

## CHASING POSSIBLE FUTURES: REFUGEE ENTREPRENEURS NAVIGATING UNCERTAINTY

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This paper analyses uncertainty as a core component of entrepreneurship for refugees. Drawing from entrepreneurship literature and research on refugees' livelihoods, I challenge the conception of the rationality and solidity of entrepreneurship presenting how refugees become entrepreneurs in contexts of high uncertainty and adversity derived not only from their experience of displacement, but also the sudden COVID-19 pandemic. I present findings from a mixed-methods analysis of Syrian refugee entrepreneurs in Jordan and argue that refugee entrepreneurs show perseverance, resilience, and ability to succeed and grow their businesses. Their actions of necessity and opportunity entrepreneurship – as measured by the behavioural frameworks of causation, effectuation, and bricolage found in the business management literature - overlap in the context of an uncertain and adverse environment and constraining institutions that hinder typical entrepreneurial action. After describing the different levels of uncertainty faced by Syrian refugee entrepreneurs, I then present two ways through which they navigate uncertainty: by creating businesses as the only certainty in their lives, and by using previous or creating new social connections to respond to institutional constraints and adversity.

**Keywords:** refugees; constrained entrepreneurship; liminality; uncertainty; adversity

### Introduction

This paper delves into the role of uncertainty in the lives of refugee entrepreneurs considered both in business creation and in business management. It draws from literature pertaining to refugee and business management studies to analyse the main sources of uncertainty and the ways through which refugee entrepreneurs respond to their state of perpetual liminality in managing their business by exercising survivance. Through a mixed methods study of Syrian

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refugees in Jordan, I conclude that uncertainty is the engine that fuels refugees' entrepreneurial agency and at the basis of their strategies of survivance. I follow the entrepreneurial behavioural frameworks found in the business management literature – the typical entrepreneurial framework of causation as well as the behavioural frameworks of effectuation and bricolage, each characterised by a higher level of uncertainty (Sarasvathy 2008; Baker and Nelson 2005) – and present evidence of refugees' mixed behaviour in managing their business in an uncertain context, with elements from each of the three existing frameworks rather than one common and predominant kind of behaviour. Refugees' mixed entrepreneurial behaviour and adoption of multiple strategies, including the creation of a network and retention of kinship ties with local communities, is necessary to exercise survivance, create certainty and exit a state of liminality. In this respect, I argue that unlike typical entrepreneurs, refugees have no control of the high amount of risk they endure and, on the contrary, thrive on the constraints and uncertainty posed by the institutional, historic, and social context where they operate.

Uncertainty is constant in refugees' lives. Unlike economic migrants, refugees migrate because of conflict or political persecution, with no clear views on when, or whether, they will be able to return. Yet, despite their situation of uncertainty and precarity, refugees manage to rebuild their lives in host countries showing a high level of resilience.

Analysis of refugees' livelihood strategies has shown that refugees have the potential to bring innovation; however, they are sometimes pushed to create a business – rather than willingly and freely deciding to do so - given the few job opportunities available for them (Jacobsen 2006; Betts et al. 2014). By doing so, refugees capitalise on their agency to address their vulnerability (Beninger 2022; Alkhaled and Sasaki 2022). However, refugees often encounter institutional limitations, socio-cultural barriers, or personal and structural discrimination that push them to informality, increasing their state of vulnerability, precarity, and uncertainty (de la Chaux and Haugh 2020; Fathallah 2020; Heilbrunn and Iannone 2019). They often do not have time to choose their country of asylum, and find themselves in a new context where their previously acquired skills – including knowledge of the local language – are diminished. Their lives are precarious and more vulnerable than those of who has not been displaced, such as economic migrants or host country nationals, as refugees occupy distinct institutional contexts (Wauters and Lambrecht 2006; Omata 2021). In this respect, displacement has been conceptualised as a *process of coercive disruption* (Ali 2023), and refugees are some of the actors moving within it. Consequently, economic shocks hurt refugees' livelihoods more than nationals' with severe impacts on social cohesion – as shown by the COVID-19 pandemic (JDC, World Bank and UNHCR 2020; Hoseini and Dideh 2022).

The concept of survivance as depicted by Vizenor (2008) helps in describing the experiences of refugee entrepreneurs. Survivance is not intended just as a theory, but it is rather a state where marginalised individuals exercise not mere survival but also resistance. In this respect, by opening a business against all odds and under conditions of high uncertainty and precarity, refugees provide an example of survivance in that they affirm their presence as active individuals in the communities where they live, as contributors rather than competitors, as active development actors rather than passive humanitarian aid recipients.

Entrepreneurship as a specific economic activity for refugees has been studied in the early work of Portes and Jensen (1989), whose research in the United States found that refugees rely on their network of co-ethnics to open businesses and find a job quickly upon arrival in the host country. Research in other world regions has analysed the specificities of refugee entrepreneurs. Analysing the difference between refugee and migrant entrepreneurs in Belgium, Wauters and Lambrecht (2006) noticed the important role that uncertainty has in the lives of refugees through their sudden migration decisions, their precarious legal status, and the unknown duration of their permanence in the host country. For Jacobsen (2005), the study of refugees' economic activities, including entrepreneurship, must take into account their specific vulnerability, their strategies and assets, the impact of those strategies on the host society, and the institutional context that facilitates or hinders those strategies.

Indeed, the social and institutional context accounts for the variety of entrepreneurial outcomes for refugees. Refugees are not a homogeneous group (Betts, Omata and Bloom 2017): they are located in different institutional contexts and experience various economic outcomes, from entrepreneurial success to endless poverty. Refugees living outside refugee camps, for instance, enjoy better economic and social outcomes than those living in camps (Obi 2021). In Kenya and Bangladesh, where they face legal limitations to formal work, refugees employ their skills to open informal microbusinesses serving the communities around them within a complex pattern of economic interactions with other refugees and businesses from the host communities (Omata 2019; de la Chaux and Haugh 2020; Filipski, Rosenbach, Tiburcio et al. 2021). In European countries, where channels to find a formal job are more available, refugees use their skills to create social businesses that help them gain legitimacy and overcome liabilities, and use their cognitive skills to mobilise resources from both the home and host country (Harima and Freudenberg 2020; Harima 2022). In Turkey, where refugees are allowed to work with some movement restrictions and where high levels of discrimination exist, refugees create businesses out of perseverance, conditional on having the resources needed, affecting positively social integration (Shneikat and Alrawadieh 2019; Almohammad et al. 2021).

The presence of a substantial number of refugees engaged in entrepreneurial activities across five continents raises questions for researchers. Evidence on key aspects of refugee entrepreneurship, including its motivation, outcomes, enablers and constraints, is limited (Heilbrunn, Freiling and Harima 2019; Desai, Naudé and Stel 2021). In addition, the study of entrepreneurs in adverse environments and uncertain contexts is relatively new, and entrepreneurship research in developing countries, where most refugees are located, is scarce (Naudé 2010; Aliaga-Isla and Rialp 2013).

Risk-aversion is at the core of entrepreneurship. In order to be an entrepreneur, an individual has to exploit an entrepreneurial opportunity by taking a risk. As a result, studies on entrepreneurship have focused on variation of risk perception among entrepreneurs or the ways through which entrepreneurs minimise risks (Welter and Kim 2018). However, when risk-aversion is coupled with the high levels of uncertainty and adversity faced by refugees, the need to find new approaches to the study of refugee entrepreneurs arises. Such an approach, as pointed out by Desai, Naudé and Stel (2021), should be located at the intersection between the study of refugees, and the study of entrepreneurs. In this respect, I

will focus on literature on refugee studies and behavioural management frameworks pertaining to the study of entrepreneurs. Through this paper, I also acknowledge the multiplicity and diversity of refugee situations as I draw from a case study of Syrian refugee entrepreneurs living in cities in Jordan, an institutional context posing sectorial legal limitations for refugees to work and a mix of camp and city-based refugee permits.

As of December 2022, 660,892 Syrians living in Jordan were registered as refugees by the UN Refugee Agency (UNHCR), 80% residing in cities. The number is estimated to be higher by the Government of Jordan, making the total rise to at least 1.4 million in a population of just above 11 million people (Yahya, Kassir and El-Hariri 2018; MOPIC 2020). At the beginning of the arrival of Syrian refugees in 2011, the Government of Jordan directed them to the Zaatari and Azraq refugee camps. The strong kinship ties between southern Syrian and northern Jordanian tribes made it possible for many Syrians to avoid being located in camps and directly move to cities before applying for a residence permit (Turner 2015; Chatty 2017). The camp policy then shifted gradually and Syrians were able to move from camps to cities through a 'bailout' system when sponsored by a Jordanian national with family ties. While the implementation of the bailout system was quite relaxed at the beginning, *de facto* allowing Syrians to move out of the camps even without a Jordanian sponsor, its enforcement became tighter over time and led to forms of exploitation, to the point that some Syrians had to pay large amounts to their Jordanian sponsors (Turner 2015; Yahya, Kassir and El-Hariri 2018).

In this context, anecdotal evidence presents the existence of several kinds of businesses owned by Syrians in Jordan. Incentivised by the Jordan Compact and relaxed Rules of Origin for exporting to the EU, some Syrian entrepreneurs decided to relocate the medium or large businesses that they previously had in Syria to the Jordanian Special Economic Zones as the conflict broke out in 2011 (Speakman, Uhlmann and Borriello 2019). By 2017, around 800 industrial establishments were relocated from Syria to Jordan (Bayram 2018). By 2019, 1,661 Syrian-owned businesses were formally registered, in addition to 10,051 businesses with Syrian ownership of at least 50% (World Bank 2021a).

Although Syrians are allowed to work in Jordan in some sectors, the challenging regulatory environment *de facto* makes it difficult for them to obtain a valid permit or to find available infrastructure for maintaining or growing a business (Alkhaled 2019). Laws and regulations prevent Syrians – with or without refugee status – from easily formalizing their businesses: a significant amount of investment capital is required for gaining investor status, including evidence of legal residency, which many refugees do not have, and persisting requirements to partner with a Jordanian in business ownership are in place (Huang et al. 2018; Refai, Haloub and Lever 2018). As a result, despite data revealing the existence of some successful and big Syrian-owned companies, it is estimated that most Syrians in Jordan work or operate a business informally, in a country where the informal economy is equal to 18.8% of the GDP and estimated to employ 44% of the workforce (Asad et al. 2019; Fathallah 2020).

Against this background, this paper will approach one of the aspects characterizing the peculiarity of entrepreneurship for refugees: uncertainty. A brief review of the literature on uncertainty in entrepreneurship is presented in section 2. Section 3 outlines the methodology used for a case study of Syrian entrepreneurs in Jordan. Section 4 presents results of this study related to the internal and external factors generating uncertainty for Syrian

entrepreneurs and section 5 explains how Syrian entrepreneurs navigate this uncertainty. A conclusion sums up findings on the role of uncertainty in refugee entrepreneurship and delineates directions for future research in other contexts.

## **Refugee entrepreneurs and entrepreneurship under uncertain circumstances**

Entrepreneurship research has largely been focused on the so-called ‘expert entrepreneurs’, assuming entrepreneurship as a linear path toward wealth creation (Shepherd 2020). Studies have not paid enough attention to non-traditional sub-sections of the population or to the interrelation between the entrepreneurial process and the spatial and temporal context where entrepreneurship takes place (Ruef and Lounsbury 2007; Welter 2011; Welter, Baker, Audretsch et al. 2017). Rarely, and mostly recently, attention has been brought to entrepreneurs who live under conditions of uncertainty and adversity, their entrepreneurial intentions, and the modalities through which they recognise and exploit entrepreneurial opportunities (Bizri 2017; Heilbrunn and Iannone 2019; Kwong et al. 2019). Following the work of Kloostermann and Rath (2001) on the mixed embeddedness of migrant entrepreneurs, importance has been given to the context for refugee entrepreneurship and the embeddedness of refugee entrepreneurs within the socio-institutional context of the host country, stressing the roles of uncertainty and ongoing changes in refugees’ journeys (Harima, Periac, Murphy et al. 2021; Refai and McElwee 2023).

Uncertainty is a main component of entrepreneurship. While high levels of uncertainty have typically been associated with the decision to *not* be an entrepreneur, McMullen and Shepherd (2006) suggest that the role of uncertainty in entrepreneurship depends on two factors: the amount of uncertainty perceived by the entrepreneur, and their willingness to bear uncertainty. It comes naturally to think that, as refugees are individuals who experience high and often sustained levels of uncertainty, their willingness to bear uncertainty should be high. However, the behaviour of the entrepreneur under *persistent* uncertainty and adversity has not been fully analysed (Shepherd, Saade and Wincent 2020). Three existing frameworks have been used to study the way entrepreneurs manage uncertainty and exploit entrepreneurial opportunities. While ‘causation’ is the typical entrepreneurial process resting on a logic of prediction where the entrepreneur predicts the uncertain future and gather all necessary means to exploit an entrepreneurial opportunity before firm creation, ‘effectuation’ rests on a logic of control in a situation of greater uncertainty, where the entrepreneur creates and manages their venture by continuously changing their actions as new contingencies occur, until one among the multiple possible effects is reached (Sarasvathy 2008; Welter and Kim 2018). ‘Bricolage’, on the other hand, has been studied in the existence of an even greater amount of uncertainty, typically occurring during a natural disaster or a crisis, and rests on a logic of ‘making do’ where the entrepreneur tackles resource constraints in penurious contexts, using constraints to their own advantage to create new opportunities gathering all available resources (Baker and Nelson 2005). The two frameworks considering a moderate to high level of uncertainty (effectuation and bricolage), however, have been

studied in other contexts than refugeehood, notably in the case of start-up and social entrepreneurship (Johannisson 2018), or in the aftermath of a natural disaster (Johannisson and Olaison 2007).

Kwong et al. (2019) notice this gap in the literature with their study of social bricolage (the use of bricolage for social entrepreneurship) among internally displaced populations, pointing out that displaced entrepreneurs have mixed predispositions to entrepreneurship and adopt multiple behaviours in creating and managing their business. Similarly, Nelson and Lima (2020) found out that the entrepreneur's behaviour during a natural disaster can switch to and from several processes as the phases of disaster relief change: from bricolage, to effectuation, to causation. Shepherd, Saade and Wincent (2020) also study the behaviour of refugee entrepreneurs within a context of persistent uncertainty and adversity, concluding that refugees' entrepreneurial actions generate increased social capacity for resilience without changing the underlying source of adversity.

The concept of 'liminal entrepreneuring' may help explain the role uncertainty can play in entrepreneurship. The concept is derived from the work of the anthropologist van Gennep (1960) and was related to entrepreneurship studies by Turner (1995), who used it to explain the organisation and creation of entrepreneurial practices of individuals living in precarious conditions. Liminality is seen as an in-between phase right after the individual's detachment from its previous state but before the reaching a new stage of becoming. It is a phase where infinite possibilities exist, and entrepreneurship is one of them (Garcia-Lorenzo, Donnelly, Sell-Trujillo et al. 2018). Liminality has been related to the uncertainty felt by refugees as an indeterminate in-between phase of their displacement where they are forced to reclaim existence to reconstruct a future (Alkhaled and Sasaki 2022). In order to choose entrepreneurship within this context, refugees have to disembody themselves from their home countries, undergo a cognitive process of creation before re-embedding themselves again in the host country (Harima 2022). When the institutional context within which refugees are embedded constrains entrepreneurial activity, refugees make use of their entrepreneurial agency – intended as ability, motivation, opportunity, process skills and institutional immunisation (McMullen, Brownell and Adams 2021) - to access more freedom and flexibility, even if it goes against the rules of formal entrepreneurship. This leads, however, to the emergence of 'subentrepreneurship', that is, 'different forms of self-employment that are undeclared to, or hidden from, relevant authorities, whereby superimposed institutions that constrain entrepreneurial activities are escaped to gain upward social mobility' (Refai and McElwee 2023, p. 1033).

Depending on the context, outcomes of liminal entrepreneuring such as subentrepreneurship can be connected to necessity entrepreneurship, which is the act of starting a business in response to challenges to enter the host country's labour market, or to opportunity entrepreneurship, whereby individuals start a business willingly in order to take advantage of an entrepreneurial opportunity (Chrysostome 2010). In this respect, recent research analysing refugee entrepreneurs has found diverse patterns where, on the one hand, refugee entrepreneurs open businesses for lack of other job opportunities and through the necessity to sustain their livelihoods (Refai, Haloub and Lever 2018; Shneikat and Alrawadie 2019), or on the other hand, because of their business experience, entrepreneurial motivation

and innovative behaviour (Bizri 2017; Obschonkaa, Hahn and Bajwab 2018; Mawson and Kasem 2019). However, it is still not clear whether a common pattern exists for refugee entrepreneurs to open and manage their businesses in contexts of high uncertainty.

## Methodology

This study draws on mixed-methods research to analyse the entrepreneurial intentions and behaviour of Syrian refugee entrepreneurs in Jordan. Given the lack of clarity in defining concepts like ‘entrepreneur’ or ‘refugee entrepreneur’ (Skran and Easton-Calabria 2020), this study adopts a relaxed definition. ‘Syrian refugee’ is defined as any person holding Syrian nationality who was forced to leave Syria following the events unfolding in 2011 and cannot safely go back, regardless of their UNHCR registration status. Hence, this term also refers to those Syrians who reside in Jordan with other kinds of visas, such as the investor status. ‘Entrepreneur’ is defined as any person working on their own, whether formally or informally, whether having employees or not, including those self-employed or home-based work. This relaxed definition of ‘entrepreneur’ is adopted because this study looks at the individuals’ decision to open a business – here intended as any kind of private economic activity – and their ways of managing this business, regardless of its size or characteristics.

Research was conducted between January 2022 and January 2023, and consisted of three stages. First, focus group discussions and structured interviews were carried out with three Syrian entrepreneurs in Jordan and sixteen actors acquainted with them from the Jordanian public sector and the international development sector. This stage aimed at gaining a better understanding of the context where Syrian refugee entrepreneurs operate, including an understanding of the power structures and social rules existing among different actors relevant for refugee entrepreneurs. It also aimed at validating the quantitative instrument used in the second phase. Participants in this stage were chosen purposefully to reflect the plurality of views on refugee entrepreneurship and the existent power structures.

The second stage consisted in a quantitative survey questionnaire distributed to Syrian refugee entrepreneurs in Jordan through personal contacts and social media advertisements. The questionnaire included 30 data points on Syrian entrepreneurs and their businesses, including descriptive data, perceptions on challenges for their entrepreneurship in Jordan, and close-ended and Likert scale questions (rating of sentences on a scale of 1 to 4) on the way their business was managed in the creation phase as well as in the current phase. This stage obtained responses from 290 Syrian entrepreneurs living in Jordan whose business was active at the time of data collection (June-August 2022).

Finally, semi-structured interviews were held in Arabic with six Syrian entrepreneurs who answered the survey questionnaire, chosen quasi-randomly to make sure the sample included variety in kinds of business, gender, sector, and location. This stage was added to examine in detail some aspects of the research questions, especially new arising themes linked to uncertainty.

## Forms of uncertainty for Syrian refugee entrepreneurs in Jordan

This study shows a general picture that is coherent with the overall data for Syrian refugees in Jordan presented earlier in this paper. Syrian refugees have mostly very small, informal businesses, with only a few owning larger and formal businesses, as depicted in table 1. Half of businesses are informal and, as also noted by Fathallah (2020), some are registered through the name of a Jordanian national, mostly because of difficult registration procedures or the impossibility of registering the business in a given sector. Generally, Syrian entrepreneurs are males and with low educational level, operating in food or garment manufacturing, with a small portion focusing on construction, carpentry, or maintenance. Among women, just three are registered: the rest work informally. 92% of women operate their business from their homes. Nine refugee entrepreneurs were interviewed, three in the first and six in the third stage, representing different kinds of businesses in the capital Amman and the neighbouring Zarqa. Table 2 briefly describes their businesses.

**TABLE 1. DISTRIBUTION OF SAMPLE OF SYRIAN REFUGEE ENTREPRENEURS IN JORDAN, BY BUSINESS SIZE**

	Freq.	Percent	Cum.
Self-employed (no employees)	113	38.97	38.97
Microbusiness (1-10 employees)	143	49.31	88.28
Of which: microbusinesses with 1-5 employees	111	38.28	
Of which: microbusinesses with 6-10 employees	32	11.03	
Small business (11 – 49 employees)	27	9.31	97.59
Medium business (50 to 99 employees)	3	1.03	98.62
Large business (100+ employees)	4	1.38	100.00
Total	290	100.00	

**TABLE 2. DESCRIPTION OF INTERVIEWED REFUGEE ENTREPRENEURS AND THEIR BUSINESSES**

Participant	Gender	Business description	Year of establishment	Formality	Employees	Location
MS	Man	Detergents factory and trade company	2013	Formal	50+	Sahab (Amman)
MA	Man	Factory for production of construction material and one shop for retail	2013	Formal	15	South Amman
BA	Woman	IT software company	2014	Formal	25 to 30 employees and freelancers	West Amman
AY	Man	Factory for manufacturing of furniture and one showroom	2014	Formal	50+	North Amman
QM	Man	Home-based preparation of food products for restaurants	2020	Informal	15 freelancers, up to 25 during high season	South Amman



LS	Woman	Sale of small hand-made crafts and soaps	2014	Formal	5 full-time and 15 part-time	West Amman
YD	Man	Manufacturing and direct sale of hand-made furniture	2021	Informal	0	South Amman
SU	Woman	Home-based preparation and direct sale of food and beauty accessories	2014	Informal	0	West Amman
MJ	Woman	Home-based preparation and direct sale of food	2019	Informal	0	Zarqa

In spite of their generally low levels of education, refugee entrepreneurs have good knowledge of how to do business. Almost three-quarters of survey respondents had gained business experience in Syria before the conflict took place, and almost half used to own a business in Syria; however, their businesses in Syria were generally larger in size than the businesses they now own in Jordan. Among the Syrian entrepreneurs I interviewed, MS and MA used to own a similar business in Syria, which they relocated and expanded once the conflict started. AY, who now owns a large business, used to have a small shop selling clothes, and SU's husband (now unemployed) used to own several retail shops. Jordanian actors acquainted with Syrian refugee entrepreneurs perceive them as innate entrepreneurs, especially as traders and handcrafters, with propensity to run family businesses. Among the interviewed participants, almost all involve their family members in their business.

Despite the perception of Syrians' innate entrepreneurial spirit, most Syrians came to Jordan under especially turbulent circumstances that hinder entrepreneurship. Consistent with what is remarked by Wauters and Lambrecht (2006), almost all refugee entrepreneurs in our sample migrated to Jordan forcibly, and not willingly like other kinds of migrants. Refugee entrepreneurs' first encounter with uncertainty can be observed in their reason to migrate: 70% of Syrian refugee entrepreneurs chose Jordan because it was the closest country to Syria or because they had no other choice of where to seek refuge. The remainder moved because of the existence of a network of family or friends already living in Jordan (18%), and only a small number moved purposefully to open a business in Jordan.

Upon their arrival in Jordan, some were housed in refugee camps: MJ was living in the Azraq refugee camp with her three children, until a Jordanian national agreed to sponsor her right to move to the city. According to his current refugee status, YD is still supposed to live in the Zaatari refugee camp, where his parents also live: however, he overstretches his weekly permit to move from the camp to South Amman to be with his wife and children and run his business. Other Syrian refugee entrepreneurs live in cities because they have been granted investor status or because they have family members who are married to a Jordanian national and acted as a sponsor. Uncertainty deriving from sudden migration is felt by all kinds of refugee entrepreneurs, whether they succeeded in getting investor status and now run a large business, or stayed small and are self-employed:

BA: We knew nothing about Jordan. I was in touch with a recruiting company, I wanted to find a job in Dubai, it was 2012. When I came [to Jordan], they gave me an offer to work as a software engineer in Dubai, but I refused because I had nothing, only 500 Dollars, I could not come back or go to Dubai, so I was stuck in Jordan. [...] I established my company for many reasons. First of all, I was looking to support my family and there was no way to support them, make them work with me, and teach them what I know, other than opening a company. Now all the family works with me, even my mother, my husband, my brother and sisters.

SU: We came to Jordan thinking we would spend two or three months before coming back to Syria. Other Syrians told us to start a life in Jordan, because the conflict would not end soon. We had just a small bag with some clothes for the kids. We rented a small studio, and we noticed that one Jordanian Dinar equals a lot of Syrian Liras but is worth nothing for living in Jordan. I started to learn how to make crochet as a business to gain some money.

Precarity and uncertainty are not only due to such sudden and unplanned migration. Refugee entrepreneurs also find constraints in the regulations posed by the host country, the language spoken, the relationship with the host communities, or the host country's business culture, which might be different from that of their country of origin. Some refugees might not want to be self-employed but face constraints to employment, and eventually decide to create a business as a last resort to gain some income. AB, a Syrian researcher, talks about refugees as 'migrants in transit' due to the high level of uncertainty and hardship that they face:

The fact of moving out from your country, leaving a lot of things behind, it's very much risk-taking. [Migrant entrepreneurs] love their country. They come to a new country, they want to start over again, and they are able to take a risk. The life of refugees is more about the hearts. It's mostly about hardship. They are facing a lot of hardships through their daily lives. [...] For me, refugees are migrants in transit. They are not necessarily like migrants because they are still facing so many challenges [such as] access to work permits, being able to open a bank account, understand the new markets or learn the language [...]. All of those challenges are limiting them to become fully migrants. Until those challenges have been tackled, they are in a kind of transit.

This liminal phase experienced by Syrian refugees – in-between their previous life in Syria and the certainty of a new possible life in Jordan – is the result of their sudden and unexpected migration and their lives in a constrained institutional context. To overcome their liminality, refugees have to cope with the regulations imposed by the host country in order to meet their daily needs. In doing this, they exercise survivance and create their own place through entrepreneurship in a new uncertain and adverse situation.

Syrian refugee entrepreneurs in Jordan are confronted with several challenges. These derive from factors external to them that cannot be changed through their agency, such as business regulations and the social and economic environment, or internal factors that can be changed through agency, such as their entrepreneurial identity and motivation to pursue their business, availability of capital and skills, or the network of business partners and supporters.

The major constraints for refugee entrepreneurs are linked to external factors, namely Jordanian regulations to open and manage a business. The sample rated these factors with a mean score of 3 or higher on a 4-point Likert scale (where 1 indicated 'not at all a constraint' and 4 indicates 'definitely a constraint'), with no significant difference among kinds of businesses or formality. Not knowing whether regulations will ever allow them to formalise their business is a major concern for refugee entrepreneurs, making their perception of their future in Jordan even more blurred. This is felt particularly by the smaller refugee entrepreneurs, notably those informally working from home, who cannot have certainty over their possibilities for sustainability and growth. MJ said: 'I heard a rumour that regulations will change and Syrians will be able to purchase assets. If it is the case, my dream is to buy a restaurant and open a formal business. If regulations stay the same, I will need to find a Jordanian partner to open my restaurant.'

Challenges also exist for refugee entrepreneurs who manage to formalise their business. LS reports that the biggest challenges for her and other Syrian refugee entrepreneurs are regulations and high taxation:

When I started to look at how to register my business, here came the challenges and difficulties. Even if I had the capital, I needed a Jordanian partner and 50 thousand Dinars [approx. 70,500 US Dollars], which was a very big amount for me. If I had 100 thousand Dinars, I could open my own business. It is a crazy thing! [...] The only sector where I can register a company alone as a Syrian is the service sector. For that reason, I had to register as a training company. [...] [When I registered] everything changed. I had to pay for the government, taxes, etc. [The government] doesn't support small businesses. They deal with me as if I was a big company. I have 5 full-time employees, and 15 part-time who work from home, but I cannot register them formally because Syrians don't have permission to work in sewing, crochet or hand-made products. They can only work as pedicure, manicure and cleaning. [...] Whether I work or not, I have to pay 1,000 Dinars for the accountant department and 500 Dinars for the budget, each year, even if I am a certified accountant. Even if I don't have the money. This is a big challenge for entrepreneurs in general, not just for Syrians. [...] I also have to employ the lawyer to provide my papers, renew the commercial registration, the license, work permit, 2 or 3,000 Dinars per year, whether I work or not. It is very difficult for me. I am a small business and I cannot grow if I have to pay many things.

Another sudden form of uncertainty came from the COVID-19 pandemic. Jordan implemented a strict lockdown from mid-March to May 2020. In this period, businesses could not operate, with the exception of small neighbourhood minimarkets, pharmacies, and essential services, which could open only for a certain number of hours per week. After May 2020, a more relaxed form of curfew was put in place, with the opening of some sectors, which got again tightened in October 2020 and persisted until August 2021. It is estimated that between 20 and 38% of formally registered firms closed permanently or temporarily, the vast majority of which were small firms (World Bank 2021). Informal businesses – where most refugees work – received no support. The impact was felt most negatively on micro and home-based businesses, in great part owned by women, which could not deliver their

products due to lockdown and movement restrictions (Kebede et al. 2020; El-Abed and Shabaitah 2020).

MJ: It is hard for me to talk about COVID-19. My business was completely frozen. It was not easy to find people who can lend money. Suddenly, someone started to leave grocery and some money at my door. Until now I don't know who it was, maybe some neighbour who knows I am alone with my kids and no income. It was very tough for me and my kids, like I was receiving charity. When the lockdown ended, I called my previous customers informing them that my business was re-opening, and it worked, thanks to God.

In this situation, 83.5% of Syrian refugee entrepreneurs who answered the survey indicated the impact from the COVID-19 pandemic was negative for their businesses. Talking about Syrians whose businesses were formally registered in the name of a Jordanian, one Jordanian participant reported that most Jordanians decided to close these businesses because of too much uncertainty and lack of money for renewing the social security registration: 'After the lockdown, small shops had to be registered to open. Those businesses usually are owned by Syrians, but carry a Jordanian name in the registration. In order to reopen your business, you needed to be registered and join the social security, which needs more money and is a legal responsibility on the Jordanian who just owns the businesses with his name. As a result, a lot of businesses closed down not to pay more money for the social security.'

## **Refugees' entrepreneurial agency in the face of adversity and uncertainty**

Despite the many barriers and numerous sources of uncertainty in their future, refugee entrepreneurs show a continued resilience in facing adversity. Survey results show that Syrian refugee entrepreneurs demonstrate a strong willingness to pursue their businesses, showing a clear and rational use of their entrepreneurial agency. Combining causal and effectual behaviours (respectively, behaviours related to the causation and effectuation processes), the Syrian refugee entrepreneurs studied in this research set a goal in mind and follow their initial idea until their business looks how it was supposed to. They make sure to provide the same services they had originally conceptualised when they started their entrepreneurial journey, with a varying level of flexibility, as needed. As a result, Syrian refugees make use of mixed entrepreneurial predispositions linked to various behavioural frameworks to start and operate their ventures, mostly depending on the amount of capital available. When capital is available, they adopt sophisticated entrepreneurial behaviours that can be assimilated to the behavioural framework of causation, such as: strategizing, planning for production and marketing since the beginning of their business, analysing their specific market before creating their business, anticipating the resources needed to start. The story of MC, who used to be an entrepreneur in Syria and decided to relocate his factory to Jordan as the conflict started, illustrates how some Syrian refugee entrepreneurs respond to uncertainty by using the capital they managed to save from the conflict:

[When the war broke out] I decided to find something outside of Syria. I visited Egypt, Turkey, Lebanon, and Jordan, to decide if I could do business in these countries. I made an evaluation of all these countries and I found that Jordan is more confident for my product. So I decided to go to Jordan. In January 2013, I went to Jordan and in three months I bought a ground area, with two buildings, to build my factory. [...] I went to Jordan with my brother, my sister, my whole family came here to Jordan. I saw that the culture is very close, and also the distance between Amman and Damascus is not so far, so it is easy to come back to Syria and make visits between Syria and Jordan. [...] our export market is close to Jordan, I export to Iraq and Saudi Arabia, it's easier.

When capital is not available – as in most cases – I have found that Syrian refugee entrepreneurs still tend to use common entrepreneurial strategies assimilated to the behavioural framework of causation in creating and managing their businesses. AY, who now has an investor status and owns a large furniture company ready to export, saved the little money he had brought with him from Syria by renting a very small apartment for him, his two wives, and seven children:

With the conflict, my business [in Syria] crashed. I asked a friend from Libya to lend me 850 US Dollars. That is what I had when I came to Jordan, with no income, no job, no skills. Comparing Jordan to Syria, and looking at the numbers of Syrians who were moving to Jordan, I saw the opportunity for doing business. I rented a basement for my family and split it into two rooms. I was using one room as my workshop, and started working with wood to make bedroom furniture. The market value of the furniture was 900 Jordanian Dinars, but I sold it for 700. A lady came to see it, and she asked me to lower the price to 600, which I refused. She came back with her nephew, who was a carpenter, he checked the furniture. He said he came thinking I was a thief, but changed his mind once he saw my work. I told him: 'I have rent to pay, which is almost 300 Dinars. 350 for me as a worker, and other expenses for 500-600, for a total of 1,200 Dinars per month. I produce two furniture sets per month in these circumstances. The capital to build one is 600 Dinars even before starting working, because I am spending 1,200. So, at the end of the month, what I produce, is already spent, and not enough.' When I had 8 workers, I was producing 5 sets a day, selling each for 700 Dinars. I still used to gain 150 Dinars per set. [Back then] I made a quick market analysis and noticed that furniture comes mostly from Turkey and Malaysia. I set myself the long-term goal [to enter the furniture industry]. [...] Everything I did until now, it was decided in that basement. If your aim is small, you will stay small.

When interviewing Syrian refugee entrepreneurs, I have witnessed their high level of rationality, perseverance, and strong ability to achieve their aims even under difficult circumstances. Despite the high levels of uncertainty, I have found that they use a mix of causal behaviour – the typical entrepreneurial behaviour found in the literature – and effectual behaviour – the entrepreneurial behaviour focused on a higher level of uncertainty - in managing their business under uncertain circumstances. While basing their business strategy

on the resources, capability, and knowledge available, typical of effectuators, they still implement control processes to be prepared to possible future adversity, research their target markets, and strategise, all traits connected to causal behaviour. Depending on the resources they have, including the network of people they know, Syrian refugee entrepreneurs' actions seem to be composed of some causative elements (e.g. acquiring the necessary resources before the start of their business, implementing control processes, having a clear vision for their future) as well as effectual elements (e.g. trying a number of different approaches, being flexible, adapting to sudden changes and available resources).

In addition to this, when resources are very constrained, sampled Syrian refugee entrepreneurs are found to adopt elements from the behavioural framework of bricolage, such as experimenting, running several projects at once or using discarded materials, until their business succeeds. SU decided to start a business from the moment she, her husband, and three children arrived in Jordan. With the help of a Syrian friend, she learned how to produce crochet on YouTube. Then, she decided to learn how to make necklaces and started a Facebook page to sell them. Now, she keeps running her accessories business, while she has also opened another Facebook page for selling home-made food she makes in her old oven at home: 'If I had a new oven and a big freezer, I could expand my business and increase productivity. I could buy fresh vegetables at cheaper price during the season and freeze them. Sometimes I have to decline big orders because my oven is old and I don't have a big refrigerator.' While SU could be the embodiment of the bricoleur, she continuously makes sure she gains enough revenue to buy new raw material for her businesses, showing elements of causation in ensuring she has control over her business to eventually expand it:

For each order, I calculate the cost, including transportation and gas for cooking, and my revenues. With each order, I see if it is working or not, and then adjust in the next order. [...] In Syria, when you open a business, for one year you don't touch any revenue unless it is for investing. Here it is different. The kids take from the revenues, you are spending the capital, and at the end of the year you have no money to pay and have to close. This is why so many businesses failed in Jordan.

Other interviewed Syrian refugee entrepreneurs work along similar lines. MJ, AY and YD also learned the basic skills for producing their crafts from YouTube. At the same time, they make sure their business grows by committing to it, paying attention to their returns, and investing them in producing more.

By analysing Syrian refugees' use of mixed entrepreneurial behaviours, this research has found that refugee entrepreneurs make specific use of two interrelated mechanisms to navigate uncertainty and exit liminality through survivance: they use uncertainty to their advantage to re-invent their selves, and use networks of other refugees and local Jordanians to mitigate the parts of uncertainty they cannot control. In this, they exercise survivance by affirming their new selves in the Jordanian context, trying to overcome the existing constraints to their self-reliance and independence. As pointed out by Refai and McElwee (2023), refugee entrepreneurs move in a 'Liquid Cage of Rationality' – a paraphrase of Max Weber's 'Iron Cage of Rationality' (Weber 2013[1922]) with reference to the constrained institutional

contexts where refugees operate, also accounting for the 'liquidity' and steady movement of change demanded by the cultivation of contingencies in entrepreneurship. In this 'Liquid Cage of Rationality', refugee entrepreneurs are embedded in multiple layers and interact with several contexts, including a constrained institutional context that hinders formality and creates a vacuum of possible uncertain futures.

Through this research I have noticed that the perseverance with which refugee entrepreneurs navigate uncertainty within a constrained institutional context derives from uncertainty itself. The entrepreneurial motivation of most refugees is rooted in necessity in an environment where uncertainty is omnipresent; however, at the same time, their business becomes the only certain point in a galaxy of uncertain outcomes. Syrian refugee entrepreneurs derive strength from their perception of uncertainty to reflect on their liminal state and create certainty. In this sense, uncertainty represents the fuel of refugees' entrepreneurial agency and makes them more sensitive than others to the discovery of entrepreneurial opportunities:

AY: Three things form an entrepreneur: your idea, history, and ability; your skills; and your knowledge. Those factors were mixed with the circumstances of the conflict in Syria, that pushed us to be creative, forced us to reconsider our existence, to wonder 'What am I doing here? Why am I here?' It is good what happened in Syria: otherwise, all these good things [businesses created by Syrians] wouldn't have happened. If these people had stayed in Syria, nothing would have changed.

After the adversities of the war, Syrian refugees also witnessed the adversity of the COVID-19 pandemic. 19% of the surveyed Syrian refugee entrepreneurs had founded their businesses during the COVID-19 pandemic, and another 25% right after the lockdown was lifted. YD is one example: forced to stay at home jobless because of the lockdown measures, he started to learn how to make hand-made furniture with some wood and foam he managed to buy, using some skills he learned in Syria when working as a trainee in a similar business. When asked why he decided to start his business right during the COVID-19 pandemic, he replied:

I was working as an electrician on a daily basis, but during COVID-19 everything was down. I did research on the internet, watched some videos from home and I trained myself in making couches for six months, before deciding to open this workshop two months ago. [...] My work is not the usual couches you find in the market, it is something new. I also offer the opportunity to customise the furniture, at your own taste. My customers are mostly foreigners, Americans or Europeans.

The COVID-19 pandemic seems to have rendered Syrian refugee entrepreneurs more audacious and risk-takers in their businesses, emphasising their bricoleur behaviours by trying to exit their perennial liminal stage with the resources they had. Forced to stay at home, having lost their jobs, many found themselves wondering a second time about their future. Interviewed participants from the Jordanian public sector witnessed the same:

Syrians working in factories with a fixed job benefitted from the curfew and lockdown because they had more time to start their own businesses. They started to learn new skills, how to produce new kinds of food, textiles, etc. Some of them started to give private classes. Home-based businesses grew among Syrians as a reflection of lockdown measures.

The story of QM shows a similar pattern. After the COVID-19 pandemic, he was badly injured at work and had to stay at home without work, unable to move. Leveraging on the knowledge gained in his previous job as a chef and his knowledge of the food sector, he came up with the idea of preparing peeled garlic bags and fresh lemon juice to sell to restaurants in Jordan. Once feeling better, he personally visited several restaurants to propose his products. His informal business quickly took off and he now informally employs about 15 families as seasonal, freelance workers.

With their business being the only certain thing left, the interviewed Syrian refugee entrepreneurs try to have a hand on uncertainty. To mitigate uncertainty, they take rational choices in the management of their businesses, for their lives and those of their families depend on it. Rather than catching any opportunity available, they choose a certain direction and follow it despite the uncertain circumstances. An example is YD, who was offered the opportunity to move his business to Canada and apply for Canadian citizenship:

The last option for me is to leave an Arab country and go to a foreign [non-Arab] country. If tomorrow I receive the approval to go to Canada, I would do it, for my kids. But if I get the approval once I have my documents here in Jordan, and I can formalise my business, I would stay here.

But these practices are not enough to face uncertainty, especially when operating in a 'Liquid Cage of Rationality'. Without enough capital to become investors, I have found that Syrian refugee entrepreneurs make use of their networks to further navigate uncertainty and adversity. Social networks are particularly important in Jordan, where a tribal system is in place. As reported by Fathallah (2020), Syrians in Jordan find social capital in the form of bonding with other Syrians for immediate support or bridging with Jordanians for longer-term survival, for instance by creating a supply chain with Jordanians or relying on tribes for protection from exploitative landowners. For interviewed Syrian refugee entrepreneurs, kinship ties and common cultural and religious affiliations are important for the certainty they represent in a turbulent context:

MC: Us Syrians, when we came to Jordan, it was not only to open businesses. It's also for our families to be together. I need that the culture which surrounds me and my family is very close and easy to navigate. For us, we found that for our family it would be easy to live in Jordan, unlike in Turkey, where there is a different language, and unlike in Egypt, with the different habits. For my family it is not easy to make new relationships. My family has big relationships with many people here in Jordan, they know a lot of people, it's easy because of the culture and the behaviour and the habits are close, not so far like in Turkey.



Results from the survey report that Syrian refugee entrepreneurs do not feel discriminated against by Jordanians in their business dealings: factors linked to discrimination were constantly rated very low on a 4-point Likert scale. Interviews with Jordanians have revealed their perception that Syrians brought a new way to do business in Jordan, sometimes positively welcomed by the local population. This new way of doing business is especially brought by the self-employed, as testified by a Jordanian municipal employee:

[...] this new perspective of investing in preparing food, making new dishes, also helped Jordanians who created businesses. This [...] was working well especially during the lockdown and curfew during COVID-19, when people had to work from their houses. Syrian women were working with Jordanians and taught them how to work from home. This helped to raise up the economic capacity of families. At the same time, Syrians introduced us to new products, especially new sweets, that we didn't know about. Syrians provided new inputs also in house decorations, like gypsum boards, and food delivery, online marketing. Syrians showed Jordanians how to use the scooter to deliver food, instead of cars.

In running their small ventures, interviewed Syrian refugee entrepreneurs capitalise on their social networks to build their resilience and overcome constraints. Since Jordanian regulations target all Syrians, and not just those with refugee status, networks are used by any kind of business, whether formal or not, big or small. MA managed to fulfil the requirement of partnering with a Jordanian national for creating his business and gaining investor status by partnering with the husband of his sister, a Jordanian national who used to live in Syria before the conflict broke out. MJ, who is self-employed in an informal home-based food business, made an agreement with the Jordanian husband of one of her friends from Syria, who is a Talabat (a mobile app for food delivery) driver to deliver food to her customers. As a result, her orders increased. The embeddedness of Syrian refugees in the local society through family ties, coupled with a mutual understanding of the same cultural and religious practices, also makes informal Syrian refugee entrepreneurs feel protected. MJ says she is not afraid to be reported to the authorities, as she feels protected in her small neighbourhood as a widow with three children. YD was once caught by the police while delivering a couch produced in his informal workshop: aware of the situation in which Syrians live, the police officer let him go showing his sympathy.

Syrian refugee entrepreneurs are also found to create new networks to navigate uncertainty, helped by the fact that they do not feel discriminated against by Jordanians. They often link up with local Jordanians who support and advise them in their business:

YD: I registered the business through a Jordanian friend, on papers this is his business, but I do all the work. It is a friendly agreement. My friend is a taxi driver, I don't pay him a fee, but I use him to deliver the products to my customers, so he is also gaining a bit from the business. [...] I have three friends, two Jordanians and one Syrian, who believe in me. They helped me a lot in creating my Facebook page, marketing, and supported me emotionally. [...] To be honest, besides the problems in the registration, all Jordanians living nearby my shop help me, I can buy meals in local restaurants and pay them when I have money. The Jordanian

community gives me huge support. One of them is willing to sponsor me to be able to formally live in Amman and never go back to the camp.

Some interviewed Syrian refugee entrepreneurs create networks purposefully for sustaining their business. To grow production and increase productivity, QM created a network of other refugees, migrants, and poor Jordanian families to help him in his informal business of preparation of food products for restaurants:

QM: I buy the raw material, sometimes I go to the Jordan Valley or in the South to get a good price from the farm. I have an agreement with fifteen families, I pay them according to their productivity. In most families, the women who stay home work, also the husband joins them once he comes back from work, to help increase the productivity. The more you work, the more you get paid. I didn't set a fixed salary, otherwise I have to pay more if they work less, and if they work more, it is not fair for them. When a family is done, they call me, we weight the food, and I pay them cash for how much they produced. I come back home, I check the products with my brother and my wife, and we pack them making them ready for delivery to hotels or restaurants. [...] we started from our neighbours; I knew they needed some income. Then more people from the neighbourhood wanted to join: Egyptians, Syrians, Jordanians, Palestinians, Yemenis. When the season is good, I employ up to 25 families, also from outside of Amman.

A similar strategy is adopted by LS, who informally employs other refugee women who work in a home-based business. Finding ways to grow their businesses, refugee entrepreneurs find a social aim in creating networks of other individuals living in similarly precarious circumstances, to collectively mitigate uncertainty.

## Conclusions

Mechanisms for entrepreneurship, resilience, and resource creation in the context of aggravated adversity and persistent uncertainty are still unclear (Shepherd 2020). These questions point at the need to study 'common entrepreneurs' as opposed to the 'superentrepreneur' typically found in literature. Refugee entrepreneurs are some of the common entrepreneurs emerging from adverse circumstances. Their journey is shaped by uncertainty and precarity because of the sudden context of their move to another country and the impossibility to go back safely, making them live in precarious and liminal conditions that influence their ventures. To paraphrase Shepherd (2020), refugees can be seen as ordinary people who step up and do extraordinary things. However, how they navigate persistent uncertainty using their entrepreneurial agency is still unclear.

In this paper, I have used the case study of Syrian refugee entrepreneurs in Jordan to provide a description of the role of uncertainty in refugee entrepreneurs' lives and a view of some mechanisms they use to navigate this uncertainty and exit their state of liminality. I have found three main sources of uncertainty for Syrian refugee entrepreneurs: their sudden and unprepared move to another country and related lack of capital, assets, and knowledge; the

presence of constraining institutions that limit their entrepreneurial action; and other forms of sudden contextual and environmental uncertainty, which fall equally on both the refugees and other residents, such as, in this case, the COVID-19 pandemic. In this context, Syrian refugees create a business mostly out of necessity. However, while necessity entrepreneurship has been considered to yield low-productivity businesses, this research has shown that some refugees might be able to succeed and grow their ventures, eventually overcoming their liminal stage, once they manage to gather the necessary financial resources. In addition, although necessity entrepreneurship in disaster-like situations and resource-scarce contexts is typically connected to bricolage as the main entrepreneurial behaviour used, I have found that Syrian refugee entrepreneurs adopt different behaviours to challenge their liminal state, including behavioural traits connected to effectuation and causation, such as planning, strategizing, and showing flexibility to changes while keeping their one single entrepreneurial aim.

Analysing the example of Syrian refugees in Jordan, I have identified two main mechanisms through which refugee entrepreneurs navigate uncertainty.

First, when it comes to refugees, entrepreneurship and uncertainty are related and interlinked. Uncertainty is a driving force for refugees to decide to go into self-employment and bet on themselves, as they are the only thing that remains. This way, and with much perseverance, refugee entrepreneurs use their entrepreneurial agency to turn uncertainty to their own advantage as they develop entrepreneurial identities as their only option to survive. Rather than passively waiting for an opportunity to come, I have found that Syrian refugee entrepreneurs exercise their survivance by setting a clear goal in mind and trying to make it work, resorting to a mixed entrepreneurial behaviour made up of elements from causation, effectuation, and bricolage processes. It is their perception of uncertainty and their prolonged state of liminality that creates entrepreneurial identity and forces refugees to think within the typical entrepreneurial parameters of causation, even though some elements of effectuation and bricolage persist when the institutional context does not allow for growth or until the refugee entrepreneur manages to gather the necessary resources to turn their business into what they originally planned. In a context of high uncertainty and precarity, refugees also make use of new practices in creating their business, adjacent to the behavioural framework of bricolage, yet while keeping the same business idea and enacting clear strategies, even though these cannot be implemented in the traditional entrepreneurial sense given the constraints posed by the institutional environment where they operate.

Second, I have found that Syrian refugee entrepreneurs use networks and kinship ties with other refugees or local Jordanians. These networks help them overcome several layers of uncertainty, from the constrained institutional environment, to the lack of financial or material resources to start their business. In a country like Jordan, where kinship ties are of utmost importance for carrying out everyday tasks, Syrian refugees find themselves in a position of privilege when previous kinship ties with Jordanians exist. When it is not the case, they manage to integrate into the social fabric of the host society by leveraging on the sympathy felt by Jordanians, who are close to them in culture and religion, and to create new networks with others who feel similar levels of uncertainty in their lives – refugees, poor Jordanians, migrants.

The opportunity structure is a central pillar for understanding the way refugees create, see and exploit entrepreneurial opportunities. However, it also represents a complex interplay of different features, and the way individuals act within it – namely, their entrepreneurial behaviour – is determined both exogenously by the context and endogenously by the individual characteristics (Kitching and Rouse 2020). However, we do not know much of the opportunity structure and entrepreneurial behaviour of refugees, as they are characterised by a higher level of uncertainty than the typically analysed entrepreneurs (Kwong et al. 2019).

In this paper, I have tried to advance an understanding of the sources of uncertainty for refugee entrepreneurs and the strategies they put in place to navigate such uncertainty. However, given the complexity of the opportunity structure for refugees, crucial questions remain unanswered. Namely, apart from isolated studies (Wauters and Lambrecht 2006; Alexandre, Salloum and Alalam 2019), we do not know what differentiates a refugee who decides not to become an entrepreneur from one who decides to do so, and whether uncertainty plays the same role for different refugee entrepreneurs living in different social and institutional contexts. For the time being, we can postulate that several interconnected factors account for the way refugee entrepreneurs navigate uncertainty: their identity and cultural background, which includes proximity to the host country's social, cultural, and religious context; the capital they manage to save; the skills acquired before and during displacement; the network of host community members and other refugees or migrants they have in the host country; and the institutional context that regulates their possibility to become entrepreneurs.

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