



Refugee Entrepreneurship in Türkiye: Opportunities, Challenges and Solutions

Türkiye’de Mülteci Girişimciliği: Fırsatlar, Sorunlar ve Çözüm Önerileri

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ARTICLE INFO

<i>Article History</i>	
Received	30 July 2023
Accepted	14 November 2023
Available Online	27 November 2023
<i>Article Type</i>	
	Research Article

Keywords

Entrepreneurship,
Migration,
Refugee Entrepreneurship,
Small and Medium Size Entrepreneurs,
SMEs,
Syrian War.

MAKALE BİLGİSİ

<i>Makale Geçmişi</i>	
Başvuru	30 Temmuz 2023
Kabul	14 Kasım 2023
Yayın	27 Kasım 2023
<i>Makale Türü</i>	
	Araştırma Makalesi

Anahtar Kelimeler

Girişimcilik,
Göç,
Mülteci Girişimciliği,
KOBİ,
Suriye İç Savaşı,
Zorunlu Göç.

ABSTRACT

Syrian Civil War led nearly thirty-five million Syrians to leave their homes and due to geographical and cultural proximity Türkiye became one of the countries that welcomes most Syrians. As of 2022, Türkiye has been hosting approximately 3.6 million Syrians. Although these Syrian refugees were considered as ‘guests’ during the first years of their arrival and their basic needs were met by the Turkish government, they have now reached the capacity to work in an income-generating job. While most still work precariously in labour-intensive sectors, the number of those who have started their own businesses has also increased rapidly. Since their establishment, these Syrian businesses contribute not only to inclusive economic growth in Türkiye by creating new jobs and providing livelihoods to Syrian refugees but also to their integration process. Yet, it is also important to note that these Syrian businesses face a number of problems that have not been faced by local businesses. Within this context, this article aims to examine the problems that prevent Syrian businesses from realizing their potential and to develop a model to help them overcome these problems.

ÖZ

Suriye İç Savaşı yaklaşık otuz beş milyon Suriyelinin evlerini terk etmesine neden olmuş ve Türkiye coğrafi ve kültürel yakınlığı nedeniyle en çok Suriyeliye ev sahipliği yapan ülkelerden biri olmuştur. Türkiye, 2022 yılı itibarıyla yaklaşık 3,6 milyon Suriyeliye ev sahipliği yapmaktadır. Bu Suriyeli mülteciler, geldikleri ilk yıllarda ‘misafir’ olarak kabul edilip temel ihtiyaçları Türk hükümeti tarafından karşılanırsa da artık gelir getirici bir işte çalışabilecek kapasiteye ulaşmışlardır. Çoğu hala emek yoğun sektörlerde güvencesiz bir şekilde çalışırken, kendi işini kuranların sayısı da hızla artmıştır. Bu Suriyeli işletmeler, kuruluşlarından bu yana, yeni işler yaratarak ve Suriyeli mültecilere geçim kaynağı sağlayarak Türkiye’deki kapsayıcı ekonomik büyümeye katkıda bulunmakla kalmamış, aynı zamanda entegrasyon süreçlerine de katkıda bulunmuştur. Ancak bu Suriyeli işletmeler, yerel işletmelerin karşılaşmadığı bir dizi sorunla karşı karşıya kalmaktadırlar. Bu bağlamda, bu makale Suriyeli işletmelerin potansiyellerini gerçekleştirmelerini engelleyen sorunları incelemeyi ve bu sorunların üstesinden gelmelerine yardımcı olacak bir model geliştirmeyi amaçlamaktadır.

1. Introduction

On the 15th of March in 2011, the Syrian Civil War, which is considered as one of the most complex wars in the history of the Middle East, started due to the harsh attitude of the Syrian government towards the anti-regime protests in Syria. In this process, nearly thirty-five million Syrians had come to leave their homes. These Syrian people, who had to leave their country have come to move to certain countries due to geographical and cultural proximity (Shiko, 2021). Türkiye, along with Lebanon, Jordan, Iraq and Egypt, has become one of the countries, which hosts most of the Syrians. According to the latest statistics, as of 2022 Türkiye has been hosting approximately 3.6 million Syrians. During

the first years of the war, Türkiye accepted these Syrian war victims as ‘guests’. In these years, it was not foreseen that Syrians would become permanent in our country and therefore no long-term integration plan was made. In this process, the Turkish government, with the support of various national and international rights-based organizations, has met all kinds of humanitarian needs of these individuals, ranging from housing to hygiene education (Building Markets, 2017). However, over time, especially with the deepening of the war, the number of these individuals has increased and their permanence in Türkiye has become relatively more certain. This has made both the social and economic integration of these war

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victims, who are struggling to survive, very important and encouraged the Turkish government to seek new solutions.

In this context, the Law on Foreigners and International Protection, which entered into force in April 2013, gave Syrian refugees who fled the war in their home countries and tried to survive in Türkiye the right to be active within the Turkish labour market (Şimşek, 2019; Üstün, 2016). According to the most recent Turkish Statistical Institute (TurkStat) data, 3.6 million Syrians are currently living in Türkiye under 'Temporary Protection Status' and 1.6 million of these 3.6 million Syrians are active within the Turkish labour market (TurkStat, 2022). However, many of these 1.6 million Syrian refugees who are active within the Turkish labour market are still working in unregistered, precarious and unprotected and labour-intensive sectors due to language barriers, mental instability, unfamiliarity with the Turkish labour market and generally low levels of education (TÜRKONFED, 2021). However, it is also important to note that there is also a significant number of Syrian refugees within the Turkish labour market, who have opened their own businesses and continued their entrepreneurial careers or entered the entrepreneurship ecosystem. According to the Needs Assessment Report prepared within the scope of the 'Resilient SMEs Strong Tomorrows Project' carried out by Türkonfed and Spark, Syrian refugees established a total of 18,030 new companies with Syrian capital between 2013 and 2020. This means that as of 2022, the number of small and medium-sized enterprises (SMEs) with Syrian capital (including the informal and unregistered ones) in Türkiye, exceeded twenty thousand (TÜRKONFED, 2021).

These Syrian-owned SMEs, which have been growing steadily since 2013, provide a significant number of advantages both to the Turkish economy and to Syrian refugees themselves. On the one hand, these Syrian-owned SMEs, which employ 9.4 people on average, contribute to solving the unemployment and informality problems, which are considered as two of the main problems of our country. Through the job opportunities and the regular working environment they offer, they accelerate the integration processes of Syrian refugees, who are not returning to their own countries in the near future almost for sure (Building Markets, 2017). These Syrian-owned SMEs also contribute to the growth and development of the service sector in Türkiye by turning Syrian cultural products into added value (Kazanoğlu, 2022). Finally, due to their organic ties with the Arab region, wherein the population is above 420 million together with their capacity to speak multiple languages such as English and Arabic, Syrian-owned SMEs play an important role in increasing Türkiye's exports and expanding existing export markets (TÜİK, 2019; TÜRKONFED, 2021). However, due to language and cultural differences, their unfamiliarity with the Turkish labour market, the uncertainty of their future, and the trauma of having to leave their country, Syrian entrepreneurs face a number of problems beyond those faced by their Turkish counterparts and thus are unable to realize their potential (Kazanoğlu, 2022).

Within this context, this article is an endeavour to examine the obstacles that prevent Syrian SMEs, who are active within the Turkish labour market from realizing their potential and to develop a model, which would help Syrian-

owned SMEs to overcome these obstacles. In the achievement of this aim, this article synthesizes economic integration theory and the theory of entrepreneurship in conflict zones and creates its own unique theoretical framework. The economic integration theory is utilised while explaining the role of entrepreneurship in Syrian refugees' social integration process in Türkiye. While the economic integration theory successfully explains the impact of being active within the labour market on refugees' integration processes, it remains inadequate in explaining the importance of refugee entrepreneurship for the host country's economy and in explaining why refugees prefer to become entrepreneurs. In order to fill this gap, this article draws on the theory of entrepreneurship in conflict zones to explain the importance of Syrian entrepreneurs for the Turkish labour market and the Turkish economy. As a result, through its uniquely developed theoretical framework, which combines economic integration theory with the theory of entrepreneurship within the conflict zones, this article aims to explore the current status of Syrian-owned SMEs, which are active within the Turkish labour market. In the quest for a full understanding of the problems faced by Syrian-owned SMEs, this article is organised in 5 sections. The next section of this article, explains the research techniques utilized in the research process along with their rationales. The third section introduces the theoretical framework within which the paper is situated. The fourth section of the paper presents the current situation of Syrian SMEs in Türkiye. The fifth section, which is based on field research, discusses the role of entrepreneurship in the integration process of Syrian refugees and the problems faced by Syrian SMEs. Relying on the data collected throughout this research as well as the literature on entrepreneurship, the last section provides a number of recommendations for Syrian-owned SMEs in order to contribute to their capacity building. In line with these objectives, this article employs qualitative research methods. The necessary data was collected through the combination of observation and semi-structured in-depth interviews. The collected data then was analysed through thematic analysis.

Method: This article, which aims to understand the problems faced by Syrian-owned SMEs active within the Turkish labour market as well as to contribute to their capacity building holds a qualitative approach and employs qualitative research methods (Baltacı, 2019), which looks at the subject under investigation from an interpretive and interrogative perspective within their natural settings. The empirical data used in this paper draws on analysis of findings from forty-six Syrian entrepreneurs located in Adana, Gaziantep, Istanbul, Mersin, and Hatay, which are working in different sectors. All these SMEs were visited in their workplaces between March 2022 and July 2022 in order to understand their current statuses as well as the problems they face. Thirty-two of these SMEs were micro enterprises with 1 to 9 employees; nine of them were small enterprises with 10 to 49 employees, and five of them were medium-sized enterprises with 49 to 250 employees. Thirty-eight interviews were conducted in English and eight in Turkish. Interviews were conducted until the saturation point was reached. The collected data were then analysed through the thematic analysis technique developed by Braun and Clarke (2006). The ethics committee decision

required for the research was obtained from Istanbul Nişantaşı University on the 18th of February in 2022.

Theoretical framework: Since the beginning of the Syrian civil war, there has been a significant increase in academic studies focusing on the integration processes of Syrian refugees living in Türkiye as their number has approached almost 4 million. However, there is also a salient gap within the literature especially on the phenomenon of refugee entrepreneurship. In other words, current theories of migration and integration remain quite insufficient in explaining why refugee entrepreneurs should be empowered, which is the main research question of this paper. In order to both contribute to closing this gap within the literature and to analyse the importance of refugee entrepreneurs in Türkiye as well as the opportunities they create and the problems they face, this paper synthesizes the emerging Entrepreneurship in Conflict Zones Theory and Economic Integration Theory and develops its own theoretical framework. While Economic Integration theory explains the role of entrepreneurship in the integration processes of refugees, Entrepreneurship in Conflict Zones Theory explains the impact of refugee entrepreneurship in host societies.

Integration briefly could be defined as the process of adaptation to the culture, laws and lifestyle of the destination country, which starts when individuals who leave or are forced to leave their country first arrive in the destination country (Bradley et al., 2023). One of the most important dimensions of integration, which is a multifaceted process, is the participation of individuals who have left their homes in economic activities in their new country of origin, in other words, their economic integration (Shiko, 2021). Economic integration means that any migrant group, including refugees, can participate in the labour market in the destination country and earn enough to sustain their own lives. Although the main goal of economic integration is to enable refugees to earn a self-sustaining livelihood without burdening the host country's budget, economic integration also entails social, cultural and structural integration (Valente and Bunar, 2010). Refugees' participation in economic activities will also prevent their isolation and marginalization from the host country's society. Refugees with a regular job will not only secure their future, but also have the chance to integrate with the citizens of the host country, develop the language of the host country and increase their self-confidence. Likewise, economic integration theory argues that the economic integration of refugees will accelerate the integration process in their new country of origin and positively affect their interactions with the host population. Although economic integration theory has examined the impact of refugees being active in the labour market of the host country on refugees in depth, it has ignored both the impact of this situation on the economy of the host country and the situation of refugees opening their own businesses instead of working in an income-generating job. In order to fill this gap, this article synthesizes economic integration theory with the theory of entrepreneurship in conflict zones while aiming to understand the problems faced by SMEs with Syrian capital and to propose solutions for them.

Timuroğlu and Çakır (2014) emphasized that the most basic element of entrepreneurship is risk, and the most basic

characteristic that an entrepreneur should have is the capacity to take risks and be resilient. Bizri (2017) argues that the traumas experienced by refugees who leave their own countries in order to ensure their life-safety and survival, the exclusion, discrimination and stigmatization they are exposed to in the countries they migrate to, and the distance from their loved ones increase their resilience to the maximum level. In addition to this, refugees who leave their homes, loved ones and careers with the sole motivation of survival, and who are thrown into uncertainty, directly possess the ability to take risk, which is deemed to be the milestone of entrepreneurship. For these reasons, Bizri (2017) identifies refugees as the most likely of all migrant groups to become entrepreneurs. In addition, Gericke et al. (2018) emphasized that refugees are more likely to hold on to their start-up businesses and put more effort into growing and developing them when compared to other migrant entrepreneurs or local entrepreneurs. The theory of entrepreneurship in conflict zones, which emphasizes the entrepreneurial tendencies of refugees on the one hand, has also emphasized the contributions of refugee entrepreneurship to the economies of the host countries (Kazanoğlu, 2022). First of all, refugee entrepreneurs can expand markets in host countries by bringing local products and services of their own culture to the markets of host countries (Waldinger et al., 1990; Building Markets, 2017). In addition, refugee entrepreneurs can offer new export destinations to host countries as they maintain their existing business relations with their home countries and neighbouring countries, thus they can successfully expand the export revenues of host countries (Gericke et al., 2018).

As a result, the participation of refugees in employment in host countries, or even the establishment of their own businesses rather than working as wage labourers, will on the one hand accelerate the integration processes that refugees have to undergo in their new countries of origin, and make significant contributions to the economies of host countries on the other. In this context, in line with the predictions of theories of economic integration and refugee entrepreneurship in conflict zones, the Turkish government has supported refugee entrepreneurship through various financial and non-financial interventions with the aid of a number of notable national and international institutions. Although the number of refugee entrepreneurs in Türkiye has been increasing in recent years, many of these entrepreneurs are struggling both to remain active within the Turkish labour market and to grow their businesses due to a number of different reasons. Although it is very important for these individuals to be able to grow their enterprises both for their own integration processes and for the Turkish economy, there is a significant gap within the literature on this issue. In order to contribute to filling this gap, this article aims to discuss the problems faced by Syrian refugee entrepreneurs active within the Turkish labour market and propose solutions to these problems by using the economic integration theory and entrepreneurship in conflict zones theory.

2. Current status of Syrian-owned entrepreneurs in Türkiye

Relying on the literature as well as the data collected through the field research conducted between March 2022

and July 2022, this section of the article will present the current status of Syrian-owned SMEs in Türkiye.

The most recent statistics on the situation of SMEs in Türkiye, which constitute the backbone of the economies of their countries, can be found in the Small and Medium-Sized Enterprises Statistics Report published by the Turkish Statistical Institute (TurkStat) in December, 2020. According to TurkStat data, the number of SMEs in sectors excluding agriculture in Türkiye has reached 3 million 223 thousand, representing an increase of 2.2% compared to 2018. According to the same report, SMEs now account for 99.8% of the total number of enterprises in Türkiye; 73.8% of the total employment; 64.5% of total turnover and 52.9% of total value added (TurkStat, 2020). According to November 2022 data, 20 thousand of these 3 million SMEs operating within the Turkish labour market have Syrian capital (Erdoğan, 2022). Most of these enterprises are small and medium-sized and are located in border provinces where Syrian refugees are concentrated, such as Mersin, Hatay, Şanlıurfa and Gaziantep, and in big metropolitans such as Istanbul, Bursa and Adana (Act Humans, 2018). According to September 2021 data, 42% of these nearly 20,000 Syrian-owned businesses were established in Istanbul, 23% in Gaziantep and 10% in Mersin. Following these, Hatay and Şanlıurfa are home to 9% of Syrian-owned businesses active in the Turkish labour market while Bursa to 4%, Adana and Kilis to 2%.

According to the 'SME Snapshot: Syrian Small Businesses in the Southern Region of Türkiye' report published by Building Markets in December 2021, Syrian-owned SMEs are mostly concentrated in traditional low-tech sectors. Of the nearly 20,000 Syrian-owned SMEs active in the Turkish labour market, 44% are in wholesale and retail trade, followed by 18% in manufacturing, 13% in food, 9% in hospitality, 4% in professional activities, and finally 3% in information and communication (Building Markets, 2021). Moreover, of the nearly 20,000 Syrian SMEs operating in different sectors, 74% are micro-sized enterprises with less than 10 employees, 24% are small-sized enterprises with between 10 and 49 employees, and only 2% are medium-sized enterprises with more than 50 employees (Building Markets, 2021). When we look at the duration of the existence of these enterprises in Türkiye, it is possible to say that macro-scale enterprises are younger than micro and small-scale enterprises. According to the Micro Businesses Owned by Syrians in Türkiye report published by Building Markets in September 2021, 49% of micro- and small-scale businesses have been officially operating in Türkiye for more than five years, while only 27% of macro-scale businesses have been registered for that long (Building Markets, 2021). The low level of female employment in Türkiye is also reflected in Syrian-owned businesses. Of the nearly 20,000 Syrian-owned SMEs active in the Turkish labour market, only 3% have women as the majority of their employees. This number corresponds to only 12% of the 1.6 million employed Syrians living under 'temporary protection status' in Türkiye.

While only 10% of the 3.6 million Syrians living under 'temporary protection status' in Türkiye are university graduates, this figure rises to 67% among Syrians who have their own businesses. Most of these relatively well-educated entrepreneurs plan to start another business in Türkiye and

to keep their business in Türkiye even after the war ends (Building Markets, 2017). In this context, these businesses, which have been active within the Turkish labour market for the last five years may seem like a burden for the Turkish economy. Yet, they actually contribute to the Turkish economy in many ways. First, they provide employment opportunities for an average of 9.4 people who were previously working informally or not working at all. This shows that Syrian businesses are contributing to the solution of one of the most important problems of the Turkish economy: unregistered work. In addition, these Syrian-owned enterprises, which are concentrated in many different sectors, serve to revitalize the Turkish economy by generating an average annual income of 463,201 USD (Kazanoğlu, 2022). In line with the theory of entrepreneurship in conflict zones, Syrian entrepreneurs, who process Syrian cultural products and turn them into added value, contribute to the revitalization of the goods and service sectors in Türkiye and thus accelerate the cash flow (Kazanoğlu, 2022). Finally, their pre-existing international networks, their ability to speak multiple languages, and their organic ties with the 420-million-populated Arab region have significantly boosted Türkiye's exports. According to the most recent TurkStat foreign trade statistics, Türkiye's sales to markets in the Middle East and North Africa (MENA) region have increased by around 20% in the last three years (TurkStat, 2020).

Refugee entrepreneurs, who play an important role in the economic and social development of their host countries due to a number of positive aspects such as their ability to adapt quickly to changing market conditions, flexible production structures, their role in regional development, their contribution to reducing unemployment and opening new business areas, also face a number of problems other than those faced by local entrepreneurs and large enterprises (Çayın and Atalay, 2020; Kılıçlı and Aygün, 2018). These problems, which will be discussed in-depth below, are among the biggest obstacles to increasing the employment of Syrian SMEs and their integration into the Turkish labour market.

3. Disadvantages of and problems faced by Syrian-owned entrepreneurs in Türkiye

Syrian-owned SMEs, which have made significant contributions to the Turkish economy over the last five years, have to deal with a number of problems that are also faced by local businesses such as lack of human resources, lack of financing and low profitability. However, these refugee entrepreneurs also face a number of problems, which are not faced by their local counterparts such as the inability to integrate into and exclusion from the Turkish labour market due to language and cultural differences, lack of knowledge of legal issues in Türkiye, and traumas caused by the war.

As can be seen in Table 1 above, the problems that Syrian SMEs need to overcome in order to integrate into the Turkish labour market and complete their capacity development can be categorized under 5 main headings. Of the 46 Syrian-owned SMEs that participated in the research, 41 cited language barriers, 39 mentioned lack of financing, 38 pointed cultural exclusion, 14 mentioned psychological difficulties arising from being away from their families and loved ones and experiencing the Syrian Civil War, which is

considered as one of the biggest wars in human history, and 11 cited the inability to benefit from the in-kind and cash services offered to them due to both themselves and the structure of these supports as the biggest problems, which prevent them from growing and realizing their potential.

Table 1. Problems Faced by Syrian SMEs Who Participated in the Research

Problems faced by Syrian SMEs	Respondent (46)	Percentage (%)
Language barrier	41	89,1
Lack of financial resources	39	84,7
Cultural exclusion	38	82,6
Psychological challenges	14	30,4
Not being able to benefit from support designed for them	11	23,9

Language barrier:

According to the 'Other Side of the Story' report published by Building Markets in 2017, 40% of Syrian SMEs, who are active within the Turkish labour market mentioned the language barrier as one of the main problems that they have faced since the day they started their businesses. The findings of this research are in line with the findings of the research conducted by Building Markets five years ago. Forty-one of the 46 Syrian SMEs interviewed under the scope of this study stated that they have been facing difficulties due to their inability to speak Turkish. Of these 41 Syrians who are active in different sectors, 18 of them stated that they had difficulties in reaching suppliers due to their inability to speak Turkish, which hindered their production and sales to a great extent. For example, a small business owner in Adana who manufactures pipe profiles and sells them both domestically and internationally mentioned how difficult it is for them to procure the materials they use in their production¹:

This is actually our family business, we have been doing this for years, so I honestly didn't think I would have much difficulty at first. After a few negative job interviews, I thought why wouldn't I continue my own business here, after all, the job I know best is pipe and pipe profile manufacturing. But our business has a lot of raw materials, about ten kilograms of iron goes into five square meters of pipe profile. Besides, we also have a lot of intermediate materials. For these, we need to have a very trusted supplier. Here, we can hardly find a supplier with whom we speak a common language, let alone trust, and this has actually reduced our sales by 35-40 percent compared to our sale rates in Syria.

In addition to these 18 Syrian business owners who stated that they had difficulties in finding or dealing with suppliers due to the language barrier, eleven Syrian businesses, who are either already engaged or want to engage with export activities mentioned that their inability to speak Turkish obliges them to hire a translator, which is highly costly for them. As they cannot understand the Turkish export legislation, they have to pay for an extra translator. For these businesses, whose profitability is already quite low compared to local businesses and large enterprises, this extra translator poses a significant problem. Similarly, ten

other Syrian businesses mentioned that they were unable to participate in tenders due to the language barrier. Preparing and submitting bids is a challenge for Syrian business owners who feel inadequate in Turkish. A medium-sized business owner engaged in landscaping in Mersin expressed his doubts about participating in a tender organized by the Mersin Metropolitan Municipality as follows²:

I can actually speak Turkish. I can understand it. But not enough to write official documents. It's not that we don't want to, for example, last summer the municipality had a tender for the new coastal area they built. We couldn't trust ourselves, to be honest. We were very indecisive, and in the end, we didn't do it.

Finally, seven micro and small business owners in the food and hospitality sectors stated that they could not reach the desired and targeted customer rate due to the language barrier. In this context, a small business owner in the food sector located in Istanbul stated that his poor Turkish language skills prevented him from communicating with customers, which had a negative impact on his business³:

I am not owning a restaurant for the first time in my life. I had restaurants when I was in Syria too. I can't say it was a chain, but I had 4 restaurants. The weekly turnover of a restaurant there was almost 3 times more than the turnover rate here. I think this was due to the fact that both I and my employees were always talking to the customers. We used to go to the tables there and tell the customers about the food and the menu, which we can't do here. We can talk to those who speak English like you, but that's it, and as you know there are not many people who speak English. Besides, our English is not like yours, I mean, after all, it is not our mother language either.

The findings of this research chime neither with the economic integration theory nor with entrepreneurship in conflict zones theory. First of all, economic integration theory argues that refugees' participation in economic activities would prevent them from becoming isolated and marginalized in host countries and at the same time would positively affect their interactions with host communities. However, the language barrier experienced by Syrian business owners prevents them from mingling with local businesses, which eventually prevents them from reaching their potential. Second, the entrepreneurship in conflict zones theory argues that refugee entrepreneurs would expand markets in host countries by bringing local products and services of their own culture to the markets of host countries. While, Syrian products successfully expand the product range within the Turkish service sector, the lack of an adequate number of customers prevents Syrian business owners from contributing to cash flow within the Turkish labour market. Accordingly, it would not be unjustified to argue that the language barrier experienced by Syrian entrepreneurs hinders both their adaptation processes and their capacity development.

¹ This interview was held in English.

² This interview was held in Turkish and translated into English by the author.

³ This interview was held in English.

Lack of financial resources:

Another obstacle for Syrian SMEs to achieve their annual economic targets is the lack of financial resources, which is also a problem faced by local SMEs. According to the Needs Assessment Report prepared within the scope of the 'Resilient SMEs Strong Tomorrows Project' carried out by Türkonfed and Spark, the productivity of most of the SMEs in Türkiye is quite low. This causes SMEs to produce low added value and leads their profit rates to remain low. Accordingly, SMEs who are short in terms of equity have come to seek alternative financial resources in order to overcome this shortage. However, SMEs, whose savings and monthly turnover are quite low compared to large companies, are considered a risky group by banks and therefore cannot benefit from bank loans. In this case, national and international funds and grants stand out as an alternative financial source for SMEs. However, most of the SMEs active within the Turkish labour market do not have the knowledge and experience to create project ideas and apply for projects to receive these funds and grants, nor do they have the means to employ an extra expert for this purpose. Therefore, a significant number of SMEs in Türkiye are struggling to find financial resources. Syrian SMEs, who share these problems with Turkish SMEs, are even more disadvantaged than Turkish SMEs as they are also not familiar with the bank regulations in Türkiye. Thirty-nine of the forty-six Syrian-owned SMEs interviewed within the scope of the research mentioned that their financial resources were insufficient. Seventeen of these 39 refugee business owners mentioned that they could not benefit from bank loans, 13 mentioned that they could not find investors, and 9 mentioned that they could not apply for funds and grants. In this context, a medium-sized business owner in Istanbul, who deals with women's clothing and textiles, expressed their difficulties due to lack of financial resources as follows⁴:

There is rent, electricity, water, salaries of the employees and so on. For the last few months, we have actually been spending what we had saved before we came here. The establishment of this place was also based on our previous savings. I don't know exactly, but for example, the loan interest rates were high for us and frankly we were afraid because we didn't know the sanctions. On the other hand, there are entrepreneurship funds, but their applications are tedious and we don't have time to spare for that. We are 7 people in total here, 5 of them are already in production as you can see. We are resisting for now, but I don't know what will happen in the next 6 months.

As can be seen from the above example, the lack of financial resources that both local and refugee entrepreneurs in Türkiye face in business life contradicts both the theories of economic integration and entrepreneurship in conflict zones. While the fact that Syrian entrepreneurs do not know what they will face when they are unable to pay the interest on their loans may be an indicator that Syrian entrepreneurs have not completed their integration process despite being active in the labour market. Furthermore, the fact that they cannot see their way ahead and have been spending their

savings for some time indicates that they are unable to contribute to the economy of the host country. In other words, the lack of financial resources experienced by Syrian-owned SMEs in Türkiye shows the opposite of the predictions of both economic integration and entrepreneurship in conflict zones theories.

Cultural exclusion:

Another important problem that SMEs with Syrian capital have to overcome differently than the local SMEs is cultural exclusion. As in any migration process, in forced migration, two different cultures have had to face each other and as a result, the newly arrived migrant group has come to be excluded (Parlak and Güler, 2022). The newly arrived migrant group was characterized as 'foreigners' by the host population and tried to be excluded from many social areas, including the labour market (Duman & Özdemirci, 2020). The theory of entrepreneurship in conflict zones, which argues the opposite of these arguments, suggests that the newly arrived immigrant group can turn the ethnic and local products of their own culture into added value. According to this theory, newly arrived immigrant entrepreneurs have the potential to increase market opportunities in host countries by bringing local products and services of their own culture to the markets of host countries, especially by combining their ability to take risks and cope with difficulties. However, contrary to the predictions of entrepreneurship in conflict zones theory, 38 of the 46 Syrian-owned entrepreneurs who participated in this study mentioned that the cultural exclusion that they are exposed to negatively affects their businesses. 17 of these 38 business owners who think that the exclusion they already face in their daily lives would not be reflected in their business lives complained that customers do not prefer them, 11 of them said that they do not have any Turkish employees, 6 mentioned that they have no partners, and 4 said that they have trouble in finding investors. In this context, a Syrian business owner with a relatively good command of Turkish, who runs a hammam in one of the busiest neighbourhoods in Istanbul, expressed their difficulties in finding customers as follows⁵:

What I'm about to tell you didn't happen once. I think people have doubts about our cleanliness. We run a hammam, a classic hammam, but we also have services such as massage and sauna. Our phone rings, so many people call us during the day, they get addresses and price information. Again, someone called last week and said that they wanted to come with five people, they asked about a group discount and everything else, and they made an appointment for a massage, but when they came and saw us, they gave up. I mean, they did not openly say that they gave up, but I mean, if it was a coincidence once, it was a bad coincidence twice, but believe me, it has been 2 years since we opened here and this has happened at least 13-15 times.

In a similar manner, a Syrian entrepreneur who runs a kiosk in an industrial zone in the center of Istanbul stated that customers prefer their local counterparts over them:

⁴ This interview was held in Turkish and translated into English by the author.

⁵ This interview was held in English.

What we make is toast and what they make is toast. Actually, we wanted to open a place with a more local cuisine taste because we used to have a restaurant, you know, an a la carte restaurant where we served lunch and dinner and thank God we were earning very well. Here, we first thought about whether we should open a local restaurant, but you know, elegant with white cloth. I'm glad we didn't open it; we couldn't have done it today. People don't want to come. There are buffets on the two lower streets, there is a queue at lunchtime, their doner runs out before 1 o'clock and there are days when ours doesn't.

Along with the Syrian business owners who believe that they are not preferred by customers because of their identity, there are also a significant number of Syrian business owners who stated that they do not have any Turkish employees because of their identity. Contrary to the economic integration theory, which argues that being active in the labour markets of host countries will positively affect the interaction of refugees with host communities, 11 Syrian business owners interviewed under the scope of this research mentioned that the cultural exclusion they face in their daily lives is reflected in their business life. Syrian SMEs, who feel the negative impact of not having an employee who is more familiar with the Turkish labour market than their own, underlined that this is not their choice. In this context, a boutique owner in Hatay expressed his difficulties in finding Turkish employees in his own words⁶:

Actually, you know, Turks also buy our brand because I think they like our style because we blended it, you know, we created a nice style. So, we don't have much trouble with customers, but Turks don't want to work with us. No one applies. I think this is an extension of the coldness between us because it is like this in the neighbourhood too. However, we will also insure them and pay their salaries. It will be good for us because they will be good with Turkish customers and they know how things work here. I mean, I don't know how many months it's been, no Turks have come, I don't know why they don't want us, I mean, I know, but I don't really understand.

According to findings of research conducted by Building Markets in September 2020⁷, Turkish business owners are highly keen on establishing partnerships with Syrian entrepreneurs. However, contrary to the findings of this research conducted by Building Markets, 6 Syrian entrepreneurs interviewed under the scope of this research reported their inability to partner with local business owners. A refugee entrepreneur, who owns a jewelry and accessories shop in Gaziantep summarized his experience of not being able to partner with a Turkish entrepreneur as follows⁸:

We participated in a project last summer. In that project, there were networking events and dinners. Lots of Turkish entrepreneurs, who are looking for Syrian partners were attending those dinners. We almost made a deal with one of them, but then they gave up without

giving us any reason. I mean, we managed to continue in this way too, but I think it would have been better if it had happened.

The findings of this research showed that it is more the Turkish entrepreneurs, who avoid these partnerships rather than Syrian entrepreneurs. That is to say that Syrian entrepreneurs are keener on establishing these partnerships when compared to Turkish entrepreneurs. In this context, it would be more accurate to elicit the reasons why Turkish entrepreneurs avoid these partnerships from the interviews conducted with Turkish business owners. However, Syrian entrepreneurs also have some ideas about why these partnerships cannot be established. Foremost among these are the language barrier, their ignorance of the Turkish labour market, and the fact that they are refugees themselves. In this context, three Syrian entrepreneurs expressed their feelings as follows⁹:

This is a small area, for example, they have tea in the afternoon and we all go together, but we can't join the conversation. Even though my Turkish is better than the others, I don't understand the slang, and I can't catch the conversation, so inevitably there is this distance and I think this is also reflected in work relations.

I really want a Turkish partner, in fact, it would be a win-win situation, but usually, Turks don't want it. Why I said win-win is that our designs and products are original they are unique, and the other side will know the environment here, I think it is a good team, but they don't want it because all the correspondence and the legal dimension will be left to them, which I think they don't want because I personally still don't have a full command of the legal issues here.

I think it's still the case that they don't want us. There is also one in this neighborhood. My husband is normally very friendly, for example, he had many girlfriends in Syria. She doesn't have any here. We met a few families here, they are also Syrian, we help them, they are the only ones who help us with our children. Turkish neighbors have been here for 7 years and our relations with Turkish neighbors are still cold. I think this is also reflected in the work. Because whatever the situation is in the neighborhood, we see it at work.

Contrary to the economic integration theory, which suggests that refugees being active in the labour markets of host countries will ultimately lead to social and cultural integration, the above examples show that Syrian SMEs that have been active in the Turkish labour market for nearly five years and have invested 1.2 million TL (approximately 382 million USD), which is about seven percent of all foreign capital, are still subject to cultural exclusion, which has various negative consequences in their business lives.

Psychological challenges:

Refugees are differentiated from other migrant groups due to the reason for their migration. Refugees migrate because their lives and their families are in danger, while other migrant groups migrate to have a better standard of living than the one, they already have. Contrary to the theory of

⁶ This interview was held in English.

⁷ See: Turkish-Syrian Business Partnerships Part II, An Opportunity in Progress Report.

⁸ This interview was held in English.

⁹ Both interviews were held in English.

entrepreneurship in conflict zones, which suggests that refugees directly possess the inherent risk-taking ability of entrepreneurship and will be highly successful in this regard, 14 of the 46 Syrian business owners interviewed under the scope of this research stated that the psychological difficulties they have experienced and even continue to experience have reflected and negatively affected their business lives. 7 of these 14 Syrian business owners said that they had lost their former motivation, while 4 of them said that they were still haunted by their destroyed homes, which distracted them from their current work for a while, 2 of them mentioned that they could not bear to be away from their loved ones, and 1 of them argued that he was depressed due to the cultural exclusion that he experienced here. In this context, a Syrian entrepreneur who has been living in Istanbul for seven years and has been running his own restaurant for the last four years expressed himself as follows¹⁰:

It is difficult, but yes, thank God we have established our life here and my family members are all alive, but we are still far away from everything we are used to, for example, we had a restaurant there, and we have one here, we are still doing the same job we know, but it is not the same. I used to be more passionate, how to say, I was more passionate about my work, I was more committed to my job, I was working harder. It's not the same here, I don't have the strength or the will I used to have, but we have been through a lot, I mean, here, everyone vilifies us and doesn't want us, of course that also has an effect, you run a restaurant, you are the owner, but you know that you are not wanted. Anyway, they don't want us, but no one says that these are actually strong people, they have been through so much, I don't know, some things are the same, but I am not the same person I used to be.

Similarly, a woman who runs a clothing store in Mersin expressed how sad it was for her to be away from her relatives and friends as follows¹¹:

I already have an emotional nature, I know that this is actually a disadvantage to being an entrepreneur, but I am like this. This whole war process has strengthened me a lot in my own way, but I am still like this. And yes, I miss my home a lot, I miss my cats a lot, I miss my grandmother a lot, I miss my friends from school a lot and this longing is reflected in every moment of my life. Sometimes I think about it even in the middle of a meeting.

Finally, another Syrian business owner who sells sweets in an inn in Gaziantep expressed how upset and frustrated he felt by the exclusion he was subjected to¹²:

I come in the morning and the neighbours don't even say good morning to me. They do, if you want to call it that way, but after such a sullen good morning in the morning, I don't feel like working or anything else. I'm not young, I'm not working in a crowd for the first time, and I know what's what here, it just doesn't feel right to me.

Refugees, who migrated forcibly due to lack of life safety, are defined by entrepreneurship in conflict zones theory as the most entrepreneurially inclined group among migrant groups. However, as can be seen from these examples above, the psychological problems caused by the Syrian Civil War, which is considered one of the most horrible wars in the history of humanity, and the exclusion they were exposed to when they came to Türkiye, recur in their business lives and prevent Syrian entrepreneurs from reaching their potential.

Not being able to benefit from the support designed for them:

At the end of the interviews, Syrian entrepreneurs were reminded of the support provided by various institutions such as the Turkish government, national and international humanitarian aid organizations, development agencies, NGOs, chambers of commerce, community-based organizations and municipalities over the last five years to help them open their own businesses and increase the capacity of their existing businesses. Then they were asked whether they had benefited from these supports and, if so, how useful they were. Nineteen of the forty-six Syrian SMEs interviewed within the scope of the research stated that they were unaware of these supports, while 11 of the remaining 27 Syrian SMEs stated that these supports were not useful enough. Of these 11 Syrian SMEs who have participated in at least one of the projects carried out to support Syrian entrepreneurs to date, 7 of them stated that they could not use the trainings they received in their daily business lives due to the current capacity of their own businesses. In addition to this 7 Syrian SMEs, who cannot reflect the knowledge they gained to their daily business lives, 3 of them stated that the trainings provided (at least the ones they attended) were not in Arabic, so they had difficulty in following the trainings and therefore they could not see the benefits they expected, and finally 1 of them stated that the projects did not meet their expectations due to the short duration of the projects. In this context, a Syrian entrepreneur producing eco-friendly bags, who has so far participated in three separate projects run by the United Nations, the World Bank and the International Labour Organization, shared his views as follows¹³:

We have participated in three different projects so far and we have actually benefited a lot. For example, in the past, we did not know what to do when there was a situation with the financial advisor, or for example, we were not very familiar with Türkiye's export deposits. Now we know these things very well, for example, as you can see, my Turkish is very good, we can chat with you without silence, these are all the lessons we learned in these projects, but there is such a situation, the trainings remained in the trainings. Especially we still feel inadequate in how to reach to customers or how to expand our already existing customers. For example, they suggest us to use social media more actively, how can we use it? We already have 3 people working here, whether we find waste fabric, make the design, sew the bag or do social media, we already do social media as much as we can. These kinds of things, for example, we

¹⁰ This interview was held in Turkish and translated into English by the author.

¹¹ This interview was held in English.

¹² This interview was held in English.

¹³ This interview was held in Turkish and translated into English by the author.

know what needs to be done, but when it comes to implementation, either the budget is not enough or the staff is not enough.

Kazanoğlu (2022) in her article *Migration and Entrepreneurship: The Impact of Non-Financial Interventions on Syrian Entrepreneurs* attributes the above-mentioned problem to the short duration of the projects. Kazanoğlu states that although a number of projects have been implemented to support Syrian entrepreneurs over the last four to five years, these projects are usually one or two-year projects. Such short-term project prevents the implementing organizations from working one-on-one with entrepreneurs or at least conducting a needs analysis in advance. In the absence of a needs analysis, as in the example above, entrepreneurs participating in the project may not be able to apply the trainings they receive in their daily business lives. Furthermore, three other Syrian entrepreneurs interviewed under the scope of this research mentioned that the trainings they attended were not useful enough on the grounds that they were given in either in English or in Turkish¹⁴:

In one of them, there was a simultaneous interpretation, but the documents were in English, and in the other one, the simultaneous interpretation in the lectures was from Turkish to English, which is ridiculous, I mean, after all, you are giving these trainings to non-Turks. Or at least specify this in the application so we would not participate. Anyway, we participated, but was it very productive, no, it was not.

Finally, a participant stated that the project was very useful only during the project. Its effects did not last after the project ended¹⁵:

I think it was a project of the International Labour Organization, we participated in it two summers ago. A big meeting was organized once a month and a lot of Turkish and a lot of Syrian business owners were participating, it was very good at that time, we met a lot of people, we even traded with some of them, but after the project ended, suddenly the trade stopped.

Twelve years after the war and with the relative certainty that Syrian refugees will not return to Syria, a series of financial and non-financial support programs have been designed to enable them to be active within the Turkish labour market. However, as can be seen from the examples above, there are still Syrian entrepreneurs who are both unaware of these programs and are unable to benefit from them sufficiently. In this context, it is crucial for implementing agencies to conduct a needs analysis before the project and an impact analysis at the end of the project in order to ensure that these programs satisfy their objectives and increase the capacity of Syrian entrepreneurs.

4. Conclusion and recommendations

Following the Syrian Civil War, which is considered as one of the most horrific wars in human history, nearly 35 million Syrians were forced to flee Syria and became refugees. According to the most recent TurkStat data, 3,6 million of these 35 million Syrian refugees live in Türkiye (TurkStat,

2022). While the vast majority of these 3.6 million Syrians in Türkiye are still unemployed for a variety of reasons, 1.6 million of them are in gainful employment. Although the significant majority of this 1.6 million Syrians work as cheap labour in precarious jobs, the number of those who have started their own businesses and entered into the entrepreneurship ecosystem has also reached to a considerable level. Today, the number of Syrian SMEs in Türkiye exceeds 20,000, including the informal and unregistered ones. These enterprises do not only contribute to the integration process of Syrian refugees but also contributes to Turkish economy. However, as discussed in detail above, these businesses have to deal with a number of problems that local businesses do not face. In order to overcome these problems and contribute to the capacity building of Syrian entrepreneurs, this paper offers some recommendations for Syrian entrepreneurs, the Turkish government and civil society organizations.

As discussed in detail above, language barrier is at the top of the problems faced by Syrian SMEs in Türkiye. 41 of the 46 Syrian SMEs interviewed under the scope of this research stated that their inability to speak Turkish had a significant negative impact on their businesses. In this context, national and international non-governmental organizations can focus on Turkish language trainings. In addition, they could also prepare Arabic guides or set up help desks with an Arabic speaking expert. Gaziantep Chamber of Commerce has already formed various help desks in different locations in Gaziantep wherein Syrian SMEs are assisted on Turkish law, Turkish labour market regulations, banking regulations, and export law. This example can be duplicated by other Chambers of Commerce as well.

The second most common problem faced by Syrian SMEs is financial problems. 39 of the 46 Syrian SMEs interviewed within the scope of the research stated that they lacked financial resources. In this context, an organizational model to be developed for Syrian SMEs can reduce the raw material costs of Syrian SMEs. Through this model Syrian SMEs would be able to know the suppliers and get the necessary raw material from those suppliers on reduce prices. In addition, trainings on project writing for national and international funds can be provided for Syrian SMEs, whose access to bank loans are limited. Similarly, a database in Arabic can be created where Syrian SMEs can follow the calls of these funds. In order to prevent cultural exclusion, another major problem faced by Syrian SMEs, national and international civil society organizations can organize fairs where Syrian businesses can meet each other and local businesses and introduce both themselves and their products. Furthermore, a database with Turkish, English and Arabic language options could be created that includes both contact information and product ranges of Syrian businesses. Finally, considering the language barrier of Syrian individuals, the number of Arabic psychologists can be increased so that they can express themselves comfortably. In this way, Syrian individuals can overcome their psychological problems with professional support.

All in all, as shown above both economic integration theory remained insufficient in explaining the Turkish example in

¹⁴ This interview was held in English.

¹⁵ This interview was held in English.

terms of refugee entrepreneurship. While the economic integration theory propounds being active within the labour market to prevent refugees from becoming isolated and marginalized in host countries and to positively affect their interactions with host communities, the findings of this research clearly showed that the Syrian entrepreneurs face significant difficulties not only in doing businesses with Turkish entrepreneurs but also interacting with them. On the other hand, the findings of this research both associates and dissociates with the theory of entrepreneurship in conflict zones. In line with what the theory of entrepreneurship in conflict zones states, the Syrian entrepreneurs in Türkiye have offered new export destinations to Türkiye. Yet, contrary to what theory of entrepreneurship in conflict zones, the psychological problems that Syrian refugees face, did not nourish their careers instead, those problems have drew Syrian entrepreneurs back in the business life.

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Interviews

Interview:	Date:	Place:
Interview 1:	06.03.2022	İstanbul
Interview 2:	06.03.2022	İstanbul
Interview 3:	09.03.2022	İstanbul
Interview 4:	09.03.2022	İstanbul
Interview 5:	09.03.2022	İstanbul
Interview 6:	17.03.2022	İstanbul
Interview 7:	17.03.2022	İstanbul
Interview 8:	17.03.2022	İstanbul
Interview 9:	17.03.2022	İstanbul
Interview 10:	26.05.2022	İstanbul
Interview 11:	26.05.2022	İstanbul
Interview 12:	01.06.2022	İstanbul
Interview 13:	03.06.2022	İstanbul
Interview 14:	03.06.2022	İstanbul
Interview 16:	12.04.2022	Mersin
Interview 17:	12.04.2022	Mersin
Interview 18:	14.04.2022	Mersin
Interview 19:	14.04.2022	Mersin
Interview 20:	03.05.2022	Hatay
Interview 21:	03.05.2022	Hatay
Interview 22:	03.05.2022	Hatay
Interview 23:	04.05.2022	Hatay
Interview 24:	04.05.2022	Hatay
Interview 25:	18.04.2022	Adana
Interview 26:	18.04.2022	Adana
Interview 27:	18.04.2022	Adana
Interview 28:	19.04.2022	Adana
Interview 29:	19.04.2022	Adana
Interview 30:	19.04.2022	Adana
Interview 31:	20.04.2022	Adana
Interview 32:	20.04.2022	Adana
Interview 33:	20.04.2022	Adana
Interview 34:	12.06.2022	Gaziantep
Interview 35:	12.06.2022	Gaziantep
Interview 36:	12.06.2022	Gaziantep
Interview 37:	13.06.2022	Gaziantep
Interview 38:	13.06.2022	Gaziantep
Interview 39:	14.06.2022	Gaziantep
Interview 40:	14.06.2022	Gaziantep
Interview 41:	14.06.2022	Gaziantep
Interview 42:	15.06.2022	Gaziantep
Interview 43:	15.06.2022	Gaziantep
Interview 44:	15.06.2022	Gaziantep
Interview 45:	16.06.2022	Gaziantep
Interview 46:	16.06.2022	Gaziantep