

Business in transit

Entrepreneurship and integration of Syrian refugees in Jordan and Turkey. A qualitative comparative study

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Abstract

The Syrian crisis has forced around five million Syrian refugees to flee their homes and cross the borders to seek asylum in other countries. Most of those refugees live in neighbouring countries, and their only viable option is local integration and full participation in the economic and social life in the host countries. This thesis is a comparative study between Amman and Istanbul to examine how the entrepreneurship of Syrian refugees impacts their integration. The thesis draws on two concepts: 'host-stranger relations' and 'refugee effect'. The data is collected through qualitative semi-structured interviews with a sample of 22 Syrian entrepreneurs (12 in Amman and 10 in Istanbul). The data shows that there are multiple reasons for Syrians to start businesses; survival, financial independence, utilising previous skills and experience, and flexibility. In Jordan, besides restrictive business regulations, there is a lack of trust between Syrian entrepreneurs and the nationals, whereas there is more freedom to do business in Istanbul. However, the Syrian community is more enclaved and urbanely segregated. In the two cities, entrepreneurs perceive their settlement as temporary.

Keywords:

Integration, Syrian Refugees, Entrepreneurship, Refugee Effect, MENA region, Transit countries

Word count: 19,665 words

To anyone forced to leave home, by no choice of their own, leaving everything behind and having nothing but hopes for a better future and a normal life.

To all refugees, those we see in the news and those who are forgotten.

To Syrian refugees.

To the Syrian entrepreneurs, I met in Jordan and Turkey, who opened their homes and their hearts to me. Their generosity and kindness humble me.

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List of abbreviations

ILO	International Labour Organization
IOM	International Organization for Migration
NGO	Non-governmental Organization
MENA	Middle East and North Africa
TOBB	Union of Chambers and Commodity in Turkey
SuTPs	Temporary Protection of Syrian refugees in Turkey
UNHCR	United Nations Higher Commission for Refugees
UNRWA	United Nations Relief and Works Agency

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1. Introduction

"We are like a shawarma rotisserie, spinning around in the same place, and fire surrounds us from all directions."

This is how a 65-year-old Syrian refugee in Jordan described the situation of the Syrian refugees, 11 years after the start of the Syrian revolution that took a violent turn and forced five million Syrians to flee their homes and cross the borders to seek asylum in other countries (Fiddian-Qasmiyeh *et al.*, 2014, p. 3; UNHCR, 2020). Today, most Syrian refugees reside in the neighbouring countries in the region; Turkey, Lebanon, and Jordan are the top three countries hosting most of the Syrian refugees globally (UNHCR, 2020). The United Nations High Commissioner for Refugees (UNHCR) defines three durable solutions for refugees worldwide; (1) voluntary repatriation to the country of origin when the conditions allow, (2) local integration into the countries they seek asylum in (usually called the first country of asylum or transit country), and (3) resettlement in countries that accepts newcomers (usually in Europe) (Fábos, 2015, p. 102).

Since the number of refugees who get resettlement is low (Alexandre *et al.*, 2019, p. 1148). In most cases, refugees don't return to their homeland even after the end of the conflict. In the case of Syrian refugees, in particular, the condition for safe return is not met yet (Alexandre *et al.*, 2019, p. 1148); this leaves most refugees with no other option except local integration in the first country of asylum. It is their most viable option, mainly because most of the Syrians living in the MENA live in the cities, outside the refugee camps (Alrawadieh *et al.*, 2019, p. 719). Local integration entails that refugees are fully engaged in the social and economic life in the community (Stein, 1986, p. 273), which is feasible outside refugee camps. Consequently, for most Syrian refugees, there is a need for long-term development, rather than reliance on humanitarian aid, to maintain a livelihood and fully engage in social and economic life. The International Labour Organization (ILO) stresses that:" decent and stable jobs offer crisis-affected people not only income but also freedom, security, dignity, self-esteem, hope, and a stake in the reconciliation and reconstruction of their communities"(Harb, et al., 2019, p. 25).

Despite that, only a small percentage of Syrian refugees in the Middle East and North Africa (MENA) have access to the labour market, either because of legal restrictions, degree accreditations, or other barriers. Consequently, that drives many Syrian refugees to start businesses to earn a living. The emergence of the refugee entrepreneur is relatively a new phenomenon that is encouraged by the international community and humanitarian aid organisations to promote the idea of self-resilient and independent entrepreneurs who can support themselves and better integrate into the host community.

1.1 Research Problem

However, being an entrepreneur comes with several challenges. Choosing to become an entrepreneur in the first place was due to the limitations that a Syrian refugee faces in accessing the labour market and getting a job that matches their qualifications and fulfils their aspirations. Being an entrepreneur might positively impact the refugees and their engagement in the community through their businesses. It has the potential to foster social bonds and create a sense of self and home in the host city. On the contrary, it might be challenging to navigate the host country's legal, administrative, and bureaucratic systems, thus creating further barriers and more complicated responsibilities that hinder the refugees' integration.

Studying refugees' entrepreneurship contributes to shifting the viewpoint of refugee studies from securitisation and viewing refugees as a security threat or an economic burden (Turner, 2020, p. 142) to seeing the economic opportunities and local development that some refugees would bring to the host countries. Furthermore, linking entrepreneurship to integration would explore new pathways and distinctive dimensions to the complex integration process. By understanding the context and dynamics of engaging in entrepreneurial activities, we would better understand how entrepreneurship would be a catalyst for refugees' social and economic integration.

The decision to study this in the MENA region (i.e., not refugees in Europe) came after mapping the literature around integration heavily focused on the Western countries. The MENA region hosts many refugees, particularly most Syrian refugees. Besides, it might be easily assumed that the similarities in culture, ethnicity, religion, and history among countries would make integration by default easier, which is not necessarily true. There are structural barriers that make refugees face various challenges in those neighbouring countries,

particularly the lack of access to the labour market, which is a significant challenge facing refugees in the region.

I will examine how entrepreneurship impacts the integration of Syrian refugees through a qualitative comparative study between two countries: Jordan and Turkey. By comparing two neighbouring countries to Syria with similar cultural values, we would better understand the Syrian refugees' identity and motives for starting a business in those countries. In Jordan, Syrians share the language and culture with Jordanians, whereas in Turkey, it is a similar culture- and religion – but a different language. In the two countries, other policies govern the engagement of Syrian refugees in entrepreneurial activities. In addition, they are the two first countries of asylum and transit countries for many of the Syrian population.

1.2 Research Questions and aim

This research aims to investigate the dynamics of the entrepreneurial activities of Syrian refugees and how it impacts their integration in two countries in the MENA region. This research would provide insights on different pathways of socio-economic integration of Syrian refugees. It is particularly relevant in the Middle East, years after the displacement of Syrians, given that there is no durable solution to the Syrian crisis in sight. I will compare the Syrian refugees' entrepreneurship in two major cities in those countries to investigate how it impacts their integration and the similarities and differences between the two countries. The research questions are:

<u>The main research question is:</u> How does entrepreneurship impact the socio-economic integration of the Syrian refugees in Amman and Istanbul?</u>

Sub-questions:

- Why do Syrian refugees in Amman and Istanbul start doing business?
- How does their entrepreneurship transform Syrian refugees from 'people in transit' to permanent residents?
- What are the differences and the similarities between Amman and Istanbul regarding Syrian entrepreneurs and their integration?

I will draw on the literature on ethnic entrepreneurship and the socio-economic domains of refugee integration to answer the research questions. Most of the existing studies about Syrian refugees engaged in entrepreneurial activities in Middle Eastern countries focus on their motives and barriers. My research will go beyond that and study the possible impact of the entrepreneurial activities of refugees on their integration into the host communities. Even though studying entrepreneurship among Syrian refugees would offer interesting insights into their livelihood situation and the prospects of long-term development for Syrians and the host communities, the linkage between refugee entrepreneurship and integration remains underresearched.

There is one study - that I found – that is the most relevant to what I would like to study. Shneikat and Alrawadieh's 'Unravelling refugee entrepreneurship and its role in integration: empirical evidence from the hospitality industry' aims to identify the challenges that Syrian refugees face in tourism and hospitality in Turkey. The study "offers a different perspective of refugees by highlighting the potential role of refugee entrepreneurship as a tool for an effective integration" (2019, p. 178). However, my research has a similar goal, employing different approaches and different theoretical frameworks. Furthermore, that study was conducted in four major Turkish cities (Istanbul, Mersin, Bursa, and Gaziantep). In contrast, my study compares Turkish and Jordanian cities to see the similarities and differences between the two countries.

The comparative perspective would enrich the analysis and offer a unique angle on the topic. Further discussion on the selection of the two cities will be presented in the methodology section. Shneikat and Alrawadieh confirm that entrepreneurial activities help refugees "integrate with the socio-economic fabric of the host country" (2019, p. 745). Nonetheless, this is based on interviews with Syrians working only in the hospitality and tourism industry. It might be hard to generalise on other sectors in a multicultural and dynamic sector. My thesis analyses how entrepreneurship impacts other domains of integration in two major cities that host Syrian refugees: Ammann and Istanbul, by conducting qualitative interviews with entrepreneurs from various sectors. Through the comparative analysis, the distinct features of each of the two cities would offer valuable insights into the Syrian refugees' integration and the role of their businesses in this process.

1.3 Thesis Outline

The thesis has six sections. After the introduction, section (2) presents the background and context. The contextualisation focuses on (i) integration of refugees in the Middle East, (ii) ethnic entrepreneurship literature review, and (iii) research and policies on entrepreneurship in both Jordan and Turkey. Section (3) discusses the theoretical framework that consists of multiple concepts, mainly the concept of the *refugee effect*, the dynamics of the host-stranger relations, and other analytics lenses that link the economic and the social domains of refugees' integration. Section (4) presents the methodology of the thesis: the research design, the data generation method, research limitations, and ethical considerations. Section (5) is where the empirical data is analysed. Finally, the thesis concludes with section (6), which has some concluding remarks and suggested future research.

2. Background and context

This section provides a context to the status of Syrian refugees' integration in the MENA region, focusing on labour policies regarding self-employment in Jordan and Turkey. The aim is to frame the discussion around refugees' engagement in entrepreneurial activities by navigating previous research and policies on self-employment in the two countries. The first sub-section focuses on the literature review and background on integration. It is followed by a sub-section about self-employment policies, mapping and comparing Jordan and Turkey.

2.1 Refugee integration in the MENA

Even though the MENA region hosts a vast number of refugees, 22.5 million, according to the latest statistics (UNHCR, 2022), there is a lack of policies for refugee integration in the region. Most of the literature on integration focuses on the integration of refugees and migrants in the West, highlighting the government policies to integrate newcomers through specific government programs (Fábos, 2015, p. 96). The literature highlights two reasons for the lack of integration frameworks in the region. Firstly, the religious and cultural values of generosity to strangers dominate the discourse of refugee integration. Chatty claims that factor to be central in discussing refugee regimes in the Middle East. "Forced migrant is welcomed or tolerated as a guest, generally temporarily but sometimes long duration" (2017, p. 194). The notions of hospitality, solidarity, and brotherhood are often used instead of integration. Hosting Arab refugees in Arab countries is understood as a form of "brotherhood" (Fábos, 2015, p. 99; Chatty, 2017, p. 196). That is also relevant in Turkey, where Syrian refugees are referred to as 'brothers and sisters' (Lupieri, 2020, p. 958). Consequently, refugees are considered temporary guests, and the relationship between them and the government – and the nationals- are understood in terms of hospitality towards guests.

The second factor for the lack of policies is the past experiences related to displacement, i.e., the Palestinian refugees, which is particularly relevant in Jordan. The Middle East has a long history of displacement that started after establishing the state of Israel, forcing millions of Palestinians to flee their land. This has made the Arab countries resistant - at first - to the UN Geneva Convention 1951. They were concerned about pushing "local integration" of Palestinians as a solution to the Palestinian issue at the expense of the right of return (Fábos, 2015, p. 96). That was before establishing a different UN mandate for the displaced Palestinians; the United Nations Relief and Works Agency (UNRWA). The Palestinian

displacement experience continues to shape refugees' integration policies in the region after the influx of Syrian refugees, specifically in Jordan, which has a complex situation with both Palestinian refugees and Jordanians with Palestinian origins. It made the Jordanian government sceptical about the whole project of integration. They want to prevent having a similar trajectory for the Syrian refugees. Some researchers point to the absence of the word "integration" in the public discourse in Jordan. The government would rather use "social cohesion" instead of integration (Simpson and Abo Zayed, 2019, p. 6).

The lack of integration policies in the region is described in the literature as a "policy of indifference". Norman, who conducted field research in Egypt, Morocco, and Turkey, concludes that transit states "defer international organisations and civil society actors to provide basic services to migrants and refugees" (2019, p. 43). As Norman puts it, this "lack of engagement with non-citizens" entails that governments of those countries don't design any long-term integration policies, thus making the refugee population ' an invisible field (Fábos, 2015, p. 107). As a result, the role of civil society, philanthropic organisations, and donor agencies is very central. Most of the refugees in the region "live in marginalised" fields(Fábos, 2015, p. 107). As state agencies limit services to non-citizens (i.e., refugees), other community organisations such as mosques and churches are providing help instead. Norman offers multiple explanations for this indifference in policies; the most significant reason is that those transit countries worry about losing international aid. If there is a long-term integration plan, transit countries might not receive foreign assistance that is mainly paid to avoid refugees' migration to Europe (Norman, 2019, p. 98).

Despite the non-existence of governmental programs for integrating refugees in the region, there is an international effort from donor agencies and international NGOs to create programs and advocate for refugees' integration in the region. One of the central themes that govern the integration narrative of the humanitarian sector is the idea of a self-resilient refugee rather than a refugee who is a 'burden' or a 'threat' (Turner, 2020, p. 142). This view is described in the literature as 'neoliberal humanitarianism'' and 'resilient humanitarianism'. There is a significant focus on self-employment and livelihood promotion in the work of international NGOs in both Jordan and Turkey to create this self-resilient entrepreneur who contributes to their community and the host community. According to UNHCR (2018), access to decent livelihood contributes to the self-resilience of the refugees. It, therefore, contributes to local development and social cohesion among all inhabitants of the host cities.

Besides, the refugees' participation in the labour market in any form of employment is the one area of integration policies that are often focused on by policymakers and researchers (Bizri, 2017; UNHCR, 2018, p. 878). The following section maps the literature on entrepreneurship and examines the policies in both Jordan and Turkey.

2.2 Refugee entrepreneurship: research and policies

When we discuss refugees' involvement in the host countries' labour market, it is essential to distinguish between other groups of non-nationals who are also part of the labour market. Labour migrants or economic migrants have entered the country for work (Boräng, 2012, p. 63), unlike refugees who are admitted for protection and fear of prosecution (The 1951 Convention, 1951, p. 3). Refugees are often excluded from the definitions of economic migrants, even though they might be competing for the same jobs and, in some cases, hold higher qualifications from their home countries compared to economic migrants (Kukathas, 2016, p. 255).

The place of minorities and refugees in the labour market of the host countries is problematic. In the past decade, there has been an association between migrant workers and what has been called 'low skilled jobs' in Western countries. Studies about migrant workers highlight that to fill the labour demand, Western countries relied on those groups of workers for a long time, including refugees(Castles, *et al.*, 2015, p. 222). However, this has been changing; there have been two trends in studying the contributions of migrants and refugees to the host countries; a) the first is related to the unique skills that they bring to the labour market(Castles, *et al.*, 2015, p. 224), (b) the second is being entrepreneurs, which were rare - in Western countries until 1970 at least(Castles, *et al.*, 2015, p. 229). Those new developments were reflected in the number of studies about 'ethnic' entrepreneurship, defined as: "the self-employment of people sharing a common culture other than that of the country in which they reside" (Kukathas, 2016, p. 255).

Refugees are often included in that definition; however, research about refugee entrepreneurship remains explicitly limited, especially in the Middle East and in transit and developing countries (Alrawadieh, *et al.*, 2019, p. 724; Shneikat and Alrawadieh, 2019, p. 743). In the existing literature about refugee entrepreneurship in the MENA, there are two central themes; the first group of studies focuses on the entrepreneurial identities of refugees in comparison to the economic migrants. Those studies contextualise refugee

entrepreneurship and analyses the characteristics of refugee entrepreneurs, in addition to examining the motives of refugees to start their businesses in the host countries. The second group of studies focuses on the barriers that entrepreneurs face and the drivers of their success. Those studies highlight the importance of social networks and social capital for refugee entrepreneurs.

The first theme in the literature studies the distinction between economic migrants and refugees. Refugees face more barriers than economic migrants (Refai, *et al.*, 2018, p. 250). This is due to their legal status as refugees seeking protection. Besides, refugees tend to take more risks than economic migrants, who usually seek stable employment and a steady income. The difference between the two is not only about their legal status and the motives behind their mobility but also about other personal attributes and skills. According to Shneikat and Alrawadieh, refugees - who left everything behind - want to restore their everyday life and establish a new life in the host country (2019, p. 718). Therefore, they take more risks to achieve that. They usually try to avoid dependency on the host country's government for extended periods (Shneikat and Alrawadieh, 2019, p. 721). Refugees would seek to restore "their autonomy and embrace normality rather than wait for food in camps" even if they face bureaucratic and legal challenges. They will opt for restoring a sense of normalit(Alexandre, et al., 2019).

Furthermore, the literature on entrepreneurship differentiates between 'necessity-driven' entrepreneurship and 'opportunity-driven' entrepreneurship. Refai, Haloub, and Lever suggest that 'necessity-driven' entrepreneurship is a crucial attribute of refugees in Jordan in their article "Contextualizing entrepreneurial identity among Syrian refugees in Jordan". The authors call it "survivalist enterprises" because it is associated with those who are "unable to secure enough income or work in economic sectors they choose" (2018, p. 253). This is another significant difference between refugees and economic migrants in entrepreneurship. Alexandre, Salloum and Alalam study the motives of refugees to create their businesses in developing countries. The authors conclude that "people innovate and create their jobs out of necessity" (2019, p. 1149)

This view is aligned with Bizri's (2017) view about necessity-driven versus opportunitydriven entrepreneurship. Bizri argues that because refugees are denied the right to work in most cases, they tend to look for alternative options for livelihoods, therefore, become entrepreneurs. This correlation between employment levels and entrepreneurship is widely

discussed in entrepreneurship literature, not only refugees' entrepreneurship (Bizri, 2017, p. 850; Alexandre, Salloum and Alalam, 2019, p. 720). The foundation of this correlation lies in the discrimination theory; migrants, minorities and displaced workers might have been discriminated against in the labour market(Alrawadieh, *et al.*, 2019, p. 720) or excluded and denied their right to work (Shneikat and Already, 2019, p. 742). Therefore, they are more inclined to be self-employed.

The second theme in the literature on refugee entrepreneurship is their success factors. Most of the studies in this group highlight the central role of the social capital of the refugee entrepreneurs. In their single case study of refugee entrepreneurship, Bizri concludes that the entrepreneur's self-identity and the role of social capital are two critical attributes to the entrepreneurial identity of refugees. They discuss the central role that the family plays as a business partner and as a supportive social network. Family businesses are common among refugees because they are the support network for the refugee entrepreneur (Bizri, 2017, p. 849).

Entrepreneurship is an interesting form of employment in the context of forced migration because it is often seen as the way out to escape low paying job (Castles, *et al.*, 2015, p. 230) and break the cycle of dependence on financial aid from humanitarian organisations (Turner, 2020, p. 139). Neoliberal/ self-resilient humanitarianism is becoming a massive trend in the strategies and programs of donor agencies and the aid sector. Promoting the self-reliant, self-sufficient, empowered entrepreneur is prevalent, especially in the transit countries (Turner, 2020, p. 139). According to this view, not only that refugees are self-reliant but also, as entrepreneurs, they connect their community to the nationals of the host community through their business, "[they] may eventually assimilate into the mainstream and become valuable members in the labour market of the host society" (Lee, 2009, p. 737). To examine this idea through the empirical evidence collected from both Amman and Istanbul, I will first explore the context and the policies governing entrepreneurship for non-nationals, i.e., Syrians, in the next section.

2.2.1 Syrian entrepreneurs and the Jordanian labour policies

According to the latest UNHCR data report, 674,458 registered Syrian refugees in Jordan. Most of them live outside camps, concentrating in Amman (UNHCR, 2022a). When the Syrians first fled to Jordan, they did not have the right to work. The laws governing their participation in the labour market were the same laws governing the involvement of any other non-Jordanian living in Jordan. The Jordanian Labour Law 1996 differentiated between various professions and categorised them into four categories; the first group is called "closed for non-Jordanians", listing 15 professions that non-Jordanians can't take. This includes interior and exterior design, administrative and office jobs, driving, and hairdressing. The second category of professions is called "open professions", so non-Jordanians are allowed to work in those professions, including agriculture and construction. The third category is called "open professions with conditions", where non-Jordanians need to fulfil specific conditions to work in jobs such as delivery and packing; here, the employer is required to have a maximum number of 5-8 non-Jordanian, depending on the business size. And finally, a category of jobs called "special skills that require higher-level approval" are mainly medical and engineering professions, and for a non-Jordanian to be employed in those jobs, they need to get special approval from a governmental committee. (1996). Accordingly, the labour market is highly restrictive for non-Jordanians.

In 2016, and after the negotiations between the Jordanian government and the European donor countries at the London conference 2016 regarding the inclusion of Syrian refugees in the Jordanian labour market, the government decided to offer special work permits for Syrian refugees (Simpson and Abo Zayed, 2019, p. 35). This permit allows them to work in Jordan just like the economic migrants from other nationalities. However, it is still limited to the list of open' professions to non-Jordanians. The permit offers flexibility to move between employers and work as a 'freelancer' and move between cities in Jordan with less administrative work because it is issued through ILO representatives. Humanitarian aid agencies pay the fees to the Jordanian government. A Syrian refugee does not produce any fees, unlike the economic migrant from other nationalities (including Syrians). Additionally, the permit scheme includes newly introduced permit types such as the work-from-home permit, mainly targeting Syrian females' small businesses.

For non-Jordanian to establish a business in Jordan, they cannot own more than 49% of the company. Therefore, they must have a Jordanian partner to be able to register their business. Furthermore, even with a Jordanian partner with more than half of the business ownership, a non-Jordanian entrepreneur can only operate in specific professions such as exports and trade, construction, and maintenance. According to this regulation (2000), non-Jordanian

capital in any business should be at least 50,000 JOD. The law allows non-Jordanians to have a more significant percentage of ownership if they are from Arab countries and invest in mega projects. However, this requires special approval from the Jordanian Prime Minister. The Syrian entrepreneurs who register their business, owning 49% and investing 50,000 JOD and having a Jordanian partner, can get a driving license. They are eligible to apply for a travel permit that allows them to re-enter Jordan if they travel. Those are the main benefits that Syrian entrepreneurs can get through their entrepreneurial activities, and they are not entitled to them otherwise. All the residency permits issued to all Syrian refugees are temporary, not permanent residencies, regardless of the scale of their businesses or whether they are registered (2000).

2.2.2 Syrian entrepreneurs and the Turkish labour policies

According to the latest UNHCR data report, there are 3,762,686 Syrian refugees in Turkey, constituting around two-thirds of the Syrian refugee population globally. Most of them live outside camps, concentrating in major cities, including Istanbul (UNHCR, 2022a). When the Syrian refugees first fled to Turkey, they were granted a "conditional refugee status until they are settled in a third country" (Güney, 2021, p. 2) because the refugee status is only granted to those who come from European countries according to the Turkish laws (Güney, 2021, p. 1). However, in 2014, the government introduced a new status to cover the Syrian refugees. Subsequently, they are registered under "Temporary Protection" (SuTPs), which gives them the right to live in the country and benefit from services such as education and healthcare. Temporary protection of Syrian refugees in Turkey (SuTPs),

"... may be provided for foreigners who have been forced to leave their country, cannot return to the country that they have left, and have arrived at or crossed the borders of Turkey in a mass influx situation seeking immediate and temporary protection" (Turkish government, 2014).

Notably, it is one of the requirements for them to participate in the labour market (Güven *et al.*, 2018, p. 21). A Syrian refugee in Turkey should apply for a work permit through an employer, not independently; they are required to present the employment contract along with their (SuTPs) identification document. It is primarily open for non-nationals to work in various professions except for a few occupations that require government approval, such as

the medical profession. If the person wants to be self-employed, they can use resister independently on a government portal (UNHCR, 2022b).

In Turkey, a particular government body supports entrepreneurs and small businesses, whether nationals or non-nationals; the Union of Chambers and Commodity (TOBB). According to the labour laws that govern the registration of companies, the nationality of the business owner is not specified (Turkish government, 2004). A Syrian entrepreneur can register their own business according to Turkish laws; the same applies to all foreigners. Then after that, they can apply for a work permit for their registered business (UNHCR, 2022b). Between 2016 and 2020, Turkey witnessed a boom in the Syrian business. The government issued a report in 2020 stating that there were 9,041 new businesses with Syrian ownership, and according to the Turkish minister of Trade, there were 15,159 firms with at least one Syrian partner as of 2019 (Karasapan, 2021). The main concentration of the Syrian population and the Syrian businesses is in the Istanbul (UNHCR, 2022a). It is worth noting that Syrian refugees in Turkey can apply for citizenship after fulfilling specific requirements. They can obtain citizenship on investment and residency in Turkey for five years. It is one of many legal grounds that Syrians can apply for Turkish citizenship. Notable, more than 117 thousand Syrians got Turkish citizenship by 2019 (Güney, 2021, p. 2).

As illustrated, the two selected countries have different policies for the engagement of Syrian refugees in entrepreneurial activities, besides the similarities and the differences in terms of culture, as mentioned in the introduction. There is one interesting factor regarding the selection of Jordan and Turkey. The two countries are considered transit countries on the migration routes. Most refugees do not usually have a destination in mind when crossing borders and seeking asylum. However, the literature points out the two countries as transit countries even though refugees might be living there long-term (KiriŞci, 2007, p. 91). A transit country is "the country through which a person or a group of persons pass on any journey to the country of destination or from the country of destination to the country of origin or habitual residence" (IOM, 2015).

Historically, Jordan has been a transit country for many Iraqi and Palestinian refugees, and Turkey's geographical location made it a transit country, especially for Asian migrants and refugees (KiriŞci, 2007, p. 91). Being in a temporary settlement is common among many

refugees in developing countries; many live in uncertainty with no clear plan or a durable solution (Stein, 1986, p. 273). The governments of the two countries are preserving – with different degrees- the state of temporality so that they "delay a "commitment to long-term policies for refugees(Stein, 1986, p. 274).

3. Theoretical framework

To answer the research questions and compare Amman and Istanbul, various concepts will be deployed. This section presents the different elements of the conceptual framework and then highlights why each of them is relevant and how they work together as analytical lenses. The theoretical framework consists of two components: the first is related to entrepreneurship, through which the place of refugees in both the contemporary refugee regime and the global economy is examined. The second component tackles integration by focusing on its socio-economic domain.

3.1 The 'refugee effect.'

One of the thesis assumptions is that Syrians in Jordan and Turkey resort to entrepreneurship out of necessity rather than an opportunity. The literature draws on the theory of 'disadvantaged workers'; it suggests that the displaced population might be facing discrimination in the labour market. Therefore, they look for self-employment opportunities instead of (Bizri, 2017; Alexandre, Salloum and Alalam, 2019; Shneikat and Alrawadieh, 2019). Opting for self-employment is - due to the lack of other options in the labour market not associated with a specific group. However, in the context of refugees and asylum seekers, it is described in the literature as the *refugee effect*.

The concept of the *refugee effect* suggests that unemployment leads to an increase in the start-ups and entrepreneurial activities, and there is a positive relationship between entrepreneurship and unemployment and vice-versa (Aubry, et *al.*, t, 2015, p. 24). Refugee entrepreneurs, in this case, are not like other entrepreneurs who usually establish their business because they find an opportunity in the market, according to Schumpeter's entrepreneurship theory, that prevails in a context of an entrepreneurial economy. According to Schumpeter's view, "new jobs and consequently the reduction of unemployment are strongly linked to new entrepreneurial firms"(Aubry, et *al.*, 2015, p. 26). Unlike Schumpeter's entrepreneurship theory which suggests that entrepreneurship creates employment opportunities, the *refugee effect* indicates that the cycle starts from the unemployment(Aubry, et *al.*, 2015, p. 25). Thus, necessity is a key to understanding the making of the refugee entrepreneur (see figure 1).

I use "entrepreneurship" to refer to employment where the Syrian refugees are not working for someone, so essentially, I use it to refer to self-employment. Some literature points out that entrepreneurship is linked to innovation. The classic definition of an entrepreneur is Schumpeter's five characteristics: introducing new goods, production methods, market, source of supply, or new organisation of the industry (Abu-Saifan, 2012, p. 6). Hence, some scholars consider the self-employed person an entrepreneur because the self-employed fulfils the characteristics of an entrepreneur in terms of risk-taking and creating something new even if it is not entirely a new invention (Parker, 2004, p. 5). I chose to go with this definition, and sometimes I use entrepreneurship and self-employment interchangeably throughout the thesis.

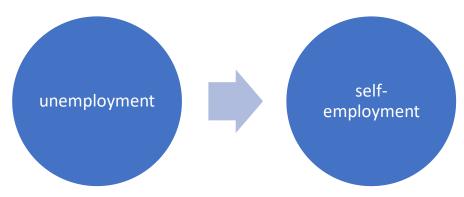


Figure 1: The 'Refugee effect' model- author's illustration based on the literature

The *refugee effect* is widely used either to study the economic contribution of refugees in the host communities or to understand the motives behind their entrepreneurial activities in the first place. The analytical framework of the refugee effect assumes that refugees find entrepreneurship as their only viable option to earn their living due to limitations and barriers to other forms of employment(Aubry, et *al.*, 2015, p. 25). They would fail to find employment opportunities in the host country, establishing their business to secure their livelihood.

It is worth noting that the concept of the *refugee effect* was inspired by the research on ethnic entrepreneurship in Western countries. The study of ethnic entrepreneurship focuses on the entrepreneurial identities and the drivers of entrepreneurs coming from minority groups, whether refugees or economic migrants. The distinction between a refugee and an economic migrant is based on the reason for admission to a country (Boräng, 2012, p. 63). Even though the two of them could be competing for the same jobs, they would not be considered the same

by the state and thus the policies. Drawing a line between the two groups is very common in modern states' policies toward foreign workers, for border control and limiting the number of people entering the country (Kukathas, 2016, p. 256). This theoretical distinction between refugees and economic migrants would help unpack the refugees' motives behind starting businesses in host countries and thus the dynamics of their interactions with the state and within the community.

Throughout the thesis, I use the word 'refugee' to refer to the legal status of the Syrians in Jordan and Turkey. A refugee is a person who is

"...outside of their country of nationality or habitual residence; who have a wellfounded fear of being persecuted because of race, religion, nationality, membership of a particular social group, or political opinion; and who are unable or unwilling to avail themselves of the protection of that country, or to return there for fear of persecution" (Article 1A (2) of the 1951 Geneva Convention).

Throughout the thesis, I use the word 'refugee' to refer to both refugees and asylum seekers, so it may include people whose asylum claims are not approved yet.

3.2 Integration versus marginality

Integration is a multi-dimensional and interdisciplinary concept. In general, integration is defined as 'adjustment' not just by the refugees but also by all other groups in the society (Mittelstädt and Odag, 2015, p. 22). The theories about the interaction between refugees and the host community's nationals differentiate between three strategies implemented by the state: assimilation, integration, and multiculturalism. These concepts entail a different commitment from both the refugees and the nationals (Berry, 2006). Assimilation is "making the different similar" (Bauman, 1995, p. 2). It is widely used in the research on countries like Germany, for example.

In contrast, multiculturalism is "creating a sense of belonging beyond ethnicity, a popular analytical lens to study integration in Canada, for example (Mittelstädt and Odag, 2015, p. 22). Integration is often understood in terms of preserving the culture of the refugee group while at the same time being part of the new culture (Mittelstädt and Odag, 2015, p. 23). However, integration is not only about the cultural aspect; it also has various domains.

Ager and Strang developed a framework that unpacks the domains of integration. This framework was developed based on the findings of their fieldwork with refugees in the UK in 2008. The model includes economic, social, and cultural aspects. The core foundation of this model is the rights of refugees—one of the critical elements that the authors highlight is employment. The authors argue that employment is a crucial domain in integration as it influences other domains such as education, housing, self-esteem, and mobility (2008, p. 170). Accordingly, this framework will be utilised to understand the role of employment, in this case, it is self-employment specifically, in influencing other domains of integration of Syrian refugees in two Middle Eastern neighbouring countries. The key aspect that his thesis will investigate is how entrepreneurship affects social bonds, which is the relationships within the same community, and social bridges, which is the relationship beyond the community (i.e., with nationals and government in Amman and Istanbul) (Mittelstädt and Odag, 2015, p. 178) (See figure 2).

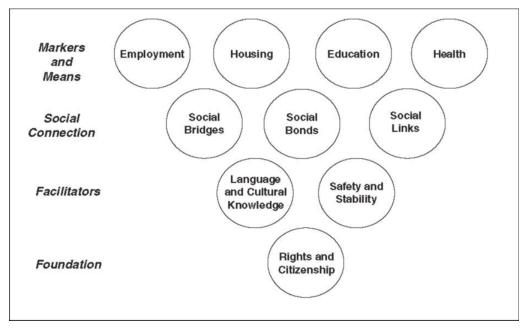


Figure 2: Ager and Strang's conceptual framework of integration (2008)

To understand the underlying dynamics of the relationship between refugees and the nationals of the host community. I will utilise the theory of the stranger-host relation. The concept of a stranger includes various groups other than refugees.

"[it is] applied to foreign as well as indigenous individuals and can brand entire population have based on real or perceived differences from the host society.... often the label has been applied to newcomers, in a continual process of redefinition by the host society of itself and its strangers" (Alexander, 2017, p. 25)

The complex relationship between the 'newcomers', i.e., refugees and the nationals, is a power relation (Alexander, 2017, p. 25). According to Bauman, it could be understood through the modern and post-modern perspectives on relationships, distinguishing between the perception towards 'the other' in the contemporary versus the post-modern world. According to him, the 'otherness' is temporary in the modern world. Society, in this case, tries to either assimilate or segregate the others, so their otherness disappears. In contrast, in the post-modern world, people are expected to "live with the 'otherness' rather than getting rid of it" (Bauman, 1995, p. 12). The first case is a case of assimilation/integration, whereas the second case is a multicultural society where the otherness of the strangers is embraced.

The linkage between entrepreneurship and integration lies in the concept of the 'middleman' An entrepreneur from a minority group acts as a 'middleman' in the host community where they can support the process of assimilation' of the ethnic minorities (Lee, 2009, p. 737). Bonacich coined the middleman minority concept to examine the dynamics between minority and majority. Integration in this sense is the process of blurring the boundaries between the two groups, refugees and nationals, through the business interaction of the entrepreneur. It accepts and lives with the 'otherness' of the other in Bauman's post-modern city (Bauman, 1995, p. 12).

The boundaries between the ethnic group and the national of the host community are either 'bright' or 'blurred' depending on the level of interaction between the two groups as a 'middleman' in the integration process. (Lee, 2009, p. 736). In this sense, the. Entrepreneurs are making the otherness familiar to the host community through business interaction. Accordingly, the role of the ethnic entrepreneur is to blur the boundaries through their economic engagement and business interaction in the host community (Lee, 2009, p. 737). Entrepreneurs are not only part of their ethnic community, but they are actively involved in the labour market through their self-employment. They interact with both the nations of the host community and their ethnic community. However, a barrier that could hinder this interaction, which is *ethnic enclaves*. Ethnic enclaves characterise the lives of refugees - and minorities in general- in an urban setting. Minorities and refugees tend to live in clusters in specific parts of their cities. Enclaves could be understood as a supportive social network and, at the same time, as a barrier to integrating with nationals in the local community. Shneikat

and Alrawadieh argue that "when enclaved, refugee entrepreneurs' chances to be integrated decrease and so do their chances to grow and succeed" (Shneikat and Alrawadieh, 2019, p. 746).

Next, I link integration and entrepreneurship and present how the two concepts will be used as analytical lenses in the thesis.

3.3 Refugee entrepreneurship and integration

Based on Ager and Strang's conceptual framework about the domains of integration, employment is considered the main factor in the refugees' integration into the host community (Ager and Strang, 2008, p. 170). Accordingly, when the Syrian refugees in Amman or Istanbul have a stable and successful business, it would increase their chances of being better integrated in Jordan and Turkey, respectively. The thesis will examine this process and unpack the underlying dynamics that link entrepreneurship and integration. The host-stranger relation assumes that the nationals of the host city might feel that 'the newcomers have invaded their territory, so they either leave, embrace the diversity, or express their anger through discriminatory behaviour (Alexander, 2017, p. 32). In the case of Syrian refugees working as entrepreneurs, they occupy a different space than other refugees who might be considered 'invaders' after an entrepreneur is not competing with the national in getting the same employment opportunities. Still, instead, they create their employment, and some of them employ nationals in their businesses.

However, it is worth mentioning that the implications of the host-stranger dilemma in the labour market are linked to another factor: the duration of the settlement of the newcomer to the city, whether it is temporary or permanent. Both the state policies and the community's treatment of refugees differ if they are considered 'in transit or permanent residents (Alexander, 2017, p. 30). Many refugees consider both Jordan and Turkey as transit countries where they stay for the short term and aim to leave when they have the chance. Furthermore, as illustrated above, governments in the MENA region apply 'the policy of indifference' towards refugees in order not to prolong their stay. The question here is whether, by being entrepreneurs, does Syrian refugees challenge the temporality aspect of their existence in the host communities? Does entrepreneurship make them challenge this temporality narrative by allowing them to move from a 'transit' situation to a longer-term resident? Considering the

case of the two countries, the restrictions on the labour market in Jordan, and the economic crisis in Turkey, as elaborated in the background section.

To examine this, the thesis will mainly rely on the concept of the *refugee effect* to understand the motives behind establishing businesses in the host communities, then examine the central role of entrepreneurship as a form of independent employment in other domains of integration, namely social interaction with the nationals of the host community through their entrepreneurial activities.

4. Methodology

Qualitative methods will be utilised to answer the research question using the presented conceptual framework. I decided to conduct a comparative study to investigate and explain the similarities and the differences between the two cases (Mason, 2018, p. 12). I decided to use qualitative research methods because I am investigating the 'whys' and 'hows' of human behaviour and experience, which is not possible in the quantitative research(Guest, et *al.*, 2022, p. 2). Qualitative research methods are more relevant given the aim of this thesis. This section presents the data generation method, the study population and sampling strategies, the data analysis plan, methodological limitations, and ethical discussion.

4.1 Data generation

The qualitative interviewing method was employed to generate the data to answer the research question. This method has a relatively informal structure and is a topic-centred (Mason, 2018, p. 110). The rationale behind using interviews is rooted in my ontological position that people's experiences and narratives are "meaningful properties for social realities" (Mason, 2018, p. 111). In this sense, knowledge is contextual, and the researcher's role is to generate relevant data. Furthermore, semi-structured interviews give people a space to have their voices heard and their stories acknowledged. It is aligned with my ethical viewpoint that suggests that people have agency and control over the interview. Their responses direct the flow of the interview. Thus, the use of the semi-structured interviews rather than the structured ones (Mason, 2018, p. 115). It allows the participants to bring up topics and themes that were not initially part of the interview questions, thus giving them more space to express their stories and share their experiences.

I followed Mason's steps of qualitative research. I developed a flexible format of questions for the interview and divided them into themes that matched the research questions yet allowed room for mobility during the interviews (2018, p. 120). Furthermore, I conducted a comprehensive labour policy mapping in Jordan and Turkey to identify gaps and thus inform the interview questions. This included gathering information about work permit conditionalities and business ownership and registration for refugees in the two countries. See the background section (2) for further information.

The interviews were conducted in Arabic, which is the native language of both the research participants. Therefore there was no need for translation. That facilitated the communication

and allowed for direct interaction with the interviewees. Further considerations such as positionality and informed consent are presented in the ethics section below (4.5). The interview guide was divided into four different sections; (1) the motives to start a business, (2) the challenges faced in the beginning and/or now, (3) the relationship with government and NGOs, and (4) social cohesion and long-term plans in the host country. See appendix (c) for the complete interview guide.

4.2 Study population and sampling

The selection of the cities where the interviews were conducted was an integral part of the research design. The initial plan was to interview entrepreneurs who reside in cities close to the borders of Syria because this is where they first lived when they fled from Syria. Accordingly, two major border cities in Jordan and Tukey qualify as Irbid and Adana, respectively. However, the literature on entrepreneurship points out that foreign entrepreneurs tend to establish their businesses in major cities. This is supported by empirical evidence from my previous research in Irbid¹ that showed that the movement towards Amman, Jordan's capital, is widespread. Syrians in Irbid are moving to Amman for better job opportunities. Therefore, for this thesis, examining the entrepreneurial activities in bigger cities with higher economic potential would offer a richer account of how entrepreneurship impacts integration. Accordingly, the selected cities are Amman in Jordan and Istanbul in Turkey.

The selection of the research participants was based on the three criteria. Firstly, participants should live and work in urban areas in Amman or Istanbul (i., e., outside the refugee camps). This is because the scope of the research focuses on the interaction with the nationals of the host community through the businesses, which is not possible in camps. Secondly, participants should be forced migrants; they should have moved from Syria to Jordan or Turkey because of the conflict; this excludes Syrian economic migrants who have been living in Jordan or Turkey before the war. There are Syrians who moved to Jordan in the 1960s or before, and some of them received the Jordanian nationalities. Thirdly, participants should have (or had) a small or medium business (i.e., home-based project, small restaurant, handcrafts, etc.....).

¹ I have been in Irbid collecting data for a research project at the University of Gothenburg as part of my internship during the autumn semester 2021/22

The small-sized and medium-sized businesses are usually defined by the number of staff working in the business and the amount of annual revenue. For instance, the European Commission's definition is having between 50-250 staff, with a yearly balance sheet between 10-43 million Euros for the small to medium enterprises (2003). In contrast, for the microbusiness, it is defined at ten staff or less, with a maximum of 2 million euros in the annual balance sheet. Those definitions of small businesses are often based on macro-economic perspectives that categorise businesses. I did not set a specific benchmark for the selection, but I tried to choose businesses with similar scales within each country and – to some extent- across the two countries. In Jordan, the interviewed participants have between 1-5 other people working with them in their businesses, whereas in Istanbul, it was between 1-8. In Jordan, most of the participants work informally without officially registering their businesses, which is not the case in Istanbul, where most of the participants have registered. I did not ask about registration status because it is beyond the scope of the thesis. However, it came up in some interviews in the discussion about the relationship with the government and the challenges the entrepreneurs are facing.

To reach the sample, I used three approaches. Firstly, I utilised my professional and personal networks of former colleagues and friends in Jordan and Turkey. Through those contacts, I managed to identify some community leaders in the two cities who helped me reach the entrepreneurs. Secondly, I sent out emails to some Syrian entrepreneurs. I found their public profiles on LinkedIn or other websites. Thirdly, I used snowball sampling to reach out to more people, especially in Turkey. Snowballing is a useful technique to reach out to people from the same community (Pernecky, 2016). Generally, people were more responsive to participate in the interviews if I were introduced to them through friends than email invitations.

I conducted semi-structured interviews with a total of 22 small business owners from the Syrian community in the two cities. In Amman, I interviewed 12 participants (nine males, three females), whereas, in Istanbul, I interviewed ten participants (six males, four females). The participants come from diverse backgrounds in terms of education, age, and previous work experiences in Syria. Half of the participants fall between the middle two age groups; (25-34) and (25-44), whereas only two participants were over 65, both males, one in Amman and one in Istanbul. One participant was 18 (male) in Amman. (See Figures 3 and 4).

The types of businesses of the entrepreneurs are very diverse. In Amman, I met entrepreneurs working in industries such as disability education technology, decorations and marketing, furniture design and manufacture, homemade cosmetics, handmade crafts, and catering businesses. Whereas in Istanbul, the entrepreneurs I met are working in businesses such as coffee and spices making, the food industry, and handmade crafts and arts.

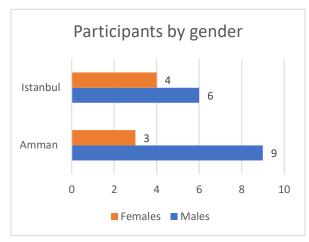


Figure 4 Participants by gender in Amman and Istanbul

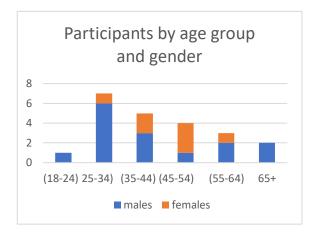


Figure 3: All participants by age group and gender

4.3 Data analysis

Most of the interviews were recorded, and few of the participants preferred notetaking during the interview rather than audio recording. After the interviews, I transcribed and translated all of them into English to prepare for the next stage of the research process, the analysis. Thematic coding was utilized in this stage. Coding is a useful tool to overcome the limited capacity of human brains to remember, sort and organize materials (Mason, 2018, p. 196). The coding process was conducted using Nvivo software. After creating the codes and going through the interviews to assign different parts to each of the codes, the program allows me to navigate the data based on those codes, thus helping me see patterns, similarities, and relationships.

In addition to the coding, I created a matrix to see the demographical characteristics of the interviewees about the major findings. The matrix allowed me to easily link demographical aspects such as gender, level of education, and previous work experience to trends in the data such as challenges facing the entrepreneurs and relationships with the nationals of the host cities. This matrix allows for comparison between Amman and Istanbul, and within the interviewees of the same city at the same time. The most significant demographical aspect

affecting the findings is gender, therefore I have dedicated a few paragraphs in each section of the analysis to the responses and insights from the female entrepreneurs' interviews. Besides, in a few cases in the analysis, I mention the participant's age or educational background whenever I think it is relevant.

4.4 Limitations

I acknowledge the existence of some limitations. The first is the small sample of female entrepreneurs in the two cities. The reason why it was difficult to find them is that most of them have home-based small businesses, so they rely on small informal networks of friends and family from their community to promote their business. Therefore, they are less visible than their male counterparts who occupy a space in the public sphere and work openly and publicly, therefore my contacts easily knew about them and connected me with them. Besides, it is worth noting that the literature on ethnic entrepreneurship highlights the limited engagement of females in entrepreneurial activities in general (Alrawadieh, et *al.*, 2019, p. 731).

The second limitation is related to the demographical information gathered during the interviews. Some of the participants mention their city of origin in Syria to show their socioeconomic background; level of education, or urban/rural life in Syria. Some of them consider this as an important part of their identity, equally important as being a Syrian. A male participant in Amman said: "…. for us, people of Damascus, we don't want NGOs to get monthly stipends or food vouchers. We want better laws and regulations to live a better life here" (R3, Amman). For so many of them, their city or origin shaped their entrepreneurial identities, and it is an integral part of being who they are. This aspect was not accounted for when designing the interview guide, therefore, it was not part of the demographical questions. Should it have been part of the interview guide, it might have added an interesting dimension to the analysis.

The last limitation is related to the duration of the interviews in Istanbul. Most of the interviews were shorter than the ones in Amman. I realised that in Turkey there is a stronger presence of the Syrian opposition, consequently, there is a stronger fear of talking to researchers. I explained the purpose of my research and emphasized that I am an independent researcher (i.e., not secretly working for the Syrian security agency as one interviewee joked). However, when I sense that a participant is providing me with short answers, I try to

ask the most relevant questions that would assist in the comparison to Amman, rather than going through all the questions in the interview guide. Furthermore, I emphasize that the participants have the right not to answer any question they don't feel comfortable answering, and they can always stop the interview at any point. That was important to highlight in all interviews in the two cities but was particularly relevant in Istanbul.

4.5 Ethics and positionality

I adopt Mason's view regarding the cross-cutting nature of ethics in research. Ethics are considered in all the stages of the research design (2018, p. 86), not only during the interviews. It is important to think about the wider politics of doing research, especially with the highly political topic of refugees and integration. Some of the participants express their scepticism about participating in the research in the first place. One participant asked me what will happen after I write my thesis? What would change in their daily struggles? Another participant mentioned that he always takes part in interviews, assessments, and similar activities but then all he has been getting for over ten years is empty promises. He was referring to international NGOs and their questionable approach to providing services to refugees in his view.

As someone who has worked in development projects supporting refugees and asylum seekers in the past, I must reflect on both the ethics and my positionality in conducting this research. When I approached the participants, I highlighted my position as a student who is engaged in research for academic advancement indeed (Mason, 2018, p. 89), but with a motivation to produce policy-relevant knowledge. Should I be in a position that would allow me to change or improve the global migration regime, I would put this knowledge into action. Reflecting on the positionality is crucial, it allows me to be self-aware of the power relations and the identity aspects that might be shaping the interactions with the participant's (Clark and Cavatorta, 2018, p. 11). I often engage with the interviewees in a discussion about the purpose of my research before we begin the interview, because firstly they ask about it, and secondly it is their right to know and to have their concerns addressed before they consent to be part of the research.

In a reflexive sense, there are multiple layers to my identity while doing this research. Being an Egyptian, allowed me to be on the borders of the insider-outsider position, speaking the same language and coming from a similar culture, but not from the participants' community.

Some of the interviewees asked me why I am doing this research; "why do you care?" was a popular question I got, followed by some remarks about how different things are for Syrians in Egypt. An interviewee in Amman told me that he regrets choosing Jordan over Egypt. He chose the closer country because he thought he would return to Syria in a few weeks or months. He spent a long time talking about his favourite Egyptian food and music. Another interviewee told me about his father who received his education and worked in Egypt a long time ago. He kept asking me about the streets and places he visited as a child. Those natural conversations that flow once they know I am from Egypt, created a bond and formed trust. One of the participants and a community leader who connected me with other participants in Amman made this remark about my identity and why it matters. He told me that if I were Jordanian, I would not have received the same honesty during the interviews.

Even though my position gave me an advantage during the interviews through building trust and cultivating honesty, it has put me in a vulnerable position with the authorities. Because of my passport, being Arab, Muslim, and travelling alone, which is uncommon for a conservative country like Jordan, all of that was suspicious to the authorities. I was interrogated about the purpose of my visit to the airport in Amman. One of the methodological and ethical challenges of political science research in the Middle East is the 'Mukhabarat state'² (Clark and Cavatorta, 2018, p. 23). According to the authorities, some topics are not permitted to research. Migration is one of them in Jordan. To avoid getting into a complicated situation with Mukhabarat, which is the most powerful security agency in countries in the region, I refrained from mentioning anything related to my research and said I was coming as a tourist and would visit some old friends. In Turkey, there is a special research visa required for a researcher who is engaged in long-term research projects. I didn't apply for it because (a) my thesis research is not a long-term project, (b) to avoid getting questions about my research and risking not being able to enter Turkey. Before leaving each country, I uploaded my data to my cloud storage and deleted them from my phone and computer. This is to make sure the data is secured, and the participants' identities are protected (Clark and Cavatorta, 2018, p. 27).

² The Arabic name of the state's intelligence agency, In the Arab countries, it usually has a branch for domestic issues.

Another ethical consideration is getting the participants' informed consent. The consent form included the participant's acknowledgement of being part of the research, granting me the right to use the data generated from the interviews, and ensuring that the data will be presented in the research anonymously without linking a specific piece of data to a specific person. I drafted a consent form before the interviews and shared them with the participants in Arabic. I verbally explained it to them and asked them to read it as well. This practice varied in "complexity and sophistication depending on the interviewee's background" (Mason, 2018, p. 95). For example, one participant was illiterate, so I did not offer him to read or take a copy of the form. I relied on verbal explanation and got his verbal consent. It was equally important to grant the participants the right to abstain from answering a question they don't want to answer, as well as the right to end the interview if they don't want to continue. This is in line with the researcher's ethics regarding "doing-no-harm" to the participants.

5. Analysis

This section presents the analysis of the empirical material generated from the interviews. The analysis is divided based on the themes that appeared in the data in both cities. The themes are both theory-driven and data-driven, meaning that I used the theoretical framework to design the themes of the interview questions, and at the same time, because the interviews were semi-structured, some themes came up in the interviews that I integrated into the analysis as well. In this sense, I utilised 'abductive' reasoning to move between the theory and the empirical evidence. In this case, the "theory, data generation and data analysis are developed simultaneously" (Mason, 2018, p. 228).

The analysis is structured under the following themes: first, necessity entrepreneurship that examines the *refugee effect* concept in the context of Syrian refugees in Jordan and Turkey. Second, the marginality theme explores the challenges facing Syrian entrepreneurs and their position in their host city. It also briefly tackles their relationships with the government and the NGOs. Third, explore the integration of the Syrian refugees based on two conceptual lenses: ethnic enclaves and the refugee entrepreneur as a middleman, while considering the host-stranger analytical lens to understand these dynamics.

5.1 Survival entrepreneurship

To explore how the entrepreneurial activities of the Syrian refugees impact their integration in their host cities, it is essential to first unpack the motives of their engagement in entrepreneurship. The interview guide contains questions about the motives for starting a business, attempts to find other employment opportunities before being self-employed, and the reason behind the selection of the sector of their business.

It is worth noting that the landscape of entrepreneurship in the two cities is different. This is for various reasons; one of them is the city of origin in Syria. This geopolitical dimension was not fully explored in the interviews; however, some interviewees would mention their city of origin to show their skills, education level, and/or socio-economic background. In Amman, I interviewed a diverse group of entrepreneurs coming from various cities in Syria, mainly from the south, where it is more rural. However, there are some people from other parts of Syria as well. They chose to come to Jordan, even though it is geographically far from their home cities because they have family connections. Accordingly, the interviewees in Amman do not belong to a homogenous group; I met young university graduates who are

well connected to the start-up and technology sense in Amman, (upper) middle-class males who used to own factories or big stores in Syria, and they are trying to recreate that in Jordan, middle/lower class (mostly females) who are usually working from home in small businesses, additionally, I met one person who belongs to the upper class. He owns a big plastic factory, and he is well-connected with the government and the Jordanian business community. Whereas in Istanbul, even though it is a bigger city, most of the interviewees come from a similar socio-economic background, the majority are from Damascus's middle class with university degrees. Some are from northern cities in Syria where there is a higher level of education and engagement in trade and industries, at least within the sample I met. Most of them belong to a homogenous group; middle class or upper-middle class who used to have medium to large businesses in Syria and are establishing similar businesses in Turkey. Most of the females I met have university degrees and used to work in Damascus, which is unlikely for the females who moved to Jordan.

As clarified in the theoretical framework section, the literature on entrepreneurship differentiates between opportunity-driven entrepreneurship and necessity-driven entrepreneurship. In the case of the necessity-entrepreneurship, a person is pushed to become an entrepreneur because of external factors such as the inability to find an employment opportunity. The data from both Amman and Istanbul shows that most of the interviewed entrepreneurs started their businesses because they didn't have any other option. In Amman specifically, most of the male interviewees mentioned that they tried looking for job opportunities, but they could not find any. Due to the restricted nature of the Jordanian labour market, non-Jordanians can't work in certain professions. Therefore, Syrians in Jordan opt for either working informally without a work permit for Jordanian employers or establishing their own small/medium business (either formally or informally). An interviewee in Istanbul was surprised that I asked him why he chose to start his own business; he said with a slightly ironic voice: "to earn a living, and to feed my children" (R15, Istanbul). For him and many other Syrians, it is non-questionable that they start a business. It is their only way of survival, as it is challenging to earn a living through different forms of employment. It is survival entrepreneurship.

It is almost impossible for Syrians – and non-Jordanians in general- to be employed in most professions in Jordan. The work permit is issued for a limited number of occupations only such as agriculture and construction. Some Syrians still work in the informal sector without a

work permit. However, this puts them in a vulnerable position. They usually get lower wages compared to their Jordanian colleagues. Ironically, this happens even within the NGOs sector, even the ones that are doing projects to support Syrian refugees. An interviewee who used to work for an NGO in Jordan used to get a salary that was only 25% of what his Jordanian counterpart would get for the same job (R2, Amman).

At the beginning of the Syrian crisis, Syrians who were forced to flee their homes believed that it was a short period, then they would go back. Therefore, some accepted those low paying informal jobs as temporary employment. After some time and realising that it was a longer stay, they started to establish a more stable and long-term life, thus establishing their own small and medium businesses. *The refugee effect* entails that unemployment leads to self-employment; one reason for this is the discrimination and/or exploitation and poor working conditions that refugees face therefore pushing them to leave their employers and start small businesses on their own.

"I was working in the same industry as a store manager for Jordanians.... I was working illegally with no permit. It is challenging to work for someone else; we first thought it was just a short time, and after that, we would go back to Syria. When I realized it would take longer, and return was not happening soon, I decided to work independently. In 2017, I decided to have my own business instead of working for others" (R11, Amman).

This shifted the position of Syrian refugees in the labour market from being residents in transit to being entrepreneurs who stay long-term. Being a non-guest but, at the same time, not a permeant residence – at least yet- is a unique position in the settlement status of the 'newcomers' in the host community. I will come back to this distinction and how it affects integration later in the analysis. However, this shift impacted their decision to establish businesses. When they realised it is a more extended stay, they started long for more sustainable and independent ways to earn a living.

Some of the interviewees mentioned that when they started looking for employment, they faced many rejections because of their nationality. In Jordan, even those who attended universities in Jordan and received Jordanian degrees would not have access to the labour market. Respondent (2), who received a computer science degree from a Jordanian university, did not manage to find a job. He used to work informally without a work permit or

a contract and received a lower salary compared to his Jordanian colleagues. He then thought about starting his own business to be 'financially independent' (R2, Amman).

However, Syrians have another reason to start a business in their new host cities in both Amman and Istanbul. It is simply part of their culture not to be employed in a state job or for a private employer. Besides the survival aspect of starting a business, most of the male Syrians in both Amman and Istanbul choose to start a business rather than seeking employment because they already have the skills and experience in the industry that they used to work in before (i.e., making furniture, selling clothes or coffee and spices, etc......). In Jordan, it is common among Jordanians to seek a stable job in the public and private sector, at least according to the Syrians' perception (R1, R2, R10 Amman); however, Syrians find it challenging to work for someone else. Some interviewees mentioned that working is their 'honour', so they must create their work. Self-employment was simply part of their lives before; hence, they want to re-create their old lives by seeking self-employment in the new city they are living in now. When asked about the motives behind starting a business, a restaurant co-owner and chef in Istanbul said that he has been working in this industry for 40 years, since he was a teenager in Syria. He started working in the same field once he came to Istanbul (R15, Istanbul).

Furthermore, in an interview with a coffee and spices business owner in Istanbul, his answer to the same question combined the two aspects; survival and utilising previous skills and experience gained from Syria. He mentioned that he did not even look for employment when he came to Istanbul; he established his business to work in the same industry he knew. He said: "It is the same business I was working in before in Syria. It is my specialisation.... I must work. I must have this store to make a living" (R14, Istanbul).

In the two cities, Syrians try to find a place for themselves by doing something they are skilled at. They look for what would allow them to (a) recreate their old lives, (b) make them live with dignity, and (c) be independent. One of the interviewees in Amman mentioned that he wanted to use his unique skills in management and coordination. Therefore he started a company in decoration and marketing. Even though he had a challenging experience in the Jordanian labour market as an employee for a Jordanian company, he turned this challenge into a learning opportunity and started over.

"The owner did not give me the money I was supposed to get, so I left. He wanted me to be his slave...... I understood the market in Jordan, and I gained experience, then I left him to start my own business. I did not register my business yet; I need a Jordanian partner, hopefully, I will have one soon." (R1, Amman)

Few interviewees mentioned that they do not want to live on financial assistance offered by NGOs. Therefore they are keen on earning their living through their small businesses. One respondent in Amman said: "I don't want to be dependent on assistance. I want to start my work and be able to make money. If they allowed us to work freely without legal restrictions, it would be perfect. It is all that we want" (R8, Amman). This is an essential part of their identity, and it is often neglected by aid agencies that provide financial assistance to refugees in the region. According to this interviewee, all he wants is to be able to work. The idea of self-realisation is important to them as much as the survival aspect. Their business provides them with a space for showcasing their skills and experience.

Furthermore, it is common in the two cities to find Syrians having multiple sources of income. When I asked one of the interviewees, what do you do? What is your work? He replied: "what is it that I don't do. I work in so many things" (R1, Amman). Another interviewee mentioned that he is starting an acting job on the side to support his family. He said: "I started doing some work for television. I am filming a series that will be screened in Ramadan. This acting job is supporting the family, even though the money is not stable, and we get paid every few months, but it is good" (R8, Amman).

5.1.1 Amman's entrepreneurs

In Amman, there is a third reason why Syrians start business besides survival and selfrealisation. It is the possibility of creating and working in this business informally. Because Syrians are faced with many requirements to be entrepreneurs in Jordan, i.e.: having a work permit, having a Jordanian partner, and hiring at least ten Jordanian staff) (2000) they try to find ways around those restrictive rules. When asked why he chose this type of business in particular, an interviewee from Amman said:

"It is the only field that I can get into without anyone noticing. I could work, and nobody knows. I wanted to work in marketing first, but big companies are dominating that field, and I need to be able to write contracts with companies if I work in

marketing. Therefore, I choose to work in outdoor decorations because I can work without registration or work permit." (R1, Amman)

There is a risk associated with this practice. Many of the interviewees in Amman fear the risk of being forced to shut down their businesses because they don't have the necessary permits. One interviewee experienced this after growing his home-based supermarket that was serving his neighbourhood. He was forced to shut it down by the police forces, who did a surprise inspection of his home after three years of working unregistered (R8, Amman). The challenges facing refugee entrepreneurs will be further explored in the next section of the analysis.

Even though working as an unregistered entrepreneur is risky, it is a common practice among female entrepreneurs in both Amman and Istanbul. I interviewed a total of seven female entrepreneurs (three in Amman and four in Istanbul). Only one of the seven has her business registered. She has a degree in business management and accounting from Damascus University. She started a cosmetics and handmade crafts business in Amman, where she trains Syrian women to do those products and then sells them online and offline. However, her company is registered as a training centre, not as a cosmetics business, because she is not allowed as a non-Jordanian to register a company in this industry. It is under the 'closed' professions for non-Jordanians (1996). All the other female entrepreneurs I met work on home-based businesses without a permit or registration.

"I can work from home and target various groups on clients. Also, I can freely work and promote my work online. It is flexible. It is perfect for me that I do not need a permit or anything. "(R19, Istanbul)

In Amman, it is common among females who want to have a source of income to start a home-based kitchen project where they make traditional Syrian food and sell it to friends and neighbours. This allows them to work flexibly from their own homes without the need to issue a work permit. However, it is essential to note that the Jordanian government started a new permit scheme called "working from home permit", targeting those female entrepreneurs in an attempt to formalise their small businesses (UNHCR, 2022). Despite that, it is rare to find people applying for this permit. The women I interviewed in Amman mentioned that they started their business to survive. For them, it is a necessity-entrepreneurship. Two out of

the three I met in Amman did not have any previous work experience in Syria. It was not common for females to work, especially if they came from cities other than Damascus. When they left Syria, they found themselves in a position where they must find a source of income. Therefore, they start a home-based small business.

"I am a single mother when I came here; I had nothing, I had to support myself and my children..... I didn't work before in Syria; I don't have previous work experience." (R10, Amman)

5.1.2 Istanbul's entrepreneurs

In Istanbul, the common industry for female entrepreneurs is working in arts and crafts. Three of the four women I met in Istanbul were working in arts; they don't do this for survival but rather for self-realisation. A hobby turned into a small business is a common starting point among female entrepreneurs in Istanbul. Three out of the four women in Istanbul were married and mentioned that the husband is the family's breadwinner. Only one of the interviewees (R20) was a single mother who is working to support herself and her child. However, she has a job besides her small business, so it is not her primary source of income either. Additionally, her business (a supermarket) shut down due to financial difficulties, and she is planning to start a new one in crafts and handmade products.

"When I first started, I did not think that it was a business; I started as a hobby. I wanted to express myself using art; then, I realised that I could transform this into business. It is also important that women feel that they can do things. I read and learn, and I always feel that I can do something better for myself...... I have been looking for something for years to find myself. I am not just a housewife. I have always been working, and when I came to Istanbul, I did not find anything to do. I found this art, and it made me find myself. It is related to the soul. I can communicate my feelings and should through this art." (R19, Istanbul)

In Istanbul another female entrepreneur I met shared her story of witnessing horrific things in Syria before fleeing. She used to be an artist working in an animation company. Still, her trauma made her stop painting or doing anything artistic until she found motivation from her students in a Syrian community school in Istanbul, where she was working as an art teacher. She rediscovered her love of art, so she started her art business. Her small business is not just helping her realise herself again after years of trauma, but also it is inspiring her to overcome this trauma and start a new life with big dreams for herself and her future.

"I worked as a teacher, and the trauma I faced made me unable to make any art. My students asked to see my art; everything was burned down in Syria. I left everything. I just came with the experience that I have. Then my students encouraged me to paint again. My students in the school asked me to paint, so they see my art..... I feel I am 90 years old because I have seen a lot. I have seen death. I left everything. I knew nothing about my loved ones. I left all my memories, even my favourite things, I left them behind. I spend a long time being homeless in Istanbul. I plan to study more and be an art professor. I think art is everywhere; it is part of our lives. I want to spend the rest of my life doing art." (R22, Istanbul)

The data shows that Syrian female entrepreneurs in Amman start small businesses out of necessity, not opportunity. They look for ways to survive with no need to go through complicated government paperwork. Therefore they work informally from their homes in small scale businesses. At the same time, the female entrepreneurs in Istanbul have different reasons to start. Most of them are looking for ways to find themselves and rediscover their talents and skills. It is a space for self-realisation where they get to do something that they enjoy and at the same time make some money out of it.



Figure 5: The 'refugee effect' model - Author's illustration based on the findings of the thesis

Overall, based on the interviews with entrepreneurs from both genders in both cities, there are three different reasons for starting a business; the first one is survival and earning their livelihood, a necessity-entrepreneurship for most of them. Secondly, besides being their only viable option for livelihood, having their own business is part of their own culture and previous lifestyle in Syria. Having their own business is their way of self-realization. It allows them to regain their agency rather than being dependent on financial aid from humanitarian organizations. Thirdly, self-employment allows some of them, especially females, to work informally and flexibly, which won't be possible if they are working for an employer, who would potentially be offering a low paid job because of their nationality. Figure 5 illustrates the analysis of this sub-section.

5.2 Beyond ethnic enclaves?

To understand how refugees interact with the host community through entrepreneurship, the interview guide contained a set of questions to address social integration. Data from the two countries shows a certain degree of interaction with the host community, the least is having them as clients, and in some cases, they could be business partners. This section examines the dynamics of these interactions.

Syrian entrepreneurs in the two cities interact with nationals through their businesses in various ways; they could be their clients, business partners, competitors, or employees. In Amman and Istanbul, there are three standard features of the relationship between the Syrian community and the nationals. The first feature is how the business allows the entrepreneurs to have relationships beyond their ethnic enclaves. Most of the interviewees have some clients from the host community besides the clients from their community. They first started their businesses within their community; then they expanded them to target others as well.

To expand the business beyond their enclaves, Syrians focus on establishing trust. A female entrepreneur with an online-based arts and crafts business in Istanbul told me that she focuses on creating trust with her customers. She said: "I work hard to build trust, and I care about the feedback I receive from my customers. Meeting customers face-to-face and seeing that they are happy with the products motivates me" (R21, Istanbul). Trust is a key to a successful business, according to a young man who is 25 and just started his barber salon a year ago in Amman. He said:

"One good thing here is word of mouth; Jordanians tell each other about that good Syrian who has a salon here. This is how business works, and people know us..... I have clients from all nationalities.... I build a relationship with the clients and have conversations with them. This creates a bond and a friendship with the customers" (R4, Amman).

Creating trust and establishing bonds with the nationals is something that goes beyond the entrepreneur-client relationship. This bond is also important with other people who might support the business. One of the interviewees mentioned that it was for his excellent relationship with his landlord that he managed to start a supermarket business from home. He also had friends who helped him in the beginning.

"Two people helped me; that Jordanian friend who gave me his barcode to buy things from the suppliers and an Egyptian friend who supported me. He inspired me to expand the ice cream business. He started from a small shop here in Amman, and now he has a huge ice cream factory. He used to say; I will have a factory too...... there is another person who helped me too, the landlord of the building. He did not object that I do this business from home, another landlord would kick me out" (R8, Amman).

Other people support entrepreneurs in the initial stage of their businesses besides friends; they are family who is at the same time nationals. In Jordan, there are family ties that go back to the 1960s. Some Syrian refugees have cousins who lived in Jordan, and they got the Jordanian nationalities. This unique relationship between some Syrians and their Syrian/Jordanian family members made it easier to interact with the host community and navigate their livelihood and employment options. Some entrepreneurs in Jordan relied on those family connections to start their businesses in the first place. They overcame the government restrictions such as the requirement to have a Jordanian owner or partner through those family members.

"..... the rules are complicated; if it were not for my Jordanian relatives, I would not have registered. He helped me a lot because he took a few days off to come with me into the government offices to process the registration" (R4, Amman)

In Turkey, one entrepreneur had a similar experience. His brother-in-law is a Turkish national who started the business; then they became partners. (R18, Istanbul). This interaction goes beyond the idea of ethnic enclaves usually closed and segregated communities. The lines between refugees and the host community are blurred, at least within the groups of Syrians who have some family connections in Jordan or Turkey. The distinction between the 'host' and stranger' is not valid in this case because the strangers here are family members and people with a close connection to the 'hosts.'

Nonetheless, this does not mean they are full integration, nor does it mean that they don't face discrimination in the community, even with having those family connections. Through their engagement in their businesses, Syrians interact with the broader community of the nationals, not just their small networks. This community includes people in power whose decisions might affect the Syrians negatively. One example is a young start-up founder who

told me about the challenges he faces in having access to opportunities that his Jordanian counterparts in the start-up community would have access to.

".... I face discrimination. I don't get the same opportunities as Jordanian start-ups, even though we are well-recognized and are known in the community. They would prefer a Jordanian start-up to talk about their business at conferences or events. They don't want a Syrian person to promote his business. 'A national would be better', Someone said that before when I asked why we weren't selected [referring to his start-up]" (R2, Amman)

In Turkey, a female interviewee told me that she would like to hide her own identity as a Syrian so that people would interact with her differently. She did not mention a specific discrimination incident, but she said she would instead be considered from any country other than Syria.

"..... what is important to me is that people don't know I am Syrian; I want them to think I am Palestinian.

Or maybe you could change their minds about Syrians through your business? Maybe, I might make them see Syrians differently through the art products that I make, maybe in the future things will change" (R19, Istanbul)

There are some common features between the two cities. However, the empirical data shows that there are distinct features in each city due to the different contexts in terms of policies and culture (i.e., the restrictive labour market in Jordan and language difference in Turkey). Next, I will compare the different challenges facing Syrian entrepreneurs in each city.

5.2.1 Amman's entrepreneurs: lack of trust

In Amman, many interviewees shared stories about being scammed by Jordanians. It is a common story that was repeated in the interviews, which reflects a lack of trust. As clarified in the background section, Syrians are required to either have a Jordanian business partner with at least 51% of the business ownership or in some types of businesses; they are required to have it fully registered under a Jordanian national with 100% of the ownership. In the case of Syrians who do not have any family ties (as mentioned at the beginning of this section), they are more predisposed toward those scammers.

"I cannot get a permit to work here. I was working with fashion design, and I had a Jordanian partner; this is required by law to register. That partner scammed me and kicked me out of the project. It was my idea and my work, but he stole it...... It is not possible to register alone as a Syrian. I must have a Jordanian partner, and that one did not go well. Working in fashion is a 'closed' profession, meaning that it is just for Jordanians. This partner had everything under his name (100%). Then he kicked me out of the project and took everything. It is not logical. There is no logic here" (R7, Amman)

Additionally, it is required to have Jordanian employees in any registered business. The number of employees depends on the size of the business. This exact information is not available in the published government documents. Still, most of the interviewees in Amman mentioned that it is required to have ten nationals at least, even if the business is small.

"... to register the business, I was required to include nationals, so I have included some Jordanians, Palestinians, and Iraqi women. I created joint workshops where women teach each other the skills they know; it was good." (R6, Amman).

Not all entrepreneurs have a positive experience with that. Some interviewees expressed their frustration about those restrictions. The data shows that there is another layer in the relationship between refugees and nationals; it is mutual prejudice. Some Syrian entrepreneurs think that Jordanians are not as hard workers as Syrians.

- "Why should I have a Jordanian partner? Why should they control me like that?
- They say that they want to give a chance to Jordanians because of the high unemployment.
- Yes, we give them chances. However, they are not hard workers. Jordanians don't want to work. They are not committed. They don't like the salary and they don't care about the work; they have prejudice because they are Jordanians, and we are Syrians. They can threaten to complain and lie that they did not get their salaries from us." (R3, Amman)

With a more significant business, comes a more extensive network of clients, suppliers, and contractors. An entrepreneur owing a decorations and outdoor marketing materials company

told me that he often gets comments about his being a Syrian entrepreneur. Some Jordanians question his reliability and creditability.

".... I have one person who is Jordanian working with me, but the others are Syrians. I work with Jordanians mainly as my clients and contractors.... 99% of my clients are Jordanians. I face some challenges. Someone told me: you are a Syrian; how can I trust you? How would I know that you won't disappear after selling me something?" (R1, Amman)

The lack of trust between Syrians and nationals is due to the vulnerable position of Syrians as unregistered entrepreneurs who are working without a permit in Jordan. A female entrepreneur told me that she was working for a Jordanian woman who used to find catering jobs for Syrian caterers and get a commission. That person took all the money and did not give anything to any of the Syrian caterers who worked on that event (R10, Amman). This mode of interaction does not allow the Syrian entrepreneurs to exercise their role as a 'middleman' in the relationship between their community and the host community. Being required by law to have a Jordanian partner creates a situation where some Jordanians take advantage of the Syrian entrepreneurs by offering to register the businesses under their names in exchange for money. Some of them might scam the entrepreneurs and take everything. The lack of trust, complex power relations, prejudice, and vulnerability are barriers to the integration of Syrian entrepreneurs in Jordan.

5.2.2 Istanbul's entrepreneurs: language barrier and urban segregation

In Turkey, different barriers hinder Syrian entrepreneurs' integration, including the language barrier and urban segregation. The language is the most prominent cultural difference between Syrians and the nationals. It is a particularly important aspect in the context of the business relationship. It impacts the interaction with the current clients and the possibility of expanding and reaching more clients.

Another barrier in Istanbul is the clear ethnic segregation of the neighbourhoods. Istanbul is a massive city with various migrant groups. Some neighbourhoods are known to be predominantly inhabited by Arabs, such as Fatih and Aktharay, in addition to other pockets in different parts of the city. This – by default- impacts the Syrian businesses. Most of the

Syrian-owned shops are in those areas, mainly targeting Syrian and Arab customers. This urban segregation makes the Syrian business owners target Arab customers mainly. Their clients are predominantly Arabs whether residents or tourists.

"When I first came, I was living in a different city; things did not work. There were no Arabs in the area, so we did not have enough customers. We shut it down after a year, then I opened this grocery shop, and things are going well. the area here [Fatih] is very dynamic; it is populated mainly by Arabs.....Most of the customers are Arabs; there are very few Turkish customersTurks discriminate against Arabs, and they prefer Turkish restaurants and shops" (R13, Istanbul).

"We mainly interact with Arabs who either live here or those who come every summer as tourists. Most of our customers come from Arab countries such as Morocco, Egypt, UAE, Iraq, and the gulf. The interaction with Turks is minimal." (R18, Istanbul).

"Our clients are mostly Arabs who live in Europe and visit here in summer. There are so many Syrians all over the world. Also, we have so many Syrian customers. This is because there are few Turks in the area? No, there are many, but they usually buy small quantities of coffee, not like us. Arabs buy more. It is a bit different. They are different types of customers. How is your relationship with Turks in general? Do you have friends outside work? Turkish friends? I do, but there is discrimination. Some are good, but some say that we are 'foreigners' and 'inferiors.' It depends; I have a few good ones." (R14, Istanbul).

The reliance on Arab tourists rather than Turkish nationals is not only due to the urban segregation of neighbourhoods but also has to do with other more profound aspects of the relationship between the two groups. The data from the interviews point out prejudice and discrimination. One female entrepreneur selling her business online told me that once their potential Turkish customers know that her online store is Arabic, they don't want to buy from it (R21, Istanbul). Consequently, some entrepreneurs shut down their businesses if they are not operating in an Arab neighbourhood. Two of the interviewees in Istanbul mentioned that

they were forced to shut down and do business elsewhere because of the limited Arab customers and the fact that Turks don't usually buy from Arab businesses.

"The reason why I shut down my first business was the community. I organized an opening for the restaurant, and I even sent free food to promote the restaurant, they returned it to me. It is inappropriate in our culture to do that. I sensed that I wouldn't be successful in that area. Yes, Turkey helped the Syrians when they came; they facilitated so many things for us, better than what some Arab countries did. However, people are not welcoming us" (R13, Istanbul).

"I had the supermarket for a year until the Syrians in the area left; I had fewer customers. I struggled financially. Then I found a job with this man that helped me to start. It was better to shut down that business, but now I am planning to start a new small business in making and selling handmade crafts" (R20, Istanbul).

The nationals might feel that 'their territory has been invaded by the newcomers, so they have different reactions to this; they might leave, or embrace the diversity, or express their anger through discriminatory behaviour (Alexander, 2017, p. 32). In the case of Istanbul, Syrian businesses are mostly concentrated in Syrian/Arab neighbourhoods; entrepreneurs rely on Arab customers, either residents of the city or the Arab tourists, for three main reasons; the language barrier in some cases, the de facto urban segregation based on ethnicity, and lastly the discrimination that Syrians face and the limited interaction with. In contrast, in the case of Amman, the nationals did not feel that the Syrians 'invaded' their city, firstly because they are not specially segregated in one neighbourhood, but rather scattered around the city. Secondly, because of the powerful positions that Jordanians have in terms of being business partners and facilitating the administrative issues related to entrepreneurial activities for the Syrians.

In the next section, I will discuss the entrepreneurs' relationship with the authorities and how their business is impacting other domains of integration.

5.3 Marginalised entrepreneurs?

According to Ager and Strang, employment is a crucial domain that affects other aspects of integration (2008, p. 170). Empirical data from the interviews in Amman and Istanbul shows that there are several challenges facing Syrian entrepreneurs. Those challenges include registration of businesses, issuing work permits, having access to bank accounts, and requirements to hire nationals in their businesses. This section will examine those challenges and to what extent they produce marginalisation and/or integration of Syrian refugees in the two cities.

As mentioned in section (5.1), Syrian refugees do businesses not only for economic survival but also it is a way for self-realisation, financial independence, and fixability. Therefore, the Syrian entrepreneurs need to have supportive environments for working and growing their businesses. Data from the interviews in Amman point out various challenges that Syrians face. The Jordanian government has certain requirements for business registration, which are considered by Syrians as restrictive. Many of those who work without the necessary permits live in fear of a surprise visit from police officers to force them to shut down their business (R11, R1, R8 Amman). According to some interviewees, there was a time when it was common to threaten Syrians to send them back to Syria even for minor misconducts (R1, R3, R5, Amman) or in some cases, send them to refugee camps (R9, Amman).

Furthermore, even with the permits and the registration of the business, there are other issues such as limited access to state services and fundamental rights. Having a driving license or being able to own a house or a shop instead of renting is not possible under the current regulations that limit the rights of non-Jordanians (R1, and R9 Amman). It is worth mentioning that there are few exceptions to those laws. Those exceptions include being foreign investors or refugees with registered businesses with a capital value of 50,000 Jordanian dinars. In this case, benefits such as getting approvals to travel are also offered. This information was not publicly accessible online; however, it was mentioned by several interviewees (R1, R8, R9, R11, Amman). One interviewee who has a clothes store in a mall in an affluent neighbourhood in Amman said it is all about money. He said: 'the more you play, the more you get in return from the government; when you don't pay, you get nothing'' (R11, Amman).

The other issue that came up in the interviews in Amman is the lack of transparency. Some interviewees pointed out the lack of transparency regarding the criteria for having access to those benefits as entrepreneurs. Some interviewees question the transparency of both the government and the NGOs who has projects that support small businesses. An interviewee told me that the criteria are not publicly announced. It is also unclear if all businesses regardless of their sizes and capital value, are required to hire10 Jordanian employees or does the number of employees needed corresponds to the size of the business. (R2, and R11, Amman). Jordan is heavily dependent on foreign aid, particularly in providing services and financial assistance to refugees (Lupieri, 2020, p. 964). Many NGOs are operating in Jordan to support refugees. However, many interviewees mentioned that they had never heard of any support provided to small businesses (R11 and R8 Amman). Other interviewees know about those NGOs, but they believe their work is not transparent (R1 and R11, Amman). One interviewee said – referring to both the government and NGO: "anything that is good for the people, they keep it secret, they keep it for themselves" (R11, Amman).

Besides the restrictive laws and the lack of transparency, a third factor affects the Syrian entrepreneurs in Amman, which is the 'Mukhabarat state'. In Jordan, refugees are required to get security clearance for any government documentation or registration process. For entrepreneurs, it means that they must obtain security clearance not just for the usual things that other refugees get, such as marriage certificates, but also for the registration of their businesses. The security clearance for refugees is issued by the department of intelligence 'Mukhabarat' which deals with the national security issues and other higher-level security threats.

"Why would they interfere in the lives of Syrians that much? Why am I required to get approval even to get married? or to register my business? ... why am I required to get security approvals for everything I do here?" (R4, Amman).

I have seen this securitisation first-hand while waiting in a car with a Syrian friend in a quiet neighbourhood in Amman. We were waiting for his friend, an entrepreneur, and I had scheduled an interview with him that evening. A police car stopped beside us, and the police officer asked to see the ID of my friend. Then he asked him a few questions just because his ID says he is a Syrian refugee. My friend was not stressed, and he told me this happened a lot and that if they would have taken him, he would call his well-connected Jordanian friends here to get out.

This secularisation of the registration process of the refugees' businesses in Jordan makes the Syrian refugees feel that the government "considers them a threat to the national security" (R5, Amman). It creates a barrier for them to integrate into the community and be active in society. By the continuous interference in the lives of Syrians and imposing more restrictions on Syrian entrepreneurs than other entrepreneurs (i.e., security clearance), the government is actively marginalising the Syrian refugees.

The situation in Istanbul is different. Most of the Syrian entrepreneurs I interviewed have their business registered and have the necessary permits from the Turkish government. The government does not impose restrictive laws on business registration; however in the last two years, due to the economic crisis in Turkey with the increase in inflation and unemployment, the Syrian refugees are facing a different set of challenges. Some entrepreneurs mentioned that it is becoming more challenging to cover their expenses due to the growing inflation in Turkey in the past couple of years (R16 and R17). Additionally, one entrepreneur owning a restaurant in Istanbul told me that they are required now to have at least two Turkish employees - to compact unemployment during the wave of inflation-. However it is challenging to implement this in specific industries such as a Syrian restaurant that serves Syrian food. The interviewee claimed that Turkish chefs do not have the necessary skills that Syrian chefs would have, so he does not hire them (R17, Istanbul). Notably, none of the other entrepreneurs mentioned that they are required to have Turkish employees. Therefore, it seems that the implementation of this rule is relaxed.

Before conducting the interviews, I assumed that the language difference would potentially be a barrier to Syrian entrepreneurs navigating the bureaucratic system to establish and run their businesses in Turkey. Although many of the interviewees in Istanbul mentioned that the language is a barrier to gaining more customers, it is not considered a barrier to starting a business or dealing with government offices. Mainly because many of them do not interact directly with the official authorities, they usually hire Turkish accountants to manage the taxes and the other governmental processes. One interviewee said:

"Until now, I know nothing in the Turkish language. I don't interact with governmental offices. I use a translator in everything..... I have an accountant who is responsible for everything in my business. He is the one doing everything related to the official documents and registration" (R13, Istanbul).

"I have an accountant who is responsible for everything related to that. He is Turkish, so he knows the law, and he is the one doing everything. There is no need for me to interact with the government directly" (R18, Istanbul).

The choice of Syrian entrepreneurs to hire Turkish accountants rather than interacting directly with the government, in addition to their urban segregation and their reliance on Arab customers, could be their strategy to interact with the community. According to the literature on marginalisation and integration of refugees, some communities chose to be self-marginalized to secure some benefits such as having a better chance in the resettlement assessment in a third country or at least getting more humanitarian support such as financial aid or other services (Sanyal, 2012, p. 639). Most of the entrepreneurs I met rely on Turkish accountants who have mostly Arab customers, and their communication in Turkish is limited. They are confined to their ethnic enclaves and have limited interaction with Turkish society, which by default hinders them from integration.

The interviewed female entrepreneurs have common challenges in the two cities. In addition to the difficulties illustrated that each of them faces, just as the male entrepreneurs, there are other challenges related to their gender identity. In some cases, many female entrepreneurs experience exploitation and/or harassment from suppliers, government officers, or clients. Four out of the seven interviewed female entrepreneurs shared stories about exploitation and being in vulnerable positions in the context of their businesses (R9 and R10 Amman, R19 and R20 Istanbul). An entrepreneur in Istanbul whose customers are mainly Syrians said:

"People take advantage of me. Some take things and don't pay back. They do that because I am a woman managing the supermarket...... they would not do that with a male owner" (R20, Istanbul).

Thus, the challenges that female entrepreneurs face are complex; they are not just subject to the challenges that their male counterparts face. Their experiences are coloured by their gender.

5.3.1 Being a refugee

The underlying cause of the challenges facing Syrian entrepreneurs in both Amman and Istanbul is the fact that they are refugees. Many of the entrepreneurs highlight that it is because of their legal status as refugees/asylum seekers that they are facing all those

challenges. One entrepreneur in Amman told me that the security approvals, for instance are just required from refugees, and it is not the same process for other entrepreneurs, even for Syrian entrepreneurs who are not refugees. (R1, Amman)

In Both Amman and Istanbul, the word 'refugee' has negative connotations. It describes a poor or a middle-class refugee specifically. Wealthy refugees are not considered refugees within their community and beyond (R1, R5, Amman, and R21 Istanbul). Another entrepreneur mentioned that he is denied his fundamental rights as a refugee in Jordan, and he is struggling to access opportunities that non-refugees would typically have.

"The biggest challenge is my rights as a refugee. Yes, I am safe here, but then what? I don't have the basic needs; to own things, drive, to work freely. As a start-up, I serve the nationals even more than the refugee community, but I don't have basic rights. Why should I have a Jordanian partner? Why can't I travel abroad? I sometimes find training or conferences abroad, but I cannot go, even if I get a visa on my passport, but I won't get a permit from the Jordanian government." (R2, Amman)

Refugee entrepreneurs experience different experiences compared to other entrepreneurs. Some Syrian businessmen established huge businesses in Jordan or Tukey within the Syrian community. Their motive for doing business is different, and they are considered by their community and the government as investors, not refugees. They were not part of this research sample. However, I interviewed one person without knowing the size of his business, and later I realised he belongs to that group of investors. He owns a vast plastic factory in Jordan. He does not face any issues in travelling, having a car and a driving license, and all the other benefits that other small and medium Syrian entrepreneurs would not get. A few interviews repeatedly mentioned the comparison between small business owners and investors. One entrepreneur said:

"I need special permits to have a house or a car here. Also, I am not registered as an investor, so the bank sent me a message and said they wanted to close my account, or else I should register as an investor and pay a large sum as fees.... the government do support the large businesses; businessmen who have millions of dinars, but they should support small and medium businesses, the businesses of those who know the society, the businesses of the middle class" (R3, Amman).

5.3.2 Long-term plans

One underlying assumption in the initial stage of this research was that when Syrian refugees have their businesses, they are more independent. They lead a more stable life where they earn a living from their businesses which would impact the other integration domains, i.e., social interaction, basic needs, and government services (Ager and Strang, 2008, p. 170). However, most of the interviewees in the two cities mentioned that they are ready to shut down their successful businesses and leave everything once they have a chance.

In Jordan, the entrepreneurs pointed out that there is no future for them there. Therefore, many are applying for resettlement somewhere in Europe, USA, or Canada. Syrian refugees feel that they are treated as temporary guests in Jordan; they will not be able to get citizenship or even a residency in the future, "so why stay?" (R9 and R10). One interviewee said that Jordan is not a place for ambitious and challenging workers, and they are other countries that would appreciate his skills more.

"...... There is no future in Jordan. As a person who is ambitious and hard worker, the effort I would put here in five years, if I put this effort in a different country, things would have been different.

Which country?

Anywhere except here, also expect the gulf countries. Their laws are worse than here... I try to create something and give myself hope, not just wait to migrate. I like to seize every opportunity and see what I can get. I like to work in different directions at the same time...... It is just that I know my rights, human rights, and livelihood rights. I know myself and my skills and what should I get, but I don't get that here." (R1, Amman)

I interviewed one entrepreneur in Jordan who has already got resettlement in Canada, and he is expected to travel anytime soon. Even though he has been owning and managing a successful clothing store for a few years, he has applied for resettlement. When I asked him about his motives, he said: 'this country [Jordan] will just make you live, but never makes you rich; if one wants to be rich here, they work in illegal activities and do not care if it is halal [Arabic for ethical in Islam] or not" (R11, Amman). Additionally, there are many restrictions on the mobility of Syrians. According to a few interviewees, not being able to get travel permissions from the Jordanian authorities is a strong reason for them to consider

leaving permanently. They want to be able to visit family members who are living elsewhere (R2, R5, and R10, Amman).

Few interviewees said that they like living in Jordan despite the challenges they face and the lack of a clear future regarding their legal status. One entrepreneur (over 65 years old) who owns a furniture factory in Amman said that he wants to stay because now he has good friends in the neighbourhood, he knew them from the mosque and established his community. He also mentioned that it would be hard for him to adapt to the harsh winters in Europe even though he has a daughter in Norway and a brother in Germany (R3, Amman).

The reasons why leaving Jordan was a common theme throughout the interviews are obvious; beside the restrictions on mobility, work, and other aspects of their lives, Syrians highlight that they want to have supportive environments for their businesses to grow. They are considering countries where they could settle and feel at home rather than temporary guests expected to leave soon, i.e., transit residents. They want to live in countries where they feel productive and would add value to society.

"I might consider Canada in the future. But I don't want to be a burden in any country. I want to have the opportunity to work and be productive and have my own business. So, if I get an opportunity to travel, I want to be in place to support my business, not go to a country and get home and a monthly stipend without working. This is not what I want" (R3, Amman).

However, there was a discrepancy in the answers to the same questions in Istanbul. Few interviewees mentioned that they seek resettlement in Europe to have better education and better jobs. One interviewee said he wants to go back to education after years of being out of school. He got resettlement in Germany already and will leave his shop and travel in a few months (R16, Istanbul). Nonetheless, other interviewees said they would like to return to Syria one day to rebuild it (R13, R17 and R15, Istanbul). An interviewee who owns a restaurant in Istanbul said: "when Bashar falls, I will leave everything behind and return to Syria. I don't care about the business here; I want to return to Syria one day, hopefully soon" (R17, Istanbul).

Only one interviewee said he would like to leave Turkey because of discrimination. Interestingly, he would like to go to Canada – also two interviewees in Jordan mentioned Canada- mainly because it is a country where "hard work is appreciated, regardless of the person's background" (R14, Istanbul). This perspective brings us back to the three different strategies that govern the relationship between refugees and their host communities: assimilation, integration, and multiculturalism (Berry, 2006). Canada seems to be an appealing example that Syrian entrepreneurs refer to mainly because of its multiculturalism strategy. They refer to appreciating the hard work regardless of the person's cultural background, which is lacking in their interaction with the nationals of the host community in Amman and Istanbul.

6. Conclusion

6.1 Concluding remarks

This thesis has provided a comparative account between Amman and Istanbul, which are many transit cities. However, they still do business regardless of their future settlement plans. The data from the two cities revealed that there is more to the making of the refugee entrepreneur than merely being unemployed. Multiple reasons drive Syrian refugees to start their businesses besides survival and economic necessity. Being entrepreneurs provides them with financial independence, dignity, and flexibility. It allows them to utilise previous skills and experiences. Thus they feel self-realized and fulfilled. Therefore, it is an essential aspect of their lives even if established in a transit city.

This research aimed to explore how those businesses are impacting their integration. The findings show that in Amman, the restrictive regulations put the Syrians in vulnerable positions where some Jordanians take advantage of them, and they end up being scammed or exploited. The structural barriers create this complex power relation that the state imposes on them, such as the requirements to have Jordanian partners register their businesses. The lack of trust, power relations, prejudice, and vulnerability are barriers to the integration of Syrian entrepreneurs in Jordan. Whereas in Istanbul, the barriers are different. Besides the language difference between Syrians and the host population, Syrians are de facto segregated in specific urban areas, with the existence of discrimination and prejudice from the community as well. All of that makes integration challenging even though the regulations are not as restrictive as in Jordan.

Furthermore, in Amman, the Syrians I interviewed expressed frustration that their potential and aspirations are more significant than the country. Jordan's regulations towards entrepreneurship are more restrictive and thus negatively impact how Syrians perceive their stay there; it is temporary. Whereas in Istanbul, despite having fewer restrictions and more freedom to do business, being enslaved and segregated from the local community of nationals makes the Syrian entrepreneurs not engage with the local community, and for many Syrians there, returning to Syrian is their plan.

In contributing to the broader debate on migration and integration, to promote the local integration of refugees, some structural changes are needed to facilitate refugees' access to the

labour market and allow them to be self-employed in the host countries. UNHCR sets three durable solutions for refugees worldwide: voluntary return, resettlement in a third country, or local integration. For many Syrian refugees- even though they might be treated as a transit population – their most viable option is a local integration. They try to establish new life through creating small and medium businesses. Local integration of refugees won't be possible unless governments facilitate the situation so that refugees can start their businesses, be independent and resilient, and contribute to the local development of those countries.

6.2 Recommended further research

For future research projects that aim to continue from where I concluded, I would like to recommend a few pathways. First, some entrepreneurs do not register their business. The informal sector among Syrian refugees – especially in Jordan – is enormous. This is an interesting topic to examine as it shows how refugees are finding ways to secure their living under challenging regulations. Second, even though the comparison between Jordan and Turkey provided interesting insights, it would be valuable to study other countries in the region as well. Countries like Lebanon which has a substantial Syrian population, or Egypt, which has booming Syrian-owned businesses, would be good options. Additionally, comparing the situation in a MENA region to Europe would also add further depth to examining the contrast in two different contexts.

Third, female entrepreneurs have different experiences than their male counterparts in both cities. It is an interesting aspect to study independently by examining their challenges, barriers, and relationship with their community and the host community through their businesses. Lastly, studying specific business sectors might provide valuable insights into how specific a sector or industry works. I decided to have a sample representing diverse sectors to be able to explore the topic broadly regardless of the business type. However, based on observation, the food industry in Amman and the tourism industry in Istanbul have many Syrian entrepreneurs. Therefore, focusing on one sector in one city would also be valuable.

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Appendix (1) – **Email invitation for thesis interviews**

Respected Sir/Madam,

My name is Ghadeer Hussein. I am a student doing my master's degree at Lund University, Sweden. I am reaching out to you to ask for help with my thesis. My thesis is about the socio-economic integration of Syrian refugees in Jordan and Turkey. I plan to conduct some interviews with successful Syrian entrepreneurs, self-employed, and small business owners to ask them about their own experiences in doing business in Amman and Istanbul.

I would like to invite you to be part of my research. I will be travelling to Jordan and Turkey during March, and I will conduct face-to-face interviews.

All participants' data will be protected. I will be the only person having access to this data. Their responses to the interview questions will be anonymized and the data will be used for the thesis only.

My thesis explores refugee entrepreneurship to understand better the livelihood situation of refugees in the Middle East. I plan to go back to being a practitioner after graduation, so I am trying to connect theory to practice.

Please reach out to me if you have any questions. Thank you in advance for your support. Best, Ghadeer

Ghadeer Hussein

International development scholar and practitioner Development Studies master's student, Lund University Lund, Sweden

Appendix (2) – **Participants' consent form**

Consent form*

You are invited to participate in a master's thesis at Lund University, Sweden. My research about entrepreneurship among the Syrian community in Jordan and Turkey. My thesis studies the social and economic engagement of the Syrians in Amman, Jordan and Istanbul, Turkey. The interview questions are about the motives and challenges of starting a business in the two countries, in addition to studying the entrepreneur's interactions with officials, NGOs, and the local community.

The interview will be recorded as audio-only so that I can transcribe and analyse it. This audio will not be shared with anyone. I am the only person who will have access to it. All participant's data will be protected in line with the GDPR. I will be the only person having access to this data. The responses to the interview questions will be anonymized and the data will be used for the thesis only.

Please reach out to me if you have any questions. Thank you in advance for your support.

Ghadeer Hussein Development Studies master's student, Lund University, Sweden <u>gh2407hu-s@student.lu.se</u>

*An Arabic translation was provided to participants

Appendix (3) – Interview guide

Basic information

Gender						
Age group	(18-24)	(25-34)	(35-44)	(45-54)	(55-64)	65+
Education background						
Previous work experience						
(if any)						
Arrival year						
Type of business						

Motives to start Business

- 1. How long have you been working on your business?
- 2. Have you tried looking for employment opportunities before starting your own business? How did that go?
- 3. Why did you start? What were your motives?
- 4. Why did you choose this business in particular? (Your previous experience? easier access to the labour market? Other reasons? Please explain.

Challenges

5. What are the challenges you faced when you started? How did you overcome them?

Relationship with government and international NGOs

- 6. When you first started your business, how was your interaction with the government? (Registration, getting a permit, getting official documents, etc.,)
- 7. Have you been in touch with NGOs offering training and/or financial assistance to

Syrian entrepreneurs? If yes, how do you evaluate this?

Social cohesion

- 8. How do you describe your relationship with nationals in the city personally and professionally?
- 9. In your opinion, how does being an entrepreneur affect you here?
- 10. What are your plans for your business and your plans in the country? Do you want to stay? Why? Why not?
- 11. Do you have anything else to add?