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# **Exploring Financial Inclusion: Experiences of Syrian Refugees Living in the UK**

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## **Abstract**

Financial inclusion is generally acknowledged as a fundamental requirement for long-term sustainable development, as well as poverty reduction. It refers to the public finance system's availability, functionality, and use by society members. Scholars investigate the determinants, factors, and limits of financial inclusion in different countries, regions and continents around the world. Faith, financial literacy, and financial technology (FinTech) are used as variables in this research to determine Syrian refugees' financial inclusion in the United Kingdom.

This study is founded on interviews with Syrian immigrants who arrived in the UK through their own resources or as part of a resettlement scheme run by the UK Home Office in collaboration with the UN High Commissioner for Refugees (UNHCR). Gender, age, marital status, family size, level of education, financial literacy, and experience all differed among the Syrian immigrants who took part in this study. They arrived in South Yorkshire after a long journey from different parts of Syria, travelling through host countries (referred to as the "third country" in the study) before they arrived in the United Kingdom and were granted refugee status.

This research uses the interview details as oral histories to present the refugees' social counter accounts of their experiences before, during, and after their immigrant journeys in relation to financial inclusion as well as their immigration experiences in general. The research demonstrates how financial inclusion is critical to their social and financial integration into host countries.

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## **Chapter 1: Introduction**

Financial inclusion is widely recognised as a prerequisite for sustainable prosperity and growth, as well as the reduction of poverty rates. It is the affordability, functionality, and use of the official financial system by society members. Financial inclusion was studied by scholars in various countries and region worldwide, in Asia, Africa, South and North America and Europe, to distinguish its determinants, variables and limitations. This study uses faith, financial literacy and Financial Technology (FinTech) as variables to test the financial inclusion level of Syrian Refugees in the UK. It is based on interviewees with 45 Syrian immigrants who came to the UK by their own means or under the UK home office's resettlement program with coordination with the United Nations High Commissioner for Refugees (UNHCR). The 45 Syrian immigrants who participated in this study differ in gender, age, marital status, size of family, level of education, financial literacy and experience. They have settled in South Yorkshire after a long immigration journey from various places in Syria, passing temporarily through host countries (termed the 'third country' throughout the thesis) until they reached the UK and were accepted as refugees. This study presents their social counter accounts using the interview data as oral histories to highlight their experiences before, during and after their immigration journeys concerning financial inclusion and their experiences more generally. The study shows how financial inclusion plays a vital role in their social and financial integration into their host societies.

### **1.1 Research questions**

This research aims to explore the financial inclusion experiences of a sample of Syrian refugees before, during and after their immigration journeys towards settling in the UK. In order to fill gaps in the literature and promote this field of

study by presenting theoretical and practical issues, this study addresses the following research questions. Specifically, the thesis aims to:

**RQ1:** Explore the experiences of Syrian refugees living in the UK in relation to financial inclusion through semi-structured interviews.

**RQ2:** Interpret the experiences of Syrian refugees as historical ‘accounts’ of financial inclusion.

**RQ3:** Explore the biographies of the 'accountants' using a prosopographical approach.

**RQ4:** Interpret the interview data as ‘counter social accounts’ provided by Syrian refugees living in the UK.

**RQ5:** Assess the extent to which their financial inclusion experiences are affected by gender, age, marital status, size of family, level of education, financial literacy, work experience and immigration situation.

In the following Table, the research questions are mapped onto the research chapters.

**Table 1.1 The linkage between research questions and research chapters:**

No	Research question	Chapters
<b>RQ1</b>	Explore the experiences of Syrian refugees living in the UK in relation to financial inclusion through semi-structured interviews	(6 and 7)
<b>RQ2</b>	Interpret the experiences of Syrian refugees as historical accounts of financial inclusion	(6 and 7)
<b>RQ3</b>	Explore the biographies of the 'accountants' using a prosopographical approach	(5)



<b>RQ4</b>	Explore the interview evidences as counter accounts of the Syrian refugees in the UK	(6 and 7)
<b>RQ5</b>	Assess the extent to which their financial inclusion experiences are affected by various aspects	(6 and 7)

## 1.2 Research structure

There are nine chapters in this study. Chapter two discusses financial inclusion, its importance and determinants, and how scholars study it in various regions and countries worldwide. Chapter three presents a detailed overview and background about Syria by focusing on Syria economy, current crises, and other crucial aspects that reflect refugees' immigration journeys. Chapter four provides the theoretical background of the study based on the refugees' biographies and prosopographies as narratives of their social counter accounts about their experiences in three countries: Syria, their native nation; the United Kingdom, where they are resettled; and a third secure host country where they were briefly against the official accounts. Chapter five introduces the methodology and methods that are used in the research. This chapter discusses the chosen research philosophy and its interpretive approach (critical realism), justifies the choice of qualitative method approach and introduces the data collection method, explaining their relationship to the research questions. Chapter five also describes how data were retrieved by interviewing 45 Syrian refugees in South Yorkshire. Chapter six provides the analysis of the refugees' interviews, comparing their financial inclusion journeys depends on their age, gender, marital status, size of family, financial literacy and educational background. The findings are then revisited and discussed in Chapter seven in the light of the current literature, concluding that the findings are primarily in line with those of other financial inclusion studies undertaken in developing and developed countries, with faith, financial literacy and FinTech as financial inclusion variables. Finally, chapter

eight summarises the study's conclusions and emphasises how they relate to current knowledge. Before addressing the analysis's shortcomings and making recommendations for future research, the chapter discusses the theoretical and realistic ramifications of the results.

## **Chapter 2: A Review of the Financial Inclusion Literature**

Financial Inclusion (FI) may be defined as the accessibility, availability and usage of the official financial system for all the population in an economy (Kumar & Mohanty, 2011). Financial inclusion also infers access to ‘*reasonable financial services*’, specified by facilities of remittance and payments, savings, insurance and loans services provided by the formal financial system (Nagadevara, 2009).

The need for Financial Inclusion is internationally acknowledged as a requirement for economic development and growth, in addition to reducing poverty rates. Several analyses of Global Findex data show that diffusion of bank accounts and their spreading among the population (as a part of financial inclusion) tends to be high in countries with high income as measured by Gross Domestic Product (GDP) (Demirguc-Kunt & Klapper, 2012). Besides, financial inclusion can benefit women empowerment and increase its rates and rapidity (Swamy, 2014) and contribute to financial sustainability and solidity (Han and Melecky, 2013). Financial inclusion is correlated positively with future economic conditions whilst improving living standards. This is especially the case for the livelihood projects in rural areas that could use microcredit and microfinance. In modern economies, social and economic policies aim to improve the lives of people, organisations and countries. However, they are all highly dependent on the level of access to formal financial system services (Palit and Das, 2015). The potential for economic development, financial inclusion can have a far more significant role to play in developing countries (Kim, 2016). Researchers have argued, however, that certain lending facilities, for example, would benefit only private creditors at the expense of the working poor. The latter often depends on affordable loans to fulfil their basic survival needs, mainly via the organisational violence against the regulations of labour market streamlining. Another factor

concerns the effect of neoliberal governance systems, especially in the USA (Hembruff and Soederberg, 2015).

The methodology used to study financial inclusion should analyse at least three sides of financial products and services: access, usage, and quality (World Bank, 2015). Several researchers have investigated financial inclusion focusing on a particular market, economy or country (Ambarkhane et al. 2016). Others have compared financial inclusion in various countries or regions to discover the aspects correlated with enhancing financial inclusion. They also tend to analyse figures and rates for future developments in order to enhance economic development plans and thus drive benefits based on these results.

Huang (2010) investigates the political, economic, and geographic determinants of development in financial markets. Therefore, his study proposes that the level of financial development is specified by the quality of the institution, macroeconomic policies and geographic characteristics, as well as the level of income and cultural characteristics. He uses principal component analysis based on widely used indicators of financial development to produce new collective indices. The main components analysis takes  $N$  of specific indicators and produces new indices of  $X_1, X_2, \dots, X_N$  that are not related together. Each principal component analyses the data from a different angle. Typically, the differences are low.

Consequently, most of the differences in data will be studied by a small number of indices. Using the first principal component, whereas the linear combination corresponding to the first principal component has the highest sample differences are subject to the limitation that the sum-of-squares of the weights placed on the (standardised) indicators are equal to one. In addition, the researcher studies the

fundamental issues related to carbon market development in the context of globalization, using recently developed econometric and statistical methods. Furthermore, Huang (2010) proposes to achieve reforms on the economy by creating more open trade policies and attractive investment policies. He analyses targets to examine the impact of globalisation on financial development, though more work is required to discover the relation between domestic and international financial markets and the role of foreign financial institutions in domestic financial development. On the other hand, he finds any political development aiming to achieve a better democratic society is very helpful to financial development. Huang (2010) categorises the key potential financial development determinants, which are: institutional, macroeconomic, geographic, and other factors of income level, population level, culture and religion, language, and minority characteristics.

**Asia** is the most studied continent in terms of financial inclusion and its determinations, especially India, which has focused on the mainstream of these studies as a whole country or by city or district.

Ambarkhane et al. (2016) measure financial inclusion via insurance, pensions, financial literacy, and remittances, in addition to the classic banking services variables. They aim to use financial inclusion measurement as an essential tool to study the effect of banking initiatives by the stakeholders and control future proceedings. They measure financial inclusion based on three indications: financial service demand, supply, and infrastructure, then combine them to attain a Financial Inclusion Index (FII). Population growth as a drag factor of financial inclusion was deducted from FII to formulate the Comprehensive Financial Inclusion Index (CFII), which divided 21 large Indian counties into four groups, high, high middle, lower-middle, and low. The index was shown to be compatible with other indices, and its key focus is the poor population, with negative factors

that drag down financial inclusion included. None of the Indian counties is found in the high group, while most counties are located under the low category, signifying the need for further development. The CFII of many counties is affected negatively by their high population, which drags down their FII rank.

Ambarkhane et al. (2016) expand the measuring indicators of financial inclusion from the classic aspects of the spread, demand, and penetration of banking system services to payments, pensions, insurance, and financial knowledge. However, they argue that population growth is a drag factor that reduces the financial inclusion rate in India. Even if that is correct, many other aspects related to India could negatively affect financial inclusion, such as low income, high unemployment rate, and the spread of underground financial services compared to formal ones.

Chakravarty and Pal (2013) create a self-evident financial inclusion measure, which will help identify policy priorities based on financial inclusion. They clarify side data impact on bank services regarding evaluating financial inclusion, and then they study the importance of banking policies on financial inclusion. They propose an index of financial inclusion that will help discover the causal factors for the low international performance of financial inclusion. Their study index depends on the self-evident method developed in the realms of human development. This method involves formal definitions of necessary hypotheses of an index (that is, the axioms) and then identifies the index in the light of these hypotheses. They aim to benefit from this axiomatic structure efficiently in the available data on financial services. This method is used because it helps the researchers analyse the percentage of the impact of diverse aspects of financial inclusion achievement. They use results found by estimating the dynamic panel data model using annual data from 17 major states in India for the period 1972–

2009. In their study, they consider six indicators of outreach of banking services, namely: geographic penetration, which is measured as the number of bank branches per thousand square kilometre area; demographic penetration, which is measured as the number of bank branches per 100,000 people; deposit account per thousand people, i.e., the number of deposit accounts per thousand people; credit account per thousand people, i.e., the number of loans per thousand people; deposit to income ratio, i.e., the ratio of an average size of deposits to per capita net state domestic product; and credit to income ratio, i.e., the ratio of an average size of loans to per capita net state domestic product.

Chakravarty and Pal (2013) illustrate that the estimation of the recently developed measure based on easy to gather data on the outreach of banking services is valid to track hard-to-get micro-level statistics on the use of formal financial services by households. Also, they investigate the impact of main banking policies on financial inclusion across states in India 1972–2009, discovering that there is the persistence of financial inclusion over time and the best solution is the one for the long term, and show the targets of the policy to boost financial inclusion. Their study shows that social banking policy during 1977-1990 in India has a major role in enhancing financial inclusion in this area. Therefore, India could have achieved much higher financial inclusion in the last twenty years if it had kept applying social banking policy, which it did not. It is also revealed that banks' more significant operational flexibility after the withdrawal of social banking policy has negative results on financial inclusion. However, the geographic spread of banking system services and credit availability were identified as the two policy objectives for India to improve its financial inclusion.

On the other hand, their study finds that what affects financial inclusion positively is economic development, while relying on agriculture and related activities has the opposite influence. Furthermore, the level of a region's economic development and its economic structure is closely linked with the level of

financial inclusion. It also concluded that bank services and credit availability should become policy priority to develop financial inclusion in India. Chakravarty and Pal (2013) suggest modifying the dimensions of financial inclusion that need better consideration to create more financial inclusion in India and add variables in terms of the methodology used in calculating financial inclusion in regions. They suggest how to estimate it for the future depends on some new and classic financial measuring indicators.

Gautam and Garg (2014) investigate the cost of financial inclusion and the techniques used by the Union Bank of India (UBI) to spread financial inclusion in India. The UBI has attained a remarkable achievement in the application of financial inclusion advantages. The bank targeted over 28,900 villages before the end of 2012, outsourcing its branchless banking by technology service providers. In addition to 9,800 business correspondents (BCs) agents helped over 12 million branchless banking clientele throughout India's financial transactions. There is an assumed clear relationship between economic and financial growth via financial inclusion. However, financial inclusion suffers from the high volume of operating charges and the expenses it incurred for expanding in branches and services to reach suburban zones that could not be fully covered by the banks and the formal financial institutions in most cases. Gautam and Garg (2014) anticipate that information technology (IT) would perform an excellent service in reducing the operating expenses and providing financial services for the unbanked areas. IT affords numerous solutions for financial services to people excluded from banking system facilities in various banking methods on mobile and micro automated teller machines (ATMs).

Gautam and Garg (2014) focus on the several IT procedures and measures launched by UBI in the direction of enhancing financial inclusion in India



according to the Reserve Bank of India (RBI) guidelines. Moreover, they find that UBI has promoted the biometric smart card to be used in branchless banking to replace the conventional banking system. It was also suggested that all other micro-insurance services, microcredit, and micropayment facilities contribute fundamentally in enhancing financial inclusion and reducing operational finance expenses. UBI worked with Nokia to achieve the best availability of mobile banking to include individuals in the formal banking system where the potential clientele could use the electronic bank platform to make several financial transactions of deposit or withdraw money from their accounts.

Ghosh et al. (2014) focus on mobile banking as a method to achieve financial inclusion in the developing world, emphasising India. They based their study on a report by the World Bank illustrating that more than 75% of the world's inhabitants have mobile phone access and a survey on mobile banking conducted among 78 mobile money service suppliers in 49 countries in 2012. The accumulative diffusion of mobile phones and their use in steering financial transactions can help the population avail themselves of simple financial services. Comparing with the rich people, a branchless banking network with mobile phones is more attractive for the indigent population who have no bank accounts or use the formal banking system utilities. Therefore, mobile banking provides an advanced prospect for smaller banking societies, and microfinance institutes that deal with micro and small amounts in their transactions and their customers are spread across a vast geographical zone. This helps to achieve some significant benefits of increasing their market penetration, selling more of their financial services, retaining clientele and reducing the services providing expenses.

Ghosh et al. (2014) suggest applying Interactive Voice Response (IVR) based on mobile banking in the computing cloud to be used in developing countries. The

most common form of IVR models is the Short Messaging Service (SMS). The users of this service can inquire about balance, transfer money, deposit, or withdraw cash using the cloud, which eases the burden of calling each client, with less reliance on exterior agents or business correspondents. However, shifting towards mobile money, which uses applications of small software pieces rooted in the users' mobile phone sim card, faces some serious challenges: the most important among them is to found cooperation between telecommunications suppliers and financial institutions; establish and preserve the agent network system and encourage them; keep cash with the agents; win the customers' trust by applying low transactions fees and rely on the number of transactions to cover the costs and achieve profits.

Gupte et al. (2012) examine the determinations of the financial inclusion in India by computing the average of the Automated Teller Machine (ATM) outreach, usage, ease of transactions and cost of transactions. They computed the financial inclusion index in two years, 2008 and 2009, based on the world bank database as used by the United Nations Development Programme (UNDP) to calculate the Human Development Index (HDI) in 2010, in order to compare their results and show the effect of financial inclusion in India. Gupte et al. (2012) find that the outreach of geographic branch and ATM penetration, including owning bank account for deposits or loans, play a substantial role in financial inclusion. Additionally, using the account and the percentage of deposits and loans volume of gross domestic product (GDP) is positively correlated with financial inclusion. Moreover, adding 'ease' and 'cost of transactions' helps observe the financial inclusion in the broader scope. They find financial inclusion enhanced in India between 2008 and 2009. That could be related to the government's many procedures, banking system, and financial regulators under the Reserve Bank of

India (RBI) mission to guide the Indian financial industry towards improved and sustainable financial inclusion.

Gupte et al. (2012) add many new variables which affect financial inclusion, especially in ease of transactions dimension where it has twelve direct and inverse variables including the number of branches to open loan or deposit accounts; minimum money amount required; number of documents needed to open check or saving accounts; and how many days are requested for loan applications procedures. However, it investigates financial inclusion in India in just two years, 2008 and 2009, which is not enough to decide the determinations of financial inclusion, particularly that these years experienced a global financial crisis that could affect the results in that field. While they stated in analysing some indicators that there are no available data about them in 2009, they have been left without comparing or analysing.

Mukhopadhyay and Rath (2011) examine the effect of Microfinance Institutions (MFIs) on financial inclusion and their role in the life of poor householders not included financially in India, and how bureaucracy may stand in the face of financial inclusion. They focus on the tools and institutions that would make financial inclusion succeed. The authors use two independent studies directed by India Development Foundation (IDF) (2011) to evaluate the poverty situation of MFI customers and predict the probability for cashless transactions through India. Additionally, they conducted an inclusive survey of nearly 15,000 Indian households who use the MFI financial services and analyse its data.

Mukhopadhyay and Rath (2011) find that more than half of India's huge population has no access to any formal financial services provided by banks or other official financial institutions. They argue that MFIs are in competition with banks, while MFIs have some advantages comparing with the other financial

institutes: their spreading in cities and villages and ability to reach poor households in rural India; their access to people who are excluded financially; being the focal point of financial transactions in village societies; their capability to enhance financial awareness amongst the society. The authors also find that labours in the agriculture field are less likely to own bank accounts, although self-employed workers are more likely to open bank accounts. Therefore, households with regular income are more expected to have formal bank accounts.

Mukhopadhyay and Rath (2011) find a negative relationship between being poor and owning a bank account. In other words, households with access to the banking system are less likely to be under the poverty line. Moreover, access to investment and/ or banking system in jewellery principally happens due to upper incomes. That is to say, financial inclusion and moving out of poverty are correlated. Thus, MFIs have a crucial role in financial inclusion provision by supporting cashless transactions and creating individual networks using mobile phones and Short Message Service (SMS), enhancing MFI competitiveness with banks. In light of this, a rewarding plan for MFIs would encourage and push the financial inclusion process.

Palit and Das (2015) evaluate financial inclusion effectiveness to reach and benefit the clients in Jharkhand, India, by using the regression model of two surveys. The first one studies the “outreach” of financial inclusion and the population of the service providers' employees. Service providers include microfinance institutions, public sector banks and non-governmental organisation (NGOs), all of which have their various branches located in Jharkhand's four main regions: Ranchi, Jamshedpur, Dhanbad and Bokaro. The second survey studies “customer satisfaction” of financial services users of the above mentioned financial institutions. Due to the excessive importance of financial inclusion and

its impact in enhancing the economy, personal status, and a nation's status in general, Palit and Das (2015) studied a specific target. That of identifying the main factors that influence financial inclusion and economic growth in Jharkhand and the study of financial inclusion efficiency through client outreach and client satisfaction. Their study proposes a set of operational indicators designed to measure the different aspects and elements of the MFIs social performance. This includes their relationship with stakeholders and clientele groups. Therefore, Palit and Das (2015) use ideologies, activities and remedial measures applied by the MFIs to assess their social performance in order to be able to select which are the leading indicators responsible for financial inclusion effectiveness which will then lead to the growth of the economy in the region. They also wanted to show the main elements that affect microfinance institutions and clients' satisfaction. They find that MFI's geographic focus, frequency, and type of targeted clients affect clients' outreach positively. They also find that it correlated clearly to the financial inclusion level in this area. Additionally, these institutions' well-trained, professional and efficient services were beneficial in creating a solid customer base that in itself assists in achieving the prime objective of enhancing financial inclusion. Palit and Das (2015) also find that MFI's participation level in governmental or non-governmental activities significantly affects financial inclusion. They conclude that inclusion factors affect the customers' degrees of satisfaction, and these factors are crucial to the financial inclusion initiative in Jharkhand.

Few studies have analysed financial inclusion efficiency from the perspective of performance and client satisfaction. Palit and Das' (2015) study is therefore rare and valuable as it determined the effect of financial inclusion and economic growth. However, their study was conducted in just one state in India and focused only on the microfinance institutions' aspect of financial inclusion. It would be wholly inadequate and a vast oversimplification to try to apply this study to the

whole of India or another country, for that matter. Further, in order for them to provide analysts and government representatives the ability to estimate future financial inclusion in alternative regions and possibly different time periods, they would need to add more variables to allow for more accurate outcomes. Income level and the required financial services regularities will be vital in order to achieve higher credible results.

Financial inclusion in China was investigated by Fungáčová and Weill (2015), who examine the level of financial inclusion in China and compare the country with other major emerging national economies such as Brazil, Russia, India, China and South Africa (BRICS). These countries present an applicable standard for China as they are the leading emerging markets in terms of economic growth in the last ten years. The authors collect data from the World Bank's Global Findex database, which contains individual-level data conducting a survey of more than 150,000 adults in 148 countries in 2011, providing detailed information on financial inclusion and the purposes for using financial system services. The database consists of information about four critical characteristics for those surveyed, namely: income, education, age, and gender. Three areas measure the financial inclusion level of China and the other BRICS: owning a formal account in a financial institute; saving performance in an official financial facility compared to unconventional forms of saving, and using bank system credit to identify people in the sample that have taken any loan from a bank.

Fungáčová and Weill (2015) find financial inclusion in China is more advanced than in the other BRICS, where individuals are usually not encouraged by extremely high bank fees or lack of trust in the bank system. However, formal credit in China is less established than in the other BRICS because networks that allow borrowing from people are more common than formal financial institutions.

It appears that the Chinese do not typically use credit or borrow money. Financial inclusion is correlated to income, education, gender and the age of individuals. These usually are positively related to owning a formal bank account and using formal credit but not applied to China's formal savings. So being an older male with a developed income and an enhanced education positively affects the use of the formal bank account and credit in China. Education and income were the determinants of borrowing from sources other than banks. China does not suffer from a financial inclusion problem. Nevertheless, it uses formal credit in a limited way against the economic development requirements. The researchers present significant findings of financial inclusion in China, especially for those owning official bank accounts and using formal credit and savings. These findings guided the policymakers in China to encourage individuals to borrow from formal financial institutions. This was done by showing how such policies lead to the favourable outcome of slow economic growth instead of an unfavourable situation where financial transactions are not under the banking system regulations, leaving it devoid of control. They used various quantities of respondents for each variable of financial inclusion levels in their applied survey for China and BRICS countries.

The aspects effect on financial inclusion in **South America**, particularly El Salvador, is studied by Anzoategui et al. (2014), who investigate the influence of payments on financial inclusion, surveying El Salvador households from 1995 to 2001. They examined the effect of remittances on household savings, credit account use and formal applications for loans from financial institutions, including commercial and saving banks, credit unions and cooperatives. Payments are essential for developing countries neighbouring large developed countries and were estimated at US\$ 401 billion in 2012. This was a substantial source of external financing, three times greater than official development

assistance. More than half of all developing countries received private capital flows in the same year. The household-level data used by Anzoategui et al. (2014) comes from the National Rural Household Surveys carried out by Fundación Salvadoreña para El Desarrollo Económico y Social (FUSADES) (the Salvadoran Foundation for Economic and Social Development) in 1996, 1998, 2000, and 2002. All the information gathered by each survey refers to the previous calendar year. The surveys used the World Bank's Living Standards Measurement questionnaire with a random sample of rural households covering data for nine hundred and thirty-seven residents based in the fourteen provinces of El Salvador. The survey contains demographic characteristics, education, employment, economic activities, wealth, and income data on households, including data about the migrants who send money to their home country. Their research has mainly studied the impact of payments on poverty, inequality, and growth in investment, health, and education sectors but has not investigated the effect of international payments on financial inclusion from the aspect of the household financial services access. Anzoategui et al. (2014) analyse the effect of payments on direct financial inclusion. Moreover, they study banks with other formal financial services providers in El Salvador. Their study examines the influence of payments on the demand for credit and the households' loans applications. On the other hand, this research can prevent the limitations of the other research, particularly by capturing payments received via formal and informal channels. Finally, this study indicates the effects of payments on financial inclusion for a new country in South America, El Salvador, for which payments represent a substantial segment of GDP. Furthermore, Anzoategui et al. (2014) find that payments positively affect financial inclusion by endorsing the usage of deposit accounts. These outcomes control the unobserved household characteristics and use instrumental variable regressions to correct the possible endogeneity of payments. Conversely, payments do not have an important effect on formal



financing institutions' credit, while at the same time, there is increasing demand for savings instruments. Besides, they find that adults' average education has a positive and vital impact on the probability of receiving a loan. Female adults tend to reduce the probability of receiving a loan; however, the number of dependents (i.e. members below 18 years of age) increases the probability of receiving a loan.

Anzoategui et al. (2014) contribute to academia and this whole sector through their research, which inspects financial inclusion in El Salvador. However, it would be highly beneficial to analyse to what extent receivers of these payments manage their accounts and make their transactions active. Additionally, it would be important to dig deeper to discover why those who receive payments do not have a higher demand for credit. That will help investigate the effect of the credit restraints and the credit services presented to the payments receivers on the population consideration of adequate financial services.

Many researchers study financial inclusion in **Africa** and its countries' financial systems. Bayero (2015) is one such researcher who studied the effect of a cashless economy policy on financial inclusion in Nigeria. The lack of empirical studies in the poorer countries regarding the cashless economy is the motivation behind his study. He investigates the influences of alteration in the business framework of financial service suppliers, the consciousness of electronic channels, using improved formal financial services and user-friendliness payments infrastructure on financial inclusion in Nigeria.

Bayero (2015) uses a cross-sectional survey based on the definition of financial inclusion by the Central Bank of Nigeria (CBN) consisting of international standards. Based on this standard, the survey uses 230 working adults in Kano, Nigeria. Bayero (2015) sets Business Models, Awareness, Value Proposition and

Payment Infrastructure as indicators of the Cashless economy policy. He aims to determine the effect of these aspects on financial inclusion using basic data, descriptive statistical analyses and Multiple Linear Regression (MLR) to test the hypotheses. He finds that the financial facilities infrastructure has the uppermost influence on financial inclusion subsequently by customer value proposition and awareness of the financial services. On the contrary, the business model has no remarkable impact on financial inclusion. Additionally, he discovers a significant relationship between a Cashless economy and financial inclusion among individual working adults in a poor income area (i.e. Kano, Nigeria). More specifically, he finds that awareness, payment infrastructure, and improving consumer's value proposition substantially affect working adults' financial inclusion. In contrast, change in financial facilities' service providers' business framework fails to have an important association with financial inclusion.

Bayero (2015) presents essential research about the aspects of financial inclusion, mainly because it is conducted in Nigeria, which suffers from a lack of research and studies into its economy. Particularly with regards to investigating the operational, financial inclusion in an economic scenario that demands financial contacts which oblige numerous assets, efforts and confidence in the notion of all-inclusive financial access. His research helps the policymakers identify the relationship between financial facilities service providers' business frameworks, awareness of financial services, users value proposition, and infrastructure on one side, and financial inclusion on the other. However, his research as a model is limited in explaining more holistically the association between a Cashless economy policy and financial inclusion. It also ignores some other factors that could have significant effects on the criterion variable of financial inclusion. Specifically, the indicators that are important to be included when studying a country like Nigeria to investigate the intervening and controlling roles of the

income distribution, religious faith, and general employment level could influence the Cashless economy and financial inclusion relationship.

Bongomin et al. (2016) investigate the relationship between financial literacy and individuals' networks with financial inclusion in low-income houses. The sample for their study was randomly chosen from poor families that live in the rural areas of Mukono, Uganda. Their study involved conducting a semi-structured survey on 375 people considered that were considered low income. They followed a regression model to describe the connections between the independent, moderator and dependent variables using a cross-sectional research design to allow them to collect a large amount of data over a shorter period of time and observe all their study population with the representative subset. Bongomin et al. (2016) find the financial inclusion of poor families is influenced by financial literacy, which gave poor individuals the ability to acquire financial awareness and skills, which allowed them to make sensible financial decisions and selections. Furthermore, the financial inclusion of poor houses in rural Uganda is influenced by networks among poor people. These networks assist communication channels, including required information flow and distribution, especially regarding standing assets, including the transactions and costs of financial services such as credit, among others. Additionally, the authors find that networks play a significant role to subordinate the relationship between financial literacy and financial inclusion. The current networks system in the countryside regions, particularly amongst the poor households, could be improved upon and developed and ultimately developed to bring about economic advantages to those involved in them. Advantages such as spreading ideas and information about infrequent financial service resources of credits and loans. In addition to that, for those who do get involved in financial knowledge programs, these programs may help them establish new networks or change their existing ones because they are involved

in such programs and therefore acquiring financial knowledge and improved networking in the long run. However, Bongomin et al. (2016) do not investigate poor people's individualities over time and limit their research to only poor houses in the rural parts of Mukono district in Uganda. Their research is also limited in scope because they only investigate networks and financial literacy as their financial inclusion determinations. This fails to recognize that there may be other aspects that affect their financial verdicts and decisions.

Using Africa as a region to the impacts on financial inclusion, Allen et al. (2014) study the financial development and financial inclusion gaps between African and other developing countries during the period 2007 to 2011. Their sample was composed of Sub-Saharan African countries. Also, they investigate whether the determinants of financial development and inclusion in Africa are similar to those in other developing countries. The authors use the financial inclusion data from the World Bank Global Financial Inclusion (Global Findex) Database. Allen et al. (2014) find that the African levels of financial development and access to finance were still low compared to developed countries. Population density plays a vital role in African financial development and inclusion. In addition, the recent innovation in financial services has helped to improve financial access in Africa. The nature of the African landscape makes it difficult for banks to expand their penetration in low-income, sparsely populated areas. Therefore, as a new financing technology, mobile banking facilitates African financial development and financial inclusion in remote areas. In this vein, the study provides similar findings to those by Jack and Suri (2010) and Mbiti and Weil (2011). However, the study uses the financial inclusion data from Global Findex, which covers only 2011 and only considers adults over the age of 15 that match The World Bank Global Findex database (2011 and 2014). In most studies, the participants are over 18 (Anzoategui et al., 2014), (Bongomin et al., 2016) and (Mukhopadhyay

and Rath, 2011). Further, they analyse data from just Kenya when considering experience in mobile banking. All this means that the study is limited and less valuable academically, certainly when considering its use against other studies worldwide.

Zins and Weill (2016) focus on Africa alone to clarify financial inclusion and informal finance factors. They argue that a comparison with other countries will result in the banks in Africa showing less inclusion. Thereby, to develop Africa financially, its financial inclusion should be developed and increased through relevant knowledge that aims to counter poverty in that continent. Zins and Weill (2016) use data from the 2014 world bank's Global Findex database and micro-level information (obtained by a survey in 143 countries with about 150,000 participants from around the world). They aimed to tackle four significant questions relating to gender, age, income and education, from a total of 37 African countries represented by a randomly chosen sample of individuals totalling 37,102. The sample consisted of civilian, non-institutionalized populace aged 15 and above. The objective is to observe those elements that defined key financial inclusion indicators for possessing a bank account, saving with the aid of a bank account and using bank credit service. It was also to analyse the obstacles to financial inclusion and how those obstacles associate back to people's characteristics. Finally, it was to inspect the determinants of saving and credit in informal financial services. They find that gender, age, education, and income levels interfere with financial inclusion in both mobile and conventional banking. Remarkably, the same does not apply to underground finance. Additionally, they identified that the financial inclusion obstacles are different in the light of individual characteristics; that is, the determinants of informal finance are different from the determinants of formal finance depending on gender and education. Thus being a woman will increase informal savings against formal ones. Saving and borrowing are different in motives because gender and

education do not affect saving motivations. However, the borrowing motivations are influenced by gender, education, and the standard of living. In Africa, informal finance cannot replace formal finance in every financial inclusion feature. Zins and Weill (2016) highlight the role of policies aiming towards groups of populace predominantly affected by financial exclusion and identify the main difficulties they face in order to design procedures to enhance financial inclusion in African countries.

Financial inclusion in **Europe** is investigated by Corrado and Corrado (2015), who classify the leading determinants of financial inclusion are from social and economic factors. They defined these as the likeliest factors affecting the usage of banking systems and credit services in Europe. They collected data on 25,000 European families in 18 Eastern European countries and compared those with five Western European countries from a survey conducted during the global crisis between 2008 and 2010. They did this to identify the families' data used for collecting methods for their financial decisions locally and regionally. Corrado and Corrado (2015) find that financial inclusion is related to two primary needs: The first is for daily money management, and the second is for credit. Families with no bank account or access to credit rely wholly on cash for their living. This impacted negatively on their house budgets, particularly during the financial crises. This, in turn, led them to debts and eventually resorting to using the expensive underground credit networks that sat outside the banking system. People are more likely to enhance financial inclusion by their collective involvement using financial system services and credit locally. This will in turn, multiply the financial effects on their society.

Financial inclusion is dependent on population characteristics such as their demographic, social and economic characteristics. Many financially excluded

families had specific characteristics correlated to them experiencing financial problems during the crisis, particularly in Eastern Europe. Those characteristics included predominantly uneducated families, who relied on financial aids, who had old and retired people and who lived in rural areas. Moreover, the European families outside the eurozone who lived in socially disadvantaged places suffer from economic inequality, and they are more likely to be excluded financially. At the same time, the population that lived in cities or metropolitan places in Western Europe enhanced their banking inclusion possibility. The urban effects on financial inclusion are substantial and include: advanced commercial and industrial activity; lower unemployment rates, higher incomes; higher education levels, specific financial education and fewer transactions in cash compared with electronic transactions.

Within Europe, an individuals' religion and ethnicity affect their probability of financial inclusion. For example, in Eastern Europe, Muslims are less likely to participate in financial inclusion through credit because of the lack of support for Islamic financial practices. This means that a significant portion of the population in Eastern Europe will be excluded from the region's financial infrastructure because of their belief and the lack of support for their needs. Families practising Islam cannot deal with non-Islamic banks and their services because they do not comply with Islamic law (Shariah) principles. Social integration is also a factor in that speaking (or lack thereof) the official language in Eastern Europe correlates with financial inclusion and the use of the banking system services. So the minorities in that region could face some discrimination which in turn leads to their exclusion financially. Additionally, some of the people who suffered during the financial crisis and ended up losing their job or income had no assets to fall back on and therefore found themselves financially excluded, especially in Eastern Europe. In contrast, educated people with good connections established social networks, or employment was more likely to be financially included. The

use of the internet to connect people led to more financial inclusion due to sharing information fast and less expensively which also allowed easy access to the use of credit and depositing accounts.

Corrado and Corrado (2015) investigate various financial inclusion determinations from social and economic aspects. They provide valuable information to classify the geographical zones in Europe that have low financial inclusion levels. They consider the key motives for families' financial exclusion and vulnerability. These assist the policymakers in that region towards higher financial inclusion. However, they limit their sample to Europe and, more specifically, to 18 East European countries. They inspect significant effects of the global financial crisis on financial inclusion, which could differ from the standard financial inclusion determinations.

Many authors investigate islamic finance and its correlation with financial inclusion among Islamic countries to determine those aspects affecting financial inclusion in Islamic countries and the Islamic finance characteristics and their application towards enhancing financial inclusion.

Zulhibri (2016) studies the relationship between financial inclusion and Islamic financial services in **Muslim countries**. He uses qualitative data and correlation analysis from the Global Financial Inclusion (Global Findex) Database from the World Bank. The data available globally and at the time of research allowed the examination of aspects of financial access and the participant's characteristics, including income, age, education, location, marital status, and confidence in the banking system. These influence financial inclusion, which supports his objectives to investigate and provide suggestions for policies in Islamic countries that will aim to enhance financial inclusion and identify the effect on it by Islamic financial services. Zulhibri (2016) finds that many people and organisations in



many of the predominantly Muslim countries are still not included in the financial system even when they have significantly developed their financial industry. Besides, he finds that access to financial services as well as their use by companies and individuals are still lower in some Muslim countries than in some of the emerging countries. The rate of financial inclusion in Islamic countries is only 27%, and that is because of many obstacles such as education, expenses, location, credentials, trust, and religious needs. In addition, the size of the microfinance system in these Islamic countries is minimal indeed. According to the international standard, it is estimated that it consumes only 0.5% of the global microfinance industry. The author suggests that Islamic financial instruments for reallocating income such as *awqaf*<sup>1</sup>, *qard-al-hassan*<sup>2</sup>, *sadaqa*<sup>3</sup>, and *zakah*<sup>4</sup> could play a vital role in attracting potentially more than 40 million of the population. All of whom are currently excluded from services provided by official financial institutions due to their religious beliefs. However, the industry of Islamic financial services has to go a long way in developing financial inclusion within most Muslim countries because of the big gap between it and the vast global financial inclusion rate alongside its comparatively fragile infrastructure.

Zulhibri (2016) finds that 13 Muslim countries have recently defined and circulated their categorical financial inclusion strategies. Further, they have committed formally to a set of financial inclusion targets. While four Muslim

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<sup>1</sup> Plural of *Waqf*, meaning trust. Lit.: hold, confinement or prohibition. Technically appropriation or tying-up of a property in perpetuity so that no propriety rights can be exercised over their use. An endowment of charitable trust in the meaning of holding certain property and preserving it for the confined benefit for a certain charitable objective and prohibiting any use or disposition of it outside that specific objective.

<sup>2</sup> An interest-free loan given for either welfare purposes or for fulfilling short-term funding requirements. The borrower is only obligated to repay back the principal amount of the loan. Most of the Islamic banks provide such interest free loans (*Qard Hasan*) to their customers in real need.

<sup>3</sup> Charitable giving. An act of charity.

<sup>4</sup> Lit: blessing, purification, increase or cultivation of good deeds. An obligatory contribution or tax which is prescribed by Islam on all Muslim persons having wealth above an exemption limit at a rate fixed by the *Shari'ah*.

countries, namely: Malaysia, Indonesia, Nigeria and Bangladesh, have already endorsed financial inclusion efficiently and have planned innovative methods to enhance financial inclusion.

Yorulmaz (2016) focuses on the International aspects of financial inclusion. His study aims to create a multidimensional measure of financial inclusion (composite index) to evaluate the ease, use, and access to the financial markets, including microfinance institutions. Additionally, he aims to provide estimates for financial inclusion matters through financial access of commercial banks and access to microfinance institutions. The objective being to see the impact of this on reducing the poverty level. Furthermore, he assesses the Islamic finance influence on financial inclusion in selected countries where the commercial banking system is not the main financial intermediary. Hence, his research measures the effect of access to other financial organisations such as microfinance institutes, cooperatives and post offices, looking at explicit macro-economic aspects. Yorulmaz (2016) uses several sources to gather the indicators of the indices. Sources such as the International Monetary Fund's International Financial Statistics, Financial Access Survey databases, the World Bank's Global Financial Development and Global Findex databases, in addition to previous finance inclusion survey data. He uses the broader multi-dimensional financial inclusion indices as a substitution of financial access and performing a Principal Component Analysis (PCA) for indices in order to observe the significance and statistical stability of the indicators used for the index creation. This aims to give more ability to add more indicators in the construction process and calculate their results. He then uses the Human Development Index method of the United Nations Development Programme UNDP in its updated form for the indices summative. Finally, he relates the index to other specific aspects in order to classify connections by regressions. In doing so, he observes the elements

associated with financial access, such as socio-economic, physical infrastructure and banking industry aspects, for the same countries. In his study, he follows the Organisation for Economic Cooperation and Development (OECD's) handbook on forming indicators and creating a multidimensional financial inclusion index that measures the level of financial inclusion and compares economies—using the constructed indices with data from 143 countries, which are made up of both poor and rich countries, for the period from 2004 to 2011. He is restricted by the fact that he can only compare a limited number of countries through a limited number of years, but his paper measures the influence of Islamic banking and fits products on the financial inclusion scale.

Yorulmaz (2016) discovers that financial inclusion is significantly correlated by credit to income ratio, deposit to income ratio, and the value of life insurance premiums. Contradictory to geographic automated teller machines (ATMs) spread, the cost to income ratio of banks and geographic bank branches spread, which were less valued indicators on the effect on financial inclusion. Additionally, clientele loan charges, ATM card fees, and international transfer fee indicators are the least relevant indicators. After constructing the variables, Yorulmaz finds that rich countries incline to have higher rates of financial inclusion, while the other countries tend to have lower rates of financial inclusion, with some exemptions. On the other hand, Yorulmaz concludes that there are indications that Islamic banking growth figures are related to those of commercial banks. There are lower levels of outreach and access when using the official commercial banking system services in all countries, including the Organisation of Islamic Cooperation (OIC) member countries. Islamic finance is more robust in OIC member countries because its impact is much more substantial in Muslim countries. He discovers that conventional banks are a better attraction for customers in ordinary times (none crises times) than their counterpart Islamic banks, while this is the opposite where there is a financial crisis. He studies the

procedures of the Islamic banks such as zakah to Gross domestic product (GDP) ratio, equity to asset ratios and stability indicators of banks and finds that it is expressively improved during a financial crisis. His study reveals a correlation between financial inclusion levels and poverty levels. Precisely, that the higher the level of financial inclusion than the lower the poverty level. As a result of this study, policymakers are advised to study voluntary financial exclusion in seeking to achieve higher levels of financial access so that more financial development could be achieved.

Moreover, Islamic microfinance organisations should pay more attention because it is essential to develop financial access in OIC countries. Shariah-compliant financial services should be provided by governments and policy makers so that currently excluded religious clients will willingly join the financial system. Even though numerous studies have recommended that financial development improves income and decreases poverty, the mechanisms to achieve this is still ambiguous. The enormous common of financial inclusion research has used several financial variables to measure the influence of these financial variables on economic growth, development and poverty. Yorulmaz (2016) improves the already valuable resource in literature by creating multidimensional financial inclusion indices. Those financial inclusion indices have more indicators than what has been available previously in past studies. In addition to that, Yorulmaz uses more aspects and indicators of financial access and more years than other past studies have piloted on financial inclusion variables. Therefore, he analyses the degree of financial services access, which is measured as one of the main instruments of financial growth. This analysis focuses on its effects on reducing poverty. It does so in association with Islamic banking systems in the countries where the conventional commercial banking system is not the main infrastructure of the financial systems present. However, Yorulmaz's research could be extended further by setting information on more regions, institutions, and years

to the indices, in order to have more inclusive indices. He collected data from other official and unofficial financial organisations and micro-finance institutes and added it into the estimations that have an essential role in making a rational assessment by country. Not least because some countries regularly use those kinds of products rather than products from official commercial banks. Surveys based on households would also enable comprehensive information on the formal and informal banking system services being used. Similarly, financial services based on electronic or virtual systems are starting more common as banking services. Nearly all banks have started using mobile and Internet banking system, and as such, the indications reflecting these mobile and internet services should be added to the financial inclusion research because they are of the upcoming and new financial system services globally.

Other researchers investigate the determinations of financial inclusion across various countries around the world. Such researchers are Sarma and Pais (2011), who observe the relationship between financial inclusion and development to investigate if economic development leads to an all-inclusive financial system. This is done by empirically categorising a country's explicit aspects that accompany the financial inclusion level. The index of financial inclusion (IFI), which measures the inclusion in the financial sector of 49 countries and the Human Development Index (HDI), which is the most widely used development index, is used to inspect the relationship between them—applying the computing values of IFI via the three main scopes of financial inclusion, namely accessibility, availability and usage of banking system services. The spread of the banking systems has indicated the accessibility via the number of bank accounts per one thousand individuals. The availability has been measured by the number of bank branches and the number of Automated Teller Machines (ATMs) per 100,000 individuals. At the same time, the usage dimension has been measured

by the volume of credit and deposit relative to the Gross domestic product (GDP). To conclude, they then present the results of an empirical analysis that controls country-specific aspects allied with the level of financial inclusion.

Sarma and Pais (2011) find a positive, even decisive, correlation between human development levels and financial inclusion though there are some concessions. Furthermore, they confirm that income indicated by 'per capita GDP' plays a significant role in income inequality, adult literacy and urbanisation in a country's financial inclusion level. Additionally, financial inclusion is enhanced by social inclusion aspects of electronic and physical connectivity and information accessibility supported by the road network, telephone and internet usage. Investigating the banking sector indicators shows that the percentage of Non-performing assets (NPAs) negatively affects financial inclusion. This is as a result of providing credit to low-income individuals that were wrongly and commonly assumed to improve financial inclusion. The capital asset ratio (CAR) correlated negatively with financial inclusion. So, when the country CAR is high, the banking system tends to be more alert and prone to financial exclusion. Besides, foreign banks ownership is negatively associated with financial inclusion, while government banks ownership has no substantial influence. The same can be said about the interest rate, which has no considerable effect on financial inclusion.

Sarma and Pais (2011) provide important data to show the effect on financial inclusion. This is based on three dimensions which they suggest will cause financial inclusion enhancement if improved. They illustrate that when a society aims for high financial inclusion, it needs to decrease income inequality, enhance adults' literacy levels and advance their communication and physical infrastructure. They signify that policymakers should depend more on domestic banks than on foreign owned banks to reach sophisticated levels of financial inclusion. However, the authors do not include the effects of other imperative aspects of financial inclusion enhancement or the imperative aspects such as

public policy initiatives which could collaborate with the studied dimensions in their work on financial inclusion.

Unnikrishnana and Jagannathan (2015) measure the situation of financial inclusion globally and rank the countries based on their levels of financial inclusion. They investigate the relationship between economic growth measured by Gross Domestic Product (GDP) and Human Development Index (HDI) with financial inclusion (FI) as an arbitrator. They applied multiple regression, indorsed for a worldwide standard based on 162 countries' financial data in 2011, and using correlation and regression to discover any association between the levels of global GDP and the levels of global financial inclusion.

Three indicators are used to estimate the levels of financial inclusion and formulate the Index for Financial Inclusion (IFI), explicitly: Penetration (the percentage of people owning bank accounts), Availability (the bank branches number per 100,000 people), and Usage (the credit and deposit amounts as a percentage of GDP). The comprehensive data for all financial inclusion indicators were available just for 117 countries which the authors apply. All used records are for the year 2011, and the latest available data has been applied for all calculations where the data was not obtainable for the same year. A general global arbitration analysis was commenced to introduce a mediating aspect of financial inclusion.

Unnikrishnana and Jagannathan (2015) find that GDP is a substantial positive predictor of FI, and any amount of variation in global GDP will lead to a 40 per cent variation in FI levels around the world. Additionally, more development in financial inclusion leads to more development in the economy of the countries. However, that growth in the GDP does not provide accord justice in economic development. Therefore, having high financial inclusion globally does not

necessarily mean that the wealth will be spread equally amongst the advanced, emerging, or underdeveloped countries. Moreover, Unnikrishnana and Jagannathan (2015) find that financial inclusion levels are correlated positively with the total human development in high and low-income countries. Hence, it can be determined that any advance in the levels of financial inclusion in a country will increase general human development and, therefore, the country's economy. The authors advocate that instead of supplying more capital through external loans from international regulatory and banking societies like the IMF and the World Bank, it will be more profitable in the long run and sensible for a balanced human development program to be established. They argue that if the countries' economies emphasise more on the income and resources distributed within the economy to include all of its population, this would be a far better solution. Furthermore, dynamic government involvement supported by advanced technology will ensure improvements to the existing financial system with equity in financial development towards an advanced society both socially and financially.

Wise estimating financial inclusion is vital for monitoring and facilitating decision-making effectively, based on the performance of the country or a region, to promote financial inclusion successfully. Therefore, many studies have considered various indices and methodologies to compute the financial inclusion index (FII). Most of these studies cover variables that represent banking system services. Nevertheless, in the contemporary argument on financial inclusion, other financial and social services importance enhance to get an equal position. Thus, their indices and variables become part of the methodology used to measure and analyse the Financial Inclusion Index.



Beck et al. (2007) focus on the qualitative variables used in financial services by adding services used as a variable. They measure the outreach to financial services through 99 countries and study its elements using indicators that closely estimate the access and usage of the banking system services. The indicators are defined as: the geographic spread of the branches: how many branches of the bank in 1.000 square km; the geographic ATM spread: how many ATMs of the bank in 1.000 square km; the bank branches demographic spread: how many branches of the bank for 100.000 of the population; and ATM demographic spread: how many ATMs of the bank for 100.000 of the population.

Honohan (2005) investigates both supply and demand variables of the financial services to estimate financial inclusion. His research indicators include payments made; mobile savings; monitoring users of funds, and transforming the financial risk. Honohan (2005) focuses on accessing financial services using various methods in 160 countries using data of many official accounts in the formal banking system, including the microfinance societies. He finds no clear evidence of the correlation between access to financial system products and reducing poverty in the same country, contradicting with the findings of (Mukhopadhyay and Rath, 2011) and (Yorulmaz, 2016) who find in their studies that financial inclusion is correlated with increasing the economic development rate and reducing the poverty rates in the same studied countries.

The Consultative Group to Assist the Poor (C-GAP, 2009) also measures access to banking system services considering variables related to payments, savings, and credits in addition to the delivery of financial products as elements of financial inclusion. (C-GAP, 2009) uses a survey specifying various substantial elements to investigate the availability and ability to access the financial system, including the number of branches of banks and financial institutions, their number of ATMs, and point of sale (POS) stations through various regions of the world.

It finds that the regional averages of branches in South Asia and Africa were less than ten branches for 100,000 adults, comparing with more than 25 branches in high-income countries. It also reveals that the number of branches per head of population in urban areas was considerably lower than in rural areas in most developing countries.

Sarma (2010) studies indicators of bank penetration, financial services availability, and usage as determinations of financial inclusion and calculates the Index of financial inclusion (IFI) in 49 countries across the world. The variables of penetration, availability and usage were counted first. Sarma (2010) finds that most countries with a high IFI are either high-income countries or members of The Organization for Economic Cooperation and Development (OECD), though few countries with middle income are also in the high IFI countries column. Nine countries belong to the medium IFI, three of them are in the high-income category, and five are from upper middle income. While the majority in the low IFI category countries, with some exceptions, are also low-income countries. However, one country from the high income and five countries from the upper-middle-income classes belongs to the low IFI category. Generally, Sarma (2010) concludes that high IFI is correlated with a high-income level.

Arora (2010) investigates financial access by focusing on variables represented by the outreach of the financial services, their ease of use, and their costs among developed and developing countries worldwide. Arora (2010) takes into consideration non-banking financial organisations in addition to banking. He develops a new socio-economic index that contains access to financial services as an index. His research finds that a country could achieve higher development levels by adopting a broader and more comprehensive development method, which comprises finance and the variables assimilated in Human Development Index.

Kunt and Klapper (2012) use the Global Findex Database to estimate financial inclusion in 148 countries based on savings, borrowings, paying, and insurance. They measure financial inclusion using more comprehensive indicators such as: owning official bank accounts, including the mechanics of using the account, purpose of opening the account, the obstacles of having a bank account, what are the available alternatives of the official accounts, the bank branches penetration, and if the account is used to receive any kind of payments; the behaviour of savings, including the usage of the account, the methods of savings among the society such as purchasing gold or foreign currencies, and the savings goals prevalence; the borrowing sources, what are their purposes, and the credit cards usage; as well as using the insurance products. Kunt and Klapper (2012) found that only 50% of adults own an official financial institute account globally. Bank accounts vary substantially when considering the population, the locale, and the income available to individuals. The most frequently reported obstacles to acquire an account are high costs, the distance of the financial institution and the inability to provide the required credentials to open the account. In high-income countries, bank accounts spread over 89% of the population, while in developing countries, it reaches a much reduced 41% of the population. Kunt and Klapper also report a gap in the gender of account holders in developing countries. They found that this gap ranged between 6% and 9%; that is, 46% of males owned an account while only 37% of the females had a similar account.

Rahman (2013) has calculated the Index of Financial Inclusion (IFI) in Malaysia and has concluded that clientele with a low-income score lower in the IFI index in comparison to those on higher income (general residents). The calculation uses as variables: the convenience of opening an account, the fees associated with opening an account, the purpose of the account and the clientele's level of satisfaction. Rahman (2013) also argues that the IFI index is a valuable indicator

to observe the development of policy initiatives to enhance the financial inclusion rate over a period of time.

Yorulmz (2013) studied financial inclusion and access in Turkey. He constructed a Financial Inclusion Index using indices related to the availability of financial services in the banking system along with the ability to access them and their usage. Yorulmz shows that those provinces and regions with a high income correlate directly to the upper level of financial inclusion and vice versa.

Credit Rating and Information Services of Indian Ltd. (CRISIL, 2013) investigated financial inclusion in the Indian states using an index which is based on three scopes, namely: the spread of the banks or financial institution branches in India; the spread of the financial institution's credit; and the spread of their deposit penetration. They then arranged the Indian states according to the calculation of that index. CRISIL (2013) found that the smaller states with less than 30 million people received a higher ranking, with six of them being among the highest ten states in terms of financial inclusion.

## **Summary**

As we can see from the above, in addition to exploring financial inclusion determinations in various countries and regions, there is broad literature focusing on emerging economies around the world, trying to correlate financial inclusion with human and economic development. However, there is very little work relating to financial inclusion for refugee groups and actually no research examining the financial inclusion (or even exclusion) experiences of refugees. Hence this thesis focuses on the financial inclusion experiences of Syrian refugees living in the UK by tracing their financial inclusion journeys in three different countries in different continents: Syria, their home country; the UK and the country they lived in temporarily before they resettled in the UK.

## **Chapter 3: The Syrian Context**

### **3.1 Introduction**

Syria is a nation situated on the east bank of the Mediterranean Sea in south-western Asia. Syria is a Republic; directed by the People's Assembly, its official name is the Syrian Arab Republic, its capital and the greatest city is Damascus. Syria is boarded by Turkey on the north, by Iraq on the east, by Jordan and Palestine on the south, by Lebanon and the Mediterranean Sea on the west. (Encyclopedia, 2018). The Syrian history nature has been profoundly influenced by the Structure and position of the land. To a great extent, it is a background marked by financial, political, and different developments influencing the entire region of which Syria frames a section. To those developments, Syria has served now and again as a beginning stage, at others as an end or a scaffold. The first of the developments has been that of world exchange and trade. Syria has quite often been a significant connection in the trade routes such as the Silk Road, which links the Mediterranean world with India and the Far East; and its items, oil, grain, metalwork and textile, have found a market in the Western world (Masters, 1988).

### **3.2 Economy**

Like any other nation, Syria is seeking to develop its economy. In the first ten years of the 21st century, the government focused on structural reform, entrepreneurship promotion, the liberalisation of foreign markets and strengthen human resources standards. The Syrian economy has advanced considerably from 2000 till the end of 2010. Yet, the government had a variety of political and economic intertwined difficulties. These involved a long succession and reconciliation crisis that resulted, largely, in a distraction in the regions and the world. The petroleum reserves are over and imminent. The third persists, although the first two challenges were essentially overcome. These challenges

and risks are compounded by the ongoing drought and maladministered networks of water sources which have helped dislocate and translocate hundreds of thousands of rural residents into over-crowded, under-served towns.

Syria's national currency - the Syrian pound - is issued by the Central Bank of Syria, which manages all the other banks in Syria. The Commercial Bank of Syria funds agricultural trading markets and performs foreign exchange activities. The Commercial Bank funds the development business and performs all ordinary banking activities. The private industrial sector is funded by an industrial development fund, while the farm bank provides credits to agricultural producers and cooperatives. The Famous Credit Bank lends loans to small farmers, artisans and cooperatives of the manufacturing industry. The government insurance corporation is nationalised. As part of a phased path to liberal economic reform, some small private banks have been founded since 2000. A stock exchange was officially opened in Damascus in 2009, named the Damascus Securities Exchange.

Private banks enlarged became the most visible response to the changes. By September 2009, 12 private banks in Syria accounted for roughly 24% of all Syrian banks' gross assets (IMF, 2009). Following legislative decree No. 35 in 2005 approving such a bank in Syria, two Islamic banks have entered Syria (IMF, 2009). Some of the parts of Law No. 28 of 2001, which, after 1963, first allowed private banks in Syria. Law No. 3 increased the private banks' minimum capital from 60,000,000 to 200,000,000 dollars and Islamic banks' capital from 100 to 300 million dollars. It also raised the permissible amount of private commercial banks' foreign ownership from 49% to 60%, which allowed foreign investors more investment leverage and promoted further foreign investment in the banking industry (PRS, 2010). The majority of private banks and money exchange firms

that have joined Syria because of the reforms mentioned above are Arab because the US sanctions have limited Western banks and other financial institutions' appetite in investing in Syria (EMM, 2009).

Even though over decades before 2011, it has expanded to mid ranks in terms of economy, Syria is still faced with economic instability owing to political chaos and foreign sanctions and corruption. Syria's economy relies, both weakening, on agricultural and oil exports. Around 17% of the Syrian population is in the agricultural sector, while 16% is in manufacturing and 67% is in services. The unemployment rate is 8.1%, and 11.9% of the population lives below the poverty line. In 2011 Syria's GDP per capita amounted to about \$5,100 2800, with the Official Exchange Rate at July 2012 is \$1 US Dollar = 63.75 Syrian Pounds (SYP), and double or three times that amount in the Black Market. The exchange rate in January 2020 for every US dollar surpassed SYP 1000, and at the end of 2020, it jumps over SYP 2500 (sp-today, 2020)

A continuing uprising against the government since March 2011 hit social and economic development in Syria tremendously and produced a new situation somewhat different from before 2011. The crisis has threatened Syrian economic transformation. Violence has badly harmed the Syrian economy in the region, estimated to have contracted almost 19 per cent in 2012 alone (PRS, 2014). By the end of 2013, the GDP deficit had hit 70.88 billion USD since the beginning of the war (Mohsen and Chua, 2015). Many facilities were damaged, and the infrastructure was devastated (SCPR, 2014). Moreover, export earnings have declined because of a weakening of the Syrian pound.

### **3.3 Crisis**

A protest against the Syrian leading government started in the southern city of Deraa. In the middle of March 2011, residents demanded that a slogan from the mass revolutions in Tunisia and Egypt, "People demand the downfall of the regime," written by 14 student children who had been imprisoned and tortured, be freed. The protest erupted throughout Syria in a matter of weeks. Then the army used their military forces trying to stop the protesters all around Syria (Cumming-Bruce, 2014).

The violence in Syria has killed hundreds of thousands of civilians, broken the country apart, and set a living standard back for decades. There is a need for humanitarian relief for 13.1 million people in Syria today. Millions have spread, generating today's most prominent immigrant and refugee problem (UNHCR, 2019).

The Syrian Human Rights Observatory (SOHR), a UK-based monitoring organisation, estimated that, since the war started, the death toll has been 511 000 until the beginning of March 2018. According to the UN High Commissioner for Refugees, years of constant fighting have left 6.6 million people displaced internally and 5.6 million in the world (UNHCR, 2019). By the end of 2018, Syrians were the world's most enormous internally displaced population, with more than 13 million. This is more than half of the citizens of Syria. The UN estimates that 5,000 Syrians leave Syria every day between 2012 and 2015. More than half of the refugee population is estimated to be under eighteen. The UN World Food Program in 2015 also notes that the outbreak of conflict in Syria has jeopardised food distribution and contributed to higher food prices and food shortages (UNHCR, 2017).

### **3.4 The timeline of the Syrian refugee crisis**

**2010 — Syria is a modern culture built on the civilization cradle.**



- The rich history of Syria's society has more than 8,000 years ago.
- According to the World Bank, Syria is an economically fast-growing nation with lower-medium income. Economic mainstays are agriculture, industry, tourism, and crude. Primary and secondary school are free of charge.
- The president Bashar al-Assad succeeds his father.

### **2011 — The crisis in Syria starts.**

- Violent Syrian security forces crackdowns started in southern cities in March after peaceful demonstrations. The dreams of Arab Spring reforms are thrown by armed repression. Groups in resistance gather but cannot seem to unite.
- Economic sanctions and other pressure to moderate the regime are pointless.

### **2012 — Syrians flee repression and bombing.**

- Lebanon is a prominent Syrian refugee destination. Many hope they will soon be back home.
- March: Syrian refugees in Lebanon flood the needy Bekaa Valley.
- July: Za'atari refugee camp in Jordan opens on the border with Syria. Built as a temporary settlement, tens of thousands of Syrian refugees lived there for years.

### **2013 — Increased conflict.**

- March: A record of one million Syrian refugees.
- The work for refugees and hosts in Jordan continues with local and foreign aid.
- Several organisations, distributing food, water, sanitation and household food, begin assistance for displaced persons in Syria.
- September: A record of 2 million Syrian refugees.

### **2014 — Urgent humanitarian demands are growing, but relief agencies have trouble reaching people in need.**

- April: 30 000 people are in the Azraq refugee camp in Jordan; the Lebanon region has an estimated one-fourth of the country's population

and represents one million refugees. The social structures of the country are under extreme pressure from a massive number of refugees.

- Syria's 3 million refugees have entered Europe in neighbouring countries; 100,000 people have arrived.
- Many Syrians fled to Iraq's Kurdish region, which includes some 250,000 Syrian refugees, and over a million Iraqis fleeing the crisis.

### **2015—The pressure of Syrian migrants and refugees reaches Europe.**

- Hungary creates a boundary wall and then shuts the Serbian border to avoid the entry of refugees into Europe.
- The World Food Program decreases refugee rations in Lebanon and Jordan as a result of budget deficiencies.
- September: the image of Alan Kurdi (2 years old, identified initially as Aylan Kurdi) is surprising the world. Dr. Vinh Chung told CNN Carol Costello of Alan Kurdi "It is really chilling that the lifeless boy is face-down, washed up on the beach, as it might have been me."
- Humanitarian organisations provide shelter, clothing, sanitation supplies, and rest for women and children in Serbia as more refugees continue to enter Europe via the Balkans.
- Thousands of Syrian refugees arrive in Greece every day; during 2015, a million refugees arrive in Europe.

### **2016 — Syria is devastating for years of war.**

- February: the US and Russian officials negotiate to deliver assistance to the hard reach civilians in Syria for a conditional truce, approved by the United Nations.
- June: After a car bombing, Jordan seals the border and arrests tens of thousands of Syrians in the land of no one.
- December: Civilians are trapped at the firewall. A truce would not result in liberating them.

### **2017 — Syrians are looking for peace and stability.**

- March: Over five million people have fled Syria's conflict.
- April: a suspected nerve gas blast kills 58 people.

- July: A truce is being brokered at the South-West Syria G20 summit. In Deraa, al Raqqa, Homs and Hama and Deir El Zor towns, clashes are continuing. This year more than 900,000 Syrians have been displaced by the Syrian crisis.

## **2018 — Conflict persists; humanitarian assistance is limited.**

- Through international de-escalation arrangements, the fighting continues.
- Insecurity reduces humanitarian access to countries that are impossible to enter, and 2,9 million are still living in areas where assistance is not routinely delivered.
- Newly displaced families, including those fleeing assaults from Eastern Ghouta, Idlib and Ezaz in Syria, need assistance.

## **2019 – New hardships for Syrian refugees.**

- January to February: Snow, ice, strong winds and near-freezing temperatures batter Syria, Lebanon, Turkish, Jordan and other nations.
- Assistance for Syrians impacted by the flood and cold in Syria and Lebanon.
- From April to September: Intensified violence has led to the loss of health facilities in Northwest Syria and from May to October displaced over 400,000 refugees.
- More children and families leaving Northern Syria conflicts.
- October to December: Shelter aid and protection and health care are required in Syria.

## **2020 — There are still more fleeing families.**

- February – After a war in December 2019, about 900,000 people left northwest Syria to Turkey's border. Many survive in the harsh cold and outdoor conditions while schools and hospitals are bombed.
- 15 March: Syria has entered the 10th year of the Syrian crisis, and the consequent Syrian refugees delinquent (Huber and Omer, 2020)

### **3.5 Syrian Immigrants**

When life gets intolerable, Syrians leave their homes. Since the beginning of the Syrian crisis, the Syrian Centre of Policy Analysis has stated that an estimated 470,000 people have been killed, including about 55,000 children. The conflict has been deadly since the fighting was forced about by external powers; it destroyed the economy, 95% of the country's population needs adequate treatment, and 70% lacks daily access to clean water. Half of the kids are out of education. The economy is crumbling, and 80% of the population is living in poverty. The escaping population has primarily doubled since the start of the conflict, leaving for other towns such as Idlib. With too many newly displaced refugees, the supply of their needs is limited, and many people lack the necessities (Mercycorps, 2019); Syrian children – the nation strive for a better future – are in distress and danger and suffering of losing loved ones, skipping years of education and witnessing unspoken abuse and brutalities. Syrians who escape conflict also leave everything behind. They need everything to support their lives: food, clothes, medical treatment, housing, household and hygiene supplies. Refugees will require clean water and sanitation services to be provided efficiently. Kids deserve a safe atmosphere and the freedom to go to school and play. In the event of long-term relocation, adults require work opportunities.

Though international migration is a central topic in foreign policy, the rules, policies and actions of the countries in foreign policy have dramatic implications on international migration patterns. In fact, mass influxes have crucial implications not only in these political sectors but also in the domestic and humanitarian dimensions, for international policy and immigration, and as asylum policy. The relation between foreign policy and immigration policy has rarely been studied despite its relevance except studies on the external dimension

of EU migration and asylum intervention and United States (US) policies (Geddes, 2009; Boswell, 2003).

The Syrian case has persisted, and its complex essence should have been addressed. The disastrous situation and the non-stop violence led to almost 7 million Syrians fleeing their homes and internally displaced finding shelter in a massive refugee wave. 5.6 Syrians fled to the surrounding nations, where Turkish refugees are reported about 3.6 million, Lebanon is around a million, and the remainder scattered to Jordan, Iraq and Egypt (UNOCHA, 2016). This vast number of refugees have threatened the refugee's human rights; several studies indicate that, in addition to their overt abuse, Syria's refugees have undergone multiple types of exploitation, including involuntary and gender discrimination. The European Union, which produced a refugee crisis situation, was the second location for refugees. Thousands of refugees died on their incredibly tough and risky tour, attempting to enter Europe drowning or being assaulted on the road. Syria's families struggle to live or develop a new home in Syria's neighbours. Others risk their lives on their way to Europe and expect to achieve acceptability and opportunity. Brutal winters and humid summers make it much harder for refugees to survive. The conflict effects can also cause them stress and anxiety due to the overwhelming situation they experienced.

### **3.6 Summary**

As can be seen from the discussion above, the rich history of Syria has been effectively traumatised by recent events, and the resulting diaspora of the Syrian peoples has resulted in a refugee crisis. This thesis explores specifically the experiences of Syrian refugees who had made their way to the UK to resettle after they fled their home country where they lived all their lives and still have many relatives and family members there, travelling in immigration hard journeys to some other countries before they were granted refugee status in the UK.

## **Chapter 4: Theoretical background**

### **4.1 Introduction**

This chapter outlines the theoretical background applied to this study, which derives from the academic accounting history literature. The ‘new accounting history’ movement and especially the proposographical method in accounting history seems most suited to examining the historical biographic accounts provided by refugees from Syria living in the UK as they describe their experiences in relation to financial inclusion. The interview data represent social historical accounts of their experiences.

### **4.2 Accounting history**

Based on their study, accounting historians are interested in the basic hypotheses and philosophical structures that inform particular studies and fundamental issues such as the position of history in the corpus of contemporary accounting research, the actual role of theory in historic accounting study, the purpose of the research to become ‘historical’ instead of merely relying on non-contemporary facts, its relevance, its appropriateness and the reliability of proof. This interest has been illustrated by a long series, analysed and evaluated by Carnegie, books, chapters and journals based on accounting historiography (2014a).

The extensive literature may indicate nothing new about the accounting historiographical. However, it is evident from the sheer volume of contributions that historical accounting analysis is threatened and that there are contradictions between those who approach it specifically as historians and those who come to history reporting primarily as social sciences. Disciplines and standards of facts, how evidence is accessed, interpreted and examined, the application of hypotheses to the interpretation of evidence, and the introduction of conclusions, including certain mundane items as comparison types, differ

significantly between history and social sciences. Philosophy and theory vary greatly. Many accounting history scholars work within both structural and intellectual social science in departments and schools of business and administration. Consequently, historical accounting research must adhere to social science disciplinary principles and at the same time follow the professional historian's methodology of research (in Oldroyd 1999, for example, it has been debated to such an extent accounting history is "history" or "social science." Simultaneously, some historians research history at the graduate and postgraduate level; many of these disciplines are not even the most prolific historians in accounting.

When students of accounting history present social science as the appropriate counterpart to or the challenge to conventional history, they often neglect to understand that their discussions have taken place in greater depth within history itself (Decker, 2013). The project also appropriated the word 'new accounting history.' The word no longer applies to the historical accounting that appeals to neo-classical economics – a wide variety of non-economic fields have now founded the 'modern accounting history.' As Miller, Hopper and Laughlin put it, "[It] is not a 'school' and does not imply subscriptions to a specific concept, but rather is an approach to the accounting past based on a heterogeneous range of theoretical approaches" in a paper that became a symbol of the modern accounting history (Miller et al. 1991: 400). Napier's (2006) study of some 150 retrospective studies written in the journal *Accounting, Organisations and Culture* over the 1976-2005 period shows how many methods are distinct. Theory of political economy, occupational sociology, genre theory, structural theory and the theory of the job method, all of which are discussed in other sections of the Companion, is proof of the different uses, such as Baudrillard, Bourdieu, Burawoy, Deleuze and Guattari, Foucault, Giddens, Latour, Marx and Weber.

Researchers of historical accounts used analysis techniques commonly used in the field of social science. How far have participants' interviews, for example, been in 'oral history' in previous events? In what measure did social science's more systematic techniques of textual research question history' ability to "tell out a good story" (Napier 1989: 241) if it implies a morally edifying, literary or "real-to-facts" narrative? Carnegie and Napier (1996) presented several research approaches and fields that seem to give openings to historical accounting research that was well-based both in the social sciences and in more conventional history. However, there may also be tensions in the use of a specific analytical structure for historical accounts. Each theory makes its unique assumptions about how the universe is made, how we can gain world knowledge (if, in reality, firm knowledge is possible) and the degree to which social processes are intended to be interpreted by human agency or by structure a result.

Professional historians are also "realists" who agree that historical events have occurred, are correlated with causal relationships and that we should obtain a sound interpretation of the past and how events are intertwined. In reality, Gertrude Himmelfarb, the distinguished American historian (1922-), emphasises that the 'traditional historian sees.' An incident that happens in the past' (Himmelfarb 1994:140). Famous historians often stress human organisms' fundamental place in understanding how and why historical events happened. In his extreme, this refers to historians such as Thomas Carlyle (1795-1881), who regarded the history of the great men who served here as a basis for what the human being has done in this world as a "Universal history" (Carlyle, 1841: 1). It is not to say that conventional historians are unhappy with thoughts stressing the political, social, regional and economic influences, but they always find



themselves squarely on the side of the individual ‘agency’ during the debate about the structure-agency (Callinicos, 2009). The task of historical accounting analysis is to escape historians’ criticism of history as “not proper,” although sociology theorists reject the difficulties of study that is “not rigorous enough in social science.” In the following pages, we address some problems that historical accountants have to answer.

Today’s accounting historians are much readier to research documentation of different types of documents concerning the rendering or usage of some accounts, rather than strictly investigating the use of early or elaborate dual-entry accounting employing formal leather-bound ledgers and papers. In short, “Accounting” is a document of any manner and not in compliance with historically specified definitions of the “established” form. The variety of knowledge in the accounting field and its functions, uses and impacts in multiple local timescales are recognised in this realisation. Based on the surviving data, accounting historians who consider accounting a social activity equally warn that accounting on organisation, social and growth must be carefully defined (Carnegie 2014b). In the past, accounting activities could be more commonly understood to be interested in persons’ mood and forming corporate cultures within specific contexts.

### **4.3 Narrative**

The tale of the tales that we find is past is History (Thomson 2012: 101). History as a narrative is written in the form of reporting a story by the historical account. Usually, those stories concern where an incident or circumstance happened, when, how and why. Narrative tales focused on historical facts and events are primarily abstract and not explicit in an approach (Previts et al., 1990a; Carnegie

and Napier 1996). The art of fictional history is a necessity to write the most convincing history. “As for other story-telling forms, historical stories can be entertained by their ability to generate suspense and to excite powerful emotions,” Tosh says (2015: 125). Tosh continues by saying that ‘the great leaders of re-creative culture were always mastering the dramatic and evocative narrative’ (2015: 125). However, that does not mean the narrative itself is interpretative-free because the compilation of sources, how they are drawn, and the conclusions are drawn necessarily require the historian’s interpretation.

Interpretive history is sometimes defined as empirical or describing - the purpose is to understand phenomena using a more comprehensive benchmark. This can range from a simplistic ‘redescription’ to a broad-scale, ‘large’ social theory to a local occurrence analysis as facets of universal systems (Llewellyn, 2003). Narrative accounting history focuses on observations from the implementation of ‘theoretical models of human actions, primarily based on external accounting theory’ (Carnegie and Napier 1996: 14).

How accounting history is written is the question of narration. Accounting historians today usually publish articles in arbitrary journals and not as novels. According to Carnegie and Napier (2012: 352), ‘historical articles frequently take the shape of qualitative research events, with a general introduction, a theoretical debate, a narration (when more or less commentary is made from the author’s theoretical perspective), and a final discussion that draws wider theoretical cones. Historical reviews in the genre and ‘the history is used to explain, refine and also enlarge the idea according to the prevailing welfare methodologies’ (Carnegie and Napier 2012: 352). On the other hand, accounting scientists who do not have clear theoretical structures in their articles may believe themselves to be more interested than the prevailing methodologies in social science in the field of history. While in their narratives, they may apply tacit hypotheses. Provided accountants’ traditional education, those constructs may refer to ‘economic

rationalism’ focused on the notion that accounting knowledge is helpful in allocating scarce resources for economic decision making.

#### **4.4 Microhistory**

The microhistory ‘filled out those social and cultural traits, otherwise known simply as generalisations, in limited and individual detail according to Tosh (2015:67). The concept was invented by Italian academics in the 1970s and originated from the “reliance of social history to the methods of social science” as part of what has become known as the “cultural turn” of history (Cheng 2012: 122; Iggers 1997: 101-117).

Cheng (2012: 122–123) states that the problem with the approaches [social science] was for those social historians that they focused too much on the material conditions and structures, to the detriment of their perception and individual experiences, that shaped the lives of ordinary people. As Iggers puts it (1997:143), the focus of history widened and “expanded to include not only the centres of power but also the margins of society ... and the notion of many histories”. Microhistory, which sometimes takes the shape of a small group or town, or even an entity, primarily deals with ordinary people’s history, ‘often using the tale of an average person or an incident to illuminate something broader about culture’ (Cheng 2012: 123). Small archives for microhistory have also been questioned by some microhistorians to ‘invent’ possible yet undocumented elements of their stories (Macrauld and Taylor 2004: 137).

There is a comparatively limited number of studies that are identified as explicitly microhistory in accounting. Hollister and Schultz (2007) demonstrated the prominent positions of such traders in a geographic, time-specific sense by using the surviving 18th-century accounts of stores of two families in the rural town of New Paltz. Williams (1997) investigated an industrialist’s endeavours from the

18th century, Samuel Oldknow, who tried to exercise order in factory life by observing and tracking employees' behaviour.

## **4.5 Oral history**

Iggers (1997: 143) says that 'segments of the population which historians have overlooked had requested a position in the past.' In recent decades, scholars used oral history, including accounting historians, aside from the spike in Micro-History to respond to the need for 'voices from below' to be heard. Theresa Hammond (such as Hammond and Streeter in 1994, Hammond and Sikka in 1996, Hammond in 2002 and Clayton in 2007) and Soon Nam Kim are among the most influential proponents and consumers of oral histories in this field (2004a, 2004b, 2008). Carnegie and Napier say this (1996: 29): "oral history's greatest potential lies in its ability to capture the testimony of those effectively excluded from organisational archives". Specifically, attempting to record the viewpoints of individuals left from the 'archives' in historical records will increase our perspective on positions, uses and implications of responsibility in a wide variety of local periods. These frequently enlightening views are best caught 'before critical witnesses are forever silenced' (Carnegie and Napier, 1996: 29).

While oral history is a big way to expand the conventional documentary "archive," the historian, especially the accounting historian, should be careful when relying on oral documentation extensively and uncritically. For instance, Thomson (2012:102) suggested that historians 'recognise that the direct, unmediated and uncomplicated access to past is not a historical resource – whether first-person account, parliamentary debate or statistical record'. Oral testimony can, for a variety of different factors, underestimate or overestimate individual experiences. Human memory appears to diminish over time, and people may imagine incidents or personal connections and how they affect each

other. Thomson (2012: 102) reminds us that: each source is a selective and constructed illustration of experience, and the historian's task is to consider factors that form the source and its relevance to our analysis.

Moreover, some historians wonder whether interviews, which ultimately influence the historian's identity, would offer unmediated documentation of the past (Tosh 2015: 268-270). Indeed, some researchers do not recognise the validity of interviewing before oral documentation is provided to identify people, such that it forms part of a public archive or library (as the discussion in Yow 2005: 133-135). Such historians would not consider the traditional social science interviews where informants remain anonymous in written outputs and where the recordings of interviews are considered confidential to the public. Those scholars obviously would not regard this as 'oral history.'

#### **4.6 Biography and prosopography**

Accounting is a human construction both as a scientific method and as a social practice. So there is no distinct human presence of accounting. It promotes governance mechanisms in any form of organisation, whether it is corporate, social, civic or non-profit. Individuals design and use accounting to track, control or handle all human behaviour. Therefore, accounting aims to direct or guide others' behaviour and, in turn, affect the organisational and social functioning and growth of accounting. Biography and prosopography are two methods of study widely used to concentrate on the individual nature of accounting. Everyone is, in turn, answered.

According to Flesher and Flesher (2003: 1997), the past of every industry, including accounting, depends on the contributions made by the practitioners and theorists in the field. The authors felt, however, that "the contribution of the pioneers who laid the foundation on which the [accounting] profession is based"

was necessary to remember (Flesher and Flesher 2003: 97). Carnegie and Napier have pointed out (1996:21) that ‘contemporary accounting cannot be interpreted without reference to the main characters which have led to the creation of accounts.’ However, those opinions have been accused of contributing to the development of biographical analysis on ‘Great Men’ (Sy and Tinker 2005: 49), which is mainly contained inside the Anglo-American field of accounting.

These effects of ‘mainstream’ biographical research are increasingly recognised to be somewhat restricted or narrow, such that ‘voices from below’ are ignored or discounted in accounting growth. As a result, research in the non-Anglo-American world on accounting professionalisation has, since the late 1990ies, been primarily focused on the “trinity” of bases of exclusion and inequality, particularly gender, race and social class (Carnegie and Napier 2012; Sidhu and West 2014). Biographical researchers in accounting with an emphasis on the education and growth of an integrated accounting profession have tended not to investigate the potential form of individuals’ occupation and life, significantly who have been adversely affected by such changes by the advent and increase of accounting institutions in every region. These people will include those who are disqualified from professional bodies due to gender, race or other personal characteristics and those who are mainly influenced by accounting. Flesher and Flesher (2003: 100) perceived biography in the microhistory category to be “lesser-known figures” in accounting history. The research base of this research.

Prosopographic accounting analysis remains incomplete (Carnegie et al., 2003; Lee 2006). Prosopography includes a collective analysis of the occupations and lives of different main common history characteristics of a group of historical players (Stone, 1971). Prosopography, also known as ‘collective biography,’ is meant to improve our knowledge of the convictions, interests and goals influential to or regulated in particular occupational and organisational environments’ (for more discussion, refer to Cowman 2012). A wide variety of

various groupings of actors in accounting's long history are significant for the conduct of more prosopographic research.

Prosopography is a collective study in the sense of multiple career-line analysis of the common traits of a historical group of individuals (where individual biographies can be largely untraceable) (Stone, 1971). Prosopography analysis aims to gather and evaluate statistically significant volumes of biographical data concerning a well-defined category of persons through a study in the field of biography. This technology is used to research many pre-modern cultures.

The prosopographic research nature has grown over time. In his 1971 article, Lawrence Stone talked about an "older" type of prosopography that involved mostly well-known historical figures of the social elites. Stone contrasted with the newer type of quantitative prosopography of 1971, which concerned far broader societies, particularly "ordinary people" In a rising surge of social sciences culture, Stone predicted that this modern form of prosopography would become prevalent. However, prosopography and other aspects of social science and quantitative history have declined in the 1980s. However, in the 1990s, prosopography was revived perhaps because of computational advances, particularly in database applications. Since then, "new prosopography" has been obviously a crucial method in historical study.

For prosopographic analysis, a certain amount of knowledge would be required. Data collecting is a basis for creating a prosopography, and it is typically an electronic database in modern research. However, data collection is not the purpose of the research; instead, it is to understand trends and interactions by evaluating the data. To produce meaningful outcomes, a uniform set of

requirements must be extended to the category. Moreover, understanding the meaning of the life examined, like any historical research, is fundamental.

According to the prosopography researcher Katharine Keats-Rohan, “prosopography is about what the analysis of the sum of data about many individuals can tell us about the different types of connection between them, and hence about how they operated within and upon the institutions—social, political, legal, economic, intellectual—of their time”. (Keats-Rohan, 2007).

In that way, although distinct from both biography and genealogy, the prosopography is specifically associated. Though history, prosopography, and prosopography overlap and prosopography are involved in life specifics, prosopography is more than the biography plural. A prosopography is not just any biographical collection — life must be common enough to reveal relationships and connections. Genealogies, as done by family historians, are directed at rehabilitating family ties, meaning that the foundations for prosopography can be well-conducted genealogical research, but the purposes of prosopographic research are usually broader.



## **4.7 The significance of historical accounting research**

The continuation of history as an academic discipline and a social condition is constantly troubling traditional historians. Historians complain about a lack of historical awareness, particularly among our leaders at all societal levels (Southgate 2000; Tosh 2008). History research is justified by presenting a framework for our current social, political and economic problems, leading to a deeper understanding of the manner in which we have come to our present place (Miller and Napier 1993; Garland 2014). History also emphasises local and particular concerns as a challenge to national and homogenising trends and teaches us how various contexts have come into being today in diverse areas globally, including within particular cultures.

Recent research shows the historical accounting industry's contribution to the academic study of accounting and the public knowledge of accounting as both technical and social practices (Gomes et al., 2011; Carnegie and Napier, 2013). (Gomes et al., 2011; Carnegie and Napier, 2013). It is shown by best-selling books, both standard in nature (Gleeson-White 2011) and more academic in nature (Soll, 2014), that there is a genuine public interest in accounting history: these two books suggest that transparency and accountancy have had a far more substantive societal effect than most people believe.

In a collection of books and other articles for the general public, Carnegie and Napier (2013) are further examples of how historians and more recent authors have addressed accounting, indicating an increasing interest in accounting and its consequences outside the book's sphere. Accounting historians can add to current debates by pointing out how problems that seem to be modern have their origins in the past, helping current accountants and their regulators to cope with issues without reinventing the wheel.

Carnegie and Napier, 2012, suggest that accounting history is one of the primary roles because accounting does not occur in an infinite present but has a past and a future. They claim that ‘accounting history can help make the members of society aware of how accounting impacts them today and constrains their futures’ (Carnegie and Napier 2012: 354). They also notice that an understanding of accounting history gives one essential guide in the criticism of current accounting practice, both as regards the social and professional practice and the philosophy of accounting. In conclusion, “the historical knowledge of the accounting history creates a unifying power that enables us to fully comprehend not only the accounting, but also the present of society, and that contributes constructively to developing and evaluating our possible future” (Carnegie and Napier 2012: 354).

What does this mean for future accounting history research? It is gratifying that many non-English-speaking countries are contributing to this burgeoning literature. A critical study has been carried out in many nations, including in former British Colonies (Poullaos and Sian 2010) and other empires, such as the growth and professionalisation of accounting as an occupation. Biography and prosopography (whose early accountants were), systems and organisations (how accountants arranged themselves), methods (what did early accountants really do), theories (what ideas inspired different modes of accounting), what actions and jurisdictions accountants sought to monopolise, and prevailing international affairs are all illustrated by studies in this area (such as the roles of the major accountancy firms and the impact of globalisation). Accounting historians also deal with problems of transparency, accountability and governance, and knowledge of how different management systems have evolved over time may help educate current debates on the role of the company in society (Clarke et al., 2014). The new focus on sustainability has contributed to historical analyses on how sustainability accounting has evolved (Lamberton, 2005) and offers

accounting historians with opportunities to investigate how earlier persons and organisations, in some instances, used accounting to encourage or neglect sustainable growth and to hold others who have a consequential responsibility for their effect on nature. Research by Atkins and Thomson in 2014 about the attempts made by British designer and environmentalist William Morris (1834-1896) to make land managers accountable for preserving biodiversity, have shown new direction in historical research towards social and environmental accountability.

Accounting histories will become more relevant in under-explored areas of the world, such as South America, the North and Middle East, sub-Saharan Africa, South East Asia, and China. However, such studies must often combat the universalising propensity of many social sciences, where extensions of research topics to new sites can at times be reduced to ‘mere’ repetition, and the importance of research results can be diminished since either does not make a sufficient contribution to information (if the findings are inconsistent). However, addressing old issues in current situations such as the Syrian refugees in Europe will add a lot to the accounting history literature, especially when considering the differences in their beliefs and lifestyles that the host countries under the modern digital age.

As previously mentioned, the history of accounting and popular culture, also microhistory, is an emerging inquiry area. The interplay between the history and the popular culture of accounts concerns ‘the ingrained essence and contribution of accounting and responsibility to a larger scope of social practices, which accountant and researchers all totally neglect’ (Parker 2015: 144). These studies highlight the widespread essence of accounting and its relation to governance mechanisms. Chances are present in private and public archives worldwide to increase our knowledge of the tentacles of accounting and modes of transparency.

Despite their diverse attitudes to study ideas and responsibility, historical research will continue to lead to publications that remind our understanding of the past and awareness of the present, add to current controversies, and provide light and amusement. These disciplines are all part of what constitutes a comprehensive and successful research method. Hence, future historical accounting analysis will help demonstrate history's influence to understand one of the most influential and all-encompassing contemporary measurement practices.

In the current study, we obtain oral histories from immigrant refugees and gather social, historical accounts from them by interviewing 45 individual Syrian refugees to talk about their immigration journey to the UK. Their social, historical accounts include their memories, ups and downs, expectations and realities in Syria, during their immigration journey and after they arrived in the UK. The refugees provided in their historical accounts many aspects that have hitherto not been explained or even investigate before in the academic accounting and finance literature, especially about their experience in the UK and its social and financial system from their point of view according to their gender, age, experience, education and family size.

## 4.8 Counter Accounts

Information is a crucial factor in communities functioning since the starting point for most decision-making activities is the identification and comparison of alternatives. Various groups, including public authorities, public and private sector organisations, non-governmental organisations (NGOs) and individuals, need and use information. There are unique prevailing narratives or discourses in cultures mainly focused on the articulations of more influential social forces, whether the government, private businesses, multiple interest groups or any other organisations (Wodak and Meyer, 2015). However, the information presented in dominant narratives, such as disclosures of corporate sustainability, frequently offers only a limited reflection of the environment, leading to the truth being built from a specifically restricted viewpoint while omitting other views of the world (e.g. Milne et al., 2009). It has been suggested that counter accounts can problematise and “make “thinkable” and “governable” issues that are currently considered “unthinkable” and “ungovernable” by those in power by presenting alternate representations and additional information (Dey et al., 2011, p 66). In addition, such ‘counter accounts’ could represent, promote and enable the voices of different interests since they can be created with relative independence from the existing institutions and power structures of society (Gallhofer et al., 2015).

Counter accounts exist in different ways, based on, for example, the group processing the account, the problem in question, and whether the account focuses on a particular company or a more prominent topic. Dey et al. (2011, p. 64) define counter accounts as “accounting for the other, by the other,” meaning that counter accounts usually are generated outside the entity or operation in question by another party. The main advantage of counter accounts is the prospect of problematising or questioning an entity or behaviour perceived to have

detrimental or otherwise unfavourable social or environmental implications by the party planning the account. A counter account will usually be required to include information that is either novel or counters such information generated under review by the organisation or agency (Dey et al., 2011).

Critical accounting scholars have also acknowledged the potential of counter accounts, especially in discussions about political and other systems, including representation in multiple constituencies (Gallhofer et al., 2015). Stakeholder participation has also been emphasised as a tool that allows different stakeholder groups to put their viewpoints to management and other decision makers' attention, thereby affecting organisational or institutional actions (Bebbington et al., 2014). However, it is clear that both parties do not have adequate control within those stakeholder participation systems since their thoughts and demands should not be considered or taken into account. Moreover, as Archel et al. (2011) discussed, such consulting procedures can often co-opt the stakeholders (Luque-Vilchez and Larrinaga, 2016). It has also been argued that counter accounts may provide alternate views on both corporate practises (Spence, 2009) and other social narratives taken for granted (Thomson et al., 2015).

In order to advance their causes or to fight or question the dominant official and hegemonic stance, counter accounting consists of information and monitoring mechanisms used by organisations such as campaigners and protestors. The above involves, in particular, the substantive role of governments and primary business interests and existing institutions that are perceived to be politically affiliated. In general words, as a matter of theory and practice, counter accounting has long been around (Gallhofer and Haslam, 2003). Provided that counter accounting is a long-standing theory and method that is at least theoretically relevant, a crucial exploration of it is very worthwhile in the accounting literature. In the fields of accounting research and education, where it attracts scant consideration, it will draw attention to counter accounting as accounting and thus

encourage its critical appraisal. Considering the boom of social accounting literature since the Second World War, this lack of focus is ironic. In this respect, counter accounting has been marginalised (Gray et al., 1996). If some may find it troublesome for counter accounting to be deliberately biased, all accounting is actually biased. There is a possibility that reports released by corporations that opponents frequently call corporate advertising will be deemed worthy of labels such as accounting/social accounting, whereas counter-information systems may not be the same (Collison, 2003).

Counter accounting is also an emancipatory activity that views democratic ways positively: our vision of emancipatory growth, summarised as a continuum phase, while not precisely equating emancipation and democracy, embraces and values relatively highly democratic values and practises in seeing, in particular, transparency, freedom of speech, inclusiveness and substantive politics. In the global context, it is, therefore, essential to question and transcend complicated governmental and capitalist systems to create a space for democratic progress compatible with emancipatory growth (Held, 1997). More broadly, the web helps change the context: accounting research must represent this properly. However, in the accounting literature, the intersection of online reporting and counter accounting is mainly neglected. In contrast, online accounting studies have numerous potential points, including potential challenges, online reporting for more mainstream accounting, and a more restricted degree, which may be considered more mainstream social accounting (Laine and Vinnari, 2017).

Research on social and environmental accounting (SEA) has demonstrated a persistent interest in accounting modes that could facilitate a transition to a more democratic and prosperous society (Bebbington and Larrinaga, 2014). Since corporate social and environmental accounts have often been described as self-serving and biased (Cho et al., 2015), counter accounts generated by external

parties have been proposed as an alternative to improve the flow of knowledge to different constituencies. They thus encourage measures towards a more sustainable society (Gray et al., 2014). Such alternate models of accounting could challenge the usual accounting principles, which put the company at the centre of the account (Hines, 1988), by having a broader perspective of human impacts and interconnections and could therefore raise the awareness of the socio-ecological interdependencies of humankind (Bebbington and Larrinaga, 2014). For example, counter accounts are a critical aspect of democratic challenges, according to Brown (2009), since they can highlight alternate paths of action and different perspectives. In addition to SEA academics, the emancipatory ability of counter accounts has also been regarded by critical accounting researchers. A recent stream of critical accounting literature has explored how accounting could facilitate pluralistic democracy, which “recognises and addresses differences in power, beliefs and wishes of constituencies,” followed by similar questions regarding social power inequality and the superiority of particular worldviews (Brown et al., 2015, p. 627). Brown and Dillard (2013) suggest that in broader social debates and business stakeholder participation systems, the often-used consensus-oriented models of society involve a danger that those in a privileged socio-economic role end up dominating and enforcing their own perspectives. The authors view different types of shadow and counter accounts as potentially efficient media to provide exposure and expression to oppressed constituencies, thereby improving the pluralistic nature of such debates and discussions. Likewise, Lehman et al. (2016, p. 44) point out that counter accounts could provide the existing capitalist representation with ‘a way to undermine prevailing official views’ by offering new information and alternate exposure. Given the emerging enthusiasm and recent contributions to both the SEA and critical accounting scholarship (e.g. Apostol, 2015; Dey et al., 2011), our understanding of the usage and eventual impact of counter-accounts and, more generally,



counter-hegemonic ventures remain incomplete (Rodrigue et al., 2015). In particular, those with an emancipatory passion perceive the need for more research on the conditions under which counter accounts may produce the desired transformation (Brown et al., 2015). However, since (counter) accounting is a contextualised and contingent practice (Gallhofer et al., 2015), such a call does not mean a quest for the probability of ‘universal’ circumstances. Instead, in numerous situations and phases of hegemonic conflict, it prompts one to research the success of multiple factions and their tactics (Thomson et al., 2015).

It seems that the dominant social groups not only dismissed the counter accounts when trying to undermine the radical political demand of the counter-accountants but also attempted to constitute the identity of the counter-accountants as irresponsible, militant and negligent, drawing a firm political boundary and the antagonistic boundary between “them” and “us. As a result of this polarisation, the counter accounts were only marginally successful (Laine and Vinnari, 2017). It was potentially resulting in small-scale social impacts arising. However, it remains an unresolved scientific topic whether or not this would lead to more large-scale reform. We also explore ethical concerns relating to the development of counter accounts, the value of providing a clearly defined political vision, and the difficulties involved with deciding if the counter accounts were successful.

In political, economic and social practice, immigration has emerged as a vital area. Immigration policy is related to economic growth in many of today’s industrialised capitalist economies and is an intensely debated political topic, whereas immigrant populations’ situation is perceived to be, if not the largest, social challenge. Immigration is fraught with tension and controversy as an area of politics. Immigrant status in the United Kingdom is also used to highlight rising exclusion and social disadvantage closely associated with deprivation,

homelessness and poor labour market outcomes. (Hass et al., 2011). Despite the observation that immigrant status has arisen in many national sites as an influential foundation for social tension and injustice, there has been little critical accounting investigation in this area. Therefore, we are trying to add to this critical gap in critical accounting study. This paper provides a unique contribution to accounting analysis by first exposing the role of accounting in immigration-related skirmishes; and second, using immigrant narratives to give voice to these challenges, what we call “counter accounts.” In studies that aim to register, identify and value them economically, immigrants are accounted for.

There is an erasure of immigrants as social and spiritual actors within the UK socio-economic system; they are recast as mostly economic agents or goods whose primary aim is to support the economy (Pallitto and Heyman, 2008). The immigrant is seen to possess tools (skills) that are “limited and separable from their bodies by the objectification of the immigrant as a commodity: apparently, skills can be transformed into labour-power automatically and traded like oil” (Goldberg, 2012, p. 126). Via a variety of calculative technologies, including accounting, immigrants are automatically made eligible for economic calculation and exploitation.

We counter formal accounts with informal ones, using immigrant narratives as counter accounts, explaining the impact on immigrants lives and their financial integration in the UK of the financial system and social benefits policies. In doing so, we follow an existing pattern of giving voice to the oppressed in critical accounting analysis (Dambrin and Lambert, 2012). We also contribute to an ongoing project to leverage accounts’ emancipatory power, where accounts are used as an instrument of protest and social reform (Dey et al., 2011). To denote written tales and oral testimony, we deploy the word counter-narratives, which reveal immigrants as human beings motivated with ambitions and unquantifiable

values. Counter accounting offers a way for dominant official views to be questioned and provides alternate ways of interpreting immigration decisions and experiences, creating new awareness and exposure. The results of “pushing metrics into more and more fields that are properly the domain of human judgement” are illustrated (Power, 2004, p. 772) and applied to the work of those who use the immigrant experience to enhance migration theorisation (Annisette and Trivedi, 2013).

We also take reference from those before us who say that accounting is narrowly interpreted. Ezzamel and Hoskin (2002) point out that it becomes accounting if an entity is named and counted, while Broadbent and Laughlin (2013) note that accounting varies as governments control social priorities (i.e. regulating at a distance) and use multiple information flows. In their opinion, accounting expands to accounting logic and accountability structures, practises and expressions (Broadbent and Laughlin, 2013). “Reconfigures roles and identities at the individual level to actively mobilise designated actors to undertake and perform self-governing tasks.” (Shamir, 2008, p. 8); as social agents, people are thereby made responsible for ruling themselves. It is a mechanism by which the subject is generated and used to evaluate themselves, their actions and other social players and constituents by internalising market logic concepts (Ilcan and Phillips, 2010). By providing strategies for persons to evaluate themselves against the attributes considered desirable by the state, accounting contributes. Person responsibility converts refugees into ideal people who see themselves as self-sufficient market players who meet their families’ needs (Brown, 2005).

They are trying to turn people on and off “like a tap” under immigration laws, using accounting logics to pick and deny them, such as point-based schemes. Nevertheless, immigration is a collective process, and immigration is presented in various alternate accounts and discourses. De Haas (2011) advocates that

immigrants, imbued with energy, are not data but individuals. People are not products. The goods are passive. People are people who, depending on their individual aspirations and interests, make active choices, but their action is not just a result of macro-level imbalances. (De Haas, 2011). “Similarly, Lawson (2000) suggests engaging the experiences of immigrants in their own stories so that we can question dominant development myths and take seriously the notion that displacement problems only take on meaning in unique political-economic environments that have created such migrations and discourses. Migrant tales offer a rich account of the development’ s social and cultural costs, revealing how people’ s experiences are framed by systematic privilege and discrimination processes (Orbuch, 1997). These accounts allow us to appreciate, remember and respect incidents more thoroughly and focus on them in historical contexts.

In addition to demonstrating the importance of accounting to transparency strategies, we are concerned with accounting activities that do not only adhere to business theory. It is useful to note that narrative accounts provide testimony of a revolutionary life in viewing immigration debate as a disputed terrain, continuing a long history of critical accounting analysis, giving expression to the oppressed. These narratives defy debate and expose social consequences, illuminating business rationality boundaries (Lehman, 2012). Our system accepts that accounting is not a distributor of passive statistics but a contributor to ideological persuasion. Most of the essential accounting studies highlight the misconceptions and myopia of accounting, discuss numerous forms of understanding, and question traditional accounting and principles.

However, we also know very little about their success in shaping longer-term transition and aspired transitions, considering previous studies on counter accounts usage in diverse contexts. O’ Sullivan and O’ Dwyer (2009), who offer insights into the essence of counter accounting relevant to the Equator

Principles' launch, a finance sector social and environmental justice project, address one example of counter accounts being used to impact more influential social actors. They focus on the external accounts ability to instigate change by challenging the legitimacy of aspects of organisational activity by using a diverse longitudinal data set. The authors point out how NGOs attempted to manipulate financial institutions with various engagement methods during the process, including external accounts ranging from less confrontational and more systematic to more antagonistic, confrontational and partisan accounts (Dey, 2007). O' Sullivan and O' Dwyer (2009) argue that NGOs were instrumental in initiating the Equator Principles and that counter accounting had a part in this achievement.

Besides, Brown et al. (2015) suggest that it may be necessary to engage in the building of alliances in order to achieve social transformation, within which different groups can overcome their differences or partially varying interests to promote and advance a common cause in a chain of equivalence (Mouffe, 2013). One of the reasons why counter accounts initially led to only limited tangible consequences was that those counter accountants could not build chains of equivalence across different spheres of society. Instead, partially because of the earlier prestige of counter-accountants and the decision to operate anonymously, the dominant social classes were able to form their own chain of equivalence in the public discourse by constituting their identity by militant negativity. However, these efforts were of limited success as they did not lead to the displacement of the hegemonic bloc' s antagonistic frontier. Based on our analysis, we suggest that counter-accountants also need to take care of how the hegemonic bloc represents their own identity in order to increase the transformative potential of counter accounts. At the same time, counter-accountants may be seen to have been viewed in other recent research (Apostol, 2015; Thomson et al., 2015) as being members of or working on behalf of certain

lower social classes. We, therefore, maintain that researchers attempting to advance accounting literature on the role of counter accounts in society will profit from considering in their study the importance of the personality of counter-accountants and their social expectations.

In the following 45 cases, we prove that accounting does not include the “true nature” of what prevails, that is why we need to register these social accounts of the Syrian asylum seekers and refugees before, during and after their immigration journey to the UK and we are reminded by Castles (2004):

Migrants are not just alienated people who adapt to market triggers and regulatory laws, but social beings who strive to produce better results by consciously influencing the migration process for themselves, their families and their societies (Castles, 2004, p. 209).

## **4.9 Summary**

This chapter presents the theoretical framework for the thesis and demonstrates that the thesis is a fusion of accounting and finance research. The primary focus of the thesis is on financial inclusion, which is a finance subject. However, the approach of the thesis establishes the research at the heart of several academic accounting research traditions, namely: accounting history research, social accounting research and counter accounts. The thesis approaches the exploration of financial inclusion by gathering, analysing ‘social accounts’ from Syrian refugees through interviews, interpreting them as counter accounts and oral histories using a prosopographical approach that shines a light on the refugees' experiences, rendering transparent the sometimes hidden and disempowered stories and narratives of these people.

Social accounts challenge traditional accounts, particularly financial accounts, to provide a narrow picture of the relationship between society and institutions and thereby artificially limit the topic of accounting. Social accounts are mainly a normative construct, attempting to expand the reach of accounting in the sense that they should: concern themselves with more than just economic events; not be articulated solely in financial terms; be responsible to audiences in a larger group; broaden their intent beyond disclosing financial performance.

Immigrant social counter accounts shed light on the latent essence of immigration policies, which have marginalised socio-economic and cultural influences. Immigrants' counter accounts reveal the system's fault lines (Sikka, 2006). The disputed immigration terrain is continually shifting, requiring ongoing diligence and questioning. Accounting instruments change accordingly with their diverse ways, and there are also various possibilities for potential examination by influential accounting researchers. It is essential to detail the complexity of measuring systems, examine audit procedures, collect the narratives of immigrants fleeing to the global north, and broaden the accounting-immigration nexus' scope to allow and facilitate people study's social shifts. This paper reflects on immigration, which, in the twenty-first century, remains a significant social problem and highlights the significance of financial inclusion as a foundation for the integration of refugees into their new resettlement climate. We interview refugees and collect historical, social counter accounts from them of their experiences of financial inclusion in Syria, the UK and the third safe country they were before resettling in the UK (a financial account), as well as of their experience of being a refugee and their immigration journey (a social account). Their interviews were rich in information counter many reports issued by their host countries before and after arriving in the UK.





## **Chapter 5: Methodology**

### **5.1 Introduction**

This chapter presents the methods utilised in this research and shows the issues that arose whilst conducting the research and how such issues tended. A critical spotlight is on the ways hypothetical position, research plan, and strategy interrelate, as this can give a more profound comprehension of the financial issue considered. Brief clarifications of ontological and epistemological assumptions pass on how the researcher sees the world and reality, identifying with the characterised research articles and how the specialist sees and approaches them. This chapter gives the reason, and a framework of the used methodology, including how the research interviews were conducted and analysed, and perceptions into the specific ways the methods can respond to the current research questions. The chapter completes by portraying how the strategies used will be utilised to break down and assess the information accumulated.

### **5.2 Research Philosophy**

The research philosophy is the focal thought inside the examination plan as it directs the analyst's questions about how knowledge is established (Saunders, 2011) and encourages the person in question to make information, particularly on the off chance that they are new to investigate (Malmi, 2010). The exploration reasoning speaks to many ontological, epistemological, and methodological presumptions, just as qualms about human instinct and the idea of society, which the specialist makes either verifiably or unequivocally before setting out on their investigation (Burrell and Morgan, 1979). This series of expectations advises the examination structure and impacts the decision of method (Creswell, 2009).

### **5.3 Research Paradigm**

Plentiful literature confers the associations between hypothetical positions, technique, and methodology (for example, Bryman, 2012; Ritchie et al., 2013), including how these altogether impact the exploration study process. One such view from Creswell (2003) takes note of a causal connection between the hypothetical point of view, philosophy, and strategy regarding certain techniques associated with specific hypotheses and seeing the picked way to deal with it controlled by the epistemological and ontological presumptions supporting them. In particular, it contends that positivist epistemological and ontological positions connect to quantitative research methods, while interpretivist epistemological and ontological positions connect to subjective strategies. Not at all like what this suggests. However, others state this is not generally so clear. For instance, a perspective on the connection between hypothetical position, strategy, and the procedure is an intricate one, as specific circumstances or a few interpretivist hypothetical positions can be joined with quantitative research strategies (Blaikie, 2007). As this relationship is not so obvious, it is important to give a layout of and break down manners by which positivist and interpretive ontological and epistemological presumptions impact hypothetical positions and picked methods.

The current research considered two conventions before building up the research plan 'ontology' and 'epistemology'. Crotty (2003: 3) characterises epistemology as “a way of understanding and explaining how we know what we know”, while Walliman (2006: 15) describes ontology as “a theory of social entities that are concerned with what there exists to be investigated”. All the more explicitly concerning research, epistemology is about what is viewed as worthy information

in a discipline (Bryman and Bell, 2007), besides ontology focuses around 'what is' as far as the idea of presence and the structure of the real world (Crotty, 2003).

Walliman (2006) defines ontology as: *“a theory of social entities that are concerned with what there exists to be investigated”* (p.15). Since ontological suppositions address the idea of the real world, what it is and how it is seen (Hallebone and Priest, 2009), they decide how the analyst sees the world and how he picks his examination object (Saunders et al., 2016). There are two ideal ontological models: objective (pragmatist) and subjective (constructionist) (Burrell and Morgan, 1979). It is fundamental that the researcher chooses whether the world is objective and outside, or socially built and just comprehended by analysing the view of human actors. The pragmatist ontological worldview places that reality exists as an outer phenomenon, autonomous of the cognisance of any individual (Hallebone and Priest, 2009), while the constructionist paradigm accept that the truth is the subjective result of a person's information and experience (Hopper and Powell, 1985).

Positivistic ontological positions view social reality too sorted out and involving examples and occasions that can be watched, examined, and utilized as proof. They likewise consider social reality as occasions associated with causal connections, and essential for this point of view is that human conduct is affected by outside variables.

Epistemological assumptions think about the topic of what comprises satisfactory information: how is information about a specific perspective on reality produced, spoken to, comprehended, and utilised? (Saunders, 2011). Crotty (2005) characterises epistemology as: *“a way of understanding and explaining how we know what we know ”* (p.8). Epistemological presumptions additionally consider

the connection between the researcher and the examination subject (Collis and Hussey, 2013); that is, the degree to which the researcher himself affects the exploration procedure as far as technique, information investigation, and the translation of results (Hallebone and Priest, 2009). The researcher's epistemological presumptions are especially important in business, and the board research, where it is comprehended and acknowledged that information could come in numerous structures, from numerical or visual information to stories. With such a broad scope of strategies to look over – more than accessible in numerous different controls (Saunders et al., 2016), the business specialist picks carefully.

The literature recognises various epistemological positions, including objectivism, positivism, constructionism, subjectivism, and critical realism (Crotty, 2005). As indicated by Collis and Hussey (2003), the two principal customary exploration ways of thinking are positivism and phenomenological (or interpretivism). Denscombe (2007) characterises positivism as: *“an approach to social research which seeks to apply the natural science model of research to investigations of the social world”* (p.332), while Allan (1991) characterises the phenomenological paradigm as: *“a fact or occurrence that appears or is perceived, especially one the cause of which is in question”* ( p.893).

There is no immediate perception or single truth in the interpretive approaches. Ontologically, it considers the reality of being abstract and socially built (Ryan, Scapens, and Theobald, 2002); the researcher's primary responsibility is to explain this emotional reality and give interpretative clarifications (Chua, 1986). Epistemologically, it expects that information is increased uniquely by understanding the points of view of social actors; interpretive technique in this way centres around revealing the implications these actors append to the images and structures that encompass them (Alvesson and Deetz, 2000).

The ontological suppositions referenced by Crotty (2003) are shown in the epistemological presumptions of positivistic positions. From this perspective, information is picked up by examining and breaking down realities acquired by an unprejudiced onlooker, whose individual decisions and encounters do not impact results. Positivism supporters guarantee the information gained through this strategy to be the primary type of acquiring reliable data. For all intents and purposes, positivism is a deductive methodology whereby one must define testable theories. Directing such tests is a method for producing understanding and making generalisability; at the end of the day, similar theories can be tried under different conditions and across factor settings and circumstances. For Bryman and Bell (2007), such a methodology gives 'objectivity' and 'scientific control', quite a bit of this getting from the premise being in scientific information.

The implication of positivistic positions became vastly known by social science studies in the nineteenth century. However, Emile Durkheim (1858–1917) argued that social behaviour should be studied by engaging natural science methods because the surrounding environment affects it, hence it being distinct as the 'study of things' (Jones, 2003). A surge in the application of positivistic positions followed, and this method became recognised as the principal approach in social science studies and accounting and finance. Since the finance literature is based on neo-classical economics and accounting employs a positive accounting model, they become strengthened by positivistic ontological and epistemological assumptions (Ryan et al., 2002).

The positivistic approach to social science research was defied when a new philosophical position arose that offered an interpretive alternative to such positivistic notions of understanding. Jean-Jacques Rousseau (1712–1778) was a noteworthy figure of the interpretive position who argued that individuals are possessed by their surrounding cultural and social environment (Hughes and Sharrock, 1990). This theory advanced more in the nineteenth century as

historians asked its application. The first substantial question asked was: “Can the study of history be a natural science, or does it have to progress its own typically human analysis?” As another enquired: “How do we come to terms with the fact that history contains the thoughtful and self-understanding on the part of those human presences understudy?” It was lastly resolute that the study of history, meaning the study of human performance and behaviour, required an alternate approach to that of natural science studies (Hughes and Sharrock, 1990: 25).

Interpretive approaches incorporate social theories and perspectives that embrace a view of reality as socially built or made expressive through actors' understanding of actions (Putnam and Banghart, 2017).

Social reality in interpretive approaches is a composite set of socially created meanings. Opposing to positivism, it does not observe social reality as a planned and predictable outline of behaviour within a prominent environment. Thus, social reality cannot be studied as a notion that may be interpreted using various methods; as an alternative, social reality is those interpretations themselves (Hughes and Sharrock, 1990), so it must be practised. Therefore, knowledge is a result of attaining a true understanding of everyday notions and meanings. In research, such knowledge can be realised when the researcher inspects the social environment in question by experiencing it in its natural situation.

Interpretive research has a few one of a kind favourable circumstances. In the first place, they are appropriate for investigating shrouded explanations for unpredictable, interrelated, or multifaceted social procedures, for example, between firm connections or official governmental issues, where quantitative proof might be one-sided, wrong, or in any case hard to get. Second, they are frequently useful for hypothesis development in zones with no or inadequate from the earlier hypothesis. Third, they are additionally suitable for contemplating

setting explicit, inimitable, or idiosyncratic occasions or procedures. Fourth, interpretive research can likewise help reveal intriguing and significant examination questions and issues for follow-up research.

Simultaneously, interpretive research likewise has its own arrangement of difficulties. To begin with, this kind of examination in general, will be additional time and asset concentrated than positivist exploration in information assortment and logical endeavours. Too little information can prompt bogus or untimely suspicions, while the scientist may not adequately prepare an excess of information. Second, the interpretive examination requires very much prepared specialists who are fit for seeing and deciphering complex social wonder from the viewpoints of the installed members and accommodating the various points of view of these members, without infusing their own inclinations or previously established inclinations into their derivations. Third, all members or information sources may not be similarly solid, fair, or proficient about the marvel of intrigue or may have undisclosed political plans, which may prompt deceiving or bogus impressions. Insufficient trust among members and scientists may ruin full and legitimate self-portrayal by members, and trust-building requires some investment. It is the activity of the interpretive specialist to “see through the smoke” (unseen or biased agendas) and understand the true nature of the issue. Fourth, given the vigorously contextualised nature of inductions drawn from interpretive research, such implications do not loan themselves well to replicability or generalisability. At long last, interpretive exploration may, in some cases, neglect to address the examination inquiries of intrigue or foresee future practices.

While positivist research utilises a "reductionist" approach by improving social reality into miserly hypotheses and laws, interpretive research endeavours to decipher social reality through the abstract perspectives of the implanted

members inside the setting where the fact of the matter is arranged. These understandings are vigorously contextualised and usually are less generalisable to different settings. In any case, on the grounds that interpretive examination is emotional and touchy to the encounters and knowledge of the installed scientist, it is frequently viewed as less thorough by numerous positivist (functionalist) analysts. Since interpretive exploration depends on various arrangements of ontological and epistemological suppositions about social wonder rather than positivist examination, the positivist ideas of meticulousness, such as unwavering quality, inside legitimacy, and generalisability, do not matter along these lines. In any case, Lincoln and Guba (1985) give an alternate arrangement of measures that can be utilised to pass judgment on the meticulousness of interpretive research.

**Dependability.** Interpretive research can be seen as trustworthy or true if two specialists surveying a similar wonder utilising a similar arrangement of proof freely come to a similar result or a similar analyst watching the equivalent of a comparable marvel at various occasions comes to comparative results. This idea is like that of unwavering quality in positivist exploration, with the understanding between two free analysts being like the thought of between interrater dependability and understanding between two perceptions of a similar marvel by a similar specialist likened to test-retest dependability. To guarantee trustworthiness, interpretive scientists must give satisfactory insights concerning their marvel of intrigue and the social setting in which it is inserted to permit readers to confirm their interpretive inductions freely.

**Credibility.** Interpretive research can be viewed as sound if the reader sees its inductions as credible. This idea is much the same as that of inner legitimacy in functionalistic research. The believability of interpretive examination can be improved by giving proof of the scientist's all-inclusive commitment in the field,



by showing information triangulation across subjects or information assortment strategies, and by keeping up detailed information the board and expository systems, for example, a verbatim record of meetings, exact records of contacts and meetings, and clear notes on hypothetical and methodological choices, that can permit an autonomous review of information assortment and investigation if necessary.

**Confirmability.** Confirmability alludes to the degree to which the discoveries detailed in interpretive research can be freely affirmed by others (regularly, members). This is like the thought of objectivity in functionalistic research. Since interpretive exploration dismisses the idea of a goal reality, confirmability is shown as far as "inter subjectivity", i.e., if the research members concur with the scientist's inferences. For example, if research members for the most part concur with the deductions drawn by a specialist about a marvel of intrigue (in light of a survey of the exploration paper or report), at that point the discoveries can be seen as confirmable.

**Transferability.** Transferability in interpretive research alludes to the degree to which the discoveries can be summed up in different settings. This thought is like that of outer legitimacy in functionalistic research. The scientist must give rich, itemised portrayals of the exploration setting ("thick depiction") and portray the structures, presumptions, and procedures uncovered from the information so readers can autonomously evaluate whether and how much the revealed discoveries adaptable to different settings.

Because of all of these benefits of the interpretive approach that match this study's aim and objectives, this research follows interpretive research frameworks.

## **5.4 Research Approach**

There are two essential methodological approaches: the empirical inductive approach and the deductive approach. The empirical inductive approach ordinarily includes an exact examination of current practice and endeavours to sum up from the discoveries. Conversely, the deductive approach is not subject to existing practice however tries to answer a distinguished issue by testing a hypothesis (Elliot and Elliot, 2011). Collis and Hussey (2003) characterise deductive exploration as an examination *“in which a conceptual and theoretical structure is developed and then tested by empirical observation; thus, particular instances are deducted from general inferences”* (p.15). The deductive strategy includes moving from the general to the particular (Collis and Hussey, 2009). An inductive investigation, then again, is one in which hypothesis is *“developed from the observation of empirical reality; thus general inferences are induced from particular instances, which is the reverse of the deductive method since it involves moving from individual observation to statements of general patterns or laws”* (Collis and Hussey, 2003,p.15).

Moving toward finance research deductively through statistical modelling of enormous scope numerical informational collections is as of now thought to be basic practice (Gippel, 2013). This approach is regularly encircled upon speculation intended to permit the analyst to quantify and anticipate extensively. Speculation and replication of the outcomes further upgrade the nature of the work. Qualitative research depends on an altogether different edge of important development that permits the specialist to investigate and better comprehend sociology issues at a more profound level. What individuals state and compose and how they act can be similarly as significant to the specialist. It is intriguing to believe that there will probably be a greater amount of this sort of information than the other. Which approach is ideal? Nobody strategy is great; rather, we have to utilise the best technique for the current inquiry.

## 5.5 Qualitative Research

The activity of social researchers ought not to be to assemble realities and measure how regularly particular examples happen; however, to value the various developments and implications that individuals place upon their experience. The emphasis should be on what individuals, separately and all in all, are thinking and believing, and consideration ought to be paid to the manners in which they speak with one another, regardless of whether verbally or non-verbally (Easterby-Smith et al., 2002).

The expression "interpretive research" is regularly utilised freely and interchangeably with "qualitative research" despite the fact that the two ideas are very extraordinary. Interpretive research is an examination worldview. that depends on the supposition that social the truth is not solitary or target; however, it is fairly formed by human encounters and social settings (metaphysics) and is in this manner best concentrated inside its socio-noteworthy setting by accommodating the emotional translations of its different members (ontology). Since interpretive researchers see social reality as being implanted inside and difficult to extract from their social settings, they "interpret" the truth, however, a "sense-making" process instead of a theory-testing process. This is as opposed to the positivist or functionalist paradigm that expects that the fact of the matter is generally autonomous of the unique situation, can be disconnected from their specific circumstances, and concentrated in a decomposable practical way utilising target strategies, for example, normalised measures. Regardless of whether an analyst should seek interpretive or positivist research relies upon paradigmatic contemplations about the idea of the marvel viable and the ideal approach to consider it.

However, qualitative versus quantitative research denotes empirical or data-oriented reflections about the sort of data to collect and analyse them. Qualitative research depends mostly on non-numeric data, such as observations and interviews, contrary to quantitative research, which engages numeric data such as metrics and scores. Henceforth, qualitative research is not amenable to statistical procedures such as regression analysis but is coded using content analysis methods. Sometimes, coded qualitative data is tabularised quantitatively as frequencies of codes, but this data is not statistically analysed. Many puritan interpretive researchers discard this coding approach as a futile effort to seek accord or objectivity in a social phenomenon that is principally subjective.

Regularly we discover finance depending on the utilisation of such research techniques as normalized surveys, polls, and measurable hypothetical models. These practices have demonstrated their value and have come to characterise the discipline of finance. However, different ways of request stay as we endeavour to investigate new information. So in what manner may the accounting analyst apply a more assorted way to deal with the assortment of exact information utilising subjective exploration strategies? Qualitative research might be viewed as a catalyst approach for the casual user to remember a one-for-one meeting, encourage a centre gathering, or compose observational notes of a solitary case. This perspective on utilising a restricted scope of qualitative information sources would recommend an absence of realising how to apply qualitative research as an experimental procedure best. The objectives of value and validity are not the sole area of quantitative request, as all types of examination ought to endeavour to advance the quest for high insightful principles. To participate in qualitative research in a great solid way, the scientist must embrace an utterly extraordinary perspective. We have to expand our examination rehearses past information assortment strategies to conceptualize and apply complex methodological systems into our plan.

Qualitative analysis means remaining inductively open to the unknown while exploring, seeking to realise, or enhancing a more profound understanding of complex social relationships. This dissimilar way of thinking embraces the espousal of the notion of “researcher as an instrument”, an allegory used by Geertz (1975) to emphasise that research and researcher are entwined at many levels. The notion denotes the researcher taking time to reflect on their part in the research and what they, as persons, convey to the research. This process of reflexivity involves the researcher in observing their role in the structure of meanings. In qualitative research, the construction of knowledge and meanings during data collection and analysis is measured directly by the researcher, whose purposes are the study's human instrument. This immediate commitment of the researcher into the research stands apart as a key distinction with quantitative research, where the researcher regularly makes progress toward deductive objectivity through separation and distance. The researcher being the instrument signifies the plan decision of utilising a human instrument instead of building a non-human instrument. Ordinarily, researchers perceive that there is a philosophical partition among qualitative and quantitative requests (Bredo, 2009; Ercikan and Roth, 2006). This partition is most apparent while tending to the situating of the researcher in the research as an instrument. By taking into account, an alternate perspective about exploration, the "researcher as an instrument" can investigate the complexities of more profound understandings of human cooperations that are gotten through the immediate inclusion of the researcher. The focal point that the researcher uses to inspect the research issue represents a hypothetical direction that best adjusts the researcher to the research; for instance, contemplating an association and attempting to address inquiries by taking a gander at the investor culture would utilise a subjective ethnographic methodology. The researcher has the chance to consider a broad scope of hypothetical directions that might be utilised to plan and lead an examination.

In light of quality and credibility issues, qualitative research methods keep on developing through interdisciplinary applications. The recommendation of receiving guidelines of qualitative practice remains profoundly disagreeable (Freeman et al., 2007). However, the discussion has moved to advance the thought of willful norms inside loosely knit disciplines. Present-day qualitative research has gotten more formal and dependable. With rehearses that an experimental finance academic would battle to conform to – to mind the instance of the finance academic tracking each factor they utilised and afterwards disposed of in prescient bring concentrates back. Qualitative research does not have to supplant customary empirical finance work. It can improve our flow research rehearses in finance as a significant enhancement or preface, as in the Lintner (1956) paper. By speculation outside our usual ranges of familiarity, we might have the option to move our perspectives on research to investigate these different degrees of request.

Finance researchers considering the consolidation of qualitative methods are confronted with an expanding way of plan choices that shape research quality and credibility. The researcher's methodology and the encircling of qualitative and quantitative reports require unmistakably articulating a forthright reason and core interest. Notwithstanding, there is significant differentiation in the way to deal with the reason and focal point of research that quantitative and qualitative researchers should take. Basically, quantitative researchers structure research questions and theory to deductively investigate causal connections or to demonstrate or invalidate a top-down hypothetical model. Qualitative researchers, then again, endeavour to investigate, look at, or find new understandings inductively (Creswell, 2009). This cautious creating will control these numerous intricate and questionable plan choices that the qualitative researcher will understanding during hands-on work. The qualitative reason and centre must be unmistakably composed and counselled all through each phase of

the research. Through this determined in advance reasoning, an establishment will be shaped that will direct the researcher in creating dependable work. As the qualitative researcher keeps on confining the research, increasingly more structured choices are experienced. It requires some investment for the researcher to get entrance and build up a degree of trust in the naturalistic setting. These fieldwork choices at last help the introduction of credible, convincing examination (Patton, 2002; Schram, 2006).

A qualitative structure is fluid instead of linear. An adaptable developing structure permits the researcher to expand on bits of knowledge and investigate progressively more profound understandings. At any phase of the research, the researcher has the choice to adjust data collection and analysis. Frequently moves among deductive and inductive requests trigger emanant configuration shifts (Miles and Huberman, 1994; Patton, 2002). With this opportunity to investigate new ways of request comes an impressive obligation of simultaneously keeping up the best expectations, which further fortifies the work's quality and believability. Thus, persevering progressing observing of the "researcher as an instrument" is required to advance the reliability of the work. Building a strong qualitative research configuration requires a tenable connection between the qualitative data and the qualitative findings. To achieve this, we draw upon various data sources to help pathways investigating further understandings. This can assist with defeating the incredulity that frequently welcomes qualitative study (Patton, 2002).

The key to the social condition is individuals, so those inside the social, business and social settings of this setting are the focal point of this work. The individuals concentrated here interface inside these specific situations yet additionally with them as they approach their regular day to day existences, and in this, there is a shared impact between the individuals and their unique circumstances. Neither, therefore, completely rules the other, so individuals both change and are changed

by these specific circumstances. While this from various perspectives might be acknowledged comprehension, it is a significant thought for this work as such corresponding connections give the methods not exclusively to picking up information yet in addition to improving the execution procedure and results. Once more, this is for the two players, which is the thing that subjective investigates are about, as Mason (2002: 1) expressed:

By qualitative research, we can investigate a comprehensive exhibit of measurements of the social world, including the surface and weave of regular daily existence, the understandings, encounters, and imaginings of our study participants, the ways that social procedures, establishments, talks, or connections work, and the importance of the implications that they create. We can do the entirety of this qualitatively by utilising procedures that commend lavishness, profundity, subtlety, setting, multi-dimensionality, and intricacy instead of being humiliated or bothered by them.

Old disapproval of qualitative inquiry by social science researchers is that such work is delicate and lacking scientific value. In light of these misguided judgments, Anfara et al. (2002) exhibit straightforward procedures to connect a subjective report's examination inquiries to data sources and prove findings. Tables are utilised to connect explicit study inquiries with inquiries questions outwardly. A framework table may likewise be utilized to connect code structures, findings, and sources for data triangulation. These visual introductions offer more noteworthy access to the valid rationale and thinking inside research and give an effective method to advance "... public inspection of qualitative studies" to encourage analytical openness. [The purpose of the tables is to support] qualitative research to be written with enough clarity and detail so that someone else can judge the quality of the study and accept or refute the findings" (p.33).



As social science researchers, it is our obligation to elevate and hold fast to the best expectations of practice. We should evade the comfort of carefully choosing a structure for our research from different study strategies. Alternatively, maybe, we ought to permit the examination inquiries to figure out what is best for each research. From here, we settle on the structure decision of quantitative, qualitative, or mixed methods. Every choice offers a variety of observational bits of knowledge to help our mission for new information. Despite our decision, social science researchers share the test of developing proficient weights to deliver a distributed study with progressively constrained hierarchical help and more tight deadlines. Such weights possibly impede our common quest for high quality. Unfortunately, there are no alternate routes for a genuine researcher.

The current work accordingly adopts a qualitative research method to answer the research questions that were developed to address the research problems.

## **5.6 Ethical Considerations**

Qualitative approaches regularly welcome discussions on ethical contemplations, as they are for the most part regarded to include a lot of human feelings and along these lines require incredible affectability (Easterby-Smith et al., 2002). They centre more around the individual (and in fact relational) as exhibited by strategies, for example, thorough interviews whereby interviewees regularly share delicate yet in addition possibly private data, which is maybe why Patton (2002) cautioned that the qualitative approach could be considerably more ‘intrusive’ than its counterpart consequently allegations for the researchers. In the qualitative, when interviewees give individual data it is for the most part researchers who at that point control it, as it is they who will order it, introducing it, dissecting it, and in any event, making derivations from it, also the end organisation of the work in which it will live and even the objective outlet (for

example research paper, academic study, and journal article). These backs the possibility of the qualitative requiring incredible affectability, particularly as much trust is put in the researcher. It is no big surprise that Easterby-Smith et al. (2002) announce that the specific worry in qualitative approaches is ethical considerations.

Diener and Crandall (1978) state four-wide core values concerning ethical apprehensions in such researches: (1) knowledgeable consent must be provided; (2) participants must face no impairment and must not be imperilled; (3) no deception should happen; and (4) privacy must be esteemed. Bryman (2012) advocates that the researcher should utilise these consequently. Moreover, various affiliations – from the Social Research Association (SRA) and the British Sociological Association (BSA) – follow rigid and regularly definite codes of morals they have conceived to suit their own conditions and circumstances, a considerable lot of which are promptly available on the web. These codes (or parts of them), including those from other exploration regions and even outside the scholarly world, can be utilised as well as adjusted to make one's own bespoke ethical rules for study. As a particular case of the result, Saunders et al. (2012) followed different ethical standards during their data collection, with different models on researcher conduct. To start, esteem others (for example, respect the pride and worth of all participants). Furthermore, disclose to members (verbally and in composed structure) their entitlement to pull back from the meeting whenever. Thirdly, guarantee information classification and members' namelessness. Fourthly, lead the study with respectability and objectivity to give solid outcomes.

The research ethical committee has reviewed this work's ethical application. After some amendments have given approval to its proposed data collection protocol with important suggestions about meeting in public places for both the interviewer and interviewees' safety and comfy. Confidentiality was emphasised

regarding engaging with participants. Consent to audio recordings and access to the data was also granted by participants when they signed a consent form. The plan also considered the anonymity of participants' data, respect for privacy (phrasing interview questions as neutral and non-intrusive), collecting only necessary data for the study, and keeping sensitive data from exposure to any other organisations or participants. The following section presents an overview of the interview approach employed in this research study.

Throughout the years, countless ethical codes have been given and ethics boards set up because of the expanding worry about ethical issues in research (Flick, 2009). There is specific worry about ethical issues in qualitative research, where the researcher has sole command over how data is collected, recorded, deciphered, and revealed (Easterby-Smith et al. 2002). Codes presently incorporate that gave by the British Psychological Society (BPS), the British Sociological Association's (BSA) Statement of Ethical Practice, the American Sociological Association's (ASA) Code of Ethics, the Social Research Association's (SRA) Ethical Guidelines, and the German Sociological Association's (GSA) Code of Ethics. These codes set out the ethical standards that researchers ought to consider when directing their examination. Murphy and Dingwall (2001, p.339) recognise the four principle ethical guidelines as:

- Non-wrathfulness: the researcher ought to abstain from hurting the participants.
- Beneficence: research on human subjects should deliver some positive and recognisable advantages instead of just being done for its own sake.
- Autonomy or self-assurance: the researcher should always respect the participants' decisions and principles.
- Justice: the researcher should treat all participants equally.

With regards to conducting interviews, this implied abstaining from invading interviewees' privacy or misdirecting them about the research's points (Non-wrathfulness); presenting a summary of the study and clarification of key terms preceding the meeting to guarantee the participant knew about the study objectives and open to taking an interest in the study (Beneficence); guaranteeing interviewees that all data gave would be viewed as classified and utilised just for scholarly purposes and that they could pull back from the study whenever they want (Autonomy), and treating them equally with respecting their opinions and rights (Justice).

## **5.7 Data Collection**

A variety of techniques could be used to collect data in interpretive research. The most utilised method is interviewing, which could be face to face interviews or by phone or as focus groups. A subsequent strategy is an observation. Observational strategies incorporate direct observation, where the researcher is an impartial and detached outer onlooker and is not engaged with the phenomenon of the study (as in case studies), and participant observation, where the researcher is a functioning participant in the phenomenon and his/her inputs or mere presence influence the studied phenomenon (as in action research). A third procedure is a documentation, where outer and inside archives, such as emails, memos, yearly reports, budget reports, paper articles, and web-sites, might be utilised to build further understanding of the studied phenomenon or validate different types of evidence.

This study uses semi-structured interviews, which are the essential research methods when collecting data in social studies that focus on people's perceptions (Eisenhardt, 1989).

## 5.8 The Use of Interviews as a Source of Data

Rubin & Rubin (2005) describe qualitative interviews as: “*conversations in which a researcher gently guides a conversational partner in an extended discussion*” (p.5), while Patton (1990) states that the fundamental hypothesis in this technique is that: “*the perspective of others is meaningful, knowable, and able to be made explicit*” (p.278).

Interviews can take different procedures, as the expansion of technology has expanded the degree from face to face interviews, for instance, via phone or Skype interviews (Zikmund, 2003). They could be conducted on a one to one basis or within a group (Saunders, 2011). Each has its own advantages and barriers. Technology ones are helpful to save money on transportations and time and permitting interviews across different geographic areas and time zones (Walliman, 2006), offering high adaptability. However, there are inadequacies from these, for example, not having the option to peruse non-verbal communication (particularly by emails), having a specific obstruction to the (inter)personal experience, and cooperation experiencing another medium as opposed to being more straightforward and prompt. Conversely, a physical meeting is significantly more helpful for equal association and powerful discussion. These permit data to be passed on more correctly (Zikmund, 2003) and can enable the researchers to investigate things in more considerable detail in an all the more streaming discussion. More extensive understandings can result, as there is a lot to be said about such ‘networking’ (Fowler et al., 2002) or close collaborations. Reaction quality can regularly likewise be surveyed all the more effectively and successfully and in a streaming manner. Also, false impressions can be explained in the prompt circumstance, and questions investigated further face-to-face as facial expressions and body language signs help reactions and cooperations (Walliman, 2006), including feedback. Subsequently, face to face interviews is the suitable strategy for this study.

Although within the often-loose strictures of the interview and the interviewer's guidance. Such limits may appear to be prohibitive in one manner; however they are methods for giving centre, helping one get detailed data about the study subject (Rubin and Rubin, 2005). For this, the interviews include creating conversation and are tied in with empowering interviewees' suitable exposure, permitting them to exhibit their insight and individual perspectives. As Kvale (1996: 1) states:

“If you want to know how people understand their world and their life, why not talk with them? In an interview conversation, the researcher listens to what people themselves tell about their lived world, hears them express their views and opinions in their own words, and learns about their views on their work situation [...] their dreams and hopes”.

Face to face interviews can be held in different areas, including the interviewees' work or study places, a social spot, at home, or anyplace suitable (Zikmund, 2003). In this research, the interviews occurred in public places for the safety of the interviewer and interviewees. The interviews duration was between an hour and an hour and a half. Thus, much data could be collected without protracting, which tempting adverse impacts (diminished enthusiasm and less engaged reactions). Classification, that “obligation on the part of the researcher not to reveal the identity of an individual research subject” (Zikmund, 2003: 79), was applied all through the procedure. When a few interviewees made wrong inquiries (for example, about their friends, family members, and some migration officers and employees), answers were kept general to abstain from giving up confidentiality. This manner followed information security prerequisites and helped the way toward gaining legitimate and solid information (as researchers ought to have an ethical obligation to improve circumstances) (Knight, 2002). A fieldwork work journal was kept up for all meetings, with notes made previously and following everyone at every possible opportunity. The notes before were

commonly about the fundamental questions, while those a short time later caught exact information, thought about this against related hypothesis and theory, and gave the researcher a chance to note following initial thoughts and reflect on each interview experience.

Therefore, In the current study, data were collected by one-to-one interviews and face-to-face to focus on the social and financial actors in the refugees' issue according to each refugee's experience. Careful thought was given to the decision of the interview venue as this can influence the nature of the assembled data; it was essential to discover an area that was advantageous for the interviewee, that quiet enough to permit a sound quality recording, and where the meeting would not be disturbed (Saunders, 2011). The duration for each interview was about 60-90 minutes; this guaranteed the discussion could be inclusive, yet it was not all that long that the participant would lose interest.

In qualitative interviews, audio recording is an appropriate practice that allows the interviewer to focus on the discussion (Arksey and Knight, 1999). For Patton (1990), organising the notes under sections and subsections is a method of assembling related notes and following the procedure. Taking notes during the interview can limit the distracting from the interviewer and interviewees. Additionally, It allows the researcher to check what was said, the intended meaning if any question is missed. Spradely (1997) stated the researcher should be wholly engaged in responses during the interview, which can be attained by eye contact and providing care via body language. Interviewees deliver similar communicative forms, but these would not be recorded in sounds. However, they can be shown in video recordings. Nevertheless, the video recording can make the participants nervous, especially when talking about their immigration experience. Thus, audio recording can enhance the collected data accuracy (Patton, 1990), while reducing the nervous facet.

The utilisation of a recording device in interviews permits the researcher to focus exclusively on the discussion and guarantees precise information (Arksey and Knight, 1999). Additionally, taking extra notes might be a judicious back-up if the sound was not clear enough and underline to the participants that what they are saying is significant (Saunders, 2011). Consequently, all interviews were audio-recorded, yet extra notes were additionally made, with the interviewees' consent. A digital audio recorder was used in these interviews to provide the recording, tolerate long recording time, and file the audio interviews to be saved for transcription and analysis. All the audio recordings were transcribed later for the analysis purpose.

Personal interviews can take different structures, for instance, structured, semi-structured, and unstructured interviews (Longhurst, 2003). Structured interviews comprise close-ended questions posed in an exact request across various meetings with various people. It is objective as it gives no space to adaptability, along these lines restricting chances to investigate any thinking behind a member's reactions. It hence requires just a negligible reaction, yet the resultant data much easier to analyse. As Sekaran (1992: 192) stated: "Structured interviews are those conducted by the interviewer when he or she knows exactly what information is needed and has a predetermined list of questions that will be posed to respondents."

In contrast to structured interviews, unstructured interviews take a flexible format. In addition to standard questions covering socio-biographical details such as age, sex, and education, they contain open-ended questions designed to yield more qualitative data, but there is much difference between structured interviews



beyond question types and data. For example, May (2011:121) notes a distinguishing feature of unstructured interviews.

As opposed to structured interviews, unstructured interviews take a flexible configuration. Notwithstanding standard questions covering socio- biographical details, for example, age, gender, and level of education, they contain open-ended questions intended to yield more qualitative information. However, there is much distinction to them from structured interviews beyond data and types of questions.

In moving from the structured interview to the unstructured interview, researchers move from a circumstance in which they endeavour to control the meeting through foreordaining questions and in this way 'instruct' the respondent to answer as per the meeting plan (normalisation), to one in which the interviewee is urged to address an inquiry in their own terms.

Unstructured interviews use an open-ended questioning method to interview so have been alluded to as the informal conversational interview' (Patton, 2002). Sekaran (1992) argues that the unstructured interviews give the researcher the adaptability to investigate related strengthening questions and the capacity to control the conversation toward a path that appears to be generally fitting. Furthermore, the interviewees can react inside their own frame of reference and discuss themes in more noteworthy profundity. Despite the referenced advantages of unstructured interviews, they have shortcomings, such as consuming more time and attractive lack of focus, whereby consideration may meander and neglect to focus on the predefined topic. Thus, the profundity of data picked up on broad ideas might be constrained (Klenke, 2016), yet factors can mitigate such shortcomings, with a significant one being simply the interviewer. Whenever directed as needs be in appropriate conditions, semi-structured interviews give the best chance to acquiring point by point reactions in the required zones.

A semi-structured interview involves a distinct approach to gathering data on subjects as they allow the researcher to be in direct contact with individuals who are professionally linked to such practices. When the necessary information is absent, the in-depth interviews become a crucial primary source material as it involves data gathered specifically for the subject concerned. Such findings can reveal the reasoning behind certain practices that cannot be obtained from official reports to complement the said reports. This presents a more comprehensive and detailed outlook and is achieved through the participant's freedom to partake in an in-depth, relatively informal discussion that likely increases the researcher's understanding much.

A semi-structured interview includes a particular way to collect data on subjects as they permit the interviewer to contact directly with people who are expertly connected to such experience. At the point when the fundamental data is missing, the in-depth interviews become a critically essential source material as it includes information assembled explicitly for the subject concerned. Such discoveries can uncover the thinking behind specific practices that can not be gotten from official reports, so they can consequently supplement these reports. This presents a more exhaustive and point-by-point standpoint and is accomplished through the interviewees' opportunity to participate in an in-depth, generally casual conversation that reasonably builds the researcher's thoughtful much.

Robson (2002) describes the semi-structured interview as:

*“...predetermined questions, but the order can be modified based upon the interviewer's perception of what seems most appropriate. Question-wording can be changed and explanations given; particular questions which seem inappropriate with a particular interviewee can be omitted, or additional ones included”* (p.270).

The researcher prepares questions or themes for the interview ahead of time yet may decide to add some more questions according to the responses. The request wherein they are asked may likewise shift, contingent upon the progression of the discussion. At long last, follow-up inquiries might be posed to investigate an answer in more detail (Saunders, 2011). This adaptability implies that the semi-structured interview is by and large viewed as an especially reasonable data collection instrument where complex issues are being researched (Myers, 2013). As opposed to the pre-prepared question edge of the semi-structured interview, unstructured interviews are totally open-ended (Rubin and Rubin, 2005). They likewise vary in their essential concern; while unstructured interviews expect to evoke understandings or implications, semi-structured interview centre around clarifying specific process or issues (Rubin and Rubin, 2005).

A semi-structured method looks for harmony between the two alternatives: it should help keep the meeting on target while permitting respondents to respond to questions explicitly according to the study subject. Thus, semi-structured interviews would be able to keep the discussion cantered by posing a progression of explicit inquiries about the subject to evoke pertinent reactions and additional bits of knowledge into implications. The flexibility of semi-structured interviews is another purpose behind picking this method as it abstains from introducing an exact ordered rundown of inquiries (Kumar, 2005) so permits the researcher to investigate more a theme through questions that may emerge because of specific reactions. Additionally, this allows the interviewees to reveal their encounters, perspectives, and contemplations more, which may thusly trigger more questions accordingly. Consequently, topics can be investigated further (Robson, 2002), which encourages collecting rich, top-notch information.

Since this study is exploratory in nature, semi-structured interviews were viewed as more appropriate. The semi-structured interviews are the most well-known choice in refugees research since it empowers interviewees to communicate their own perspectives and observations in their own words, while simultaneously permitting the researcher to react to their interests and to look for the additional elaboration of the key focuses where vital (Wilson, 2010). The interviews, which were directed face to face, empowered the researcher to go further and reveal data that could not be gotten from the yearly reports and sites.

## **5.9 Interview structure development of the questions**

The set of questions presented in (Appendix I) was utilised as a guide during the interviews. The interview questions were drawn from several sources, including the literature review, the researcher's own experience, and discussion with co-workers, fellow students, tutors, and research participants (Saunders, 2011).

The interview questions (Appendix I) start with demographic information, then follow the interviewees' immigration journey from Syria to the third safe country until reaching the UK. During this journey, there are two main routes that have to be distinguished because they affect the interviewees' financial inclusion experience. One route was taken by the refugees who travel from Syria to settle temporarily in a third safe country and register themselves with the UNHCR as refugees; then they were chosen to resettle in the UK. The other route was taken by asylum seekers who moved from Syria to seek refuge in the EU, particularly in the UK, moving from country to another until reaching the UK. Each journey has its hardness and reason why the individual chose it. This study highlights these two routes reflections on the Syrian refugees' experience and financial inclusion in each country. The last parts of the interview focus on the refugees'

new lives in the UK and the determinations of their financial inclusion including their faith, and financial literacy, and FinTech.

### **5.10 Population and Sample (Justification and Difficulties)**

Purposeful sampling shows another expected differentiation in the act of qualitative research. The qualitative researcher is keen on a little example that investigates an issue in depth. There are no standards that oversee the size of the population sample in qualitative research. A purposeful sampling includes deliberately choosing "data-rich cases" that give remarkable information with respect to the "issues of central importance to the purpose of the inquiry" (Patton, 2002). Meanwhile, each qualitative research is one of a kind naturalistic request, the purposeful sample is planned around a selective rationale that fills a specific need. Be that as it may, things are not unique for the quantitative researcher whose samples frequently experience selection bias instead of being classic random samples.

Cautious thought of the sample was significant if the research was to respond to the study questions and meet the research objectives. Rarely it is possible to gather data from a whole study population, yet limitations as far as time, finance and access regularly make this incomprehensible. In these conditions, it is important to utilise inspecting to guarantee that adequate significant data is gathered (Saunders, 2011).

A critical part of data collection is finding and selecting the most suitable applicants. Probability samples are commonly utilised for positivistic research methods, while a non-probability approach is more frequently employed in phenomenological research (Riley et al., 2014). What distinguishes non-probability from probability sampling is that the former does not require random

selection while the latter does. Non-probability sampling involves specific sampling instead of non-selective random sampling. In this study, the sample is 'self-selective', meaning participants specific to the subject matter were selected using purposive sampling. This is a form of non-probability sampling utilised to explore certain practices in a specific cultural setting. The inherent bias of this technique might influence its efficiency, though it is robust compared with random probability sampling. Purposive sampling also adds value to the data collected, as it contemplates the reliability and competence of the chosen participants (Tongco, 2007) (this study involves 45 individuals).

A critical part of data collection is finding and choosing the most appropriate applicants. Likelihood tests are ordinarily used for positivistic research methods, while a nonprobability approach is all the more frequently utilised in phenomenological research (Riley et al., 2014). Distinguishes non-probability from probability sampling that the previous does not require random selection while the last does. A non-probability sampling includes explicit sampling rather than random sampling. In this research, the sample is 'self-selective', which means interviewees explicit to the topic were chosen utilising purposive sampling. This is a type of non-probability sampling used to investigate certain practices in a particular social setting. The natural bias of this procedure may impact its productivity; however, it is robustly contrasted to random probability sampling. Additionally, purposive sampling increases the value of the data gathered, as it contemplates the reliability and capability of the picked participants (Tongco, 2007).

This study includes 45 semi-structured, face to face interviews was conducted by the researcher with Syrian individuals who came to the UK as refugees and asylum seekers, male and female, their age ranges from 19 to 68 years old, from various cities, backgrounds and occupations. The researcher knows some of the Syrian refugees and asylum seekers interviewed while working for the British

Red Cross and the Refugee Council in Sheffield as an interpreter. The researcher helped some of these refugees open bank accounts in South Yorkshire and noticed that these three aspects (faith, financial literacy, and FinTech) affect their decisions towards accepting bank accounts. The interview sessions were conducted between 03 March and 04 October 2019, and the study's primary empirical data derives from interviews conducted. The interviewees were paid for their time and transportation to the interview venue. All their rights during the interview were explained to them in Arabic, and they signed a consent form to conduct the interview.

### **5.11 General information about the interviewees**

The researcher during the interviews collected general information about the 45 interviewees' name, gender, age, refugee status, marital status, city of living in the UK, number of household members, the third safe country they were in, time spent there, cost of living there, work experience time, study background, financial literacy level, income and expenses in Syria and the UK, immigration journey cost and duration, how long it took them to find a job in the UK, which benefits they are under, and their work experience field. Additionally, short biographies about each interviewee were added to this study to know more about them and their experiences before, during, and after their immigration journeys (Appendix II).

### **5.12 Interview Guides and Questions**

An interview guide was developed to ensure all fundamental areas were explored during the interviews. This loose framework comprised three sets of questions, each based around a specific area. The conducted interviews were about gaining

in-depth understandings into the overall refugees' finance and, specifically, in these three areas financial literacy, faith, and FinTech. Plentiful is elaborate in this subject, so the interviews were intended to avoid limiting deliberations to explicit questions and to allow follow-ups for more profound search. The interviewees were even encouraged to express feelings and ideas about subjects outside the stated areas and develop further. This avoids limitations due to the semi-structured interview model. Nonetheless, the threat is that many unrelated data can arise, so it was the researcher's responsibility to avert the interviews from drifting too far from the attention or for the following ideas believed not relevant in many details. The given questions were short and planned to inspire open discussion of the studied issues, and this assisted the researcher to avoid such diversion from the subjects (the interview questions are presented in Appendix I). As some interviewees were requested to expand their statements using follow up questions when thought essential for specific responses, the researcher could encourage in-depth discussion when certain ideas appeared principally significant.

### **5.13 Recording Interviews**

In this study, all interviews were conducted in Arabic (i.e. Syrian dialect). The interviewer sought a suitable setting for the interviews (e.g. a quiet room to prevent interruptions and distractions), but there were limited options but manageable because both parties prefer a public place as a venue of the interview. Some interviewees asked not to mention their real names—all participants consent to the use of the audio recording.

### **5.14 Transcription and Coding**



The interviews' audio recordings are the primary sources of data in this study. These recordings were coded for documentation without any edits to the audio. Later they were transcribed into word files. All audio recordings were transcribed into texts by the researcher, including all questions and answers. The researcher listened to the recording while reading each attached transcript to ensure no mistakes were made through. The researcher worked in translation and interpreting and he is familiar with the nature of the interviews spoken language (i.e. Syrian dialect) so he was able to transcribe the audio files of the interviews directly into the English language.

### **5.15 Interview Analysis and Validation**

Analysis of the data is essential when the researcher is able to draw corollaries and conclusions to answer the research questions. Analysing the data includes an interpretive procedure whereby researchers utilise their own decisions and findings in their reactions to the questions they posed toward the start (Tashakkori & Teddlie, 1998). Eisenhardt (1989) declares that for qualitative studies, analysis is done in corresponding with collecting data, which somewhat occurs; however, others propose that much investigation also occurs after data collection. For instance, Miles et al. (1994) state there are three phases of data analysis: reduction, display, and conclude with a confirmation. The first is tied in with acquiring the data yet, in addition, getting this into an appropriate essential and unique structure; Thus it includes a procedure of change, with the suggestion being this is to a great extent a mental process (this maybe has matches with Eisenhardt's (1989) synchronous procedure of collecting and analysing data). The second is tied in with introducing the data in a suitable dense structure. It includes picking data yet additionally making oversights, which is essential given the plenitude of qualitative data; thus, such screening includes analysis. 'Suitable'

here implies that researchers can take part in the third phase of analysis utilising this – that is, they can make a conclusion based on what is introduced. This, at first, appears to be more about deductions than end summaries (recommending much analysis is included). Likewise, there is a confirmation procedure in this third stage, as one analyses the information introduced to distinguish significance, proof, designs, associations, issues, and abnormalities, and clarifications, at that point makes recommendations from all these. However, more standard ‘conclusions’ will, at last, be made toward the finish of this stage.

The data analysed herein originates from the conducted interviews (verbal form). This thesis employs a thematic analysis, which many supporters for qualitative data regardless of the studied areas (Boyatzis, 1998). Braun and Clarke (2006: 6) explain “a method for identifying, analysing, and reporting patterns (themes) within data”. Also, Boyatzis (1998) stated that thematic analysis is about interpretation and designated that it is much broader than simply identifying patterns, yet this does seem part. Braun and Clarke (2006) illustrated that an essential feature of this technique is its flexibility (Pratt, 2011), which means it can be applied through a varied range of theoretical, epistemological, and ontological approaches instead of having superior scope within researches. In contrast, this scope is through this theoretical liberty that a thematic analysis provides a flexible and practical tool of analysis. This offers a rich, complex, and detailed amount of data (Boyatzis, 1998).

The leading study stages are taken through this research of data collection and data analysis. Also engaged in mutual act to shape themes. Theoretical notions were progressively established during data collection, while associates between data collection and theory contributed further clearness and understanding of concepts and themes that emerged. Whereas the researcher collected data, a crucial apprehension was which theory fitted the collected data from the interviews. Primarily, the procedure was a little free but became more dignified

with more understanding and guidance from the literature. The procedure applied notes and themes on the transcribe interviews, then organising these into sub-themes, with classifications done according to codes from the main streams in the interview responses. Any irregularities, such as an interviewee offering different opinions for questions, were a significant concern. The same also applied to unwanted oversights, so the data was later checked again for these. Coding and classifying was a simple progression whereby the researcher manually highlighted patterns, raw data, and coding into a Word document. To verify the transcribed data from the interviews, a professional Syrian translator assisted with and afterwards checked this procedure to verify this but also even improve the translation quality and end result.

### **5.16 Thematic Analysis**

Gillham (2000) specifies that *“there are two essential strands to the analysis...identifying those key, substantive points... putting them into categories”* (p.59). interviews were conducted in Arabic and transcribed into English. The themes have arisen from the participants' answers and observations, along with the research questions, the theoretical and literature frameworks. The transcripts were revised several times, and initial notions highlighted, and fascinating data coded and characterised under the themes.

The interview data were subjected to thematic analysis in order to investigate key social and financial actors' perceptions around the Syrian refugees' immigration journeys and their financial inclusion experience before, during, and after their journeys. After they arrived in the UK, the focus was on the effect of their faith, and financial literacy and FinTech on their financial inclusion in the UK.

### **5.17 Research Method Limitations**

Though several researchers have used interviews as a primary collecting data method on refugees' issues, this method has disadvantages. One is in the sample selection process. A purposive sampling includes much subjectivity that can deliver partial representation. Nevertheless, it is almost impossible to interview every person related to the refugee matter. Moreover, interviewees' personalities diverge, with some being more shy, friendly, or talkative than others, which may affect the outcome of the interviews. Whereas the researcher plays a role in helping the more discreet interviewee to converse. The researcher guarantees equal treatment to the interviewees nonetheless of such characteristics. Furthermore, the value of data is determined by the researcher's capability to utilise the material to enlarge the evidence presented. Ultimately, to find constancy within the information attained to validate this data (Tonkin, 1995). Additional apprehension is the degree to which the data collected is dependable as there is no guaranteed process to validate such collections, but in this study, the researcher applies cross-verification approaches to perceive inconsistencies from the interviewees' statements. The interview method suggests that sessions are held within a relaxed setting to help the interviewees. All the interviews were held in a public place where the interviewees were comfortable and encouraged to talk and share their immigration experience, which may counter the numerous mentioned matters.

### **5.18 Summary**

This chapter presents the methods and methodology that were applied in this study. It starts by conferring the perceptions of ontology and epistemology before comparing the positivist and interpretive paradigms. It justifies the choice of interpretive approach. The primary specific method involves analysing the

qualitative data gained from conducting semi-structured interviews with 45 Syrian refugees and asylum seekers in South Yorkshire. Data collection methods are presented, and their affiliation with the research questions explained; the chapter designates how data were retrieved by interviewing Syrian refugees and asylum seekers who became refugees. Turning to the analysis stage to reach qualitative information from the semi-structured interviews was imperilled to thematic analysis.

## **Chapter 6: Interview findings: Exploring the experiences of Syrian refugees living in the UK in relation to financial inclusion in Syria, in the third country and in the UK**

### **6.1 Introduction**

This chapter explores the interviewees' experiences regarding financial inclusion to explore the ease or otherwise that they have faced in gaining access to finance and reveal their views and attitudes towards finance. This chapter focuses on the interview data for the period while they were still in Syria, while they were in the third intermediary country and then since they arrived in the UK.

### **6.2 Financial inclusion in Syria**

- What is the preference of Syrian people regarding financial inclusion (cash or cards)?
- The reasons for their preference.
- Their view of points (level of trust) about dealing with banks, and the relationship between banks and government in Syria. (compare this later with the UK).

According to The Global Economic (2019), the percentage of people aged 15+ who have a debit card in Syria in 2011 was 6.16 per cent compared with the global average in 2011 based on 147 different countries, which was 31.50 per cent.

In August 2011, the US Treasury added to its sanctions list the state-owned Commercial Bank of Syria and its affiliate in Lebanon. Visa and Master Card credit cards are no longer available for the Syrian people because of Damascus response to the Syrian people during the latest Syrian crisis under current U.S. sanctions. The credit card firms have stated that their cards in Syria are no longer legitimate. By law, visas are required to respect the financial restrictions against

Syria of the United States Department of the Treasury. As explained by the Visa firm: Consequently, under the latest extension of restrictions, Visa has suspended its payment card operations in Syria. The drive to ban the credit cards that Syrian banks started issuing for local consumers in 2005 may also influence the prominent traders' community, who are an affluent framework of merchants with support to the Syrian government, or at least no strong resistance. (Finance Nine, 2019).

When interviewees of the recent study talked about their financial inclusion experience in Syria, most of them answered that they did not open a bank account in Syria because in their daily life there is no need for the bank unless they have an import-export exchange, they would need the bank to help them in their finance, such as providing the letter of guarantee for their trade transactions.

“I received and paid money in Syria in cash because that what they do there and we do not have options at that time” (Jana, Female, 36 years old)

“We received our income from the farm and shop we had in cash because that what they do in Syria and we do not have options at that time” (Khaled, M, 42).

“I received and paid my salary in cash because that what we do in Syria and I do not need a bank account there and never think to have one” (Maher, M, 25).

“All my life I was using ash, never used bank there in Syria” (Ali, M, 68).

“I received and paid in cash because that what they do and we do not have options at that time” (Abdulkarim, M, 27).

“For my shop transactions we used cash or transfers or buying on credit, no bank accounts. Our extra monthly money from the shop income we used it to expand our shop and bought a new bigger shop” (Subhi, M, 54).

When some Syrian people open a bank account, they face lack of infrastructure to support their financial needs, as most banks do not have bank cards to be use, and there is lack of ATMs in all Syrian cities and they will be crowded especially at the beginning of the month when all people who receive their salaries by bank transfer go to the ATM to withdraw all their money at once, therefore most times these few ATMs run out of cash during that.

“I had a bank account in Syria to keep some money for my family in case they need it, but at that time the bank account has no card so they could not use it, I used it later” (Saad, male, 30).

“I got a loan from a bank in Syria when I got married for the house and paid it back before I travel. It was very important and useful for me, without that loan I could not get married then” (Luai, M, 42).

A bank transfer pays most Syrian employees who works for foreign organisations such as the UN, normally withdraws the entire amount concurrently, since they have no confidence in the banks and there is no store or facility allows payment by a card.

“I receive and pay my salary in cash in Syria, because that what they do and we do not have options at that time, later on, they provided bank accounts and cards to the UN employees. I had a bank account but did not receive my salary in it (Lubna, F, 38).

“I receive my salary in cash, after 2010 we started to receive our salaries from the commercial bank, and we used the card just to withdraw cash because all shops use just cash. As an employee at a governmental organisation: the industry ministry I started to get my salary in the bank from 2010, we had no choice in



that but we withdraw the salary in full to buy stuff as the shops do not use or accept bank cards” (Luai, M, 42).

“FI in Syria is not important and I do not trust them, and it will not make life easier. They are just good when you are dealing with international organisations such as the UN, or for import-export purposes” (Jad, M, 43).

During the Syrian crisis, most people do not have extra money or saving and when they rarely have, they transfer the Syrian pounds amount into Dollar because it is more stable than the Syrian pound or buy gold if possible.

“I received my salary in Syria mostly in cash but when I got a contract to work with the UN they paid into my bank account. I received and paid in cash because that what they do there and we do not have options at that time apart of the UN that was their system, but when I get paid I withdraw all the money in once because I used to transfer them to USD as it is more stable than Syrian Pound SYP” (Jad, M, 43).

“cash is safer in Syria, and the government dominates all the banks in Syria and I do not trust the government there as they can seize my money and I would never get them and the SYP lost its purchase power and people do not trust it” (Mustafa, M, 34).

According to the International Monetary Fund's most recent estimates, Syria's foreign reserves were \$18.2 billion at the end of 2010, just before the turmoil started. Up-to-date estimates for the reserves, like other Syrian economic statistics, are inaccessible. On the other hand, private analysts believe that savings have shrunk by at least a few billion dollars since then. If reserves run out, or if Syrians think they are about to run out, concerns of an uncontrolled depreciation

of the pound could spark a mass exodus from bank deposits denominated in the local currency (Reuters, 2019).

In general, Syrian people do not trust their banks because, while many banks in Syria are private since 2010, they still are the control of the government that can seize any bank account and its sums for no reason.

“In Syria, it is important to open a bank account just for import-export transactions. It is just for rich people” (Awad, M, 55).

“It is easy to open a bank account and to put your money there while it is so hard to get your money back of them and they ask for many proofs and credentials” (Samir, M, 41).

“Even the private banks work under the government supervision; they are not private at all, the government can seize your money in any Syrian bank with no reason or warning” (Odai, M, 54).

“I do not know, because no need for them, and cash is safer in Syria, and the government dominates all the banks in Syria and I do not trust the government there as they can seize my money and I would never get them” (Lubna, F, 38).

“Somehow it is safer, but in Syria, it is dangerous as many banks were bankrupted” (Maher, M, 25).

Syrians who have a trade or a shop in Syria, after dealing with the same traders or product providers, they started to trust their customers and allow them to buy on credit, and usually they pay them back weekly.

“We sell in credit for some customers and we buy in credit from some suppliers. My regular dealing with the transfer company did not let me need any banking services as I deal with this transfer company daily. I thought about opening a bank

account but it was not safe because all banks under the government control” (Subhi, M, 54).

“I received amounts from our customers in cash and buy the products of my shop in cash or credits from the companies and traders I deal with, but all my expenses are in cash as all shops accept only that way of payment” (Abdulrazzaq, M, 42).

“Almost all of our shop transactions in Syria were in cash, sometimes we buy from a company on credit, but we do not use bank cards or checks for buying and selling” (Abdulkarim, M, 27).

Women who do not work do not think of the bank or of the financial inclusion, because there is no need to do so in Syria, while their husband, brother or father is the breadwinner who provides them with the basics they need and sometimes gives them regular payments for their own expenses.

“I had no income as I never worked due to my health situation. My brothers, who work as labour workers in construction gave me some money every month for my expenses. So if I have money I buy some personal stuff in cash if not I do not buy, rarely I buy some necessary products on credit from a local shop we know. I did not go to any bank in Syria and I do not know their services” (Shukria, F, 36).

“I tried to manage my budget in Syria by myself. I was not working there and my brothers were not rich and they did not give me much, so I manage my expending according to the money I get till I get another payment from them because they gave me money but not regularly, so I could not have any saving in that situation” (Shukria, F, 36).

All shops accept cash and only cash, especially after the crisis, apart from some big shops which accept cards and usually they are very expensive and not very popular.

“I got paid from a chocolate factory monthly in cash, all the wages and salaries were paid in cash. I pay my expenses all in cash, there is no credit with shops. I did not have a bank account before because I did not know what it is for, and I do not need it. Moreover, I did not know anyone who opened a bank account in Syria.” (Lina, F, 32).

“In Syria I used to work in embroidery: which is patterns that are sewn onto cloth using threads of various colours (Oxford dictionary, 2010). A man used to bring work for us from Aleppo so I could do it at home and deliver it next week, I earned around 2000 SYP= £3.5 a month in cash, and I spend them all as I help my husband with the family expenses, he used to work as a bricklayer there is no need for me to open a bank account in Syria as I get my wage in cash and spend for my rent and other expenses in cash as well. (Samaher, F, 32).

“I received and pay in cash because that what they do and we do not have options at that time” (Ali, M, 68).

### **6.3 The refugees' journey**

- Where did you use to live in Syria? Why did you leave?
- The reasons to choose the third safe country (before coming to the UK).
- The refugees' suffering to find a job and get paid in the third country.
- Compare with their wages in the third country with that country's wages according to the WB data.
- Compare between turkey and Jordan/ Lebanon in regard to ability and allowance to work.

- Where did you use to live in Syria? Why did you leave?:

In and out of Syria, the displacement is immense, complex and fast. Displacement arises for a variety of reasons as indifferent disagreements. Unprecedented attacks on regulars have pushed many civilians away from the danger of being stuck in the crossfire or deliberately picked on by the army. Many displaced people in neighbouring countries report that they fled their homes, escaping from threats, bombings or threat of military action. However, there are also signs of a concentrated abuse of human rights (UNHCR, 2013).

Individuals are expelled because of organised attacks and savagery as well as, due to the consequences of the disaster, they can no longer survive there in their society. At the moment where citizens lose their income, home and family members and are unable to find their life essentials, they migrate to places where they trust that they will have the choice to endure, always first within the nation and then over a border into a neighbouring region.

The effect of the crisis on typical life in Syria is difficult to overestimate. The demolition of infrastructure and critical foundations, and the abolition of transparent governments, such as electricity, food, schooling, health care and waste disposal, have undermined the running of life at all grades. The United Nations Development Program declared in March 2015 that 80 percent of Syrians in the world were living in poverty, the future had plummeted by 20 years, and since the combat began, the economy had lost \$200 billion. It assessed that since the fighting, 3 million Syrians had lost their jobs, with joblessness flooding from 14.9% in 2011 to 57.7% by the end of 2014. In 2014, more than 50 percent of young people did not go to any kind of education (Yazigi, 2014). Indeed, the lack

of resources for children to pursue their schooling is, by all accounts, the prime motivation for relocation.

The Syrian refugees interviewed in this study come from different locations in Syria and represent almost all of Syria's provinces. They come from the capital of Damascus, from the suburb city of Daria, from the southern province of Deraa, from the central provinces of Homs and Hama, from the northern provinces of Aleppo and Idlib, from the eastern province of Qamishli, and from some western villages, such as Qusair.

“I used to live in Syria in Homs. I worked at a public university in Syria and it was hard for me to stay after I got pressure and threats from students whom the government supports” (Jad, M, 43).

“Homs. I worked all my life in the public sector and was afraid that the government will request my sons for military services so I had to flee with them for their and my safety” (Muna, F, 65).

“Deraa till 2012. It was very dangerous there” (Abdulrahman, M, 62).

“Daria till 2012. It was very dangerous there. I moved to Damascus for a while before I relocated with my family in Lebanon” (Abdulrazzaq, M, 42).

“Maara. It was dangerous there” (Abdulkarim, M, 27).

“Idlib. It was dangerous there. Everything we earned we put in that shop but we lost it after some bombing on it and we had to leave for our safety” (Afraa, F, 46).

“Maara. Our shop was bombed three times and it was not safe to stay there. We left to Mantef which is a small village for seven months but it was so poor no water or electricity” (Subhi, M, 54).

“I lived in Aleppo with my son all our lives, he used to work in a fashion shop there. I was so worried about him to be a target for killing or kidnapping so I decided to move to Turkey” (Samar, F, 45)

“Qusair till 2013. It was very dangerous there as there are armies from the government and the resistance. Our shop and house were bombed” (Khaled, M, 42).

“Damascus. It was dangerous and the government wanted me due to my opinion against the regime” (Maher, M, 25).

“Homs. My husband seek asylum in the UK and I reunion with him” (Jana, F, 36).

“My husband and I used to live in Saudi Arabia. He was arrested in Homs when we were on vacation there, and his work in Saudi Arabia refused to renew his residency, So we have to immigrate to Turkey first where we found a smuggler arranged our route to seek asylum in Europe” (Hiba, F, 31).

“In Hama and Homs, it became hard and dangerous to live there with no hope for a better future, especially for a family man like myself. The job became a dangerous place as my responsibility is to issue the fuel allowances for the industrial factories and during the crisis, many factories shut down yet they still receive their fuel allowance, because my manager wrote their names on the allowance table to sill their allowances to other people. When I discovered that and faced him, I got threats to be killed many times. then I decided that I need to go away” (Luai, M, 42).

“Homs. There is no way to live there with family and children, especially when the prices became so high and the income stayed the same” (Lubna, F, 38).

“The crisis in Syria started in 2011, the situation in Idlib was not very violent at the beginning, but in 2013 the planes started to shoot on our village Kafer Lata



and throw explosive barrels (one of them dropped on my sister's house, three stores fall down) Many people were killed including 5 of my sister family. We moved to another village which was a little bit safer for 25 days before we moved to Lebanon.” (Samaher, F, 32).

“We used to live in Qamishli (North East of Syria), we left because it is not safe anymore and there is no more work for my husband, and it is not good for living in general” (Lina, F, 32).

“In Qamishli, all my brothers left Syria to Turkey and one of them went to Iraq, It was hard because they have to walk to there, then another way was opened so I went to Iraq by sea. After the crisis started in Syria, it spread to Qamishli and we had some violence and shooting around the city and then in Qamishli itself till it became unsafe to live there anymore” (Shukria, F, 36).

“Deraa, In 2011 I travelled from Kuwait to Syria then the crisis started in Deraa and they requested me for military service, and it was horrible to go to military and I will never do it because they force the privates to shoot Syrian civilians and I cannot do that at all, so I was hidden for 5 months, then I found a smuggler to pass to Jordan and then I went to Kuwait as my residency there is still valid” (Saad, M, 30).

“Left Syria because I was requested for military service under the new military rules, and that means I will shoot on civilian, so I fled to Lebanon” (Younes, M, 38).

“In 2011 I travelled from Kuwait to Syria then the crisis started in Deraa and they requested me for military service, and it was horrible to go to military and I will never do it because they force the privates to shoot Syrian civilians and I cannot do that at all, so I was hidden for 5 months, then I found a smuggler to pass to Jordan and then I went to Kuwait as my residency there is still valid. I stayed in Kuwait till 2015 when they conned me; the officer I used to buy

containers from him keeps give me containers regularly (I pay the price of the containers and after a week he calls me to collect the container from the port) till in 2015 he sold me 8 containers of Zara products cost me \$250.000 because they breach the trademark of Burberry so they were seized by the customs, then this officer was disappeared and I lost everything” (Saad, M, 30).

- The reasons to choose the third safe country (before coming to the UK):

The conflict in Syria has taken thousands of lives since 2011 and has left 11 million people in need of humanitarian relief. More than half the country's population has been forced to leave their homes, including 5.6 million refugees in neighbouring countries seeking shelter and another 6.1 million internally displaced people in Syria (UNHCR, 2019). The number of Syrian refugees in the neighbouring countries remained stable at the end of June 2019, officially standing at 5,625,871 in five primary countries, 3,614,108 in Turkey, 929,624 in Lebanon, 662,010 in Jordan, 252,983 in Iraq and 131,433 in Egypt. (3RP, 2020). As the U.N. has indicated, nearly 50 percent of all Syrian exiles are younger than 18. For a great amount of time, often years, most have been out of school. In 2017, the refugee crisis's critical weight continued to fall mainly on the neighbouring nations in the region. The highest number of enlisted exiles per capita on the world was in Lebanon and Jordan. Jordan is an asylum for 655,000 Syrians registered with the UNHCR, but several thousand more Syrians are believed to be unregistered in Jordan (UNHCR, 2017). One out of five people in Lebanon is a displaced migrant, while one out of every 15 in Jordan is an outcast. Meanwhile, Turkey is continuing to promote the highest number of evacuees on the planet. In addition to migrant citizens from various foreign countries, Iraq and Egypt continue to promote large amounts of Syrian exiles.

Abuse, lack of stability, collapsed infrastructure, and many other life-threatening factors have caused many Syrians to flee their homes and cities and to consider where to go in an emergency. So, they preferred the nearest safe city or boundary, and how secure it is to reach their destination also influenced their decision. Usually, Syrians who lived in northern provinces such as Aleppo and Idlib went to Turkey, who lived in eastern cities such as Raqqa and Qamishli went to Iraq, who lived in southern cities such as the southern rural cities of Damascus, and Daraa went to Jordan, where Zaatari camp was built. People who resided in the west, in the central provinces, and those from the capital of Damascus, moved to Lebanon. The migration of Syrian refugees is so high that they transform the populations of countries that have welcomed them, such as the Zaatari camp, which became the third populated place in Jordan.

“I left in 2013, went to Lebanon for five years, and I have been here in the UK for one year. We left Syria all together with my husband and children to Lebanon” (Samaher, F, 32).

“I moved with my sons to Jordan in 2012 because it is close to our city Deraa and my daughter moved to Lebanon with her husband” (Ali, M, 68).

“I travelled with my family to Turkey, and stayed there from 2012 till 2018 it is the closest to us 1 hour by car and at that time it was easy to enter Turkey, so we went there legally by our passports, While we still have some money left.” (Afraa, F, 46).

“We went to Iraq, it was the closest border our city Qamishli in Syria, we stayed at a camp for the UN next to Arbil for five years. The UN used to provide us with some food and cooking materials (rice, flour, tomato puree, olives, and sugar) but not anymore, and my husband had to work to provide our living essentials” (Lina, F, 32).

Owing to the brutality and shortage of resources and infrastructure during the crisis, many Syrians were forced to move away from their homeland. In Syria, they migrated to some better areas where they have some friends or relatives. There are 6.6 million internally displaced people in Syria today, according to the UNHCR.

“We used to live Maara in Idlib. Our shop was bombed three times and it was not safe to stay there. We left for a small village where my cousin lived for 7 months but it was so poor a village where no water or electricity. Then the troubles started in this village so had to travel from all Syria and we went to Turkey” (Abdulkarim, M, 27).

“We left our hometown to a village called Mantef. We did not pay rent because we lived at my cousin’s house. Then in Mantef started the troubles worse than our hometown and there is no income at all. So, we left again to Turkey” (Subhi, M, 54).

Most Syrians when they left their homes, they were expecting to come back soon when the crisis finish, it never occurred to them that it will stay that long. They choose their next destination to be close to Syria or according to their family members who lived in close cities to the Syrian border and they were willing to have them as guests in their houses or next to them.

“We moved to Irsal in Lebanon where some of our relatives live and it is close to us, so we can come back when the chaos ends. We spent there 4 years until we came to the UK. My 2 sisters followed us to Lebanon, and we lived at the camp” (Khaled, M, 42).

“We lived first in Mersin with some people from our hometown then we rented a flat there for 6 months we thought that we will return to Syria after that, but we stayed there for 5 years” (Subhi, M, 54).

“I liked there in Beirut because it is close to Syria so I can go back any time (I thought it would be soon)” (Abeer, F, 38)

Legal identification plays a crucial role in helping refugees live better with the consequences of migration, reducing the likelihood of statelessness, and making it possible for Syrian refugees to gain access to permanent solutions. Their security remains a key aspect of the protection response, with 2.5 million Syrian refugee children, (3RP, 2020).

Some Syrians wanted to travel to other countries to use their airports while the airports in Syria were closed for a long time, and their destinations were other locations where they had certain relatives. However, due to a lack of qualifications required for travel, many of them were unable to travel from that country, such as children's birth certificates they missed during their fleeing journey or some other bureaucracy problems.

During the primary, long periods of the Syrian crisis, Lebanon, Jordan and Turkey allowed Syrian refugees to move into their territories. Since 2014, however, these nations' governments have steadily shut down formal and informal crossing points, closed their borders, and reinforced outskirt control with military operations targeting displaced persons. They have familiarised themselves with valid challenges to Syrian exiles by implementing visa conditions or enactments that reject newly displaced persons from the legal right to remain legitimate. Lebanon closed its doors to refugees fleeing the Syrian crisis in December 2014 with exemptions for "humanitarian reasons". In addition, the Lebanese government declared new limits on the entry of Syrians into Lebanon in 2015,

ordering all displaced persons to apply for visas before entering. Via all of its informal crossing points in the east and west, Jordan allowed Syrians to access its territory, although many Syrians and Palestinian displaced people from Syria were denied entry. After May 2014, more limits on informal crossing points and refoulement cases that obstruct Syrians from crossing into Jordan have been closed and enforced by Jordan (Amnesty International, 2015).

“After Kuwait I travelled to Jordan stayed there for 4 months, then went to Turkey where I stayed 10 days, then by boat to Greece. My wife and children were in Jordan and they could not travel to Turkey because my children were born in Jordan and they do not have passports because I could not go to the Syrian embassy to have their passport as I fled from Syria and I was worried that I was wanted there. We could not settle in Jordan because people there are so greedy and the prices are so high, especially house rent and they let you rent a house which usually in a bad situation that we as Syrian will never live in it in that situation. However we could not leave from there because of my children's passports problem So we develop the house then the landlord asks for a rent increase or kick us out and that happened with many people in many cities in Jordan” (Saad, M, 30).

“We moved to Damascus from a town close to Damascus called Daria. We stayed there till 2014 and it was dangerous as well and there was no future for me working there as the army came to my shop and took all the products costed me around SYP 3M and I lost everything and I had to leave. I lost SYP 2M as products sold to people and they never paid me due to the crisis. I went to Lebanon to get the plane to Egypt but the visas were wrong spelled and it took them long to sort it. So I lived somewhere close to my sister in Rashia next to Beirut” (Abdulrazzaq, M, 42).

Over the crisis, Syria's neighbouring countries changed their visa requirements, from only getting a Syrian ID to having a passport and demanding a hard visa, which had a big effect on the routes of the Syrian citizens, so their path to refuge changed accordingly to find the simplest and most open route when they were forced to leave. The fastest way for Syria to flee, which has less army guards, is not necessarily the nearest way. The transport and safety costs of the road have been continually changing from day to day.

“My journey was first to Turkey, Greece then the UK, it was the easiest route to Turkey at that time from my city Homs” (Ahmad, M, 24).

“It used to be easy to go to Turkey for Syrian in 2013 by plane regularly, I spend there a week till the smuggler take us by sea after third try we successes to sail by a tourist boat to Greece where I spent a month till I got a European ID which I used it to come to the UK by plane. It cost me around £8000 for each adult to reach here including the ID, transportation, and living expenses during the journey” (Zaher, M, 33).

The Turkish government terminated the Syria-Turkey Visa Waiver Deal in January 2016, which allowed Syrian nationals to move into Turkey without visa requirements. Turkey has closed its land crossing to Syrians since beginning of 2015 (Human Rights Watch, 2015). By constructing a 550-mile strong concrete divider along its border with Syria, Turkey also wanted to truly hamper the intersections; half of this divider was completed by May 2016. (Amnesty International, 2017).

The Syrians adapted to these reforms after the neighbouring nations modified their entry conditions and made it impossible for the Syrians to get in. Syrians who wished to leave Syria had to pick another border to accept them to enter

without any passport or visa with only their ID, while many of them were unable to grant a passport in their vital circumstances at the time; in particular, because of the crisis, much of the government department was closed. The other choice they had was to pay several people at the border without any travel papers or visas to let them in. Others had to take a new path to travel to Africa, although it is far away for them.

“I went to Erbil in Iraq and lived in the UN refugee camp there, it cost me around SYP 50.000 = £85 without a passport just by my ID. I did not have a passport at that time because I never travelled. Iraq was the closest border to us that we can enter with just ID. I spent there 5 years, then I came to the UK one year ago” (Hala, F, 35).

“We went to Lebanon mount, in Aalieh where is the camp, we went there under our Syrian ID without a passport, there is a friend of my brother arranged that for us and it cost us around 15,000 SYP = £25” (Shukria, F, 33).

“After a very long and tiring journey through many European countries I was hidden in a Lory travelling from France to the UK, I asked here for asylum and when I got the refugee status, I applied a family reunion for my wife and children to bring them from Jordan camp” (Saad, M, 30).

“From Damascus, I travelled by plane to Algeria as at that time it was allowed for Syrian to travel to Algeria without a visa. Then to Lybia by land, to Italy by boat, to France by train, to the UK by plane. I choose Algeria because it used to welcome Syrian with no visas and this route became easier than Turkey Greece were many Syrians stuck in Greece” (Maher, M, 25).

“After I lost my husband during the Syrian crisis, I gather my sons and rented a car to take us via a hidden route to Lebanon. It cost me more than \$ 1000” (Fatema, F, 33).



After a while, refugee status in the new countries was given to male Syrian asylum seekers who entered Europe by different routes by airlines, vessels, vehicles, or walking. They began demanding reunification in Syria or other countries with their relatives. In Syria, most of the European embassies were closed. So, to have visa interviews, wives and kids had to fly to another world. The Syrian families were unable to choose these countries because the visa interview venue was arranged by the European country's home office or foreign ministry. This often put some hardship on the ways of travelling and being united on the Syrians.

“Since I left Syria I decided to seek asylum in the UK because my English language is quite good and want to complete my high education study at the university here in the UK” (Jad, M, 43).

“My husband came from Syria to Turkey by car then to Greece by boat then walked through eastern Europe till reach the UK. When he arrived he asked the Red Cross for a family link with me to apply for a family reunion” (Lubna, F, 38).

“My husband came to the UK from Syria by plane and when he arrived, he sought asylum and when he got refugee status he applied for a family reunion for me and our son. I went to Lebanon by land while I have a visa interview appointment. It was a hard journey and very long waiting (more than 12 hours) to let me and my son pass the Syrian Lebanese border” (Randa, F, 53).

- The refugees’ suffering to find a job and get paid in the third country:

The continuous emergency in Syria has triggered the restricted travel of nearly 6,000,000 people outside Syria. With little faith in any imminent end to the

turmoil in Syria, and with the persistence of numerous conflicts and viciousness in nations such as Iraq and Afghanistan, one of the most persistent geographical and global problems of today has become the matter of displaced people. The bulk of Syrian refugees are in neighbouring countries, including Turkey (with more than 3.6 million Syrian evacuees registered), Lebanon (more than one million Syrian exiles), Jordan, Iraq, and Egypt (UNHCR, 2019). Unmistakably, this tremendous displacement indicates real dialogue starters for the host countries and the civil rights and welfare of the exiles themselves. Several cases of violence against Syrian outcasts have been registered, both within and outside the refugee camps, as well as bullying in job ads, forced marriages, gender-based viciousness, and so forth. Although most of the displaced people have stayed in neighbouring nations, hundreds have also attempted to enter the European Union, causing what European political pioneers have depicted as a refugee "crisis" in the media, with a significant number of refugees dying in their attempts to join Europe and others experiencing savagery and mistrust in their courses and entrance into their countries.

With more than 6 million Syrian refugees in 3RP (Regional Refugee and Resilience Plan) countries facilitated, preserving non-refoulement and ensuring access to well-being survives from imperative importance in 2019, despite improving national mechanisms and constraints, fostering sex equality in national legal institutions, and providing protection from sexual abuse and misuse. To ensure strong responses to these vulnerable exiles, relocation and integral legal entry pathways to third countries remain necessary (3RP, 2020).

Individuals that have provided the status of official displaced person, they are the registered refugees living in refugee camps (not continuously, as a few have sought asylum in urban and peri-urban settings) with food, water, housing, sanitation and medical services, despite the fact that they are not continuously sufficient for their needs. Any of these are registered with the UN Refugee

Agency, where numerous UN agencies, including UNICEF, UNESCO, and UNDP, provide assistance ranging from work to healthcare. There is another group of displaced persons, all who live unregistered for a few reasons, living in deplorable situations, constantly afraid of being expelled back to Syria. Such unregistered Syrian outcasts, especially women, find it difficult to find jobs, get to healthcare, confront widespread violence in the absence of official security counting sexual abuse and strengthened work (Al Jazeera News, 2015).

Financial elements and the denial of legitimate status raise the exposure of refugees to a variety of human rights violations and disadvantages, whether in camps or urban environments. The risk of expulsion in urban environments conveys notable security risks, particularly when neighbourhood experts in some areas have begun to take the refugees who work casually seriously. In addition, the life cycle of the emergency has exposed the host societies' impotence, and tensions among Syrian refugees and host societies exacerbate the dangers of stability.

“There are no jobs for Syrian in Jordan and it is dangerous for Syrians to work or even live there because most of the Jordanian people were so racist against Syrian especially the kids who been beaten regularly by many teenagers there. The Jordanian government delivered many Syrian to Syria and allowed Syrian officers from the embassy to take Syrian refugees to Syria to deliver them for punishment” (Ibrahim, M, 48).

When the news in media is about the falling of bombs and that violence is happening, it seems odd to speak of changing jobs and creating livelihoods and it is incredibly important to remember that it is happening. Nevertheless in the middle of this, one in three households are found to have managed to find a new career. We are talking about someone who has spent his entire life as a farmer

and is now an electrician, or someone who has spent her entire life as a teacher and has now opened a grocery shop. That is not just farmers switching from wheat to coriander. It is a whole work change. If anyone has tried that, it is an extremely important life change. It took six months for the majority of citizens to switch from the private sector to the humanitarian sector. And we are talking about people during a war, where every day the world in which they work varies. They do not know where the next explosion will come from, or where the next attack will take place. Yet these individuals have always found ways of wondering, what do I have to provide for my family? In my culture, what skills are needed? And they found opportunities to adapt to those positions. It is important to note, though, that this is just 1 out of 3 households. Two thirds of them have not succeeded in achieving this. There is also a great deal to benefit from how they have evolved to establish others' same situations (Mercycorps, 2018).

“Although it was not my craft, I worked in Lebanon in construction for less than a year because that was the only job I could find, pay me a very low wage because I am Syrian. During that, the UN used to request us to have some registration interviews with them, at the second interview the Lebanese authorities arrested me for no reason at all and tortured me. It is just to show us that we are not welcome there” (Khaled, M, 42).

When they can, some Syrian migrants find informal, uncertain, and dominantly untalented work; about 30 percent of working-age refugees across Jordan, Iraq, and Lebanon are in some kind of paying, erratic sector at the same time, with high labour competition, wage levels are dropping. It is an enormous consideration because most exiles remain in urban cities as they are more ready to join in the finance revolution than as displaced persons. In any event, the open doors are considerably small and the livelihoods of urban refugees are no less extreme than those in the camps. Although Syrian refugees registered with the UNHCR are

provided access to some humanitarian assistance and minimal public facilities, Syrian migrants do not have a legal right to work without a work permit in Jordan or Lebanon. Consequently, the seasonal employment open provides the possibility of earning any money, but incomes are inexorably poor and working conditions are violent. On the other hand, in the Kurdish Territory of Iraq, Syrian exiles with citizenship rights are permitted to work. Nonetheless, because of the violence there, resources are still limited, and language is still an obstacle for most Syrian refugees. Data suggests that their livelihood conditions are less evident, while a greater percentage of Syrian refugees are encamped than, for example, in Jordan, and are thus conceivably better off having humanitarian welfare (3RP, 2019). Syrian migrants set up a number of deeply unsafe adjustment protocols. Their bid to sell their properties and services is wide; this extends their current impoverishment and exhausts the assets that could be open to Syrian refugees when they have the ability to return and Syria to improve their livelihoods and vocations.

“My husband worked in Arbil, Iraq when we moved there in building and construction. His work is used to be good for my husband initially, but then it became less and less, in the whole month he works 7-10 days. It is just the work situation there became less and less, and even he had no problem at all there regarding his nationality as a Syrian or ethnicity as a Kurdish.” (Lina, F, 32).

“My brother’s work was good at the beginning then it was less and less, they used to pay him fairly and treat him well, but the job opportunities became less. Personally, I rarely dealt with Iraqis so I cannot judge how they are” (Shukria, F, 36).

On their trip, most Syrians who moved from Syria via several countries seeking refuge in Western Europe, including the UK, were very busy finding a good offer

to pass securely from one country to another to meet their destination. It normally takes a month to complete their journey and from one to two weeks in each country. It typically originated with Turkey, Greece, Eastern Europe, Western Europe, or Egypt, North Africa, and Italy.

“My journey from Syria was toward Turkey then Greece before I managed to come to the UK. I spent ten days in Turkey and 15 days in Greece and I was busy looking for good to move from one country to another and there is no time for work there (Ahmad, M, 24).

“I spend almost a month travelling in four different countries in Africa and Europe looking for places to stay in or find somebody to help me to get a European ID. I could not work during that journey, but I am working now” (Maher, M, 25).

The short stays of the refugees in each nation did not encourage them to find a job there, even if they could find some small employment, they could do with the skills they had or learned during their journeys. If they plan to prolong their stay in the third safe country or to settle there, the Syrian career is likely to be confined to low-talented occupations because the language cap and formal business requirements are likely to confine the job chances of the Syrian refugees to high-talented positions.

“If I stayed there (in Turkey or Greece) I think I would find a job in Turkey because there are more opportunities for work there than Greece, but both of them need language to find a job as most people there do not speak English and of course, they do not speak Arabic as well” (Luai, M, 42).

“I did not work outside Syria till I came here to the UK because during my journey, I was focussing on getting out of Turkey and then getting out of Greece

because that were the hardest two places to be and success of the journey depends on them. Eventually, after about seven weeks I made it to the UK. It was a hard journey but worth it because I am working here and brought my wife as well, while that would be very hard for me to work in Greece or even in Turkey or at least that will take much longer time due to the language barrier there and lack of job opportunities especially for Syrians” (Nabeel, M, 55)

Owing to their old age or medical situation, some other Syrian refugees did not operate in a third safe country during their refugee journey. Many of them, after leaving their home town and country, this trip physically and emotionally drained them and left behind everything they did and created throughout their lives, and day after day they begin to feel that it is even harder now to go back there. When they recovered, in addition to their work, families, and possessions, they lost much of their family members and friends.

Regardless of whether or not Syria's political crisis is resolved, numerous Syrian displaced people likely will not return home for a long time on account of remaining social pressures, infrastructure demolition, and the debilitated economy. Numerous exiles have little to come back to; In a review of displaced people in Turkey, half said that their homes were either totally ruined or extremely harmed (Beaugrand and Geisser, 2016).

“I could not work due to my medical issues: high blood pressure, a heart condition, and slipped disks in my back. The refugee journey destroyed me I felt powerless when I left my town after my shop that I built and worked there for over 20 years were bombed” (Abdulrahman, M, 62).

“I could not work in Jordan due to my age and health situation. In the camp, I tried to make myself useful but there is nothing to do for somebody like me” (Ali, M, 68)

Notwithstanding food, water, shelter, and education, Syrian refugees (simply like every other person) need gainful jobs. Producing a pay to meet their fundamental needs and accommodate their families is basic for human respect and is a human right under the Universal Declaration of Human Rights.

The young refugees were at least able to move from the camp to the nearest city or to the capital to look for jobs in a marginally better place. Often they could get some low-skilled jobs, and they welcomed it, hoping for their families to get better and make some income. Their plight as immigrants, though, made them a convenient target to be taken advantage of by the corrupt shop owners who provide them with miserable working conditions and a very low pay rate if they compensated them. Unfortunately, in most situations, the officials in the Third Safe countries will not support them.

“My two sons tried hard to find a job there but they could not get any job, just one of my sons worked for a restaurant there for three months but they did not pay him and they keep telling him tomorrow we will pay and they never paid and the police will not help him there because he is Syrian and nobody will support him so he just left the job” (Awad, M, 55).

The guest status of Syrian refugees in Turkey prompts their informal work in the labour market; the guest status of Syrian refugees does not give them a work permit to pursue formal employment. However, because business owners would pay them less, Syrians could allegedly secure positions (Dinçer et al., 2013). It is also reported that some businesses have employed Syrian refugees as a modest labour force, although the administration does not issue these persons work permits. In addition, it is thought that local people's hospitality is starting to be less (Mourenza and Ortega, 2016).



Before the continuing influx of Syrians, immigrants to Turkey were willing, with difficulties, to work out how to get through the nation's boundless and diverse casual economy daily. In areas where casual labour is common, some pursue some sort of jobs, such as production, construction, agribusiness, entertainment, home care, or informal trade. Some survive on their reserve funds that they have taken with them before they find out how to get to the migrant smugglers' messy economy. Subsequently, a lion's share of the citizens that come lead their lives outside public inspection.

“My son left for Istanbul because his Turkish language became better he worked with our cousin there and after one year we left for Istanbul as well because our daughter gets married in Istanbul. So we had a son and daughter there we paid extra there for rent TRY 1500. While my son found another work in interpreting and translating but it was tiring, and he has to work long hours overtime and he earned 2000” (Subhi, M, 54).

The Syrian refugees' existence created new job opportunities:

There is growing evidence that migrants, whenever permitted to participate, will lead to economic growth in the host nations. The human capital of migration (experience and skills) can add new services and goods to the local host economy, while budgetary capital can animate markets, for example, through settlements and global assistance. All things considered, because of the absence of a far-reaching administrative convergence plan in Turkey, signs of a fractured employment, training, and schooling approach have increased. Employment is seen as an essential route to casual incorporation, while participation in host communities and networks is often taken into account. As Syrian migrants saw their reserve funds disappear, they were forced to find illegitimate jobs in diverse sectors of the economy, ranging from textiles to agribusiness to production and

construction. The number of Syrians unlawfully used in Turkey in 2015 was nearly 300,000, although the number of legitimate job licences issued to Syrians was just 3,900 (Ferris and Kirisci, 2015). However, many Syrian businessmen brought their organisations to Turkey and provided local and refugee workers with job opportunities, especially in Istanbul, where some places have now become Syrian markets that provide Syrian goods, food, and community support. Nevertheless, it would be fundamental and essential for the incorporation of Syrian refugees into Turkey to have the option to function legally in the state.

As a result of the lack of work permits given to Syrian refugees, tens of thousands of Syrians are working without paperwork or basic labour rights in all fields, especially manufacturing, textiles and agriculture, in cities all over Turkey. Syrians work more hours than any other human, and yet they earn less than any other worker. Their payments are earned late, or not at all. While working Syrian children and women are often exposed to abuse and sexism when attempting to make a living, they reap no compensation and no job protection.

Migrant employees around the world do jobs that local residents do not want to do. In Turkey, though, with the lowest pay, Syrian employees do the very worst job. According to a World Bank report titled: The Effect of Syrian Refugees on the Turkish Labour Market, cities with significant refugee populations have an above-average unemployment rate coupled with salaries that are also below the minimum wage. The new World Workforce Social Outlook Dynamics Survey of the International Labor Organisation (ILO) highlights the global nature of Turkey's condition, stating that 56 per cent of Syrian asylum seekers across the world work in short-term and unpaid occupations in general (WB, 2016)

“We went to Mersin in Turkey; I worked there to support my family. After 7 months in Mersin, I worked with a Turkish man from Syrian roots who speaks some Arabic in constructions. He taught me Turkish, I learned it in 3 months.

And they started to rely on me to deal with Arabic customers who increased in Mersin so I worked as an interpreter for the company because my Turkish language level became better. I stayed with them for 3 years” (Abdulkarim, M, 27).

“My son worked in Mersin to earn some money for the family as our savings were spent on our living expenses” (Subhi, M, 54).

The provincial exchange of examples and components concerning import and fare execution and item prices for consumers has been severely disrupted. In addition, the drawn-out division of universal trade would compound weakening speculation, increasing unemployment, and shortages in the field of products. The conflict's uncertain security and political conditions and overflow consequences diminish buyer and consumer certainty, further decrease financial movement, and bring public funds under increasing tension. On the other hand, and possibly less widely perceived, humanitarian crises will initiate opportunities for change and beneficial results have already been accounted for in the neighbouring countries: improved accessibility of cheap labour that favours business owners; increased usage and demand by refugees; and benefits for large-scale growers, owners, local merchants. In some regions, skilled workers and specialists from highly qualified immigrants, such as surgeons, engineers and architects and talented construction and craft workers, have raised financial and economic limits in the vicinity. For example, exports from Lebanon to Syria have increased greatly, leading Lebanon, for the first time, to have a healthy trade balance with Syria. (3RP, 2019).

“I found a job in Lebanon since I arrived in fixing mobiles so we stayed there till the UNHCR choose us to come to the UK in 2017. I worked since 06/2014 with a Lebanese man who did not pay me my wages \$3000 so I started to work in

fixing mobiles from home. I used my car as a mobile shop and put all my work tools there. One day while I was making shopping with my wife some Lebanese gangster steal my car with all its mobiles and tools” (Abdulrazzaq, M, 42).

Lack of job opportunities especially for women:

"The UNHCR assessed at the end of 2014 that over 4 million Syrians were seeking asylum in the neighbouring countries of Jordan, Lebanon, Turkey, Iraq and Egypt, making it "one of the largest refugee crises in later history. Around a fifth of these refugees, 80 percent in non-camp urban areas, is facilitated by Jordan. Within the weaker Irbid and Mafrq Northern Governments. Ladies and children make up over 80% of these displaced persons (UNHCR, 2014). Syrian refugees stayed outside the camps and were not entitled to jobs. To raise additional revenue, various agreements are found to accept substantially low pay for informal jobs. In pervasive cases of child labour, typically carried out by youth, this degree of destitution occurred in the thought of the Syrian displaced people living outside the camps in Jordan undertaken by UN Women in 2013. (UN WOMEN, 2013). More than 20 per cent of young ladies under the age of 16 and about 19 per cent of women never took off their homes were noticed and about 50 per cent of both old and young ladies barely cleared the domestic out.

In fact, where families live on the same floor of loft buildings, sharing time together or even talking with each other was rare for them. Some of the ladies and girls were alluding to their homes as a dungeon. They, too, regretted the fact that they had so little to do. Communal exercises that have been presented around the world in refugee cultures, such as using creative forms to cope with their disabilities, making music, forming neighbourhoods and organisations, and learning, were not considered acceptable since too many people remain in Syria.

The ladies were carrying the weight of pity. As Syrian ladies, it was their responsibility to associate through their tears with those inside the nation they cleaned out behind who are enduring and losing their lives. Subsequently, a typical natural action of most women in refugee camps was the regular schedule of weeping, either alone or in groups (Al Akash and Boswall, 2016).

Widowed, divorced, or abandoned by their husbands, Syrian ladies have now accepted the responsibility of serving as the households' primary breadwinners, a part typically held by men in Syrian society (Batha, 2016). Socially, the Syrian women's mainstream was raised or conditioned to take care of the cliché gender position that requires responsibilities, not past the domestic caretakers; cook food, clean the home, and raise children (Olimat, 2014). However, leading a family at present means doing something they have not done lately, which essentially involves getting a job (Simmons, 2016).

Ladies have found jobs in the fields of the nursery, education, weaving, crafts, agribusiness, and hair. It must be remembered here that the eligibility to operate is limited in Turkey, Lebanon, and Jordan, the three main host countries (Chase, 2016). This has restricted the legitimate employment prospects for Syrian refugees, and within the informal market, most of the women who found jobs were trapped in (Karakoç and Ersoy, 2016). Several organisations offer technical instruction, supplies, and some funds to create companies to support these ladies. These organisations say that women make up 50 percent of the participants. It was very difficult to find jobs for highly talented professionals, such as pharmacists, legal assistants, engineers and office staff (Catholic Relief Services, 2017).

Equal opportunities have not matched the growth in women's independence and responsibility. Wage in female-led family units continues to be below that of male-headed households, in accordance with the 2016 "Women, Work & War"

evaluation report distributed by CARE. For instance, within the southern region of Deraa, the month-to-month salary of female-led households is 15-32 per cent lower than those headed by men. As the dispute continues, ladies are gradually building skills and taking on the business. A few learn about the job, while others improve their expertise under NGO or Joined Countries programmes or the U.N. Services (Care, 2017).

For instance, the U.N. Development Program helps female-headed families in areas of women's mastery through seminars, vocational training, and crisis work opportunities. In 2016 alone, the agency created job resources for 6,103 women leading households, in agreement with the UNDP. Social impediments and social embarrassment, though, are far from being absolutely removed. Many Syrian women are highly educated, but teenage girls have been disrupted by their schooling due to the recent Syrian crisis and pressured to assume livelihood-related obligations early as a result of desperate economic circumstances. Therefore, the mainstream continues to demand work that is considered "appropriate" for their sexes, such as schooling, well-being, and health care or craftwork. If women are the least educated in the household, they are often trapped in modest positions that are not inherently motivating. There is also a need for a career for women who have been educated who they may consider is underqualified for them, and there is a ration of unpleasantness about that after that.

Women make up the bulk of Syrian displaced persons, although the exact numbers are not clear. The United Nations Population Fund (UNFPA) estimates that about 80% of those displaced are children and women (UNFPA, 2014), but this statistic is dangerous because it mixes women and children in a manner that has been frequently censored by many feminist activist scholars (Enloe, 1993). There is a lack of accurate sex-disaggregated knowledge on Syrian Internally

Displaced Persons (IDPs) and refugees, as with other immigrant circumstances. This is partly due to the extremely tricky and complex circumstances surrounding the collection of data, especially on IDPs within Syria. Data was obtained by a conversation with the supposed head of the family who was always a man at the beginning stages of refugee registration in a few nations (Women's Refugee Commission, 2014). It was too detailed inside Zaatari refugee camp in Jordan that the compilation and dissemination of information was sorted out by a structure of "street leaders" for most citizens. In this way, the stream of knowledge collection and data sharing was avoided by ladies. The need for reliable sex-disaggregated data explicitly hampers attempts to deliver services that respond to refugee men and women's criteria and needs.

“I did not work in Iraq, my brother worked there, his work was good initially, then it was less and less, they used to pay him fairly and treat him well, but the job opportunities became less. Personally, I rarely dealt with Iraqis so I cannot judge how they are (Hala, F, 35).

“I did not work in Turkey or even in Syria because my husband used to own a fashion shop, and I used to manage the household budget. We had \$20.000 as savings when we left Syria to Turkey and we spent them all in the first year, while we stayed there for almost seven years” (Afraa, F, 46).

In contrast with the pre-crisis era, forced and early marriages have recently escalated and reports of domestic abuse, sexual and gender-based violence and violence against children are high. A remarkable point linked to the unused discovered encouragement women have received into their immigrant lives, rather than the over-specified obstacles, is that women who go out for work often find that women's safe spaces have helped them regain their self-esteem and their independent sense of character. In a few examples, migration and accident occasions and the strain that goes with abuse of races. Men can take the anger of

their hopelessness out on their wives and rates of domestic abuse also rise. Yet women's work has really come about in most UN refugee camps to minimise gender-based violence. Women's inclusion in these employability projects has contributed to a 20 percent decline in sexual violence among the recipients. The main reason for this decline is the opportunity to escape home and the development of safer spaces (UN Women, 2015). All of these promising findings have shown that, in addition to ethnic, political and social equality, expanding women's participation in the economy has contributed to economic empowerment for Syrian women refugees. This helps the gender dynamics of refugee families progress in various ways, more so positively (Djamba and Kimuna, 2015).

“In Lebanon, my husband did not allow me to work after I get divorced and moved to another bigger city (Tripoli) an organisation that supports the abused women helped me to get a divorce and to find a job and house.” (Samaher, F, 32).

“I did not work in Lebanon because it was a small period of time I spent there, about ten days and I had my four children with me with no husband, so it is quite hard to manage all of that. Moreover, I heard from many people that it is tough for Syrian especially girls, to find a job there in Lebanon and if he finds they pay him meagre wage” (Lubna, F, 38).

“I could not work in Iraq because I have three children to take care of them, especially that I have a teenage daughter and I was worried to leave her alone. Also, I never worked in Syria when my husband was there before he got missing, he used to be the breadwinner of the house” (Zainab, F, 42).

“It was hard for me to get a job in Lebanon due to my age and my husband health situation that need somebody to be next to him continuously and give him his medications” (Zubaida, F,



Compare with their wages in the third country with that country's wages according to the WB data:

According to the Country Reports on Human Rights Practices for 2015 the minimum wage rate for citizens in the countries that hosted the syrian refugees were as following:

Lebanon: The minimum wage rate is 675,000 Lebanese pounds equal to (\$446) per month, or 30,000 Lebanese pounds (\$19) per day.

Jordan: 320 Jordanian dinars or (\$450) per month.

Iraq: 250,000 Iraqi dinars equal (\$214) per month.

Egypt: The minimum wage is 1,200 egyptian pounds or (\$68) per month for the public sector.

Turkey: 2558 Turkish liras equal (\$441) per month (gross minimum wage).

Syria: 9,765 to 14,760 Syrian pounds or (\$176–\$266) per month, including an allowance for food, uniforms, and transportation (State. Gov, 2015).

Greedy bosses have told workers since time immemorial: “There are thousands of unemployed people who should take your spot!” In Turkey today, they say: “Thousands of Syrians are going to work for less money!” Syrians do not earn annual increases or incentives such as travel, food, or holiday incentive pay. While in most workplaces, the notion of overtime is unheard of, in the areas where it is charged, unlike their local peers, Syrians may not receive it. Syrians also work 12.4 hours a day on average. Moreover, in agriculture, refugees frequently have to pay middlemen a commission of up to 25 percent for shelter and other needs. In Turkey, in fields and worksites around the country, there is a new subcontractor scheme where local employees get Syrians to do their jobs by

paying them a fraction of their salaries to do so. When you hear someone say, "No locals work in textiles," it's not an overstatement. Arabic is the latest lingua franca, from fly-by-night sweatshops to supermarket stores. Conversely, though, vocabulary is certainly one of the main challenges for Syrians in the workforce. There are poets, authors, and journalists who have made a living back home due to their language, but who are now cleaning toilets in Turkey and are ostracised because they don't speak the language. Trained and skilled Syrians cannot practise their professions. Today, pharmacists and attorneys have been waiters or staff in manufacturing. Syria's first astronaut, Muhammad Faris, is currently living in Istanbul as a refugee, while Turkey is still attempting to build its own space station (Eliaçık, 2018).

Health and safety precautions do not help Syrians where they live, nor do they work in areas where there are inspections. 63 Syrians were killed on the job in 2016, according to the Workers' Welfare and Work Safety Assembly of Turkey (ISIG), while 49 more died in 2017. However, knowing how many were wounded is nearly impossible. Local and multinational NGOs offer a large portion of social services for Syrians. However, in general, problems such as the rights of workers are neglected. We can not even assume that the plight of Syrian employees is on the agenda of Turkish unions, aside from the labour activity by shoemakers and construction workers, even though marginalised working-class members who speak various languages can contribute too much to the workers' movement. Ultimately, in favour of fair pay for equal jobs for all, all workers must raise their voices.

At present, however, they predominantly work in all kinds of sectors alongside their communities, including textiles, manufacturing, or seasonal agricultural work. Syrian women, like girls, are often faced with violence, exploitation, and insecurity. Meanwhile, working women find it hard to get a career, which, sadly,

means that their unemployment rate is above normal. Some 500,000 children were born in Turkey to Syrian families and are now growing up in the region. As a result, they have assimilated into Turkey's working class. The simple solution to the problems of Syrian workers in Turkey lies in promoting stability in Syria, but there are immediate issues that need solutions before that day, and many Syrians will remain and work in Turkey even after that day (Eliacık, 2018).

One of the largest sectors in Lebanon is fast-food. It pays the lowest salaries, though. The considerations that have the greatest effect on the wage determination of the Lebanese fast-food labour market are, but are not limited to, the seasonality feature of the fast-food sector, the elasticity of unqualified labour demand, and the major shock of Syria's labour supply. According to economic theory, the incremental demand for unskilled labour should change the labour demand curve to the right during the high season cycles and, thus, lift wages. Unfortunately, for two major factors, this does not happen in Lebanon: 1/the substitute effect due to minimum wage discrepancy; 2/ the surplus of unskilled workers (particularly Syrians) who are unable to find employment. The salaries were decreased and Syrians quickly replaced lebanese workers in the face of high wage elasticity, which characterises the market for unskilled labour. This paper studies the effect on the Lebanese fast-food labour market of a major immigration shock from Syria. Despite the strong demand for unskilled labour during high season cycles, salaries show a pronounced decline. It is not obvious that a rise in the demand for unqualified labour would boost wages, particularly because the supply curve of unqualified labour for fast-food firms is more inelastic than the demand curve.

The fall in salaries paid by fast-food restaurants in Lebanon is getting steeper as demand for unskilled labour continues to increase. In the fast-food sector, the surplus supply of unqualified Syrian employees, the likelihood of replacement

and the elasticity of labour demand have allowed employers the ability to slash salaries to their benefit. Generally speaking, this situation is not due to the monopsony of fast-food restaurants; the incomes of unskilled employees are dictated by the demand alone. Nevertheless, the high elasticity of replacing Syrian unskilled employees with Lebanese, as well as the abundance of labour surpluses, persuaded employers to moderately lower salaries and recruit cheaper workers during booming seasons to increase profits. Consequently, there was no alternative but to settle for a seasonal decrease in pay for Lebanese unskilled labourers working for fast-food restaurants. Our presumption is explained by the findings of our analysis as, on average, salaries were below average during high seasons for unskilled employees in the fast-food industry. This phenomenon may be explained by 1/ the presence of a surplus of cheap Syrian labour which causes supply to surpass demand in high season periods, 2/ the ability of Syrian labour to work at low wages for long hours, even below the minimum wage guaranteed by law. As a result, Syrian employees have displaced Lebanese workers who have abandoned their jobs or are searching for better ones, while others are waiting for the end of the season to recover their incomes, 3/ the elasticity of demand for unskilled labour. It is observed that the market for unskilled labour is very elastic, which explains the increased demand for unskilled Syrian labour in high season times (Baghdadi and Banat, 2014).

“In my second year in Lebanon, I start working. I worked at first in making sweet workshops, then I found another job in tailoring which I used to do so I was happy to do it and it was better for money. I used to earn \$200 a month in cash. I pay my rent from this amount for my small one-bedroom flat” (Samaher, F,32).

“I worked for a short time in Lebanon (less than a year) in constructions as a labourer. Because I am Syrian they used to pay me \$10 a day for at least 12 hours

work. They never paid for the days I could not work due to the overload work I did in the day before. While they paid other non Syrian labourers at least double of that” (Khaled, M, 42).

“My income in Turkey was around TRY 1200 working in translation and interpreting Arabic- Turkish. In Summer season, I worked many days overtime up to 14 hours a day and travelled long journeys to welcome some tourists and visitors to earn almost TRY 2000. While they pay the Turkish employees 3000 for 8 hours work and they do not pay regularly to keep me working with them” (Abdulkarim, M, 27).

- Compare between Turkey and Jordan/ Lebanon in regard to ability and allowance to work:

The more widespread problems facing many host countries have compounded the complicated situation for Syrian refugees throughout the country. The region's actual gross domestic product (GDP) growth in 2017 shows sluggish yet steady growth at 2.3% in Jordan, 2% in Lebanon, 1.5% (non-oil growth) in Iraq, 4.1% in Egypt (down from 4.3% in the previous year), and 4% in Turkey. This slow growth is attributed to the improvement in the tourism sector in Jordan and Lebanon, the improvement in the security situation and demand in Iraq's building and utility sectors, and the rise in private sector economic activity in Egypt. Although there are signs of economic growth in the country, the unemployment rate in these countries remains high: 11.98% in Egypt, 10.2% in Turkey, 13.8% in Jordan, 16% in Iraq and 6.8% in Lebanon. Since the crisis started, these countries have been helpful in welcoming refugees, but there are signs of growing host community exhaustion as vulnerable host community members see refugees as competition for lower-skilled employment and the reduction of scarce resources (natural and financial) provided by governments and the international

community. The USD, 4.4 billion inter-agency request by the United Nations and NGOs in 2018, involves USD 2.87 billion to resolve security and assistance needs under the Refugee Portion and USD 1.58 billion under the Resilience Component for refugees and host communities (3RP, 2019).

Despite substantial progress made during 2017 in the issuance of work permits for refugees in Turkey and Jordan, the living conditions of Syrian refugees and vulnerable host community members have not improved due to high inflation rates in Egypt, sluggish GDP growth, limited availability of employment and lack of access to employment for refugees in most host countries. The unemployment rate remains high in these nations, while there are signs of economic growth in the region; 11.98 per cent in Egypt, 10.2 per cent in Turkey, 13.8 per cent in Jordan, 16 per cent in Iraq and 6.8 per cent in Lebanon For 2018, the Livelihoods Sector would prioritise: increasing the employability of migrants and host community members, building jobs or producing revenue (3RP, 2019).

The dire economic situation is adversely impacting the livelihoods of refugees and host populations. Access to work, health care, basic needs and adequate housing, mainly for refugee families living outside camps, remains difficult. In order to maintain business linkages, subsistence players continue to invest in supply-side strategies, such as educational, entrepreneurial training, and cash-for-work. There is an increased risk of harmful coping strategies such as child labour, child marriage, domestic violence, and survival sex due to a loss of access to secure long-term work, reduced funding, and limited humanitarian assistance.

In November 2011, nearly 7,000 refugees crossed the Turkish border in response to the crisis hitting the northern areas of Syria. Turkey was housing more than a million and a half refugees by November 2014. The Turkish government has

formally refused to accept Syrian refugees as asylum seekers. The refugees were handled as hosts, in technical words (Ozden, 2013). This has two major effects. First, in a third world, they do not apply for asylum. This limits the possibilities for other countries to relocate. Second, unlike refugee status, guest status means that, without any legal mechanism, the Turkish government may relocate refugees. In order to ease the circumstances of Syrian refugees and to minimise instability, the Government has implemented a temporary security programme guaranteeing an open border between Turkey and Syria and pledging no forced departure.

The guest status does not seem to be an impairment to engaging in new businesses or registering them. The ORSAM (2015) study states that there was a significant influx of Syrian resources along with the refugee surge. Gobat and Kostial (2016) estimate that a limited amount of financial capital was introduced into Syria since the beginning of the crisis, while a lot of capital fled through informal channels. Given the dramatic growth in Syrians' deposits in Turkish banks, at least one of the destinations seems to be Turkey, from 311 million Turkish liras in 2012 to 1.2 billion in 2015. (Sagrioglu, 2004). In addition, financial capital movements are less contentious than labour market movements. When founding businesses, Syrian founders will also have Turkish partners to make the process smoother, which may also justify the dramatic growth seen in the market (Akgündüz et al., 2018).

Turkey has traditionally been a nation of emigration and immigration and a country of settlement and transit. Turkey has been a real transit centre for the West in recent years. The Turkish officials, also encouraged by the European Union (EU), are often concerned about the regulation of migration, which is also sporadic. In its contemporary past, the internal complexities of a world with many military operations, the persistent turmoil of the MENA (Middle East and North Africa) region with ongoing tensions and wars, as well as political or economic

interests, have contributed to the creation of numerous migratory movements to and from the country at different times. Any of these motions were periodic, while others had an unpredictable nature (Kaya and Kentel, 2005).

Some of the Syrian refugees in Turkey have arrived with valid visas and choose to stay in rented flats or with families outside the camps. Many, however, are hiding from the Turkish authorities because they will have to either go to refugee camps or return to Syria after the conclusion of their visa exemption. Even if they are under the temporary security regime of Turkey, without refugee status, there is no right for Syrians living outside the camps to work, to go to school, to start a company, or to receive free healthcare. Refugees International criticises the lack of assistance structures or facilities for out-of-camp residents and suggests that Turkey begin identifying refugees, making public the Temporary Security Order for Syrian refugees and explicitly state how this scheme will be extended to out-of-camp residents. The bulk of urban refugees settle in provinces adjacent to the Syrian frontier with Turkey.

“It was a great experience there people were very friendly with us and many of them stay in contact with us till now. Many Syrian suffered there but that is an individual issue regarding the person and how he deals with people there they will treat him in the same way” (Subhi, M, 54).

The surge of Syrian refugees, across four outlets, is impacting the Turkish economy and culture. Through public finance was the first channel. Since 2011, Turkey has given assistance, amounting to 1% of GDP, to Syrian refugees under temporary security. Secondly, with their labour supply choices and their entrepreneurship abilities, Syrian refugees have become economic players in Turkey. In 2015, a total of 1599 new firms were created, out of a mere 157 in 2012. In 2015, the proportion of Syrian firms in overall international



collaborations hit 26 percent. Thirdly, the influx of Syrian refugees is going to affect the Turkish age structure with potentially major impacts on the generational prospects of Turkey. The demographic window of opportunity applies to the time where, relative to the dependent population it has to sustain, the working-age population of a nation is high. If a nation grows, this typically occurs as birth rates decrease, but the elderly population is still not too high. This is regarded as a time in which considerable development can be achieved. The potential demographic window of Turkey opened in 2010 and is projected to end by 2030. The last channel is the effect on regional labour markets of Syrian refugees (Erdoğan, 2018).

The number of firms founded with Syrians partners has risen dramatically since 2012. In 2016 a total of 1777 new firms were founded, out of only 157 in 2012. In 2016, Syrian firms accounted for 28 per cent of overall foreign collaborations. There are no details available on workers' ethnic origins, although it can be inferred that certain businesses most definitely recruit Syrians. Most of the newly formed Syrian alliances, primarily in export mode, are engaged in trade. The trade between the two countries is thereby improved. Istanbul is the city with the greatest number of Syrians. At 16%, Istanbul has the most significant proportion of Syrian refugees. Syriac businesses are most widely used in adjacent provinces with a concentration of refugee communities. Çağatay and Menekşe (2014) examined bilateral trade between Syria and Turkish provinces, in which refugees are concentrated, reporting substantial rises in trade after an initial downturn at the beginning of the Syrian crisis. In particular in places of high concentration, Syrian refugees have an economic influence on the regions in which they reside. As mentioned above, they create demand for goods and services, channel public funds into the city, create local employment, establish businesses, engage in industry, and enter the labour market (Erdoğan, 2018).

Following the eruption of the crisis in Syria in 2011, Jordan, which borders South Syria, has become a popular refugee destination. Although Jordan is home to two camps along the Syrian borders, most refugees have been relocated to towns where menial workers are able to exist.

The Government of Jordan has taken crucial measures in recent years to increase access to the Syrian refugees' labour market. In the construction, farming, industrial and food processing industries, over 146,000 working permits have been provided for Syrian refugees since 2016 by the Ministry of Labor (MoL). MoL also helped Syria's refugees to develop their domestic businesses for food processing, customization and handicrafts in Jordan in November 2018. However, many people, particularly women, have limited livelihood opportunities.

It is also a significant accomplishment that Jordan and the international community's government have given over 100,000 Work Cards to Syrian refugees in Jordan since May 2018. However, working permits are also a frustrating metric since they do not actually calculate the legalisation and formalisation of jobs or the quality of jobs. Data from a 2017 Pace Impact Evaluation of the International Labor Organisation, shows that having a working licence is only the first step in formalising Syrian jobs. Policies will ought to improve conditions of employment (ILO, 2017)

The population of Syrian refugees is now stable in Jordan. In October 2018, just 2 per cent of the Syrian refugees returned to their country amid the opening of the boundary crossing between Syria and Jordan. This highlights the need for ongoing assistance in host countries for the refugee response, where humanitarian needs remain strong.

In April 2019, the Vulnerability Assessment Framework (VAF) for Jordan was introduced in accordance with UNHCR, the International Labor Organisation

(ILO) and Action Contre La Faim (ACF). It provides five years of evidence to look over time at the refugee situation and reveals how much and profoundly Syrians are helpless in Jordan. VAF helps organisations, relying upon the implementation of standard vulnerability requirements, to prioritise assistance more effectively and equitably.

Reported populations of refugees in Lebanon and Jordan remain relatively steady at about 630,000 since Jordan's beginning of 2014 and at around 1,1 million since the end of 2014. The number of refugees in Turkey begins to rise to 2.5 million by the end of December 2015. In the case of Turkey it is now published. The outbreak of conflict in and around Aleppo is estimated to precipitate the migration of up to another three million people to Turkey, partially a result of Russian interference, but also a consequence of pro-regime groups. Meanwhile, between early October and late December, the current numbers of registered Syrians in Turkey have risen by almost half a million – despite Syrians heading out of Turkey for Europe. There are around 245,000 or 117,000 registered Syrians in Iraq and Egypt, and an estimated 28,000 refugees are in North Africa. In these five host countries, the bulk of refugees remain outside camps (Ferris and Kirişci, 2015).

However, the security threats of the fragile population in Lebanon remain strong for several years after the Syrian crisis began. Low poverty thresholds exist for just 27% of Syrian refugees above the age of fifteen and more than two three quarters for Syriac refugees. Vulnerable people are unable to fulfil their urgent material needs and make difficult decisions. In contrast with 27% in 2017, 34 per cent of refugees now live in non-permanent structures. The framework demands sustained effort when delivering public services on a scale. In spite of significant attempts to ensure access and retention more than half of Syrian refugee children

(3-18) of school age are still out of school. There are stressed intercommunal partnerships, there are noticeable frustrations within host populations and there is tremendous strain on refugee security with an increased tendency to abuse. The key factors of friction remain resource stress and the competitive appetite for fewer educated workers. In recent months, environmental pollution has also become an important issue and an important community tension source (3RP, 2019).

About 600,000 Syrian refugees registered by the UNHCR are resident in Lebanon. However, this figure has been projected by the Lebanese Government to be about 1.5 million, reflecting a rise in the population of Lebanon of more than 25%. Syria's refugees have a tragic living environment; many have lost their homes and their lives. While there is social unity, Syrian refugees put pressure on the Lebanese health and economic structures and hosting capabilities in Lebanon have been over-reached and hence the so-called Syrian crisis has been turned into a Lebanese-Syrian crisis. The national dialogue about how to deal with the refugees has been more and more tense without a cessation of the violence in Syria and faced a severe excess of facilities and public utilities such as increasing rents, overcrowded schools and hospitals, a lack of water and power supplies. In addition, the Syrian crisis affected the Lebanese economy, and competition on the labour market has increased, especially in the low-income sector. The migration from Syria has become a larger humanitarian problem from the simple refugee crisis. Against this backdrop (al-Masri, 2015).

The complete absence of strict government legislation and its strategy without a camp makes it impossible and much less successful to organise the crisis response than should be the case. In the one hand, the multitude of stakeholders and the absence of cooperation give way to innovative ways to cope with migration and make it possible for refugees to find niches and strategies to remain in Lebanon. On the other hand, the monitoring of available resources and alternatives,

international, and particularly national, humanitarian assistance requirements and the documentation of discrimination are challenging. Syria's refugees are a large, not so much politicised group in Lebanon. They could not only be in danger of economic abuse when they are structurally weak, but also of being recruited by militias. Social and economic links also play a significant role in supplying accommodation and job opportunities and can therefore be seen as the foundation of the Syrian transfer to Lebanon (Schmelter, 2016).

## 6.4 Financial inclusion in the third country

- Compare the refugees' expenses between Syria and the third country.
- How do you receive and spend your income in the third country? Why?
- The reasons to not be included in financial services in the third country.
- The refugees' level of trust in the banking system in the third country.
- The obstacles they face to open a bank account in Syria and the third country (compare that with the UK).
- Receive and send money in the third country, how much they took with them, do they spend them all?
- There is no financial support from the UN
- A table of income and expenses in Syria, 3<sup>rd</sup> safe country, and the UK according to the A/R, level of education, and type of work.
- Compare the refugees' expenses between Syria and the third country.

The most basic needs are not available for the Syrian refugees in the 3<sup>rd</sup> countries:

After years of protracted disasters, mass malnutrition, inflation, low formal livelihoods, and depletion of natural resources, food protection for the most vulnerable is further compromised. The insecurity of the food situation of displaced Syrians in Lebanon remained critical, with no improvement over the last year; 91% of households had insecurity with respect to food compared to 93% in 2016. More than half (53 per cent) of Syrian refugees have low or minimal nutrition in Jordan - a drastic rise since 2016 (19 per cent). This is because refugees are less likely to buy goods of less nutritious content in an attempt to satisfy their fundamental food requirements. Their buying ability is diminished.

The continuing supply of direct food aid in the country. Therefore, assistance for vulnerable families remains important (3RP, 2019).

Approximately 456 thousand (9 per cent) of the 5.3 million registered Syrian refugees live in camps throughout the country, while nearly 4.9 million (91 per cent) live in rural and urban host communities. For the refugees in the host groups, the shelter condition is very different. Some live in rental housing or reside with family while others live in abandoned houses, garages, offices or informal settlements in unsatisfactory circumstances.

The shelter policy offers direct humanitarian relief to strengthen the living conditions of refugees and members of the host population living under or temporarily. In Lebanon there is a rental arrangement only for six percent of people who live in rental housing. This number is 20% in Jordan, while the three governorates of the Iraqi Kurdistan Region vary between five and 34% in Iraq (3RP, 2019).

Although most refugees in 3rd countries could not work or gain money, leaving the camps of the UN, they have to pay for rent, while living in the camp is a very difficult situation, and there are still no income for any family only for a few food vouchers a month:

“My son worked in Mersin to earn some money for the family as our savings were spent on our living expenses. He worked hard and most months we had not enough money for our house rent so we sell some of my wife jewellery” (Subhi, M, 54).

“We used to pay rent of \$250 for our small house there in Lebanon and our expenses around \$200 monthly” (Younes, M, 38).

“Before getting married, I never had any savings in Syria. I used to earn less than £10 a month from my work in a chocolate factory and I gave all my wages to my family to help with the household expenses and get some of that if I need to buy anything. In Iraq I did not work because my husband used to work in the first 6 months we went there, and I have to take care of the two children we have” (Lina, F, 32).

“In Syria, I used to earn about £3.50 a month from some embroidery work I used to do at home. I spend them on our family expenses. While in Lebanon I used to earn about \$200 a month from tailoring work at home. I spend them all because it is expensive to live there especially the rent” (Samaher, F, 32).

The income in Syria usually is very low unless working for an international organisation which extended in Syria due to the crises there:

“I worked in Syria as a social worker at the UN and used to earn £250 monthly. We used to pay all of it for our living expenses as my husband used to work in the public sector and his income was very low” (Lubna, F, 38).

In Syria, the monthly average salary for staff is around £50 and the family costs there are the same:

“In Syria, my salary was less than £50 a month from teaching. I had to spend all of it on my family and even my wife used to help me with her salary for paying the rent and other household expenses. During the refugee journey, my expenses were very low just to pay some fees for travelling and documents, it was less than \$1000 for 25 days” (Luai, M, 42).

“My salary as a teacher in Syria was less than £50 a month, and rarely I had any savings from it” (Layla, F, 30).



The expense to single people in Syria is low when living with their partners, but single people need to be involved in their household costs and obligations to their family:

“My son when he worked in Syria his income was around £50 a month and he used to participate some of that to our shop extension plan” (Subhi, M, 54).

“I worked in Syria as an accountant in a hospital and my salary used to be SYP 30.000 a month = £50. At that time, I was single so I could save almost half of it and spend the other half” (Maher, M, 25).

“My income in Syria was about £200 a month and I used to spend £50 when I was single. I could not work during my refugee journey. I spent my savings there.” (Jad, M, 43).

People who do not have public and private jobs typically have their own company or family business, and they use their earnings to grow their business:

“SYR 30.000 = GBP 50 the expenses almost the same because I pay instalments for my house and furniture. My wife had a clothes shop she earns almost the same and we used her income for our daily expenses” (Khaled, M, 42).

“Family income SYR 30.000 = £50 receive them daily, I am the family finance manager. We spend SYR 15.000 on our expenses and the rest goes to (Jamia) to expand the shop and business. In Mantef (the other Syrian village that we moved to), we spent £75 a month. I had \$20.000 when we left for Turkey and we spent them in the first year, while we stayed there for 7 years. My husband and I could not work due to our health issues. My son had to work to support us. His wage in Turkey was around earned TRY 1200 while our expenses are 2500 monthly. The rent used to be 700 and went up to 1200 and 1000 for bills. We had to spend from

our savings \$20.000 and I sold my gold savings 200 g every month to spend on my family. When we moved to Istanbul after my daughter got married, our expenses increased to TRY 3500 because Istanbul is more expensive than other cities” (Afraa, F, 46).

Generally, Syrian families own their houses, so they do not pay rent unless they are forced to move to another place or city due to the crisis:

“As we own our house in Syria and we do not pay any rent, our monthly expenses used to be around £50. while in Turkey our expenses were TRY 2500 monthly. The rent used to be 700 and went up every year to 1200 and 1000 for bills” (Subhi, M, 54).

The expenses in the 3<sup>rd</sup>. countries exceed the income of the new Syrian immigrants most months especially for the rent payments:

“Our expenses were more than our income, so I had to find another job, I found a better one but I had to work overtime every day. When I moved to Istanbul, I used to get TRY 2500 monthly but need to have work residency and renew the license (Kimlik) and pay its fees every year” (Abdulkarim, M, 27).

“My income from my shop in Syria was around SYR 120.000 = GBP 200 monthly and the expenses almost the same because I was responsible for my bigger family of 15 people. When I moved to Lebanon, I taught myself from YouTube how to fix smartphones which helped me to start a new business in Lebanon. My income was between \$1200 and \$1500 a month. We spend almost all the income and sometimes I borrow for the rent and expenses. Lebanon is very expensive in everything” (Abdulrazzaq, M, 42).

“All my life I was working on my farm in Syria. Our income was about £400 and our expenses around £200. In Lebanon, I could not work due to my age and health issue. I just got some support for my disability, but it is not enough and many times I had to borrow some money for the expenses from other family members in the camp” (Ali, M, 68).

- How do you receive and spend your income in the third country? Why?

For refugee households, income generating activities are scarce and for most of them, the gap between income and expenditure is significant and increasing. The major concerns for the refugees as well as for their hosts are cost of living and rent levels, livelihood sustainability alongside food insecurity and increasing indebtedness.

The Syrian refugees use cash in their transactions in the 3<sup>rd</sup>. countries, because it is the only option they have most times:

“All in cash but the vouchers we used them for food as vouchers. That was the only option I had” (Zainab, F, 42).

“All in cash but the vouchers we used them for food as vouchers. That was the only option I had” (Bunian, M, 44).

“All in cash but the vouchers we used them for food as vouchers. That was the only option I had” (Ferhad, M, 32).

“In cash. That was the only option I had. Especially I am dealing with smugglers and they all deal in cash in their market” (Maher, M, 25).

“All in cash and I received some money as transfer via Western Union from my wife. These the options I had” (Luai, M, 42).

Some countries apply certain fees or taxes to use debit cards therefore customers choose to use cash at a lower price:

“Although I had a bank account for the company I worked in, I never use it for my expenses because cash is easier and cheaper there” (Abdulkarim, M, 27).

- The reasons to not be included in financial services in the third country.

In Jordan 80%, in Lebanon 76%, and in Turkey 64% of the refugees who live outside camps below the poverty line. The proportion is very high. The funding of the 3RP aims to transition strategically to cash-based initiatives, mostly through ATM cards and vouchers, to assist refugees and host community members to fulfil their families' needs. This underlines 3RP Partners' pledge to an agreement reached at the World Summit on Humanitarian Law at the Grand Bargain, in order to raise the proportion of cash assistance. Cash aid brings more dignity and options to refugees and delivers incentives to the local economy where refugees invest the funds they earn under the programmes (3RP, 2019).

The settlement of Syrian families in the 3<sup>rd</sup> countries led to more financial inclusion level in the host society and the ability to establish new businesses there:

“My son’s work in Turkey was good, and he started to invest in the company he worked in but suddenly the exchange rate of USD- TRY jumped from 300 to 700, so they had greatly lost” (Subhi, M, 54).

Women who did not or could not work in the 3<sup>rd</sup> countries were less financial included there:

“My husband used to work, and I take care of the children; I supervise the house expenses as my husband gave me money for household and children expenses, and I buy the required stuff. He always got paid in cash as we do not have a bank account there, and there is no need for it.” (Lina, F, 32).

“In Syria and Iraq, some places sell on credit or accept checks, and some people who work as employees for government receive their salaries in a bank. While in my situation, I do not have a regular salary or wage, so I receive some cash from my family and spend it in cash as well” (Shukria, F, 36).

There is more VAT on bank cards in Turkey, so most people do not really use it and choose cash:

“We used cash mostly in Turkey because it is accepted everywhere. Moreover, many places will charge you extra (VAT) if you use a bank card (Afraa, F, 46).

Without deposits, and savings most Syrian families in the third countries do not need any bank:

“In Turkey, I opened a bank account while I was working (under the company name) used it usually for work to have more flexibility because we do not need it for our household as our income almost enough for our expenses and we never had any savings” (Abdulkarim, M, 27).

Connect the payments and transactions with financial system leads to more FI such as in the UK more than the 3<sup>rd</sup> countries and Syria where is no real need for FI there for most people:

“It could be easy to open a bank account in Syria or Turkey but no need for it there, but here in the UK the financial inclusion is vital and useful” (Muhamad, M, 24).

“You can live easily without it in Syria and Jordan” (Ibrahim, M, 48).

“You can live easily without it in Syria and Lebanon” (Seham, F, 32).

“You can live easily without it in Syria and Lebanon. It was better before the crisis while there was some security and the big trader needed bank accounts” (Khaled, M, 42).

“I never had a bank account in Iraq; we did not have any income there a part of my brother wage when he got some jobs there” (Shukria, F, 36).

Some of the 3<sup>rd</sup> countries do not allow the Syrian in general and refugees, in particular, to open a bank account or be FI in their countries:

“In Lebanon, Syrian cannot open a bank account” (Abeer, F, 36).

- The refugees' level of trust in the banking system in the third country.

Many Syrian refugees never had a bank account before in Syria or the 3<sup>rd</sup> countries mostly because there is no need for it in their lives there:

“I never tried the banks in Lebanon. when we get the fuel allowance, we get a card and we buy by it” (Khaled, M, 42).

“It is easy, but no need for it then, but here in the UK, FI is vital and useful” (Jana, F, 36).

In the third countries, Syrian refugees do not have trust in the banking sector because even withdrawing their money is very difficult.

“In Turkey, it could be manageable to open a bank account and to put your money there while it is so hard to get your money back of them and they ask for many proofs and credentials” (Subhi, M, 54).

“I do not know, I do not trust banks in Syria or Jordan. The government supports them and my money will never be safe there (Ali, M, 68).

“Bank account is not vital unless you are a businessman with trade and export-import transactions” (Amira, F, 32).

“There in Syria or Lebanon, it is not important, and I do not trust them, and it will not make life easier” (Dana, F, 25).

The financial rules and laws are tough against the Syrian refugees in the 3<sup>rd</sup> countries:

“Once I got a check as a payment from a customer in Lebanon, but I could not cash it until I found a Lebanese friend who put it in his name and cash it for me” (Abdulrazzaq, M, 42).

- The obstacles they face to open a bank account in Syria and the third country (compare that with the UK).

They do not know much about the financial services, so they select the easiest option for their transactions which is the cash:

“I do not know about any financial services in Syria or the third country because there is no need for them when I was there, and cash is safer in Syria” (Fawaz, M, 41).

The main obstacle is the lack of constant income or high income there:

“In Syria, we did not have a great income, because my brothers worked as labour workers and their income is quite limited which they receive it in cash. The government or council in Syria did not support me with any financial benefit, so all my family members and I never had a bank account in Syria, while if we had wealth or big income it will be easier to open a bank account” (Shukria, F, 36).

“It was easy because I was a governmental employee and there is a guaranteed salary coming to the bank” (Luai, M, 42).

“I think in Lebanon it is easy to open a bank account and to put your money in, just if you have a big amount of money to deposit” (Khaled, M, 42).

“In Turkey, many people keep their money in banks for interest. In Syria, the big traders open bank accounts for loans or keep their money there and get interested.



It is easy for rich people because the banks get more credits from them” (Subhi, M, 54).

“I do not know the obstacles that you could face to open a bank account in Syria or Jordan, because I never needed or tried” (Abdulrahman, M, 62).

- Receive and send money in the third country, how much they took with them, do they spend them all?

There are targeting strategies in operation for multi-purpose cash and nutritional assistance. Multi-purpose cash assistance for up to twelve months is given. Meanwhile, in all refugee camps, the modality used for food assistance has shifted to unlimited cash via Mobile Money Transfers.

A total of 10,853 Syrian households (48,690 people) in Egypt were supported with unconditional cash grants based on security and socio-economic requirements during the first half of 2019. To continue the distribution of multi-purpose cash assistance (MPCA) and winter assistance to Syrian refugees, urgent funding is needed. Lack of funds will cause needy refugee families to resort to adverse coping strategies in order to fulfil their basic needs (UNHCR, 2019).

“We could not rely on the UN support because they are rare and my son looked for a job and with support of our relatives in Cairo he started a small workshop to make uniforms and he got a good income to cover our monthly rent and expenses” (Muna, F, 65).

The cost of immigrant travel for asylum seekers is much higher and riskier than the refugees that came to the UK under the resettlement scheme funded by the UK government to provide refugee status in the 3rd country camps for the most vulnerable Syrian refugees:

“The whole journey cost from Jordan to Turkey, Greece until I reached the UK through Europe was around £15000 due to a long time with no work, the boat cost \$1200. I managed the expenses during the journey from friends and family who transfer to me by Western Union” (Saad, M, 30).

“My journey from Syria to Lebanon to get the visa to join my husband in the UK cost me \$1000 for living for 10 days and \$2500 plane tickets for me and children. I paid \$200 for the Lebanese authorities as a penalty for staying over the entry visa time. I had \$800 with me in cash and my husband sent me \$200 via his friend in Lebanon; I received them in cash” (Lubna, F, 38).

“I spent two days in Lebanon till my visa was issued; I went there by land while I have a visa interview appointment. It cost me \$200 for transportation and \$400 for the plane ticket. I paid \$200 for the Lebanese authorities as a penalty for staying over the entry visa time. I had \$500 with me in cash and already booked the plane ticket from Syria (Jana, F, 36).

“30 days I needed to reach the UK From Syria to Algeria, Libya Italy then France, and spent around £5.000 including transportation, Italian ID 150 euro, and living expenses. I had £5.000 with me in cash and when I arrived in the UK, I had £186 (Maher, M, 25).

“My journey was from Syria to Turkey then by boat to Greece, where I flew to the UK. It cost me around £8000 in two months to reach here including the ID, transportation, and living expenses during the journey. I spent my savings there. That was the easier option I had. However, some transfer agents in Turkey and Greece are needed (Jad, M, 43).

The journey to come to the UK for the refugees is still tough but much easier and cheaper than the asylum seekers journeys:

“We had to go to Lebanon from hidden routes it took us five hours; we paid SYP 3000 per person” (Khaled, M, 42).

“I had \$500 with me in cash and already booked the plane ticket from Syria” (Subhi, M, 54).

“It took me around 3 hours from Syria to Lebanon, I had my car so it cost me almost nothing, when I arrived Lebanon I had just \$470 which we spent them in a week” (Abdulrazzaq, M, 42).

“We needed almost a day to reach Jordan, we paid SYP 20.000 for each of us to get to Jordan to Zaatari camp” (Ali, M, 68).

“When we came to the UK, the UN arranged and provided the transportation and travel” (Shukria, F, 36).

Even for a family reunion, it was a tough trip for women due to the closing of certain borders with Syria and the long waiting period there at the borders for women and children:

“My travelling route was as follows: One day to Turkey spent there 15 days, spent in Greece 10 days found there a smuggler who sold me a fake passport and I used it to travel by plane to the UK. It cost me all \$7500: \$300 for the taxi from Syria to Turkey, \$2500 for the rubber boat from Turkey to Greece for seven people, \$4000 for the passport. I got \$3000 with me; my wife transferred me \$6000 by the smuggler office from Syria to Greece (Luai, M, 42).

- There is no financial support from the UN

In the first half of 2019, more than 1.75 million Syrians under temporary protection were supported through cash-based interventions, shelter, NFIs, and

food assistance. Monthly and multi-purpose cash support, such as the Emergency Social Safety Net (ESSN), targeted the most vulnerable. In an effort to create more opportunities for self-reliance and reduce dependency on cash assistance, there have been cross-sectoral efforts towards linking basic needs and livelihoods. Support to service provision in municipalities continued through strengthened technical capacities and building increased accessibility of services (UNHCR,2019).

For refugees with disabilities in their camps, the UN pays additional allowances: “It is safe there in the camp in Arbil, Iraq. The UN gave me \$300 for once, some other refugees got more, I used to live with my brother and he provides the food because he used to work there as a worker in construction, but in the latest period he got no job and we had no money.” (Shukria, F, 36).

The UN does not pay refugees any income; it only provides them with monthly food vouchers that decrease their value year after year:

“We went to Iraq, stayed at a camp for the UN next to Arbil for five years. The UN never paid us any money; they just used to provide us with some food and cooking materials (rice, flour, tomato puree, olives, and sugar) but not anymore, and my husband had to work to provide our living essentials” (Lina, F, 32).

“I had SYP 50.000 when I left Syria. We used to have \$20 a month from the UN and food vouchers but not for long, just for one year. In winter, we have some allowances for fuel and warming” (Khaled, M, 42).

“We got the food vouchers from the UN for around \$20 a month” (Abdullah, M, 27).

“I had to work in Iraq to support my family because the UN provided some food essentials which are not enough most months” (Asaad, M, 32).

“We get food vouchers from the UN. Sometimes I got \$100 for my disability” (Ali, M, 68).

“We never get any financial support from any organisation there. I explained that to the UN officers many times. The Turkish government provided just places for our children in schools while we have to pay for everything school materials and transportations (Subhi, M, 54).

In winter, the UN provides some fuel allowance for heating:

“At the beginning, they used to give us a food basket in the camp, and some winter support (which did not last long) and once they paid \$200 as heating allowance. The food support stayed but reduced the amount as they used to give us vouchers to buy our food materials from supermarkets. They used to give \$27 then decreased to \$19 then \$13 per person per month. For medical care, we used to go to the UN assigned places for medical care when we need it” (Samaher, F, 32).

## 6.5 Arriving in the UK

- How long it takes you to reach there? How much it costed you?
- Compare the refugees and asylum seekers' image about the UK according to their gender, family members number, and level of education.
- The most thing they like and dislike in the UK: compare between the refugees and asylum seekers regarding their gender, age, level of education, and family members number.
- Compare the cost and time of the journey to the UK between the refugees and asylum seekers.
- Compare the hardest part of the journey between the refugees and asylum seekers: the refugees are emotional about leaving their hometown while the asylum seeker faced direct threats on their lives.
- Compare the obstacles to get refugee status in the UK between the refugees supported by the refugee council RC and asylum seekers.
- Compare how long to find a job between the refugees and asylum seekers.
- Do they work in the same occupation they used to work in Syria or the third country?
- Compare the obstacles faced to find a job between the refugees and asylum seekers, according to their gender, level of education, and experience.

- How long it takes you to reach there? How much it costed you?

Much of the Syrian refugees who were directly given refugee status when they arrived in the United Kingdom came from third countries through UNHCR. The UN organisation planned and paid for their travels in order to arrive in the UK by plane.

“1 day by plane from Jordan, free provided by the UNHCR” (Ali, M, 68).

“1 day, from Turkey, free provided by the UNHCR” (Talal, M, 43).

“We came to the UK from Turkey under the Vulnerable Persons Resettlement Scheme (VPRS) program, which is supported by the UN and the home office in the UK” (Samah, F, 36).

“1 day, from Lebanon, free provided by the UNHCR” (Khaled, M, 42).

“When I came to the UK, it cost me nothing because the UN arranged that for the transportation from the camp to the airport and the plane journey from Tripoli where I used to live temporarily after I get divorced, to the UK” (Samaher, F, 32).

“From Syria to Iraq 10,000 SYP which is almost £17, while from Iraq to the UK it was by plane free provided by the UNHCR” (Lina, F, 32).

While the journeys of Syrian asylum seekers to the UK were complicated, dangerous, costly and, in most cases, took months:

“I spent six days in Algeria, 4 hours by land to pass the Libyan border where the smugglers took us to another place where we moved to the north. We spent there ten days; we took a boat to Italy where I spent ten days in Italy we moved from the port to the camp where we run away to go to Milan, to go to France where I spent 14 days. While I was in France, I bought an Italian ID sent to me in France,

I booked a plane ticket to the UK and came here. The whole journey cost me around £5.000” (Maher, M, 25).

“I left Jordan on 1/1/2015 and reached the UK on 3/8/2016. I stayed mostly in France for almost 9 months. It cost me over £15000” (Saad, M, 30).

“Travelling from Jordan to the UK takes 4.5 hours and costs around £800, while it took me 20 months and cost me £15.000 because I am Syrian” (Saad, M, 30).

“By Plane in 2014, I choose the UK because it is good for the families. It took me 25 days since I left Syria, and costed me in total \$7500” (Luai, M, 42).

“I came with my husband, father in law, and two children from Turkey. First, we were on a tourist boat which should be for 50 people while it had more than 250 immigrants on it. After we reached Greece, we used many kinds of transportations through Eastern and Western Europe till we eventually made it to the UK. It was a very tiring and dangerous journey” (Hiba, F, 31).

After their husbands organized a family reunion with them, many Syrian women came to the UK alone or with children. So, they flew mainly by plane from Lebanon. Though their travels were shorter in time, they were not easy because Lebanese authorities made it difficult and grim for them and also cost them a lot of money.

“I spent ten days in Lebanon till my visa was issued; I went there by land while I have a visa interview appointment. I stayed there 7 hours just waiting, the officers so rude, and they have instructions to make it hard for us who came from Syria. I paid \$200 for the Lebanese authorities as a penalty for staying over the entry visa time. In total, I paid \$3700” (Lubna, F, 38).



“I stayed there 14 hours just waiting, the officers so rude and they have instructions to make it hard for us who came from Syria. The journey cost me \$600 while I stayed just one night in Lebanon” (Jana, F, 36).

“In 2017, my father sent a family reunion application for my mother and me. We had to go to Beirut for a couple of interviews before we finally got the visa to the UK. I was granted a refugee status quickly because the application was made for a family, not a single person” (Obaida, M, 19).

“Going to Lebanon for visa interviews was the hardest part of my journey to the UK. The Lebanese authorities left me waiting for more than 12 hours with my son every time we go there although we had an appointment at the visa centre in Beirut. Therefore, we had to go a day before the booked appointment to not miss it. The Lebanese border officers and privates were insulting with other Syrians who are passing their borders” (Randa, F, 53) and me.

- Compare the refugees and asylum seekers’ image about the UK according to their gender, family members number, and level of education.

When they knew they were approved for resettlement in the UK and want to come to the UK, some families had nuanced and confused thoughts, but part of their family did not get permission for resettlement in the UK left behind in one of the 3rd countries.

“I felt sad when I knew that I will travel because I will leave my children there in Lebanon, but I felt happy because I will start a new life where I can continue my study because that was my dream. I knew the alphabet of English so when they gave a choice between Spain, Italy or the UK I asked the social workers at the organisation that helped me and they told me that the UK would be better for me because I know some English and people in the UK accept the other races easier.

I found that is correct; my life here is much easier than it used to be in Syria and Lebanon, there is care about women and human, in general, more than other places” (Samaher, F, 32).

“We expect freedom and stability, which we need. I was not too fond of the idea to come here first because I will be separated from my daughters in Turkey. We build our life there for seven years, and we had to leave everything again. Here they are treating us as human, taking care of us and our health; they even pay for our rent while it was a nightmare for us in Turkey; I just hope that we can bring our daughters from Turkey. (Afraa, F, 46).

The most important image about the UK is living in peace and safety:

“It is another world in the UK; there is a system and security, different than us in culture and to deal with people and language. I was so excited because I wanted to start from the beginning and wanted to learn at the university HR or pharmaceutical, but we have to wait until my husband finds a job. It is expensive and took us a while till we could manage our life” (Lubna, F, 38).

“After what we faced in our lives, all what we are looking for now is living in peace and that our image about the UK” (Fatema, F, 33).

“The UK is safe, and that what I want for my family” (Awad, M, 55).

The desire to get a job after being unemployed for a long time in the 3<sup>rd</sup> countries:

“We expected that we would find a job much easier than this, we have been delayed due to the language barrier and till get my BSc accepted as a university degree” (Luai, M, 42).

“I want to work, and many people told me before I came here that the UK is a good place for working” (Hala, F, 35).

The educated Syrian refugees who speak English considered it a great opportunity for them to resettle in the UK:

“I was so excited because I want to use my English language in England and want to continue my study in education and teaching. It was harder than I expect at the start especially dealing with the Yorkshire accent, but after less than a year, I started to enjoy it and adopt the new lifestyle” (Jana, F, 36).

“I chose to come to the UK because I speak English and I do not want to go to another country where I have to learn a new language. It is a different culture, and we need to adopt how to deal with people, especially with the Yorkshire accents” (Jad, M, 43).

The image about the UK is that it is a good place to settle in and build a family:

“The UK is good for family, study, and work. The UK is a settled country with a stable economic and political atmosphere where many job opportunities. In reality, I found it has many job and study opportunities, and it is great for families” (Maher, M, 25).

“Before we came here, we heard about the UK that it is good for families, and children” (Asaad, M, 32).

It was hard for uneducated refugees to return to classes and learn, particularly that they have to study in a foreign language:

“If I know that I have to study here, I would not come because I do not like study since I was a kid. Nevertheless, in general, we found it good. We wish that they can help us to a reunion with our family and allow us to bring them from Lebanon because the situation there is tough for Syrian as they do not allow them to work or even go anywhere” (Khaled, M, 42).

“It is hard for me to learn the language and go to the classes. I feel I forget everything easily” (Nabeel, M, 55).

The United Kingdom is a nation that offers democracy and settlement; while Muslims may have some issues, but it is a country in which Syrian refugees can resettle:

“We expect freedom and stability, which we need. We expected it to be hard for us as Muslims, especially for my wife and daughters, while we found it much better than anyplace else. Here there is no racism, and there is freedom for people and religion. All my life I was giving while here in the UK they are supporting me and giving me, I found it good and hope to stay here and keep my situation as what it is” (Subhi, M, 54).

“I had this image about the UK before I came here, that it is like any other European country is not suitable for Muslims, and we could face some problems here, but what I found very friendly and gentle people who treat us respectfully regardless of our religion and dress” (Muna, F, 65).

Young refugees who worked in the 3rd countries did not like the UK at first because in order to get a career, they have to learn a foreign language, and it could take a long time to stay away from work:

“I did not like it here first because I could not work while I used to work in Turkey and been busy there. In the beginning, I did not like it because of the language barrier while I used to work in Turkey, but now I can see my future here in college and work and I can see how they treat us fairly like all other citizens and that is the most important part” (Abdulkarim, M, 27).

“To stay at home with no work is not a good thing for me. I need to go out and work like all my life I used to do” (Fawaz, M, 41).

Finally, the Syrian refugees will be able to get rid of the racial issues facing them in the third countries:

“I felt relief that I will go to the UK and get rid of Lebanon hell while I cannot go back to Syria. When you say the UK, you imagine greatness and safety, and I found that in reality. When I arrived in the UK, I felt safe for the first time, while all the time before since the crisis started I felt no safety or any hope for future, especially in Lebanon we felt much racism. I got many threat letters; even I used to work as a mobile fixer, so they care about me because they need me even though I felt very bad about our situation as Syrian there in Lebanon. Once I saw Lebanese gangsters beat a Syrian man till death before his children, and we could not do anything toward them” (Abdulrazzaq, M, 42).

“I felt relief that I will go to the UK and get rid of Jordan and its camp life while I cannot go back to Syria. When you say the UK, you imagine safety, and I found that in reality. When I arrived in the UK, I felt safe, finally, we can get some help and safety” (Ali, M, 68).

The UK is a great place to live for people with medical and disability issues:

“I told the UNHCR that I want to go to a place where I can get treatment for my disability. After a while, they told me you can choose between the USA, Canada, or the UK; then they said the UK accepted you, so I told them that I want my brother and his family to not live without their support and they accepted them. Many people advised me that the UK is good for our situation” (Shukria, F, 36).

“The UK is the best place for my family. I appreciate what the UK is doing for us. In Syria and Lebanon, it was always hard for me to manage my family issues because I have 2 disabled children. While here in the UK, they took very good care of me and my wife, especially my children. My children for the first time feel safe and happy and not worried that people bully or mock them because of their disabilities” (Ammar, M, 54).

- The most thing they like and dislike in the UK: compare between the refugees and asylum seekers regarding their gender, age, level of education, and family members number.

Most Syrian refugees replied that there is nothing to dislike in the UK. Whereas some of them dislike just a few things in the UK such as they have to learn a new language to integrate into the community, taxes if they are working, some hate and racism crimes that they heard about them happened by some teenagers but never experienced that themselves.

While they like many things, especially the support from the government and councils for people:

“I like that the government and council here support people who are in need and encourage them to find a job. I just dislike the area that I live in because I live in Tensley in a share house with another refugee who arrived after me. The house is

quite old and the area as well. The other thing I dislike here that I am still struggling with the English language” (Samaher, F, 32).

“We appreciate how the government here in the UK takes care of its people, not like other countries” (Zubaida, F, 48).

People in the UK are friendly in general:

“I like that people are friendly and accept the others and respect their privacy; I hate that people discourage you and your dreams” (Lubna, F, 38).

“I like people here; they are friendly and accept others and respect them just as humans; I hate when the teenagers misbehave” (Jad, M, 43).

“Their care and safety. Housing problems, and hard language to learn for me” (Ali, M, 68).

“Nice people and easy to deal with them, I dislike taxes” (Luai, M, 42).

“I like that people are friendly and accept the others and respect their privacy; I hate what I hear about the racism and hate crimes” (Jana, F, 36).

Easy Life:

“It is easy to live here; I dislike the social life here as it is almost dead” (Maher, M, 25).

“Life here in the UK is much easier than in Syria; at least we do not worry about the essentials here” (Randa, F, 53).

It is a country of freedom and future:

“I like the nature here. I dislike learning the English language” (Khaled, M, 42).

“Humanity. Nothing to dislike” (Subhi, M, 54).

“Humanity and freedom. Nothing to dislike” (Afraa, F, 46).

“Freedom and future. Nothing to dislike” (Abdulkarim, M, 27).

Everything here in the UK is suitable, especially for work:

“Everything thanks god that we are here. It is a great country, and there are many job opportunities. Nothing to dislike” (Abdulrazzaq, M, 42).

“The UK is a good place to find a job or start your own business” (Bunian, F, 44).

“It is a great country and a lovely city. It is not very hard to find a job in Sheffield if you really want to work even for women” (Abeer, F, 36).

- Compare the most challenging part of the journey between the refugees and asylum seekers: the refugees are emotional about leaving their hometown while the asylum seeker faced direct threats on their lives.

The hardest part of the trip was emotional for the refugees where they had to leave their home town and what they developed there and travel to another world where they will be immigrants and eventually move from the third country to the UK again and start from scratch.

“Leaving my hometown Qusair while it was hard to find a place and I had to leave Syria because I knew that was it and no return” (Khaled, M, 42).

“When we left our hometown and we knew that we will never come back, we saw our shop that we spent our life in we saw it on the ground. (Subhi, M, 54).



“When I left our home for the first time knowing that we are not going to be back soon” (Afraa, F, 46).

“When I saw our shop that I spent my life in destroyed when we were leaving Syria” (Abdulkarim, M, 27).

On the other hand, the worst part of the trip for the asylum seekers was more drastic and dangerous because many of them threatened death by firing weapons or death boats during their journey or were subject to kidnapping.

“The jungle of France where we used to live in the street and there is no shelter during winds or rains. Britons used to donate some tents to us” (Saad, M, 30).

“The hardest part of my journey was staying on the border before entering Lebanon, I stayed there 7 hours just waiting, the officers so rude and they have instructions to make it hard for us who came from Syria” (Lubna, F, 38).

“The boat journey from Turkey to Greece, because we had to swim as well after a while. Also, the taxi journey from Syria to Turkey was dangerous because we had to pass all the checkpoints of the government army and the resistance points, but the taxi driver was expert in that matter and he paid bribes all the way for each checkpoint” (Luai, M, 42).

“Staying on the border before entering Lebanon, I stayed there 14 hours just waiting, the officers so rude and they have instructions to make it hard for us who came from Syria” (Jana, F, 36).

“Lybia, where we were kidnapped by people we thought the same smuggler people sent them and when we refused to pay they did some kind of play that the smuggler paid them to release us. We were 84 people there and 222 on the boat, and when the Italian coast guard forces found us, they spent four days in water collecting people and boats, and they collect 1500 people” (Maher, M, 25).

“When my car was stolen in Lebanon and I got many threats to be killed and they spread my name to not be able to go anywhere, and I have to pay them also because of their threats eventually I got my car back, it was broken and could not use it and I had to pay \$200 to remove it” (Abdulrazzaq, M, 42).

“Moving from Deraa to Jordan was very dangerous, especially for me. I am old and have wife and children, they supported me, but I felt I am a burden for them” (Ali, M, 68).

“Being on that death boat was the hardest part of the journey. I had to stay focus and take care of my dad, wife, and two children while staying alive in that situation was not an easy thing to do” (Zaher, M, 33).

“The boat journey, because we get a boat which should be for 50 people, but the smugglers put 250 people in it, and we had many problems during the journey which lasted three days and nights, and we almost drown twice in addition to the bad situation on the boat where is no water for drink or food as we throw all our stuff to reach the boat in the overseas water” (Jad, M, 43).

“The most dangerous situations were in the boat because the next boat to us was sinking and we could not help as any move to help people will make us sink as well” (Saad, M, 30).

- Compare the obstacles to get refugee status in the UK between the refugees supported by the refugee council RC and asylum seekers.

Financially, the asylum seeker needs to change his/her situation to refugee status in the UK so they can start to receive their benefits £164.25 a week from the jobcentre in addition to other benefits such as housing benefits and child tax credits if they have children compared with just £36.95 when they are asylum seekers. The refugee status allows the person to look for a job and work.

The Syrian refugees who came to the UK under the resettlement programme had no issue with their refugee status because before they arrived, the RC arranged all their necessary documentation and easily secured their refugee status in a period of a week or on the same arrival date in most cases:

“We needed just ten days to get refugee status; the refugee council helped us and even welcome us at the airport when we arrived” (Khaled, M, 42).

“Next day, the refugee council helped us and even welcomed us at the airport when we arrived” (Subhi, M, 54).

“The refugee council welcomed us at the airport and took us to our house, and the next day we got our PRB with refugee status” (Afraa, F, 46).

“I got my refugee status the next day after arriving in the UK with the help of the refugee council which arranged everything for me before I arrived” (Abdulkarim, M, 27).

“The refugee council arranged everything for us and we got our refugee status and PRB cards for all my family members the next day of our arriving in the UK. They really did a very good job” (Abdulrazzaq, M, 42).

“The next day of our arriving in the UK, the refugee council helped us and picked us from the airport when we arrived” (Ali, M, 68).

It was difficult to improve the condition of asylum seekers to be refugees for Syrian people who came to the UK on their own way, which took months of waiting and interviews and had to learn how to do it because no one supported them. Additionally, during their trip to the UK, most of them lost their official documents and certificates.

“I needed around six months to change my asylum seeker status to refugee status, and another three months to bring my wife and children from the camp in Jordan after I applied for a family reunion for them” (Saad, M, 30).

“I needed a month to be granted refugee status” (Luai, M, 42).

“I came here as an asylum seeker and it was hard for me to get a refugee status because I had no ID or other official document with me at all, as I lost them during the journey in the sea. After six months of interviews and appointments with the home office, I got my refugee status” (Maher, M, 25).

“I got my refugee status after more than four months because I got no hard copy of my credentials and the red cross helped me to deal with the bank requirements to open a bank account” (Jad, M, 43).

After their husband applied for a family reunion with them, women who came to the UK had no obstacles to get their refugee status and got it quickly because their husbands had to arrange all the required documents before they arrived to the UK.

“I got refugee status in two days because my husband did all the forms and documents so when I arrived our Biometric Residence Permit (BRP) were ready” (Lubna, F, 38).

“I waited three weeks to be granted the refugee status because my husband did all the forms and documents so when I just applied for the PRB” (Jana, F, 36).

- Compare how long to find a job between the refugees and asylum seekers.

The Syrian asylum seekers, when they choose to come to the UK they planned and knew what they want to work here although their English language level is

still a barrier to get a job, they found a job in the UK much faster than the refugees whom the UNHCR selected to come to the UK.

“In Britain, I worked as an interior builder in the last two years just six months after I arrived here and became more efficient after I know where to buy my tools and materials and made some networks so when people see my work tell their relatives and friends about my work quality and prices” (Saad, M, 30).

“Yes, I am working as a production manager at a glue company. I was looking for a job for a year and a half after I pass the English to Speakers of Other Languages (ESOL) test” (Luai, M, 42).

“I found my job after three years of looking and searching for one. It is not easy to get a job here if you lost your documents and you still need to have British work experience to find a good job” (Maher, M, 25).

In general, the resettlement programme arrangement between the UK home office and the UNHCR was for Syrian refugees in the UK. This scheme serves the neediest Syrian families and people that are sick or disabled, because most of them are unable to work, whilst those refugees who can still work need to study the English language in order to be able to work or find a career, and it would take at least a year of ESOL courses to achieve the standard that helps them to work.

“I am not working yet; I am planning to do so in somewhere that I can help the refugees” (Lubna, F, 38).

“I found my job after about six months of my arrival” (Jana, F, 36).

“I do not work here due to my health situation” (Subhi, M, 54).

“I do not work here; I am doing ESOL classes at college by the jobcentre” (Abdulkarim, M, 27).

“I cannot work, I am on retirement age and my back disks problems disabled me” (Ali, M, 68).

Refugees who worked in a high-demand sector in the UK, such as repairing mobiles, or who had a university degree, found it easier to start their career even as volunteers in the UK in less than a year from their arrival:

“In my first year here, I started my business from my home and recently I opened a shop in London Rd. to fix mobiles and sell mobile accessories” (Abdulrazzaq, M, 42).

“I found a job in teaching after about nine months of my arrival to the UK” (Jad, M, 43).

“In less than seven months of arriving in the UK, I volunteered to work as a teacher assistant in some schools in Doncaster to help facilitate the dialogues between teachers and students from Arabic background and their families” (Layla, F, 30).

- Do they work in the same occupation they used to work in Syria or the third country?

I choose to work in interior design because I had experience in that field, and I know it well:

“In my childhood during summertime, I used to work with my brother in interior building. Since I arrived here in the UK, I knew what I want to work according to my previous experience in the interior building I found it here in demand and

many people need somebody to paint their houses or install flooring or carpets” (Saad, M, 30).

“I worked part-time as a teacher assistant, before my pregnancy. It is a similar job to what I used to do in Syria but there I used to be a teacher” (Jana, F, 36).

“I work now as a receptionist in a hotel. I never worked in anything like that before, but I just wanted to have a job and get rid of the jobcentre and their requirements” (Maher, M, 25).

“My work here is similar to what I used to do in Lebanon fixing mobiles; almost everyone needs it, so there is always a demand on that” (Abdulrazzaq, M, 42).

“I used to be a lecturer in Syria at a university and some institutes. Now I am working part-time as a teacher in various schools via an agency” (Jad, M, 43).

Some Syrian refugees have welcomed whatever work they can find, even though they are not explicitly connected to their study background or experience:

“I have BSc in chemistry, so my work in a glue company is not very far from my major” (Luai, M, 42).

“My big dream is to get my Syrian degree in architecture equivalent to the British degree to be able to work in my speciality field. Till that happened, I aim to get a degree in the teaching to work as a teacher soon” (Layla, F, 30).

- Compare the obstacles faced to find a job between the refugees and asylum seekers, according to their gender, level of education, and experience.

For people who are not financially included, particularly if they were asylum seekers who had no legal documentation or qualifications, it was difficult in most

situations to get a job, because first, they need many legal documents (which they do not have) to help them open a bank account in the UK under the current laws:

“I needed almost a year to open a bank account as I do not have any ID or credentials with me, but that did not stop me from working but still if my English language became better, my work will be much better and I can work with bigger workshops and companies” (Saad, M, 30).

Many of the highly educated Syrian refugees were unable to acquire their qualifications or lose them during the crisis and immigration process. Their studies and degrees are difficult to recognise in the UK, so they had to obtain a different degree by studying at a college to get a British degree to help them work or find a career.

“I did not have my degree with me when I arrived because I lost everything in the sea during my journey to come to the UK, so it was hard for me to obtain a degree certificate from Syria. Although I am an engineer but still need to have some British certificate and work experience to have a job, therefore, I had to get GCSE English and math after I pass my English ESOL test to find a job” (Luai, M, 42).

“I lost all my documents before I arrived here, so they did not accept me in any university to complete my study. The job owners do not consider any work experience we have in Syria; they always ask for British work experience and certificates. So I had to study here GCSE in Maths and English to be able to continue my study in the future and to get a job for the time being” (Maher, M, 25).

“It is not easy to get a job at a university as I used to work in Syria. I have to have a higher degree from a British university to be able to work as a lecturer here, and



that will cost me a lot of money unless I find a scholarship which is not easy as well” (Jad, M, 43).

Working in education was more accessible for some Syrian refugees, especially females:

“My experience in teaching and my level of English language made it easier for me to get a job, and still I had to do some other tests and police check to get the job” (Jana, F, 36).

“I found it easy here to work as a teacher if you worked in that field before, especially in the English language” (Dana, F, 25).

In addition to financial inclusion challenges and their need for loans to fund their own enterprises, Syrian refugees who have chosen to start their own business or to be self-employed also face certain difficulties in expanding or developing their work because of their English language level:

“I registered myself as a self-employed. It is not easy due to my English language level. I found the premises lease here is very expensive and I had to borrow a lot of money and apply for a loan to be able to start my business and open my shop in Sheffield for fixing mobiles and laptops and selling mobiles accessories” (Abdulrazzaq, M, 42).

“I am planning to open my own business in Tailoring, but I need to improve my English language level first” (Bunian, M, 44).

## **6.6 Financial Inclusion in the UK**

- The relationship between the family members number and the income (the benefits cap is £16.000 per year usually worked on people with three children)
- Compare the preference of dealing with cash or card according to their age, level of education, and gender.
- The financial services that they are aware of according to their level of education, financial literacy, gender, experience, and if they used to have a bank account in Syria.
- How important financial inclusion to them according to their level of education, financial literacy, gender, and experience.
- The obstacles they face regarding financial inclusion: compare between refugees and asylum seekers.

- Compare the preference of dealing with cash or card according to their age, level of education, and gender.

Most Syrian refugee women indicate that they prefer to deal with cash to not be controlled by the shops or deceived by their offers while they do not fully understand them. In comparison, the Syrian refugee men state that they prefer to use the bank application on their mobile to stay in control of their money and budget.

Most of the Syrian refugee women prefer doing their financial transactions in cash, and they use the bank card just to withdraw some money and buy their shopping in cash:

“I can use my bank card to withdraw money or to buy at a supermarket, but I prefer to buy in cash because I feel that I can control my spending more that way” (Samaher, F, 32).

“My son manages my finance in general, but when I have to do any shopping, I withdraw cash for that” (Muna, F, 65).

The women refugees want to have their money as tangible assets to feel the value of their money and control the spending:

“I prefer to pay in cash because I feel control over my expending when I pay by tangible money” (Zainab, F, 42).

“I prefer cash because I can feel the money as a tangible thing and know how much I spend opposite of card and contactless” (Amira, F, 32).

Although they use cash, many female refugees still use their bank cards to pay for utilities and bills:

“Usually the bills and paying the companies I pay by cards, while foods usually by cash because some shops they do not use to have the card machine to pay and we used to pay them in cash, and sometimes when my cash is not enough I pay by card” (Lubna, F, 38).

“I pay by cards frequently for the bills and paying the companies, even for food sometimes” (Jana, F, 36).

The Syrian refugee men get used to using their bank cards for their financial transactions as usual in the UK and they start to prefer that way:

“Mostly I use my bank card, I just use cash in some shops and trams. That is how the country works and we get used to that” (Luai, M, 42).

“After I practised how to use my bank card for buying in the supermarket, I found it easier than hold cash all the time” (Asaad, M, 32).

The refugee men start to use the FinTech, such as the bank application on their phone to control their household budget:

“I have a joint account with my wife—usually the bills and paying the companies I pay by cards, even for food. Apart from transportation, I pay in cash. I prefer to pay by card because I can review all my transactions by receipts and mobile applications” (Maher, M, 25).

“I like the bank app to review our income and expenses, there are no problems with supermarkets but could be some problems with buying online applications like wish” (Khaled, M, 42).

“I receive my salary directly to my bank account—usually, the bills and paying the companies I pay by cards, even for food. I prefer to pay by card because I can

review all my transactions by receipts and mobile applications. It is an easy system to understand and adopt” (Jad, M, 43).

Still, many of the Syrian refugee men struggle with their English language to be fully financially included in the UK financial system:

“We have a joint account; we pay bills by card. We prefer to pay cash because we are afraid that the bank or the companies would make mistakes that we cannot afford. My wife prefers cash; I prefer card especially for receiving money because I feel it is safer and protected” (Khaled, M, 42).

“We receive the benefits on my bank account. We pay bills by card. We prefer to spend it in cash because we do not know enough English to buy by card or online” (Subhi, M, 54).

“After I get paid by the jobcentre, I withdraw most of the money to do our shopping and expenses in cash, because my English language is still limited and I trust cash more” (Fawaz, M, 41).

The Syrian refugees whom the RC supports have two bank accounts for the man and woman in the family:

“I have a bank account, and my wife has one; she receives the child benefits in it. We use our cards for bills and sometimes cash for daily payments, I prefer card because I feel safer and protected. I prefer card because I feel it is safer and protected” (Abdulrazzaq, M, 42).

“The RC helped us to open a bank account for me and another one for my wife so she can get the children to benefit from it” (Younes, M, 38).

“When we came here, the RC helped us to open bank accounts for my husband and me. It was the first time in our lives to have a bank account” (Zubaida, F, 48).

The Senior generation of the Syrian refugees still prefer cash in their daily use:

“I have a bank account. We use our cards for bills and sometimes cash for daily payments; I prefer cash because I feel safer and know how much we spend by cash. I prefer cash because I feel it is safer and protected” (Ali, M, 68).

“It is not easy for me to learn how to use my bank card, sometimes my children help me. I still prefer to use cash as all my life I used to do” (Abdulrahman, M, 62).

- The financial services that they are aware of according to their level of education, financial literacy, gender, experience, and if they used to have a bank account in Syria.

Very few Syrian refugees who had bank accounts before they came to the UK and know about the financial services including loans and credit cards:

“In Kuwait, I had some loans and credit cards, while here I do not know about their services because of the languages. I can print a bank statement and withdraw money. I do not know about the overdraft, but I know that I received a credit card application but I do not want to have it as I do not know how to deal with it in English” (Saad, M, 30).

Bank cards for withdrawing money and buying at the shops:

“I know that the government sends our benefit to the bank and we can receive it from the bank by the card, that is all. All the benefits right now go to my husband's account, I got a bank card for the same account. Recently I applied for a bank account to receive the children benefit and child tax credit in it” (Lina, F, 32).

“Not much as we have current accounts just for our benefits and expenses. I buy and sell in cash. The shop cost me 25.000 and the rent 650 monthly. I know that there is a business account that I can open when I have more customers. I do not have a problem when the customers do not have cash because there is an ATM next to my shop” (Abdulrazzaq, M, 42).

Issue bank statements:

“I just know about the bank statement and how to check it on my mobile application. I do not know any other service apart from using the bank card” (Samaher, F, 32).

“I learn how to get a bank statement from the bank to mini bank statement from the ATM to check my balance and recent transactions” (Asaad, M, 32).

Overdraft service:

“They have an overdraft, saving, and investment accounts. I used to use a credit card because I needed it before. We never had extra money to have investment or saving accounts” (Lubna, F, 38).

“I know about most of the bank financial services including overdraft and savings, but I never tried them” (Luai, M, 42).

“They have an overdraft, saving, and investment accounts. I have a current account and I am planning for a saving one” (Jana, F, 36).

“They have an overdraft, saving, and investment accounts. I have a current account and a saving one” (Jad, M, 43).

Saving accounts:

“I do not care much about financial services. I have a current account and I am planning for a saving one” (Maher, M, 25).

“Saving account sounds a good idea. When I have some extra money I would do it” (Samar, F, 45).

They still do not know much about the financial services just the current account:



“I know it is secured but I do not know much about it” (Khaled, M, 42).

“Not much as we have current accounts just for our benefits and expenses” (Subhi, M, 54).

“Not much as we have current accounts just for our benefits and expenses” (Ali, M, 68).

“I do not know about their offers and if I want to get some of these offers. I have to know more about the offers and their consequences” (Samaher, F, 32).

- How important financial inclusion to them according to their level of education, financial literacy, gender, and experience.

Financial inclusion is essential for emergencies:

“It is essential because you can rely on financial support when you need it, especially in case of emergencies” (Shukria, F, 36).

“in this country, everyone should have a bank account, especially if they have children. you would never know when it needed” (Samah, F, 36).

Important for future and starting businesses:

“It is important if I need some money to start a small business in tailoring or making sweets even from home. So I was not thinking about it when I was in Syria, even though most of the employees there get their salaries in cash and never used the bank services. While here in the UK, it is different and I have a bank account now and I start to think to start up my small business” (Samaher, F, 32).

“Financial inclusion is a requirement to be self-employed” (Younes, M, 38).

“Yes, it is important for me now and for my future. The RC will help me to start a small business in preparing food, but I still like to work in tailoring to design some furniture and curtains as well and I need to have better English language to start any business” (Samaher, F, 32).

“I never thought about it before, but here it helps with keeping money safe and even open saving account for myself and my children” (Seham, F, 32).

We cannot work without it:

“I cannot work without them; I need to buy and sell by bank transactions and checks, I had to bank accounts one for business and one personal” (Saad, M, 30).

“I needed a bank account to be self-employed” (Younes, M, 38).

“All the jobs ask for a bank account to pay us” (Muhamad, M, 24).

Not important but it makes life easier:

“Not very important, it is just easier because most companies and organisations pay and receive money by bank transfers, so it is easier for us to integrate with the system to be financially included” (Lubna, F, 38).

“I can live without it as I used to do in Syria, but life is easier with it” (Ibrahim, M, 48).

Very important to pay the bills and integrate with the British society:

“It is very important to pay bills and help to integrate with society” (Luai, M, 42).

“I believe in the importance of financial inclusion as it makes my life easier, work organised, and let me involve in the work market and accept more jobs” (Saad, M, 30).

It gives us freedom:

“It is very important; it gives me financial freedom and flexibility and ability to integrate with the society and sort all my financial issues” (Jana, F, 36).

“To be financially included gives me stability and freedom to be able to plan for some activities and holidays” (Jad, M, 43).

It is a vital issue to live we cannot survive without it in the UK:

“It is almost impossible to live here without a bank account as the companies pay salaries in your bank account and also the council pays the benefits in your bank account” (Maher, M, 25).

“It is vital because the banking system controls everything. It is important to face any financial issue” (Khaled, M, 42).

Banking system control everything:

“It is vital because the banking system controls everything” (Subhi, M, 54).

“The banking system controls our life here. When I pay just by cash, the supplier will give lower quality products with higher prices, while now I can buy any products I like with good prices” (Abdulrazzaq, M, 42).

It is safe to use not like some other countries:

“It is important here because all the system related to it and we cannot get our allowances without it, and it is safe not like in Syria or Jordan” (Ali, M, 68).

“I trust the UK government and its legislations including the banking system, So I think it is safe to use banking services here” (Ferhad, M, 32).

- The obstacles they face regarding financial inclusion: compare between refugees and asylum seekers.

### English language

“In Kuwait no, in the UK the language is an obstacle and I heard that some banks requests to have the income to allow you to open a bank account while they do not consider the jobcentre benefit as an income” (Saad, M, 30).

“The only obstacle was the language, but the refugee council helped me to register with the jobcentre and get my job seeker allowance and helped me to open my bank account and trained me how to use it for shopping or withdraw money” (Samaher, F, 32).

“Not at all; even with my limited English language, I could manage to open my account via the help of the supporting organisation. An organisation specialised in refugee matters helped us to open a joint bank account to receive all the benefits in it” (Lubna, F, 38).

“Just the language barrier” (Shukria, F, 36).

“The most important obstacle facing opening bank account and manage it is the English language Level” (Amira, F, 32).

Although some Syrian refugees have some experience in dealing with banks to be financially included in Syria or other countries, they still face some problems in their financial inclusion in the UK due to their limited English language:

“I have two bank accounts, but I still find it harder comparing with my other bank accounts in Arabic countries as I have one in Kuwait and one in Syria. It is easier there because they use the Arabic language” (Saad, M, 30).

Most of the Syrian refugees who came under the settlement program have their official IDs and documents so they have no obstacles regarding financial inclusion and the RC helped them to open bank accounts:

“I did not have any problem to open a bank account in the UK, because I have all the required documents and the Refugee Council to get the bank appointment with an interpreter” (Shukria, F, 36).

“They asked for a lot of documents before we came to the UK, So when we came here, we had all the required documents ready for the bank” (Fawaz, M, 41).

“Our caseworker at the Refugee Council managed to open one bank account for our family in my husband's name urgently to get the benefit, then started to open the other bank accounts for me. I have all the required documents, and the refugee council provided an interpreter to help me then” (Lina, F, 32).

“We had no problem. The refugee council helped us to open a bank account, and we had all our credentials” (Khaled, M, 42).

“No problem at all. The refugee council helped us with that. They brought an interpreter to the bank, and we had all the required documents ready” (Subhi, M, 54).

“We faced no problem to open a bank account, because the RC helped us with that, and we had all our credentials” (Ali, M, 68).

The RC helped the Syrian refugees with some problems with banks:

“We did not face a problem to open a bank account. The refugee council helped us with that, and we had all our credentials. Even I opened another bank account in another bank to see the features in other banks and I found that most of them

are the same. I do not care about what they pay to transfer bank account I care more about their services” (Abdulrazzaq, M, 42).

“Once I had a problem with a bank statement and the RC helped me to sort it with the bank” (Subhi, M, 54).

Some other family member helped to open a bank account for their family members:

“My husband helped me to open a bank account that I receive the benefits in it and pay the bills” (Jana, F, 36).

“My son helped me to open a bank account and learn a little bit about the financial system in the UK” (Nabeel, M, 55).

The Syrian refugees with good English language level faced no problem to be financially included:

“Not at all. Because my English language is good” (Maher, M, 25).

“Open a bank account was an easy step for me because my English language is very good” (Talal, M, 43).

The Syrian asylum seekers with no IDs or official credentials faced problem in their financial inclusion in the UK:

“It was hard for me to open a bank account because I lost all my credentials and personal documents before I got on the boat from Libya because they did not allow us to have anything with us on that boat” (Abdullah, M, 27).

“It took me more than six months to be able to open a bank account because I lost all my papers and Syrian documents in my refugee journey, and the banks keep asking for many documents that I could not provide such as a bill, proof of address and original ID” (Ahmad, M, 24).



## **6.7 Elements of financial inclusion: faith, financial literacy, and Fintech**

- How their faith affects their financial decisions: according to their level of education and financial literacy.
- According to your faith, What is allowed and disallowed regarding personal finances?
- Do they have financial literacy?: Do you recognise these financial terms: budget, debit, credit, interest, overdraft, assets, and liabilities? compare according to their age, gender, level of education, and experience.
- What they know about the financial system in the UK?: according to their age, gender, level of education, and experience.
- Do they trust the banking system in the UK: according to their age, gender, level of education, and experience?
- How they use the Fintech: according to their age, gender, level of education and experience: men prefer the mobile application, so they feel in control of their finance, while women prefer cash, so they feel nobody control them.
- How does fintech help you in your daily life?
- Their Fintech level of trust: compare their reasons.
- What makes them feel financially included?: what is missing? Compare between the refugees and asylum seekers.
- To what extent they feel financial inclusion changes their lives? according to their age, gender, and level of education.
- Do you find any difficulty to be financially included in the UK?
- How their financial experience could be better? Compare between refugees and asylum seekers.

- How their faith affects their financial decisions: according to their level of education and financial literacy.

Although all the interviewees are Muslims, their knowledge about Islamic finance and what is allowed (Halal) and disallowed (Haram) in Islam is varied according to their level of education, experience, and financial literacy.

There is no relationship between religion and FI, apart from interest matter:

“Islamic finance is great for both individuals and societies. It always focuses on the fairness between the contract parties therefore, Islamic finance supports FI when it respects the parties’ benefits and not involves paying interest which unfair for the poor side” (Jad, M, 43).

“No, there is no relationship between religion and FI, apart of interest which I will not involve in any way” (Abdullah, M, 27).

“Religion is not against FI, while the interest is disallowed in Islam” (Afraa, F, 46).

“There is no relationship between religion and the FI. I will not involve in any transaction that has an interest” (Subhi, M, 54).

“No, there is no contradiction between religion and FI” (Khaled, M, 42).

“religion supports FI, but the interest is disallowed” (Hiba, F, 31).

“There is no problem to be financially included from the religion point of view” (Luai, M, 42).

“No, there is no relationship between religion and FI, apart of interest which I will not involve in any way” (Samah, F, 36).

“No relation between them, the bank account I use is to get my benefits and spend for our family, so I do not have any worries as a Muslim about this bank account” (Shukria, F, 36).

“There is no relationship between money and religion, and I do not have any problem with that” (Zainab, F, 42).

I do not prefer banks. I use them just when it is necessary:

“I do not like banks, but I used them because I have to” (Ali, M, 68).

“Banks are complicated for me. I prefer not to use them, but here they are vital” (Muna, F, 65).

The interest is forbidden:

“If I get a loan, it should be with no interest. I had that and refused it and waited until I found some friends to give money as a loan with no interest” (Abdulrazzaq, M, 42).

“I avoid interest which is disallowed in Islam. So we do not use it” (Maher, M, 25).

I did not think about that. I know the interest is forbidden:

“I did not think about that when I opened my account because I know the interest on the loans is forbidden but I do not have any loan and I do not think about getting one or even an overdraft because I know my finance is tight so I cannot pay it back” (Samaher, F, 32).

“I never thought about the interest when I opened my bank account, and I do not think that I will use interest” (Dana, F, 25).

I trust the banks here even if they are non-Islamic banks. I do not know about the forbidden subject:

“Although the banks here are not Islamic, they are honest and they will not steal from me, while the other complicated matters of interest I do not know about it and do not want to involve in it” (Lina, F, 32).

“I do not know much about the banking system, but I trust the UK rules and legislations” (Zainab, F, 42).

My friend helped me to understand the matter and avoid the forbidden matters:

“I did not have any worries when I opened my bank account, because when I opened it my friend was with me who translate what is happening, so I understood. I needed the bank account for my asylum-seeking benefit, which was £37 weekly” (Saad, M, 30).

“I have no religious problem with my bank account because my friend translates the bank offer and I need it to receive money from jobcentre and later from my job” (Abdullah, M, 27).

- According to your faith, What is allowed and disallowed regarding personal finances?

Just interest is forbidden in Islamic finance:

“Just Interest is forbidden in Islamic finance” (Jad, M, 43).

“Interest is disallowed, so I try not to use it” (Ali, M, 68).

“Just the Interest is disallowed” (Abdulkarim, M, 27).

“Interest” (Afraa, F, 46).

“Interest” (Obaida, M, 19).

“Interest. And any disallowed business as selling alcohol” (Maher, M, 25).

“Interest” (Seham, F, 32).

“Just the interest is disallowed” (Ammar, M, 54).

“Interest” (Abeer, F, 36).

If the payment methods are the same, then there is no problem:

“While there is no difference between paying in cash or by card, there is no religious problem” (Abdulrazzaq, M, 42).

“If there is no difference in price by paying in cash or by card, I do not think there is a problem” (Muhamad, M, 24).

The loans are disallowed:

“Loans could be disallowed” (Khaled, M, 42).

“I do not know much, but I think loans here always have an interest, so they are disallowed” (Abdulrahman, M, 62).

- Do they have financial literacy?: Do you recognise these financial terms: budget, debit, credit, interest, overdraft, assets, and liabilities? Compare according to their age, gender, level of education, and experience.

I know all of them:

“Yes, I know all of them from my study at the university in Syria” (Jad, M, 43).

“Yes, I know all of them from my experience in the bookkeeping of my work in Syria and Lebanon” (Abdulrazzaq, M, 42).

“Yes, I know all of them” (Hiba, F, 31).

“Yes, I know all of them” (Afraa, F, 46).

“Yes, I know all of them” (Zaher, M, 33).

“I know them all” (Talal, M, 43).

“Yes, I know all of them” (Lubna, F, 38).

“Yes, I know all of them from my husband” (Jana, F, 36).

I know some of them:

“I just know debit and credit” (Ali, M, 68).

“I know them apart of budget, assets, and liabilities” (Khaled, M, 42).

“Yes, I know all of them apart of assets, and liabilities” (Maher, M, 25).

“I do not know what the interest is” (Shukria, F, 36).

I learned here most of them:

“In Syria and Lebanon, I never knew about them, while here I learned some of them for example, my neighbour told me that she has some overdraft in her bank account that she can use when she is broke” (Samaher, F, 32).

“I am learning a lot of them here” (Obaida, M, 19).

“I keep learning about them” (Ferhad, M, 32).

I do not know any of them:

“No, not at all” (Lina, F, 32).

“No, I do not know their meaning” (Shukria, F, 36).

“I do not know them” (Samar, F, 45)

“They are very complicated for me; I do not know them” (Zainab, F, 42).

I know them because of my experience in that field before:

“Yes, due to my trade before and I can do small budget for my use, but there is no tax in Kuwait” (Saad, M, 30).

“I used to use bank services, and I am familiar with the bank financial terminology. (Abdulkarim, M, 27).

“I dealt with many banks before, so I do not have a problem with them here” (Zaher, M, 33).

- What they know about the financial system in the UK?: according to their age, gender, level of education, and experience.

The government supports citizens:

“The government helps people financially to live an acceptable life. The banks are private, and you deal with them as companies and enjoy their offers” (Jad, M, 43).

“The government tries to help people financially to live an acceptable life. The banks are private” (Awad, M, 55).

“The government tries to help people in need financially such as us to live acceptable life” (Ibrahim, M, 48).

“The government helps people to live above poverty. The banks are private, and you deal with them as companies” (Ahmad, M, 24).

“The government tries its best to help people financially to live a good life. The banks here are private, not related to the government” (Afraa, F, 46).

“The UK government respects its citizens and tries to support them financially. The banking system is more private than public” (Bunian, M, 44).

“The government here helps its citizens. The banks provide loans sometimes” (Jana, F, 36).

“The government tries to help people financially to live over the hunger limit and get their income by taxes” (Lubna, F, 38).

It is very good and supportive:

“It is very good, and people in it are supportive, and they do not cheat or stop payments” (Shukria, F, 36).

“I like how the government here supports people in need financially to live an acceptable life. The banks just facilitate its support” (Talal, M, 43).

The UK has a strong economy:

“They have a good economy and finance” (Luai, M, 42).

“The UK always has a strong economy and always will be” (Abdulrazzaq, M, 42).



Not too much:

“Not too much” (Maher, M, 25).

“I do not know about the banking system in the UK” (Hala, F, 35).

“It is not an easy subject for me” (Fatema, F, 33).

The financial system is vital for trading:

“I know they are important for trade and if someone wants to have a loan he can get it from the bank. My dreams used to be limited for small things that I can do at home or in a workplace” (Samaher, F, 32).

“If anyone wants to start a business, he should be included in the banking system first” (Bunian, M, 44).

I know how to use the bank card:

“I know how to use the bank card to get cash and buy stuff. I do not use the card to buy in a supermarket because I used to use cash, which is easier for me. In general, I trust the banking system” (Lina, F, 32).

“I can use my bank card now for my shopping and withdraw money from the ATM” (Abeer, F, 36).

“I know how to use my bank card for some transactions, but I am still struggling with online transactions” (Hala, F, 35).

- Do they trust the banking system in the UK: according to their age, gender, level of education, and experience?

All the interviewees answered yes:

They are good at dealing with money and finance and they support people in need of benefits:

“Yes, because they are good with finance and they pay benefits for poor and get taxes from rich people” (Jad, M, 43).

“Although banks here are not Islamic banks, I trust them more than any other country banks because they are fair and they know what they are doing” (Abdulkarim, M, 27).

“I trust the UK government and its banking system” (Abdulrahman, F, 62).

“Yes, I trust the banking system here because they are good with finance and they pay benefits for poor” (Samah, F, 36).

“Yes because they know how to deal with it” (Luai, M, 42).

“Yes, I trust them because they are good with finance and they pay benefits for poor and get taxes from rich people” (Lubna, F, 38).

I trust them. They are honest:

“Yes, because they are good with finance and honest and they pay benefits for the poor by charging taxes on rich people” (Subhi, M, 54).

“Yes, I trust both of banks and people who work there” (Lina, F, 32).

Never had any problem with them:

“Yes, I never had or heard any problems about them” (Maher, M, 25).

“They never miss any amount to pay me so that I can trust them” (Nabeel, M, 55).

I do not know much about the financial system, but I trust the UK laws:

“I do not know much about the financial system, but I trust the UK and its laws and rules” (Ali, M, 68).

“I try to follow all the rules here because they are fair and I trust them even I do not fully understand them” (Samar, F, 45).

“I do not know much about the financial system here, but I trust the UK and its laws and rules, especially about money because they are fair” (Zubaida, F, 48).

“I do not know much about it, but I trust it because my experience with this bank application showed me that everything is clear and I can know any transaction happened in my account. If there is any mistake or unclear transaction, the bank employees are helpful to explain what is happened” (Samaher, F, 32).

In case of a problem they are supportive:

“Yes, they are trustworthy, even when I have a problem with my card, they helped me a lot at the bank branch” (Shukria, F, 36).

“Once I had a problem with a transaction that I did not make and the bank was supportive and sorted it for me” (Abdullah, M, 27).

I trust banks. They are safer than dealing with cash:

“Yes, I trust banks and they are safer to have my money in the account than in cash. In general, I trust bank and banking system, I know they could be crafty and

even steal from people but in a clever way so many people do not recognise it” (Saad, M, 30).

“I do not like to hold much cash with me, so I just carry my bank card because I trust banks” (Zaher, M, 33).

“I trust the banking system in the UK and I do not mind using their services even the ones provided on FinTech” (Bunian, M, 44).

- How they use the Fintech: according to their age, gender, level of education and experience: men prefer the mobile application, so they feel in control of their finance, while women prefer cash, so they feel nobody control them.

Online banking and bank applications on mobile to pay bills:

“I use the bank website and mobile application to pay bills by it and transfer money to friends, receive my benefits, buy online, and know my transactions” (Jad, M, 43).

“I use the bank website and mobile application to pay bills by it and transfer money to friends, receive my benefits, buy online, and know my transactions” (Abdulkarim, M, 27).

“I use the bank website and mobile application to pay bills by it and transfer money to friends, receive my benefits, buy online, and know my transactions” (Dana, F, 25).

“Yes, both internet and mobile, I use it for buying goods and transfer money” (Layla, F, 30).

I do not use them. My children or other family member use them:

“I do not use it; my children sometimes they do” (Ali, M, 68).

“My daughter did some transactions online to buy some dresses” (Afraa, F, 46).

“I do not use any fintech myself” (Subhi, M, 54).

“I do not use online banking nor mobile applications; that is my wife's responsibility. I am responsible for the expenses” (Maher, M, 25).

I buy online:

“Yes, I buy online and use the app for transfer and bank statement” (Abdulrazzaq, M, 42).

“I buy some items from Amazon online” (Obaida, M, 19).

“I can use my mobile and laptop for financial transactions” (Ahmad, M, 24).

I do not have a smart mobile. My mobile is old fashion that I cannot upload applications on it:

“I do not use the app on my mobile because it is an old mobile. But I prefer to use the bank app for bank statements and review my transaction. I tried to buy online, it was easy” (Khaled, M, 42).

“I have an old mobile and I do not have a bank application on it” (Muna, F, 65).

I use it for pay bills:

“I pay bills by it and transfer money to family members and know my transactions” (Lubna, F, 38).

“I can use my bank card and application on my mobile to pay bills and buy online sometimes” (Asaad, F, 32).

“I can use my bank application on my mobile to pay some bills and check my account” (Samah, F, 36).

I use just the mobile application but not online banking:

“I do not use online banking, just the bank application on my mobile. I did not try to buy online because my language is still not that good, so I do not want to risk it, but once my flatmate and I bought shampoo, she managed that online because her English language is quite good. In general, I like to do shopping in stores not online unless I cannot find what I want such as that specific shampoo” (Samaher, F, 32).

I use it to check my bank account balance:

“Yes, I can see the balance, transfer and receive money by the application” (Saad, M, 30).

“FinTech is very useful to check if my children benefit is deposited without going to the bank” (Amira, F, 32).

I do not know how to use it:

“I heard about it, but I do not know how to use it and what its services apart of check the bank statement” (Lina, F, 32).

“I use mobile and internet, but I do not use them for my finance yet. I will have an appointment at the bank to activate my bank application on my mobile” (Shukria, F, 36).

- How does fintech help you in your daily life?

It makes life easier and complete transactions faster:

“It makes life easier and can do financial transactions faster” (Jad, M, 43).

“It gives more options and very quick” (Dana, F, 25).

“It is easy and fast” (Ammar, M, 54).

“FinTech makes life easier and allows us to do financial transactions faster” (Hiba, F, 31).

“It makes life easier and can do financial transactions faster. It is easier than go to the branch and easier than cash while we got a receipt for the transaction that we can review and refund if there is a mistake” (Khaled, M, 42).

“It is advantageous and suitable for the modern lifestyle” (Layla, F, 30).

“It makes life easier and financial transactions faster. I think Fintech will dominate the finance market” (Talal, M, 43).

It is easier than go to the bank branch:

“It is easier than go to the branch to check if I got money in my account; my children check for me” (Ali, M, 68).

“Sometimes when I have nothing to do outside my house, or I do not want to go out, I can know from the application if my benefit was paid to my account and how much is my balance without going to the bank branch” (Samaher, F, 32).

“financial transactions are faster with FinTech. It is easier than go to the branch” (Abdulrazzaq, M, 42).

There is no difference:

“It does not make any difference” (Maher, M, 25).

“It makes no difference for me. I do not like it” (Muna, F, 65).

It is suitable for buying and other financial transactions:

“We can use it for buying and do financial transactions” (Luai, M, 42).

“Fintech is good for buying online and transfer money fast” (Zaher, M, 33).

The ATM is straightforward to use and useful:

“ATM is very useful because we can use it at any time anywhere, not just at the branch. The application makes life easier because you can see all your bank transactions for the whole month. The other services of paying online and transfer money also could be useful when I know how to use them” (Shukria, F, 36).

“I like the ATM because it gives us the ability to withdraw money almost everywhere” (Hala, F, 35).

To check my balance:

“Positively, because I can review my balance and know that I should have more sometimes and realised that I paid some payments and forget them, so the bank



accounts and applications helped me to organise my finance and money” (Saad, M, 30).

“I can check how much money I have in my bank account using my bank application” (Muhamad, M, 24).

I use the ATM and a mobile bank application:

“ATM and mobile application make it easier to withdraw money and transfer and receive amounts” (Saad, M, 30).

“I can use ATM and mobile banking” (Obaida, M, 19).

- Their Fintech level of trust: compare their reasons.

I trust it because it is related directly to the bank reputation:

“Yes, I trust Fintech because the application is a service that adds to the bank reputation; I trust them because they are supported by the banks and the financial laws and rules in the UK” (Jad, M, 43).

“Yes, I trust FinTech because the application is a service that adds to the bank reputation; I trust them because they are supported by the banks” (Abdulrazzaq, M, 42).

“I trusted when it is provided by the same bank I use” (Bunian, M, 44).

“I trust the bank application because the banks support them. It makes shopping more accurate and focused” (Hiba, F, 31).

“The mobile application is a service that adds to the bank reputation; I trust them because they are supported by the banks” (Subhi, M, 54).

“Yes, because the application is a service that adds to the bank reputation. I can refund the transactions if it was wrong” (Khaled, M, 42).

“Yes because the application is a service provided by the bank, I trust them because the banks support them and they are safe to use with hard to hacking systems” (Maher, M, 25).

“I trust FinTech” (Talal, M, 43).

I do not know much about it:

“I do not know much about it, but because the same bank I use has some Fintech, I trust it because of the bank” (Ali, M, 68).

“I do not understand it” (Zainab, F, 42).

I trust the banks more than the Fintech:

“Yes, but still I trust the banks more than the Fintech” (Luai, M, 42).

“Yes, because the application is a service that adds to the bank reputation, but still I trust dealing with the bank itself more due to the technology security problems” (Lubna, F, 38).

It is easier and safer:

“Yes, it is safe and it makes life easier” (Samaher, F, 32).

“FinTech is safe in general” (Talal, M, 43).

I trust them but do not trust online companies:

“I trust them, but I do not trust the online payment and companies, because I worry that they could steal from me” (Shukria, F, 36).

“Maybe I will trust FinTech if my bank provides it, but I do not trust online transactions” (Amira, F, 32).

- What makes them feel financially included?: what is missing? Compare between the refugees and asylum seekers.

Find a job or work:

“When I worked, I felt more included, but for time being, having a bank account makes me feel financially included” (Jad, M, 43).

“Working makes me feel more included in finance and society” (Abdullah, M, 27).

“By working and paying my taxes” (Luai, M, 42).

“When I work, I will feel more included and having a bank account makes me feel financially included” (Lubna, F, 38).

I used to use it for receiving and paying money:

“Somehow, because I use it to get my money and pay bills” (Ali, M, 68).

“for the time being, having a bank account makes me feel financially included” (Maher, M, 25).

Still more to learn about the financial system:

“Somehow, I need to know more about the banking system and the government relationship with banks” (Abdulrazzaq, M, 42).

“Somehow, I need to know more about the banking system” (Khaled, M, 42).

Still need better English language level:

“Still need better English to do so to understand the bank offers” (Abdulkarim, M, 27).

“Better English language level will help me to know more about my bank services” (Randa, F, 53).

“Still need better English to do so” (Subhi, M, 54).

“Language, because now with my pre-entry level of English I am not confident to complete a transaction online” (Shukria, F, 36).

The maximum withdrawal amount should be more:

“The maximum amount allows to be withdrawn is very important for me as I withdraw cash for shopping” (Lina, F, 32).

“We need more cash because we use just cash, so if the ATMs can give more cash, that will be better for us” (Zubaida, F, 48).

- To what extent they feel financial inclusion changes their lives? according to their age, gender, and level of education.

A lot, It allows me to know the bank offers:

“A lot, because it allowed me to understand the bank offers and compare between bank services to choose the best for me” (Jad, M, 43).

“I know better now about banks and what I can get from them after I was included financially in two countries” (Zaher, M, 33)

To know my financial situation, and how much I am in debt or credit:

“Knowing how much I owed and own and how much we can spend each month” (Ali, M, 68).

“It is very good to know my financial situation” (Seham, F, 32).

To manage my budget:

“Knowing and manage our budget. Also to know how much I owed and own” (Abdulrazzaq, M, 42).

“Manage our household income” (Ibrahim, M, 48).

“Manage our budget and how much we can spend on shopping” (Afraa, F, 46).

“Knowing what we have and manage our budget” (Awad, M, 55).

“Knowing how much I owed and own. I can use the bank card easier now” (Khaled, M, 42).

The ability to buy online make life easier:

“I tried buying online; It makes life easier” (Maher, M, 25).

“It is much easier to buy stuff online” (Dana, F, 25).

My husband helped me to set our household budget and know how much we can spend:

“My husband helped me to make a budget and know how much to spend according to our income” (Jana, F, 36).

“My husband and I manage our budget to not be in debt” (Samah, F, 36).

I learned in the UK more about that to deal with the bills:

“I learned more here in the UK and knew how to deal with money and pay bills” (Luai, M, 42).

“Here I am responsible for paying the bills” (Fatema, F, 33)

We spend according to our monthly income:

“Sure, because I know how much to spend according to our income” (Lubna, F, 38).

“We try to strict to our income and not spend more than it” (Samar, F, 45).

- Do you find any difficulty to be financially included in the UK?

Most of the interviewees answered no:

“No problem at all so far” (Abdulrazzaq, M, 42).

“No problem” (Randa, F, 53).

“Not at all” (Fawaz, M, 41).

“Rarely I get some payments missing when moved from benefit to job payment, but that is not the mistake of the bank but some delay in paperwork” (Abdullah, M, 27).

It is like a game; we have to know its rules first to win:

“No, it is like a game when you know the rules you know how to play it and win. The bank mobile application is easy to use” (Jad, M, 43).

“When you understand how banks work, you start to win the game of money” (Zaher, M, 33).

My children help me:

“My children help me to know when I get my money in my account” (Ali, M, 68).

“Usually, my children help me when I need to know more about my bank account” (Abdulrahman, M, 62).

Just the language barrier:

“Just the language barrier” (Abdulkarim, M, 27).

“English language is still a barrier for me to be fully financially included” (Ferhad, M, 32).

“Just the language barrier still bothers me” (Amira, F, 32).

I did not try the mobile apps:

“I did not try the mobile apps” (Maher, M, 25).

“I do not think I will be able to use bank application on my mobile. It is hard for me” (Seham, F, 32).

We have to adapt to the new system:

“We have to adapt to the new system and it took us a while till my husband got a job, so now our situation is much better. The bank mobile application is easy to use” (Lubna, F, 38).

“It is a new place and new lifestyle, so we have to cope with that” (Ibrahim, M, 48).

The refugee council helped me:

“The refugee council helped me to open my bank account. However, that took more than a month because I do not have a passport and the RC employees had to explain my situation to the bank and made many correspondences to sort that. As the bank insists on getting an ID and I do not know how they finally sorted that” (Samaher, F, 32).

“RC helped me to open my bank account and to register me with the jobcentre for Universal Credit” (Zainab, F, 42).

- How their financial experience could be better? Compare between refugees and asylum seekers.

Moving to another bank if it has good offers:



“Moving to another bank could happen if the new bank has a good reputation and pay good incentive for that” (Jad, M, 43).

“Moving to another bank could happen if the new bank has a good reputation and better than my existing bank which I can ask about” (Maher, M, 25).

“I could move to another bank if it is trustworthy and there are more benefits for me in the new bank” (Jana, F, 36).

I would move to another bank if they offer me a payment to move:

“If they pay us £200-300 to open an account with them, then everybody will open with that bank. Also if they give us who are on benefit some loans with low interest up to 5% because the jobcentre gives us a maximum loan of £500 and when we have the urgency we could need more” (Saad, M, 30).

“If there is a bank pay us to move to it, I will do it for sure if it is legal” (Samar, F, 45).

Small loans with no interest:

“Provide small loans for refugees and new people here with no interest” (Ali, M, 68).

“By providing some small loans for refugees and new people here” (Abdulrazzaq, M, 42).

“Provide small loans for refugees and new people here. If they give me a warning if some company withdraws more than usual from my account” (Khaled, M, 42).

Provide the services in Arabic, especially in the ATMs:

“Provide their services in Arabic languages because the ATMs have different screens and services that confuse us sometimes. Later on, I could need some loans for business, so it will be great if they provide that with low credits” (Abdulkarim, M, 27).

“ATM with Arabic language option will be very useful” (Afraa, F, 46).

“Print their leaflets in Arabic languages to know more about their services” (Nabeel, M, 55).

“An option for the Arabic language like what Sheffield council did for the house bidding page. Apart from that, I do not need any extra services while my income is very small and I do not have any business right now, but that could change in the future” (Samaher, F, 32).

Nothing:

“Nothing yet is needed more than what we already have” (Luai, M, 42).

“I do not think I need more services from banks” (Asaad, M, 32).

According to the bank reputation and services:

“Banks have some services that could be suitable for people with regular income or high income. I do not know what they could do more. Moving to another bank could happen if the new bank has a good reputation” (Lubna, F, 38).

“Bank reputation is the most important thing to look for when I open a bank account and the services they provide for self-employed people” (Younes, M, 38)

No need to move to another bank:

“I get used to using my recent bank, so I do not think I will change it” (Lina, F, 32).

“With the good treat from the bank for the client, or give them some bonus for using the bank service. I prefer to stay with the same bank and not change to a new one I do not know” (Shukria, F, 36).

“I do not see a reason to move to another bank” (Fatema, F, 33).

## 6.8 Gender matters

- The financial responsibilities on men and women in Syria, the third country, and the UK: highlight the female situation in the camps (and during the journey) and their new roles there and in the UK.
  - According to your FI experience in Syria, 3rd country and the UK, Which one do you prefer? why?
  - FI is not affected by gender in the UK.
- 
- The financial responsibilities on men and women in Syria, the third country, and the UK: highlight the female situation in the camps (and during the journey) and their new roles there and in the UK.

In the UK, because it is more expensive:

“In the UK, because it is more expensive and I am away from my big family and friends and their support. Moreover, here we have to start almost from zero. Study here is costly and there are no organisations to help with the tuition fees” (Jad, M, 43).

“In the UK, because it is more expensive and I am away from my big family and friends and their support. We left everything behind us and now we are starting our new life” (Lubna, F, 38) again.

“Living expenses are more expensive here than in Iraq” (Lina, F, 32).

“Help towards university fees will be great because in the UK the universities are expensive” (Dana, F, 25).

Jordan:

“In Jordan, I had more financial responsibilities and hardness” (Ali, M, 68).

Lebanon:

“In Lebanon, I had more responsibilities” (Abdulrazzaq, M, 42).

“In Lebanon, I went to an organisation that helps the abused women (as my husband used to beat me), they helped me and provided me with a solicitor and I get divorced and they helped me to get here to the UK. My ex-husband refused to let me have the children, but I am working on bringing them here because one of my girls is not very well and has a problem with her hearing” (Samaher, F, 32).

“Lebanon was a bad place to live in especially for women regarding security and finance” (Seham, F, 32).

In Turkey, because the expenses are more than the income there:

“In Turkey because we spend more than our income and we have to be very careful with our expenses” (Abdulkarim, M, 27).

“In Turkey because we spend more than our income and we have to be very careful with our expenses” (Afraa, F, 46).

“In Turkey because we spend more than our income and we have to be very careful with our expenses. It is hard to establish a business there unless you are rich, even there are more taxes on Syrian, and now the Turkish government in some councils send Syrian back to Syria if they do not have residency” (Subhi, M, 54).

In the UK, because it is hard to manage money:

“In the UK because it is hard to manage money here” (Khaled, M, 42).

“It is hard to manage finance here, especially for a single mom like my case” (Amira, F, 32).

In the UK because I have a family and children here:

“In the UK, because I got married and I have children here. While I used to be single in Syria” (Maher, M, 25).

“I have a big family and living expenses are high here in the UK” (Awad, M, 55).

In the UK: we are a big family and we start from zero here:

“In the UK, because it is more expensive, and I am away from my big family and friends and their support. And here we have to start almost from zero” (Jana, F, 36).

“We are away from our families who could support. In the UK, we have to depend on ourselves” (Abeer, F, 36).

The UK is the best:

“The UK is the best” (Luai, M, 42).

“The UK is the best place to live” (Obaida, M, 19).

Syria is a more challenging situation:

“In Syria, I had more responsibilities because I had to live with my in-laws family, and my husband’s work was limited, so his income was also limited, and I got two children so I have to work at home to support my family. In Lebanon, the

income was limited, but there is some financial support from the UN, but there is a rent to pay” (Samaher, F, 32).

“In Syria, my life was so hard, especially after the crisis” (Zainab, F, 42).

In the UK because we have to be careful with our expenses:

“Here in the UK because we have to be careful with our expenses as the living expenses are expensive and many times we run out of money before the next benefit payment comes” (Lina, F, 32).

“We have to manage how much to spend here in the UK because the income is not high for the refugees like us” (Nabeel, M, 55).

More responsibilities for some women in 3<sup>rd</sup> countries:

“I remember I used a bank card when they gave me the heating allowance of \$200 it was on a card with a PIN and I used to withdraw from it to use for our expenses because my ex-husband cannot read or write and all the immigration file was in my name” (Samaher, F, 32).

“After my husband’s died in Syria had to leave with her 3 sons because the area was not safe for them anymore. That put more pressure on me to manage my household expenses and safety when I moved to Lebanon with my children” (Fatema, F, 33).

- According to your FI experience in Syria, 3rd country and the UK, Which one do you prefer? why?

It is easy to be financially included, but no need for it there in Syria or the 3<sup>rd</sup> country:

“It is easy to be financially included, but no need for it there in Syria or during my journey, but here in the UK, FI is vital and useful. I prefer the UK, the social life here is much easier as I have to take care just of my wife and children. While in Syria we had to take care of our image toward all the society and people there, besides, to live in fear all the time there” (Jad, M, 43).

“Neither I nor any member of my family opened a bank account in Syria or Jordan because all our lives we deal in cash. Here in the UK, the system is different and easier” (Abdulrahman, M, 62).

The UK is better because of the safety here:

“I prefer the UK, because of the safety and security here” (Ali, M, 68).

“Safety for me and my children is my priority. So I prefer living here in the UK” (Fatema, F, 33).

“I prefer the UK, because of the safety and security here” (Abdulrazzaq, M, 42).

“Life here in the UK is much safer than Syria or Lebanon, especially for women” (Seham, F, 32).

In the UK, they treat us better:

“I prefer the UK, people here treat as human and there are opportunities for future” (Abdulkarim, M, 27).

“I prefer the UK, people here treat as with respect” (Afraa, F, 46).



“I prefer the UK, people here are treated as human. I lost my wallet and the refugee council helped me to stop the bank card and get my PRB back” (Subhi, M, 54).

I prefer my situation in Syria because I own lands there, I can sell them and live all my life spending from that selling value:

“I prefer my situation in Syria because I used to have farms there if I sold them they will be enough for me till my death” (Khaled, M, 42).

I prefer the UK because the salary is good and when it is not enough the benefit will support my family:

“I prefer the UK, because the salary is good and when it is not enough the benefit will support my family” (Maher, M, 25).

“Here in the UK is the best system. At least we know that we will receive the benefits at the beginning of each month and our children will get what they need. While in Syria or Iraq, if my husband did not find a job, we will not get money for our living. That happened many times in Iraq and we had to borrow, and sometimes people do not lend us money, so it was hard for us all” (Lina, F, 32).

“I prefer here in the UK the best even here I got more money, but I can manage it easier, and I know that every month I will get regular income. The banking system is trustworthy and also the council” (Shukria, F, 36).

I prefer the UK, life here is much easier:

“I prefer the UK; the social life here is much easier. My responsibilities are toward my husband and children. While in Syria, we had to be careful about any issue toward the bigger family and other people there” (Jana, F, 36).

“I prefer the UK, the social life is simple and easy as I have to take care of just of my husband and children. While in Syria we had to take care of our image toward all the society and people there” (Lubna, F, 38).

The UK is much better for work and future:

“The UK, because there are more promises for my career and future” (Luai, M, 42).

“For sure here in the UK, the situation is much better, especially for my finance” (Samaher, F, 32).

“UK is perfect for my future” (Abdullah, M, 27).

“I opened a shop here in the UK, and it will be great for my future and my children future” (Abdulrazzaq, M, 42).

- FI is not affected by gender in the UK.

Almost all the interviewees answered no for sure:

“Not at all in the UK” (Jad, M, 43).

“No. could be in another country, but here the law over all people” (Ali, M, 68).

“No. could be in another country, but here the law over all people” (Abdulrazzaq, M, 42).

“No” (Zubaida, F, 48).

“No” (Samah, F, 36).

“No” (Jana, F, 36).

“No. they are supportive for all regardless of the gender” (Layla, F, 30).

“Not at all in the UK” (Lubna, F, 38).

“No, not at all” (Lina, F, 32).

Not in the UK, could be in another country:

“No. could be in another country, but here the law over all people” (Subhi, M, 54).

“No. could be in another country, but here the law over all people” (Khaled, M, 42).

“Not at all in the UK. While in other countries we faced some gender discrimination issues” (Afraa, F, 46).

“No problems at all in the UK. It is safe and stable financially and socially, not like my bad experience in Beirut when Some gangsters follow me when I was

going or coming from my son's hospital appointment and harass me" (Seham, F, 32).

The bank employees are good at dealing with us:

"I do not think there is a problem in this matter because that depends on the person's character and how s/he deals with money and finance. I found that the bank employees deal with me fairly regardless of my gender" (Samaher, F, 32).

"No, not even being a foreigner of from another country" (Shukria, F, 36).

My wife relies on me in the UK because of a bad experience she had before:

"I have a bank account, but my wife has no bank account as I bring everything for our household and my wife rely on me especially that she cannot travel around by bus because she had a serious accident by bus when she was in Jordan and she afraid of buses since then. This another expense for transportation as we have to take a taxi especially for my newborn daughter complications and many appointments at the children's hospital. My wife relies on me to buy all our house needs so she does not need a bank account" (Saad, M, 30).

"My wife still relies on me to manage our income and expenses" (Fawaz, M, 41).

## **6.9 Derail financial inclusion**

- Have you been treated as a citizen: compare between the UK and the third country.

All the interviewees answered yes:

"Yes, always" (Ferhad, M, 32).

“Yes, definitely” (Younes, M, 38).

“Yes, always” (Afraa, F, 46).

“Yes, definitely” (Ahmad, M, 24).

“Yes, always” (Samah, F, 36).

“Yes, always” (Zubaida, M, 48).

“Yes, definitely” (Jana, F, 36).

“Sure” (Obaida, M, 19).

“Yes, always” (Lubna, F, 38).

Sometimes they treat us better than they treat the UK citizens as they are patient about our limited English language:

“Yes. Sometimes even better because they take more time with me and take more care of me due to my language barrier. The employees try their best to help me when they recognise I do not speak English, that is why I learned “Thank you” in English the first thing because they deserve it always” (Ali, M, 68).

“Yes. Sometimes even better because they take more time with me and take more care of me due to my language barrier. Last time when I asked for a loan from the bank the employee congrats me when she knows that I need money for my shop that I will open as if it is for one of her family” (Abdulrazzaq, M, 42).

“The employees and British people, in general, are patient and they try to listen and help in contrast to the employees in Syria or Lebanon who treat us badly” (Samaher, F, 32).

I never had any problem with them:

“Yes and I never had any problem with them” (Lina, F, 32).

“Yes, and they are very good with me” (Shukria, F, 36).

Even when we have a problem, they treat us well until sorting the problem:

“I visit the branch just two times, one to open the account and another to activate the application on my mobile, they did not deal with me directly because I needed an interpreter so I had my friend to translate and he actually who dealt with them” (Saad, M, 30).

“Employees here in the UK are polite, supportive, and patient, especially with us who do not speak English very well” (Muna, F, 65).

The RC helped me:

“Very well, although I do not speak English very well. I visited it twice: once with my friend to get a bank statement, and another one with an RC employee to sort my bank application problem on my mobile and they helped me in both cases” (Samaher, F, 32).

“RC helped me to open a bank account and sort some issues with the bank” (Hala, F, 35).

- Negative or positive experience when you are with a person wearing a headscarf or a person speaks fluent English: the reaction of the bank employees in the UK and the third country.

Mostly no bad experience with banks or bank employees:

No negative experience. Usually, they welcome me with a smile:

“No negative experience. Usually, they welcome me with a smile even with my wife who wears a headscarf” (Jad, M, 43).

“No negative experience. Usually, they welcome me with a smile. They took more care of me because when are slowly understand them” (Ali, M, 68).

“No negative experience. Most times they welcome me with a smile. They took more care of us because when are slowly understand them” (Abdulrazzaq, M, 42).

“No negative experience. Usually, they welcome me with a smile” (Asaad, M, 32).

“No negative experience. Mostly they welcome me with a smile. But in the end, people treat us as we treat them” (Subhi, M, 54).

“No negative experience. Usually, they welcome me with a smile. They have patience and they are very respectful” (Khaled, M, 42).

“No negative experience. Always they welcome me with a smile” (Ferhad, M, 32).

“No bad experience” (Nabeel, M, 55).

“No, not at all” (Lina, F, 32).

In Turkey, we had to get an interpreter to sort our problems:

“No negative experience. Usually, they welcome me with a smile. While in Turkey, they directly want you to have a Turkish interpreter and pay him. I was worried about my headscarf while I found they respect us for that while in Turkey we used to suffer sometimes because of that and how they treat Syrian people badly” (Afraa, F, 46).

Sometimes they look weirdly to my wife, who wears a headscarf:

“Sometimes I got weird looks in the mall when I am with my wife who wears headscarf” (Maher, M, 25).

Sometimes they look surprised when they see me with a headscarf:

“No negative experience. Usually, they welcome my husband with a smile and be surprised when they see me with my headscarf” (Lubna, F, 38).

The RC helps me to sort my problems and bring an interpreter:

“No, but I had a problem with the jobcentre because they do not assign any interpreter when I have an appointment with them, so I could not know what is happening there after the RC helped twice in that, I discovered that they keep asking the same questions which I learned regarding my address and personal information” (Samaher, F, 32).

“I had a problem with an online transaction. The RC helped me to sort it with the bank and brought an interpreter, so I can understand everything” (Hala, F, 35).

The problem we face here with our limited English language, not with the dress:

“I have no negative experience with them, and they do not care what you are wearing; it is easier when we have someone with us speaking English, but even when we do not have one the bank employees try to help us and explain matters if we have any problem” (Shukria, F, 36).



“No, because we are rarely to be outside together due to the children care, when I am alone they do not understand me due to the language barrier, and when I have somebody with me who speaks English, then they deal with him not me” (Saad, M, 30).

Here in the UK is safer and more freedom than Lebanon:

“No problem here, I even found it here safer than Lebanon and people do not care what do you wear” (Samaher, F, 32).

“I feel much safer here than when I was in Lebanon” (Seham, F, 32).

## **6.10 Universal Credit**

- Transferring to Universal Credit (the new benefits scheme): How important the flexibility of dealing with their finance under UC: according to their level of education, financial literacy, experience, and who manage the household budget.

It is good to manage the household income and budget:

“It is a good idea because we can manage our income and know how much to spend” (Jad, M, 43).

“It is a good idea because. We hope that it will give us more flexibility about jobcentre signing” (Abdulkarim, M, 27).

“It is a good idea because we can manage our household income and expenses” (Abeer, F, 36).

“It is good. It gives us the flexibility to move to a new house, but we hope to give us more flexibility about jobcentre signing. That language will be a barrier again for the UC messages” (Subhi, M, 54).

“It is a good idea because it put all the benefits in one payment, we can manage our income and know how much to spend. But many people cannot do their budget” (Maher, M, 25).

“It is a good idea because we can manage our income and know how much to spend” (Jana, F, 36).

“It is good in general. It should be supported more with good customer services, and need to be secured against ID thefts” (Luai, M, 42).

“It is a good idea because we can manage finance” (Lubna, F, 38).

It is suitable for the future to start my own business:

“I think UC is a good idea because I get all the amount in once, and I can manage it to save some money for my future business” (Samaher, F, 32).

“It will be good for my future and self-employed plan” (Younes, M, 38).

It confuses people:

“UC makes much confusion because it is a new system, we hope that it will improve by time, but the important thing that we do not lose any money with them yet” (Ali, M, 68).

“Some people try to explain it to me, but I find it confusing” (Abdulrahman, M, 62).

Anything under the UK laws I accept:

“If it is under the UK law, so that is good and I support that. It is a good idea because we can manage our income and know how much to spend and give us flexibility and we hope to give us more flexibility about jobcentre signing.” (Abdulrazzaq, M, 42).

“I respect the UK laws and I will follow anything they decided” (Ferhad, M, 32).

UC is good because JSA is bureaucratic:

“Under JSA, it was very bureaucratic now it is better especially I do not go for signing at the jobcentre due to my medical situation as I cannot work due to my back desk problem. UC is a good idea because we can manage our income and know how much to spend and give us flexibility” (Khaled, M, 42).

“I am still on job seeker allowance, and I do not prefer the UC; they said it has many problems and you have to wait a long time to receive it” (Saad, M, 30).

It is easier than getting more than one payment in different timing during the month:

“I found it easier to have all the benefits in one payment monthly” (Lina, F, 32).

“ It is good to have all the income at once” (Asaad, M, 32).

Since I arrived in the UK, I was under the Universal Credit:

“Since I arrived in the UK, I was under the Universal Credit, so I do not have any problem with it, and I prefer its system to get all the benefits together in one payment to manage my spending in that month” (Shukria, F, 36).

“I do not know any other system; I was under UC from the start” (Dana, F, 25).

- Does Universal Credit exclude women financially: most families' expenses run by women?

Almost all the interviewees answered no:

In most Syrian refugee families, the women are who manage the household expenses so she will not be financially excluded:

“Not in my case because my wife manages the house expenses anyway, so I would make standing order to my wife to keep managing the expenses if all the income goes to my account” (Jad, M, 43).

“Not in my case because my wife is responsible for our family expenses with our children help” (Ali, M, 68).

“Not in my case because I would make all the payment go to my wife” (Abdulrazzaq, M, 42).

“Not in my case because I manage the house expenses anyhow, so my husband would make standing order to my account to keep managing the expenses if all the income does to his account” (Afraa, F, 46).

“Not in my case because I would make all the payment in my wife's name” (Subhi, M, 54).

“Not in my case because we have a joint account” (Khaled, M, 42).

“Not in my case because we have a joint account and even if it goes to just my account, I could manage the payment to my wife account so she can stay financially included” (Maher, M, 25).

“Not in my case because I manage the house expenses nevertheless, so my husband would make standing order to my account to keep managing the expenses if all the income goes to his account” (Jana, F, 36).

“No problem even if it goes to my wife or my bank account, and we have a joint account which makes it easier” (Luai, M, 42).

“Not in my case because I have a joint account with my husband any way” (Lubna, F, 38).

“No problem, because we both manage our household expenses” (Lina, F, 32).

Although My wife relies on me financially, she can still do some shopping:

“My wife relies on me in that and she can still do some shopping from the supermarkets nearby such as Tesco. I taught her how to take children to GP” (Saad, M, 30).

I am single, so I do not have this problem:

“I am single, so I do not have this problem yet” (Abdulkarim, M, 27).

“I am a single mother, so I do not have this problem as all the benefits come to my account” (Samaher, F, 32).

“I get all my benefits under UC on time and no problem so far” (Shukria, F, 36).

I heard that some refugees struggle with it:

“I do not know, but people said it is hard because everything will be managed online, and with UC, there is an assigned employee who will follow the case of the refugee and keep pushing him/ her to get a job. However, that is a positive

thing to have one employee who knows my situation and makes things move faster. While currently every time I go to the jobcentre, there is a new employee who sees my case” (Samaher, F, 32).

## **6.11 Budgeting and savings**

- Do single people manage their budgets better than family?

My wife and I share the household expenses responsibilities:

“When we need any clothes, we go together with my wife and me, while any other household needs, my wife makes a list for me and I buy everything from one or two stores, that is faster than to go together every time” (Saad, M, 30).

“We share our income and expenses” (Talal, M, 43).

I do not manage the expenses anymore because the income from benefits is enough:

“We spend all of our income on our bills and expenses. I do not manage the expenses anymore because the income from benefits is enough” (Afraa, F, 46).

We spend all our benefits on our bills and expenses:

“We spend all on our bills and expenses and we have to pay £60 for rent because my wife is working. I used to have \$1000 when I came here we spent from them and sold my wife ring as well, sometimes I borrow from friends” (Khaled, M, 42).

“We spend all of the benefits that we receive monthly. £40 council tax, £90-95 for the car per month, less than £4 a week nappies for my youngest child, I do the

food shopping for the whole family we spend almost £20 daily, and I buy the children clothes almost every month. So we do not get any savings of the benefit amount so far. My husband and I manage the expenses and I do the children expenses” (Lina, F, 32).

Although I am single and live with my brother’s family, we do not have any savings:

“When we got here, we had just one bank account, in my name, so we spend all from that when my brother needed any money for the house I gave him. We did not have any extra as the money is just enough for the spending monthly” (Shukria, F, 36).

I send some money to my family in Syria to support them because their situation is challenging there:

“In the UK I earn around £500 a month and got some benefits job seeker allowance £229/2w child benefit £46/w child tax credit £439 house benefit £389, while I pay monthly £40 water, £33 council tax, £ 160 gas and electricity, £35 my wife’s mobile, £13 my mobile and £28 broad bands. I do not save any money because If I got some money, I have to send it to my family as I have three sisters with their husbands who are still under siege and bombing cannot work anymore in our village in Syria, and I have to support them, which my two brothers support my mother and brother and his family in Jordan” (Saad, M, 30).

- Do they have savings? Single or family.

No, sometimes I borrow from my sister in law:

“Here, when we run out of money, I borrow from my sister in law, who is living with us. In Iraq and Syria, I borrowed from Family and friends. I sold all my household stuff and most of my clothes in Iraq before I came here to pay back my debts” (Lina, F, 32).

No, I borrow from my parents:

“I spend all my income and sometimes I borrow from my parents” (Abdulkarim, M, 27).

“Many times I borrowed from my parents when I need to buy some items over my budget” (Obaida, M, 19).

I send some money to my family in Syria for investments:

“£500-600 in total including £200 bills and £300 for rent. The rest I send to Syria for investment in properties there” (Maher, M, 25).

I share expenses with my brother’s family who lives with me:

“I spend on transportation; my brother pays that because he bought a car for my appointments, also I spend on clothes, mobile, and food” (Shukria, F, 36).

I send some of my saving to my family in Syria:

“I usually send around £300 to my family unless there is some urgency likes that last month when they bombed our village and my sisters should move to another village for their safety and living, so I have to send over than £2000 which I borrowed from a friend” (Saad, M, 30).



## **6.12 Summary**

This chapter has explored the experiences of the Syrian refugees in three stages: when they were in Syria, while they were in the third or intermediary country during their journey to the UK, and; since they arrived in the UK. The chapter reveals that financial inclusion in Syria is minimal due to the lack of financial system infrastructure and citizens' lack of trust in the Syrian Bank. Financial inclusion is still problematic for the Syrian refugees in the third safe countries due to the host countries rules against the refugees and hardship in the Syrian refugees' daily lives while they cannot secure a stable income or find a job in these countries. The Syrian refugees' financial inclusion situation is much better in the UK, where some organisations help them open bank accounts for both male and female adults and introduce them to the banking system and services in the UK. However, the Syrian asylum seekers could not be financially included directly due to the banks' requirements of credentials and ID, which most of them lost during their immigration journeys. Syrian females tend to use cash more than bank card or application to not be controlled. In contrast, Syrian males prefer to use FinTech and their mobile bank application to control their bank accounts. Younger age, financial literacy and previous financial inclusion experience allow the Syrian refugees to be financially included faster and easier. The Syrian refugees who interviewed in this research provide imperative historical accounts about their suffering, expectations and experience during their immigration and financial inclusion journeys to be their counter accounts and voices that could not be heard without this kind of research and its prosopographical approach.

## **Chapter 7: Discussion of the Empirical Findings**

### **7.1 Introduction**

For this thesis, data were collected from the oral histories of 45 Syrian refugees who came to the UK by their own means or under the resettlement program which the UK home office provides with coordination with UNHCR. According to (Carnegie and Napier, 1996), Oral history's greatest potential lies in its ability to capture the testimony of those who are effectively excluded from organisational archives. Attempting to record the perspectives of individuals left from the 'archives' in historical records, in particular, will broaden our understanding of positions, uses, and implications of responsibility in a variety of local periods. It is best to catch these frequently enlightening viewpoints before vital witness accounts are forever silenced (Carnegie and Napier, 1996). Biography and prosopography were used to collect the oral histories of these Syrian refugees who came to the UK and interviewed by the researcher in this study which supposed to be quantitative as its financial nature but turned to be qualitative due to the rich information gathered by the researcher who speaks the same language of the interviewees and shared with them the same Syrian culture and roots. Prosopography is collective research in the context of a multi-career-line examination of a historical group of individuals' common characteristics (where individual biographies can be largely untraceable) (Stone, 1971). Through a study in the field of biography, prosopography analysis attempts to collect and analyse statistically relevant volumes of biographical data concerning a well-defined group of individuals. Many pre-modern cultures are researched using this technology.

The biographies provided by the refugees about their immigration journeys and their situation before and after the Syrian crisis, especially their financial inclusion experience in Syria, the UK, and the third safe country which they were in before they came to the UK, enrich this study with social counter accounts. We

use immigrant narratives as counter accounts to address structured accounts, illustrating how the banking system and social benefits programs influence immigrants' lives and financial inclusion in the UK. In doing so, we continue a tradition of critical accounting research that gives voice to the marginalised (Dambrin and Lambert, 2012). We also contribute to an ongoing project aimed at leveraging the emancipatory power of accounts, in which accounts are used as a platform for social protest and change (Dey et al., 2011). These social counter accounts from the refugees show the bad situation of the refugees since they were in Syria against the Syrian media account which indicates that Syria is a good place to live in and ask people who left it to come back. The refugees' experience in the 3rd safe country such as Lebanon, Jordan, Iraq, Egypt, or Turkey was not much better, although it could be safer but not always especially for women and children in Lebanon and Jordan. The Syrian refugees suffered a lot in these countries and they still suffer. If they were in the UN camp or not they are financially excluded, have very low and not regular income, and just got some food vouchers from the UN while the UN and the host countries state that they spend billions on them. In the UK, the situation for the Syrian refugees is much better and that what the refugees express in almost all the interviews. However, we counter in their biographies and interviews the amount they receive as a family from benefits and we find it is usually less than £ 1200 a month for big families of 5 people and more (which most Syrian families are) with the UK official statement about the spending on the Syrian refugees under The Syrian Vulnerable Persons Resettlement programme. As the Home Office announced in its National Audit Office (NAO) report in September 2016 that “It should be noted that larger families may be more likely to be subject to the benefit cap; currently £26,000 per year reducing to £20,000 in Great Britain, except London where it will be £23,000 after 7 November 2016” (NAO, 2016). While most refugees especially in big families appear to receive much less than this amount. This study answers

its research questions and finds that Financial Technology (FinTech) and financial literacy improve the levels of financial inclusion. At the same time, there is no clear correlation between faith or religion and financial inclusion for the Syrian refugees in the UK. It explores the experiences of Syrian refugees living in the UK in relation to financial inclusion. In addition to assessing the extent to which their financial inclusion experiences are affected by gender, age, marital status, size of family, level of education, financial literacy, work experience and immigration situation

## **7.2 Main Findings and Contributions**

Financial inclusion and its determinants were studied by many researchers all around the world in various countries and regions such as Ghosh, et al. (2014), Mukhopadhyay and Rath (2011) and Fungáčová and Weill (2015) in Asia; Anzoategui et al. (2014) in South America; Bayero (2015), North America Hembruff and Soederberg (2015), Zins and Weill (2016), and Bongomin et al. (2016) in Africa; Corrado and Corrado (2015) in Europe; and Zulkhibri (2016) in Muslim countries. However, all these studies could not show the change that happens to people when they move from low financial inclusion or almost financial excluded places to other places where financial inclusion is vital for them and their families. The current study adds a lot to this field. It provides a unique opportunity to discover the financial inclusion situation of the same people who experience different systems and regulations in different places towards their desire to be integrated into their host countries. It traces the Financial inclusion journey and travels with the Syrian refugees from their home country, Syria, where they choose not to be included because of lack of trust in the banking system under the government supervision and lack of financial system infrastructure; to the 3<sup>rd</sup> countries of Lebanon, Jordan, Iraq, Egypt and Turkey

where they forced to be financially excluded due to these countries and their banking system regulations and how they treat the Syrian refugees; till they reach the UK and they have been and their families financially included. This study explores the obstacles they face in these countries towards their tries to be socially and financially included in their new host countries.

Reaching the UK was not mean to be financially included automatically in many cases as Corrado and Corrado (2015) argue that within Europe, a person's faith and race have an impact on their chances of financial inclusion. Because of the lack of funding for Islamic financial activities in Europe, Muslims are less likely to participate in financial inclusion by credit. Some interviews discussion in this study supports this finding. Although all the interviewees in this study are Muslims, just a few of them consider their religion is the main reason to be included or not included in the banking system in the UK, while most of them state that the banking system is part of the government regulation and because they respect the UK rules and laws they do not mind to be financially included in the UK. On the other hand, people with high financial literacy level and previous experience in dealing with banks differentiate the using banking services from using interest in a financial transaction which is forbidden in Islam and indicate that therefore the current bank accounts have no problem. At the same time, they do not pay or receive any interest in them.

Additionally this study findings support Corrado and Corrado (2015) that social integration is also a consideration, mainly speaking the official language in Europe is linked to financial inclusion and use of banking services. However, this study goes further and discover how the refugees overcome this problem and their language barrier when they deal with their banks and discover that some organisations support the Syrian refugees in this matter and provides Arabic interpreter for the refugees' appointment with their banks especially when they open their first bank account. The Refugee Council is one of these organisations

supporting the refugees who came under the Vulnerable Persons Resettlement Scheme (VPRS) supported by the Home Office in the UK with coordination with UNHCR. While the Syrian Asylum seekers who came to the UK by their own means struggled to understand the financial system in the UK. First, they worried about the banks and their services if they are against their religion until they understand it by their friends or some family members who can speak English.

Another critical addition to the literature presented by this study is the differentiation between asylum seekers and refugees regarding their immigration journeys and their financial inclusion experiences in three different countries or more. Many studies investigate the refugees' situation in different countries under the host countries immigration and asylum-seeking regulations in the EU, USA and the 3<sup>rd</sup> safe countries such as Cumming-Bruce (2014), Geddes (2009) and Boswell (2003). However, this study highlights the modifications between Syrian asylum seekers and refugees and shows their prescriptive about the UK and financial system and also identifies their aim of coming to the UK and their ability to join the workforce and integrate into the British societies. The asylum seekers who came to the UK by their own means consider arriving in the UK as a start of their and their families lives because they planned for a long time, and it cost them many of their savings to reach it. For them, the UK where they can use all their transferable skills in new jobs or start their own business.

In many cases, the level of education and ability to speak English encourage Syrian asylum seekers to choose the UK and be financially included and integrated faster in the UK societies and job markets. Therefore they find a job in less than a year of their arriving in the UK in most cases. In comparison, refugees think about the UK as a retirement place or rest from the hardness they faced in the 3<sup>rd</sup> countries, especially if they were in camps in Lebanon or Jordan. So the Syrian refugees did not look for a job as quickly as the asylum seekers, and it

took them more than two years in most cases to find a job in the UK. However, the UK values match with the Syrians mostly, and both refugees and asylum seekers find hospitality in their local communities and prefer the UK for themselves and their families as a place to settle, be safe and plan for their children's future.

Gender and age correlation with financial inclusion were studied by some scholars (Anzoategui et al., 2014; and Kunt and Klapper, 2012), indicating that males are more financially included than females and younger age people more than elders. However, this study adds to the literature discovering how people become financially included after they were excluded, such as the Syrian refugees and their financial practice and habits as they differ on how they are included financially in the UK. the study discovers that males and females differ in how they like to be included due to control issue. So Syrian women prefer cash in their transaction because they do not like anyone to control or deceive them. While Syrian males like banks mobile applications, it helps them control their bank account and know their account balance. The study also presents another mesmerising issue that was not investigated before, that Syrian women are the household budget manager and the ones responsible for spending the family income wisely, yet they use just cash in most cases for that due to their worries of control issue.

Nevertheless, Syrian males and females agree that they like ATM service in the UK and find it very useful to be able to withdraw their money from almost any place with no need to go to the bank for that. They also agree that financial inclusion lets them think about their children's future and encourage them to be more included in the UK and establish businesses even for single mothers. Additionally, this study agrees with (Kunt and Klapper, 2012) that young people use FinTech more than older people and shows how Syrian refugees use FinTech

as they find it helpful generally. The youth are braver to use online shopping and financial services. In contrast, the elderly Syrian refugees trust just the banks' services and ask their children for some help using their bank mobile application. Finally, the Universal Credit, which was an issue in the UK, benefits providers and receivers tends to be not an issue at all for the Syrian refugees, and they do not mind if all the benefits of the family come to one bank account once a month, because Syrian families prefer female to manage their household budget. They will give her the money to spend on their families even if she does not receive the support benefit directly.

### **7.3 Financial Inclusion in Syria**

Financial inclusion in the Syria level is very low due to lack of two main determinants of financial inclusion: demand and infrastructure. Although there are some supply from the Syrian government and banks to include more people in the financial system, it is still for people with big trades or high salaries from international organisations. Supply, demand, and infrastructure of financial services combined are the indicators used by Ambarkhane et al. (2016) to obtain the Financial Inclusion Index (FII). The current study finds that these indicators correlate with the financial inclusion in Syria as the three indicators are low and the financial inclusion level is low.

When the interviewees of the recent study talked about their financial inclusion experience in Syria, most of their answers from both genders and all age ranges indicated that they did not open a bank account as there is no need for it in daily life, as all shops accept cash and only cash, especially after the crisis. According to Gupte et al. (2012), regional branch and ATM penetration and providing a bank account for deposits or loans play a major role in financial inclusion. In Syria there is no infrastructure to support that as most banks did not use to have cards, and there is a lack of ATM in all Syrian cities. Mukhopadhyay and Rath (2011)



find that holding a bank account has a negative correlation with poverty. To put it another way, families with bank accounts are less likely to be under the poverty line. Furthermore, upper-income individuals are more likely to have access to investment and/or banking networks. Some Syrian people who work with international organisations receive their salaries in a bank and usually, they withdraw the whole amount at once because they do not trust the bank and no shop or facility accepts card payment.

According to Unnikrishnana and Jagannathan (2015), GDP is a strong positive indicator of FI, with any change in global GDP contributing to a 40% change in FI levels around the world. Furthermore, greater success in financial inclusion leads to greater progress in a country's economy. The income in Syria is usually very low unless for people who work for international organisations that extended their operations in Syria due to the crises there. The average income in Syria is around £50 per month for the employees, the same as the family's expenses there. The cost of living in Syria for single people is low while they live with their family, but the single people still participate in their family expenses or family business commitments. Borrowing motives still exist, and they are affected by education, gender, and living standards. In any field of financial inclusion, informal finance cannot take the place of structured finance (Zins and Weill, 2016). People who are not employed by the government or in the private sector usually have their own or family business, so they use their income or buy on credit from the big traders to extend their business. Usually, Syrian families own their houses, so they do not pay rent unless they have to move to another place or city due to the crisis. When they move, the rent and living expenses will be unaffordable because they cannot find a source of income in this new town, so they start to spend from their savings which habitually pieces of gold that women wear.

According to Corrado and Corrado (2015), financial inclusion is linked to two main needs: The first is for day-to-day financial management, while the second is for credit. Families that do not have a savings account or access to credit rely exclusively on cash to make ends meet. This had a negative effect on their household finances, particularly during financial crises. As a result, they were indebted and ultimately had to rely on the costly underground credit networks that existed outside of the banking system. People are more likely to boost financial participation by accessing financial sector resources and credit locally in groups. As a result, the financial impact on their environment will be compounded. During the Syrian crisis, the living cost jumped three or four folds and ten folds in some areas. Most people in Syria do not have extra money, because the crisis destroyed their income sources and depleted their savings, so they do not look for investment banks or saving accounts.

In general, Syrian do not trust their banks because although many of them are private after 2010 but still they are under government control and can seize any bank account and its amounts any time for no reason. Being an older man with a higher salary and higher qualifications has a positive effect on the use of a structured bank account and credit (Fungáčová and Weill, 2015).

Syrian males who have their own businesses in Syria, usually buy and sell on credit with the other business owners they trust and do not need banks to finance their transactions. Being a woman would increase informal savings over traditional savings. Saving and borrowing motivations vary because gender and education have little effect on saving motivations (Zins and Weill, 2016). Syrian women who are not working do not think about the bank account or financial inclusion, there is no need for that in Syria while their husbands, brothers, or fathers are the breadwinner and provide them with their necessities and sometimes give them a regular payment for their own expenses.

## **7.4 The refugees' journey**

This study adds to the literature many new aspects as it distinguishes the differences in the refugees' journey in term of the hardship, cost and duration of the journey in addition to the ability for the refugees to be financially included in the third safe countries which host them before they moved to the UK. The study differentiates the journeys of the Syrian refugees who came to the UK under the resettlement program which was a cooperation between the UK government and the UNHCR to choose Syrian vulnerable families and individuals from their camps, and the journeys of the Syrian asylum seekers (usually males) who came to the UK on their own responsibility via various routes to resettle in the UK aiming for better life and to be reunited with their families who could not come with them due to high risk of their journey.

The Syrian refugees who were interviewed in this study came from various places in Syria and represented almost all the provinces in Syria. They came from the capital Damascus, its suburban Daria, the southern province Deraa, the central provinces Homs and Hama, the northern provinces Aleppo and Idlib, the Eastern province Qamishli, and some Western villages such as Qusair.

The first step in their immigration journey was to move a neighbouring country such as Lebanon, Jordan, Iraq, Turkey or even Egypt. In many cases, Syrian individuals and families flee from their village or city to another town in Syria which is safer for a while before they plan their journey abroad. Jordan, which borders southern Syria, became a popular destination for refugees after the Syrian crisis outbreak in 2011. While Jordan hosts two camps near the Syrian border, most refugees have moved to cities, where they are permitted to work in menial jobs.

During the crisis, Syria neighbouring countries changed their visa requirements, from just having the Syrian ID to having a passport to challenging visa requests and that had a significant impact on the Syrian people routes in their refugee

journey, for their refuge journey changed accordingly to find the available and affordable path, at the time they were forced to leave. The easiest way which has fewer army guards, is not always the closest way for Syrian to escape. The cost of such a journey and the safety of the route was changing almost every day.

When the neighbouring countries changed their requirements to enter and made it difficult for the Syrians to get in, the Syrians adapted to these changes. Syrians who wanted to flee from Syria had to choose another border that accepts them to enter with just their ID without any passport or visa, while many of them could not issue a passport in their crucial situations at that time; especially that most of the government department was closed due to the crisis. The other option they had is they had to bribe some people on the border to let them in without any travel documents or passports. Others had to find different routes, though they were far away. Syrian refugees had to go to Africa in many cases due to hardship of crossing the Syrian borders with neighbouring countries.

The refugees' short period stays in each country did not allow them to find a job there although they could find some small jobs, they can do with the skills they had or earned during their journeys. If they decided to extend their stay in the third safe country (the country they went to before resettled in the UK) or to settle there then the Syrian work will in all likelihood be restricted to low-talented occupations because the language boundary and the criterion for formal business are probably going to confine the Syrian refugees' work prospects in high-talented employments.

The cultural, social, and economic features of a society have an impact on financial inclusion. Many financially vulnerable households shared those features that were attributed to financial challenges during the crisis. Families who were largely uneducated, dependent on financial assistance, had elderly and retired members, and lived in rural areas were among these features (Corrado and Corrado, 2015). Some other Syrian refugees could not work in the third safe

country during their refugee journey due to their elderly age or medical situation. Many of them, this journey exhausted them physically and emotionally after they left their home town and country and left all that they were doing and building during their life behind them, and day after day they start to believe it is much harder now to go back there. Even if they went back, they lost many of their family members and friends in addition to their jobs, houses, and belongings. The young refugees were slightly in a better situation at least they can travel from the camp to go to the next city or to the capital to look for work. Sometimes they could get some low skilled jobs, and they accepted it hoping for better and to earn some money for their families, especially that most of them spend years in the thirds safe countries after they have been accepted and chosen by the UNHCR in the resettlement program which allow them to come to the UK. However, their situation as refugees made them an easy target to be exploited by the greedy shop owners who provide them with lousy working conditions and a shallow payment rate if they paid them. Unfortunately, the authorities in the third safe country would not help them in most cases.

In Turkey, Yorulmz (2013) examines at financial inclusion and access. He developed the Financial Inclusion Index by integrating indices that assess the availability of financial services in the banking system and the ability to access and use them. According to Yorulmz, high-income provinces and regions are linked to higher levels of financial inclusion and vice versa. In cities across Turkey, ten thousand Syrians are working without documents or any basic workers' rights in all fields, especially construction, textiles, or agriculture due to a lack of work permits given to Syrian refugees. Syrians work longer than anyone else, yet make less than any other staff. Syrians neither benefit from safeguards for health and security nor serve where inspections are performed. Late, or not at all, they receive their wages. Syrian refugees have no compensation or job protection and most of them are financially excluded. Additionally, working

children and women are often abused and discriminated against while trying to earn their livings. However, language is undeniably one of the most considerable challenges for the Syrian working force in Turkey.

The majority of Syrian displaced people are women, who found work in childcare, teaching, sewing, crafted works, agribusiness, and hairdressing. It must be noted here that there's restraint in Turkey, Lebanon, and Jordan, the three major host countries, on the eligibility to work. Among the Syrian ladies were interviewed; there are some domestic violence cases from their husbands during their stay in the third safe countries and sometimes spread until they reach the UK. That force these ladies to seek a divorce in the third country or after they arrived and settle in the UK.

While there are some constraints, Sarma and Pais (2011) find a good, even solid, link between human development and financial inclusion. They further affirm that wealth, as calculated by 'per capita GDP' plays a major role in income inequality, adult literacy, and urbanisation in a country's degree of financial inclusion. Despite considerable progress made in issuing work permits for refugees in some host countries such as Turkey and Jordan, the living conditions of Syrian refugees and vulnerable host community members have not been improved owing to the high rate of inflation in many countries, especially Egypt, slow GDP growth, limited job availability and a lack of access to jobs by the refugees in most host countries.

Some of those who were affected by the crisis and lost their jobs or income had no assets to fall back on and thus found themselves financially disadvantaged. People with strong relations, existing social networks, or jobs, on the other hand, were more likely to be financially included (Corrado and Corrado, 2015). Among the Syrian refugees in Turkey, some have arrived with valid passports and prefer to stay out of the camps in rented flats or with their relatives. However, many are hiding from the Turkish authorities since they would either have to go to the

refugee camps or return to Syria after their visa exemption. Even if they are under Turkey's temporary protection regime, without the refugee status, Syrians living outside the camps have no right to work, to go to school, to open a business, or to access free healthcare.

There are also high risks of protection for the vulnerable people in Lebanon. Only 27 per cent of Syrians aged 15 have a legal residence, and over two-thirds of Syrians live below the poverty line. Vulnerable people are unable to fulfil their urgent basic needs and are making tough decisions. But the security challenges for Lebanon's fragile population remain high after many years of the Syrian crisis. Only 27 per cent of Syrians aged 15 have a legal residence, and over two-thirds of Syrians live below the poverty line. The structure demands continuous attention when providing public services on a scale. Despite significant attempts to ensure access and retention of more than half of the school-aged Syrian refugee children (3-18) remain out of school. Inter-communal relations are under threat, frustrations with the host group are apparent and tremendous pressure is put on the refugee region with an increased potential for violence. Pressure on capital and competitiveness for less qualified workers continue to be primary friction factors. Environmental decomposition in the last few years has also been an important issue, and a significant community tension source (3RP, 2019). Almost all refugees who been interviewed in this current study, especially women faced discrimination and unfair treatment from Lebanese authorities and individuals while they were in Lebanon.

The general lack of strict governmental legislation and its non-camp approach makes it difficult and even less effective in managing disaster response. The multiplicity and the lack of cohesion, on the one hand, help the refugees to find individual niches and tactics that will help them survive in Lebanon and give way to innovative policies in their dealings with displacement. On the other hand, it makes it impossible to monitor which resources and choices are open, draw



attention to international humanitarian principles and national standards, and disclose discrimination. A significant number of Syrian refugees in Lebanon is not much politicised to date. They may not only be in danger of economic abuse but may also be recruited by militias because they are structurally weak. Social and economic ties are at the same time critical in supplying housing and employment and can thus be seen as the foundation of Syrian migration to Lebanon (Schmeler, 2016).

## **7.5 Financial inclusion in the third country**

According to Bayero (2015), financial inclusion necessitates a wide spectrum of capital, efforts, and trust in the idea of all-inclusive financial access. The income-generating practises for refugee households are scarce, and the income expense gap for most of these is large and growing. Sustainability of livelihoods, housing costs and rentals, along with food shortages and increased debt, are critical issues both for refugees and their hosts. While most refugees could not work or get any income in the 3rd countries, if they left the UN camps they have to pay for rent, and if they stay in the camp the situation is challenging, and there is also no income just some food vouchers monthly for each family. The expenses in the 3rd. Countries exceed the refugees' income most months, especially for the rent payments.

Gender, age, education, and income levels are all linked to financial inclusion in both mobile and traditional banking, according to Zins and Weill (2016). Surprisingly, the same cannot be said about underground banking. The Syrian refugees use cash in their transactions in the 3rd. Because it is the only option, countries have most times there and used to do so since they were in Syria. According to Yorulmaz (2016), the credit-to-income ratio and the deposit-to-



income ratio are also strongly associated with financial inclusion. Compared to the geographic spread of automated teller machines (ATMs), the cost-to-income ratio of banks and the regional spread of bank branches are less valued measures of financial inclusion. Often considered to be the least important measures are clientele loan costs, ATM card fees, and overseas transactions fees. After building the variables, Yorulmaz finds that wealthy countries have higher financial inclusion rates, whereas developing countries, with some exceptions, have lower rates of financial inclusion. Some countries apply some fees or taxes on using the bank cards so people prefer cash as it will be cheaper to use. There is more VAT on using bank cards in Turkey, so most people do not use it and prefer cash transactions. The settlement of Syrian families in the 3rd countries led to more Financial Inclusion (FI) in the host countries and encourage them to open new businesses there, especially in Istanbul and Cairo, where there are some areas now occupied by the Syrian shops which usually focus on selling Syrian products and food and in many cases technology and mobile fixing. At the same time, women who did not or could not work in the 3rd. Countries were less financial included there.

Financial inclusion levels are strongly associated with total human development in both high and low-income countries, according to Unnikrishnana and Jagannathan (2015). As a result, it can be determined that any rise in a country's financial inclusion rate will improve the country's overall human development and, as a result, its economy. Connect the payments and transactions with financial system leads to FI such as in the UK more than the 3rd countries and Syria where is no real need for FI there for most people. On contrast, the financial rules and laws are hard on the Syrian refugees in the 3rd countries. Some of the 3rd countries like Lebanon do not allow the Syrian refugees to open a bank account or be financially included in their countries. Many people and organisations in many predominantly Muslim countries are still not included in

the financial system, according to Zulkhibri (2016), even though those countries' financial industries have grown significantly. Furthermore, he discovers that access to financial services and their use by businesses and individuals remains lower in some Muslim countries than in some emerging markets. Because of many obstacles such as education, expenses, location, credentials, trust, and religious needs, the rate of financial inclusion in Islamic countries is only 27%. Many Syrian refugees never had a bank account before in Syria or the 3rd countries as there is no need for it in their lives there. They still do not trust the banks in the 3rd countries because it is tough to withdraw money from them even if they have already deposited it there.

Ghosh et al. (2014) reflect that mobile banking is a mean to ensure financial inclusion in developed countries. They based their research on a World Bank study claiming that more than 75% of the world's population has access to cell phones and a survey on mobile banking conducted in 2012 by 78 mobile money service providers in 49 countries. The widespread use of cell phones and their use in financial transactions will help the general public gain access to basic financial resources. In contrast to the wealthier, the poor who lack bank accounts or do not use the structured banking system find a branchless banking network with cell phones more appealing. Most of the Syrian families in the 3rd countries main obstacle for FI is the lack of stable income or high income. They do not have more savings, so they do not need banks there. Therefore they do not know about the financial services in the 3rd country, and they prefer the most comfortable option for their transactions which is cash.

On the other hand, The UN does not pay the refugees any money; it just provides them with monthly food vouchers, which their value reduced year after year. The UN pays some allowances for refugees with disabilities in their camps. However, Syrian refugees could not rely on UN support in the third countries camps because

they are not regular and not enough for their expenses. Zins and Weill (2016) discover that financial inclusion barriers vary centred on personal characteristics; that is, the determinants of informal finance differ from those of formal finance depending on gender and education. Both Syrian refugees in camps and asylum seekers relied on mobile money transferring from their relatives and friends during their immigration journeys.

The use of the internet to connect people resulted in greater financial inclusion as a result of the ability to share information quickly and cheaply, as well as easy access to credit and depositing accounts (Corrado and Corrado, 2015). The immigration journey cost for the asylum seekers is much higher and more dangerous than the refugees who came to the UK under the resettlement program supported by the UK government to grant refugee status for the most vulnerable Syrian refugees in the 3rd countries camps. The Syrian asylum seekers usually ask their relatives and friends to send them money on mobile during their journey to not hold a lot of money with them during their dangerous journey. The journey is still challenging for the refugees but much easier and cheaper than the asylum seekers journeys.

After a while, male Syrian asylum seekers, who reached Europe by various journey routes by planes, boats, cars, or walking, were granted refugee status in the new countries. They started to request reunification with their families in Syria or other countries. Most of the European embassies were closed in Syria. So, wives and children had to travel to another country to have visa interviews. The Syrian families could not choose these countries because the visa interview location was arranged by the European country's home office or foreign ministry. This also put some hardship in the Syrians' ways to travel and to be united. Most Syrians who travelled from Syria through many countries seeking asylum in Western Europe including the UK, were very busy during their journey to find a

good deal to move from one country to another safely to reach their destination. Their journey usually took a month to be done and between one to two weeks in each country. It usually started from Turkey to Greece to Eastern Europe, then Western Europe, or from Egypt to North Africa to Italy. Even for a family reunion, it was hard for women to cross some borders and the waiting time there.

## **7.6 Arriving in the UK**

Most Syrian refugees who obtained refugee status directly upon their arrival to the United Kingdom came from the third countries through UNHCR. The United Nations assembled and paid for their travel by plane into the United Kingdom. In comparison, these journeys to the UK for Syrian asylum seekers were difficult, costly and took months in many cases. On the other hand, some Syrian women came to the UK alone or with children; after their husbands organised a family reunion for them, they usually flew by air from Lebanon. Even if their travel was short in time, it was not easy at all because the Lebanese authorities made it complicated for them and cost them a great deal of money.

For the refugees, the hardest part of the journey was emotional where they have to leave their home town and what they built there and moved to another country where they will be foreigners and then to move again from the 3rd country to the UK and start from the zero. For the asylum seekers, the hardest part of the journey was more dramatic and dangerous because many of them faced death during their journey by shooting guns or in the death boats or were subject to kidnapping. Some Syrian families had complicated and confusing feelings when they knew they were accepted for resettlement in the UK because they like to come to the UK, but part of their family did not get the approval for resettlement in the UK

and they left behind in one of the 3rd. Countries, especially if one of their sons or daughters got married in these countries.

Most Syrian refugees have an image of the UK that it is an excellent place to settle in and build a family before they came and the essential image they have about the UK is its safety and living in peace. Some Syrian refugees stated that the UK is a country that provides freedom and settlement. Although it could have some problems for Muslims, it is a country that the Syrian refugees can resettle in. They can get rid of the racism problems they were facing in the 3rd countries. However, They all assure that they still have the same image after they have been settled in the UK. they still have the desire to get a job after being unemployed for a long time in the 3rd. Countries. So, the educated Syrian refugees who speak English found it a great opportunity for them to resettle in the UK. At the same time, the uneducated refugees found it hard to go back to the classes and study, especially that they should study in a foreign language. Young refugees working in the 3rd countries did not like the UK because they have to study a new language to get a job, and that could take a long time to stay not working.

The feedback from the Syrian refugees about living conditions in the UK after they settled was very positive. They found that it is an easy life in the UK, especially for the elderly who can be safe and relaxed after all the hardship they faced during the Syrian crisis and their refugee journey. They like the support provided by the government and councils for people. The UK is a great place for people with medical and disability issues, especially with its excellent health system that serves all people, including refugees, with a high level of care. It is a country of freedom and future for the family, adults and their children. Most Syrian refugees replied that there is nothing to dislike in the UK. Everything here in the UK is suitable, especially for work. People in the UK are friendly in general. However, some of the Syrian refugees dislike just a few things in the UK, such as they have to learn a new language to integrate into the community,

taxes if they are working, some hate and racism crimes that they heard about them happened by some teenagers but never experienced that themselves. Most of these hate and racism incidents happened to Some Syrian refugees' children or teenagers by other minorities such as Slovaks but never happened by British people.

- Supported by the refugee council RC and asylum seekers.

Financially, the asylum seeker needs to change his/her situation to refugee status in the UK so they can start to receive their benefits which are usually £164.25 a week from the jobcentre in addition to other benefits such as housing benefits and child tax credits if they have children comparing with just £36.95 when they are asylum seekers. The refugee status allows the person to look for a job and get a job seeker allowance or universal credit and work later when he/she find a job. While under the asylum seeker situation, people can not work or receive allowances for looking for a job.

The Syrian refugees who came to the UK under the resettlement program have no problem regarding their refugee status because the Refugee Council (RC) prepared all their required documents before they arrived, and they got their refugee status quickly in the same day of their arrival or in a week time maximum. Changing asylum seeker situation to be a refugee for Syrian people who came to the UK by their own means was hard and took months of waiting and interviews because they have to learn how to do it as no one helped them and most of them lost their official papers and credentials during their journey to the UK.

After their husband applied for a family reunion with them, women who came to the UK had no obstacles to get their refugee status quickly.

- Compare how long to find a job between the refugees and asylum seekers.

People who live in cities or metropolitan areas in Western Europe have expanded their banking access. The impact of urbanisation on financial inclusion is important, with advanced commercial and industrial activity, lower unemployment rates, higher wages, higher education levels, specific financial education, and less cash transactions relative to electronic transactions (Corrado and Corrado, 2015). When they choose to come to the UK, the Syrian asylum seekers knew what they want to work here although their English language level is still a barrier to get a job they found a job in the UK faster than the refugees whom the UNHCR selected to come to the UK. In most cases, the Syrian asylum seekers found a job in the UK in around six months while taking most of the Syrian refugees years to find a job. It is essential to mention here that the Syrian refugees in the UK in general came under the resettlement program arranged between the UK home office and the UNHCR. This program targets the most vulnerable Syrian families and people who are elderly or ill so most of them cannot work for others who can work still they have to learn the English language to be able to work or find a job, and that will take at least a year of ESOL classes to reach the level that allows them to work. Additionally, the refugees who worked in a business with high demand in the UK, such as fixing mobiles, or they have a university degree found it easier to find a job in the UK in less than a year, even as volunteers.

- Do they work in the same occupation they used to work in Syria or the third country?

Some Syrian refugees accepted whatever they could find of jobs even they are not related directly to their background study or experience, such as working as a teacher assistant for the educated refugees and working in constructions and interiors for less-educated refugees, which is a very different style than what they used to do in Syria.

- Compare the obstacles faced to find a job between the refugees and asylum seekers, according to their gender, level of education, and experience.

In most cases, the English language is the most common barrier to get a job for both Syrian asylum seekers and refugees. It is also hard to get a job for people who are not financially included, especially if they were asylum seekers who have no legal documents or credentials to open a bank account in the UK under the current legislation. Many of the highly educated Syrian refugees could not get their certificates or lost them during the crisis and immigration journey. It is hard to recognise their studies and degrees. So they had to get a new degree by learning in a college to get a British degree that allows them to work or find a job. Working in education was more comfortable for some Syrian refugees, especially females who used to teach their children at home after school and had a good experience dealing with kids. The Syrian refugees who decided to start their own business or be self-employed still face some problems extending or improving their work due to their English language level and financial inclusion matters and their need for loans to finance their own businesses.

## **7.7 Financial Inclusion in the UK**

- Compare the preference of dealing with cash or card according to their age, level of education, and gender.

Financial inclusion is connected to jobs, schooling, gender, and age, according to Fungáčová and Weill (2015). These are usually correlated with maintaining a structured bank account and using formal credit, but not with formal bank savings. Almost all the Syrian interviewees have no saving bank account, while some have some savings at home or send some money to support their families in Syria. According to Kunt and Klapper (2012), there is a gender difference among account holders in developed countries. This difference was



found to be between 6% and 9%; that is, 46 per cent of males had an account, while only 37% of females did. Most Syrian refugee women indicate that they prefer to deal with cash, not to be controlled by the shops or deceived by their offers while they do not fully understand them. So they prefer doing their financial transactions in cash and use the bank card to withdraw some money and buy their shopping in cash. The women refugees want to have their money as tangible assets to feel the value of their money and control the spending. Although they use cash, many female refugees still use their bank cards to pay for utilities and bills. On the other hand, the Syrian refugee men state that they prefer to use the bank application on their mobile to control their money and budget. However, the Syrian refugees' senior generation still prefer cash in their daily use and sometimes their children help them understand the transactions in their bank applications.

Additionally, The Syrian refugee men get used to using their bank cards for their financial transactions as usual in the UK, and they start to prefer that way. The refugee men begin to use the FinTech such as the bank application on their phone to control their household budget. Still, many Syrian refugee men struggle with their English language to be fully financially included in the UK financial system. According to Bongomin et al. (2016), networks are essential in subordinating the relationship between financial literacy and financial inclusion. In general, the Syrian refugees whom the RC supports have two bank accounts for the man and woman in the family.

- They are aware of the financial services according to their level of education, financial literacy, gender, experience, and if they used to have a bank account in Syria.

Anzoategui et al. (2014) discover that adults' average education has a positive and significant impact on their chances of receiving a loan. Very few Syrian refugees

had bank accounts before they came to the UK and knew about the financial services including loans and credit cards, bank cards for withdrawing money and buying at the shops, issue bank statements, overdraft service, and saving accounts. However, most of them start to understand these services because they consider them vital for their financial inclusion in the UK. They still do not know much about the complicated financial services, but they know enough to survive their current bank accounts.

- How important is financial inclusion to them according to their education level, financial literacy, gender, and experience?

According to the refugees, Financial inclusion is a vital issue, and people cannot live without it in the UK. So it is imperative to pay the bills and integrate with the British society because the banking system in the UK controls all life aspects, and it is safe to use not like some other countries. Syrian refugees believe that financial inclusion gives them freedom, and it is essential for emergencies and in urgent matters. Additionally, people in the UK cannot work without it, so it is vital for the future and starting businesses. However, some refugees find that financial inclusion is not important, but it makes life easier.

- The obstacles they face regarding financial inclusion: compare between refugees and asylum seekers.

The English language is the main obstacle toward financial inclusion in the UK for most Syrian refugees. Although some Syrian refugees have some experience dealing with banks to be financially included in Syria or other countries, they still face some problems in their financial inclusion in the UK due to their limited English language. Most of the Syrian refugees who came under the settlement program have their official IDs and documents, so they have no financial

inclusion obstacles, and the RC helped them open bank accounts. The RC helped the Syrian refugees with some problems with banks. Some other families, one of their family members or relatives, helped to open a bank account for their family members. In comparison, the Syrian refugees with good English language level faced no problem being financially included. On the other hand, the Syrian asylum seekers with no IDs or official credentials faced difficulty in their financial inclusion in the UK and in some cases, it took them more than a year to open a bank account due to the banks' requirements to open an account.

## **7.8 Elements of financial inclusion: faith, financial literacy, and Fintech**

- How their faith affects their financial decisions: according to their level of education and financial literacy.

Within Europe, a person's religion and race have an impact on their chances of financial inclusion. Because of the lack of funding for Islamic financial activities in Europe, Muslims are less likely to invest in financial inclusion by credit. This means that a substantial part of Europe's population would be removed from the region's financial system due to their values and lack of funding for their needs. Families who follow Islam are unable to negotiate with non-Islamic banks and utilities unless they do not adhere to the rules of Islamic law (Shariah) (Corrado and Corrado, 2015). Although all the interviewees are Muslims, their knowledge about Islamic finance and what is allowed (Halal) and disallowed (Haram) in Islam is varied according to their level of education, experience, and financial literacy. Most of them know that interest is forbidden. Poor people's networks influence financial inclusion of poor households. These networks aid communication channels by facilitating the flow and distribution of required information, particularly regarding standing assets such as transactions and costs of financial services such as credit, among other things (Bongomin et al., 2016).

Some of the refugees are helped by a family member, friend or RC with the interpreter during the bank interview to understand their bank account terms and avoid the forbidden. Others did not think about that matter or believe that there is no relationship between religion and FI, apart from interest matter. In regular times (where there are no crises), traditional banks are more attractive to consumers than their Islamic rivals, according to Yorulmaz (2016), but this is not the case when there is a financial crisis. He examines Islamic bank practises such as the zakah-to-GDP ratio, equity-to-asset ratios, and bank stability metrics, and reveals that they are substantially strengthened during a financial crisis. Most senior refugees state that they do not prefer banks and use them just when necessary. At the same time, youth refugees trust the banks here in the UK even if they are non-Islamic banks.

- According to your faith, What is allowed and disallowed regarding personal finances?

Most refugees agree that just interest is forbidden in Islamic finance. While some of them understand the issue in-depth and know that if the payment methods (cash or card) are the same, then there is no problem. Just a few of refugees mistakenly believe that all loans are disallowed in Islamic finance.

- Do they have financial literacy?: Do you recognise these financial terms: budget, debit, credit, interest, overdraft, assets, and liabilities? Compare according to their age, gender, level of education, and experience.

According to Bongomin et al. (2016), financial literacy has an impact on poor families' financial inclusion because it allows them to gain financial awareness and skills, which allows them to make sound financial decisions and choices.

The Syrian refugees' answers were so varied as they said about these financial terms: I know all of them, I know some of them, I learned here most of them, I

do not know any of them, or I know them because of my experience in that field before.

- What they know about the financial system in the UK?: according to their age, gender, level of education, and experience.

Syrian refugees know little about the financial system in the UK and confused between economy and finance. They understand that the financial system is important for trading and how to use the bank card. They believe that the UK has a strong economy that allows it to support its citizens and pay them their benefits if they are not working.

- Do they trust the UK's banking system: according to their age, gender, level of education, and experience?

All the interviewees answered yes. They believe that the UK government is good at dealing with money and finance, supporting people in need by benefits. They trust banks because they are honest and never had any problem with them. In case of problem, banks and their staff are supportive. The less educated refugees do not know much about the financial system, but they trust the UK laws. In comparison, people with previous experience in dealing with banks trust banks because they are safer than dealing with and holding cash.

- How they use the Fintech: according to their age, gender, level of education and experience:

Financial inclusion is aided by elements of electronic and physical communication and information accessibility, which is assisted by the road network, telecommunications, and internet use (Sarma and Pais, 2011). Syrian refugee men prefer using the mobile application to review their bank statements and do some transaction, so they feel in *control* of their finance, while women

prefer cash, so they feel nobody *control* them. Many refugees use online banking and bank applications on mobile to pay bills and rarely to buy online. Most senior refugees do not know how to use online banking or bank applications on mobile, and they let children or other family members use it to check their bank account balance. Many refugees use just the mobile application but not online banking. While only a couple of less-educated refugees indicated that they do not have a smart mobile, their mobiles are old-fashioned and cannot upload applications.

- How does Fintech help you in your daily life?

According to Gautam and Garg (2014), information technology (IT) can be very useful in lowering running costs as well as delivering financial services. IT offers a range of financial applications, including FinTech, to people who are unable to access conventional banking services, such as mobile banking and automated teller machines (ATMs).

All Syrian refugees love ATM -they consider it part of FinTech- and the idea that they can withdraw money from machines (from the wall) almost anywhere without the need to go to their bank branch especially when they compare that with what they use to see in Syria when many people crowded on one available machine to withdraw money. Most times the machine does not have enough money, so they have to come on the next day. So the Syrian refugees in the UK find ATM very easy to use and useful for daily life. Female refugees use ATM to withdraw money more than male refugees. The youth refugees find FinTech makes life more comfortable as they can complete transactions faster. It is easier than to go to the bank branch for transfer money or issue a bank statement and allow them to buy online. While most elderly refugees even do not know how about FinTech or find no difference to use it or not a part of reviewing their bank account balance.

- Their Fintech level of trust: compare their reasons.

The refugees who use FinTech trust it because it is related directly to the bank reputation and find it easier and safer than traditional banking. They explain that they trust FinTech, especially that related to their banks, but they do not trust online companies. While the refugees who do not use it trust the banks more than the Fintech or do not know much about it to judge it.

- What makes them feel financially included?: what is missing? Compare between the refugees and asylum seekers.

Finding a job or working is very important for the Syrian refugees to feel that they are financially included in the UK. Many of them believe that they still need a better English language level to be fully included because there are even more features to learn about the financial system in the UK. Senior refugees consider financial inclusion, just receiving and paying money. Ladies request the maximum withdrawal amount to be higher to be more included. Whereas the asylum seekers find the bank requirements to open a bank account are hard for people in their situation who lost everything while the banks were asking them for ID and letter to prove their address or a bill and all of these almost impossible for them to get when they just arrived from their death boats.

- To what extent they feel financial inclusion changes their lives? According to their age, gender, and level of education.

FI changes the refugees' lives a lot; It allows the highly educated ones to know about the bank offers. While the other refugees can know their financial situation and how much they are in debt or credit, they can manage their monthly budgets and know how much they can spend. Some refugee girls find that the ability to buy online makes life easier and their husbands help them set their household

budget and know how much they can spend. Most Syrian female refugees learn more about FI to deal with the bills and expenses in the UK.

- Do you find any difficulty to be financially included in the UK?

Those who participate in financial knowledge programs, these programs may assist them in forming new networks or changing existing ones simply by virtue of their participation in such programmes, resulting in the acquisition of financial knowledge and improved networking in the long run (Bongomin et al., 2016). Most interviewees answered no; they do not have any difficulty being financially included in the UK, significantly because the RC helped them open a bank account. The less educated refugees still struggling with their English language and that slow their FI. The highly educated ones consider FI a game, so they have to know its rules first to win. Senior refugees get help from their children to be financially included. Some refugees still did not try the mobile bank applications, but they believe that they have to adapt to the new system soon.

- How their financial experience could be better? Compare between refugees and asylum seekers.

Most refugees do not need to move to another bank, while some other refugees, especially the highly educated ones are thinking to move to another bank if it has good offers or if it pays them to move to its services or if its reputation and services are better than their existing one. Asylum seekers who had a bank account in Arabic countries before prefer if the banks in the UK provide Arabic services, especially in the ATMs. Women and people who started their own businesses would like if their banks offer small loans with no interest.

## **7.9 Gender matters**



- The financial responsibilities on men and women in Syria, the third country, and the UK: highlight the female situation in the camps (and during the journey) and their new roles there and in the UK.

According to Kunt and Klapper (2012), only half of all adults in the world have a bank account. When evaluate the demographic, the location, and the revenue available to individuals, bank balances differ significantly. High prices, distance from the financial institution, and failure to have the necessary qualifications to open an account are the most often mentioned hurdles to obtaining an account. Bank accounts cover 89 percent of the population in high-income countries, but just 41 percent of the population is low-income. Many refugees consider themselves have more financial responsibilities in the UK because it is more expensive than Syria and the third countries especially for the big families that have to start from zero with no job just relying on the benefits. So they have to be very careful with their expenses and spending, and it is still hard for them to manage their budget while they are just introduced to the very new financial system that they have never experienced before. Nevertheless, single mother Syrian families found that they had the most challenging financial situation in the third countries because they did not have any income there and had to spend for their children and rent from their savings and sell their jewellery. While small families find that they had more financial responsibilities when they were in Syria than the UK, and they consider the UK is the best place for their financial responsibilities

- According to your FI experience in Syria, 3rd country and the UK, Which one do you prefer? Why?

Although it could be financially included, there is no need for it there in Syria or the 3rd country. Most Syrian refugees prefer their experience in the UK to what they faced in Syria or the third countries. Also, FI in the UK is better because of

safety and respect here when dealing with banks and other financial institutions. It is easy to deal with the financial system in the UK when the refugees understand it so they prefer the UK experience because life here is much more comfortable and refugee families receive a good income when some of them get a job and when it is not enough the benefit will support the rest of the family. So they can rely on that financial situation for themselves and their family members now and in future. However, just Syrian refugees who were farmers with big family in Syria prefer their situation in Syria because they own lands there, which they can sell and live all their lives spending from that selling value before the crisis changed everything there.

- Is FI affected by gender in the UK?

Financial inclusion by using a formal bank account, according to Fungáčová and Weill (2015), is connected to an individual's earnings, gender, level of education and age. However, almost all the interviewees answered no, FI is not affected by gender in the UK for sure. It could be in another country, especially the third safe countries. While in the UK, the bank employees are good at dealing with refugees, both men and women. However, some female refugees still rely on their husbands to deal with banks and financial issues in the UK. This usually happened to the refugee women who came to the UK after their husbands sought asylum and brought them by family reunion application, and they got less help and support than the refugees who went under the resettlement program.

## **7.10 Derail financial inclusion**

- Have you been treated as a citizen: compare between the UK and the third country.

Most refugees answered that they never had any problem with any authority or even an employee in the UK. The Syrian refugees believe that sometimes British

employees, especially at banks, treat them better than they treat the UK citizens as they are patient about the refugees' limited English language. When some refugees have a problem with their bank account, the RC helps them figure out the problem and their bank employees treat them well until sorting the problem.

- Negative or positive experience when you are with a person wearing a headscarf or a person speaks fluent English: the bank employees' reaction in the UK and the third country.

Most Syrian refugees face no terrible experience with banks or bank employees. The RC helps them to sort their problems and bring an interpreter when they open their bank account. The issues they face here in the UK are because of their limited English language, not because of what they are wearing, for both men and women. However, sometimes in some town banks, employees look surprised when seeing a female refugee with her headscarf. Rarely some of them look weirdly to the wife who wears a headscarf when she is with somebody who speaks good English. However, the Syrian refugees consider that their life is much safer with more freedom in the UK than Lebanon and Jordan. Also, they were supported by the UK authorities and employees more than in other places like Turkey, where they had to hire an interpreter to sort any of their problems.

### **7.11 Universal Credit**

- Transferring to Universal Credit (the new benefits scheme): How important the flexibility of dealing with their finance under UC: according to their level of education, financial literacy, experience, and who manage the household budget.

Anzoategui et al. (2014) discover that payments promote the use of deposit accounts, which has a positive impact on financial inclusion. On the other hand,

payments have no bearing on the credit of formal lending institutions, although demand for savings instruments is growing.

Most of the refugee find that UC is useful to manage the household income and budget. It could also be suitable for some refugee future who think to start their own business because with UC, they receive all the benefits in one amount so they can save from that to their plans. Some other refugees, especially the seniors, find it confusing and they accept it just because it is Anything under the UK laws and they respect that. While younger refugees find UC is good because Job Seeker Allowance (JSA) is bureaucratic, they have to follow weekly instructions about their looking for a job process, while with UC, they have more freedom in the same process. Additionally, UC is more straightforward than getting more than one payment in different timing during the month. Furthermore, the new refugee arrival they were under UC since they arrived in the UK, so they got to use it.

- Does Universal Credit exclude women financially: most families' expenses run by women?

Almost all the interviewees answered no, because Syrian woman usually is the one who manages the household spending. So even if their husbands get the income, they are who spend it. Although some Syrian wives rely on their husbands financially, they can still do their shopping. Some refugees struggle with the UC not because of their gender but because they were transferred to UC, and they did not get used to it.

## **7.12 Budgeting and savings**

- Do single people manage their budgets better than family?

Female adults have a lower likelihood of obtaining a loan, while possessing dependents (i.e. family members under the age of 18) raises the likelihood of

receiving a loan (Anzoategui et al., 2014). Many Syrian refugee men share the household expenses responsibilities with their wives. Elderly female refugees had enough to manage their family budget and do not manage the expenses anymore because the income from benefits is enough for their spending. Refugees with prominent families spend all of their income from benefits on their bills and living expenses. Some single females still live with her brother's family, and they manage together their expenses, but they do not have any savings left. Some refugees send money to their families in Syria to support them because their situation is tough there:

- Do they have savings? Single or family.

Borrowing from lenders other than banks was determined by education and earnings (Fungáčová and Weill, 2015).

Single refugees and big families have no savings at all, and they also borrow from their other family members or parents because they usually get more benefits than them. While refugees with small families have some savings each month

They send to their families in Syria to support them toward the problematic situation or make some investments there.

### **7.13 Summary**

This study adds to the literature about refugees and their financial inclusion, especially the Syrian refugees in the UK from their prescriptive during their immigration journey from Syria to the third safe country till they arrive in the UK. their financial inclusion experience evolved during this journey and matured in the UK. This study agreed with many studies in the literature review about the hurdle against many people, especially women, to be financially included in developing countries for various reasons. While in the UK, it is much easier to be included in the financial system, although most Syrian refugees do not have a

high English language level when they arrived. The research determines how Syrian refugees in the UK deal with finance, especially financial inclusion, while many have experienced financial exclusion before coming to the UK. It discovers obstacles that hinder Syrian refugees' financial inclusion in the UK to develop policy recommendations to remove such barriers.

Additionally, it investigates the implication of technology, faith and financial literacy on financial inclusion. It answers the research questions about the impact of these three aspects on the financial inclusion of the Syrian refugees in the UK from their prescriptive as accountant for their historical accounts. So, a further investigation of the long-run effect of these implications may provide further insights to policymakers. This research compares the experiences of Syrian refugees in the UK across a number of factors: gender, age, marital situation, family size, qualifications and work experience. Also, it adds to the scant literature on the implication of faith and FinTech on financial inclusion. To the best of my knowledge, it is the first study that compares the experiences of Syrian refugees who made their own way to the UK with those of Syrian refugees who arrived via the UK government programme.

## Chapter 8: Conclusion

Many studies have investigated financial inclusion, including its aspects, variables determinations and limitations in different countries and regions all around the world (Ambarkhane et al., 2016; Mukhopadhyay and Rath, 2011; Fungáčová and Weill, 2015; Anzoategui et al., 2014; Bayero, 2015; Corrado and Corrado, 2015; Zulkhibri, 2016; and Yorulmaz, 2016). However, no research investigated financial inclusion for refugees during their immigration journeys. This study seeks to address this gap by exploring the financial inclusion situation for the Syrian refugees who came to the UK and compare their financial inclusion experience before, during and after their immigration journeys.

The current study addressed the research aim to explore the financial inclusion experience of the Syrian refugees before, during and after their immigration journeys till they settle in the UK. This study answered the following research questions:

**RQ1:** Explore the experiences of Syrian refugees living in the UK in relation to financial inclusion through semi-structured interviews (chapters 6 and 7)

**RQ2:** Interpret the experiences of Syrian refugees as historical accounts of financial inclusion (chapters 6 and 7)

**RQ3:** Explore the biographies of the 'accountants' using a prosopographical approach (chapter 5)

**RQ4:** Explore the interview evidences as counter accounts of the Syrian refugees in the UK (chapters 6 and 7)

**RQ5:** Assess the extent to which their financial inclusion experiences are affected by gender, age, marital status, size of family, level of education, financial literacy, work experience and immigration situation (chapters 6 and 7).

The study answered these questions regarding the Syrian refugees in the UK, comparing their answers by their gender, age, marital status, size of family, level of education, financial literacy, experience, and immigration situation if they came to the UK as asylum seekers or refugees.

**RQ1:** Explore the experiences of Syrian refugees living in the UK in relation to financial inclusion through semi-structured interviews

Using semi-structured interviews, this study explores the experiences of Syrian refugees living in the UK in relation to financial inclusion, showing their immigration and financial inclusion journeys starting from Syria, their country, to the third safe country till they reach the UK under the resettlement program or by their own mean. The interviews with these refugees add valuable information for further studies and financial system regulations. These interviews allow us to understand the differences between refugees and asylum seekers and the different hardness and financial inclusion obstacles they face during their immigration journeys and after they arrive in the UK. This study shows their financial inclusion obstacles in these countries: lack of trust and financial infrastructure in Syria, country and financial system regulation in the third countries and English language level in the UK, and sometimes the banking system regulations for the asylum seekers. This study also shows how Syrian prefer to be included and finds that women prefer not to be controlled; therefore, they use cash more than bank cards for their shopping and other financial transactions, while Syrian males like to control their finance by reviewing their account balance on their mobile bank applications.

**RQ2:** Interpret the experiences of Syrian refugees as historical accounts of financial inclusion



This study provides historical accounts of Syrian refugees expressing their financial inclusion journey in their home country, Syria, third countries and the UK and lets the Syrian refugees express the obstacles they face in these countries to be financially included. In Syria, it was their trust in the financial system under government control and lack of financial infrastructure that does not allow them to be financially included. In the third countries, the financial regulation in these countries and how they treat the Syrian refugees forced them to be financially excluded. While in the UK, the language barrier and lack of financial literacy exclude some of them from the financial system. However, the support they get from the RC for the refugees who came under the resettlement program let them overcome these obstacles.

**RQ3:** Explore the biographies of the 'accountants' using a prosopographical approach

The current study presents essential biographies of the Syrian refugees as 'accountants' using a prosopographical approach. It adds to the literacy important information from the unique opportunity where this research allows the refugees to explain their feelings and situation since they left Syria where they lived all their lives and what they faced during the Syrian crisis of hardships that forced them to leave their home country to find a safe place to live in and resettle. Their biographies include vital information and enrich literacy with new aspects to consider when conducting further studies related to refugees and financial inclusion. In their interviews, the Syrian refugees show significant differences between the asylum seekers and refugees situation in the UK. While they moved from one country to another till they settle in the UK. These differences started from the dangers they faced in their journeys, and so the asylum seekers faced death many times during their immigration journeys.

In contrast, the refugees face humiliation and sour treat from the third countries that hosted them for a long time, expanded to five years in some case, including the lack of ability to socially and financially be included in the host society. However, both asylum seekers and refugees agreed that the UK is the best host country they were in. it is a place where they can settle and think and work towards their future achievements for themselves and their families. Although that the asylum seekers faced a hard time to be financially included in the UK under the banks regulations and their requirements for many documents that the asylum seekers lost in their immigration journeys and took them much time to provided them to the banks to open their bank accounts which are vital for their living in the UK.

**RQ4:** Explore the interview evidences as counter accounts of the Syrian refugees in the UK

This study's counter accounts through the interviews with the Syrian refugees in the UK as counter accounts challenged the formal accounts from the governments and international organisations accounts. In their biographies and interviews, the Syrian refugees show that Syria is not a safe place at all to live in for themselves and their families against what the Syrian government expresses in its media that Syria is safe now and asked the refugees to come back to the home country that needs them. A big organisation such as the UN with all its divisions that support the Syrian refugees spends much money in billion to support the refugees in the third countries that host these refugees in camps usually, yet a tiny portion of this spending reach its aim so the Syrian refugees do not receive the support that they should be received. All the Syrian refugees express that they received from the UN just food vouchers which are reduced every year. Some Syrian refugees announced that nothing is changed to the UN officers who visited them in their camps. That forced the Syrian refugees in these countries to look for other placed

to earn money to support their families and be under the mercy of the greedy traders who are not merciful at all and used the needs of the Syrian refugees against them and pay them much less than the minimum wage level and let them work under tough conditions that are not suitable for humans in most cases. Some Syrian with disabilities received some extra support from the UN when they were in the refugees' camps, but this extra financial support was rare and primarily for just one time or not regular, so the disabled refugees could not rely on them for their living and extra expenses for their medical situation. In the UK, through the home office, the government announced a higher level of financial support to the Syrian refugees individuals and families which the counter accounts from the refugees show that in reality, the final amounts received by the refugees are much less than which announced especially for the more prominent families. These differences between the main stream accounts from official authorities and the counter accounts from the Syrian refugees open a big door for further studies to investigate the reasons for these differences, especially about the announced social and financial support to refugees against the actual amounts and services they receive.

**RQ5:** Assess the extent to which their financial inclusion experiences are affected by gender, age, marital status, size of family, level of education, financial literacy, work experience and immigration situation.

This study finds that males are more able to be financially included in developing countries like many other studies find. However, this study shows reasons for that in Syria, males are the breadwinners, and they are who interfere more with the business and financial system while the Syrian females are usually who manage the budget of their families. This ability to be financially included allows the males to have higher financial literacy than females, which helped them when they moved to the UK to be more financially included and they use mobile

banking applications and other banking services more than females who prefer to use cash in all their financial transaction even for shopping. Younger age helped the Syrian refugees be financially included using FinTech and online banking and shopping more than elder generations who still worried about using technology in their financial lives. However, they both benefit from mobile bank applications to review their bank accounts balance transactions. The marital status of the Syrian refugees interviewed in this study plays a role in their immigration journeys decisions. Single males tend to take the asylum seeker route and move from one country to another until they reach the UK. at the same time, married people choose to be refugees in a third country before they were chosen by the UNHCR to be settled in the UK. Some married Syrian males also take the route of asylum seekers to come to the UK and then apply for a family reunion with their families via the British Red Cross and other organisations. Both Syrian asylum seekers and refugees eventually become financially included in the UK. However, the asylum seekers waited much longer to be included till they fulfil the banks requirements to open a bank account while they lost most of their credentials in their immigration journeys. In the third countries, all Syrian refugees struggle with their lives, so more prominent families were more responsibilities over the refugee's shoulder, especially with some medical and disabilities issues. Single mothers struggle harder to face the financial and social responsibilities in these countries where they are financially excluded and could not find a job to earn some income for themselves and their children. Higher education and level of English language are supportive aspects for the Syrian refugees to be financially included by finding a job faster in the UK which allows them to receive regular income by banking transfers. Previous work experience plays an essential role in financial inclusion for the Syrian refugees in the third and the UK. People who left Syria with a trade in their hand could be helpful in many countries, such as fixing mobiles found no problem to start their own

business in these countries and have good income. However, the regulations in many third countries do not allow them in most cases to open a bank account. That why they were relieved when they came to the UK where they can link themselves to the banking services and start their businesses and be pioneers in their field, especially with their connections with other refugees who rely on them due to their language barriers. Also because of the support from many organisations that support the start ups businesses in the UK such as the RC. Their previous work experience enhanced their financial literacy. It reduced their worries about the banking system that almost all Syrian refugees carried with them from their financial system experience in Syria and the third countries, which allow them to be financially included in the UK and search for more financial services that support their business.

This research contributes to the literature in regard to financial inclusion in different countries and refugees social and financial situation. It highlights the hardships that the refugees face during and after their immigration journeys to resettle and be included socially and financially in their host countries. The study finds essential new differences between the asylum seekers and refugees' experience and their hardship in their immigration journeys, especially in aspects of finding jobs and secure income to support themselves and their families.

Additionally, the research contributes to the literacy by newly exploitation biography and prosopography of the refugees as narratives of their social counter accounts about their experience in three countries: Syria, their home country; the UK, their resettled country, and the third safe host country which they were in temporarily against the official accounts. It uses faith, financial literacy and FinTech as financial inclusion determinants to the Syrian refugees' financial inclusion experience in the UK. the study interprets the experiences of Syrian

refugees as historical accounts of financial inclusion before, during and after their immigration journeys till they settle in the UK. Exploring the biographies of the Syrian refugees as accountants using a prosopographical approach contributes to the literature and methodology for such research. This approach allows the research to the interview evidences as counter accounts of the Syrian refugees in the UK against the official mainstream accounts. These counter accounts enrich the study and literature with important aspects regarding financial inclusion for people who could not be heard without this study to express their experiences in integration and inclusion financially and socially in various hosted countries.

There are some imperative limitations to the current study that need to be taken into account when considering its findings. The study used 45 Syrian refugees who settled in one region in the UK, namely South Yorkshire, as its sample. That limits the findings to this region financial and social services and its refugees' status, which could be different in some other places in the UK as some refugees indicated. The researcher used faith, financial literacy and FinTech as determinants of the refugees' financial inclusion in the UK because he found these aspects are the main factors that could apply to the Syrian refugees' financial inclusion experience when he interviewed them. However, these factors could be different for other refugees' group in different regions or from other nationalities.

Although the Syrian refugees become an international phenomenon, there are very scarce studies investigating the financial inclusion of Syrian refugees worldwide. This study opens the door for further research in this field which is vital to benefit from these hidden work powers, which could be advantageous for their host countries using financial inclusion to integrate them properly in the new settlement places. It also open many doors for future studies about the refugees

situation in the 3<sup>rd</sup> countries and how the regulations of these countries encourage them to be financially included and integrated in the society or struggle for their living. Also, more studies could be conducted to discover the careers that could be suitable for many societies to the refugees and their families will have no problem to be integrated and included socially and financially in the new host countries.

Using counter accounts, especially the social ones from oral history and biographies of a group of people who do not speak English as their first language, is a new method to collect data and let the decision-makers hear these voiceless people to consider their point of views about immigration and financial inclusion aspects.

This study was conducted in one region in the UK. Further research is needed to increase understanding of the refugees' situation in the UK, Europe and around the world. Correspondingly, some other significant findings could be achieved by using refugees from different original nationalities as a sample for some future studies.

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## Appendix I

### The Syrian refugees' financial inclusion data analysis

#### Demographic data:

- Name, Gender, Age, Marital status of the interviewees.
- Where do you live? How many adults and children are living in your household?
- What are the ages of children?

#### Financial inclusion in Syria:

- What is the **preference** of Syrian people regarding **financial inclusion** (cash or cards)?
- The **reasons** for their preference.
- Their view of points (level of **trust**) about dealing with banks, and the relationship between banks and government in Syria. (compare this later with the UK).

#### The refugees' journey:

- Where did you **use to live in Syria**? Why did you **leave**?
- The reasons to **choose the third safe country** (before coming to the UK).
- The refugees' **suffering to find a job** and get paid.
- Compare with their **wages** in the third country with that country's wages according to the WB data.
- Compare between **turkey** and Jordan/ **Lebanon** regarding ability and allowance to work.

#### Financial inclusion in the third country:

- Compare the refugees' **expenses** between Syria and the third country.
- How do you receive and spend your **income in the third country**? Why?
- The reasons to not be included in **financial services** in the third country.
- The refugees' level of **trust** in the banking system in the third country.

- The **obstacles** you face to open a bank account in Syria and the third country (compare that with the UK).
- Receive and send money in the third country, the available financial services, and how much you took with you? do you **spend** them all?
- There is no financial **support from the UN**

### Arriving in the UK:

- How **long** it takes you to reach there? How **much** it costed you?
- Compare the refugees and asylum seekers' **image** about the UK according to their gender, family members number, and level of education.
- The most thing you **like and dislike** in the UK: compare between the refugees and asylum seekers regarding their gender, age, level of education, and family members number.
- Compare the **cost and time** of the journey to the UK between the refugees and asylum seekers.
- Compare the **hardest** part of the journey between the refugees and asylum seekers: the refugees are emotional about leaving their hometown while the asylum seeker faced direct threats on their lives.
- Compare the **obstacles** to get refugee status in the UK between the refugees supported by the refugee council RC and asylum seekers.
- Compare how long to **find a job** between the refugees and asylum seekers.
- Do you work in the same **occupation** you used to work in Syria or the third country?
- Compare the **obstacles** faced to **find a job** between the refugees and asylum seekers, according to their gender, level of education, and experience.

### Financial Inclusion in the UK:

- Compare the preference of dealing with **cash or card** according to their age, level of education, and gender.
- The **financial services** that you are **aware** of according to their level of education, financial literacy, gender, experience, and if you used to have a bank account in Syria.

- How **important financial inclusion** to them according to their level of education, financial literacy, gender, and experience.
- The **obstacles** you face regarding financial inclusion: compare between refugees and asylum seekers.

### **Elements of financial inclusion: faith, financial literacy, and Fintech:**

- How your **faith affects your financial decisions**: according to their level of education and financial literacy.
- According to your faith, What is allowed and **disallowed** regarding personal finances?
- Do you have **financial literacy**?: Do you recognise these financial terms: budget, debt, loan, debit, credit, interest, overdraft, assets, and liabilities? compare their age, gender, level of education, and experience.
- What do you know about the **financial system in the UK**?: according to their age, gender, level of education, and experience.
- Do you **trust** the banking system in the UK: according to their age, gender, level of education, and experience?
- How do you use the **Fintech**: according to their age, gender, level of education and experience: men prefer the mobile application, so they feel in control of their finance, while women prefer cash, so they feel nobody control them.
- How does **fintech help you in your daily life**?
- Your **Fintech level of trust**: compare their reasons.
- What makes you feel **financially included**?: what is missing? Compare between the refugees and asylum seekers.
- To what extent do you feel **financial inclusion changes your life**? according to their age, gender, and level of education.
- Do you find any **difficulty** to be financially included in the UK?
- How is your financial **experience could be better**? Compare between refugees and asylum seekers.

### **Integration:**

- How do you feel **people treat you**: compare between Sheffield and towns: usually no people dealing with British people but some problem with other communities.
- How can you **integrate** with British society?



- Do you need **help with your finance**? Explore their weakest point.
- Is it helpful if your **English teacher speaks Arabic**: compare according to their age.

### **Gender matters:**

- The **financial responsibilities** on men and women in Syria, the third country, and the UK: highlight the female situation in the camps (and during the journey) and their new roles there and in the UK.
- According to your FI experience in Syria, 3rd country, and the UK, Which one do you **prefer**? why?
- **FI** is not affected by **gender** in the UK.

### **Derail financial inclusion:**

- Have you been **treated as a citizen?**: compare between the UK and the third country.
- Negative or positive **experience** when you are with a person wearing a headscarf or a person speaks fluent English: the reaction of the bank employees in the UK and the third country.

### **Transferring to Universal Credit (the new benefit scheme):**

- How important the flexibility of dealing with your finance under **UC**: according to their level of education, financial literacy, experience, and who manage the household budget.
- Does the **Universal Credit excludes women** financially: most families' expenses are run by women.
- Do **single** refugees manage their **budget** better than family?
- Do you have **savings**? Single or family.

## **Appendix II: Biographies of the Syrian Refugees Living in the UK**

This appendix is core to the prosopographical approach taken by the thesis and outlined in chapter four. The chapter provides biographies of all of the refugees interviewed for this doctoral research project. Their biographies have been distilled from the interview data to provide cameos, stories, of these Syrian refugees in order to bring to life the ‘accountants’. They have provided detailed alternative accounts of their experiences in relation to financial inclusion as well as of their experiences more broadly as refugees. These social counter accounts are interpreted in the following chapter through detailed analysis of the interview data, but it is vital, given the prosopographical approach employed in the thesis, that their stories, their biographies and their context are given richness and texture to underlay the carpet of empirical data analysis rolled out in the rest of the thesis. Each person’s short biography follows, with the name given to them for purposes of anonymity.

### **1) Saad**

Saad is a 30 years old male, married and has three children, finished high school, and after college, he went to work in Kuwait. After finishing his work in Kuwait, he moved back to Syria to request national military service in 2011 while the Syrian crisis started. He refused to go because they forced privates to shoot civilians at that time, so he had to flee with his wife to Jordan, the closest border to his city Deraa the southern Syrian province. While they were in Jordan, his wife had a serious bus accident and became afraid of public transportation. The situation in Jordan became harder and harder socially and financially for Syrian immigrants in Jordan, so he had to move to Turkey to try to reach Europe, but his family could not go with him as they could not get passports during the crisis. From Turkey, his immigration journey was started to many European countries in the sea using the death boats and on land among the jungles. It took him 20

months to reach the UK and cost him £15.000. It was a very dangerous journey, and he was under death threat many times, especially when the smugglers started shooting at each other in Turkey. He was determined to reach the UK because he knew it has a sound system for a family reunion so he can get his family with him, and it was suitable for his work experience so he can get to work faster than other European countries. After entering the UK as an asylum seeker, he was granted refugee status and got a Job Seeker Allowance (JSA). He was reunited with his family after around nine months of his arrival to the UK.

He lives now with his family in Sheffield and has a new-born baby. His ten years' experience as an interior designer and self-employed flooring installer between Syria and Kuwait helps him to get a job in just six months, and now, he is working as a self-employed painter and flooring installer. His income is around £1470 a month, and his monthly expenses are around £750, better than his financial situation when he was in Kuwait, where he used to earn about £1000 a month and his expenses around £700 monthly. His wife still relies on him financially and socially while she does not use public transportations due to her bad experience from Jordan, so he has to manage the family expenses, and his wife helps with the children's expenses management.

He used banking services for his work before and opened a bank account in Kuwait and Syria. Therefore, his financial literacy is very good, and he is familiar with most of the bank services. He opened a bank account in Sheffield with help from his friend. Although Saad is still struggling with his English language level, he uses online banking and mobile bank application to manage his finance and review his bank statement.

## **2) Shukria**

Shukria is 36 years old single female of Kurdish ethnicity, lives in Barnsley with her brother, wife, and two children as carers of her because of her walking disability. She completed her primary school education. She had some experience in wool knitting, but she never worked before. Although her brothers had low income from their work as construction labourers, they used to give her a monthly allowance when she was in Syria for her personal expenses. She and all her family never know about the banking system and services before she came to the UK, so she was using cash for her financial transactions all her life, and she never had any savings before because her income is minimal and barely enough for her expenses.

After the crisis started in Syria, it spread to Qamishli the North Eastern province, and some violence and shooting happened around the city and then in Qamishli itself till it became unsafe to live there anymore. So, she had to move to Irbil in Iraq, the closest border to her city, where she lived in the UN refugee camp and spend five years there. She used to live with her brother, who provided the food because he worked there as a construction laborer, but in the latest period, the job opportunities became less, and he got no job, and the family had no money.

She told the United Nations High Commissioner for Refugees (UNHCR), who is responsible for her camp, that she needs to move to a place where she can get treatment for her disability, and she needs her brother and his family with her as she cannot live without their support and they accepted them to be my carers. The UNHCR arranged immigration to Shukria and her brother's family in coordination with the home office in the UK, and the refugee council (RC) is the designated organisation to support her during the 1st year in the UK. the RC helped Shukria to be granted the refugee status and to open a bank account and start to receive her Universal Credit benefit and other health allowances. Her

income now is £1215, and her expenses are £815 monthly, while her income in Syria used to be just £20 and her expenses are £20 monthly.

Shukria is still learning the English language with English for Speakers of Other Languages (ESOL) classes provided by the jobcentre, and her financial literacy is quite limited due to her lack of experience in dealing with banks and the banking system. She finds Automated Teller Machine (ATM) is very useful because she can use it at any time anywhere, not just at the branch. She still uses cash for her transactions. She knows that the bank application on mobile makes life easier because she can see all her bank transactions for the whole month. She trusts Fintech when her bank provides it, but she does not trust the online payment and companies. Although she uses mobile and the internet almost daily, she does not use them for her finance yet.

### **3) Lina**

Lina is 32 years old married female of Kurdish ethnicity, lives in Barnsley with her husband, two children and her sister in law. She completed her primary school education, worked in Damascus, Syria, in a chocolate factory as a production line worker for four years while she used to live in Damascus with her family (parents) before she got married and moved with her husband to Qamishli the North Eastern province in Syria. Lina was used to earn £20 from her work in the chocolate factory, received them in cash and gave her wages to her family to help with the household expenses while she used to live with them and get some of that if she needs to buy her personal stuff and she never bought anything on credit from shops there. After her marriage, her husband used to work, and she took care of the children and house. In addition, to supervise the house expenses as her husband handed her his wages from his work as a construction labourer for household and children expenses, and she bought the needed living materials. All her life in Syria before and after marriage she used cash for her transactions. She did not know what it is the banks for, as she had no need for them. Although she did not know anyone who opened a bank account in Syria.

After the crisis started in Syria while she was living in Qamishli, she, her husband and two children had to leave Syria because it was not safe anymore and there is no more work available for her husband, and it was not a suitable place for living there in general especially with children. They moved to Irbil in Iraq because it is close to Qamishli. The journey cost them £17 for each person and took them around two days to reach there by car. They stayed at the UN camp next to Irbil for 5 years. The UN used to provide them with some food and cooking materials (rice, flour, tomato puree, olives, and sugar) but not for a long time (just for the first year), and her husband had to work to provide their living essentials. His work is used to be good initially, but then it became less and less, in the whole month he worked 7-10 days. He always got paid in cash as they did not have a

bank account there, and there is no need for it; even the UN did not pay them any money. They just provide them with some food but not a regular basis. Her husband had no problem at all there regarding his nationality as a Syrian or his ethnicity as a Kurdish because Irbil is a Kurdish city.

The UNHCR arranged for them the travel to the UK by plane under the resettlement program with her disabled sister in law to be her carer. Their journey to the UK was less than 24 hours and cost them nothing as the UNHCR paid for their tickets. When they arrived in the UK, some RC representatives welcomed them and arranged their transportation to Barnsley. The RC arranged their accommodation to live all in one house and helped them with the jobcentre and carer applications.

Lina now is receiving a Universal Credit benefit. She, her husband and two children receive around £1000 a month, child benefits £43 in addition to healthy start vouchers of £3.10. The family spends all the benefits amounts on their monthly expenses: £40 council tax, £90-95 for the car per month, and less than £4 a week for my youngest child's nappies. Lina does food shopping for the whole family, and they spend almost £20 daily, and she buys the children's clothes almost every month. So they do not get any savings from the benefit amount so far. She and her husband manage together the expenses, and she does the children's expenses. All the benefits right now go to her husband's account, and she gets a bank card for the same account. Recently with the help of RC, Lina applied for a bank account to receive the children's benefits and child tax credit in it.

Lina finds British people nice and friendly. She deals with them in the neighbourhood, school, and market and never has any problem with them. She is learning English with her husband in ESOL classes provided by the jobcentre and other communities language classes. She likes to use the ATM to withdraw

money and does her shopping in cash as she used to do all her life and would like to increase the amount limit to withdraw because she needs that many times. Her financial literacy starts to improve after she came to the UK and deal with her bank, and she trusts the banking system in the UK because she believes the UK systems are fair in general.



#### **4) Samaher**

Samaher is 32 years old divorced female and has four children, three girls and a boy, who lives in Sheffield in a share house with another Syrian refugee girl while her children disallowed to come with her to the UK by their father. All her children were born in Syria; the youngest was born during the crisis. Samaher was born in Syria, and she used to live with her family in Syria, in Idlib the northern province, Ariha, Kafer Lata and studied just the Primary school level.

When the crisis started in Syria in 2011, the situation in Idlib was not very violent at the beginning, but in 2013 the planes started to shoot on her village Kafer Lata and throw explosive barrels, which make massive destroying and kill many people, including her sister with 5 of her family when one of these barrels dropped on her three floors house. So, she had to move with her children and husband to another village that was a little bit safer for 25 days before they moved again to Lebanon mount, in Aalieh where is the camp, where she stayed for five years. They went there under their Syrian ID without passports. Her brother's friend arranged the journey cost them around 15,000 SYP = £25 at that time.

In the beginning, the camp used to provide them with a food basket and some winter support (which did not last long). The food support stayed but reduced the amount as they used to give them vouchers to buy food materials from supermarkets. They used to be given \$27, then decreased to \$19, then \$13 per person per month. They used to go to the UN assigned places for medical care when they need it for medical care.

During her marriage, she was a victim of domestic abuse from her husband, who used to beat her. So when they moved to Lebanon, and he stayed like that, she went to an organisation that helps abused women. The organisation helped her and provided her with a solicitor to get divorced and they helped her also to get here to the UK. Her ex-husband refused to let her have the children, and she is

still trying to bring them here because one of her girls is not very well and has a problem with her hearing.

Samaher has some handcrafts which were helpful in her situation and allowed her to work from home. In Syria, she used to work in embroidery: decoration made by sewing onto clothes as a man used to bring work for her from Aleppo to do it at home and deliver it next week. She earned around 2000 SYP= £3.5 a month in cash, and she spent them all as she helped her husband with the family expenses, while he used to work as a stonemason labourer.

In Lebanon, her husband did not allow her to work, but after she got divorced and moved to another bigger city (Tripoli), an organisation supporting the abused women helped her find a job and house. She worked at first in a sweet workshop; then she found another job in tailoring, which was better for money. she used to earn \$200 a month in cash. She paid her rent from this amount for her small one-bedroom flat.

Samaher never had a bank account before she came to the UK as there is no need for that while getting her wages in cash and spent on her rent and other expenses in cash as well. So, her financial literacy is quite limited. However, she knew how to use a bank card when they gave her the heating allowance of \$200 it was on a card with a Personal Identification Number (PIN), and she used to withdraw from it to use for their expenses because her ex-husband cannot read or write and all the immigration file was in her name.

When she came to the UK one year ago, it cost her nothing because the UN arranged her transportation from the camp to the airport and the plane journey from Tripoli where she lived temporarily after getting a divorce to the UK. The UK's journey gave her mixed emotions. She was sad to leave her children, but at the same time, she was happy to start a new life better for her and her future and her children.

Although her share house is an old house in Tensley, she is happy with her freedom in the UK and how people treat her in a friendly and respected way. The only obstacle she still has is the language, but the refugee council helped her register with the jobcentre, apply for a job seeker allowance, open my bank account, and train her to use it for shopping or withdraw money. Her income now is around \$550 which she spends mostly in cash and sometimes online shopping with the help of her housemate.

The RC will help her start a small business in preparing food to find a job in the short term, but she still likes to tailor to design some furniture and curtains after improving her English language to start her own business.

## **5) Lubna**

Lubna is 38 years old married female, lives in Doncaster with her husband and four children, two of them twin girls. She completed her High school education and studied for three years of psychology at the university. She worked in Homs, the middle province at the United Nations Relief and Works Agency (UNRWA) as a social worker dealing with autism, special needs children teaching, and early engaging programs with children. She used to earn in Syria £250 monthly and spend them all on her family. She had a bank account in Syria, like most UN employees, but she used it to receive her salary and withdraw it to spend in cash.

The financial situation started to be tight for her and her family after the crisis in Syria as her salary stayed the same while all the prices jumped up to 5 folds for everything rent, food, and daily necessities, especially with four children. In addition to the unsafe atmosphere in the whole country and particularly in Homs. Therefore, her husband decided to seek asylum in the UK to be able to rescue her and their children from that condition. After getting his refugee status in the UK he applied for a family reunion with her and their children.

She spent ten days in Lebanon until her visa was issued. She went there on land because she has a visa interview appointment. She stayed there for seven hours just waiting, and the Lebanese border officers were so rude to her as they have instructions to make it hard for us who came from Syria. That journey cost her \$1000 for living for ten days there and \$2500 plane tickets for herself and her four children, in addition to \$200 paid to the Lebanese government as a penalty for staying over the entry visa time limit. She had not all the required money with her so her husband sent her some money via his friend in Lebanon.

She arrived in the UK with her children in October 2014 by plane, where her husband arranged all the required documents for them. She is still learning the English language and her financial literacy is excellent. She opened a joint bank

account with her husband, and they pay from it to their utility bills online or by the bank application on mobile, while she prefers to pay in cash for her shopping. Lubna's family income is about £1800 from her husband's work and the children's benefits. They spend almost all on rent, food, clothes, mobiles, and bills.

She finds British people are nice and friendly, especially with the children, and she likes how the UK government tries to help people financially to live over the hunger limit and get their income by taxes money. She believes that when she finds a job, she will be able to integrate more into British society.

## **6) Luai**

Luai is 42 years old married male, lives in Doncaster with his wife and four children, two of them twin girls. He has a BSc in chemistry from Al Baath University in Homs, Syria. He worked as a licenses manager in the ministry of industry, Homs branch 2003-2007 and a math teacher in industry high school: 2002-2014. He used to earn SYP 30.000= £50 a month; all spend on the family in cash. In 2010 he opened a current account at a commercial bank, but he used his bank card just to withdraw cash because all shops use just cash.

He used to live between Hama and Homs in the middle province. After 2011 it became hard and dangerous to live there with no hope for a better future, especially for a family man like himself. The job became a dangerous place as his responsibility is to issue fuel allowances for the industrial factories, and during the crisis, many factories shut down, yet they still receive their fuel allowance because his manager wrote their names on the allowance table to sell their allowances to other people. When Luai discovered that and faced his manager, Luai got threatened to be killed many times. Therefore, he decided that he needed to move away.

First Luai travelled to Turkey by land, spent there 15 days, where he and 6 of his friends arranged a boat to sail to Greece spent there ten days till he found a smuggler who sold him a fake passport and he used it to travel by plane to the UK. the journey cost him \$7500: \$300 for the taxi from Syria to Turkey, \$2500 for the rubber boat from Turkey to Greece for seven people, \$4000 for the passport and the rest for living expenses. The hardest part of his refugee journey was Turkey's boat journey to Greece because he and his friend had to swim to complete their journey when their boat was blown. Besides, the taxi journey from Syria to Turkey was dangerous because he had to pass all the checkpoints of the

government army and the resistance points, but the taxi driver was an expert in that matter, and he paid bribes all the way for each checkpoint.

Luai was determined to reach the UK because it is suitable for families. When he arrived in the UK, he applied for asylum-seeking, and after one month he got his refugee status; he applied for a family reunion with his wife and children. Although no agency or organisation helped him during his refugee journey, Luai's English level is very good as he passed the English ESOL test and he got GCSE physics and math from a college in Doncaster. He works now as a Production manager in a glue company. His income from his work and universal credit from the jobcentre is around £1800, which he and his family spend on rent, bills, and other family expenses.

His financial literacy is very good, and he has now a joint bank account with his wife and uses his bank card for paying his bills and almost all his shopping. He does some online transactions and uses his bank mobile application for transferring money and check his balance.

He finds British people friendly with himself and his family. He believes that the Syrian refugees have to accept British people, integrate with them and accept the cultural differences. On the other hand, the council in British cities and towns should do more actions towards the integration by encouraging the locals to accept and know more about the refugees and their culture.

## **7) Jana**

Jana is 36 years old married female, lives in Rotherham with her husband and two children. She has a BA in English literature and PG Diploma in teaching from Syria. Jana worked in Homs, the middle province, as an English teacher for ten years. She used to earn in Syria £50 monthly and spend them all in cash and never had a bank account before she came to the UK. She believes that there is no need for banks in Syria, and cash is safer there because the government dominates all the banks in Syria, and most people do not trust the government there as they can seize money in any account for no real reason, and people would never get their money back.

Her husband got refugee status in the UK and applied for a family reunion with her. Although she a visa interview appointment at the British visa centre in Beirut, she had to wait for 14 hours in the Lebanese borders to let her in. Fortunately, she went there a day before the interview time; otherwise, she would miss the appointment. She spent there two days till her visa was issued and paid \$200 for transportation and another \$200 for the Lebanese authorities as a penalty for staying over the 24 hours limit that they gave for Syrian to stay in Lebanon.

She was granted her refugee status directly when she arrived in 2016 because her husband arranged everything for her before she came. He also helped her apply for the jobcentre and a bank account in Rotherham, and her financial literacy became good. Additionally, because of her English language study and teaching experience, she found a job just six months after her arrival. She worked part-time as a teaching assistant before her pregnancy. When she started work, she felt more included in British society. Additionally, having a bank account makes her feel financially included in the system.

Jana's monthly income is £1200 from her work and benefits, and she spends around £1050 monthly on food, transportation, clothes, bills, and mobile.



Usually, she pays for bills, food shopping, and other services by card. She prefers to pay by card because she can review all her transactions by receipts and on her mobile application.

She was so excited when she arrived in the UK because she could practice her English language in England and continue her study in education and teaching. However, It was harder than she expected initially, especially dealing with the Yorkshire accent, but after less than a year, she started to enjoy it and adopt the new lifestyle.

She likes in the UK that people are friendly and very good with other people, especially with children. She believes that Sheffield is a metropolitan city and because it has a university, people there are familiar with overseas people, but in some small towns, they are not good with refugees and especially with Muslims, primarily due to the social media trends. However, the Rotherham council tries to encourage the integration between the refugees and locals, and both sides have to take steps towards each other's, accept them and use their social skills in an open-minded way.

## **8) Maher**

Maher is 25 years old married male, lives in Sheffield with his wife and three children, two girls and a boy. He completed his high school and started the 1<sup>st</sup> year at the university when the Syrian crisis was started, so he could not complete his English literature study there. He worked in Damascus, the capital of Syria as an accountant at a hospital. He used to earn about SYP 30.000 a month = £50, save half of them and spend the other half in cash while he used to be single then. At the same time that the government wanted him due to his opinion against the regime staying in Syria became dangerous on his life, he met his wife online when he was in Syria and decided to come to the UK to marry her in 2014.

From Damascus, he travelled by plane to Algeria, then to Libya by land, to Italy by boat, to France by train, to the UK by plane. He chose Algeria because it used to welcome Syrian with no visas, and this route became easier than Turkey Greece, where many Syrians stuck in Greece. The journey took around 30 days and cost £5.000, including transportation, Italian fake ID, and living expenses during that time. As he spent six days in Algeria, 4 hours by land to pass the Libyan border where the smugglers took him with other Syrian and African refugees to another place where they moved to the north, spent there ten days, then took a boat to Italy where he spent ten days in Italy, moved from the port to the camp where he ran away to go to Milan, to France where he spent 14 days before arranging the ticket to the UK.

The hardest part of his refugee journey was in Libya, where people sent by the same smuggler kidnapped him and other refugees and when they refused to pay them, the smuggler acted as he paid the ransom to make the refugees pay more money for their safety. Additionally, when they were in the sea, they were 222 on a boat for 80 people, and when the Italian coast guard forces found them, they

spent four days in water collecting people and boats, and they collected 1500 people.

When he arrived in the UK, he sought asylum, and in 6 months, he was granted refugee status. Maher moved to Sheffield to marry his current wife and lived there since then. He applied for JSA, studied GCSE in Maths and English, worked as a hotel receptionist till he got accepted at the University of Sheffield to study Linguistics in 2019.

He earns now Around £2.000 a month: £1300 from work and the rest are benefits and spends £500-600 in total, including £200 bills and £300 for rent. The rest he sends to Syria for investment in properties there.

His financial literacy is excellent, and he has a joint bank account with his wife, who manages the household expenses. He tried online banking but not the application on mobile. His English language level is very good, allowing him to work and study in Sheffield, where he finds it has a relaxed atmosphere. While he believes racism could be anywhere depends on people and their education and living style, Syrians should learn English to integrate into society and stop being victims.

## **9) Khaled**

Khaled is 42 years old married male, lives in Sheffield with his wife, and has no children. He left school when he was in middle school after primary school, and since then, he was working as a farmer in his family land in Qusair near Homs, the middle province. His income from land monthly is used to be SYR 30.000 = £50, and his expenses almost the same because he and his wife used to pay instalments for their house and furniture. His wife owned a clothes shop where she earned around £50 also, and they used her income for their daily expenses. They received and paid their transactions in cash because they do not have any other option at that time.

They left Qusair in 2013 when it was very dangerous there, and a big fight happened there between the army from the government and the resistance. Their shop and house were bombed during that fight. They moved to Irsal in Lebanon because it is close to Qusair. They had to go to Lebanon from hidden routes. It took them 5 hours walking and by car and paid SYP 3000= £5 per person. They spent there four years. His two sisters followed them to Lebanon, and they lived at the UN camp.

Khaled worked in Lebanon in constructions. The UN requested them for some interviews; at the second interview, the Lebanese authorities arrested Khaled and tortured me. He is not fully recovered since then as he had some injuries in his back and left leg to disallow him to work properly. During their life in the UN camp, they used to get \$20 a month from the UN and food vouchers but not for long, just one year. In winter, they have some expenses for fuel and warming.

In 2017 the UNHCR arranged for Khaled's family to resettle in the UK. He is still hoping that the UN can help them reunite with the rest of his family and allow them to come from Lebanon because the situation there is very hard for Syrians as they disallow them to work or even go anywhere. Leaving his hometown

Qusair was the most challenging part of his journey; while it was hard to find a place to live and he had to leave Syria knowing that was it and no return back there to his home and land.

The RC helped Khaled and his wife get their refugee status and apply for a joint bank account to get JSA which turned later to UC. They receive now a £460 UC monthly, £410 housing benefit. His wife is working now and earns £160 a month. They spend all their income on living expenses. His wife sold her golden ring to help in their expenses, and sometimes they borrow from friends.

Khaled and his wife are still learning English. His wife's English level is better than him because she is working, while Khaled is still struggling with his English and finds it hard to learn at his age and financial literacy is limited, which discourages him from using online transactions from his bank account.

## **10) Subhi**

Subhi is 54 years old married male, lives in Sheffield with his wife and three children and has two other daughters married in Turkey. He studied just the primary school in Syria. He used to own a clothes and shoe shop in Maara next to Idlib, the northern province.

He used to sell in credit for some customers and buy on credits from some suppliers. His regular dealing with the transfer company did not let him need any banking services as he used to be a regular customer for the money transfer company which he used its services daily. He thought about opening a bank account, but it was not safe because all banks under government control, so he did not do it in the end. His monthly income from the shop was about £50, which he used to expand his shop and for the house expenses. During the Syrian crisis, his shop was bombed three times, and it was not safe to stay there anymore. He left with all his family to Mantef, a small village and stayed there for seven months, but it was so poor and had no water or electricity. When the troubles started in Mantef in 2012, they had to leave again, this time to Turkey. All the family members had passports, so it was not a problem to enter Turkey, and they went to Mersin, where they spent five years.

Two of his daughters got married in Turkey and moved to Istanbul, and his son found a job there, so the whole family moved again to Istanbul, where they spent another two years. During that time, their financial situation was not good while Subhi could not work due to his medical issues: high blood pressure, heart condition and desks in his back, Turkish government provided just places for his children in schools while they have to pay for everything rent, school materials, and transportations. His son earned TRY 1200 while their expenses are TRY 2500 monthly. The rent used to be 700 and went up every year to 1200 and 1000 for bills. His hardest part of the refugee journey was when he left his hometown, and

knowing that he will never come back, he saw his shop that he spent his life ruined on the ground.

In 2018 his family was chosen by the UNHCR to resettle in the UK. the RC helped them apply for bank accounts to receive their JSA and other benefits. They receive now £550 monthly JSA, £200 for child benefits and 600 housing benefits, and no savings as they spend all the benefits on their bills and expenses. He receives the amounts on his account, and his wife receives the daughters' benefits. He prefers to spend it in cash because he does not know enough English to buy by card or online, Although his financial literacy is good.

When he was told that he would be resettled in the UK, he expected it to be hard for his family as Muslims, especially for his wife and daughters, but he found it much better than any other place they were in. Here in the UK, he faced no racism, and there is freedom for people and religion.

## **11) Afraa**

Afraa is 46 years old married female, lives in Sheffield with her husband and three children, a boy and two girls. She studied up to middle school in Syria. In Syria, she lived in Maara next to Idlib, the northern province and been a housewife, never worked. She used to manage her family income which is £50 receive them daily. She spent half of the income on family expenses, and the other half used as saving to expand their shop and family business. She used cash for all her transactions as she had no other option there.

Her village Maara became dangerous during the Syrian crisis. Everything they earned they put in that shop, but they lost it after some bombing on it, and she had to leave the village with her family for their safety. After they moved to another Syrian village, it also became dangerous, so they had to move to Turkey, the closest border. All the family moved by their car while it was easy to enter Turkey, so they went there legally by their passports. She had \$20.000 saving when they left for Turkey, and they spent them in the first year, though they stayed there for seven years.

Her son tried to help with the family expenses and found a job. He earned TRY 1200 while their expenses are 2500 monthly: the rent used to be 700 and went up to 1200 and 1000 for bills. Their expenses jumped to TRY 3500 when they moved to Istanbul. The family used to spend from their savings \$20.000, and Afraa had to sell her gold savings 200 g every month to spend on her family. All family financial transactions in Turkey were in cash because it is accepted everywhere; even many places will charge extra (VAT) for using a bank card.

In April 2018, Afraa's family moved to the UK under the UNHCR and home office's resettlement program. Afraa relieved by this move and found in the UK, people treat them as human, taking care of them and their health and even pay for their rent while it was a nightmare for them in Turkey. However, she did not like



the idea to come here first because she will be separated from her daughters who stayed in Turkey because they were not accepted into the resettlement program yet.

RC helped Afraa and her family to apply for bank accounts and get their benefits. Afraa receives the child benefit in her account while her husband receives the other benefits in his account. She uses her bank card for paying bills and cash for shopping.

Afraa financial literacy is average, and while she is not working, she would like to know more about the banks' services in Arabic to understand them and their pros and cons.

## **12)        Abdulkarim**

Abdulkarim is 27 years old single male, lives in Sheffield with his parents and two sisters. He started his 1st year at Aleppo University in Syria and left the university because it was dangerous to go from Maara to Aleppo. He worked in his family business as a manager of the clothes shop that his father owned. He helped to generate the family income of £50 monthly.

When Maara became dangerous, Abdulkarim had to move with his family to Mantef, a close village to their hometown, where they used to pay for everything water, power supply, and gas, and they were costly. Then they had to move again because that village was not safe anymore. They moved to Mersin in Turkey, which is close to the Syrian border. After seven months, Abdulkarim found a job to support his family with their rent and expenses. He worked in construction with a Turkish man from Syrian roots who speaks some Arabic. He taught Abdulkarim Turkish, which he learned it in three months. Abdulkarim started to be vital for the Turkish man business who relied on him to deal with Arabic customers who increased in Mersin, so Abdulkarim worked as an interpreter for the company as well. He stayed with them three years before he moved with his family to Istanbul.

Abdulkarim's income was around TRY 1200 while giving the Turkish employees 3000 and do not regularly pay to keep me working with them. At the same time, his family expenses are 2500 monthly. While his family expenses were more than their income, he had to find another job; he found a better one but had to work overtime every day. When he moved to Istanbul, he used to get TRY 2500 monthly but need to have work residency and renew his license (Kimlik) every year.

Abdulkarim used to receive his wage and pay his expenses in cash. He opened a bank account while working (under the company name) used it usually used it to have more flexibility in dealing with customers' payments and company

expenses. However, he and his family did not need a bank account for their household as their income was less than their expenses.

In 2018 Abdulkarim moved to the UK as refugees; at the beginning, he did not like it because of the language barrier, and he could not work until his English language became better while he used to be active and work in Turkey, but now he can see his future here studying in a college then start working. He can see how British people treat him fairly like all other citizens, which is the most important part for him.

The RC helped Abdulkarim apply for a bank account to receive his JSA, around £400 a month. The jobcentre arranges some ESOL classes for him to improve his English language and employability. Abdulkarim spends all his income on his own expenses, and sometimes he borrows from his parents. His financial literacy now is excellent, and he uses the bank website and mobile application to pay bills, transfer money to friends, receive my benefits, buy online, and know his transactions and balance. He prefers if banks provide their services in the Arabic language because the ATMs have different screens and services that confuse him sometimes. Later on, he could need some business loans, so it would be great if banks provide that for people with low credits like himself.

### **13) Abdulrazzaq**

Abdulrazzaq is 42 years old married male, lives in Sheffield with his wife and three boys. He studied primary school in Syria. Between 1994 and 2002, he worked in making car batteries; then he worked to fix mobiles and electrical tools between 2002 and 2007 when he started to make batteries and current inverters for houses until 2014 when he left Syria. His income was SYR 120.000 = £200; his expenses almost the same because he was responsible for his bigger family, 15 people, during the Syrian crisis.

Although he had a bank account, he used it when he had a significant amount to deposit and withdraw it when needed for his work; mostly, he received and paid amounts in cash; sometimes he sold on credit for some customers and bought on credits from some suppliers. His regular dealing with the transfer company did not let me need any banking services as he dealt with that transfer company almost daily.

He lived in Daria, a small village close to Damascus, the Syrian capital, until 2012 when it became very dangerous. He moved to Damascus with his family till 2014, and it became dangerous as well, and there was no future for him working there as the army came to his shop and took all the products, which cost him around SYP three million, he lost another SYP two million as products sold to people, and they never paid him due to the crisis. So, he lost everything, and he had to leave. He went to Lebanon to get the plane to Egypt, but the visas have wrong spelt some names, and it took them too long to sort it, so he lived somewhere close to his sister in Rashia next to Beirut. He liked it there because it was close to Syria so he can go back any time (he thought it would be soon) he found a job there since he arrived in fixing mobiles. He worked with a Lebanese man who did not pay him his aggregate wages of \$3000, so Abdulrazzaq taught himself from youtube how to fix smartphones which helped him to start the new business

in Lebanon. He started to work on fixing mobiles from home. He used his car as a mobile shop and put all the tools there. While he was going shopping with his wife, some Lebanese gangsters, he stole his car with all its mobiles and tools. His income in Lebanon was \$1200- 1500 monthly. In addition to the food vouchers from the UN. Living in Lebanon was so expensive that he spent all his income and sometimes borrowed to pay the rent and expenses. In Lebanon, it was impossible for Syrians to open a bank account, even once he got a check, but he could not cash it until he found a Lebanese friend who put it in his name and cashes it for Abdulrazzaq.

When he arrived in the UK in 2017 under the UNHCR program for Syrians, he felt safe for the first time, while all the time before since the crisis started he felt no safety or any hope for the future, especially in Lebanon, where he faced much racism, and he received many threat letters. Once, he saw Lebanese gangsters beat a Syrian man until death in front of his children, they could not do anything. After arriving in the UK, the RC helped Abdulrazzaq and his family apply for bank accounts and receive their benefits. He started his own business in fixing mobiles in the first year from his house, and recently he opened a shop in London Rd. in Sheffield to fix mobiles and sell mobile accessories. His income now is £500 monthly, in addition to £450 housing benefit and £300 working tax credit. He and his family spend them all on their living expenses. They use their bank cards for bills and sometimes cash for daily payments. Abdulrazzaq prefers using his bank card for his transactions because he feels it is safer and protected. His financial literacy is excellent, and his working in his shop dealing directly with customers helps him to improve his English language quickly.

#### **14) Ali**

Ali is 68 years old married male, lives in Rotherham with his wife and two boys, and has a daughter in Lebanon. He studied primary school in Syria and worked all his life on his family farm. His income from his farm was £400, and his family expenses were £200 monthly. He never used banks before, and all his transactions were in cash. He lived in Deraa, the southern province in Syria, until 2012, when it became very dangerous. So, he moved with his wife and sons to Jordan, the closest border to his city, and his daughter moved to Lebanon with her husband. He paid SYP 20.000 for each one of them to get to Jordan to Zaatari camp.

At the UN camp, Ali and his family used to get food vouchers and sometimes \$100 for his disability. They spent all the income, and sometimes they borrow for the expenses from some family members there. Moving from Deraa to Jordan was the hardest part of his refugee journey. It was very dangerous, especially for him as an old man who has a wife and children supported him but felt that he was a burden for them. His sons tried to get a job in Jordan, but it was very hard for Syrians to get any job there.

In 2016 Ali and his family were accepted by the UNHCR to join the resettlement program in the UK. the RC welcomed them at the airport and supported them during the first year in the UK closely and applied them for bank accounts to receive their benefits and supported Ali with his medical appointments and to get disability allowance. His family income is £500 monthly, £450 housing benefit, and £300 for disability. They spend them all on their living expenses.

Ali financial literacy is limited, and it is hard for him to study English at his age. His sons help him to use his bank card to pay bills and sometimes cash for daily payments. Ali prefers to deal with cash because he feels safer and knows how much he spends when he uses cash.

Ali finds that British people treat him as a citizen and sometimes even better because they take more time with him and take more care of him due to his language barrier and mobility limitations. He believes that the employees he deals with in the UK try their best to help him when they recognise he does not speak English; that is why he learned to say "Thank you" in English the first thing because they deserve it always.

## **15) Jad**

Jad is 43 years old married male, lives in Rotherham with his wife and three children. He studied BA in Economics and a PG Diploma in marketing in Syria and worked as a Business teacher between 2000 and 2013. His income was £200 monthly, and his expenses were around £50 a month. He received and paid for his financial transactions mostly in cash, but when he got a contract to work with the UN, he had to open a bank account. When he got paid into his bank account by the UN, he withdrew all money at once because he used to transfer them to USD as it is more stable than SYP, which lost its purchase power. Additionally, all the banks in Syria are dominated by the government, and Syrians do not trust the government there as they can seize people money and they would never get them back.

He worked at a public university in Homs, the middle province in Syria, and it was hard for him to stay after he got pressure and threats from students who are supported by the government there.

It used to be easy to go to Turkey for Syrian in 2013 by plane regularly. He spent there a week till the smuggler took him with other refugees by sea. The Turkish police kept catch them, and after the third trial, Jad and the other refugees succeeded to sail by tourist boat to Greece, where he spent a month till he got a European ID which he used to come to the UK by plane. The refugee journey cost him around £8000 to reach here, including the ID, transportation and living expenses during the journey. The boat journey was the most challenging part because the boat should be for 50 people, but the smugglers put 250 people in it, and they had many problems during the journey, which lasted three days and nights and they almost drown twice in addition to the dire situation on the boat where is no water for drink or food as they threw all their stuff to reach the boat in the overseas water.



After arriving in the UK, it took him more than four months to get the refugee status because he had no hard copy of his Syrian ID and credentials. The British Red Cross helped him apply for a family reunion with his wife in Syria and deal with the bank requirements to open a bank account and start to receive his benefits from the jobcentre. In the nine months he spent in the UK, he found a job, and he is working part-time as a teacher assistant at some schools in Rotherham. Jad and his family income now are £1000 a month and child benefits, they spend them all on rent, bills, and other household expenses, and they got just around £100 saving monthly. Jad's financial literacy and English language level are excellent. Therefore, Jad prefers to pay his expenses by card because he can review all his transactions by receipts and mobile applications. He finds it an easy system to understand and adopt.

## **16) Abdullah**

Abdullah is a 27 years old single male living in Sheffield with his brother. He completed his secondary school and did not study any college or university after that because of the crisis in Syria. He moved from his city Deraa in the south of Syria to Jordan, the closest border to him with his family, and he stayed in Zaatari camp with his father, mother, and brother. Abdullah used to work in the summer holidays in Syria in building and flooring as his father introduced him to this trade, and his brother used to work with him as well. Abdullah used to earn £50 a month when he works and give them to his mother, who gave his allowance all the year from his money. Abdullah and his brother tried to find a job in construction or flooring in Jordan, but no one allowed them to work, and the only job they found was very tiring and low wage as they asked them to work in 12-14 hours shift as labour workers for just \$10 a day. After they worked for a week, they found that they spend on transportation and medicines more than what they earned, so they asked the employer to increase their wage, but he refused and kicked them off. At that time, the Syrian were allowed to go to Egypt with no visa, so Abdullah decided to go there and try to go to Europe from there because their financial situation became worse and worse while the UN does not support them. They provided some food vouchers, and sometimes they pay his dad some allowance.

Abdullah and his brother travelled to Egypt after leaving their parents with some relatives they found in the camp. From Egypt, a smuggler took them to Libya, where they travelled by rubber boat (the death boat) to Italy. They were 38 people in that boat, which should be for 25 maximum, so the boat was not stable and very dangerous. They have to move slowly, to not flip and sink, so the journey was hard, long, and tiring till they reach Italy. The Red Cross in Italy welcomed them and fed them, and after the paperwork, they gave them temporary accommodation. Abdullah and his bother left that accommodation the next day

to catch a train to France where they found a family, and they were sent to by the smuggler to take them to the UK.

In 2016 when they arrived in the UK, they started their new life, and after they were granted refugee status, they opened a bank account and started English courses with the jobcentre.

Abdullah now got his Construction Skills Certification Scheme (CSCS) card and worked in construction with a company with many projects in many British cities. His financial literacy is good, and his English language level is very good as his job allows him to communicate more in English and practice more often.

## **17) Hala**

Hala is 35 years old single female of Kurdish ethnicity who lives in Barnsley with her elderly parents and brother. She is a carer for her dad, who has some heart and nervous medical issues. She completed her primary school education. She had some experience in sewing, but she never worked before. Her parents used to give her £40 as a monthly allowance. She and all her family never know about the banking system and services before she came to the UK, so she was using cash for her financial transactions all her life, and she never had any savings before because her income is very limited and barely enough for her expenses.

After the crisis started in Syria, Hala's city Qamishli itself, became unsafe to live in and hard for her and her elderly parents. Her brother arranged for a car to move them to Irbil in Iraq the closest border to her city, where she lived with her parents and brother in the UN refugee camp and spent four years there. The UN helped them with monthly food vouchers, and sometimes they gave her parents some money but not regularly. In the camp, she engaged in some focal training courses and practised hairdressing and makeup in a small beauty salon.

In 2018 the UNHCR arranged immigration for Hala, her brother, and parents under the supervision of the home office in the UK, who assigned the refugee council (RC) to be the designated organisation that supports Hala and her family during the 1st year in the UK. the RC helped Hala to be granted the refugee status and to open a bank account to start receiving her Universal Credit benefit and carer allowance for her dad. Her income now is £450; she spends them all on her monthly expenses, participation in her family rent, and facilities bills.

Hala is still learning the English language with English for Speakers of Other Languages (ESOL) classes provided by the jobcentre, and her financial literacy is quite limited due to her lack of experience in dealing with banks and banking systems. She finds Automated Teller Machine (ATM) is very useful because she

can use it at any time anywhere, not just at the branch. She still uses cash for most of her transactions. However, Hala is learning how to use the bank website and mobile application because she knows that it makes her life easier.

When her English language is better, Hala would like to do more college courses regarding beauty and hairdressing, aiming to open her beauty shop to help women from Arabic and Kurdish backgrounds look pretty and train in her shop.

## **18) Asaad**

Asaad is 32 years old married male from Kurdish ethnicity, lives in Barnsley with his wife, two children, and his sister. He completed his middle school education. After school, he worked in his city Qamishli as a construction labourer and specialised in stones and marbles. Asaad used to earn around £100 as wages from his job and spend £80 on his family. He handed his wages to his wife, who managed their household and children's expenses, and bought the needed living materials. All his life in Syria, Assad and his wife used cash for their financial transactions. Asaad never opened a bank account or even used any financial services of any financial institutes before.

After the crisis started in Syria and Qamishli became unsafe to live in, Asaad, his wife, and their two children had to leave Syria because it was not safe anymore and there is no more work available for Asaad there, and it was not a suitable place for living there in general especially with children. They moved to Irbil in Iraq because it is close to Qamishli and his disabled sister joined them later. The journey cost them £17 for each person and took them around two days to reach there by car. They stayed at the UN camp next to Irbil for five years. The UN used to provide them with some food and cooking materials and vouchers. Asaad found a job there which made him able to provide their living essentials. His work is used to be good initially, but then it became less and less, in the whole month he worked 7-10 days. He always got paid in cash as they did not have a bank account there, and there is no need for it; even the UN did not pay them any money; they just provide them with some food vouchers but not regularly. Asaad faced no problem at all there regarding his nationality as a Syrian or his ethnicity as a Kurdish because Irbil is a Kurdish city.

The UNHCR arranged for Asaad's family the travel to the UK by plane under the resettlement program with his disabled sister to be her carer. Their journey to the

UK was less than 24 hours and cost them nothing as the UNHCR paid for their tickets. When they arrived in the UK, some RC representatives welcomed them and arranged their transportation to Barnsley. The RC arranged their accommodation to live all in one house and helped them with the jobcentre and carer applications.

Asaad now is receiving a Universal Credit benefit. His wife and two children receive around £1000 a month and spend them all on their rent, bills, and monthly expenses. Asaad's financial literacy now is very good, and he can use his bank card and application on his mobile very well to pay bills and buy online. He is still learning English in the classes provided by the jobcentre aiming to improve his communication at the English level to be able to find a job in the construction field.

## **19) Fatema**

Fatema is 33 years old widow who lives in Sheffield with her three children. All her children were born in Syria. Fatema completed her secondary school then got married. She has been a housewife and never worked before. She used to get the household allowance from her late husband and do all the food and family shopping. She used cash in all her financial transactions and never had a bank account, as there is no need for that in Syria at that time.

When the Syrian crisis spread to Damascus, where she used to live, her husband was shot by the army during a march against the regime. After her husband died, she had to leave with her three sons because the area was not safe for them anymore, especially after their dad's death.

She collected all her family staff and rented a car to take her to Lebanon. When she arrived in Beirut, she registered herself and her sons at the UNHCR, which gave her a tent in a crowded camp where she lived there for almost four years. The UN support for her was rarely financially and primarily by food vouchers.

The hardest part of her journey was during the car journey, where she can hear the shooting bullets close to their car from different places. She had to stay strong for her children while she was scared to death from all of that situation. Additionally, she injured herself in the camp, and she got a slipped disc in her back which needs an operation in the future.

In 2017 the UNHCR accepted her application for resettlement. The UK was her destination, where the RC welcomed her with some other Syrian refugees from the same camp. The RC helped her open a bank account and receive her Income Support with other benefits for her family, which are summed to around £1000; she spent them about £850 on her rent, bills, and other monthly expenses.



She joined the jobcentre ESOL class to improve her English, while her children are doing very well in schools and help her with her English because their English level became excellent. She deals with banks directly in Sheffield and uses her bank card and application on mobile to transfer money and do shopping online to improve Fatema's financial literacy.

She finds British people are friendly and treat her and her children well in the neighbourhood and school. Her children sometimes get some problems with children from other minorities, usually Slovak but never from a British neighbour or children.

## **20) Zubaida**

Zubaida is 48 years old married female, lives in Doncaster with her husband. She has three children working in Saudi Arabia and the UAE. She completed her primary school education and never worked before she got married or after. Her husband used to be an employee in a private plastic factory. He used to give her his salary, and she arranged the household budget and spending on their expenses. Their income used to be £50 a month and their expenses usually more than that. Their children left Syria before the crisis after they graduated from their universities to find a job. Their children worked in good companies and used to send them some money to support them with their expenses.

After the crisis in Syria, Zubaida's husband workplace closed as many factories in Syria at that time. The situation started to be dangerous in their area where is a lot of shooting and arresting besides the hard-living situation where is no gas, electricity, or even water most days. Therefore, their children tried to get them to travel away from there. Unfortunately, they could not get them to travel to Saudi Arabia or UAE because they did not give any visa for Syrian. So, they plan to go to Lebanon while it is close to Damascus, where they live, and it is much safer than their area.

When Zubaida and her husband arrived in Lebanon, they registered themselves with the UNHCR as refugees. Her husband tried to work in Lebanon, but he could not find any job because of his age and nationality as Lebanese do not like to hire Syrian, especially the refugees. Zubaida and her husband got no income at that time a part of the UN food vouchers. So, their children started to send them some money every month one son send around \$250 for their expenses which they spend all in cash.

In 2015 Zubaida and her husband were accepted by the UNHCR under the resettlement program to move to the UK in coordination with the home office.

When they arrived, employees from the RC were welcoming them and took them to their house and helped them during the first year to open a bank account for each of them and apply with the jobcentre to start to get their benefits and allowances. It was the first time for Zubaida and her husband to open a bank account, and they found it a good idea that they can get their money anytime they want from almost any place using their bank card.

Zubaida still prefers to do her shopping in cash, so she uses her bank card to withdraw money and spend it in cash. While her husband starts to learn how to use the mobile bank application to know when they have to receive their benefits which almost £800, they spend it all on rent, bills, and other monthly expenses.

## **21) Ahmad**

Ahmad is 20 years old single male, lives in Doncaster in a shared house with two other male immigrants. He completed high school, but he could not register at the university because he used to live in Homs in a diverse area; some people support the regime, and some are against it. When the Syrian crisis was started, it was dangerous, especially for young people who been the target for arresting by the government, usually from the university. While he was the eldest son in his family, his parents decided to flee him after hearing some unofficial news from people who work for the government that the government could want him.

His family arranged a car to take him from his home in Homs north to Aleppo till passing the Turkish border. They gave him \$3000 to manage to get to Europe, where he will be safe.

The driver knows the way very well, even it was very dangerous, but he knows where the hidden roads are to reach Aleppo. The driver knows the chick points for the government and which are for the resistant and pay for each of them to let him pass. He also tells Ahmad what to say at each chick point and advised him not to speak unless they asked him.

Although the driver knows the chick points, the journey was far from safe as they were undershooting fire twice when some government soldiers decided to attack some resistant camp. The driver had to drive more than 15 miles with no lights in sub-roads.

When they reach the Turkish border, the driver asked Ahmad for extra money to let him in against their initial agreement. So Ahmad refused to pay, left the car and entered the border walking from a wood where he was captured by the Turkish police and when he refused to give them the fingerprints, they put him in jail till the next day when they released them after they signed some papers in Turkish with no translation or interpretation.

Ahmad walked to the next town and took a bus from there to Mersin, where there are many smugglers. He arranged with one of them to take him to Greece. The smugglers arranged accommodation in a small hotel for all his customers. They keep trying from different places. Twice they were followed by the Turkish police on the beach and once in the water. So, they have to get back to flee and try the next day again till the fourth time when they were a success, and the boat took them to a small island in Greece. Ahmad book a ticket on a small ship to Athens, where he found another smuggler who arranged a European ID. Ahmad used this ID to book a flight to the UK and asked for asylum-seeking when he arrived in 2016. The journey took him 28 days and cost him almost all the \$3000 that his parents gave him.

Ahmad never worked before and never had a bank account in Syria, and all his transactions were made in cash in Syria and during his immigration journey.

His income in Syria was £10 as a monthly allowance from his dad, which he spends all. Now he is under Universal Credit and gets £450 monthly spend them all on bills and other expenses. He can use his mobile and laptop for financial transactions, and now his good English language helped him open a bank account, but his financial literacy is still limited.

Ahmad is studying at the high level of ESOL, aiming to join a college and work as an electrician.

## **22) Layla**

Layla is 30 years old single female who lives in a small house in Doncaster. She is an architect who completed her degree at Aleppo university. She used to live in Homs and had to postpone her studies for one year when it was very dangerous to travel from Homs to Aleppo. When she backed to her study, her school at Aleppo university was partly destroyed. She had to complete her study in a complicated and dangerous situation which affected her graduation ranking.

Layla worked in Syria as a math and physics teacher with UNRWA, and she used to get paid £50 before the UN agencies turned their employees to payrolls and paid them by bank transfers. Layla used to spend her income in cash to buy some personal kind of stuff and jewellery, and also she treated her family from time to time with gifts or takeaway meals.

Layla was engaged to her colleague who asked for asylum in the UK and applied for a family reunion with her. She travelled from Homs to Lebanon spent more than 12 hours on the Lebanese borders to eventually let her interview at the British visa centre. The next day she got her visa and booked the next flight to the UK. the journey cost her £650 paid them in cash for the plane ticket and other transportations and expenses. When she came to the UK in 2017, she discovered that while she was in Syria her fiancée had an affair with a British girl and stayed with her after Layla came to the UK so she had to leave him.

She managed to open a bank account and register with the jobcentre to receive Income Support to her account. She receives £450 monthly and spends them all using her bank card for shopping and Fintech for paying her bills and other online transactions. Her financial literature is very good, and she would like the banks to help the immigrants with small loans with low interest.

Layla volunteered to work as a teacher assistant in some schools in Doncaster to facilitate dialogues between teachers and students from Arabic backgrounds and

their families. However, her big dream is to get her degree in architecture equivalent to the British degree to be able to work in her speciality field. Till that happened, she aims to get a degree in the teaching field to work as a teacher in the near future. Her work with schools made her English language advance quickly.

She likes the education system in the UK and finds that teachers make an outstanding effort with students especially who came from different background such as the immigrants. Doncaster council took some good steps to encourage the refugees to integrate into the community, and in her opinion, the Syrian refugees should encourage themselves to be part of the society by volunteering and working.

### **23) Fawaz**

Fawaz is 41 years old married male, lives in Rotherham with his wife, two children, a boy and a girl under ten years old, and his mother as he was assigned her carer. He completed his secondary school in his city Homs, and after his father passed away, he had to find a job to support his mother and brother. He started working in a fashion shop where he learned how to deal with customers and knew many suppliers; then, his boss helped him start his own business and opened his shop for clothes, lingerie, and shoes. He got married and had two children, and his life started to be ok before the crisis started in Syria.

His city was one of the most city that destroyed, and he had a horrible year when he has no income because his shop was closed and everything became very expensive, but the worst thing was security because his area was under a lot of bombing and shooting and he had to escape with his family.

His brother arranged for transportation for them to take them to Beirut to travel to Egypt, where they have some relatives who can support them. They registered themselves with the UNHCR, but they had to find a place to live independently. Some of the employees there advised Fawaz to be a carer for his mother while she is an old lady and has many medical issues they cannot handle in Egypt. Their relatives there helped them find a good place to live, but they still have to have an income. Fawaz used his experience in fashion to start a small workshop to make uniforms, and he got a good income to cover his monthly rent and expenses.

In 2018 Fawaz was accepted to be resettled in the UK as a carer for his mother with his wife and two children while his brother stayed there in Egypt waiting for the same opportunity.

RC helped Fawaz and his family open a bank account, register with the jobcentre, and start receiving their benefits and his mother's disability allowance. His family monthly income now £1200 and expenses £1000 primarily for rent and bills, while in Egypt was £200 paid all for expenses and in Syria was £50 paid all as well.

Fawaz's financial literacy is very good, although he had never opened any bank account before he came to the UK and his English language level is still basic, and he is studying ESOL under the jobcentre requirements for employability. His dream is to be able to open a workshop to make uniforms for companies and schools because he has good experience in that.



## **24) Muhamad**

Muhamad is 24 years old single male, lives in Sheffield with his mother. He left school when he was in middle school after primary school, and since then, he was working to support himself and his mother as they lost his dad in a car accident before the Syrian crisis. He worked in a fashion shop in Aleppo, his city, and dealt directly with customers as a sales assistant. His monthly income is SYR 30.000 = £50, which is hardly enough for their monthly spending and expenses because they do not have to pay rent. Muhamad used to give his mother all his wages so she can manage the household expenses each month. His mother worked from home teaching the neighbours' children and do some tailoring, and she earned around £50 a month in cash. She was saving her earnings and buying some gold now and then, when she had enough for a piece of gold, aiming to sell them one day to buy a small shop for her son so he can work for his own.

After the Syrian crisis, Muhamad's mother insisted that they have to leave because she was worried about herself and her son. They travelled to Turkey, where they registered with the UN camp in southern Turkey, and they moved them to another city with a bigger camp in Killis, which the Turkish government runs with support from the UN. The UN used to provide them with food vouchers.

Muhamad tried to find a job there, but the Turkish language was a barrier for him, and he knows that they have to move to Istanbul to find a job there. However, it will be costly for him and his mother. Meanwhile, the UNHCR contacted them and told them they could be eligible for the resettlement program. After a couple of interviews, they were accepted to resettle in the UK.

In 2016 the UNHCR arranged their journey to the airport and the flight that took them to the UK with other Syrian refugees. The RC was there to welcome them and bring them to Sheffield to start their new life.

Muhamad opened a bank account with the help of the RC and registered with the jobcentre to start getting his benefits. After two years of studying English in ESOL classes provided by the jobcentre and trying to look for a job, he found a job in a photography shop that was his hobby before the crisis.

Muhamad's income now is around £800 a month; he spends most of it on his household expenses and share of the rent and tries to save £100 – 150 a month for his new project to rent a shop for fashion that will be specialised with middle eastern dresses and outfits. However, he wants to study fashion first in a college that gives him the method of doing things in the right way.

## **25) Awad**

Awad is 55 years old married male, lives in Sheffield with his wife and three children and has another daughter married in Lebanon. He studied till middle school in Syria. Then he worked as a car mechanic all his life after that till he opened his own mechanic workshop in Aleppo, and two of his children used to work with him in that workshop. His income used to be £150, and they spend £100 monthly and save the rest to improve their work. Awad never opened a bank account before, the only time he thought about that when he was going to import some car parts from Korea, but he found a local supplier with a reasonable price, so he did not open a bank account and never knew the bank financial services apart of the import facilitation.

When the Syrian crisis spread to his village close to Aleppo, he was worried about his sons because the youth were the targets at that time for kidnapping or arresting. His worried increased when one of his sons was requested to military services, and he knows if his son went there, he will not be safe, and so they.

Awad arranged a car to take them to Turkey, where they were registered as refugees in the south of Turkey. They stayed there for more than a year before moving from the camp because they did not get any financial support there; they received just some food vouchers from the UN.

Awad and his sons tried to find a job, but it was hard for them to find any in that camp or the city next to it. So, they moved to Gazi Aintab, which is an industrial city, and one of his sons started to work in a mechanic workshop, and his income was almost enough to pay the rent and other expenses. Awad's sons were arranging to bring his brother and father to work with him in that workshop when the UNHCR phoned them and told them that they would be resettled in the UK.

All Awad family came to the UK apart from his daughter, a refugee as well in a camp in Lebanon, and he keeps trying to bring her here and reunited with her,

especially now the situation for Syrian refugees in Lebanon very bad, especially for women.

The RC helped Awad and his family open a bank account and start receiving their benefits from the jobcentre. Their household income now is around £1200, which they spend all on rent, bills, and other monthly living expenses.

Awad's English level is still beginner; although he attends the jobcentre ESOL classes, he finds it hard for him to learn after all these years with no study at all. However, his financial literacy is good, and his sons help him to work on his bank mobile application.

Awad dreams that he will be able to open his mechanic workshop to work in it with his sons and extend that to export car parts for trade and fixing cars. He encourages his sons to learn English quickly so they can achieve this dream together and help him as well.

## **26) Younes**

Younes is 38 years old married male, lives in Sheffield with his wife and three children. He studied till middle school in Syria. Then he worked in a small factory for wedding dresses in Damascus, the capital of Syria. He used to earn around £100 from his job, and sometimes he got some incentives. He spent almost all his income on his family and his house rent and expenses. When he got any extra money as incentives from his work, he could save it. Younes never opened a bank account before, but he dealt with banks in Syria and know most of their services because his factory owner used to send him to his bank to complete some applications for importing or exporting deals that need bank guarantees.

After the Syrian crisis spread to Damascus, Younes was worried because he finished his military service, but he is still in the military age, and he heard that they are allocating more people who served in the army before. While he is the only supporter of his family and he has three children, he was worried that if they requested him to the military service this time, it would not be for a good reason, and they will force him to do things that he will not accept to do. Therefore, he decided to leave with his family to Lebanon.

He rented a car to take him to Beirut, where he found the UN camp and register himself and his family as refugees. Younes tried to find a job in Beirut, but most places he went to did not welcome him as a Syrian, and also, they already have their staff for designing and selling. Additionally, his work is quite specific so that he can target just a few places.

In 2017 the UNHCR phoned him and told him to prepare himself for resettlement in the UK. When he arrived in the UK, the RC helped him and his family to settle in Sheffield, know the city, the council support, register with jobcentre for benefits and ESOL classes, register his children in near to home schools and open

bank accounts for himself and his wife to start receiving their and their children benefits and allowances.

His English language now is much better, and his financial literacy is excellent. RC is now helping Younes find some organisations that support refugees in starting their businesses and being self-employed. Younes wants to start a business that imports wedding dresses as he still has some connections with places used to provide his old workplace in Syria in good pieces and good materials that could be differentiated for the market in Sheffield and the UK in general. These organisations help with finance and some marketing and insurance procedures that he had no experience in.

## **27) Samar**

Samar is a 45 years old single mother, a widow, who lives in Sheffield with her son. She completed her secondary school and got married before she was able to go to university. She wanted to study Arabic literature but her marriage and establish a family then getting pregnant and has a son did not allow her to find time to complete her study and achieve her dream to be a teacher. In 2010 she lost her husband, who used to be the breadwinner of the family. She had to work to support herself and her son, but she had no degree to help her find a job, so she started to teach some students from their neighborhood at her home and do some small tailoring work. Her son left school when he was in middle school to help her with the household expenses. He used to work in a fashion shop in Aleppo, their city. His monthly income is SYR 30.000 = £50, which is hardly enough for their monthly spending and expenses because they do not have to pay rent. Her son used to give her all his wages so she can manage the household expenses each month. Samar uses to earn from teaching and tailoring around £50 a month in cash. She was saving her earnings and buying some gold when she had enough for a piece of gold, aiming to sell them one day to buy a small shop for her son so he can work for his own.

Everything changed after the Syrian crisis because the situation began to be dangerous for everyone, especially the youth males like her son. Samar insisted that they have to leave because she was worried about herself and her son. They travelled to Turkey, where they registered with the UN camp in southern Turkey, and they moved them to another city with a bigger camp in Killis, which the Turkish government runs with support from the UN. The UN used to provide them with food vouchers.

Samar tried to teach Arabic for Turkish people around the camp area, but just a few people were interested in learning Arabic because most of the young people

like to learn English and older people even know Arabic, or it is challenging to teach them due to the language barrier as she did not know any Turkish and it was hard for her to learn it.

In 2016 the UNHCR arranged their journey to the airport and the flight that took them to the UK with other Syrian refugees. The RC was there to welcome them and bring them to Sheffield to start their new life. Samar opened a bank account with the help of the RC and registered with the jobcentre to start getting his benefits and study English in ESOL. Her English language is still basic also her financial literacy. Her income now is £550 a month; she spends most of it on their household expenses.



## **28) Abeer**

Abeer is 36 years old married male, lives in Sheffield with his wife, and has no children. She completed her primary school education; then, she helped her parents on their farm in Qusair near Homs, the middle province. After she got married, she establishes a small fashion shop with her husband that sells women clothes and shoes. Her husband keeps working on his family farm as well. His income from land monthly is used to be SYR 30.000 = £50, and his expenses almost the same because he and his wife used to pay instalments for their house and furniture. Abeer earned around £50 from her shop, and they used her income for their daily expenses. They received and paid their transactions in cash because they do not have any other option at that time.

They left Qusair in 2013 when it was perilous there, and a big fight happened there between the army from the government and the resistance. Their shop and house were bombed during that fight. They moved to Irsal in Lebanon because it is close to Qusair. They had to go to Lebanon from hidden routes; it took them five hours walking and by car and paid SYP 3000= £5 per person. They spent there four years in the UN camp.

Abeer registered in some courses while she was in the camp, and she completed a course for beauty and hair dressing and another course for food hygiene. Her husband worked in Lebanon in construction. The UN requested them for some interviews; at the second interview, the Lebanese authorities arrested her husband and tortured him. He is not fully recovered since then as he had some injuries in his back and left leg to disallow him to work properly. During their life in the UN camp, they used to get \$20 a month from the UN and food vouchers but not for long, just one year. In winter, they have some expenses for fuel and warming house.

In 2017 the UNHCR accepted Abeer's family to be resettled in the UK. Abeer found leaving their hometown Qusair with her house and shop there was the most challenging part of his journey, knowing that it was the end and there is no hope to go back there.

The RC helped Abeer to open a joint bank account with her husband and to receive UC benefit. Although the RC helped Abeer to find a job in a local restaurant where she can cook some Syrian dishes, her household income is still less than their expenses, and she had to sell some of her jewellery to help with the expenses. Her English level is better now, and her financial literacy is very good, and she would like to open her restaurant in the future.

## **28) Abdulrahman**

Abdulrahman is 62 years old married male, lives in Sheffield with his wife and two children and has two other daughters married in Jordan and waiting there till they been accepted under the resettlement program. He studied just the primary school in Syria. He used to work all his life with his children in his family land as a farmer.

His income used to be around £300 monthly, and he spent £200 on his farm needed materials, family expenses while he owns his house in Deraa and paid no rent, just some monthly bills and taxes. All his income amounts from selling his crops and his expenses payments are made in cash. Abdulrahman or any member of his family never opened a bank account in Syria because all his deals are made in cash, and he did not know what the services are provided by banks apart from being greedy and always ask for more money.

The Syrian crisis forced Abdulrahman and his family to flee to Jordan, the closest border to their city. When they reached Jordan, they were sent with other Syrian families from his city Deraa to Zaatari camp, which became later the 3<sup>rd</sup> biggest city in Jordan. The camp was supported by the UN, the Jordanian government, and many relief organisations. Abdulrahman could not work there due to his age and medical conditions as he has some heart and blood pressure problems. His son tried to work there, but no one agreed to let him work because he is a Syrian refugee. Abdulrahman and his family received some food vouchers from the UN now and then, which they can use to buy some food and cooking materials.

After four years in the camp, Abdulrahman and his family were accepted under the resettlement program, which managed by the UNHCR in coordination with the home office in the UK. However, his two married daughters are not accepted yet while they have their own families and were considered in different cases.

In 2017 Abdulrahman's family arrived in the UK where the RC welcomed them and helped them later for one year to be settled in Sheffield and open a bank account for Abdulrahman and his wife to receive the benefits from the jobcentre. Abdulrahman's family receive around £1250 monthly and spend them all on rent, bills, and other family expenses.

Abdulrahman likes living in the UK and how people respect older people and try to help them although they could not understand them. Abdulrahman's English language level is not very good, and his financial literacy is the same. While his children are learning quickly, and he is proud of them for that.

### **30) Dana**

Dana is 25 years old single female who lives in Barnsley in a small share house. She studied BA in English Literature. The Syrian crisis started before she was graduated, but she was determined that she wanted to graduate and continue her postgraduate study in Linguistics in the UK, Canada, or the USA. It was hard to continue studying in that situation in Syria, but her dream was pushing her. She graduated from Al Baath University in Homs, and she was applying for masters in many universities in Europe and America. When she found that is a long journey, she studied another course in her language Post Graduate Diploma in teaching so she will be able to teach at any institute, college, or university. After completing her Diploma, she taught English and another office work for a relief organisation looking for someone with good English language for their correspondence with the international organisation. In her second year working with that organisation, she got an acceptance letter from a small university in London. She did a skype interview, and they send her application with acceptance to the visa centre in Lebanon. Dana had to do another two interviews in Beirut before she got her visa to the UK. It was a tiring and long journey, but she got finally what she was looking for. She travelled from Lebanon to London because there were no direct flights from Syria to the UK. Every time she had to enter Lebanon for an interview, she had to travel a night before the appointment as the Lebanese border officers intend to keep her like other Syrians at the borders for long hours, sometimes more than 12 hours.

When she arrived in Heathrow, she submitted herself to the immigration officer and asked for asylum. The immigration kept her in London and did two interviews with her before sending her to Barnsley to live there.

Dana never had any bank account in Syria while she used to earn from her work in teaching and correspondence around £50 a month in cash, and she spent around

£20 on her makeup, accessories, and other personal stuff. In Lebanon, she used cash because all the shops accepted there. In the UK, her English language good level helped her open a bank account and register with the jobcentre to get her benefits and allowances. Her financial literacy is good, and she understands most of the financial services offered by her bank. She likes Fintech and finds it useful for modern life so she can buy online and transfer some money or pay bills using her mobile application.

Dana's dream is to be able to continue her master's in linguistic, which she adores because she had to withdraw from the university in London due to a shortage in her finance.

### **31) Zaher**

Zaher is a 33 years old male, married and has two children, finished high school, and after college, he went to work in Saudi Arabia. After 2011 he was on holiday in Syria, one of the military checkpoints in his city Homs asked him to open his mobile, and they search in it and found some videos against the regime, so he was arrested for 14 days. His family paid a lot of money just to not be tortured. When he was set free, he travelled directly back to Saudi Arabia, where he was thinking seriously about immigration to Europe because his company started a new policy not to renew contracts for Syrians. Now he stuck in the middle; he could not stay in Saudi Arabia or go back to Syria because he would be arrested again. He tried many ways from there to reach Europe, but all the embassies rejected all Syrian visas.

The best option for Zaher was Turkey, mainly because he has his wife and 2 children with him, so he travelled there and started to look for a smuggler for a big family because his father and 2 cousins came from Syria to Turkey immigration. They found a smuggler in Mersin, and after many tries, they made it on a tourist boat which should be for 50 people, while it had more than 250 immigrants on it. They stayed two days and nights in the sea until they reached Greece, where they got some fake IDs and used them to travel to the UK. They failed many four times, and then they made it to the UK where they sought asylum and then in 2017, they were granted refugee status.

Zaher's English language level is excellent due to his work as a sales representative in a big company in Jeddah, because of that, he was determined to come to the UK. That helped him open a bank account for himself and his wife and register with the jobcentre. Zaher and his family get total monthly benefits of £1200 and spend around £1000 monthly. At the same time, he used to earn from

his last job in Saudi Arabia £1000 in his bank account there and spend around £700 monthly.

The most challenging time for Zaher in his refugee journey was in the boat where they have been in the sea far from each side of land fleeing from the Turkish police and over all of that managing his children and their physiological needs when they need a toilet and in that boat was just one toilet serving 250 people.

Zaher considers all of that a history, and he is glad that he came to the UK where he can find a better future for himself, his wife, and children. He is aiming to work in sales and marketing for service companies which he has good experience.



### **32) Muna**

Muna is 65 years old widow female who lives in Rotherham with her son's family, which holds her son, his wife, two children, a boy, and a girl under ten years old. She completed her secondary school in her city Homs. She worked all her life as an employee in the public sector at the transportation ministry, Homs city department. She got married to her colleague at work and has two sons and a daughter, all married. She lost her husband in a heart attack before the Syrian crisis. Her income, including her late husband's pension, was less than £50, which is hardly enough for her rent and other monthly expenses. Her eldest son, who had a fashion shop, used to support her financially, but she refused to move to his house because she likes to give him and his wife their freedom, and she was attached to her house that she lived all her married life in.

In the last couple of years in her work, Muna was forced to open a bank account in one of the government banks to start to receive her salary and retirement pension in it. She as most of the employees used to withdraw all her monthly income once when she got it in her bank account because there is no use for the bank account card, and all shops accept cash.

After the Syrian crisis, she was very worried about her sons. When her son told her that he and his brother arranging to travel to Beirut then to Cairo because it is going to be more dangerous and nevertheless they do not have income any more from the government or his shop, she directly agreed and supported this idea and advised them to contact her relatives in Cairo so they can support them when they arrived there. When they arrived in Cairo, they registered themselves with the UNHCR, but they had to find a place to live on their own expenses. Some of the UNHCR employees there advised her to have her son to be a carer for her while she is an old lady and has many medical issues they cannot handle in Egypt and that allow her son to be added to her case, which increases their vulnerability

points and ability to be accepted in the resettlement program. Muna's relatives there helped them find a good place to live, but they still have to get income to support themselves. Her son used his experience in fashion to start a small workshop to make uniforms, and he got a good income to cover their monthly rent and expenses and support his mother.

In 2018 Muna was accepted to be resettled in the UK with her son as a carer for his mother with his wife and 2 children while her other son stayed there in Egypt waiting for the same opportunity.

Muna finds the English language hard to learn in her age while her financial literacy is good, but she does not like to use FinTech.

### **33) Zainab**

Zainab is 42 years old single mother who lives in Barnsley with her three children. All her children were born in Syria. Zainab completed her Primary school and got married when she was 19 years old. She has been a housewife and never worked before. She used to get her husband's household allowance and do all the food, clothes, and family shopping. She used cash in all her financial transactions and never had a bank account, as there is no need for that in Syria at that time. She did not know about any financial services before.

After the Syrian crisis spread to her city Qamishli where she used to live, her husband was missing, and she spent a whole year trying to find him; some people told her he was shot some told her he was arrested. She tried every possible place, his relatives, hospitals, jails, and police stations but no trace for him and he is not the only one who got missed as she heard from other women while she was looking for her husband that they are missing their husbands or sons. During that time, her city Qamishli became more dangerous, and she had to leave with her three children because the area was not safe for them anymore, especially after their dad's missing while two of them are teenagers.

She collected all her family staff and rented a car to take her to Iraq to follow her family, who decided to move before her while she was waiting to look for her husband. When she arrived at Irbil, she registered herself and her children at the UNHCR, which gave her a place to live in a camp where she lived there for almost four years. The UN support for her was rarely financially and primarily by food vouchers.

The hardest part of her journey was looking for her husband in dangerous places when she had to go there and pay bribes for many people to let her know if her husband was in that jail or hospital. They always promise to get more information to get more money and never bring her any helpful information, and her husband

is still missing until now. She had to stay strong for her children while she was scared to death from all of that situation and wanted this nightmare to end.

In 2018 the UNHCR accepted her application for resettlement, and the UK was her destination where the RC welcomed her with some other Syrian refugees from the same camp. The RC helped her to open a bank account and receive her Universal Credit. She receives around £1000, which she spends all on her rent, bills, and other monthly expenses.

Her English level is better now after her commitment to the ESOL classes, but still, her financial literacy is limited, and she still prefers cash in her shopping and other financial transactions.

### **34) Amira**

Amira is 32 years old single mother (divorced) who lives in Sheffield with her three children; one of them is disabled and need special treatment as her mental growth stopped at five years old. All her children were born in Syria. Amira completed her secondary school then got married. She has been a housewife and never worked before. She used to get a small monthly allowance from her husband, but he does all the food and family shopping. She used cash in all her rarely financial transactions and never had a bank account as there is no need for that in Syria at that time.

During her marriage, she was a victim of domestic abuse from her husband, who used to beat her and verbal abuse her using fault language with her in front of their children while the eldest of them is a teenager now. The domestic abuse became worst in Lebanon while they have been under more stress and away from her family. Amira knows that she cannot do anything about that there because no

one will help her against her husband, especially that she wants to stay with her children, who need her, especially the special needed daughter.

In 2017 when the UNHCR accepted their case for resettlement, she knows that everything will be changed. She was assigned to her husband and children to live in Sheffield. The RC welcomed them and supported them during their first year to settle in their house, register with jobcentre, and open a bank account for her and her husband so she started to receive the children's benefits and her daughter's disability allowance while Amira was assigned as her carer. Her husband tried to be the carer but the RC project worker advised them that the mother is better to be the carer for the child. Amira thought that her husband would be better with her in this new situation and new country with no stress not even from society. However, he never changed as he stayed violent with her, and even worse, he started to drink and abuse drugs. Amira became worried more in this new situation for herself and her children, so she asked the city council to help her separate from her husband for her children's safety. Sheffield city council helped her to find refuge until she settled in new accommodation with her children.

Amira's English level improves slowly because she cannot attend the ESOL classes while she is busy with her children as her daughter needs special treatment and continuous supervision. Amira's financial literacy is good, but she still prefers using cash in her transactions and shopping. She receives £1200 monthly income support and spends them all on her house rent, bills, and other expenses, including her daughter's special needs, food, and clothes. It is a new life for Amira and her children in the UK much better than before, and she hopes that her children will grow up to be successful in society.

### **35) Bunian**

Bunian is 44 years old married male, lives in Doncaster with his wife and three children. He completed his middle school study in Syria before he started working tailoring. He worked in his teenage in a tailoring workshop, and his father helped him open his shop for tailoring and fixing clothes. After he got married and has his children, his life became more stable, and he started to think about his children's future. He thought of a saving account for his children, but he never trusted banks and banking systems in Syria because all the banks are under government observation and domination, and they can seize any money at the bank or any account for no reason. So, he never opened a bank account, and all his buying and selling transactions were made in cash. He used to earn around £100 a month and spend £80 for rent, bills, and other monthly expenses for his shop and house.

His city Homs was a hot spot during the Syrian crisis, Bunian's work was stopped entirely, and his family lives were in danger every day. So he had to act quickly before the situation became worse. He contacted his relatives in Egypt, who welcomed him to come. He travelled there while it was allowed for Syrians. He registered himself and his family as refugees at the UNHCR, which provide them with some food vouchers. His relatives in Egypt helped him to know the place better and to integrate with his new community. They introduced him to some clothes factory which welcomed him to work for them, and he started to earn some money to help his family during this challenging time. Still, he did not open any bank account in Egypt because his wages were in cash, and all shops accept cash when he needs to go shopping.

In 2016 the UNHCR phoned him and told him he would be resettled in the UK. When he and his family arrived in the UK, some RC staff were there to welcome them and took them to their new house in Doncaster. The RC helped Bunian and his wife open bank accounts to receive the jobcentre benefits and support for

themselves and their children. His household income now is £1200, and he spends around £1100 on their house rent, bills, and other monthly expenses.

Bunian likes his experience in Egypt where people there like Syrian and welcomes them everywhere, which helped the Syrian integrate into Egypt and build new businesses there, especially in the food sector. However, Bunian prefers the UK for his and his children's future where they can learn and be more successful. Bunian's English language is improving with the ESOL classes, and his financial literacy is good as he trusts the banking system in the UK and does not mind using their services, even the ones provided on FinTech.

### **36) Nabeel**

Nabeel is a 55 years old male, married lives in Rotherham with his wife and son. He has another son married in Sheffield and two daughters married and stayed in Syria with their husbands and children. Nabeel completed his primary school. Then he started working in the grocery business until he opened a corner shop in his city Homs. He started to rely on his business as the main source of income. At the beginning of the 80s, he decided to get married, and he was engaged in 1982 when he was arrested by the government accusing him that he was supporting some actions against the government. He was in prison for more than two months, although he had nothing to do with any kind of political action against the government. His fiancée tried a lot with solicitors, judges, and even police forces for at least know where he was, but no one could help her. After two months, he was set free, but he was never recovered from that depraved experience. He got married to his fiancée and started working in his shop again. He used to earn around £100 a month which he gave half of it to his wife to manage the household expenses, while he used the other half for improving his business. He never opened a bank account because he does not trust the banks in

Syria while they are under government dominations, and he knew that they could stop any bank account they want and rob all it contains at a glance.

After 2011 his eldest son came from Saudi Arabia, where he worked on holiday to Homs, one of the military checkpoints asked him to open his mobile, and they search in it and found some videos against the regime, so his son was arrested for 14 days. Nabeel paid a lot of money just to not get his son tortured. When his son was set free, Nabeel wanted him to travel directly back to Saudi Arabia.

That incident brought back harrowing memories, and Nabeel started arranging with his son for immigration from Syria because he knew that the government would come back for him and his son, which could not be easy to set them free.

Nabeel travelled to Turkey with his cousin, where they met his son and his family and started to arrange immigration to Europe from there. They found a smuggler in Mersin, and after many tries, they made it on a tourist boat which should be for 50 people, while it had more than 250 immigrants on it. They stayed two days and nights in the sea until they reached Greece, where they got some fake IDs and used them to travel to the UK. They failed many four times, and then they made it to the UK where they sought asylum and then in 2017, they were granted refugee status. Nabeel's English language level is still low, while his financial literacy is good after his son helped him open a bank account.



### **37) Hiba**

Saad is a 31 years old female, married and has two children, graduated from Al Baath University in Homs, specialised in chemistry and after her post-graduate diploma for teaching chemistry, she got married and travelled with her husband, who worked in Saudi Arabia. After 2011 he was on holiday in Syria, one of the military checkpoints in his city Homs asked him to open his mobile, and they search in it and found some videos against the regime, so he was arrested for 14 days. His family paid much money to not be tortured. When he was set free, he travelled directly back to Saudi Arabia, where they were thinking seriously about immigration to Europe because his company started a new policy not to renew contracts for Syrians. So now they stuck in the middle, they tried many ways from there to reach Europe, but all the embassies rejected all Syrian visas.

Hiba was happy with this decision because they will be safe, and her husband will not be arrested again. Additionally, she can plan her future and her children's future much better outside Syria and Saudi Arabia, where their situation is never stable.

The best option for her and her family was to travel there and start looking for a smuggler for a big family because her father-in-law and two cousins came from Syria to Turkey for immigration. They found a smuggler in Mersin, and after many tries, they made it on a tourist boat which should be for 50 people, while it had more than 250 immigrants on it. They stayed two days and nights in the sea until they reached Greece, where they got some fake IDs and used them to travel to the UK. Eventually, after many tries, they made it to the UK. It was a very tiring and dangerous journey.

Hiba's English language level is excellent due to her postgraduate study, which helps her open a bank account with her husband's help and register with the jobcentre. Hiba and his family get total monthly benefits of £1200 and spend

around £1000 monthly. Hiba's financial literacy is very good, although it is the first time for her to open a bank account in the UK. She is familiar with the banks' financial services and can evaluate the banks depending on their fees and services. She used her bank card for her shopping and enjoyed online shopping where she can see reviews from people who bought the same item before she buys it, and in general, she prefers FinTech rather than the traditional banking system.

Hiba likes people in the UK and finds them friendly with her and her family, especially with children. Her dream is to continue her High education study and do a master's in chemistry to be able to teach it in a college or university.

### **38) Obaida**

Obaida is a 19 years old single male, lives in Rotherham with his parents. He has a brother who came as a refugee and settled in Sheffield with his wife and two children. Obaida has two other sisters married and stayed in Syria with their husbands and children. Obaida completed his middle school and never worked before. He used to get an allowance from his parents, less than £10 monthly to spend on his rarely go out and transportation. He never opened a bank account before because he was less than 18 years old when he was in Syria, and he did not know what banks are for apart of keeping money safe for people.

After the Syrian crisis in 2011, his mother became extra careful about him and less freedom to see friends. His brother was mainly arrested by the military checkpoints and spent there 14 days cost the family a lot of stress and money to be sure that he was not tortured. Additionally, his father was arrested as well by the government military, accusing him that he was supporting some actions against the government. Obaida's father was in prison for more than two months, although he had nothing to do with any political action against the government. All of that made his mother very attached to him and did not let him away from

her sight. His father was arranging to get to Europe to get refugee status and apply for Obaida and his mother for a family reunion.

In 2017 his father sent them a family reunion application for Obaida and his mother, who had to go to Beirut for a couple of interviews before finally getting the visa to the UK. Obaida was granted a refugee status quickly because they applied as a family with his parents. Obaida finds the time he spent in Syria was unfortunate and hopeless where always they had to worry about everything who knocked on the door, who is staring at him and his mother and even they were worried about tomorrow and what could happen although they were hoping that they will be out of there soon with his father's effort for a family reunion.

Obaida now is learning English in ESOL classes provided by the jobcentre. His English level is good in general because most of the video games he plays need some English vocabulary, and he plays a lot of them. His financial literacy is good, and as he opened a bank account to receive his benefits from the jobcentre. He receives £230 monthly, and he participates in the house rent, bills, and other monthly expenses, and he spends the rest on going out and socialises with other friends he got from the Syrian and other Arabic communities, but he prefers to hang out with his British friends so he can improve his English language quicker and integrate more into his new society.

### **39) Ferhad**

Ferhad is 32 years old single male of Kurdish ethnicity, lives in Barnsley with his sister and elderly parents. He is a carer for his mother, who had an open-heart operation and still has some heart and mobility problems. Ferhad completed his primary school education. After school, he worked in his city Qamishli as a barber. He used to earn around £50 as wages from his job and spend it all on his family. He and his sister managed their household and parents' expenses. All his life in Syria, Ferhad and his sister used cash for their financial transactions. He never opened a bank account or even used any financial services of any financial institutes before.

After the crisis started in Syria, Ferhad's city Qamishli itself, became unsafe to live in and hard for him as a young male, his sister, and their elderly parents. So, he arranged for a car to move them to Irbil in Iraq, the closest border to their city, where he lived with his family in the UN refugee camp and spend four years there. The UN helped them with monthly food vouchers, and sometimes they gave his parents some money but not regularly. In the camp, Ferhad practised his barbering and grooming skills with the other refugees most times for free.

In 2018 the UNHCR arranged immigration for Ferhad, his sister, and his parents under the supervision of the home office in the UK, who assigned the refugee council (RC) to be the designated organisation that supports Ferhad and his family during the 1st year in the UK. They arranged a house for Ferhad's family to live all together. The RC helped Ferhad to be granted refugee status and to open a bank account to start receiving her Universal Credit benefit and carer allowance as a carer for his mother. His household income now is £1200; he spends most of them on his monthly expenses, participation in his family rent, and facility bills. Additionally, Ferhad is responsible for his mother's

appointments in the GP and hospital, and he spends a lot on transportation till his mother and himself get a transportation allowance or bus pass.

Ferhad is still learning the English language in ESOL classes provided by the jobcentre, and his financial literacy is quite limited due to his lack of experience in dealing with banks and the banking system. Ferhad is learning how to use the bank website and mobile application because he knows that the bank application on mobile makes his life easier as he trusts the bank applications. When his English language is better, Ferhad would like to study barbering in a college to open his barbershop and practice his skills while he already has a trade-in in his hand.

#### **40) Ammar**

Ammar is 54 years old married male, lives in Sheffield with his wife and three sons, has another daughter married, and came to Sheffield with her husband and two children. Ammar studied just the primary school in Syria. He has a very long construction work experience as he worked for more than 22 years in a mason workshop where he fixed marbles and stones on the building structures and internally as a decoration. His workshop is in his city Homs, but his work spread all over Syria, and he has an impressive portfolio for buildings he made, covered or rebuilt with stone and marble cladding which brought him many contracts to do the same for some governmental building. Although these contracts usually paid by bank transfers, Ammar never had any bank account before. He just receives his wages from the workshop in cash. He used to earn around £350 monthly and spend almost £200 on his big family for rent, bills, and other monthly expenses.

The Syrian crisis hit hard on his city Homs, especially in his area, and all his work assignments stopped. So, Ammar had to protect his family, especially his young sons, who could be a target for arresting. He decided to move with all his family to Lebanon, the closest border to him. They lived in a UN camp where food vouchers supported them and sometimes with some cash allowances for his disabled sons as he has two sons suffer from mental and body growth stopped. It was hard years for Ammar and his family in the camp because his children need special treatment and medications which are not available in Lebanon, and even if they found the medications, that will be very expensive.

In 2017 his family was accepted by the UNHCR under the vulnerable support program to resettle in the UK. It was a great moment for Ammar and his family, especially his sons, to get good treatment for their case. The RC helped them to apply for bank accounts to receive their JSA and other benefits. Ammar's family

receive now £1350 monthly. They have no saving from that as they spend all the benefits on their bills and expenses. The RC helped Ammar study for the CSCS test to get his health and safety card to work in construction again.

Ammar attends the jobcentre's ESOL classes, but he finds it hard for him to study English while he was away from study and schools for a long time. His financial literacy is limited, and he prefers using cash rather than his bank card for his shopping and financial transactions. At the same time, he likes FinTech and would like to practice it more because it makes his life easier.

#### **41) Randa**

Randa is 53 years old married female, lives in Rotherham with her husband and her son. She has another son married in Sheffield and two daughters married and stayed in Syria with their husbands and children. Randa completed her Secondary school and got married when she was 20 years old. She has been a housewife all her life. She used to get £50 monthly from her husband to manage the household expenses. They own their house, so they do not pay for rent, and she used to enjoy shopping and bargains and spend all the amount on food, clothes, and other household materials.

Her husband was arrested in the 80s by the government, claiming that he was against the regime, so when the Syrian crisis started, he was afraid that they would arrest him again for no reason like the last time especially his eldest son was arrested during the recent Syrian crisis for almost two weeks. Therefore, her husband decided that they have all to leave; he went first to Turkey to start his immigration journey and try to apply for a family reunion with her and their youngest son. She had to stay in Syria at that time because her youngest son has no ID, passport, or any other credentials. After all, all the government departments were closed during the crisis. While Randa was waiting in Syria, she leased her husband's shop, divided her house to separate a room, leased it for a dentist, and became a landlady who collected her rent for her living. Her income increased to £100 monthly, but the prices were increased very quickly, and she had to spend them all on her and her son's living. She received and paid all her transactions in cash as she never had any bank account.

In 2017 her husband sent her a family reunion application for her and her son. She had to go to Beirut for a couple of interviews with her son before finally getting the visa to the UK. She was granted refugee status quickly because they applied as a family with her son and husband. When she remembered her journey,



she still finds going to Lebanon for a visa interview was the most challenging part where she let her wait for more than 12 hours with her son every time, and she had to go a day before the booked appointment not to miss it, while the Lebanese border officers and privates were insulting with her and other Syrian passing their borders.

Randa now is learning English in ESOL classes. It is not the easiest thing for her while she was not in the study class for a long time. Her financial literacy is good as she opened a bank account to receive her benefits from the jobcentre. She receives less than £1000 monthly and spends them all on her house bills and expenses while still managing the household expenses as she used to do and mostly spends in cash.

## **42) Talal**

Talal is 43 years old married male, lives in Sheffield with his wife and two children, a boy and a girl. He graduated from Aleppo University with a BA in English literature. Then he studied translation and interpretation to specialise in that field in his career. He worked at a translator office in Syria until he found an excellent opportunity in the UAE to work as a translator in a big company that specialises in legal and contract translations.

Talal worked with this company until 2009, when he decided to return to Syria because his father was ill. Talal arranged with his company to keep working from home in Syria as they email him the work; he translates it and emails it back. The deal works fine for both sides, apart of the problem with an internet connection that occurs now and then in Syria and made Talal delayed his work after the deadline, which is already tight. His income during that time was very good compared with the average of Syrian salary rate Talal was receiving £100 a month from his company in the UAE. He has no bank account, but his company transfers the amount, and he receives it from one of the transferring company offices in the Syrian pound. He never trusted banks and banking systems in Syria because all the banks are under government observation and domination, and they can seize any money at the bank or any account for no reason. So, he never opened a bank account, and all his buying and selling transactions were made in cash. He used to spend half of it when he was living with his parents, but later on, when he got married, he had to spend it all on his new house rent, bills, and other family expenses.

After the 2011 crisis in Syria, his work damaged a lot because the government cut the internet services regularly, and Talal had to pay extra for other internet services. Additionally, he was in the military service age, so it was hard for him to keep run away from the checkpoint not to take him to the military service, and

he had to leave the country for his safety and his family's while he got two children then.

Talal travelled to Turkey, where he registered with the UNHCR as a refugee and started getting their rare support. He worked temporarily with some organisations to translate the refugees' documents until they told him one day that he was accepted under the Vulnerable Persons Resettlement Scheme (VPRS) to move to the UK. Talal's English language is excellent, and his financial literacy also. He opened a bank account, and he uses both cash and a card for his payments and financial transaction. He likes FinTech and believes it will be dominating the financial system.

#### **43) Ibrahim**

Ibrahim is 48 years old married male, lives in Doncaster with his wife and three children. He completed his primary school study in Syria before he started working in his father's grocery shop. After his father passed away, he improved his business and started working in wholesale for grocery items such as rice, sugar, and tea in his city Deraa the southern province in Syria. After he got married and has his children, his life became more stable, and he started to think about his children's future. He thought of a saving account for his children, but he never trusted banks and banking systems in Syria because all the banks are under government observation and domination, and they can seize any money at the bank or any account for no reason. So, he never opened a bank account, and all his buying and selling transactions were made in cash. He often bought on credit from his suppliers, who start to trust him after a while of dealing with them. Also, he sold his trustworthy customers on credit but never paid or received any bank transfer back there in Syria. Ibrahim used to earn around £200 a month and spend £80 for bills and other monthly expenses for his expanded family and invest

the rest back in his business or sometimes buy a piece of gold for his wife so she can wear and sell when they need it. Ibrahim used to hand his wife most of the £80 to manage the household and children's expenses.

After 2011 Deraa became a dangerous place during the Syrian crisis and not a good place for business at all. Ibrahim had to collect his money from his on credit customers, but most of them did not pay him. He managed to sell most of his shop stock before he forced to close when he heard from some people who deal with the government that he was wanted to charge him, claiming that he supports the resistance. Ibrahim travelled with his family to Jordan, the closest border to his city. They were sent to Zaatary UN camp, where they were registered as refugees with the UNHCR. Ibrahim tried to stay there at the camp, but it was hard for him with his big family, especially that two of his children have special needs because they are deaf, and it was tough for them to stay at the camp. He found a flat to rent, but it needed a lot of work and cleaning, so he rented it and prepared it for his family. They lived there for three months, then the landlord came to check on his flat, and when he found it in much better condition, he asked Ibrahim to increase the rent three folds, or he had to leave. It was unfair for Ibrahim and his hard work, but there is no one he can complain to as there are no contracts usually in these cases, and the landlord can do whatever he wants. Ibrahim knew later that Jordanian landlords did that with many Syrian, they let them come with low rent and clean and fix the flat they asked them for a high price or leaving. Ibrahim Found another place that his cousin recommended, and he stayed there for more than two years when the UNHCR contacted him and told him that he would be resettled in the UK.

#### **44) Seham**

Seham is 32 years old married female, lives in Sheffield with her husband and three children, a boy and two a girl. She completed her Primary School in Syria. She was married since she was 19 years old. Her husband was a farmer in Syria, and she used to help him with his work at his family land, but her main responsibility was her house and children. Her husband used to give her £50 to manage the house's expenses and their children's food and clothes. All her transactions were made in cash, and she never thought about opening a bank account in Syria neither her husband, while there was no need for that there as all shops accepted cash. She did not even know what banks are for before she came to the UK other than keeping rich people's money safe.

After the Syrian crisis, her town outside the capital Damascus called Daria became a hazardous place for everyone, women, children, and men, so they have to move from there. They arranged transportation to take them to Lebanon, where they met her parents and brother who arranged another car to take them there as well. All of them registered themselves with the UNHCR as refugees who supported them with monthly food vouchers.

The whole family managed to find a small house in Beirut, so Seham was living with her husband and children in addition to her parents and brother in the same house. Her husband and brother kept looking for a job in Beirut, but it was tough for them to find any because they are Syrian refugees, and they were not welcome at all there.

After two years, her parents were chosen to be resettled in the UK with her brother as their carer, while she was not accepted with them because she had a different family case file with her husband and children. Her parents tried a lot to add her to their file, but the UNHCR refused. Her parents did not want to waste this opportunity, especially that their son will be with them, and they were promised

that Seham's family would have a better opportunity when the parents will be in the UK, and they can apply for her a family reconnection application to bring her to the UK.

She spent another three years in Lebanon after her parents left until she was accepted by the UNHCR to join her family and resettled in the UK. these three years were the hardest for her because one of her children was very ill with severe asthma, and they have to take him to the hospital almost every week. The medication was expensive, and they do not have enough money for it. The worst part was people know that her parents left, and she is alone at home most time because her husband goes looking for a job and sometimes, he works in some temporary labour work. Some gangsters follow her when she is going or coming to form her son's hospital appointment and harass her. Once, they came to her house while they knew her husband was not there and knocked on the door very violently and wanted her to open it. The problem that she cannot tell her husband about that because he cannot do anything to stop them even if he told the police that they would do nothing while they are Syrian, and worst, they could accuse them of some crimes for no reason.

#### **45) Samah**

Samah is 36 years old married female, lives in Sheffield with her husband and two children, a boy and a girl. She graduated from Al Baath University in Syria with a BA in English literature. After her graduation, she got married. She did not work before she got married, but after her marriage, she used to work from home with her husband in translation. Her husband worked online with a company in the UAE, sending him some translation work; he translated it with Samah and emailed it back to his company.

At the end of each month, the company in the UAE used to transfer them around £100, which Samah and her husband received them in the Syrian pound. Samah used to manage the household expenses while her husband took care of the rent and bills. After Samah and her husband have their children, it was harder for Samah to cope with house and children's responsibilities and her work with her husband in translation. So, her husband found an associate to keep the work running and extended his work with another translation company. Neither Samah nor her husband opened a bank account while they were in Syria because they received their wages for translation assignments in cash and spent it in cash because all the shops, they deal with accepting just cash and no need for a bank account. Additionally, her husband does not trust banks in Syria.

After the 2011 crisis in Syria, Samah and her family moved to Turkey because they could not stay in Syria while her husband was in the military service age, and they could request him any time to do his service. Also, his work from home in Syria was hard to arrange with the internet connection's lousy service at that time. Turkey was the safest option for them while they have their passports, and Turkey at that time allowed the Syrian to enter its lands.

Samah and her family registered themselves with the UNHCR as refugees and started to get their rare support till they told them they were accepted under the

Vulnerable Persons Resettlement Scheme (VPRS) to move to the UK. With their excellent English language, Samah and her husband found it no problem to open a bank account for each of them and start to receive their benefits from the jobcentre, which is around £1200 they spend on rent, bills, and their children's needs. Samah's financial literacy is very good. She still prefers using cash in her shopping, but she knows how to use her bank card for transactions and transfers. She can use her bank application on her mobile to pay some bills and check her account.

Samah likes Sheffield and finds it a nice place for her children to grow up in and she finds British people friendly with her and her family, especially her children.

## **Summary**

This appendix has sought to provide cameos of those people interviewed for the research – a snapshot of their lives and a biography in order to provide context to the accounts they provide in the interviews of financial inclusions, as well as to give a richer understanding of their journey to the UK and of their social counter accounts as Syrian refugees living in the UK. these biographies in addition to the interviews which were conducted with the Syrian refugees in the UK are part of the oral history that is preserved by this study to enrich the literacy with a source of unique data useful for immigration and financial inclusion future studies which could have an impact on the regulations and decision-making in these fields.