restrictive environments such as Massachusetts and New Jersey, while SBA microloan intermediary density varies dramatically across states. The MED and Family Child Care programs currently fund grantee organizations in 23 of 51 jurisdictions, leaving 28 states without this federal support. If this variation is systematic, it would suggest that policy design, not just individual motivation, shapes the conditions under which refugee women can pursue entrepreneurship. This question is especially important for refugee women because some of the most accessible forms of early entrepreneurship (food preparation, childcare, tailoring, and other home-based services) can offer flexibility in contexts where caregiving, transportation, and language barriers make formal employment harder to access.

Second, does microentrepreneurship complement or substitute for formal employment? If refugee women who start businesses also eventually enter the formal labor market, then microenterprise investment strengthens the overall integration system. If, instead, women choose entrepreneurship because formal employment is inaccessible and remain in low-return self-employment permanently, then microenterprise programs may inadvertently consolidate disadvantage. These two scenarios would lead policymakers in very different directions.

This paper addresses both questions by making two contributions. First, it constructs a novel Microenterprise Ecosystem Index (MEI) that compares state-level policy environments across three measurable dimensions: cottage food permissiveness, microloan infrastructure, and ORR microenterprise program presence. Because state-level refugee women's entrepreneurship data are not publicly available, the MEI is designed not as a direct outcome measure but as a women-centered ecosystem framework for identifying where refugee women are more or less likely to encounter supportive conditions for microenterprise. Second, the paper uses program evaluations, labor economics theory, and case studies to argue that microenterprise should not be treated simply as a fallback for labor market exclusion. In many cases, it may function as a substantive form of economic participation that the current measurement system is not designed to capture. The analysis is informed throughout by field engagement with the Meher Foundation and by research conducted as an intern at the Desai Foundation, which serves over 12 million women through economic empowerment programming across rural India.

2. Literature Review

The academic study of refugee entrepreneurship has expanded rapidly. Three recent systematic reviews map the field's contours: Newman et al. (2024) synthesized 76 empirical articles in the *International Migration Review*, Abebe et al. (2024) analyzed 83 studies in the *International Journal of Management Reviews*, and Abebe (2023) reviewed 131 publications in *Small Business Economics*. Taken together, these reviews show that refugees demonstrate entrepreneurship rates exceeding both native-born populations and other immigrant groups; that refugee entrepreneurship is driven by a mix of "necessity" and "opportunity" motivations; and that social capital within co-ethnic networks is a critical enabler (Bizri, 2017).

All three reviews highlight the same major gap: gender. Newman et al. (2024) note that "studies examining female refugee entrepreneurs are scarce." What is striking is how little of this research focuses on women: Abebe's (2023) review, the broadest in the field, identifies refugee women's entrepreneurship as one of only three "types" studied, yet only 8 of the 131 publications (approximately 6 percent) address it at all. Those that do reveal that women's entrepreneurial motives and resources contrast with those of men (Gold, 2014) and are shaped by a web of contextual factors (family relations, class, ethnicity, legal status, and cultural outlooks) that implies the need for intersectional analysis (Senthanar et al., 2021; Yeröz, 2019). Newman et al. (2024) further identify complex legal requirements for operating businesses

as a key barrier to formal refugee entrepreneurship, reinforcing that regulatory permissiveness, not just individual motivation, shapes whether refugee women can participate in the formal economy.

The most relevant prior U.S.-based study is Gold (2014), who examined contextual and family determinants of self-employment among Vietnamese and Russian-speaking Jewish immigrant women, communities with significant refugee-origin populations but studied primarily through an immigrant lens rather than a refugee-specific framework, and focused on well-established communities rather than recently arrived populations navigating current policy environments. A particularly important recent study is Senthana et al. (2021), whose feminist grounded study of Syrian women entrepreneurs in Canada reveals a “triple bind” of gender, refugee status, and racialization. Senthana et al. also find that refugee women’s entrepreneurship concentrates in “feminized industries” (food preparation, tailoring, and personal services), and that restrictive regulatory environments push this entrepreneurship into unregulated spaces that are not financially rewarding, a pattern directly observable among the Afghan women served through the Meher Foundation. No study was identified that systematically examines how state-level policy environments shape refugee women’s entrepreneurial outcomes in the contemporary U.S. resettlement context.

2.1 The Formal Employment Gap

ORR’s Annual Survey of Refugees documents persistent gender disparities in economic integration. Across the 2016–2023 survey waves, refugee women show labor force participation rates 15 to 25 percentage points below refugee men (Urban Institute, 2023). Lee et al. (2020) characterize this structural disadvantage as a “canvas ceiling,” a term capturing how refugees face not a single barrier but a layered set of constraints that collectively limit upward economic mobility through formal employment channels. Recent ASR findings show a large gender gap in economic integration, with refugee women participating in the labor force and employment at substantially lower rates than refugee men. A recent mixed-methods systematic review of 31 studies calculates a pooled employment rate of just 31.1 percent among refugee women globally (Al-Hamad et al., 2024), meaning that the formal employment pathway ORR prioritizes is one that roughly two-thirds of refugee women do not access. The ASR also does not track self-employment as a distinct category. ORR’s performance metrics count only “entered employment,” meaning that a refugee woman generating income through a home-based food business is statistically indistinguishable from one who is unemployed.

2.2 Necessity Versus Opportunity: The Theoretical Frame

The labor economics literature distinguishes between “necessity entrepreneurship,” self-employment driven by lack of alternatives, and “opportunity entrepreneurship,” self-employment driven by identification of viable market opportunities. Fairlie and Fossen (2020) develop this framework in *Research in Labor Economics*, showing that opportunity entrepreneurship is associated with higher incomes and business survival rates, while necessity entrepreneurship often reflects labor market disadvantage. Banerjee and Duflo (2011), in their foundational *Poor Economics*, go further, arguing that many poor people are “reluctant entrepreneurs” who would prefer stable employment, a provocation that makes the complement-versus-substitute question more important to answer.

For refugees, this distinction maps directly onto the complement-versus-substitute question. Kerr and Kerr (2020) show that for immigrants in the United States, the two motivations often coexist and evolve: immigrants may enter self-employment out of necessity but develop opportunity-driven businesses over time. Abebe’s (2023) review confirms this hybrid pattern across the broader refugee entrepreneurship literature, finding that the field documents both necessity motivations, refugees encountering what scholars term the “refugee gap” (Bakker et al., 2017) in formal labor markets, and opportunity motivations, where refugees draw on culturally specific skills and co-ethnic market knowledge. The coexistence of both types within the same population underscores why the complement-

versus-substitute question cannot be answered in the abstract: it depends on whether the policy environment enables necessity-driven microenterprise to evolve into opportunity-driven entrepreneurship over time.

2.3 The MED Program: An Underexamined Federal Investment

The Refugee Microenterprise Development Program, founded in 1991, is ORR's primary vehicle for refugee entrepreneurship support. The Niskanen Center's 2023 analysis provides the most comprehensive independent assessment. MED and Family Child Care programs currently fund grantee organizations in 23 states, including traditional resettlement agencies like the IRC and HIAS as well as local NGOs such as the Economic and Community Development Institute in Columbus and the Westminster Economic Development Initiative in Buffalo. Grantees provide loans up to \$15,000, business training, technical assistance, and credit-building opportunities. Historical outcomes are striking: over 10,500 refugees gained business skills, more than 1,800 micro-businesses were developed, and the loan repayment rate approached 100 percent over 14 years. Individual grantees demonstrate the program's impact: the IRC Phoenix program helped refugees start 200 businesses; WEDI in Buffalo supported 100 small businesses and operates the West Side Bazaar incubator; and the North Carolina African Services Coalition provides credit-builder loans that help refugees establish credit histories (Niskanen Center, 2023).

2.4 State-Level Policy Variation

Beyond federal programming, two additional dimensions of state-level policy create significant variation. Cottage food laws govern whether individuals can sell home-prepared food. The Institute for Justice's 2022 "Baking Bad" report evaluated programs across all 50 states using 17 criteria, finding enormous variation. SBA Microloan infrastructure provides loans up to \$50,000 through approximately 208 nonprofit intermediary lenders across all 50 states and the District of Columbia; a GAO (2020) analysis found 80 percent of microloans went to women-owned, minority-owned, veteran-owned, or low-income businesses, but intermediary coverage is geographically uneven.

No existing study has combined these three dimensions into a systematic measure of state-level microenterprise support. The need for this kind of ecosystem-level analysis is reinforced by Abebe's (2023) finding that existing research on the institutional environment for refugee entrepreneurship "still lacks holistic and systematic analysis." He explicitly calls for future studies to "employ widely acknowledged frameworks, such as the entrepreneurial ecosystem, to produce a more systemic understanding than the current factor-level analyses allow." The MEI is designed in response to this call. Abebe also documents that the field's barrier research operates at three levels: individual (language, financial literacy), community (social networks, financing access), and institutional (legal status, regulatory regimes), a categorization that maps onto the MEI's three components: cottage food regulations address institutional-level barriers, SBA microloan gaps address community-level financing barriers, and ORR program absence represents a missing enabler at the programmatic level.

3. Methodology

3.1 Objectives of the Study

This study has three objectives. First, to compare state-level microenterprise environments for refugee women in the United States by constructing a composite institutional index, the Microenterprise Ecosystem Index (MEI), which captures cross-state variation in entrepreneurship-supporting environments. Second, to examine whether microenterprise functions as a complement or substitute to formal wage employment among refugee women. Third, to identify and analyze the institutional

mechanisms (regulatory, financial, and programmatic) through which state-level policy environments shape the conditions refugee women encounter when pursuing microenterprise.

3.2 Research Design

This study uses a mixed-methods research design combining quantitative cross-sectional institutional analysis (MEI construction) with qualitative case study analysis for mechanism identification and contextual interpretation. The quantitative component constructs a state-level Microenterprise Ecosystem Index covering all 50 U.S. states and the District of Columbia, documents interstate variation in ecosystem quality, and tests the robustness of its rankings across alternative methodological specifications. The qualitative component analyzes four programs that illustrate how policy environments translate into outcomes on the ground. Case studies are used to complement and interpret quantitative findings rather than to test causal hypotheses.

The study design is descriptive and comparative; no causal identification strategy is employed. The MEI is inspired by institutional benchmarking frameworks such as the World Bank's Ease of Doing Business methodology (World Bank, 2020), which compares regulatory environments across countries without claiming that higher scores cause better economic outcomes. Similarly, the MEI compares ecosystem conditions across states, providing a diagnostic framework rather than a causal model.

This comparative approach helps address a methodological gap in the field. Abebe (2023) documents that 76 percent of existing refugee entrepreneurship research is qualitative, with only 10.6 percent employing quantitative methods and virtually none conducting cross-regional comparison. While this paper does not constitute a large-scale survey, its cross-state comparative design, comparing ecosystem conditions relevant to refugee entrepreneurship across 51 different policy environments within the United States, with particular attention to conditions especially salient for refugee women, represents the kind of systematic, ecosystem-level analysis the field has called for.

3.3 Data Sources

Quantitative data sources. The MEI draws on four secondary data sources harmonized at the state level: (1) cottage food regulatory data from the Institute for Justice "Baking Bad" report (2022) and the Harvard Food Law and Policy Clinic fifty-state table; (2) financial access data from the SBA Microloan Program intermediary directory (sba.gov/microlenders, accessed March 2026); (3) refugee entrepreneurship program data from the Office of Refugee Resettlement MED grants directory (acf.gov/orr/programs/refugees/microenterprise-development/grants) and FCC grants directory (acf.gov/orr/grant-funding/refugee-family-child-care-microenterprise-grants), reflecting 2025 grant cycle data; and (4) population data from the U.S. Census Bureau annual estimates (2020–2025 series).

Qualitative and case study sources. Case study analysis draws on program documentation and evaluation reports from refugee entrepreneurship initiatives, policy reports and institutional publications related to refugee integration and microenterprise support, and organizational materials from selected case study programs. The Massachusetts case study is additionally informed by field engagement with refugee-serving organizations through the Meher Foundation, including primary research on regulatory barriers facing Afghan refugee women in the state.

3.4 Construction of the Microenterprise Ecosystem Index

The MEI is a composite institutional index measuring microenterprise opportunity structures for refugee women. It captures variation in state-level entrepreneurship-enabling environments across three sub-indices, each normalized to a 0–10 scale.

Table 1: Components of the Microenterprise Ecosystem Index (MEI)

Sub-Index	Data Source	What It Measures	Normalization
Cottage Food Permissiveness (CFP)	IJ "Baking Bad" (2022); Harvard FLPC 50-State Table	How easily refugee women can legally sell home-prepared food	IJ grade converted to 0–10 scale
Microloan Infrastructure Density (MID)	SBA.gov Microloan Program intermediary list	Whether accessible small-scale financing exists	Intermediaries per million, scaled 0–10
ORR Microenterprise Program Presence (OMP)	ORR Annual Reports; Niskanen Center (2023)	Whether federal refugee entrepreneurship support exists	10 if grantee present, 0 if absent

The final MEI = (CFP + MID + OMP) / 3. Equal weighting is applied due to the absence of strong theoretical justification for differential weighting. Because no state reaches 7.0 in the actual data, states are grouped into three score bands: Upper (≥ 5.5), Middle (3.0–5.49), and Lower (< 3.0). To test robustness, MEI scores were also calculated using differential weighting (CFP 40%, MID 25%, ORR 35%), which gives greater influence to the regulatory dimension. Eight of the top 10 states are the same under both methods: Nebraska, Utah, Kansas, Iowa, Pennsylvania, New Mexico, Idaho, and Virginia appear in the top 10 regardless of the weighting scheme. The bottom of the ranking is similarly stable, with Nevada, New Jersey, Hawaii, and Connecticut in the bottom five under both specifications. These results suggest that the broader pattern of findings is not highly sensitive to the weighting choice.

3.5 Analytical Framework

The MEI is grounded in an institutional economics framework, which holds that economic outcomes are shaped not only by individual characteristics but by the policy environments within which individuals operate under constraints (Desai, Naudé, & Stel, 2021). Three institutional mechanisms are captured by the index: regulation, which determines entry barriers to microenterprise (measured by CFP); finance, which determines access to startup and growth capital (measured by MID); and programming, which determines the availability of specialized institutional support for refugee entrepreneurs (measured by OMP). Together, these capture the institutional pathway from market entry to financing to sustained support.

Refugee women are conceptualized as operating under what Lee et al. (2020) call the “canvas ceiling”: layered structural constraints that simultaneously limit access to formal employment and shape the conditions under which alternative economic pathways become viable. Microenterprise is interpreted as having a dual potential role: as a complement to wage employment (an integration pathway through which women build skills, income, and credit that facilitate eventual formal labor market participation) or as a substitute for wage employment (a constraint-driven exclusion pathway in which women remain in low-return self-employment without upward mobility). The MEI represents comparative “opportunity structures” across U.S. states, the institutional conditions that may make one pathway or the other more likely.

3.6 Data Availability and Scope

Because state-level refugee-specific entrepreneurship rates are not publicly available. The American Immigration Council’s “Starting Anew” report provides a national 13 percent rate but does not disaggregate to individual states, the MEI is presented as a descriptive index documenting interstate variation in ecosystem quality rather than a correlational test against outcome data. The analysis draws on published national-level data from AIC (2023) and Bureau of Labor Statistics data on foreign-born self-employment to contextualize the MEI findings.

3.7 Limitations

Four limitations warrant transparency. First, the MEI weights its three components equally. Second, published refugee entrepreneurship data use imputation methodologies that cannot precisely identify refugees. Third, the MEI measures policy availability rather than utilization. Fourth, cross-sectional comparison cannot establish causation. Fifth, the ORR component is scored as binary (present or absent), which creates a dominant effect: the 2.73-point average gap between states with and without ORR grantees exceeds the practical range of the other two components. This pattern persists under an alternative differential-weighting specification, suggesting that the prominence of federal programming is not solely a result of equal weighting.

The MEI should therefore be understood as a women-centered ecosystem proxy rather than a direct measure of refugee women's entrepreneurial activity. Despite these limitations, this analysis offers, to the author's knowledge, one of the first systematic mappings of state-level microenterprise ecosystem quality for refugee women.

4. Results and Findings

4.1 Overview of the Microenterprise Ecosystem Index

Application of the MEI to real data from all 51 jurisdictions reveals substantial interstate variation, but a different pattern than might be expected. The maximum MEI score is 6.43 (Nebraska and Utah, tied), and no state reaches 7.0. The mean is 4.10. MEI scores range from 1.68 (Nevada) to 6.43, with a standard deviation of 1.55, confirming that states occupy meaningfully different positions along the ecosystem quality spectrum.

4.2 State-Level Ranking of Microenterprise Ecosystems

The five highest-scoring states are Nebraska (6.43), Utah (6.43), Kansas (6.18), Iowa (6.12), and Pennsylvania (5.89). The five lowest are Nevada (1.68), New Jersey (1.73), Hawaii (2.00), Connecticut (2.01), and Illinois (2.15). Among the 23 states with ORR grantees, the average MEI is 5.60; among the 28 without, it is 2.87, a gap of 2.73 points. This gap suggests that federal programmatic presence is the strongest component in the index. CFP and MID sort states within tiers but do not determine which tier a state falls into.

Table 2: Top 10 and Bottom 10 States by Microenterprise Ecosystem Index. CFP = Cottage Food Permissiveness; MID = Microloan Infrastructure Density; OMP = ORR Microenterprise Program Presence. Data sources: IJ (2022), SBA.gov (2026), ORR/ACF (2025).

#	State	CFP	MID	OMP	MEI	#	State	CFP	MID	OMP	MEI
1	Nebraska	5.0	4.30	10	6.43	42	Minnesota	4.7	2.68	0	2.46
2	Utah	8.8	0.49	10	6.43	43	Massachusetts	5.0	1.94	0	2.31
3	Kansas	6.2	2.33	10	6.18	44	Tennessee	5.9	0.71	0	2.20
4	Iowa	7.3	1.07	10	6.12	45	Louisiana	6.2	0.38	0	2.19
5	Pennsylvania	5.8	1.86	10	5.89	46	Mississippi	4.7	1.76	0	2.15
6	New Mexico	6.0	1.63	10	5.88	47	Illinois	6.3	0.14	0	2.15
7	Idaho	5.9	1.71	10	5.87	48	Connecticut	3.2	2.82	0	2.01
8	Virginia	5.4	2.15	10	5.85	49	Hawaii	4.8	1.21	0	2.00
9	Maryland	5.4	1.94	10	5.78	50	New Jersey	4.1	1.09	0	1.73
10	Colorado	5.6	1.44	10	5.68	51	Nevada	4.5	0.53	0	1.68

4.3 Decomposition of MEI: Sub-Index Contributions

The three MEI components show markedly different distributions. Cottage Food Permissiveness (CFP) ranges from 2.3 (Delaware) to 9.2 (Wyoming), with a mean of 5.81 and standard deviation of 1.55. Most states cluster between 4.5 and 7.2, producing moderate variance. Microloan Infrastructure Density (MID) ranges from 0.14 (Illinois) to 10.0 (District of Columbia), with a mean of 1.98 and standard deviation of 1.95. The distribution is heavily right-skewed: most states fall between 0.5 and 3.0, with DC and Vermont (8.07) as outliers driven by small populations. ORR Microenterprise Program Presence (OMP) is binary: 23 states score 10 and 28 states score 0, producing a standard deviation of 5.0, more than three times that of CFP and more than 2.5 times that of MID. This means the ORR component contributes disproportionately to MEI variance despite equal weighting. The regulatory and financing dimensions sort states within tiers but do not determine overall tier placement, which is driven primarily by the presence or absence of federal programming.

4.4 Typology of State Microenterprise Ecosystems

States do not simply vary along a single dimension; they fall into structurally different ecosystem types. Coordinated ecosystems like Nebraska, Utah, Kansas, and Iowa combine at least moderate performance across all three dimensions: regulatory permissiveness, financing infrastructure, and federal programming. These states rank consistently near the top under different methodological specifications. Regulation-led ecosystems like Wyoming and Maine have strong cottage food laws but lack ORR programming and have limited financing infrastructure. Wyoming has the nation's highest CFP (9.2) but ranks only 27th overall (MEI 4.05), illustrating that permissive regulation alone is insufficient. Finance-led ecosystems like Vermont and the District of Columbia have strong microloan infrastructure but no ORR programming. Vermont (MEI 5.09, no ORR) outscores several states with ORR grantees, demonstrating that strong financing can partially compensate for absent federal programming. Low-support ecosystems like Nevada, New Jersey, and Connecticut score below average on all three dimensions, creating environments with minimal institutional support for refugee women's microenterprise at any level.

4.5 Institutional Gaps, Fragmentation, and the ORR Dominance Finding

The clearest pattern in the data is how strongly the ORR component shapes overall scores. Perhaps the most telling illustration: Minnesota, home to one of the largest Somali and Hmong refugee communities in the country, ranks 42nd (MEI 2.46) because it has no MED or FCC grantee. Minnesota has extensive state-funded refugee services, but it lacks the specific federal microenterprise infrastructure the MEI measures. This suggests that a state can be a major refugee destination while still lacking the ecosystem conditions that support refugee women's entrepreneurship specifically.

Table 3: MEI Distribution by Tier and ORR Presence. Tiers defined by fixed thresholds: Upper (MEI $\geq$ 5.5), Middle (3.0–5.49), Lower ($<$ 3.0).

MEI Tier	N States	Avg MEI	Key Pattern
Upper ($\geq$ 5.5)	13	5.92	All have ORR grantees
Middle (3.0–5.49)	20	4.50	Mixed ORR presence
Lower ($<$ 3.0)	18	2.35	None have ORR grantees
ORR Gap	23 vs 28	5.60 vs 2.87	+2.73 points

By contrast, states where all three components align, such as Nebraska, which combines moderate CFP (5.0), strong MID (4.30), and ORR presence, rank consistently at the top. This pattern strengthens the idea that what matters is the ecosystem as a whole, not any single policy in isolation.

4.6 Summary of Key Findings

The MEI analysis reveals four key patterns. First, there is wide cross-state variation in microenterprise ecosystem quality, with scores ranging from 1.68 to 6.43. Second, the regulatory environment (CFP) is not strongly aligned with financial access (MID): states that are permissive on regulation are not necessarily well-served by financing infrastructure, and vice versa. Third, federal program presence through ORR is geographically uneven, absent in 28 states, and is the most influential single component in the index. Fourth, states that perform consistently well across all three dimensions (coordinated ecosystems) are relatively rare, suggesting that most states have significant gaps in at least one dimension of the microenterprise environment relevant to refugee women.

5. Case Study Evidence: Institutional Mechanisms in Practice

5.1 Case Selection Logic

The case studies presented in this section are informed by field engagement with refugee-serving organizations and microenterprise support initiatives in the United States, including observational insights from the Meher Foundation, alongside publicly available program documentation and policy reports. Cases were selected to represent variation in MEI structure: a coordinated high-support ecosystem (Utah, MEI 6.43), a sector-specific model operating outside the food-based pathway (Georgia, MEI 4.80), a federal cross-state program illustrating the complement mechanism directly (ORR Family Child Care), and a low-coordination ecosystem where practical barriers exceed the index score (Massachusetts, MEI 2.31). These qualitative materials are used to contextualize the institutional mechanisms identified through the MEI framework.

5.2 High-Support Ecosystem: Spice Kitchen Incubator, Salt Lake City, Utah (MEI: 6.43)

Utah's second-place MEI ranking reflects strong regulatory permissiveness (CFP 8.8, second-highest nationally) and active ORR programming, though it has only one SBA microloan intermediary (MID 0.49), revealing a financing gap in an otherwise strong ecosystem. The Spice Kitchen Incubator (SKI), operated by the IRC, provides a four-phase program: assessment, commercial kitchen access and food safety certification, business development mentoring, and graduation to independent operation. Since 2014, it has supported dozens of refugee and immigrant food entrepreneurs from a wide range of countries of origin. Utah is a strong example of how refugee women's entrepreneurship is supported not by any single policy in isolation, but by the interaction of multiple ecosystem components. Strong regulatory permissiveness and federal program support create a favorable environment, while even limited access to financing helps some entrepreneurs move from early-stage activity toward sustainable enterprise.

SKI's model exemplifies what Bizri (2017) identifies as the critical role of "linking capital," institutional connections that bridge refugees to the regulatory, financial, and market knowledge they cannot access through co-ethnic networks alone. While bonding capital within refugee communities provides initial support, it is the bridging and linking capital provided by programs like SKI that determines whether entrepreneurial potential translates into sustainable enterprise (Abebe, 2023). Utah's permissive cottage food law allows participants to begin selling immediately at farmers' markets while still in the program. SBA intermediaries provide startup financing for graduates. SKI demonstrates the complement mechanism: some graduates go on to open formal food businesses, transitioning from informal microenterprise to formal business ownership.

5.3 Sector-Specific Model: Sew-Zan Program, Atlanta, Georgia (MEI: 4.80)

The Sew-Zan (“sewing” in Dari) program targets Afghan refugee women in Atlanta, providing sewing machines, materials, and business training to approximately 50 women annually. It represents a culturally anchored model: in Afghanistan, textile production has historically been a socially accepted form of women’s economic participation even in conservative communities. Georgia’s restrictive cottage food environment (CFP 3.8, among the lowest nationally) is less relevant for textile businesses, illustrating that the most critical MEI component varies by the type of microenterprise refugee women pursue. More broadly, the Georgia case suggests that when food-based entrepreneurship is less accessible, refugee women may pursue other forms of microenterprise in which different institutional constraints matter more than cottage food regulation.

5.4 Federal Hybrid Model: ORR Family Child Care Microenterprise Program (Multiple States)

ORR’s Family Child Care program trains refugee women to become licensed home-based childcare providers. It solves multiple problems simultaneously: income for one woman, culturally appropriate childcare for refugee families, and removal of the childcare barrier that prevents other refugee women from entering the formal labor force. This dual benefit is one of the clearest examples in the paper of how microenterprise can complement formal employment.

5.5 Low-Coordination Ecosystem: Massachusetts (MEI: 2.31)

Massachusetts offers a particularly instructive case because it reveals how a state can have established refugee resettlement services yet still lack federal microenterprise programming entirely, while also maintaining a regulatory environment that, while scoring at the national median (CFP 5.0), creates disproportionate barriers through municipal fragmentation, a mismatch that directly affects the Afghan refugee women served by the Meher Foundation.

5.5.1 Institutional strengths

Massachusetts has one of the nation’s more established refugee coordination offices: the Office for Refugees and Immigrants (ORI), created by state legislation in 1992. The state operates under the Wilson-Fish framework, and ORI has administered the Massachusetts Refugee Enterprise Achievement Program (MassREAP), which supported refugee small business development and micro-loans through partners including Lutheran Social Services / Ascentria and Jewish Vocational Services. Although Massachusetts has no ORR microenterprise programming in the MEI, it still has substantial refugee-serving institutional infrastructure through state and local channels.

5.5.2 Regulatory Barriers

Where Massachusetts falls short is cottage food permissiveness. The state’s “residential kitchen” regulations require a permit from the local board of health and a kitchen inspection before selling anything. The critical problem is fragmentation: Massachusetts has 351 municipalities, each interpreting requirements differently. The Institute for Justice found that some health departments reject applications over requirements like stainless steel cupboards, while other municipalities do not offer inspections at all, effectively blocking anyone in that jurisdiction. Until 2021, Boston did not even permit residential kitchens for commercial use. This pattern echoes Senthana et al.’s (2021) finding that restrictive regulation does not prevent refugee women from engaging in food production; it merely pushes their economic activity into informal, unregulated spaces where it generates neither tax revenue nor credit history. Massachusetts legislators have repeatedly introduced bills to liberalize cottage food rules, including S.69 and related House bills in the current session.

5.5.3 Field Observations through the Meher Foundation

The Afghan refugee women served by the Meher Foundation possess extraordinary culinary skills. Several have expressed interest in selling home-prepared food. But the regulatory patchwork (identifying the correct municipal authority, scheduling an inspection, potentially modifying the kitchen, obtaining permits in English) is daunting. The English-language requirement is especially significant given that 60 percent of Afghan women in the U.S. lack English proficiency (Batalova & Montalvo, 2024), making bureaucratic navigation in English a structural barrier rather than a minor inconvenience. A woman with identical skills in Utah can begin selling at a farmers' market with no permit and no sales cap. This is not a difference in individual capability; it is a difference in policy environment. The MEI captures this difference precisely. The practical weight of this regulatory environment becomes visible at the individual level. Research conducted through the Meher Foundation identified the specific requirements an Afghan refugee woman would need to meet to legally sell home-prepared food in Massachusetts: ServSafe Food Protection Manager certification, Allergen Awareness certification, a Residential Kitchen Permit, a Board of Health kitchen inspection, business registration, sales tax registration, and compliant food labeling, all navigated in English. ServSafe certification is not available in Dari, creating a language barrier for many Afghan refugee women. Even after clearing these requirements, a woman renting her home may still need her landlord's permission to operate a business, depending on lease terms, a barrier that falls entirely outside the regulatory framework the MEI measures. This permit stack illustrates how a CFP score of 5.0, which places Massachusetts near the national median, can understate the practical barriers refugee women actually face.

Massachusetts thus illustrates the MEI's central finding from a different angle: the combination of no federal microenterprise programming and regulatory fragmentation produces a weak ecosystem.

5.6 Cross-Case Synthesis

Three patterns emerge across the four case studies. First, the role of linking capital is consistent: in every case where microenterprise succeeds (Utah's Spice Kitchen, Georgia's Sew-Zan, the FCC program), success depends on institutional intermediaries that connect refugee women to regulatory knowledge, financial systems, and market access they cannot reach through co-ethnic networks alone. Where these intermediaries are absent (Massachusetts for food-based enterprise), entrepreneurial potential remains unrealized or is pushed into informal channels. Second, the most critical MEI component varies by sector: cottage food laws matter most for food-based enterprise (Utah, Massachusetts), while they are less relevant for textile-based (Georgia) or childcare-based (FCC) pathways. This suggests that a single composite score, while useful for comparison, cannot capture the full dimensionality of the ecosystem for any individual woman. Third, the complement mechanism is most visible in programs that create explicit pathways from informal to formal enterprise (Spice Kitchen graduates opening businesses, FCC providers enabling other women's labor force participation). Where such pathways do not exist, microenterprise risks functioning as a substitute, providing income without building toward broader economic integration.

6. Discussion

6.1 Institutional Interpretation of MEI

The central finding is that state-level policy environments matter, but they matter most when regulation, financing, and program support work together. Wyoming has the nation's most permissive cottage food laws (CFP 9.2) but ranks only 27th overall (MEI 4.05) because it lacks ORR programming and has limited microloan infrastructure. Massachusetts ranks 43rd (MEI 2.31) with no federal microenterprise programming and moderate regulatory permissiveness (CFP 5.0). The states with the strongest ecosystems for refugee women's microenterprise combine regulatory permission, financing, and

programmatic support. This ecosystem finding parallels Banerjee and Duflo's (2011) insight from the microfinance context: financial access alone does not transform lives without complementary training, market linkages, and institutional support. This matters especially for refugee women, whose entry into entrepreneurship often depends on whether regulatory access, institutional support, and financing align at the same time rather than sequentially.

6.2 Complement Versus Substitute: Evidence and Interpretation

Because women-specific longitudinal entrepreneurship data are limited, this section combines broader refugee and immigrant entrepreneurship research with women-centered case evidence to assess whether microenterprise is more likely to complement or substitute for formal employment. This question cannot be definitively answered with cross-sectional data. However, five lines of evidence point toward complementarity.

First, MED program outcome data suggest microenterprise does not suppress formal employment. The Niskanen Center documents that MED explicitly "promotes entrepreneurship as a promising employment strategy." The 88 percent business survival rate over 14 years suggests durable enterprises, not temporary stopgaps. MED clients drew on initial ORR loans to secure \$4.5 million in additional capital from non-MED sources, indicating microenterprise serves as a launching pad for broader economic integration, not a ceiling.

Second, the theoretical literature suggests a hybrid pathway. Fairlie and Fossen's (2020) framework distinguishes necessity from opportunity, but Kerr and Kerr (2020) show that for immigrants, the two coexist and evolve. Fairlie and Fossen's data show that approximately 80 percent of U.S. entrepreneurs are opportunity-driven, with necessity entrepreneurship rising counter-cyclically during recessions. For refugee women, the strong U.S. labor market of 2021–2024 suggests that those choosing microenterprise during a period of low unemployment may be responding to opportunity rather than pure necessity, a distinction with direct implications for whether microenterprise programs should be framed as temporary safety nets or permanent economic pathways. Banerjee and Duflo (2011) caution against romanticizing microentrepreneurship; many are "reluctant entrepreneurs." That caution matters here too. At the same time, ORR program evidence suggests that, in at least some refugee contexts, microenterprise can become more than a last resort. The fact that ORR programs show sustained business growth suggests they move participants beyond necessity toward genuine opportunity.

Third, case study evidence supports complementarity within households. Programs documented in Section 5 describe a common pattern: refugee women start microenterprises while spouses work in formal employment. Over time, some grow their businesses; others use skills developed through entrepreneurship to transition into formal employment. The Spice Kitchen Incubator reports that some graduates eventually open formal food businesses.

Fourth, microenterprise creates enabling conditions for others' formal employment. The ORR Family Child Care program is the clearest example: licensed home-based childcare by one refugee woman removes the childcare barrier that prevents other refugee women from entering the formal labor force, a multiplier effect.

Fifth, the concept of "refugeetude" supports graduated integration. Abebe (2023), drawing on Nguyen (2019), introduces the concept of "refugeetude," the point at which a refugee's distinctive vulnerabilities diminish through integration and citizenship acquisition. During the early resettlement period, when the canvas ceiling is highest and the refugee gap most acute, microenterprise serves its most critical function as an alternative economic pathway. As refugees move toward fuller integration, building language skills, credit histories, and professional networks, microenterprise either evolves into formal business ownership (as seen in the Spice Kitchen's track record of graduates formalizing their businesses) or provides the foundation for transition into formal employment. This kind of gradual pathway fits the

idea that microenterprise is more likely to complement formal employment than replace it: microenterprise is most valuable precisely when formal employment is least accessible, and its importance shifts rather than disappears as integration deepens. The American Immigration Council's longitudinal data supports this trajectory: refugees who have been in the United States for 20 or more years reach a median household income of \$71,400 and a citizenship rate of nearly 90 percent (AIC, 2023). Kerr and Kerr (2020) find a parallel pattern among immigrant entrepreneurs broadly: while immigrant-owned firms initially create fewer jobs than native-owned firms, this gap is largely explained by industry composition and geographic concentration rather than inherent disadvantage, and second-generation immigrant entrepreneurs show firm characteristics converging toward native-born patterns.

6.3 Well-Being Beyond Economic Integration

There is also growing evidence that microenterprise does more than generate income. It can support psychological coping, cultural continuity, and community belonging in ways current measurement systems do not capture well. A photovoice study of 11 refugee business owners, predominantly women, including participants from Afghanistan, found that microenterprise facilitates psychological coping, cultural preservation, cross-cultural adaptation, and a sense of community belonging (Atiyeh & Noma, 2024). Participants described their businesses as sources of emotional regulation ("I'm putting all my attention on the beads... I'm not stressed"), intergenerational cultural transmission ("When I make this with my daughter, I remember my mom"), and community identity ("I want people to know this is from Syria"). A woman maintaining traditional craft techniques is simultaneously generating income, preserving cultural knowledge, and building social connections, outcomes that disappear entirely when the system tracks only "entered employment."

6.4 Institutional Fragmentation

A recurring finding across both the MEI data and the case studies is the misalignment between regulatory, financial, and programmatic systems. States that excel on one dimension often fall short on others: Wyoming leads the nation on regulatory permissiveness but lacks programming and financing; Massachusetts has established refugee-serving infrastructure through state channels but has no federal microenterprise support and a fragmented regulatory environment. This pattern of institutional fragmentation, where the pieces of a supportive ecosystem exist but are not coordinated, may be as significant as the outright absence of support. Because refugees cannot simply return home if things go wrong, the consequences of weak ecosystem design are especially serious: unlike voluntary immigrants, refugees cannot return home if entrepreneurial ventures fail (Abebe et al., 2024), making it all the more critical that the policy environment offers coordinated support rather than isolated regulatory permissions.

6.5 Rethinking ORR's Integration Framework

If microentrepreneurship complements rather than substitutes for formal employment, then ORR's emphasis on formal employment as the primary metric is not wrong but incomplete. The Niskanen Center makes a related argument: more publicly available MED data "would make it easier to ascertain the program's impact on local economies." Three reforms would address this: adding self-employment questions to the ASR, expanding the Family Child Care program, and publishing MED data by geographic location. The Urban Institute, which conducts the ASR for ORR, has acknowledged that the survey's questionnaire had not been substantially updated in decades and has led a redesign effort (Urban Institute, 2023). Adding self-employment tracking to this redesigned instrument would require minimal additional cost and generate the data needed to make refugee women's entrepreneurial contributions visible in federal reporting.

6.6 Implications for Massachusetts

For Massachusetts, the author's home state, the analysis points to a specific agenda. Massachusetts already has ORI, MassREAP, and strong partnerships. But in the MEI, it still lacks two things that matter: federal microenterprise programming and a regulatory environment that makes home-based food production accessible. The cottage food reform bills currently before the legislature would close this gap, removing regulatory barriers that fall disproportionately on populations with limited English, limited bureaucratic knowledge, and limited capital to invest in kitchen modifications before earning any income.

7. Conclusion

This paper focused on two questions: whether state-level microenterprise policy environments vary in ways that are especially relevant to refugee women's entrepreneurship, and whether microentrepreneurship complements or substitutes for formal employment. On the first, the MEI reveals that federal programmatic presence is the single most important factor, with several states ranking consistently near the top across alternative specifications and coordinated ecosystems mattering more than any individual policy dimension. On the second, evidence from MED evaluations, labor economics theory, the concept of "refugeetude," and case studies points toward complementarity: microenterprise appears more likely to strengthen refugee women's economic trajectories than to divert them from formal employment.

Closing this gap could matter economically as well as socially. The American Immigration Council estimates that refugees hold more than \$1 billion in spending power in 17 U.S. states, and that refugee entrepreneurs generate \$5.1 billion in annual business income nationally (AIC, 2023). Expanding MED to the 28 states currently without it, adding self-employment tracking to the Annual Survey of Refugees, and liberalizing cottage food regulations in high-barrier states would create the conditions for this economic potential to be more fully realized, particularly among refugee women, whose entrepreneurial contributions the current system does not see.

The Massachusetts case study grounds these findings in field-level evidence from the Meher Foundation. The Afghan refugee women served through the Meher Foundation are not economically inactive; they are often economically invisible, productive in ways the current measurement system does not fully see. A woman who could build a small food business from her kitchen may be blocked not by lack of skill, but by a regulatory patchwork across 351 municipalities. The deeper issue, then, is not only whether refugee women are working. It is whether the system is capable of recognizing the forms of work through which many of them actually build economic stability. When integration is measured too narrowly, policy follows that narrowness. The result is that women's economic contributions can remain invisible even when they are real. Building a more supportive microenterprise ecosystem, through permissive regulation, accessible capital, culturally responsive support, and better measurement, is not just a way to expand opportunity. It is a way to align policy with the realities of how refugee women create value, income, and independence. Future research should extend this framework by incorporating micro-level self-employment data and longitudinal analysis to better understand how microenterprise interacts with formal employment over time and across different institutional contexts.

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