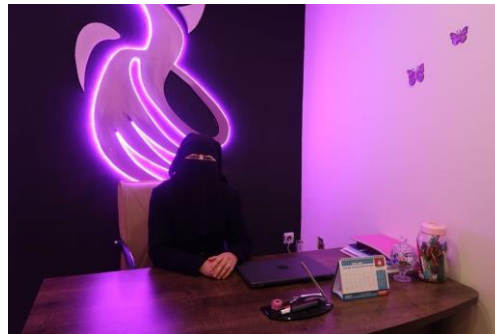


Syrian Refugee Entrepreneurship

Refugee entrepreneurship in Turkey:

*A case study of Syrian refugee entrepreneurs in the formal sector
in Gaziantep, Mersin and Istanbul.*



Master Thesis

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ABSTRACT

The stories of the Syrian refugee entrepreneurs gathered for this study is a testimony of a growing entrepreneurial group in Turkey. Syrian refugee entrepreneurs in Turkey have all fled the circumstances in their country with hopes to build a better life in Turkey. However, due to different reasons they face challenges in their process of engaging in entrepreneurship. This has often led them to enter into the informal sector, however, those who enter the formal sector reach for help through organizations and governmental opportunities if possible as well as through their inner circle.

In order to apprehend how these entrepreneurs carry their activities given the challenges encountered, a case study has been conducted with the aim to investigate: *Which barriers do Syrian refugee entrepreneurs face when conducting business in the Turkish formal sector and how are these overcome? - with a focus in the cities of Istanbul, Mersin and Gaziantep.* In order to answer this research question, two sub-questions have been moulded in order to help uncover the exact barriers encountered by the entrepreneurs. As well as the role and influence of their social network theory in helping them acquiring the resources needed, to overcome these obstacles and pursuing their entrepreneurial activities.

In order to answer the research question, Alrawadieh et al. typology of challenges of refugee entrepreneurship has been applied in order to allocate the barriers appropriately. This was followed by a focus on the socio-cultural challenge dimension of the typology, allowing us to incorporate the social network theory and understand its role and influence regarding the different entrepreneurs in their attempt to overcome the obstacles encountered. The findings and analysis of the data collected reveal that the entrepreneurs encounter different barriers given their sector of activity. Conducting the study in three different cities in Turkey has offered an opportunity to extend our list of barriers. Moreover, this study has incorporated the experience of national and international organizations, allowing the study to gain in legitimacy. When looking into the role and influence of the social network theory on the socio-cultural challenge dimension, this has led us to understand the ways in which entrepreneurs use and modulate their network in order to reach the resources needed.

This study reveals that these well educated Syrian refugee entrepreneurs do indeed encounter barriers in their respective sectors of business. The most common barrier is related to the knowledge of the Turkish language, which has an effect on the entrepreneurs' interaction with the Turkish society and its systems. The analysis revealed that the entrepreneurs make use of their social networks in the form of family, friends, organizations and the Syrian community in general to receive different types of help to run their businesses. Not all barriers could be conquered, nevertheless, through their different networks the entrepreneurs were able to find solutions around their problems.

'Refugees are mothers, fathers, sisters, brothers, children, with the same hopes and ambitions as us—except that a twist of fate has bound their lives to a global refugee crisis on an unprecedented scale.'

— Khaled Hosseini

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! شكرا Teşekkür ederim! Merci ! Tak! Thank you!

ABBREVIATIONS

EIB	European Investment Bank
EBRD	European Bank of Research and Development
EU	European Union
GDP	Gross Domestic Product
INGEV	Human Development Foundation
KOSGEB	Small and Medium Industry Development Organization
LFIP	Law no. 6458 on Foreigners and International Protection
MTSO	Mersin Chamber of Commerce
SIBA	Syrian International Business Association
TEPAV	The Economic Policy Research Foundation of Turkey)
TPR	Temporary Protection Regulation
UNDP	United Nations Development Program
UNHCR	United Nations High Commissioner for Refugees
UN	United Nations
WB	World Bank

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Map of Turkey:



(Source: Worldometer, 2020)

1. Introduction

Syria has been prone to the civil war since 2011. The war has led to Syrian families and individuals having to flee the country to other destinations in the world (EBRD & DI, 2019). One of the biggest host countries that has received the majority of these Syrian citizens is Turkey. According to the United Nations (UN), a refugee is *'someone who has been forced to flee his or her country because of persecution, war, or violence'* (UN Convention relating to the status of Refugees). As of January 30th 2020, the number of Syrian refugees residing in Turkey had reached over 3,5 million individuals (UNHCR, Government of Turkey, 2020). However, many obstacles have been elevated towards these citizens considered temporary residents by the Turkish government, during the stabilization of their life in this new country. Due to this temporary perception, Turkey has yet to present a clarified long term policy of integration for its large refugee population (Makovsky, 2019). This has led to an increase in the informal entrepreneurial activity within the Syrian community (Kaymaz and Kadkoy, 2016). The latest research has mainly focused on the informal sector within or outside refugee camps, leaving a gap in regards to the formal sector. The formal sector is defined by *'activities which have been supervised and taxed by the government'* (BusinessDictionnary). These activities are also included in a country's Gross Domestic Product (GDP), in contrast to the informal sector, which does not include governmental supervision nor tax extractions, making it non includable in a country's GDP (Sociology Group, 2017).

The ratification of the legal framework in October of 2014, granted Syrian refugees certain rights, however, difficulties were still present for Syrian refugees to establish formal businesses. In Turkey the formal entrepreneurial activity has seen an increase following the efforts made by the government in order to make Syrians more integrated (Kaymaz and Kadkoy, 2016). From 2011 to 2015, 7700 work permits were granted to Syrians by the Turkish government, a low number that is explained by the different quotas and geographic limitations imposed by the Turkish government (Kaymaz and Kadkoy, 2016).

Since the beginning of the war, the amount of Syrian registered formal companies in Turkey has reached over 7000 companies, with a capital of \$380m (The Ombudsman Institution, 2018). This flourishing number of formal entrepreneurial activities from Syrian business owners. This has raised our interest regarding the obstacles these businessmen may face

when engaging in such activities as it presents a significance in their future integration and contribution to the Turkish economy.

These businesses are considered as long-term activities resulting in the hope for these Syrian business owners to reach a level of a living stability in the Turkish society. A survey conducted by the UNHCR in March 2019, has revealed that 75.2% of Syrian refugees live in the hopes of being able to return to their home country one day. This shows that the majority of Syrian refugees do not intend to stay in Turkey on the long-term (UNHCR, March 2019).

According to the World Bank (WB), it is important to make a distinction between a refugee and an economic migrant. Economic migrants leave their country of origin to seek for better job opportunities; whereas a refugee flees violence and persecution in order to save their lives (World Bank group, 2019). Refugee entrepreneurship are entrepreneurial activities in which refugees engage in the host country. These activities result from the refugees' necessity to sustain their basic needs (TEPAV & EBRD, 2018) and as a means to receive a short-term residence permit in the host country, which allows them to acquire some stability (Authorities, 2013).

The European Bank for Research and Development's (EBRD) recent report regarding Capacity Building, presents Gaziantep and Mersin as cities with the most important Syrian entrepreneurial formal activities (EBRD & DI, 2019). Firstly, these can be explained with the large amount of Syrian citizens living in these cities. Secondly, in the case of the Turkish city of Gaziantep, as being the closest major Turkish city to the Syrian border. And finally, by the mere presence of institutions helping these entrepreneurs setting up their businesses (ILO, 2017).

According to Alrawadieh and Shneikat (2019), the Syrians' motivations to venture into entrepreneurial activities range from different push and pull factors such a survivability, a desire for independence as well as the availability of resources (Alrawadieh and Shneikat, 2019). Additionally, Syrian entrepreneurs in Turkey have faced different challenges in the process of starting their businesses. These challenges range from integration, given the difficulties to learn the local language, to a limited network circle and often a lack of resources (Alrawadieh and Shneikat, 2019). The obstacles encountered are often due to the

regulations imposed by the Turkish government, the lack of financing resources and in some cases a difficult scale of social network to rely on (Shneikat and Alrawadieh, 2019).

With the different obstacles Syrian refugees encounter in Turkey when wanting to engage in new entrepreneurial activities; this topic will help us bring a better insight into what exactly these obstacles entail and analyze the role of their respective networks when overcoming these challenges. This topic has shown to affect the European Union, since Turkey is considered as the gate to Europe, making it one of international scale. Any relevant information can therefore benefit both the EU in terms of refugees crossing the Turkish border seeking for more stability; Turkey by preventing brain drain of Syrian refugees out of the country (Kaymaz and Kadkoy, 2016) and to ensure an integrated and inclusive future for those planning to stay (Makovsky, 2019).

This research will have a regional focus as well as an individual one, as it targets Syrian refugee entrepreneurs and national and international organizations in different Turkish cities. Moreover, it will allow us to understand the main barriers these entrepreneurs face given the context and how they try to overcome these, given their resources. As Turkey is one of the countries that has received the most Syrian refugees after Lebanon and Jordan (Connor, 2018), one other element would be to find which role international and national organizations have in terms of assisting Syrian refugee entrepreneurs in overcoming the barriers encountered within the formal sector. This topic will allow us to acquire knowledge on the Turkish formal sector as most of the studies encountered to date have focused on the booming businesses in the Turkish informal sector.

The chosen topic of research will contribute to current and future research for its concentration on the Turkish formal sector. Here, it is important to shed light on the presence of Syrian refugee entrepreneurs in the formal sector in Turkey as it can present an advantage to the country. In the light of the issues explained in the above section, this thesis will seek to answer the following research question:

1.1. Research Question

Which barriers do Syrian refugee entrepreneurs face when conducting business in the Turkish formal sector and how are these overcome? - with a focus in the cities of Istanbul, Mersin and Gaziantep.

In order to support and guide the research question, the following sub-questions will be answered:

1. *Which barriers do Syrian refugees entrepreneurs encounter within the Turkish formal sector?*
2. *What is the role of Syrian refugee entrepreneurs' social network in acquiring the necessary help to start and run their business activities in the given cities/context.'*

The objectives of the study are:

To give Syrian entrepreneurs a voice regarding the barriers they face in the process of starting a business in the formal sector.

To explore the different efforts made on an organizational level in the country in order to ease the entrepreneurial starting and ongoing process.

To provide additional data into an area that is still scarce and inspiration for other countries on how to help refugee entrepreneurs thrive in their own societies.

1.2. Scope and Delimitation

The study of refugee entrepreneurship has mainly been investigated in the informal sector in Turkey. The different push and pull factors have shown that most refugees started a business driven by necessity and survival (Fong, et al, 2018).

In this research, it is acknowledged that refugee entrepreneurship within the informal sector may be significantly different than the one researched on this paper and taking place in the formal sector. The thesis is therefore delimited to emphasizing refugee entrepreneurs and

more specifically Syrian refugee entrepreneurs engaging in activities in the Turkish formal sector.

An integral part of the informal Turkish sector is facing rapid development due to the different status positions given to Syrians in Turkey. This results in limited working opportunities and a need to provide for their families, leading them to start different informal entrepreneurial activities (Shneikat and Alrawadieh, 2019). The scope of this research extends itself to three cities, in three different regions; namely Gaziantep, Mersin and Istanbul. As these are among the main cities in the country, the distinction between rural and urban environments will not be necessary.

Due to time and resource limitation, female voices from the entrepreneurial and organizational sides are included, however they are unequally represented in comparison to male voices. Nevertheless, it would have been interesting to include more female voices to the scope of research, as we believe would have added an interesting and valuable dimension to contrast and explore the different barriers these genders encounter in their entrepreneurial journey.

1.3. Why Syrians?

Our interest to base our master thesis around Syrian refugee entrepreneurs in Turkey is owing to the fact that they currently make up the largest group of refugees residing in the country under the temporary protection law. There is a great possibility that the majority of Syrian refugees might remain in Turkey for a long period of time. Finally, the majority of Syrian businesses are small, nevertheless, Syrian refugees open more businesses in Turkey in comparison to other foreign groups (Makovsky, 2019).

To ensure a better understanding of the Syrian situation in Turkey, we will provide a short background into it. In the beginning, Turkish officials denoted Syrian refugees as ‘guests’. However, after the Turkish government opted to take Syrian refugees under its temporary protection in 2011, the terms ‘refugee’ and ‘guest’ were both used when referring to Syrians in Turkey. Turkey’s Temporary Protection Regulation (TPR) was made public in October of 2014. Under the TPR, Syrians have access to health and education, but they need government granted work permits to be able work legitimately. Moreover, Article 11 of the TPR gives

Turkey the possibility to either end the TPR for all Syrians or terminate it on each individual (Makovsky, 2019).

The outcome of the conflict in Syria was unpredictable and therefore various temporary measures were taken to accommodate Syrian refugees in Turkey. Turkish institutions and organizations are continuously making efforts to provide an effective legal and administrative structure, for the greater interest of Syrian refugees and the Turkish society (Ombudsman, 2018). By 2017, only 6.69% of Syrian refugees were residing in the temporary accommodation centers, implying that around 93% were living in urban areas (Ombudsman, 2018). The heavy presence of Syrian refugees, have created conflicts with the locals in terms of employment, that they might take the few jobs that are left; crime, that they might contribute to the rise of crime and terrorism; and public resources, that due to their large amounts, Syrians might threaten the already scarce resources given to the Turkish citizens (Karasapan, 2016). Approx. 32,000 Syrian refugees have been granted work permits, which present many obstacles and they can therefore, easily be taken advantage of for their willingness to work many hours for less pay (Makovsky, 2019). Moreover, this number is quite low in contrast to the amount of Syrian refugees residing in the country (Demir, 2018). As previously mentioned, Syrian refugees open many businesses, as it is seen as a great alternative to become independent and integrate themselves into the Turkish society. During our research we have been able to find a number of organizations that help Syrian entrepreneurs, nevertheless, a great amount of help is needed due to the growing number of Syrian businesses, to prevent the current barriers they face, to arise (Demir, 2018). By establishing businesses in Turkey, Syrian refugees can easily integrate into the society, shifting their temporary status to a permanent one. Their businesses provide employment opportunities for both Syrians and locals (Demir, 2018).

1.4. Justification for the Choice of Cities

1.4.1. Gaziantep

Less than a hundred kilometers north from Aleppo, Syria. Gaziantep is the first big city Syrians reach when crossing the borders to Turkey (Encyclopædia Britannica). Not only has Gaziantep been perceived as a great example of how the welcoming of Syrians has been

done, but also in its rapid adaptation process to the arrival of these citizens. Which resulted in the growth of the city's inhabitants by 30%. Gaziantep is currently hosting 500,000 Syrian refugees (Burgen, 2019). According to the EBRD, amongst the 10,000 companies founded or co-founded by Syrians since 2011, one third are hosted by Gaziantep, Mersin and Hatay (EBRD & DI, 2019). The largest number of companies has been registered in Gaziantep. The city holds many success stories of Syrian refugee entrepreneurs, however, it has also been subject to many tensions as locals claim that Syrians have a better living standard than the Turkish. Tensions that have resulted in a couple of violent episodes (Ozdemir, 2015).

1.4.2. Mersin

Mersin is located on the Mediterranean coast of the southern part of Turkey. Mersin is home to almost a million inhabitants. The city is located in the province of Adana which hosts over 170,000 registered Syrian refugees (The Ombudsman Institution, 2018). According to the EBRD, Mersin is the second most important city as it hosts the most companies founded or co-founded by Syrians since 2011. This has also been reflected with the attention the city has gotten from numerous institutions, such as: the United Nations Development Programme (UNDP), the World Bank (WB), the European Investment Bank (EIB), and others, working with the Mersin Chamber of Commerce and Industry (MTSO), in the area of formal entrepreneurship. Mersin is an important city in the Turkish economy hub as it holds the country's largest seaport (Encyclopædia Britannica). The choice of this city has mainly been due to its second position regarding the number of Syrian refugee entrepreneurship activity right after Gaziantep.

1.4.3. Istanbul

Previously known as Byzantium and Constantinople, Istanbul is the most populated city of Turkey (Ehrlich, 2019). Moreover, the city of Istanbul also represents the country's economic, cultural and historic center (Wikipedia). Being the largest city, it is also home to over 560,000 Syrian refugees (Kirişci et al, 2018). Istanbul is a transcontinental city in Eurasia. The city is also known as the gate to Europe, a term often encountered in refugee specialized academia. This closeness to Europe makes it attractive to refugees having fled

their home country and seeking for a more stable life rather than the one offered by their countries. In the first half of 2018, the city ranked first with over 50% of new established businesses with Syrian owners (Building Markets, 2018). A period where Istanbul has shown to have a dynamic that is favorable to Syrian entrepreneurs including refugee entrepreneurs.

Taking these cities into our case study, will help us determine the main barriers faced by these Syrian entrepreneurs.

1.5. Thesis Outline

Our research question will be answered throughout this paper through five parts. First, we will in our literature review present our theoretical framework starting by looking into the definitions of the term of entrepreneurship and laying out the five approaches to entrepreneurship. Moreover, we will address refugee entrepreneurship whilst distinguishing the differences between a refugee and an immigrant. Furthermore, we will address Alrawadiehs typology of challenges of refugee entrepreneurship. Finally, we will touch upon the social network theory and later look into its implication amongst ethnic minorities. Next, we will introduce our methodology with the choice of pragmatism as our scientific approach and a abductive single case study. Our choice of data collection which included semi structured interviews, followed by an explanation of our data coding process. Additionally, we will present our findings. Fourthly, we will introduce our data analysis, as well as discuss our theoretical framework and the use of the data including its validity and reliability. Finally, we will outlay a conclusion, answering our research question above and suggesting further research possibilities.

2. Literature Review

This next chapter is dedicated to the literature framing our paper about the debate of refugee entrepreneurship, the barriers encountered by them and the role of their social network. It will include relevant theories, implications and developments possible, following a traditional literature review (Easterby et al., 2015). Four key concepts will be outlined; entrepreneurship, refugee entrepreneurship, Alrawadieh et al. (2018) typology of challenges

of refugee entrepreneurship and social network theory, which are followed by sub-categories and are to be reviewed in a structure sequence.

2.1 Entrepreneurship

2.1.1 Definitions

As an extensive concept the definition of entrepreneurship has various definitions. According to Investopedia *'An entrepreneur is an individual who creates a new business, bearing most of the risks and enjoying most of the rewards'* (Hayes, 2020). During our secondary research we have stumbled upon different types of entrepreneurs that generally fit into this category. An alternative type of entrepreneurs are ethnic entrepreneurs, this form of entrepreneurship is defined as *'... a set of connections and regular patterns of interaction among people sharing common national background or migration experiences'* (Volery, 2007). Ethnic groups are described and describe themselves as a specific group within a given society that share commonalities when it comes to their origin, culture and doings (Ibid). Another term used for ethnic is *'... 'immigrant entrepreneur', which in turn includes the individuals who have actually immigrated over the past few decades. This definition excludes, however, members of ethnic minority groups who have been living in the country for several centuries'* (Ibid). Lastly, we encountered refugee economies which is *'... ' – broadly defined as 'the resource allocation systems relating to a displaced population '.'* (Betts et al., 2014). This concept provides a view from the refugees themselves. Therefore, we choose to denominate Syrians in this paper as Syrian refugee entrepreneurs since their entrepreneurial activities entail a combination of the above mentioned definitions. It is important to be able to distinguish between the difference outlayed in these definitions as firstly, given that this area is not very broad, it allows the decrease of confusion and pinpoints the specific group of research interest. Moreover, these definitions indirectly outlay barriers these entrepreneurs face by for example indicating the differences in their documentation possessions.

2.1.2 The Entrepreneur

Steyaer and Hjorth (2003), present the term as being multiple. They speak of many 'entrepreneurs' when looking at the terms of focus, definition scope and paradigms. There are different approaches to entrepreneurship, these approaches help us understand the different actions taken when starting an activity; namely, the economic approach, the entrepreneurial personality aiming to identify traits that are common to entrepreneurs, the socio-behavioral approach which examines factors that influence entrepreneurship, the institutional approach which probes the influence if institutional factors on entrepreneurship (Langevang, 2019). And finally, the business model approach which aims to clarify the business activities and how they conduct them in order to generate value through its nine blocks. The entrepreneurship section is essential as it presents several elements that can help in understanding the barriers encountered from Syrian refugee entrepreneurs. Moreover, given the lack of research conducted in this specific area, it might complement this research area as it is specific to a geographical region.

2.1.2.1 The Economic Approach

According to Kirzner, the entrepreneur is someone who is '*alert to profitable opportunities for exchange*' (Deakins and Freel, 2009). The Kirznerian entrepreneur has the ability to act as an intermediary between the suppliers and the customers. This approach highlights the fact that resources are not a necessity in order to generate profit as they arise from the intermediary function. However, knowledge remains a main element in the generation of profit. Imperfect knowledge is key in this situation as it allows the possibilities for profitable exchange. Moreover, when the entrepreneur disposes of knowledge, and is in a situation where he or she has access to information, this unpossessed knowledge by others allows him or her to take advantage of further profitable opportunities.

While the Kirznerian entrepreneur focuses on the opportunities, Schumpeter presents the entrepreneur under the innovator angle (Ibid). This angle focuses on the different changes the entrepreneur is able to bring through different tools such as the introduction of technology in terms of processes or products. While Schumpeter argues that only certain individuals possess the ability to be entrepreneurs and 'bring extraordinary events', Kirzner argues that any individual possesses the potential to be an entrepreneur. Nevertheless, he

also highlights that the entrepreneur runs the business with set production constraints. The Schumpetarian entrepreneur has the ability to replace his technological possibilities, thanks to innovative activities. He is also able to modify convention which results in a shifting in the production constraints. The Schumpetarian entrepreneur develops new technology, whereas the Kirznerian entrepreneur takes advantage of opportunities which arise out of new technology.

Shackle's entrepreneur is presented as a creative, original and an imaginative individual (Ibid). As Kirzner's entrepreneur perceives opportunities, Shackle's entrepreneur is in a position where he imagines his opportunities. He argues that individuals are potentially equipped with this creative ability that is further exercised in choice making (Ibid). It is necessary for Shackle's entrepreneurs' view to understand the role of an uncertain and imperfect information in the process. Being in a position of uncertainty may allow the rise of opportunities for entrepreneurs to imagine new ways of making profit. The imaginative process is necessary in order to allow the identification of opportunities as well as their potential. A potential that is determined given the available resources and which further on can lead to the act of entrepreneurship (Ibid). Shackle's entrepreneurial creativity is an essential element in the process. However, the way the process occurs, and the factors affecting it are areas that are still lacking explorative studies. According to Schackle, numerous factors play a role in the entrepreneurs creative ability, including '*personal background, education and attitudes*' (Shackle in Deakins and Freel, 2009). Moreover, the combination of these factors might affect the scope to which the entrepreneur is able to recognize the opportunity to later exploit it (Ibid). Only lately have other factors such as employment and learning begun to be recognized as important influential factors in one's entrepreneurial journey (Ibid).

2.1.2.2 The Entrepreneurial Personality

The entrepreneurial personality is an approach to entrepreneurship where an individual's success is related to the individual's possession of certain personality 'traits' or characteristics (Deakins and Freel, 2009). This approach allows us to argue that the number of entrepreneurs is limited to the ones possessing the required characteristics marking them out as different having particular insights that are not possessed by others (Ibid).

McClelland's studies focus on the '*identification of the historical role model influence of prominent leaders on subsequent generations*' (McClelland in Deakins and Freel, 2009), allowing him to draw key competencies present within successful entrepreneurs (Ibid).

Several authors have covered the approach of the entrepreneurship personality in the literature and have identified key characteristics that are necessary to any entrepreneur, namely; '*McClellands need for achievement, calculated risk taker, high internal locus of control, creativity, innovative, need for autonomy, ambiguity tolerance, vision, self-efficacy*' (McClelland in Deakins and Freel, 2009). Additional academics share the same opinion as McClelland – that is the key characteristic being achievement motivation or a high need for achievement, which can be described as the wish to thrive in order to achieve a goal, given a set of standards established (Deakins and Freel, 2009). Meredith et al. (in Deakins and Freel, 2009) mention core traits that are connected to this type of entrepreneur. These traits include self-confidence, a risk-taking activity, flexibility, the need for achievement, and a strong desire to be independent. This is however criticized as some authors argue that the search for significant traits in these individuals is inappropriate as it participates to the ignorance of environmental factors which may represent a more important significance than personality (Deakins and Freel, 2009). The environmental factors also comprise an essential static approach to the process of entrepreneurship as it ignores the role of learning, preparation and the occurrence of beneficial luck in the process. The internal locus control here is important as it covers the various aspects mentioned above, but more importantly regarding the environmental factors. It portrays the entrepreneur as an individual who likes to be in charge of their environment and of their own destiny which can affect the serendipity element (Ibid).

Kets de Vries (in Deakins and Freel, 2009) mentions the deviant personality which is associated with the third approach of the entrepreneur. The deviant personality is related to individuals who hardly fit in with their existing employment. Thus, they develop more flexibility and manage to create more opportunities. In other words, individuals who are out of place in a large firm. This non-conformist behavior brings about a desire to start their own businesses rather than trying to operate within the regulations of a large firm (Deakins and Freel, 2009). Nonetheless, these approaches can represent a number of problems in terms of the influence to these entrepreneurial activities, for example, environmental elements such

as the infrastructure quality provided. These might remain ignored or elements such as ‘gender, age, social class, education’ which are elements that can carry an effect on an individual's behavior in engaging in an entrepreneurial activity (Ibid).

2.1.2.3 The Socio-Behavioral Approach

The socio-behavioral approach to entrepreneurship recognizes the importance of some of the previously mentioned factors. However, it sets more weight on the environment and the influence culture has on the individuals (Deakins and Freel, 2009).

Deakins and Freel (2009) argue that society's culture has a greater influence on the extent to which the individuals are able to successfully pursue their entrepreneurship activity(ies). Culture is a factor that in the pursuit of entrepreneurship can bring both success and failure. Timmons (in Deakins and Freel, 2009) argues that having to deal with failure is an important element in the process. However, its tolerance depends on the culture which the individual finds himself in. Entrepreneurs consider failure as a valuable learning experience in the entrepreneurial process, making the culture and environment crucial in order to tolerate failure. Entrepreneurs often consider failure as an element allowing them to learn from it and to re-start by applying the lesson learned and build a successful business (Timmons in Deakins and Freel, 2009). As mentioned above, the entrepreneurship journey involves a learning process, with failures that become lessons one learns from. This also strengthens the capability to recognize a problem before it takes place and give a good reactivity time in order to deal with the problem and ensure it will not occur again (Deakins and Freel, 2009). It has been shown that entrepreneurial participation is closely linked to the influence of the environment. The participation rates vary according to the regions, where gender has shown to differ accordingly. Regarding regions, it is only natural and given their dynamism that some regions are favored to others due to their prosperous economic development. Hence, an environment favoring the establishment of successful businesses and entrepreneurs. Nevertheless, whether these favored regions are due to specific characteristics found within the individuals in the population, or environmental factors. This enables entrepreneurs to maximize the exploitation of their opportunities, is to date an open topic of conversation (Deakins and Freel, 2009). Following the entrepreneurial participation rates given the regions is ‘*the existence of latent entrepreneurial talent*’ (Timmons in Deakins and Freel,

2009). This entails the questioning of a fairer gender balance in the success rates of entrepreneurs. Finally, it is argued that a successful entrepreneurship development can be linked to the role of networks. Social capital is a concept taking part in the network umbrella. A paper published in 2002 by the Cabinet Office on 'Social Capital: Performance and Innovation Unit' (in Deakins and Freel, 2009) defines social capital as '*consisting of the networks, norms, relationships, values and informal sanctions that shape the quantity and co-operative quality of a society's social interactions*' (2002). In this type of approach to entrepreneurship, social capital may allow an explanation to the different participation rates in entrepreneurship between the different genders, groups in society and regions. Taking a conceptual point of view, social capital refers to the decision-making aptitude entrepreneurs possess given the resources resulting from their social network or social exchange (Emerson, 1972 in Deakins and Freel, 2009). Social network becomes an umbrella term covering numerous complementary and sometimes even competing relationships between entrepreneurs and their family, friends, their community as well as local business clubs and forums (Ibid). Emerson (1972 in Deakins and Freel, 2009) mentions that the role of social capital can be indicated following the attention given by the actors to its role in ethnic minority businesses. He argues that these businesses may represent a strong social capital due to the ties built with their respective families as well as their local ethnic communities (Ibid). This is mainly due to cultural factors leading to a high value distributed to their families and the community they live in. Moreover, exclusion among these groups in the host society increases the strength of ties in the community (Emerson, 1972 in Deakins and Freel, 2009). According to Simon and Hitt (2003 in Deakins and Freel, 2009), social capital is considered an important resource in the resource-based view of the firm. Here, the entrepreneurial and competitive advantage derives from the amount of advantages resulting from these resources. Social capital is therefore a key element in the gain of competitive advantages which can bypass certain barriers (Simon and Hitt, 2003 in Deakins and Freel, 2009). It is discussed whether social capital acts as a bond or bridge for the entrepreneurs. For instance, some authors argue that bonding social capital focuses on the tie strengthening whereas bridging social capital concentrates on the strengthening of relationships and network across different groups which disregards social classes and ethnic groups (Deakins and Freel, 2009). The level of trust remains here an important variable as the nature of

successful networks depend on it, which on a bigger perspective depends itself on the nature of the business environment, the culture and the regulations. Making the weak ties as important to the strong ones. Several academics estimate the role of social capital in entrepreneurship as remaining a complex one (Deakins and Freel, 2009). One presenting both advantages and barriers on the development cycle of a startup. Finally, a strong social capital does provide benefits in resource assessment in terms of finances or advice. However, it can also be restrictive, for example in terms of the advice given and its limit to the entrepreneur (Deakins and Freel, 2009).

2.1.2.4 The Business Model Approach

The business model approach to entrepreneurship allows an understanding of the process and content of doing business (Kopp, 2019). Kopp defines the business model as a company's plan for generating profit (2019). The business model approach focuses on the way value is created and delivered through nine blocks (Osterwalder et al., 2011); The key partners block allows the identification of key partners and suppliers, the resources they are acquiring from them as well as the key activities the partners perform. The key activities block allows the identification of key activities required by the business' value proposition. Here the focus is done on the current distribution channels, the relationships established with the customers and the revenue streams. This is followed by the key resources block where one identifies specific key resources required by the value propositions. The resources are generally intellectual, human and financial. The next block focuses on the value propositions wanted to be delivered. Here, the focus is set on different characteristics such as newness, performance, cost/risk reduction, and accessibility to identify the needs being satisfied as well as the problems they are contributing in its solving. This is followed by the future customer relationships and its maintenance. The current established ones. How they integrate with the rest of the business model as well as the costs that follow. The channels block refers to the ways the customers want to be reached. It takes into consideration the way customers are reached, their efficiency in terms of time and costs, and how to integrate them with the customers routine. The customer segments focus on the identification of the most important customers and ways the business is creating value. The cost structure block helps to draw a bigger picture of the business by designating whether it is cost or value driven through

different sample characteristics such as the fixed and variable costs or the economies of scale and scope. Finally, the revenue stream block focuses on the value the customers might be willing to pay in comparison with the current amount they pay for the product and what they consider to be a fair price (Osterwalder et al., 2011). In addition, the author highlights the importance of the identification of products or services the business will sell, followed by an anticipation of potential expenses (Kopp, 2019). A main strength to this approach is how it allows the activity to carry on given a poor availability of the resources in certain situations. However, on the other hand, it does not address institutions in its planning as the role of informal institutions in this situation remains minor. One could argue that the business model approach is not of importance given the topic of research chosen. Nonetheless, the nine blocks the business model is composed of are elements that if not managed properly can immediately present a barrier. From a more business aspect with the finding of a business partner to as simple as keeping a healthy relationship with the customers and finally building strong key resources, this model remains essential.

2.1.2.5 The Institutional Approach

The business model approach has shown not to take into consideration the impact of institutional approach on the entrepreneur's decisions. Kopp (2019) argues that informal institutions do help in building a strong business model. This is due to the several factors that have to be taken into consideration in order to allow the construction of strong ties and allow the business to grow further. The institutional approach remains one of the popular approaches as it explores the influence of institutional factors on entrepreneurship. According to Douglas (1990, in North 1990) institutions are '*the humanly devised constraints that shape human interaction*', while North (1990) defines institutions as '*the rule of the game in a society, or more formally, the humanly devised constraints that shape human interaction*' (Friel, 2017). In his paper, North underlines the distinction between institutions and organizations. The author explains that both remain components of the structural framework where they both support human interaction but remain different entities. In his perspective, institutions can be considered as the rules of the game being played, while organizations are considered the players of the game (1990). The purpose of institutions here and the rules they impose are to define the way the game is sought to be

played. Institutions are entities providing guidance and that draw limits regarding norms. They are divided into formal and informal ones. The informal institutions are shaped by socially shared rules and norms (North, 1990). These are usually unwritten yet known and followed by all the individuals on a daily basis (Ibid). Formal institutions are shaped by laws, rules and regulations and are usually enforced by official authorities (Ibid). According to Scott (2007), institutions are divided into three ‘branches’; namely, the cognitive, regulatory and normative institutions. The author argues that cognitive institutions refer to the ‘environment understanding’ by the different actors. This ‘environment understanding’ takes shape through *‘the interactions and include the subjective interpretations and social construction of the individual and collective actors’* (Scott, 2007 in Friel, 2017). Furthermore, Scott (2007) points out the regulatory institutions which are *‘the rules of the game which consists of written and unwritten rules’*, and the normative institutions which consists of the different norms and values shaping the choices made by entrepreneurs. Normative institutions emphasize how the matters ought to be done and assist in attaining these matters in a legitimate way (Scott, 2007).

Schmidt (2010) enumerates four types of institutional approaches; namely, the rational choice, the historical institutionalism, the sociological institutionalism and the discursive institutionalism. The rational choice institutionalism assumes that there are fixed preferences to the actors to whom they act rationally towards to allow a maximization of their preferences. Here, institutions are only able to influence the actors by encouraging actions and the reduction of uncertainties. However, the use of this approach implies that actors have an understanding of the effects of the institutions they develop and often rely *‘on functionalist explanations for the existence of institutions’* (Schmidt, 2010 in Friel, 2017). The historical institutionalism is formed of institutions as being sets of regularized practices. These focus on their gradual development allowing a comparison of institutions across countries. The sociological institutionalism investigates how the actors proceed along these rules and norms implying that the sources of interest for these subjects remain identities and culture. Sociological institutionalism highlights how these shape actors and not the other way around. Finally, Schmidt (2010) ventures into discursive institutionalism which investigates the ways actors ideas are generated and legitimized through the logic of communication. The generation of ideas is done with a focus on the interactive process. In

this circumstance, *‘institutions provide the framework for discourse by defining the range of ideas that are more or less acceptable in discursive interactions’* (Schmidt, 2010 in Friel, 2017). To the author, it is essential to keep in mind that the types of institutionalism mentioned above are considered complementary to each other, rather than independent ones explaining the similar phenomena (Schmidt, 2010). These institutional approaches are here of importance as they present the institutions perspective into how to tackle certain issues to be solved. Additionally, it reflects different levels into which barriers can be encountered and that can be directly linked to the 4 main challenges that refugee entrepreneurs encounter and identified by Alrawadieh et al. (2018) later in this chapter.

The institutional approach to entrepreneurship embodies the institutional theory framework, which accounts for the different factors that influence entrepreneurial activities. The stream of research in the institutional setting has looked into the ways entrepreneurs are constrained and enabled by formal institutions. Institutions provide guidance and allow for routines to develop and reduce certain uncertainties in social interaction. Institutions also define what is appropriate and therefore render other actions unacceptable or even beyond consideration. An important aspect here given the context focusing on the formal sector. However, institutions also present certain voids. Khanna and Palepu (1997) argue that there are several ‘institutional voids’ in emerging markets in terms of product, capital and labor market. Their article focuses on formal institutions and overlooks *‘the possible roles the informal institutions might play in facilitating the operation of the market’* (Khanna and Palepu, 1997 in Friel, 2017). For them, the lack of reliable business press and the absence of regulations causes firms to rely on their respective financial resources. The shortfall of reliable sources of information results in firms with a high reputation to gain more clients than their competitors. Besides, the absence of adequate schools and training institutes requires firms to invest in training programs for their very own employees (Khanna and Palepu, 1997). As some firms in emerging markets possess the capabilities in order to fill these voids and remain successful, others have to vertically integrate activities that can usually be acquired on the market, a tendency that results from the lack of institutions supporting the market (Ibid).

2.2 Refugee Entrepreneurship

Hanson (2009) defines the concept of entrepreneurship as a person who *‘owns a business, is able to assume the risks associated with ownership, and who additionally deals with the uncertainties of coordinating resources, as well as being in charge of the day-to-day management of the business’*. As the refugee is considered to be a person having left his or her home country due to specific circumstances such as war (World Bank group, 2019). According to the World Bank (WB), it is important to make a distinction between a refugee and an economic migrant. Economic migrants leave their country of origin to seek for better job opportunities; whereas a refugee flees violence and persecution in order to save their lives (Ibid). In his literature, Waldinger focuses on the term ‘ethnic entrepreneurship’ that he defines as *‘a set of connections and regular patterns of interaction among people sharing common national background or migration experiences’* (1990). However, according to Berns (2017), immigrant entrepreneurship does include refugee entrepreneurship but is not limited to it. Meanwhile, the UNHCR (1951) considers refugee entrepreneurship as involving refugees that start a business and who become entrepreneurs in the hosting countries.

2.2.1 Refugee versus Immigrant

Over the years, there has been some research on the employment status of refugees, but in general interest in regards to self-employed refugees (Wauters et al., 2008). According to Wauters & Lambrecht there are 6 differences between refugees and immigrants that can have repercussions when they open and run their businesses:

1. Refugees flee their countries individually and as such, in comparison to immigrants, their social networks are smaller (Wauters et al., 2008);
2. Due to persecution refugees do not have the possibility to return to their country of origin to obtain any form of capital to invest on the business (Wauters et al., 2008);
3. While still in their country of origin and during their escape, refugees may develop *‘...psychological problems which hamper self-reliance and self-employment’* (Wauters et al., 2008);

4. Due to unforeseeable circumstances caused by the conflicts in the country of origin, refugees may not know where to flee to and therefore come unprepared to the host country (Ibid);

5. Unexpected flight results in refugees not being able to carry '*...financial capital and certificates of education*' (Wauters et al., 2008);

6. In general, regardless of their qualifications, refugees are unequipped for paid labor, leaving refugees that had valuable qualifications in their country of origin in the same situation as others with less qualifications (Ibid).

In other words, immigrants hold some advantages in comparison to refugees when they enter the host country. In other words, many studies have concentrated on immigrants in '*...the context of migrant/ethnic entrepreneurship*' (Demir, 2018). In other words, refugee entrepreneurs can face more barriers in comparison to immigrant entrepreneurs. As a result, this paper is specifically focused on refugee entrepreneurs and not immigrant entrepreneurs (Demir, 2018).

2.2.2. Barriers

In general, ethnic minorities opt for self-employment due to the fact that they are more likely to face labor discrimination in the host country. Self-employment is also regarded as a way into employment and economic prosperity (Alrawadieh et al., 2018). Levie (2018) states that refugees are less open to take risks, since they may not possess enough resources and knowledge of the host country (Ibid). Moreover, it is supported that refugee entrepreneurs face more barriers in comparison to other immigrants (Ibid).

2.3. Alrawadieh's Typology of Challenges of Refugee Entrepreneurship

In their study on the challenges refugee entrepreneurs face in Turkey, Alrawadieh et al. (2018) identified 4 main challenges that the Syrian refugee entrepreneurs they interviewed encountered. These include:

1) *Legislative and administrative challenges* are described as the difficulties refugee entrepreneurs could face in their interaction with the government and its associated bodies.

Alrawadieh et al. (2018) mentions that the challenges can be related to unclear laws, limited mobility freedom as well as unclear legal statuses.

2) *Market-related issues* include possible prejudice from stakeholders and other factors that come due to the unfamiliarity with the local business culture and market environment.

3) *Financial challenges* encompass the limitations that are encountered by entrepreneurs to retrieve financial resources. Moreover, it also incorporates high tax rates, restrictions on the movement of capital and stern approaches that are taken by banks.

4) *Socio- cultural include challenges* that refugee entrepreneurs encounter when they come in contact with the host countries culture and social structures, it can entail '*...language barrier, racism and discrimination, harassment from locals, alienation, and social insecurity...*' (Alrawadieh et al., 2018).

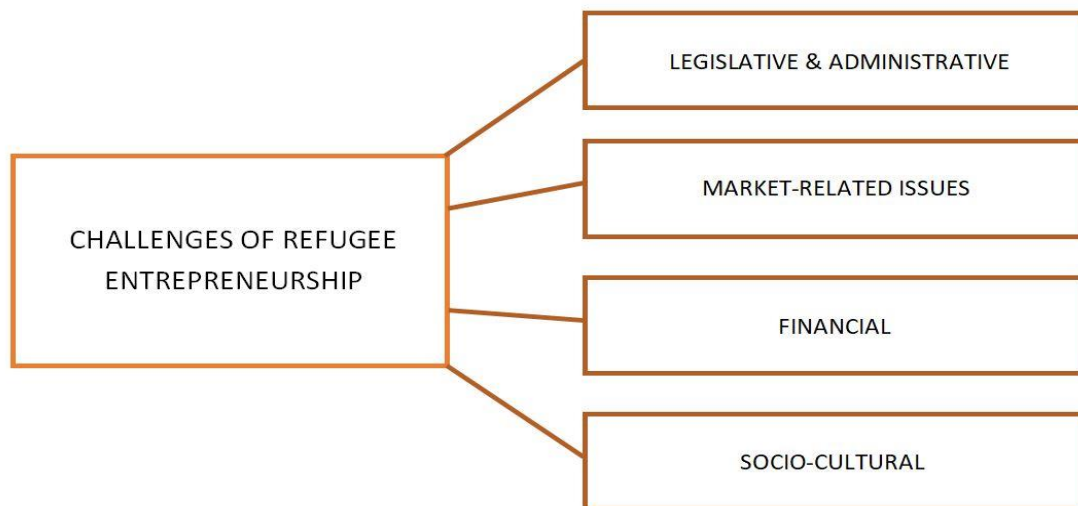


Figure 1: Typology of Challenges of Refugee Entrepreneurship (Alrawadieh et al., 2018)

Due to the fact that refugees are forced to leave their home countries, it is empirical to identify and comprehend the challenges these refugee entrepreneurs encounter. In doing so, local governments can easily step in with solutions that can not only accelerate the integration of refugee entrepreneurs but can also provide economic advantages to the country. This study further suggests that increasing entrepreneurship possibilities among refugees can be more advantageous in terms of integration than simply providing aid to refugee camps (Alrawadieh et al., 2018). Our structure's core is taken from Alrawadieh et al. (2018) 4 main challenges that refugee entrepreneurs face. This structure will allow us to link a relevant theory we present in the literature review to our data.

A report on the barriers that ethnic minorities face in Scotland, presents ten areas of barriers for ethnic minority entrepreneurs, which include: 1) financial management skills; 2) investment activity and sources; 3) industry/ sectors ethnic minorities participate in; 4) awareness of support programs; 5) trust in the support system; 6) integration within the culture of the wider Scottish entrepreneurial ecosystem; 7) role models; 8) networking and cohesiveness amongst ethnic groups; 9) complex support system; and 10) nature of the support given (Mwaura et al., 2018). The report also presents a suggestion on how their barriers can be addressed; the suggestion is named 'STEPS' where the following factors are identified:

1. Situation: in this field it is proposed that the given barriers should be introduced.
2. Target: what is the desired situation for entrepreneurs.
3. Encumbrances: which factors could prevent this target to be achieved.
4. Proposal: plan on how these barriers should be tackled.
5. Stakeholders: which actors should be included in the proposed plan (Mwaura, et al., 2018).

This proposal is straightforward and provides a way in which the problem and possible solutions can be identified to assist ethnic minority entrepreneurs.

2.4. Social Network Theory

In this section the social network theory will be introduced with relevant sub-categories.

Kadushin 2004 defines the social network theory as a social science idea, which explores the links and relations within social structures (Jaafar et al., 2009). The social network theory was developed by the end of the 19th century as a way to uncover what linked individuals in their groups or communities. According to Brass (1992), social network '*...is a generic way a set of nodes or actors are connected by a set of social relationships, ties, or a specified type of ties.*' (Jaafar et al., 2009). Brass further explains that the word 'network' is often used to describe the construction of the linkages that exist between actors in social systems (Ibid). Kadushin (2004) explains that these actors can be organizations, individuals, industries or nation states. The connections among these actors can be established from a conversation, affection, friendship, family ties, economical transactions, knowledge exchange or any other action that creates the foundation of a relationship (Ibid). In general, Birley (1985) clarifies that entrepreneurs have to create valuable relationships with external actors that are open to share important information, technology and finance. This research arrived at the conclusion that entrepreneurs made use of the informal business and personal networks of which they were a part of, to create new ventures (Ibid). In the initial process of opening a new and small business, the contacts from an entrepreneurs social network is a necessity for the same to be able to conquer challenges, that he or she may encounter when acquiring suppliers and a clientele (Ibid). Moreover, network relationships are plans that center on establishing and continuously keeping the relationships of entrepreneurs and the networks they belong to strong (Ibid). The study by Ensign and Robinson (2011) on immigrant entrepreneurs, indicates that ethnic connections and social networks hold an important role when it comes to the entrepreneur's choice to open a business. When these social networks are not present the entrepreneur can encounter difficulties when it comes to recognize and take advantage of opportunities, undoubtedly a social network that is not strong enough makes entrepreneurship more challenging (Ensign et al., 2011; Berns, 2017).

There are two distinctions when it comes to refugees and other immigrants in regards to their access to social networks. Firstly, in general, refugees leave behind their social network in their home countries as they are prone to leave to a host country more abruptly. On the other hand, immigrants are more likely to have a more established social network, due to the fact that they are usually able to leave with their families. Secondly, it is in general more

challenging for refugees to go back to their home country to obtain '*...funds, capital or labor due to the risk of persecution (their initial reason for fleeing), ...*' (Berns, 2017). This is not often the case for economic immigrants as they have the possibility to return back to their home country to obtain resources and reconnect with their local social networks (Ibid). According to an analysis by Greve & Salaff, social networks are relationships between entrepreneurs and individuals that can bestow certain resources so that the entrepreneur's ideas may be put into practice. The resources provided by the given social networks can be in the form of support, knowledge or entry to distribution channels. Moreover, entrepreneurs are connected with individuals and organizations which amplify the amount of resources the entrepreneur can receive (Greve et al., 2003). However, Greve et al. (2003) argue that these social networks are not permanent, they are triggered depending on the entrepreneurs needs. Depending on these needs, entrepreneurs can include close or distant ties when it comes to their business decisions. For instance, the entrepreneur's family can have an important role during the process and creation of their firm (Ibid). During this time, entrepreneurs need '*...information, capital, skills and labor to start their business activities.*' (Greve et al., 2003). Some entrepreneurs might already have some of the mentioned requirements, however, they can supplement what can be missing through their network. In this scenario, the interactions that result into success are the entrepreneur's social capital, which is an important element of an entrepreneur's network (Ibid). Furthermore, Greve et al. (2003) add that networks have three beneficial elements such as:

1. *Size*: Over time, entrepreneurs can grow their networks to acquire important information and other types of resources from individuals that possess the needed knowledge (Ibid).

2. *Positioning*: Entrepreneurs place themselves in a given social network to facilitate their access to these individuals and as a result meet their needs (Ibid).

3. *Relationship structure*: The social contacts that the entrepreneur has access to may be of kin or simply interconnected through other relationships or interactions. An entrepreneur can be in a single stranded relationship, where individuals conduct a single task for the entrepreneur and are only linked through a single kind of relationship. Whereas in Multiplex

ties they '*...have several layers of different content or types of relationships...*'. (Greve et al., 2003). In other words, within these relationships, the individuals perform different roles within the groups that provide support for the given entrepreneur. According to the authors, researchers are attentive to the input these multiple ties may provide to entrepreneurship (Ibid).

A study by Elfring and Hulsink complements that indeed social networks are contemplated to provide entrepreneurs access to '*...power, information, knowledge and capital,...*' (Bizri, 2017), as well as access to additional networks, which can result in well-established business connections and an increase in commercial activities. This point of view is supported by a research which highlights how significant networks and its processes can be for the success of a new business enterprise (Ibid).

2.4.1. Social Networks and Ethnic Minorities

The Social network notion has reinforced the debate on ethnic minority businesses being established in a structure which includes the family and the community. According to Ram (1994), these networks are considered essential for the development and '*...'competitive advantage' of ethnic business.*' (Mohamed et al., 2019). The interest on ethnic minority entrepreneurship has increased over the years (Ibid).

Minority owned ventures mirror the limitations and opportunities that take place in a given society, however, they may not be able to compete in the market, as they generally do not possess the needed managerial and technical experiences to do so (Ibid). Basu & Altinay (2002) explain that in general, ethnic minorities can more often lean into self-employment activities compared to their peers (in Mohamed et al., 2019). Additionally, according to Adler & Kwon (2002) the beginning of a business as well as the successful continuance of the same is set by the advantages that can be reaped by being a member of a certain ethnic group that provides associated networks. Nijkamp et al. (2011) mention that the '*...success of ethnic entrepreneurship includes social bonds blessed by a cultural network that generates flexible methods to attract personal, capital...*' (Ibid) as well as the possibility to provide products or services that are directly related to a specific culture (Ibid). On the other hand, the research conducted by Köllinger & Minniti (2006) showed in comparison to natives, that migrants were more probable to show interest in starting a business venture.

Nevertheless, they had a higher chance of failing in the start up process. Whereas the minority enterprises that had a well-established relationship with the local community did well (Mohamed et al., 2019). In addition, another study concluded that social networks help entrepreneurs achieve long-term competitiveness through their acquaintances and resources which in turn result in competitiveness (Ibid).

Many studies have discussed the difficulties and problems related to ethnicity and entrepreneurship, showing that minority entrepreneurs faced more struggles when they did not have a social network in the community in which they were located (Mohamed & Dissanayake, 2019). In addition, ethnic entrepreneurs do not only tackle the barriers that the natives also encounter, they also face challenges due to their individual conditions and cultural background which include '*...lack of confidence, personal problems, lack of skills, start-up logistics difficulties, financial needs and time constraints, and lack of access to information*' (Mohamed et al., 2019). To supplement this, Davidson & Honig (2003) pinpointed the factors which can influence an ethnic entrepreneur's choice to start a business venture, among them include the fiscal environment, labor market regulations and administrative complexities (in Mohamed et al., 2019). According to Bates (2011) finance is one of the main barriers that ethnic entrepreneurs encounter. Furthermore, researches have shown that minority entrepreneurs can encounter some difficulties in formal business environments (Ibid). Wauters & Lambrecht (2008) state that refugee entrepreneurs which are not part of a relevant network may face extensive challenges. In other words, the absence of this relevant network may result in the refugee entrepreneur receiving either small amounts of information or incorrect information (Ibid). Due to the unfamiliarity that refugee entrepreneurs experience of the host country's systems and business environment, it is easier for them to create long-lasting relationships with groups with a similar background and culture as their own (Alrawadieh et al., 2018). As a result these individuals can become the entrepreneurs customers, suppliers and workforce (Ibid). Nevertheless, although ethnic enclaves can offer value for refugee entrepreneurs, being able to get away from this 'comfort zone' is regarded as an important step for the entrepreneur to better integrate himself or herself into the social and economic areas of the host country (Ibid). Also, socio-cultural elements can have an influence on the entrepreneurs capacity to get away from their ethnical enclaves. For example, high levels of religious beliefs can prevent entrepreneurs from

integrating into other groups and areas of the host country, whereas in general, entrepreneurs that do not influence their entrepreneurial choices with their religious beliefs can often better integrate themselves into the host countries society (Ibid).

2.4.2. Strong and Weak Ties

In general entrepreneurs have to build strong ties with a variety of actors to be able to access resources that would otherwise not be in their reach. There are two types of ties, strong ties and weak ties. Granovetter (1982) describes strong ties as the connection between an individual and all those close to him, such as family and friends. These relationships are explained to be strong and the individuals are always able to bond with one another. Furthermore, strong ties possess specific traits, for instance, regular contact, '*...extended history, intimacy and sharing, reciprocity in exchanges that allow for mutual confiding, and trust-based interactions.*' (Jaafar, et al. 2009). Strong ties enable the stream of valuable information and knowledge resources among individuals and their given groups (Ibid). On the other hand, we have the weak ties theory. Weak ties relate to acquaintances or friends that come from different groups than those that the individual is a part of. In his research Granovetter (1982) found that many of the individuals he studied during his research, acquired their jobs through connections (Granovetter, 1973). Weak ties are made of relations with actors that are not part of an individual's close connections. Weak ties may usually possess information or other types of resources that one's close ties would not have access to (Jaafar, et al. 2009; Granovetter, 1973). According to Granovetter (1982), weak ties are quite important since they can establish '*...bridges between densely knit clusters of social structure.*' (Jaafar, et al. 2009).

2.4.3. Criticism on the Social Network Theory

There has been an increase in the use of the social network theory, and with this growth, criticism and controversies of the theory have also risen (Borgatti et al., 2014). For instance, there is the perception that within social networks, there is a tendency to perceive ties as all-encompassing. This outlook prevents the acknowledgement that there are various types of ties and the significance they might possess for the different individuals on their own. It is also questioned whether social networks disregard changes that might occur or if these

relationships remain stable (Ibid). Moreover, it is questioned whether social networks can overlook how unusual ties can have a significant aftermath. Additionally, little attentiveness is given '*...to the context within which the networks themselves exist.*' (Ibid). Another perspective on network is that in general, in the dialogue on network positions, it is assumed that some individuals are empowered or the opposite by the position in which they find themselves in, in their network, meaning that the focus is on power inequalities (Stevenson et al., 2000). Finally, an interesting critical aspect is that social networks may oversee agency. Agency is the capacity to '*to make and act on own life choices, despite others opposition*' (Jensen, 2015). The essence of agency is in regards to an individual's ability to understand his or her role as a functional agent when it comes to changing or affecting their own empowerment. In other words, the importance of comprehending the role an individual has in making decisions that can affect their own development or of their business (Ibid). Gulati and Srivastava (2014) suggest that individuals can be constrained by their networks and thus can be inspired to make changes in their own network (Borgatti et al., 2014).

2.5. Sub-Conclusion - Literature Review

On the basis of the social network theory we will focus on the role it has on how Syrian refugee entrepreneurs overcome the challenges they face in the Turkish formal sector, when engaging in entrepreneurial activities. The different authors have shown the importance of the various approaches to entrepreneurship in participating to their success in the activities carried out. Nonetheless, it was also shown that given their status, whether it being refugee or immigrant entrepreneurs their access to equal opportunities can differ. Regarding the barriers, Alrawadieh 's typology will be presented. A typology in which he presents 4 dimensions allowing a grouping of these. However, social networks also play a main part in the entrepreneur's success. From the literature, the social network theory angle has shown to be of a big importance in terms of the support acquired (or not) by these entrepreneurs to conduct these activities. Greve et al. (2003) highlights the importance of this theory as it functions as a core of resources in order for the entrepreneurs to proceed from their initial idea to putting it to practice. Moreover, in the theme of ethnic minorities, Mohamed et al. (2019) underlines how these minorities are prone to face more challenges when having built a weak social network. Which, according to them, this is linked to the individual condition

and cultural background faced in this context. Additionally, Ensign et al. (2011) state that an individual's ethnic connections and social networks are significant in the process of entering entrepreneurial activities. Since without them, this process can manifest more challenges. On the other hand, Alrawadieh et al. (2018) supports the idea of refugee entrepreneurs getting away from the comfort zone in order to create new and stronger networks that they can benefit from. In order to address this perspective we will use the social network theory and focus on the role it carries on the Syrian refugee entrepreneurs in the Turkish cities of Gaziantep, Mersin and Istanbul. Henceforth, to determine how they acquire the necessary help in their entrepreneurial engagement process within the Turkish formal sector. We will make use of the data collected from specific sections of our interview guides (appendix 1 and 2). For instance, The second part of the interview guide entitled '*Getting to know the business/building trust*', in other words, we aimed to know more about the entrepreneurs business and reasons behind it. We will also make use of '*Reasons/motivations/inspiration for starting the business*', to display the entrepreneurs motivation behind this decision. This will be followed by the section on the entrepreneurs '*Support system*', which entailed uncovering the actors who helped, assisted the entrepreneur in his or her entrepreneurial journey. Our perspective on what the support system entails is based on the following definition: '*a network of personal or professional contacts available to a person for practical or emotional support.*' (The American Heritage Dictionaries, 2011). Lastly, we will touch upon the section on the '*Barriers of starting the business faced in Turkish society*', to demonstrate which other actors may have helped these entrepreneurs. The social network theory will guide us in identifying the meaningful relations/ties that these entrepreneurs have used in the socio cultural challenges they face. In other words, how these relations or ties have helped these individuals within their socio-cultural challenges, or if they presented an obstacle to them in the following sub-topics: support system, culture, language, integration, discrimination, the Turkish media. Additionally, we will integrate the criticism that exists around the social network theory, thus bearing in mind that to make proper use of the theory is also accepting its limitations.

3. Methodology

This chapter describes the methodology used in this thesis. It will touch upon the research philosophy, the research approach, the research design, research ethics and the coding process put to use, as well as elements having contributed to changes in our process in collecting the data. Finally, it will briefly discuss the validity and reliability of the data collected.

3.1. Research Philosophy: Pragmatism

The research philosophy refers to the development of knowledge as well as the essence of that knowledge (Saunders et al., 2009). The research philosophy that furnishes the ontology and epistemology of this thesis is pragmatism (Jensen, 2015). Pragmatism entails that knowing and doing makes part of the same procedure (Bechara et al. 2007). According to Bechara et al. (2007), pragmatism is characterized by the association between theory and practice. Additionally, this study adopts a subjective epistemology, which is reliant on practical outcomes and an objective ontology, which entails that the state of things do exist free from our own cognition (Bechara et al., 2007; Jensen, 2015).

3.2. Research Approach

In this section we will introduce the reader into which type of study we undertook and how we make use of theory in our research approach.

Robson (2002) describes three research designs: explanatory, exploratory and descriptive. The exploratory study looks into '*...what is happening; to seek new insights; to ask questions and to assess phenomena in a new light*' (Saunders et al. , 2009). Lastly, a descriptive study can '*...portray an accurate profile of persons, events or situations...*' (Saunders et al. , 2009). To make our research complete, we chose to mix exploratory and descriptive study; to better understand a problem, in this case the barriers that Syrian refugee entrepreneurs face in Turkey. According to Boru (2018), if the study has a great amount of descriptive information, due to it being new, '*...alternative research designs such as explanatory or exploratory approach is advisable.*' (Boru, 2018). To conduct this research, we made use of

interviews with individuals that might have experienced barriers in their reality.

How the theory is made use of depends on the research approach, which can either be deductive, inductive or abductive. Following the pragmatist position, our study makes use of an abductive research approach, '*...taking incomplete (or 'messy') observations from experience and reality that may then lead to a best prediction limit of the truth, and perhaps even to a new theory.*' (Mitchell, 2018). The research process begins with 'surprising facts' or even 'puzzles', which then are researched (Ibid). In our case, the puzzle entailed how Syrian refugee entrepreneurs were striving in Turkey, which led us to interview a group of Syrian refugee entrepreneurs and organizations. This leads us to our inclusion criteria of the interviewees, which entailed communicating with entrepreneurs that worked within the formal sector. As well as organisations that researched or worked within the area of refugee entrepreneurship. Our research approach includes looking into possible barriers these entrepreneurs may encounter in their support system as well as which role the Turkish government plays in the process these entrepreneurs go through when opening their businesses. Our next step is to make use of the data by analyzing it. Additionally, in pragmatism there is a connection between theory and data, we have therefore chosen to analyze our findings through the social network theory, to discuss the role and influence this theory may have had in these entrepreneurs' business activities.

According to Easterby-Smith et al. (2008), the research approach enables us to for instance, pinpoint which data has to be collected and from which location it has to be retrieved from. Lastly, it pinpoints on how to understand the data in order to provide an answer to our research question (Saunders et al., 2009). This was done by focusing our topic on Syrian refugee entrepreneurs and Turkish organizations that work directly or indirectly with these entrepreneurs. However, Turkey is hosting an enormous amount of Syrian refugees, which led us to concentrate on the Turkish cities of Gaziantep, Mersin and Istanbul. The three cities which currently host the most Syrian entrepreneurs in Turkey. Finally, to understand our data, we decided to code each interview to determine different themes that will enable us to proceed with the analysis. In our data collection, an abductive approach enables us to look into this specific area and identify the topics in regards to the barriers that are mentioned by both entrepreneurs and organizations.

3.2.1. Synchronous and Asynchronous Interviews

Due to COVID-19 our trip in Turkey was interrupted forcing us to leave the city of Gaziantep and travel back to Denmark. However, during our stay in Gaziantep we were able to meet four entrepreneurs and a representative of an organization. The rest of the scheduled interviews that were to be conducted in the cities of Mersin and Istanbul took place via various communication platforms; also called synchronous mediated interviewing (Easterby-Smith et al., 2015). This method is similar to face to face interviews. Despite the distance, we could communicate with the interviewees in real-time and see their faces through the video calls. The disadvantage of this method is that occurring connection problems could cause impatience between the interviewers and the interviewees, preventing the interviewers from continuing the interview in a relaxed manner. Furthermore, we had an asynchronous interview with the respondent from the Chamber of Commerce of Gaziantep (Ibid). This interview was conducted via email, giving the respondent the possibility of flexibility and time to reflect over his answers. The disadvantage of this method is the interviewee providing responses that he or she would expect the interviewers to want to hear, and so a less intuitive answer. Moreover, the responses received from this interview was not as elaborated as we would have wished for (Ibid). Additionally, the interviews were guided by a semi structured interview guide, which allowed us flexibility during the interviews (appendix 1 and 2). Having this type of sampling method enabled us to refrain from inputting our own opinions or emotions into the interview process (Ibid). Also, we made use of the laddering down technique, to attain examples of specific experiences, to give us a better understanding of the interviewee's perspective.

3.3. The Research Design: Qualitative Case Study

For our research design, we make use of a case study method. Yin (2003) states that case studies allow *'investigators to retain the holistic and meaningful characteristics of real-life events'* (Yin, 2003). The case study was preferred by us, since we pose 'how' and 'why' questions to answer our research question (Ibid). In this section we will touch upon the research design and the case study data collection process.

3.3.1. Embedded Single-Case Study

In accordance with Yin (2003), we present a single case study, since we will go into depth on a topic that is not easily accessible. For instance, we have the point of view of both entrepreneurs and national and international organizations from 3 major Turkish cities, with a focus on the formal business sector. This paper presents a single embedded case study, since we have our main unit as the group of Syrian refugee entrepreneurs and subunit levels as the barriers they face in Turkish formal sector. While this allows us to understand the interlinkages between barriers and other factors, it limited an in-depth comprehension of the reasons behind these barriers. (Yin, 2003). The advantage of embedded design is that it creates opportunities for further research. On the other hand, the disadvantage can be that excessive focus was put on our subunit levels that we might neglect the holistic characteristic of the case study (Ibid). In this light, shifts may take place. However, according to Yin (2003), this should not be a surprising occurrence for the investigator (Ibid).

3.4. Research Strategy

Following Yins (2003) advice on which skills case study investigators should have, we agreed to have a good set of questions to ask. Our interview structure started with questions about the interviewees business, thereafter questions about their support system in Turkey, followed with questions on barriers of starting a business in Turkey. Thereafter, we asked into the current situation of their business and finally demographic related questions. During the interviews we listened to the interviewees and made interruptions when there was confusion from our part or if more elaboration was needed. Before travelling to Turkey we had contacts with some organizations and a couple of entrepreneurs, however, this setting still allowed us to be flexible and adapt to any changes required during our stay in Turkey when it came to the interviewees. This flexibility provided us with opportunities, such as getting contacts to more entrepreneurs. In this process, it was important that we continued firm on the area we were studying, since there were various interesting topics which arose during these interviews, such as Syrian women entrepreneurs. To avoid some bias, we decided to incorporate the point of view of national and international organizations, that either work with or research in the area of Syrian refugee entrepreneurs in Turkey.

3.4.1. Sources of Evidence

According to Yin (2003) in case studies, there are six main sources of evidence. We made use of three, namely: documentation, archival records and interviews. Documentation and archival records helped us shape and focus our topic of research, and interviews provided us with the necessary data needed in order to answer our research questions. Documentation and archival records share strengths that we have encountered, such as their stability and broad coverage. Some of the weaknesses that we have experienced from both sources, is that they can present biases of their authors, as well as facing difficulty in retrievability. Described by Yin (2003) as '*...one of the most important sources of case study information...*' (Yin, 2013), interviews play a major role in our research process. After planning how to get access to individuals and organizations that could provide us with relevant data, a strategy had to be made on how to gain access to this data. Our strategy involved getting familiar and understanding the interested organizations before making contact. For instance, we researched their involvement with the topic of either entrepreneurship or Syrian refugee entrepreneurship in the formal sector (Saunders et al., 2009). In this process sufficient time was necessary. For example, seeking access to the Chambers of Commerce showed to be time consuming, this also applies to accessing the proper gatekeeper of the data needed (Easterby et al., 2015). The right attitude and communication gave us access to some gatekeepers, which in turn caused a snowball sampling method. Please refer to appendix 3 for the figure illustrating the snowball effect used for our case study. This method is used '*...when it is difficult to access subjects with the target characteristics. In this method, the existing study subjects recruit future subjects among their acquaintances. Sampling continues until data saturation.*' (Naderifar et al., 2017). By using the contacts that we had with the organizations, some of them provided us with the contacts of Syrian entrepreneurs within the formal sector, who in turn gave us access to other Syrian entrepreneurs in all of the three Turkish cities. Part of the main organizational gatekeeper came into contact with, was thanks to the contacts of Hanae's working place who gave us direct contact to an individual from the Chamber of Commerce in Mersin and Gaziantep. Moreover, during a conference held by the Confederation of Danish Industry and partners, on the topic of The Role of the Private Sector in the Economic Integration of Refugees, Hanae met Mr.

Chouihna, who was the gatekeeper for the rest of the entrepreneurs located in Gaziantep and Istanbul. While establishing contact, we explained the purpose of our research. We kept transparency regarding the topic; the information we sought out from them and the value this access would add to it. Many of the organizations and entrepreneurs we had contact to genuinely wanted to help us and provided their cooperation (Saunders et al., 2009). According to Yin (2003), the context is important, since the lines between the circumstances that are researched and the context may not be evident in a case study. Through our interviews we present individuals that despite coming from the same context may not share the same circumstances. For instance, we did not differentiate between the interviewees social statuses and how this could have affected them when facing possible barriers during our interviews.

3.5. Research Methods

According to Tashakkori and Teddlie (2003), there are two research methods; the mono method and the multiple method. In the case of the mono method, only one data collection technique is used, whereas in multiple methods, multiple data collection techniques are applied. As primary and secondary data can be exerted, so can the use of multiple methods (Saunders et al., 2009). Our study makes primarily use of qualitative data collection, through interviews that are coded to give an overview for the analysis of the data.

3.5.1. Qualitative Interview

Our technique can be described as a qualitative interview, which involves having a list of questions to ask, with the aim of getting an insight into the entrepreneurs and organizations perspective on the topic, as well as the reasons behind their respective viewpoints (Easterby-Smith et al., 2015). Alongside, being open to move away from the list whenever it was necessary, to capture the interviewees perspective in the best way. Moreover, due to the circumstances, during the first part of our data collection process we made use of face to face interviews with Syrian refugee entrepreneurs in the city of Gaziantep. This setting benefitted us and the interviewees by permitting us to shortly get to know each other. Additionally, the

setting allowed us to effortlessly read the participants body language and therefore reformulate our questions when needed.

We followed our interview guide. Thus, as part of a case study, our flow of questions was flexible, in an attempt to find a fine line between getting the data we need, while also respecting the interview's boundaries. We made use of a focused interview, which in average did not last longer than an hour. Interviews are verbal reports, and as a result they can be biased, which takes us to some of the strengths and weaknesses we faced during this process. The strengths of our interviews include the ability to focus on a very specific group and topic, giving us valuable insight. Nevertheless, our findings presented some gaps. For instance, some questions were not asked resulting in our own interpretation of the overall data collected. The reason behind this was due to some interview themes only appearing with time, such as COVID-19 and the role of the Turkish media. Another reason was due to the interviewer reading the entrepreneurs '*energy*' and through instinct decided if some questions could be asked or not. Some gaps were encountered in terms of their support system. Moreover, response bias could occur from the interviewee. This has been illustrated in some interviews by interviewees wanting to portray Turkey positively to later outlay the hardships encountered when starting and conducting their respective businesses. Thus, we are aware that this bias can derive from the interviewees positive intentions, by giving us answers that they think wanted to be heard. Additionally, this bias can also derive from our own questions being poorly formulated due to communication gaps (Yin, 2003).

3.5.2. Research Ethics

Throughout the entire process, we kept awareness regarding our role as researchers when in contact with the different parties. We strived to behave with respect and responsibility when conducting the interviews and showed our appreciation for the time and dedication given by those who shared their experiences with us. We followed the key principles of research ethic in management and business research presented by Easterby et al. (2015), in order to protect our research participants. For instance, our interview questions aimed at having a neutral political angle. This prevented discomfort and that no harm could come to the interviewees. On the other hand, it allowed the interviewees the freedom to express themselves on a political level to the extent they felt was reasonable. Throughout the interviews we respected

the dignity of the interviewees and the valuable time they shared with us. Moreover, we were transparent with the interviewees on who we were, where we came from, the name of our university as well as our topic of research. We only proceeded with the interviews and further contact after gaining their consent to be interviewed. Depending on the interviewee, some questions were posed and other times they were left out. For instance, questions on their religious beliefs, to either respect the interviewees privacy or for the simple fact of the questions' irrelevancy. Furthermore, before every interview the interviewees were offered the possibility of confidentiality, either through total anonymity or by giving them the choice to not be recorded under the interview (Easterby et al., 2015).

3.6. Data Collection

This section is devoted to the data collected as well as the process involved in the coding of it. The purpose of the primary data is to allow us to make an outline of the different barriers encountered. Following that, the secondary data will validate or not the findings.

3.6.1. Primary Data

The point of departure of our primary data collection took place following a conference in Paris about the topic of The Role of the Private Sector in the Economic Integration of Refugees. The initial research phase consisted of unstructured interviews with one of our key gatekeepers. This individual functioned as a critical informant and helped us set the direction for our further investigation. The second phase evolved around our research approach as we collected primary data based on semi structured interviews. This method of data collection is what we deemed to be the most relevant given our exploratory perspective to our research. Leaving the possibility of open-ended questions with room for elaborative questions and new insights but also in order to better shape our research question along the way (Yin, 2003).

3.6.1.1. Method

The method of primary data collection consists of 18 semi-structured in-depth one-on-one interviews. The aim of an in-depth interview is to inquire more deeply than a regular

questionnaire-based interview (Milena, 2008). This method is relevant to our abductive research approach as it presents a more creative mode of discovery, that distinguishes itself from the inductive or deductive research approaches (Bechara et al., 2007). The abductive approach allows us to determine anomalies along the research process which might be inconsistent with our understanding of the world (Bechara et al., 2007). Due to time constraint, we were unfortunately not able to engage in a specific sampling strategy (Flyvbjerg, 2006). Most of our interviewees were found through recommendations made by the Chambers of Commerce, and later through the entrepreneurs own networks. This may present a bias in the sample as individuals might have had the tendency to try to recommend successful entrepreneurs within the Turkish formal sector. These recommendations might have to a certain extent prevented us from grasping the obstacles that were encountered by unsuccessful entrepreneurs of the formal sector. Moreover, our main focus is not set on a specific industry. This is illustrated by the sectoral diversity of the organizations and Syrian refugee entrepreneurs interviewed for the purpose of the study.

3.6.1.2. Interview Guide

Two interview guides were developed separately in order to support our semi-structured interviews. The interview guides are attached in appendix 1 and 2. The first one was aimed at the refugee entrepreneurs, from this interview guide the one aimed at national and international organizations was created. The interview guides questions were progressively adapted to each organization through research conducted prior to the interviews. These interview guides were developed in English as it was the main language of communication of the different parties. A short vocabulary list of keywords was made in Arabic to be used during the interviews (see appendix 4). This allowed a better interview flow for the interviews conducted mixing both Arabic and English to avoid relying on online translation tools. This was practiced in four out of the twelve interviews conducted. The order of the questions often deviated in order to allow a natural flow to the interview and to favor our exploratory research approach. The interview guide aimed at organizations would start by an introduction of the interviewers, the aim of our study, and the relevance of the interviewee to our study. We would proceed to ask into the interviewees current position in the organization and would proceed gradually into the heart of the study. Given the literature

review used in our study, we have developed common themes that appeared as barriers to the entrepreneurs and used these as starting points in order to allow a further in-depth discussion. Open ended questions were also added by the end of the interview guide. This section focuses on the main challenges and suggestions these individuals deem important allowing a perspective of their vision towards a positive change. The interview guide aimed at entrepreneurs has been conducted in similar ways. However, there has generally been added more in-depth questions during the interviews, when asking into the barriers in the pre-developed themes. This has allowed us to identify further barriers that have previously not or to a very little degree been touched upon from academics in the literature review such as the role of the media regarding this area of study. Moreover, in the interviews conducted with the Syrian refugee entrepreneurs, more time has been devoted for their storytelling and examples of anecdotes. During the storytelling, some interviewees have shown to stumble across communication difficulties by wanting to use specific words in order to convey a specific idea. This difficulty in the use of language has portrayed several episodes of their hardship of putting words into experiences and feelings. Pre-determining general barriers in the interview guide as a directive thread in order to conduct our interviews, has helped in order to avoid as many communication hardships from the interviewees as it has helped them organize their thoughts throughout the interview. This is what Gibbs (2012) refers to as narratives. According to him, *'narration or storytelling is one of the fundamental ways that people organize their understanding of the world'*. Embedded with the communities and cultural contexts in which these entrepreneurs currently live in. This allowed us to gain a better insight of their understanding of the meaning of the events these individuals have experienced (Gibbs, 2012).

3.6.1.3. Entrepreneurs and Organizations

We interviewed two different groups, presented in appendix 5. First, we interviewed local and international organizations involved in different projects, aiming to improve the formal refugee entrepreneurs environment in Turkey, with the intent to understand the opportunities these actors create or not for the entrepreneurs. Through these interviews, we sought to gain more insight into their awareness of this area, their engagement in it, and their future plans. These include national and international organizations. Getting the organizations point of

view on what they perceive as being the current barriers for Syrian refugee entrepreneurs is important. Not only would this give us an additional perspective to our topic, but it would also help answering the research question by determining; the role of these organizations in the barriers that affect the Syrian entrepreneurs. Finally, it will also help us determine the requirements in order for the entrepreneurs to receive financial support and if this support is granted to them. Thereafter, we interviewed Syrian refugee entrepreneurs from the formal sector. The aim of interviewing this group was to firstly identify a range of barriers, as well as the role of their support system. And next, understand the sources of the difficulties they encountered and categorize them. This allowed us to gain more insight into the types of challenges they faced when engaging in their entrepreneurial activities. Our objective is to identify the barriers from the perspective of the Syrian entrepreneurs and organizations within the formal sector. As well as the role the organizations play when the entrepreneurs try to overcome the barriers they face. The Syrian refugee entrepreneurs point of view is essential as it draws a reality taken from experience and the obstacles encountered in their entrepreneurial journey (Bechara et al., 2007). This aspect is what will set a strong base in order to answer our research question, as the barriers identified from their interviews are the ones that will be taken as a point of departure during the data analysis.

The interviews were conducted in both Gaziantep, Turkey, in the form of one to one interviews and in Denmark; in the form of online interviews. The interviews lasted between 38 minutes and 2 hours and 30 minutes. As aforementioned, the interviews were conducted face-to-face in Gaziantep, and over skype or zoom video-calls from Denmark. The interviewees were offered confidentiality prior to the interview (Easterby et al., 2015). Despite none deeming it necessary there has still been requests of some interviewees not to be recorded to accommodate their level of comfort. A list of the entrepreneurs recordings is included in appendix 27. Please note that the recordings are available upon request. In these cases, notes have been taken by both interviewers directly on an interview guide and joined into a clearer form after the interview. As aforementioned, due to time constraint one interview was conducted in the form of a questionnaire, that was sent back twice, via email, between the interviewers and interviewee in order to get a more in-depth perspective through follow up questions and specifications requests regarding some answers. The interviews were transcribed based on audio and video recordings and are presented as a complementary

part to the appendices. The method of transcription used is not related to the classical dialogue transcription format, as we transcribed parts of the audios that fit the interview guide directly. Hence, the presence of follow up questions sections in the interviews. The interviews were transcribed as follows: text in bold shows our questions. Text in red presents follow up questions and answers from the interviewees. Moreover, text in grey refers to questions that were not asked by the interviewers (appendix 6 to 23). Finally, the text in blue are comments from the translator. The interviews were conducted in English and Arabic, and all answers have been translated from the interviews into English. Moreover, one interview was conducted with the presence of an informal translator, after the interviewees request and chosen by him. This specific interview presents comments from the translator himself (appendix 15). We do account for our native languages being respectfully Portuguese and French, meaning some translation and interpretation may have been unaccounted for or lost in the translation process. According to Saunders et al. (2009), conducting an interview in a language where the interviewee feels confident in, allows for a more natural, immediate and detailed response. This is also valid for the one interview where a translator was present.

3.6.1.4. The Process

Despite being able to interview a great number of entrepreneurs and key individuals from several institutions; unfortunately, we were for example not able to get in touch with a Syrian refugee entrepreneur specialist from the Istanbul Chamber of Commerce, the Building Markets organization nor anyone from the SPARK organization. Such organizations are highly involved in this area. Unfortunately, the Istanbul Chamber of Commerce never replied to any of our emails. Additionally, when contacting them through the phone we were faced with a language barrier as the person having responded did not speak English and it seemed that no one in her office was in a position to take over in English. This barrier was unfortunately for us as researchers, not one we were able to overcome from a far. Interviewing a specialist from the Istanbul Chamber of Commerce would have helped us gain more knowledge in terms of what is being done in the city of Istanbul as an important number of Syrian refugee entrepreneurs conduct various businesses there. When writing to the SPARK organization, they unfortunately disclosed that they were too busy with the

COVID-19 circumstances and were very limited in the amount of time. This resulted in them redirecting us to their website for any needed information. Accessing secondary data in that manner was of course an asset. However, had we been able to get an internal point of view from an interview with a representative, it would have allowed us to gain a better understanding of their involvement with Syrian refugee entrepreneurs. In addition, with the SPARK organization holding an important role in the country regarding this topic, not having been able to interview a responsible from the organization will leave a gap in terms of initiatives taken by the organization in order to help Syrian refugee entrepreneurs in overcoming these barriers and other incentives they might have access to through them. Additionally, the questions posed may have been interpreted in a different way due to nuances lost in translation. In order to ensure reliability of the data, several measures have been taken when conducting the interviews by keeping a neutral tone or avoid asking leading questions (Saunders et al, 2009). However, biases may appear from the interviewer due to the way the questions were posed as a result of translations or explanations in Arabic or English. Additionally, to ensure reliability and reduce response bias, anonymity was offered to company owners and organization representatives. An offer none of the interviewees took upon. Furthermore, the interviews conducted had reached a certain point of honesty that some interviewees were willing to share what they deemed as inside information in order to give more context to their point being made. Our data attachment consists of: the recorded interviews, their transcriptions as well as academic texts, reports and online articles.

3.6.2. Secondary Data

The aim of secondary data is to complement the primary data collection and validate the statements of the interviews conducted. Saunders et al. (2016) divides secondary data into three groups, namely; documentary, which includes reports, news, videos, records etc.; survey, which includes studies previously made within the topic of interest and finally, multiple sources, including journals, governmental reports, statistics etc. The primary purpose of the secondary data is to get a better understanding of the social, economic and institutional context involved in Syrian refugee entrepreneurship in Turkey. The secondary data that has been collected for the purpose of this study consists of various online sources, and reports publications made by research institutions and organizations. These include; the

European Bank of Research and Development, Mersin Chamber of Commerce, the Economic Policy Research Foundation of Turkey (TEPAV), the World Bank, The Confederation of Danish Industry, and others. These organizations have published several reports on our topic of interest on the economic, social and political circumstances regarding the area of research. It is important to bear in mind that the use of secondary data might present a number of characteristic problems. In order to avoid these problems, we have made sure to allocate the source of the data used (Joop et al, 2005). Moreover, in order to ensure accuracy of the data selected, it has been decided to use the most recent and extensive reports. Nevertheless, the extent to which we have accessed our secondary data has been limited as some data present in reports such as ones focusing on the study of characteristics of Syrian refugee entrepreneurs in Turkey published by certain consultancy firms impose issues of retrievability (Yin, 2003).

3.7. Data Coding

Gibbs defines coding as *'the way in which you define what the data you are analyzing are about'* (2012). He highlights this process as one involving the identification and recording of one or more extracts of text or other forms of data collected such as images, theoretical or descriptive data (Gibbs, 2012).

3.7.1. Pre-coding Process

Our primary data collection was analyzed through a coding process that was used in order to detect trends, as well as connecting elements. The first cycle of coding was concentrated in pre-coding all the transcripts and creating a list of topics. This consisted of *'highlighting, underlining, circling, significant participants quotes or passages'* that seem important and creating terms for the different sub-topics (Saldaña, 2013). This method allowed us to pre-divide some of the text extracted from the transcriptions into general topics, sub-topics. And later on into the four main challenges suggested in Alrawadieh et al. (2018) typology, a process which was facilitated through the interview guides. In this typology, Alrawadieh et al. (2018) divide the challenges met by the Syrian refugee entrepreneurs into 4 dimensions. Namely, legislative and administrative, market-related issues, finance, and socio-cultural.

The use of the typology has allowed us to distinguish and allocate the barriers gathered from our data. According to Saldaña (2013), this method of coding allows the researchers to begin with a general question as to ‘*what is going on here?*’ and narrow the focus down. Next in the process was to create a table with the topics listing the barriers and referring to the right passage in each of the interviews conducted that were related to the specific topics (appendix 25). In this table, the quotes of our interviewees are present, the text in bold represents either direct or the narrated quotes. In the beginning, we divided our findings into 19 topics; namely, support system, language, culture shock, integration, discrimination, roles of institutions, banks, finance, taxation, competition, law, business formalization, residency status, experience, COVID-19, media, property acquisition, employment quota, and suggestions. Topic coding, also referred to as descriptive coding, is a method applied to the first cycle of the coding after having gained a bit of insight into the topics given, prior to the coding process. This coding process allowed us to identify ‘*the basic topic of a passage of qualitative data*’ by indexing and categorizing (Saldaña, 2013). This method summarizes in a word or a phrase the topic of a passage of qualitative data making it a descriptive coding process (Saldaña, 2013). The structure of the typology has been modified from the original typology to fit our data. The choice behind this change results from our data showing that there are many more elements we deem to belong under the socio-cultural challenges. For instance, elements that would be part of the challenges related to legislative and administrative, market related issues and finance were relocated to the socio-cultural challenges. These challenges were for instance; experience. Originally, we perceived this topic to be under market related issues, nonetheless, we realized that in terms of our study, it was more relevant to have it under integration. This decision is due to the fact that the experience these entrepreneurs already possessed and have acquired in the Turkish society, can relate to their personal and business integration. Additionally, the dimension named finance which previously was under the challenge ‘*finance*’ was integrated into the support system. What was referred to as the role of institutions was renamed organizations and was moved to support systems. After the first-cycle coding the topics were integrated into the typology structure in the following way: socio-cultural challenges include: support system, culture, language, integration, discrimination and the Turkish media. In this process, ‘*culture shock*’ was renamed into ‘*culture*’. The reason behind this is because, despite the

entrepreneurs facing some cultural barriers, they would not be denominated as a shock. Challenges related to legislative and administrative are: law, business formalization, property acquisition and residency status. This is followed by challenges connected to market related issues which are: competition, COVID-19 and employment quota. Finally, the challenges under finance are: banks and taxation.

3.7.2. Coding Tree

Once we were able to build a clear picture of the interviews and the topics, we moved forward to developing the topics into sub-topics representing the areas of challenges, see appendix 24. These areas of challenges were inspired by Alrawadieh et al. (2018) typology of challenges of refugee entrepreneurship. Firstly, we proceeded by filtering the topics made in our first cycle coding. This process consisted of taking sub-topics and having them function as a divider between what was said on a personal and professional perspective. For instance, in our 1st cycle coding, taking the topic of *'support system'*, our sub-categories shown in our coding table consisted of the *'inner-circle'*, *'business network'* and *'belief'*. Within the *'inner-circle'* sub-category, the topics consists of *'family'* and *'friends'* whereas the *'business network'* sub-category consists of topics such as *'business partner'* and *'resources from non-state actors'*. Finally, the subcategory of *'belief'* consisted of the sub-category of *'religion'* and its role as a support system is further reflected by the quotes gathered from the different interviews. In the process of creating our tree, we made the decision to proceed with a similar structure to the one used in our coding table, but leaving the sub-category section out from the tree. Therefore the coding tree only consists of the following; the 1st cycle coding entails the topics, followed by the sub-topics, the 2nd cycle coding has been divided following Alrawadieh et al. (2018) typology of challenges of refugee entrepreneurs, and finally the key-theme referring to our research area; the barriers (appendix 24).

The topic is referred to as a subject being *'talked or written about'*; leaving the content of the interview the *'substance of the message'* (Saldaña, 2013). In our case, this phase has allowed us to begin from our general question aiming at listing the barriers encountered by these entrepreneurs and narrow down the focus to finding elements that help us understand the role of the different actors involved. In the coding process, we were able to separate the

topics and sub topics which had emerged from the coding of interviews conducted with the entrepreneurs on the one hand and the organizations on the other. Having divided it all into topics and sub-topics has allowed us to shift away from descriptive coding, by taking the respondent's terms into a more analytic level.

3.7.3. Pattern Coding

Our second cycle of coding focuses on pattern coding. The pattern codes will allow the previously indexed and categorized data to be organized into sets and themes, leading us to our key theme; namely, the barriers. The pattern coding process further helps in the development of major themes resulting from the data, followed by *'the search for rules, causes to phenomena, and explanations in the data; with the examination of social networks and patterns of human relationships; or the formation of theoretical constructs and processes.'* (Saldaña, 2013). This will be further illustrated in the findings chapter with the emergence of 4 main challenges. In order to create an overview of the data retrieved from the interviews we conducted, an excel sheet has been created in order to place quotes extracted from the interviews under the different topics. Thereafter, an overview was made by extracting specific barriers from these quotes (appendix 28).

In some cases, analytic codes had to be used in order to avoid similarities between the topics and the sub-topics processed. This has of course been done through analysis, which might have biased the data given our own interpretation of what is mentioned in the interviews. Taking as point of departure the descriptive coding, and moving further to topics and analytical codes; has allowed us to determine the most important barriers when starting and running entrepreneurial activities for the Syrian entrepreneurs.

3.8. Validity and Reliability

According to Yin (2003), when conducting case study based research, there are four tests that are commonly used in order to verify the quality of the empirical data.

3.8.1. Construct Validity

This paper will make use of construct validity. This test allows us to verify that the collection of data has been conducted under the correct operational measures (Yin, 2003). In order to ensure a level of construct validity during our interviews, multiple sources of evidence have been used when collecting secondary data. Using the method of construct validity allowed us to verify by confirming or denying certain statements made during the initial interviews. During the conduction of the interviews, some questions have been asked in different ways in order to compare the answers given. However, the most often used method has been to repeat our understanding of their view regarding the topic of discussion and have the respondent confirm or reject it and attempt a further re-explanation in order to avoid misinterpretations. It has been noticed regarding a few interviews, that on several occasions the respondents would disagree with our understanding after having changed their minds. Nonetheless, it remains clear from our transcripts that in reality, in these cases we did understand what had been said, the interviewee rejected our version only because they wanted to change their minds. This distinctly raises the question whether the transcription can be a faithful copy (Gibbs, 2012). This is further highlighted with some interviews taking a private conversation turn where they asked to not be quoted. We have therefore chosen to respect the interviewees wishes of not quoting them on the respective sections of the data, as it remains their right and that heavy consequences can follow on their end. Regarding the reliability during the coding process. We have chosen to divide the coding process between us using one excel document only in order to have an overview of the different topics added and discuss the differences and similarities of these topics. When that process was done we went through the topics and quote extracts together in order to allow a general agreement. This method has avoided the use of different codes along the process (Gibbs, 2012).

3.8.2. External Validity

Following our choice of theory, the validity testing takes the form of external validity. The social network theory is our theory of choice which will further draw a focus on the socio-cultural challenges. Given that it is conducted in the Turkish context, the choice of external validity makes this study applicable in other Turkish cities which host Syrian refugee entrepreneurs working within the formal sector. Moreover, this type of case based research

might be applicable to other countries in the region presenting similar social and political aspects. If these similar aspects are implicated on a similar level it may present similar results (Yin, 2003). For instance, given the involvement of national and international organizations in the country of Jordan, the Syrian refugee entrepreneurs present there might face similar barriers as the ones in Turkey.

3.8.3. Internal Validity

According to Yin (2003), internal validity is used when establishing a causal relationship between x and y. In this specific case, the conditions observed may lead the researchers to other conditions, due to possible false claims. Yin (2003), underlines two limitations to the internal validity. First, internal validity is only applicable to explanatory case studies. The other limitation present is in regard to the deductions reached and their legitimacy. Per definition, internal validity can only be applied to some extent to our study, first and foremost due to our case study being of a descriptive and exploratory nature. Secondly, awareness has been raised towards the importance of additional factors to x and y. Additional factors are in our research of high importance as the findings will show the inter-relations between several factors, resulting in multiple barriers for the entrepreneurs. This allows us to reach conclusions exploring as many possibilities as feasible with the data in our possession as well as the research design put to place.

3.8.4. Reliability

It should be noted that part of our data collection which might have affected the reliability of the data was the information disclosed during the interviews. External reliability intends to show to which extent a study can be replicated by other researchers (Yin, 2003). We acknowledge that certain organizational representatives may provide statements that are more positive and which might not match the refugee entrepreneurs' experiences as it is in their interest to promote their activities within the country (also known as '*good news syndromes*', (Saunders et al., 2016)). On the other hand, some of the entrepreneurs interviewed started by sharing mild barriers as to show gratitude towards the host country and the significance of being able to reconstruct a life there. In these cases, we worked on

gaining their trust by finding different points we had in common in order for them to open up about their experiences. This might affect the '*truth*' of their activities. However, this can also be reflected if the data was to be collected in another country. Finally, the lack of interviews with certain organizations might have affected the validity of the data collected as these would have been important informants, with possibly a different point of view given the topic of research and the activities engaged in. The reliability of the data collected is an important aspect as it outlays in details the steps taken in order for the potential future researchers to arrive at similar results (Yin, 2003). Each step of the data collection process has been documented and saved in order to repeat the same procedure if needed at any point in time and decreasing the lack of reliability.

3.9. Limitations

This section will be devoted to the different types of limitations encountered along the way of the methods used in this paper. The first limitation encountered is related to the case-study approach as it does not have a systematic procedure (Yin, 2003). Moreover, single case studies cannot be generalised, since for this scenario to take place, the given case study will need to have the same conditions as our case study (Wilis, 2014). In other words this study only focused on 3 Turkish cities and specifically on Syrian entrepreneurs with a refugee background, which makes it context-bound (Alrawadieh et al., 2019). An additional limitation we faced was regarding time constraint during our collection of data. There was a general wish to keep a healthy balance amongst the traditional genders we interviewed, on both the organisational and entrepreneurs side. Moreover, there was not enough time to fill some gaps, such as the organisational perspective on kimliks, which could have provided a balanced view of barriers. Regarding the data, limitations have risen during the process of data collection. These limitations apply to the bias present in the sampling process due to suggestions made by entrepreneurs and organizations, or simply on the later process through the interpretation of the data. Additionally, the interview process has shown to have its own limits due to communication gaps, and when a translator was present, some details might have been lost in translation. Moreover, unrecorded interviews might have resulted in incomplete note-taking during the interview process. Furthermore, limitations have appeared regarding the stance taken by the interviewees having shown to change their minds in the

answers of their questions during the interview for the entrepreneurs. Regarding the organizations they wanted to only portray the good and reflect a positive image. Finally, a natural limit has been set through the lack of interviews granted from organizations whose point of view would have been of a high relevance to our study.

4. The Turkish Context

This chapter aims at drawing a picture of the Turkish context in regards to its position related to Syrian refugees residing in the country. In this section we introduce the reader into Turkey's Vision 2023; the relationship between Turkey and the European Union; entrepreneurship in the Turkish context; and Turkey's asylum policies.

4.1. Turkey Vision 2023

Turkey's Vision 2023 is an economic growth strategy set in place aiming at becoming part of the top 10 economies in the world, thereby ensuring more economic stability. With a GDP reaching \$786 billion in 2019 and placing the country on the 19th position among the world's 196 countries (ETF, 2014). By 2023, the main objective is to reach a GDP of circa \$2 trillion (ISPAT, 2018). In order to attain this final objective, Vision 2023 targets high-quality human capital, and strategic macroeconomic development policies (Ibid). Moreover, the development policies further extend to different levels such as the sectoral, social and regional ones. Vision 2023 extends to every sector involved in the Turkish economy, including the sectors presenting a potential competitive advantage. The main focus of this strategy is set on nine technology relevant themes, two cross cutting themes which take into account the human resources and education sector, and finally themes including the environment and sustainable development (Ibid). This strategy's attempt to boost the country's gross domestic product might seem too ambitious for some; according to the Investment Support Promotion Agency of Turkey (ISPAT in WeBuildValue, 2015), it is not an impossible target to reach, since the country is experiencing heavy investments in sectors that are being prioritized and deemed to be strategic such as the infrastructure sector.

4.2. Entrepreneurial Environment in Turkey

Turkey came in second in the area of entrepreneurship, in the world (Oracle, 2014). One of the reasons for this is that Turkey is the only place in the world that connects Europe with Asia. In this context, entrepreneurs gain access to the European, Middle Eastern, Russian and Central Asian markets (Staffaroni, 2018).

The Turkish government as well as additional public institutions are working to increase entrepreneurship and startups in the country. For instance, The Ministry of Science, Industry and Technology, and the Scientific and Technological Research Council of Turkey (TÜBİTAK) is giving grants and other types of incentives to entrepreneurs (Doğan, 2017). In this light, female entrepreneurs are also receiving attention. An active actor in this area is the Small and Medium Enterprises Development Organization (KOSGEB), a state-owned organization, which supports Small & Medium Enterprises (SME's), which is also supporting female entrepreneurs (Doğan, 2017). In 2013, around, 99% of the Turkish population were Muslims, hence, '*...Turkey's financial sector is Islamic and interest-free.*' (Tracy, 2013). In 2012, around 5 million Turkish people either owned a new business or were trying to start a new business (Tracy, 2013). Furthermore, around 4 million Turkish individuals were the owners and managers of an established business, which they had started themselves. This high number of ownership of established businesses can indicate that firms are able to survive in the Turkish market (Ibid). Additionally, start-ups can undergo discontinuation in the Turkish environment, the primary reasons derive from: not acquiring the needed finance for the business; personal reasons; or simply due to the business not being as profitable as expected (Ibid).

4.3. Turkey and the European Union: A Multi-Dynamic Relationship

4.3.1. A Feeling of Belongingness

Turkey is the EU's main partner in the region of the Middle East (European Commission, 2019). The first relationship between Turkey and the EU was established through the Ankara Agreement in 1963 (European Commission, 2019). The Ankara agreement '*is to promote*

the continuous and balanced strengthening of trade and economic relations between the Parties, while taking full account of the need to ensure an accelerated development of the Turkish economy and to improve the level of employment and living conditions of the Turkish people.’ (Art. 2. Directorate for EU Affairs, 2020). Turkey's motivation to join the EU has been ongoing since 1987. However, the application was declined in 1989 due to the EU reproaching the country of having a deficit rule of law and violating aspects of human rights (Pierini, 2020). It is only in 2005 that accession negotiations took place, where Turkey has shown to complete the standards required by instauring more than 2000 laws, regulating the job market and others. However, despite the efforts made by the Turkish government, out of the 17 chapters one is remaining due to the Cyprus issue (Directorate for EU Affairs, 2020). Regarding the Vision 2023 foreign policy, the main question remains the obtainment of Turkey's targeted EU membership. However, following the events of Brexit, and witnessing the United Kingdom voting in favor of leaving the European Union; the Turkish government has announced that a referendum on the EU is, for them, the best way in order to determine whether it is the best path to be taken for the country (Property Turkey, 2018).

4.3.2. EU's Largest Humanitarian Programme

As a consequence of the civil war starting in Syria in 2011, Turkey has been the main host country for the Syrian citizens fleeing these circumstances. According to the European Commission, 70% of Syrian refugees hosted by the Turkish government are women and children (2020). Most of the Syrian refugees live outside camps, but with very limited access to the basic needs. According to Maslow's hierarchy of needs, the basic needs gather the physiological needs such as access to food, water, warmth and rest; and safety needs such as security and safety (Maslow, 1958). As response to the difficulties experienced by Turkey, the EU has set up in 2015 a Facility for Refugees in Turkey (European Commission, 2019). The Emergency Social Safety Net (ESSN) program aims to support Syrian refugees in Turkey and meet their primary needs (Ibid). The programme has an initial total budget of EUR6 billion, divided into two equal tranches. The sum given to Turkey is aimed to be invested into different priority areas such as basic needs, health, protection, and education allowing Syrian refugees to improve their level of living from the precarious one (Ibid).

4.3.3. Recent Tensions

In February 2020, as a response to the lack of international support regarding its military campaign and followed by an episode of an airstrike in Idlib, Turkey, which cost a dozen of Turkish soldiers their life; the Turkish government decided to open its borders with Greece (Psaropoulos, 2020). This decision has sparked unease on the Greek side of the border, due to the illegal crossing attempt of approximately 30,000 individuals (Ibid).

4.4. Turkey as a Host Country

4.4.1. The Geneva Convention

During the Geneva Convention of 1951, countries agreed into matters related to the Status of Refugees (Makovsky, 2019). Countries had the choice to either apply these measures to either all refugees or European refugees only. Turkey was one of the countries that opted to not be obligated to apply these rights and obligations to non-European refugees, thus creating a '*...geographic limitation*' (Ekşi, 2016). Turkey has generally been affected by the extensive movement of populations, especially from its neighboring countries. As a result, Turkish laws had to be altered accordingly, to be able to handle these occurrences (Ibid). In 2008, Turkey commenced the process to '*... institute legislative and administrative reforms...*' in the area of migration and asylum (Ibid). Today, taking into consideration the article 1A(2) of the Geneva convention of 1951, the Turkish legislation continues to only grant refugee status to European nationals (Ibid).

4.4.2. Law No. 6458 on Foreigners and International Protection (LFIP)

The LFIP was passed in 2013. Its purpose together with the Turkish secondary legislation, was to initiate '*...new systems, principles and institutions in the field of migration and asylum in Turkey.*' (Ekşi, 2016). Prior to the LFIP, the Turkish legal structure was not capable of regulating the matters of asylum in the country. However, as previously mentioned, due to Turkish position in the Geneva Convention of 1951 Turkey only grants refugee status to European citizens. Nevertheless, due to the LFIP, non-European nationals receive a status as

conditional refugees, implicating that these individuals can be granted residence permits until a third country takes them in and accepts their status as refugees (Ibid). In regards to Syrian refugees, Turkey grants Temporary Protection to those who fall into the following criteria: *'...Syrians who fled the armed conflict between the opposition forces and the Syrian military, or who are at serious risk of becoming victims of widespread violence or systematic and general human rights violations.'* (Ibid).

4.4.3. Integration

Since the beginning, the political rhetoric concerning Syrians in Turkey has remained that their presence would only be temporary. However, with the years, due to its fear of the Turkish citizens' reaction, the Turkish government does not want to recognize that *'...it foresees the long-term integration of the refugees into Turkish society.'* (Makovsky, 2019). Nevertheless, due to the circumstances, the Turkish government has slowly begun introducing integration policies. For instance, in 2016, the Turkish President, Erdoğan, proposed conceding the Turkish citizenship to Syrian refugees. According to the Turkish law, by residing *'...in the country for five years, plus knowledge of Turkish—and a few other pro forma requirements—qualifies one to apply for citizenship'* (Ibid). Yet, having a temporary protection status hinders this process to take place automatically. However, due to the Turkish citizens' dissatisfaction, the Turkish citizenship is only granted to a small number of Syrians who have *'...educational, business, or professional qualifications of value to Turkish society.'* (Ibid). Moreover, the Temporary Education Camps are being removed and instead Syrian students are being transferred into Turkish public schools. Refugee camps are also being closed, since most Syrians are living in Turkish cities (Ibid).

This chapter has revealed Turkey's role in terms of Syrian refugees. It shows some of the actions that have been taken as well as its limits. Taking this into mind, the next chapter will present our findings.

5. Findings

This chapter is devoted to answering our first sub-question: ‘Which barriers do Syrian refugees entrepreneurs encounter within the Turkish formal sector?’. The findings of our paper are summarized into four separate headings based on Alrawadieh’s et al. (2018) challenges encountered by refugee entrepreneurs, namely; socio-cultural, legislative and administrative, market related issues, and financial. These headings will include several aspects related to these Syrian refugee entrepreneurs and observations made during the interviews. This section will include a total of 18 interviewees, namely, 12 Syrian refugee entrepreneurs in the formal sector and 6 international and national organizations from the cities of Gaziantep, Mersin and Istanbul. The challenges listed in this chapter, overlap with each other. In addition, a coding tree has been developed in order to illustrate the barriers encountered by the entrepreneurs.

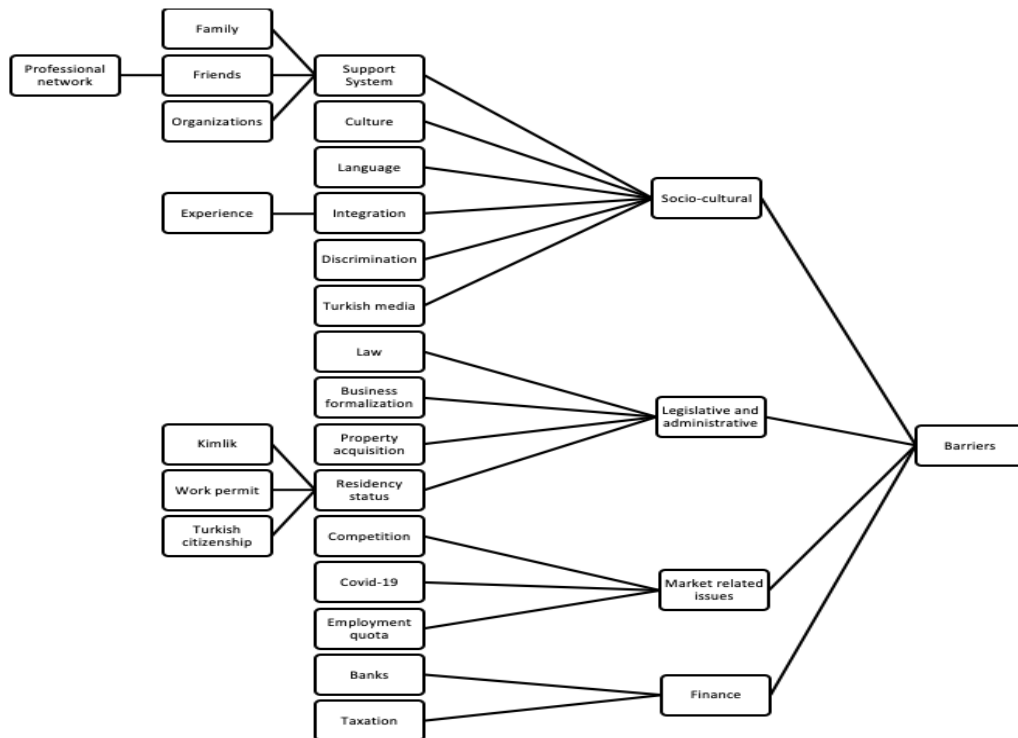


Figure 2: Coding Tree based on Alrawadie et al. (2018) Typology

5.1. Socio-Cultural

The socio-cultural challenge embodies the way in which Syrian refugee entrepreneurs interact in the Turkish context. In this section, we will touch upon their support systems, culture, the role of the Turkish language, as well as their degree of integration in the Turkish society. The discrimination they face, and finally the role of the media. As this section will be the main element utilized during the analysis as it will merge with the social network theory, its length is consequently different from the next 3 challenges. Overlaps will take place with the different challenges, namely, legislative and administrative challenges, market related issues, in the form of business formalization, lastly with finance.

5.1.1 The Support System

From our data it was observed that family constructs one of the main support systems followed by friends and thereafter organizations and the Turkish government.

5.1.1.1. Family

When asked about the entrepreneurs support system, family was in many times the first element that was mentioned. 8 out of 12 interviewees have highlighted that family has a very important place in their journey of starting their entrepreneurial projects. For instance, Mrs. Muhibaldeen has expressed the support given by her husband both financially and morally by encouraging her (appendix 6). Regardless of the family being able to help concerning the business or not; family is found to be an important element, bringing these individuals stability knowing they have someone to turn to during the different phases of their entrepreneurial journey. Mrs. Helli shared how her family and friends helped her monetarily to start her business and with the Turkish language (appendix 7).

'My sister has lived here in Istanbul for 6 years, so she has good experience and has good community, so she helped me more.'

(Mr. Habob - Türk Indirim)

Mr. Chouihna mentioned having noticed individuals selling their family gold in order to financially support their business starting process (appendix 8). Additionally, interviewees have highlighted how family members were crucial in sharing their knowledge about the Turkish system. Some entrepreneurs such as Mr. Akil were able to rely on the knowledge of their family members in order to find their way in the beginning of their process. He further mentions his close relationship with his son, he adds that having his son in Turkey prior to his arrival, enabled him to acquire the knowledge about the Turkish system. Additionally, he has claimed how his family has helped him with the language difficulties (appendix 9). However, during the interviews conducted we did encounter individuals claiming not having support from their respective families. 2 out of the 12 entrepreneurs interviewed had a different experience. For instance, Mr. Nasher informed us that he came with his family but that no one helped him, adding that *'there was no help at all'* (appendix 10). Moreover, Mr. Abu Deb stated the following:

'I don't have family here in Gaziantep, they are all in Latakia.'

(Mr. Abu Deb - Quality)

When it came to the role of the family in the structure of their business, 3 out of the 12 entrepreneurs declared owning a family business. According to Mrs. Helli, her family is *'very present and helpful when they can'* (appendix 7). Mr. Chouihna's interview revealed his role as being a key component in moving the family business to Turkey. Mr. Chouihna has stated that many things in their family business, which is now located in Turkey, underwent changes. He personally assisted his family in making a small market research in different countries including Turkey and Jordan. Due to his knowledge of Turkey he was in charge of conducting the research in Turkey and his family made use of their personal contacts to obtain information in Jordan (appendix 8).

5.1.1.2. Friends

Out of the 12 entrepreneurs, 11 stated their friends as an important element during their time in Turkey. For instance, Mrs. Muhibaldeen mentioned that the new acquaintances she gained through her religion became an element of her support system. She described that it helped her cope with her transition period into the Turkish society (appendix 6). Additionally added that she also had another type of inner circle, namely other Syrian women. This particular circle of friends organized weekly meetings with other Syrian women in Mrs. Helli's restaurant, where they shared their hardships and looked for solutions together. Mrs. Muhibaldeen shared that they all contribute with an amount of money in order to in turn help the most needed person. Mr. Nasher is also among the entrepreneurs who was able to benefit from his friend's Turkish proficiency. This friend constantly helps him, especially when facing problems and in need of information (appendix 10). Many other entrepreneurs were also able to receive help from their friends when it came to language. However, another perspective was given by Mr. Houbaity, who shared that through his business partner and Mr. Vasoglu, he was able to meet many people, mostly Syrians. Mr. Houbaity was also able to meet Turkish people, however, he stated not being able to ask them for help. He mainly leans on his Syrian friends to acquire support when needed. Mr. Houbaity added that his friend, Mr. Vasoglu helped him with translations, given his knowledge of Turkish, English and Arabic. Moreover, Mr. Vasoglu helps Mr. Houbaity with technicalities, by directing him to the right offices in order to for example get a tax number or ID number (appendix 11). Another example is of Mr. Habob who receives help from Mr. Hamwi, a representative from SIBA. This help was given through the experience and knowledge Mr. Hamwi has about Istanbul. With time Mr. Habob's network grew. He stated that he currently has a lot of friends, including *'60% Syrian and 25% other nationalities, which is Arab people and the rest is Turkish'* (appendix 12).

5.1.1.2.1. Professional network

Our data showed that some entrepreneurs had a professional network as their support system. 4 out of 12 entrepreneurs shared that they started their companies with a business partner in different scenarios. For example, Mr. Hayrullah shared that he was in a business partnership and that some of his associates had already been in a business partnership in Syria and

continued doing so while in Turkey (appendix 13). In the case of Mr. Kabbani, he had always been part of the founders of his company since their time in Syria. They are a group of Syrian businessmen that together established groups of companies (appendix 14). Additionally, in the case of Mr. Houbaity, through his business partner from Syria, he was able to meet many individuals, in particular Syrians in Turkey (appendix 11). Nevertheless, we encountered Mr. Abu Deb whose business partner initially was his customer but then they started working together (appendix 15). In contrast to the previous entrepreneurs' experiences, Mrs. Helli shared another experience in which her partner decided to leave due to the lack of financial resources. Two other interviewees mentioned the assistance their friends bring them in regards to sharing experience or translating Turkish documents for them.

'You know for my case, I have a lot of friends, Turkish people, so when I came to Turkey I ask them to help us, at least to advise us how to start our business and they advised us and they gave us full support and they told us where we have to work and which consultants we have to work with.'

(Mr. Hayrullah - Mermas Kimya)

From the data, another type of support was shown. According to Mr. Alakkad Syrian businessmen came together to support each other. He shares that through this community the Turkish government would not be able to make laws against Syrian businessmen. Mr. Alakkad also shared that this community will function as a lobbyist organization (appendix 16).

Many of the organizations interviewed have expressed a similar perspective, that the professional network is a means of support system for these entrepreneurs.

The data also revealed a group of Syrian entrepreneurs who did not have the same support as the aforementioned ones. 4 out of the 12 entrepreneurs started their companies as the sole owners. For instance, when asked about the role his family had in his business, Mr. Vasoglu, stated his business not being a family one, and that he solely looks after them. In addition, he shared that he does not need anything, nevertheless, *'people coming from Syria they*

consulted me to know what to do'(appendix 17). Furthermore, we have the case of Mr. Alakkad who shared that:

'No one helped. There is the organization Building Markets, but I only knew about them from 3 months ago. I did it on my own, saved my salary and got a cheap house.'

(Mr. Alakkad - Totino Media)

5.1.1.3. Organizations and the Turkish Government

When mentioning organizations in this section, we refer to either international or/and national organizations. The organizational environment looks upon the interaction between Syrian refugee entrepreneurs and the different actors they face during their entrepreneurial journey. This section will touch upon the role of organizations and the Turkish government in providing the support needed in the area of entrepreneurship in the formal sector.

While conducting the interviews, it was shown that organizations play an important role in the barriers encountered by these entrepreneurs. Several organizations interviewed have acknowledged the weight of the responsibilities carried from Turkey by hosting these refugees, which they believe resulted in a slow reaction from the authorities to the needs of these entrepreneurs.

'The country has not experienced this amount of refugee before (...) Unfortunately, this results from the Turkish authorities are not listening to us, but only sympathizing with our situation (...) Which doesn't result in them changing the rules at all.'

(Mr. Hamwi - SIBA)

According to Mr. Arabo, several organizations such as the Chambers of Commerce present in the different cities, have put up a 'Syrian Desk' with several services available in order to meet Syrian entrepreneurs' needs. These organizations also work on creating relevant seminars focused on the themes related to the business start up process, such as the work permit issues, the social security system, the tax system in Turkey and many others (appendix

18). Moreover, Mr. Kadkoy highlights the existence of organizations that help the entrepreneurs with the tax system and different sorts of approvals needed when starting their businesses (appendix 19).

Another perspective is given by Mr. Chouihna, who expressed that they do attend some conferences and training sessions organized by the Chamber. He does so by sending one of their team members to attend the events. He adds that the Chamber has a Syrian table with a helpful Syrian employee. However, Mr. Chouihna thinks that *'Chambers use this Syrian thing to get more contacts and money'*.

4 out of 12 entrepreneurs have expressed reaching out for an organization, or participating in the services offered by them such as the Chambers of Commerce. Amongst them, is Mr. Hayrullah who has expressed the Chamber of Commerce being of a high support during his business starting process. He shared that he contacted them regarding clarification about different regulations but also in terms of know-hows (appendix 13).

'With the government no problem. We have good support from the government, especially in the beginning (...) The program I told you about, KOSGEB, they make training to do your business. KOSGEB is from the Turkish government. '

(Mr. Akil - Ghurbtina)

On the other hand, others have reached out to organizations seeking help in terms of the access and acquisition of knowledge. Mrs. Helli expressed that The Syrian Economic Forum helped her in understanding the process of the different Turkish laws. Despite the experience of Mr. Akil, Mrs. Helli and Mrs. Muhibaldeen, other entrepreneurs (2 out of 12) have expressed participating in a series of competitions allowing them to win a sum of money in order to sustain or ameliorate their businesses. Nevertheless, Mrs. Muhibaldeen, owner of Ay Nour Merkez has also encountered difficulties due to some programs requiring a participation fee. An element which according to the entrepreneurs limits their access to the competition and knowledge it offers. Mrs. Muhibaldeen has also expressed the abundance in Turkish business programs focusing on the maintenance of the businesses. Programs she states not being eligible for her as they target high income businesses. Despite being limited

in accessing these sorts of programs due to financial reasons, 4 out of 12 entrepreneurs have expressed a satisfaction towards the government's efficiency which has partaken in the increase of opportunities to their businesses. Some have expressed the governments' efficiency in increasing business opportunities through the simple freedom of letting these entrepreneurs conduct business in their own sector of interest. Others have also expressed being exempted from paying taxes during a period following the start of their business. For instance, according to the entrepreneurs, these governmental initiatives were taken in order to facilitate their settling in the country.

'The Turkish government supports the export. The government is supporting the export too much it really gives us very positive sides to our business. We started exporting in 2015 the manufacturing because here the government is supporting the export for everywhere, so it was a very good push for us.'

(Mr. Hayrullah - Merzas Kimya)

When mentioning the matter with the different organizations interviewed, all of them have mentioned various programs that enable Syrian entrepreneurs to benefit from financial incentives such as grants and start up capital. Mrs. Çam from the Mersin Chamber of Commerce mentions the awareness of the incentives being scarce in the beginning for Syrians in comparison to Turkish businessmen (appendix 20). All of the organizations interviewed (6 out of 6) have been able to name different programs allowing these entrepreneurs to access incentives and benefit their business. A couple of organizations (2 out of 6) have named the program launched by KOSGEB; a public institution providing micro funding. Nevertheless, this incentive only concerns businesses within the manufacturing sector. Despite these financial challenges, Mr. Hamwi has underlined the difference in regards to the capital needed to start a business. According to him, as a Syrian, the capital differs in comparison to other groups, such as Jordanians, Lebanese and Iraqi people (appendix 21). All of the interviewees have stated not having received any financial incentive from the Turkish government. Coming from Syria, they all had to seek capital in order to start their business, by using their own financial resources, and reaching out to their

inner circle or extended network. Nevertheless, Mr. Habob shared that there were no individuals, nor organizations that helped him when he started:

'No one. That's why I am trying to make some community named 'Digital in Istanbul' I add all the people with the same project as mine in one place to help each other, with information or anything we can help each other. Because when i started there was no one to help, i did not know who to ask, but in this community, we can ask each other, everyone has experience of the market so we can help each other. I already started 4 months ago.'

(Mr. Habob - Turk Indirim)

5.1.2. Culture

Most of the entrepreneurs have highlighted the closeness of Syria to Turkey, which according to them means that they share similar features such as cultural aspects, values and religion. Over half of the entrepreneurs (7 out of 12) have mentioned how the closeness of the city of Aleppo, Syria, to Turkey has left them with no cultural shock.

Moreover, 4 out of 6 of the organizations interviewed have also mentioned how the knowledge of the culture is acquired given the time spent in the host country. Having arrived in Turkey from 2011, they estimate that enough time has passed for them to get acquainted with the culture. Despite the similarities in these two cultures, there are still differences which affect their integration process in the Turkish society and the professional environment. One of the recurrent aspects regarding the business environment remains the hardship of respecting the official working hours. The differences between the Syrian and Turkish culture has also been detected by organizations in several examples where for instance, as stated by Mr. Hamwi, in the professional environment Syrians take their Fridays off while Turkish people work (appendix 21). On the perspective shared by Mrs. Çam, differences are also observed in situations when these organizations hold an event and experience Syrian entrepreneurs showing up later than the expected time (appendix 20).

5.1.3. Language

Of all of the interviews conducted, language remains one of the main issues encountered by the entrepreneurs when wanting to start a business. Out of the entrepreneurs interviewed, only 2 (out of 12) qualified their language level as fluent, one entrepreneur qualified his level as advanced, and finally one as intermediate. The remaining entrepreneurs estimate their level to be a beginner's one. This range of level of knowledge of the Turkish language allows them to interact with locals for business purposes. 8 out of the 12 entrepreneurs said that the activities they carry left them with little time to focus on the learning of the language which left them with a poor knowledge of the same. Mr. Abu Deb, chose to do most of the interview in Arabic with the presence of a translator of choice. Some entrepreneurs have shared that the Syrian community mainly communicates in Arabic while some can also communicate in English. Moreover, they have acknowledged that the language barrier represents a series of restrictions on the communication level but also in the obtention of information related to their business.

'The biggest difficulty for us is the language. We cannot speak Turkish, only Arabic and English. No Turkish people speak English, only Turkish. And this is a big problem for us.'

(Mr. Akil - Ghurbtina)

The language has for some been a barrier preventing them from reaching Turkish consumers. This is the case for Mr. Alakkad who has expressed having Turkish customers representing only 2% of his client base. He added that if he improved his Turkish language knowledge he can increase that number (appendix 16).

One of the main barriers in learning the language for these entrepreneurs has been to find the time to take the language courses. 7 out of 12 entrepreneurs have expressed the lack of time or a lack of flexibility from the educational institutions in terms of scheduling. Despite the motivation to learn the language, some of the entrepreneurs are faced with having to choose between making a living or taking these language courses. This is an issue that was highlighted by Mr. Kabbani. According to him, most Syrians that moved to Turkey had to

choose between making a living and providing for their respective families or investing their working time in studying the Turkish language, which results in them working as it is a necessity for survival. To him the language loses its importance in the long run as his time gets limited. This is a dilemma Mr. Kabbani has personally experienced. However, he did manage to make the time to learn the language once he had found financial stability (appendix 14). The time management that these entrepreneurs have expressed has been further confirmed by Mr. Hamwi, who pointed out the lack of efforts made from the governmental side, when it comes to adjusting the course hours to the entrepreneurs' routines. Regarding the business perspective, some have expressed encountering problems due to the lack of Turkish language knowledge when trying to sort out administrative related issues, such as the tax regulations. Most of these entrepreneurs hire tax employees in order to take care of the taxes of their businesses. Many of the organizations interviewed have expressed a similar point of view regarding the language being a barrier to them engaging in their entrepreneurial activities. Additionally, Mr. Arabo has also highlighted how the lack of knowledge of the Turkish language has increased the entrepreneurs' *'ignorance'* towards the country's business laws. According to him, this has resulted in making the starting processes of the Syrian entrepreneurs businesses harder.

5.1.4. Integration

When arriving in Turkey, three fourths of the Syrian entrepreneurs interviewed did not know anyone. Their social network is a key component favoring the integration of these refugees into the host community. Some entrepreneurs have mentioned how sharing the same religion has worked in their favor in integrating into the Turkish society on a personal level. 5 out of 12 entrepreneurs have expressed how religion has allowed them to gain better relations with their neighbors or receive help from strangers due to the circumstances they were coming from. Mrs. Muhibaldeen has added in her interview that she managed to get integrated due to her choice of moving to a neighborhood with Turkish locals. A process that has forced her to improve her knowledge towards the Turkish language. Mrs. Muhibaldeen has also used other forms of integration such as giving help to neighbors through the religion as well as getting help from her Turkish friend. Related to the organizing of several events in her working place. These events were aimed at and including both Syrian and Turkish women.

Mr. Kadkoy from TEPAV has shared opinions on the lack of the general integration of these entrepreneurs, adding that Turkey does not have enough experience with this matter. Moreover, some of the organizations have pinpointed the lack of integration through the language programs, stating that they have a lack of flexibility in accordance with the needs of these entrepreneurs. Additionally to organizations, entrepreneurs have also voiced this lack of integration. 6 out of the total 18 interviewees have highlighted the importance of making the Turkish language mandatory and tailored to their routine in order to facilitate their integration. Given the poor adaptation to their needs, some entrepreneurs still try to manage their time and attend the classes offered by the Turkish government or the organizations. Mr. Abu Deb, in particular, has taken the matter into his own hands and has expressed using free online platforms such as Youtube in order to acquire more vocabulary in the area of the Turkish business language. Mrs. Muhibaldeen also shared that she learned a bit of Turkish through a language café.

5.1.4.1. Experience

All the 12 entrepreneurs interviewed have a higher educational background. We observed that 9 out of the 12 entrepreneurs acquired their education in Syria. These degrees vary from law, engineering, trade and economy, dentistry, banking, applied chemistry and computer engineering. Two of the remaining three entrepreneurs, acquired their degrees in a Turkish university in the areas of law and mechanical engineering. The last entrepreneur, Mr. Hayrullah, acquired his degree from Lebanon. Additionally, Mr. Alakkad shared that he wishes to develop his personal skills attained in Syria, by acquiring a master's degree in Turkey.

Most of the entrepreneurs we interviewed arrived in Turkey with a strong educational background. Which brings us into the next section of work experience. 5 out of the 12 entrepreneurs gave us a short insight into their work experience. Three of these entrepreneurs used the experience they obtained from the same field they used to do business in, while in Syria. As a result, they were able to continue working in the same field or industry in Turkey.

'It's our old business. We have been in this field since 1987. It's our business, our main business. (...) It is different. It's totally different from Syria. But as I told you, most of us have a background about their businesses. Sure, the bank system is different. The custom system is different. Trading organizations also are different, but we know from the past. We know how they are doing business. So, it's not very big problem for us. Because we had an idea about their way. But it's totally different, it's not the same as Syria. It's totally different.'

(Mr. Hayrullah – Mermas Kimya)

Mr. Vasoglu, an entrepreneur located in Istanbul shared that he acquired his work experience from his previous workplace. This experience gave him the tools to run a similar business on his own. He is one of the entrepreneurs that is currently finishing his law degree in Turkey (appendix 17). Mrs. Muhibaldeen, Mr. Nasher and Mrs. Helli, with degrees from Syria had to adjust to the new context by acquiring new experience. The two female entrepreneurs took training programs, which were made available by organizations. These courses gave them introductory experience into how to conduct business, since they did not have this background knowledge. Mrs. Muhibaldeen even mentions that it is difficult for women to start businesses. While acquiring new experience, she witnessed some challenges Syrian women faced in the area in which she found herself in and used that in order to create her business idea.

In the beginning of the inflow of Syrian refugees into Turkey, Mr. Chouihna was able to use the Turkish that he had learnt while studying in Gaziantep in order to translate for Doctors Without Borders in Turkey. Moreover, he also worked in other fields in the same context, which did not have a direct linkage to his educational background. Another entrepreneur, Mr. Nasher went from working as a Judge in Syria to owning a company that produces sweets. He encounters difficulties in solving the details of problems that arise in his business. Moreover, he adds that he had to adjust to the new context by finding a new source of income.

The organizations' point of views are not included as this section was solely devoted to the understanding of the entrepreneurs' background.

5.1.5. Discrimination

When asked about integration, the topic of discrimination was immediately picked up by entrepreneurs. 7 out of the 12 interviewees have experienced some form of discrimination when starting their business. These are represented in forms of stereotypes, racism and power abuse from the Turkish locals or institutions.

'There is the labor market discrimination (...) The government does not accept the reality, you have to look at the social and political aspects, Turks do not like Arabs due to our history, most Arabs are Muslims, the overall perception of Syrians is that they are backwards, terrorists and that Turkey is modern, an EU secular country.'

(Mr. Kadkoy - TEPAV)

The perception of Syrians to Turkish people has been a topic picked up by the interviewees as one presenting barriers when starting their businesses, as locals would not or were reluctant in engaging in trade with them. 3 out of the 12 entrepreneurs interviewed have expressed having the majority of their customers from the Syrian community. Moreover, some have experienced Turkish individuals walking away when discovering their Syrian origins. Mr. Kabbani has for instance expressed the difficulties due to the image associated with Syrians by Turkish locals. However, to him, this should not be generalized and this image can be changed. He adds that he has in fact experienced that some clients have refused to work with him when learning the company was owned by a Syrian. The majority of the entrepreneurs have expressed challenges in opening a bank account in order to conduct business properly. They have through their interviews expressed how bank institutions deny their services due to their Syrian nationality. However, Mrs. Muhibaldeen has expressed that regardless of holding the Turkish citizenship, she still encountered similar issues. When being interviewed, half of the entrepreneurs have mentioned power abuse from different Turkish actors in several aspects of them starting their businesses. Some interviewees also expressed being discriminated against for having to cover for their basic needs through the process of finding a house, a job and making a salary. Others experienced having to pay

higher rents than locals and others have experienced having to pay a bribe in order to have access to the documents needed for business purposes. Mr. Kadkoy expresses that the power abuse aspect of discrimination has also been experienced by the entrepreneurs during the administrative processes, when starting their businesses, where they are being charged more by the different people involved in this process. This aspect is further extended to the pride of Turkish people (appendix 19). This characteristic has been voiced twice by organizations and has then been followed by the topic of business sabotage in the scenario of Turkish people employed by Syrians. However, none of the entrepreneurs we interviewed has experienced something similar. Some of the interviewees mentioned that this behavior was linked to the way they were portrayed in the country mainly due to the Turkish media. According to the interviewees this has led to more difficulties when starting their businesses.

5.1.6. The Turkish Media

When it comes to the Turkish media, Mr. Chouihna has shared that the lack of integration is due to the way they are portrayed by it. This is further confirmed by Mr. Mustafa from Market Leader International, stating that the media in Turkey has mainly been portraying Syrians *'as snatching the resources from the mouths of Turks'* (appendix 22). On the other hand, after sharing his awareness towards this issue, Mr. Chouihna has voiced his intention to find solutions after experiencing the media reaching out to him to only report about the bad side of his story. He expresses that his initial intent was to paint a positive picture to the media, showing his gratitude for being able to start over in Turkey. Nevertheless, he quickly became aware of how little change was driven from that. This has led him to create an organization in order to paint a more positive image. However, the organization did not receive enough media coverage as they had expected. Moreover, 4 (out of 6) organizations interviewed are aware of this issue and try to address the political aspect linked to this outcome. This has led to the development of projects in order to change the perception that Turkish people have of Syrians and limit the blame for the issues taking place on a governmental level.

'There are some projects to change the perception of Syrians from Turks; the political discourse was formulated in a certain image, for instance that Syrians would only be here

for a short time, but more people started coming and the Turkish economy also started going downhill. The worst the economy got, the worse the perception of Syrians became. Many Turks scapegoat Syrians for everything. We have an authoritarian government; people are scared of criticizing the government and so they point to Syrians.'

(Mr. Kadkoy - TEPAV)

5.1.7. Sub-Conclusion - Socio-Cultural Challenge

When it comes to the support system, the entrepreneurs shared mostly how different types of support systems helped them overcome the barriers they encountered. For instance, the entrepreneurs expressed how their **family** members gave them different types of support, which mainly included monetary support, knowledge sharing and encouragement. Moreover, some entrepreneurs also had a business structure which included their family, either only as a helping hand or by having a family business. Another type of support was given through their **friends**. This support was in the form of helping the Syrian entrepreneurs expanding their networks and in some cases creating Syrian and Turkish ties. Nonetheless, it is detected that most entrepreneurs reach for their Syrians friends when they need help. This type of help included understanding the Turkish system. Cases were encountered where there was support given amongst the individuals we interviewed. Within friend support, there is the presence of a **professional network**. The type of support given here entails entrepreneurs starting their companies with business partners. In most cases, these entrepreneurs had already known their business partners from the time they lived in Syria. In one case, an entrepreneur met his Turkish business partner when the latter was his client. It was also observed that some entrepreneurs were the sole owners of their businesses. Finally, one entrepreneur did not receive help, but was the one who helped Syrian entrepreneurs in the Turkish context.

The data showed a third type of support in the form of **organizations and the Turkish government**. In this dimension, there is a mixture of experiences. It is detected that due to the lack of experience Turkey has in regards to hosting refugees, the country had a slow reaction to the needs of Syrian entrepreneurs. Nevertheless, some of the organizations we interviewed, shared that either themselves or other organizations offer services to assist Syrian entrepreneurs. Several entrepreneurs shared having been in contact with national or

international organizations to seek different forms of help. Others shared being able to participate in competitions in order to either create or grow their business. However, these competitions can come with restrictions due to its participation fees. Additionally, some entrepreneurs expressed not being eligible for the help given by different programs, as they target specific types of businesses. Furthermore, none of our interviewees received financial incentives from the Turkish government. The capital that is inserted to their businesses comes from their own resources or of their networks.

Another socio-cultural challenge is **culture**. It is observed that the entrepreneurs are aware of the similarities when it comes to the Turkish culture and their own. This cultural similarity is also shared through their values and religion. Nonetheless, some entrepreneurs still faced distinctions when it came to the Turkish society and the business environment.

When it comes to **language** only 2 of the interviewees spoke fluent Turkish. All of the entrepreneurs expressed that they faced challenges as a result of the language barrier when they tried to open a business. Language also posed barriers when it came to the entrepreneurs expanding their services to Turkish clients. Not speaking Turkish, was shared to be a result of the entrepreneurs not having the time to invest in it, since they had to carry out entrepreneurial activities. The data highlights that the educational system and the government do not tailor the courses to the needs of the Syrian entrepreneurs. As a result, one organization adds that the lack of Turkish proficiency amongst entrepreneurs makes it difficult for them when it comes to business laws and starting a business. In this section, a correlation has been made with the taxation challenges as it involves the knowledge of the Turkish language to understand the taxation administrative environment.

Integration, also showed to have a mixture of experiences. The positive experience is shared by an entrepreneur who had the religion as a factor facilitating her integration to the Turkish society. According to some organizations, the gap in integration can be due to the lack of experience Turkey has with this area, as well as the absence of flexibility from the language programs. In some cases, entrepreneurs started learning the language on their own. All of the entrepreneurs have a higher educational background. Most of the entrepreneurs have shown to value the **experience** they acquired in Syria. However, some entrepreneurs have engaged in completely different areas leaving them with the necessity to acquire new experience in order to progress in their sector of activity. The data shows that most

entrepreneurs adjusted to their new context. Integration and language have in this part been correlated as they go hand in hand in the entrepreneurs process of integration as well as starting their companies in Turkey.

Another area we touch upon in the socio-cultural challenges is **discrimination**. This was encountered through Syrians being stereotyped and experiencing racist behavior towards them by Turkish people. One organization introduces the labor market discrimination, where for instance, the entrepreneurs could face barriers when conducting business as locals could appear apprehensive to engage in trade with them. Moreover, discrimination in the form of power abuse was encountered when in contact with institutions such as banks or during administrative processes. In this dimension, an intertwinement has been made between discrimination and the banking sector due to the entrepreneurs experience when wanting to acquire the banks services, due to the response of the given banks' administrative offices. An additional correlation has been made between discrimination and business formalization. This is due to the possible prejudiced actions taken towards Syrian entrepreneurs. Finally, a correlation with the Turkish media was made as it highlighted how it can have an effect on the entrepreneurs integration.

Finally, challenges were encountered when it came to the **Turkish media**. One entrepreneur shared that lack of integration can be a result of the media's portrayal of Syrians. Specifically, the media portrays Syrians in a negative light. Consequently, an organization was created to show what Syrian businessmen are doing in Turkey. However, these attempts were done with no avail.

5.2. Legislative & Administrative

The legislative and administrative challenges refer to the interactions these Syrian entrepreneurs have had with governmental institutions, in form of the Turkish law, the business formalization process, property acquisitions, the residency status and the role of institutions.

5.2.1. Law

All the entrepreneurs interviewed have expressed the ease of opening a business in Turkey. However, many have expressed their lack of knowledge about the law. 9 out of 12 entrepreneurs have expressed the confusion in terms of acquiring the right information regarding the law, and most importantly understanding it.

When asked about the ways these entrepreneurs deal with issues related to the law, all of them explained having to hire a Turkish accountant or an advisor in order to take care of the legal and administrative aspects of their businesses. These accountants are described as individuals having the capacity to guide and making sure that for instance the right amount of taxes is paid in due time. However, some of the entrepreneurs have shown dissatisfaction in regards to the advisors hired due to communication problems and their lack of professionalism. Mr. Nasher from Soli Sweets has expressed that his accountant does not pay attention. He expressed his wonder regarding the tasks of these individuals as he thinks they might not have the proper knowledge about the regulations concerning his area of business. He feels that this is an important aspect to clarify as it is the source of many problems related to his business with no solutions to be found. The issues encountered with their respective advisors have led several of these entrepreneurs to make mistakes on the administrative level, leaving them having to deal with these issues on their own as they had to be solved quickly.

'We used to ask people. We used to ask our accountant and also the Chamber. But even, when you talk nothing it's not like when you do your thing. It's not the same at all. So, we did many mistakes in the beginning.'

(Mr. Chouihna - SaadPlast)

5.2.2. Business formalization

When asked about business formalization, the entrepreneurs had different experiences. They have expressed that declaring and formalizing the business remains an easy process as long as the required documentation, details about the business and administrative fee is being provided. However, despite Syrians having to go through a similar process as Turkish

entrepreneurs, Mr. Hayrullah has pointed out that the differences lay in the documentation, since they have to provide more identification documents compared to Turkish entrepreneurs. Additionally, one of the interviewees, Mr. Vasoglu shared that the Ministry of Finance has made it very easy to open businesses. Nevertheless, organizations point out that the formalization of businesses has been of little interest to Syrian entrepreneurs due to their expectations of staying for a short term in the host country. Mr. Arabo shared that the Turkish government has shown to be effective in the formalization process of the companies owned by locals. However, they still have services available in order to help the entrepreneurs when needed. According to Mr. Hamwi from SIBA, it was only when the government realized that Syrian refugees would stay for longer than expected, that ways to formalize these businesses were being sought for. From our observations, organizations such as INGEV and SIBA are amongst the ones who are working on shedding light on the matter and contributing into providing services for the business formalization process.

5.2.3. Property acquisition

When it comes to property acquisitions, 2 out of 12 entrepreneurs shared their experience. As stated by Mr. Houbaity, Syrians are not able to purchase cars, even if they do not have a refugee status.

'As a Syrian if you have the amount of money to buy a house, you cannot buy a house in your name, but can buy a house through your company.'

(Mr. Alakkad – Totino Media)

Organizations confirm this statement. For instance, Mrs. Çam from the Mersin Chamber of Commerce, shared that Syrians do not have difficulties in creating companies and through this path, it was easier for them to obtain the Turkish citizenship or acquire property. As a result, Mrs. Çam shares that many companies are inactive, since they are used by Syrian entrepreneurs to acquire properties. Mr. Hamwi from SIBA, shared a similar observation stating that Syrians had to depend on their companies to own real estate. Additionally, he adds that according to the Turkish law one can apply for the Turkish permanent residency if

he or she owns property, nevertheless when Syrians apply for it, their applications would get denied.

5.2.4. Residency status

In this section, the experiences of these entrepreneurs were divided into 3 topics, namely the Kimlik; work permit; and Turkish citizenship.

5.2.4.1. Kimlik

In regards to the Kimlik, only 3 out of the 12 entrepreneurs shared their familiarity with this type of document. As stated by two entrepreneurs, the Kimlik is given to undocumented Syrian refugees, by the Turkish government. Before the Kimlik, refugees used to receive a residency card, but this changed with time, the Kimlik replaced the residency cards, and functions as a temporary card. An example is of Mr. Alakkad who was under the temporary residency on his arrival to Turkey, his residency was legal, nevertheless, the Turkish government cancelled residencies and granted him the Kimlik. He currently holds a temporary residency card instead, which has to be renewed every 2 years. Additionally, according to him, to start a company, a work permit is required and it can be obtained from the Istanbul Chamber of Commerce, such as his case. Moreover, he shared that he employs Syrians in his small business, however, according to him, as some had the Kimlik, it meant that they could not get permission to work in the formal sector. Mr. Chouihna shared a similar perspective:

'...No, no, actually it's not the same because when you come to Turkey and you don't have the ID or passport, life is miserable in Turkey because they don't have travel documents and also about the residence permit, they only give per 6 months or one year, and it depends on your passport, and when you don't have one you need a different ID, Affad ID, that requires a permission you need to apply for. So, when you want to open a company, this can hinder the process because they will ask for so many extra documents. And when you can't travel, that means you can't market yourself properly and get new clients. Because every step you will do, you will need permission to travel.'

(Mr. Chouihna - SaadPlast)

We did not acquire any direct information regarding the Kimlik from the organizations we interviewed.

5.2.4.2. Work Permit

When it comes to the work permits, there is a mixture of experiences. For example, Mrs. Helli from Gaziantep found the process of obtaining a work permit easy. Mrs. Helli received help from an experienced accountant. Nevertheless, she contemplated whether the process was easy for the reason that she was a Syrian refugee and a female entrepreneur.

Three other entrepreneurs shared the opposite point of view. Their experience with work permits presented difficulties. For example, Mr. Kabbani shared that it created challenges in the hiring of foreign employees, due to the employment quota. He adds that the difficulty was related to the fact that they could not hire the required number of Turkish staff. Moreover, he indicates the insecurity work permits present due to the government's cancellations of the same. According to Mr. Kabbani, the government justified the cancellations for different reasons, such as lack of tax payments from some companies and companies not meeting the employment quota. In contrast, Mr. Arabo shared another observation:

'In Turkey, there is no difference between the host community member and Syrian entrepreneurs. The laws are implemented for both communities. The laws of work permit and establishing a new business upon the Temporary Protection Identity have encouraged the refugee entrepreneurship in Turkey.'

(Mr. Arabo - Gaziantep Chamber of Commerce)

Mrs. Çam from the Mersin Chamber of Commerce and Mr. Hamwi from SIBA shared the similar interpretation that, to move from one city to the other, Syrians under the protection law have to have a permit. Mrs. Çam also stated that getting the permission depends on the purpose of the trip and that businessmen tend to get this permission, especially if they have

a contact. She also adds that this permission is required from the Turkish authorities, hereunder the Mayor of the given city. On the other hand, according to Mr. Hamwi, owning a business does not help to get the permission to travel, preventing Syrian entrepreneurs from acquiring business opportunities. Moreover, he points out that the temporary protection law has an effect on the system around Syrians in Turkey, such as banks and the tax installment system. It affects anything preventing them from having a stable permanent situation in Turkey, which increases the lack of trust. Furthermore, he adds that Syrians do not usually get permits to travel for business purposes. Mr. Arabo from Gaziantep's Chamber of Commerce shared that many Syrian businessmen are unable to secure international opportunities, because many countries do not grant them visas. Mr. Kadkoy from TEPAV, shared another perspective on the purpose of the law.

'For Syrians to work legally, they can only work in the city of registration, this was made to create a balance in the country and avoid concentration of Syrians in specific areas.'

(Mr. Kadkoy - TEPAV)

The data also touched upon the issues regarding temporary status, according to Mr. Hamwi:

'(...) one of the problems is that people are not allowed to move in the country or are unable to go out of the country given their temporary status. People who get the temporary residency papers, they sign the papers but don't get a copy of it and they are not being published anywhere. We don't know what kind of regulations, terms and conditions these people have signed.'

(Mr. Hamwi - SIBA)

Additionally, we are introduced to some of the obstacles organizations face related to work permits. According to Mr. Çoker from INGEV, due to the state's perception of NGOs, they can face some challenges to acquire work permits to Syrians they want to employ. He also adds that the barriers faced by NGOs are different from the ones faced in the private sector (appendix 23).

5.2.4.3. Turkish Citizenship

In regards to the Turkish citizenship, only the perspective of 3 entrepreneurs was registered. One of the entrepreneurs, Mrs. Muhibaldeen, did acquire the Turkish citizenship and did not face many difficulties. While Mr. Abu Deb, does not have the Turkish citizenship and still faces travel restrictions, for not having a Syrian passport.

'I have tried to apply for the Turkish residency, there are 7 levels for the citizenship, the most complicated one is when they investigate your properties and personal part, the complicated one is the 4th level and they are investigating me. Me and my friend came together to Turkey in 2015, we have the same education, same amount of money, I've lived here longer than him, and he has received his residency. There is no rule, anyone you ask they say we don't know, the government employees just say i don't know.'

(Mr. Houbaity - Gardenia Residence)

5.2.5. Sub-Conclusion - Legislative and Administrative

Within the **legislative and administrative challenges**, several barriers were manifested. In regards to **law**, entrepreneurs have expressed these barriers being caused by their lack of knowledge and understanding when it comes to the Turkish Law. As a result, our interviewees hired accountants or advisors to guide them through the Turkish system. Nonetheless, some entrepreneurs shared that there was still dissatisfaction on their side since they faced communication and professionalism challenges with their Turkish accountants or advisors. There is an overlap when it comes to communication, since we refer to language communications, the reason for this overlap is that in order to understand the laws in general, the knowledge of the Turkish language has to be in place.

In the process of **business formalization**, the Syrian entrepreneurs expressed that formalizing their businesses was an easy process, as long as they presented all the required documentation. Nevertheless, some entrepreneurs still found difficulties regarding the formalization administrative process, since they had to provide more documentation than Turkish entrepreneurs.

In terms of **property acquisition** Syrian refugee entrepreneurs face obstacles when they attempt to acquire property, for instance cars. Even when they are in possession of the resources that are needed. Consequently, Syrian entrepreneurs make use of their companies to own real estate. Therefore, many companies may be inactive. Moreover, it was observed that according to the Turkish law, by owning property, Syrians were able to apply for the Turkish permanent residency.

On the topic of **residency status**, some entrepreneurs shared that Syrian refugees were granted a residency card, nevertheless, the Turkish government cancelled these cards and replaced them with the Kimlik. The Kimlik is given to undocumented Syrian refugees. It was also noticed from the data that those in the possession of a Kimlik could not get a permission to work in the Turkish formal sector. The data showed that when in this position a work permit is required to start a company. This was possible to acquire through the Chamber of Commerce. When it came to the work permit we noticed an overlap with a topic that is under the Market related issues. This overlap is a result of the fact that these challenges are intertwined. In other words, the employment quota is an element that affects the work permit of Syrians.

In regards to the Turkish citizenship, it was observed through one entrepreneur possessing it that he did not face any difficulties, while the other entrepreneurs had to acquire a permission to travel to proceed with their business plans. In this situation, Syrian entrepreneurs lost business opportunities for not being able to travel within and outside of Turkey.

5.3. Market Related Issues

Market related issues touch upon elements related to the Turkish market, such as the competitive environment, the effects of COVID-19 and the employment quota.

5.3.1. Competition

Under the topic of competition, three fourths of the entrepreneurs, (9 out of 12) shared their experience with the competitive environment they met in the Turkish market. According to Mrs. Muhibaldeen, '*competition is huge*' as she is in direct competition with various sectors, since she owns different activities in her business place including a cafe, hair salon, and

fitness. According to Mr. Kabbani, other companies have banks and resources at their disposal, while their company is dependent on just selling to customers that pay immediately, which made it difficult when they entered the Turkish market. Mr. Kabbani adds that they face difficulties because the Turkish government protects their own production and imposes the prices in their sector. However, he still sees potential in the Turkish market, since it is such a vast market.

Mr. Houbaity, owner of The Gardenia Residence, mentioned that competition in his field is tough, because when Turkish businessmen see how successful the sector is, they all move to that same sector. Mr. Alakkad, the owner of Totino Media, shared that unregistered companies provide cheap services, but only short-term. Furthermore, Mr. Mustafa states that copying a business due to its success is something that is also met in the Syrian community. In his opinion, this attitude creates a mass saturation for businesses (appendix 22). Additionally, Mr. Arabo from the Gaziantep Chamber of Commerce indicated that many Syrian businesses face difficulties in terms of competing with Turkish companies, since the latter are stronger and more developed than the Syrian ones. Nevertheless, the same interviewee revealed that the competition between Turkish and Syrian companies is not intense, since Syrian companies target other markets by exporting their products abroad. Mr. Kabbani stated that they did not face so much competition, since they focused on Arabic speaking customers.

5.3.2. COVID-19

When asked about the effects COVID-19, Mr. Chouihna shared the following:

'I'm stopped. My machines are stopped, we are taking care of some machines, and some assembling. I have many different parts of the products that are apart and I have to assemble them all together and send them. Also, counting my stock. Looking at the numbers. Like all companies do now. Like accepting the orders that related to the pharmaceutical businesses.'

(Mr. Chouihna – SaadPlast)

Other businesses (4 out of 12), such as the owners of Ay Nour Merkez, Soli Sweets, Gardenia Residence and Boutique Hotel Istanbul could feel the consequences of the global pandemic on their businesses. Two had to close their stores, due to the public fear of purchasing goods. The remaining two entrepreneurs with boutique hotels faced cancellations.

Mr. Çoker explained that in order to give some assistance to entrepreneurs that could have difficulties following what was happening in the Turkish context due to COVID-19. As a result of language barriers, INGEV translated entire documents to Arabic and sent them on social media platforms so that Syrians could receive an update on the current circumstances taking place in Turkey (appendix 23).

5.3.3. Employment Quota¹

When asked about the flexibility of the employment quota, 2 out of 12 entrepreneurs mention that it is not an area they face difficulties in, since it was not required for their businesses. Nonetheless, Mr. Nasher faced difficulties when trying to employ Syrians, since that indicated that he had to employ Turkish staff as well. As stated by Mr. Kadkoy from TEPAV, this quota was implemented to formalize the employment of Syrians, and adds that the quota is flexible. Mr. Hamwi stated the following:

'This also relates to the '1 Syrian – 5 Turkish employees' ratio that SIBA is against as it also involves Turkish being paid 3 times more in terms of salary compared to Syrians. Which is a rule that no company has been able to follow.'

(Mr. Hamwi - SIBA)

5.3.4. Sub-Conclusion - Market Related Issues

The Syrian refugee entrepreneurs faced challenges when it came to **competition**. Most entrepreneurs met a competitive environment in the Turkish market, some more than others.

¹ The quota entails that 'The number of workers, working under temporary protection in a workplace, not exceeding ten per cent of the Turkish citizens working in the same workplace constitutes the basis.' For instance, only 1 foreigner with temporary protection status may be employed, in a workplace that has less than 10 employees. (Amfori, 2016)

In one case, entrepreneurs faced challenges since they did not have the same access to capital as Turkish businesses, giving them a slower start. Moreover, this business faced competition with the Turkish government which meant that they were dependent on the prices the government imposed in that specific sector. However, an organization shared that Syrians have the tendency to enter the same field creating a mass saturation. Another organization shared that competition could also be encountered since Turkish companies were more developed than the Syrian ones. Finally, some Syrian companies did not face the same amount of competition since they focused on Arabic speaking clients.

A circumstantial barrier resulting from the effects of the **COVID-19** on the entrepreneurs' companies, was of them being forced to '*close*' down their businesses. Others have tried to work around it by becoming more flexible and developing administrative tasks which keeps the business '*tidy*' such as doing the inventory or keeping up with financial statements. An organization shared translated documents on social media to keep Syrians updated on what was taking place in Turkey.

The **Employment quota** has shown to have a mixture of experiences. Some entrepreneurs shared that the quota was not required for their businesses, while others have in the engagement of their entrepreneurial activities had to keep up with this quota. It was observed that it presented a financial barrier, since following this rule implied a difference in the salaries paid to the Turkish and Syrian employees. As well as one related to having to employ 5 Turkish employees for every Syrian employee.

5.4. Finance

This section touches upon the perspectives our interviewees have shared regarding banks and taxation.

5.4.1. Banks

When asked into the banking system in Turkey, some of the entrepreneurs have expressed the religious aspect which according to them has limited their interaction with the bank.

'In Syria we were not that connected with banks, maybe because we have that Islamic rule – we don't take much money from the banks, we don't use checks. So, we are working on the opposite of the bank you could say, if you get my idea. Uh, they have money from banks, but we have only our money.'

(Mr. Kabbani - Horizon Plastik Kimya)

Mr. Hayrullah has also explained how some business owners in Syria were not used to interacting with the banks, which resulted in them reaching out to the black market. Whereas in Turkey they are faced with a different context. Despite the religious aspect, two entrepreneurs have shown to have quickly understood the importance of the role of the bank system to their import/export business. Mr. Hayrullah has acknowledged the difference between Syria and Turkey regarding the banking aspect. To him, in Syria, the bank's involvement in business was not of a high degree. Whereas, conducting business in Turkey has made banks one of the main aspects to his entrepreneurial activities. Most of the entrepreneurs have expressed the difficulties of opening bank accounts. These range from the discrimination experienced, to the difficulties in the administrative process and finally, the lack of flexibility in transferring sums of money when needed.

'Usually banks are not allowed to open USD accounts for Syrian people. It is according to international law. However, the banks regulations don't mention anything about Syrian people living outside of Syria, so the banks still open accounts for Syrian.(...)'They do seek loans. But they get rejected. Had the banks allowed that, they would have done it.'

(Mr. Hamwi - SIBA)

Mr. Kadkoy defines the banking sector to be one representing the highest barrier for Syrian entrepreneurs due to the discrimination they face. He points out the difference in the management system in different branches of one same bank and how entrepreneurs' success in opening an account often depends on the manager they are faced with. Furthermore, looking into the rights of Syrians when facing the banking sector, many have expressed confusion around their status as Syrians, limiting them from accessing the basic services

banks offer, such as acquiring a card. A few entrepreneurs (3 out of 12) have shared having to wait over a year in order to receive a card from the bank. From the information they shared, it was observed that these limitations set by the banking sector in Turkey have had consequences on businesses involved in export activities. Due to the inability to conduct money transfers, Mr. Chouihna has experienced having his goods stuck in Tunisia for two weeks adding extra costs and forcing him to leave his current bank to find one that was located in both Tunisia and Turkey in order to finalize his transfer.

5.4.2. Taxation

When asked about the taxes being paid, entrepreneurs have shown to have different experiences. Mrs. Muhibaldeen has expressed taxes to be paid being too high regardless of the profit made, due to the extra costs that have to be covered, such as rent and utilities including electricity, water and internet. Nonetheless, other entrepreneurs have deemed it to be reasonable. During the interviews conducted, Mr. Habob from Turk Indirim has for instance expressed the level of the taxes not being *'that high'*. However, he did recognize that given the income made, the taxes to pay could become more significant (appendix 12). This is further supported by organizations stating that the taxes are not significantly high. It has been pointed out by Mr. Arabo from the Gaziantep Chamber of Commerce that there is a lack of familiarity to the tax system from Syrian entrepreneurs and businessmen. According to him, the tax system in Syria is very little present whereas businesses in Turkey have different kinds of taxes applied to them. The tax familiarity is further illustrated by the entrepreneur, Mr. Hayrullah. He acknowledges the taxes being a new element for Syrians. He further describes Syria as having a very complicated tax system but also lacking regulations. This resulted in him having to use the means of negotiation with governmental employees in order to reduce the taxes given by the Syrian government, when conducting business in Syria. Mr. Hayrullah also compares the business behavior to the one used in Turkey where he has acquired a sort of acceptance and understanding to the way the system worked in Turkey. According to him, once there is an ongoing process of legal and financial literacy, the hardship will lessen.

Mrs. Çam shared the following perspective about the Turkish tax system:

'It is the same as for Turks. It is not difficult for Turks nor Syrians. Syrians say that it is difficult in Turkey because they have to pay more or because they didn't used to pay taxes before. The taxation depends on the sector, it can be anywhere between 8% to 18%, or higher, it depends.'

(Mrs. Çam - Mersin Chamber of Commerce)

The entrepreneurs interviewed have expressed how the lack of understanding of the Turkish law, additionally to the communication gap that is often encountered with their advisors, has led to some having to pay a heavy price, due to tax payment delays. This is the case of Mr. Kabbani who states:

'So, these, plus the taxation rules and the governmental rules made it difficult for us to know what to do to have a normal company. What to pay, what not to pay, the penalties after missing a payment, you can't think for your trait or your factory process, how to work and at the same time you have to think about the rules, about the taxes about what you have to pay for the government not penalize you for things you didn't do. So, it was hard to pass between these two points at the beginning. (...) The first two years we had one of our trading company, we are paying taxes and we have the chance to get the added value taxes back. We had the chance to get them back, but we didn't know this. Right after we learnt this information the period in which we could get them back was over. It was over 30,000 USD for two years' taxes.'

(Mr. Kabbani - Horizon Plastik Kimya)

Moreover, Mr. Nasher adds an example of how he is lacking a proper overview on the taxes paid. He states not knowing when he pays high taxes, and that his accountant is not attentive to these details. He comments on how no solution is found and that he has to pay every single time. According to Mr. Nasher, there is a lack of help and solutions, and when facing an issue his accountant tells him to pay instead of seeking a solution. Some entrepreneurs such

as Mr. Hayrullah can see this challenge as an opportunity to learn and take advantage of their tax consultant, to learn more about the system. This aspect has mostly been raised by entrepreneurs who carry import and export activities to and from foreign countries. This also raises the importance of complying to the European Standards when wanting to export to a European country, as mentioned by Mr. Chouihna.

5.4.3. Sub-Conclusion - Financial Challenge

The entrepreneurs shared the negative experiences they had with **banks** in Turkey. For instance, some entrepreneurs had a certain perspective towards banks due to their religious beliefs, which resulted in them avoiding having contact with banks. Other experiences had to do with how they were treated by banks, which according to an organization is a behavior that could have something to do with the given manager of a bank. Moreover, this treatment created confusion for some entrepreneurs on their rights when it came to banks and their services. It was observed that these experiences with banks could have a negative effect on the entrepreneurs companies.

In terms of **taxation**, Syrian entrepreneurs in the Turkish context have had to adjust to the new taxation system, since they did not have as much experience with taxes from Syria. Additionally, due to this new scenario, many entrepreneurs shared their lack of understanding of the Turkish tax system. Some entrepreneurs expressed that the taxes were too high, while others felt the opposite. As a result, some lean to their accountants to help them with this area. Nonetheless, in some cases these accountants or advisors would not help with the given issue which led to a loss of money. Finally, some entrepreneurs saw their challenge towards Turkish taxes as a way to learn more about the system and be able to be independent from an accountant.

5.5. Sub-Conclusion - Findings

To answer our sub-question, '*which barriers do Syrian refugee entrepreneurs encounter within the Turkish formal sector?*' We have found the following, the barriers Syrian refugee entrepreneurs face in the formal sector were divided into 4 main challenges following Alrawadieh et al. (2018) typology of challenges of refugee entrepreneurship, namely,

social-cultural, legislative and administrative, market related issues and financial. The data collected displays that socio-cultural challenges have a significant importance and directly exposes the entrepreneurs to elements of the Turkish society. However, it has also presented complexity as it can be intertwined to all the other challenges. The most important barriers the Syrian refugee entrepreneurs faced are related to elements from socio-cultural and legislative and administrative challenges. Namely, challenges related to language, integration, discrimination, law, business formalization, property acquisition and residency status.

The elements connected to the socio-cultural challenge interrelate in the sense that the entrepreneurs face different challenges. Most are linked to the comprehension of the language. The language is related to all the challenges, since to understand and have access to information linked to these challenges, it requires the Syrian entrepreneurs to possess a minimum knowledge of the Turkish language. Other interrelations are associated with how they are integrated in the Turkish society, namely, to be able to know and understand the Turkish system they cannot only be part of the support systems that surround them nor the Syrian community. Nevertheless, to integrate they need to understand the language to be able to communicate with groups outside of their inner circles. Another interrelation is associated with the negative portrayal of the Turkish media and the discrimination Syrian entrepreneurs face in terms of opportunities with Turkish companies or Turkish workforce. One can question if this discrimination is a result of this portrayal, since its possible effects are not limited to personal experiences but also to the entrepreneurs interaction with the Turkish society and business environment. In addition, due to the discrimination that exists in the Turkish society, this area can be paired with challenges faced when interacting with banks. In this scenario, challenges are derived from the discrimination bank managers can have towards Syrian refugee entrepreneurs, limiting their access to the banks services. The residency status can be associated with property acquisition as it is used as a means for entrepreneurs to gain stability. This intertwinement is often encountered in cases where entrepreneurs wish to gain the Turkish residency status and go through the creation of a company in order to finalise the acquisition of property and start the residency status process. Furthermore, we encountered an interrelation when it came to competition, language, culture and integration. The entrepreneurs face challenges when it comes to competition as they are

competing with companies who operate in a language that is still not their forte. Moreover, this competition can also be related to the culture, in terms of the Turkish business environment. By interacting mainly with the Syrian community, some entrepreneurs are not able to access the Turkish market since they do not have the required connections and knowledge of the context to do so. Finally, competition and experience are seen as an intertwinement which has affected some entrepreneurs. This is mainly due to the different experience, and educational background that some have in comparison to the sector in which they have chosen to engage in entrepreneurship. The mismatch between some entrepreneurs' initial background and the current area of activity, might have risen challenges in order to sustain the business and understand the business environment.

We encounter overlaps between socio-cultural challenges and all the other challenges. This overlap is mainly due to the language. For instance, the entrepreneurs face difficulties when it comes to understanding the elements related to legislative and administrative challenges, such as the laws. They also face discrimination when it comes to market related issues and finance, such as business formalization and interaction with banks. An additional overlap encountered is related with finance and legislative and administrative challenges. Here, the law aspect and banking are included. In this scenario, entrepreneurs who would know their rights when wanting to get a service from the bank would maybe avoid administrative '*power-abuse*'. Resulting in facilitating the process of the services they needed instead of getting rejected. Another overlap is observed between taxation and support systems, since the entrepreneurs receive help to understand and manage this area.

5.5.1. Types of Syrian Entrepreneurs

The typical Syrian refugee entrepreneur we encounter through our findings is one who operates in the formal sector and does not have the full knowledge of the Turkish language. By not having this knowledge he or she leans on their support system for assistance when it comes to understanding and handling issues related to business, laws and taxation. This help derives from their support systems in the form of family, friends and organizations, which provide different types of assistance to help them overcome barriers. This support can be in the form of monetary resources to start and run the business; language to gain comprehension regarding the Turkish system; and assistance from organizations related to entrepreneurship.

Moreover, this entrepreneur possesses a high educational background, which seems to enable his or her ability to adapt into the Turkish context by either using previous experience or by acquiring new experience related for the benefit of their business. Another type of entrepreneur is found in the form of family business or a business partnership. In this scenario, the individuals already had previous experience from Syria and were able to establish companies in the same sectors as well as share the knowledge they have and sustain their growth. Furthermore, other types of entrepreneurs are the solo owners. In this case, these entrepreneurs worked on their own and acted as providers. They still received help from friends or the Syrian community to run their businesses. Lastly, another type of entrepreneur are the few that do hold the Turkish citizenship. One is able to reap the benefits from it, whereas the other still faces the same challenges as Syrian entrepreneurs who do not hold the citizenship.

6. Analysis and Discussion

6.1. Analysis

The previous section has shown an overview over the barriers that were found in the four different challenges we outlayed, based on Alrewadieh et al. (2018) typology. The findings have shown that the challenges have manifested barriers encountered by the entrepreneurs throughout their journey. All the four challenges, namely, socio-cultural, legislative and administrative, market related issues, and financial, have shown to have a significance in the Syrian entrepreneurs journey in the Turkish context. However, it was observed that the socio-cultural dimension was of significant importance due to its proportion in the data. As well as its highlights on different aspects that were related to the Syrian entrepreneurs use of their social network. The challenges observed in this dimension related to entrepreneurs support system, language, culture, integration, discrimination and the Turkish media. The Syrian entrepreneurs' use of their networks was observed to be related in terms of overcoming the barriers they faced in the Turkish context. We found the connection between barriers and networks to be the most interesting to analyze given the data in our possession. To do so, we will make use of the social network theory. In this section, it will touch upon the starting process of entrepreneurship, which includes; the building of social networks,

grabbing opportunities and elements of the social networks. This is followed by features of the day to day entrepreneurship which entails; social networks and business structures, minorities and entrepreneurship, communities and finally, the utilization of ties. This structure aims to answer our second sub-question: *‘What is the role and influence of Syrian refugee entrepreneurs’ social network in acquiring the necessary help to start and run their business activities in the given cities/context.’*

6.1.2. Starting Entrepreneurial Activities

6.1.2.1. Building Social Networks

In the literature review, it has been shown that the social network theory’s influence depends on the ties made by individuals. In the area of the socio-cultural challenge, the data has shown that there are different ways in which the entrepreneurs connect within their current communities. These links can be established through the inner circles; including family and friends, their religious practices, and the professional networks. This further supports Brass’ argument of *‘network’* as a means of construction of *‘linkages between actors in the social system’* (Jaafar et al., 2009). At their arrival to Turkey, most of the Syrian refugee entrepreneurs had left their main points of reference in their home country. This has meant having to build new points of references in the host country; namely, a new network in the given host cities in Turkey.

Berns (2017) underlines the challenges met by refugees as they are forced to leave their social networks behind when having to depart abruptly resulting in a weak social network when they arrive in the host country. Birley (1985) furthers this point as to him, the support system which entrepreneurs are surrounded by is initial at this phase. He adds that the contacts established by the entrepreneurs in their social network are necessary in order to overcome challenges met when interacting with potential customers (Bers, 2017). The data points out that faced with the different barriers, entrepreneurs have received help in the form of finance, knowledge or informative support in understanding the Turkish system for example. Moreover, help has also been received through translation services made by friends or acquaintances. This help is accessed through the ground connection they possess and allows them to overcome some of the challenges. It demonstrates that the individuals,

whether their family or friends, that these entrepreneurs are surrounded by play a role in their starting process as the link is existent but can weaken or strengthen given how the entrepreneur makes use of it. This point goes accordingly with the fact that from the start, entrepreneurs utilize their own agency to shape ways in which their networks can develop. This is further supported by Greve et al. (2003) arguing that these types of social networks are not permanent as they are a result of the current needs of the entrepreneurs. Depending on the help needed in their early stages, they might be in a position where they have exhausted their connections. This can influence the business given the decisions taken as the length of relationships with some ties might come to an end. Given the administrative challenges encountered by Mr. Nasher, although he does not have the required support from his family, Mr. Nasher receives help from his friend to overcome them. This help is given by his friend who provides solutions to problems and supplies him with needed information, through the friend's knowledge of the Turkish language. On the other hand, the extension of the external social network has been done by Mr. Hayrullah who has expressed reaching out to his Turkish friends on his arrival to Turkey. This has allowed him to avoid certain barriers and proceed with the growth of his business. Accordingly, this is a result of his Turkish friends providing him with advice on how to start his business, which areas to work in and which consultants to hire. Moreover, he has also not hesitated to use the available resources provided by the Chamber of Commerce in order to receive the right guidance. Modeling the social network the way Mr. Hayrullah has, allowed him to decide which ties he wanted to keep close or distant given his needs. Several entrepreneurs interviewed have initially started up their businesses with a Syrian or Turkish partner but some have lost them in the process due to the lack of financial resources. Despite being let down, this still does not prevent the entrepreneurs from pursuing their business activities. A couple of entrepreneurs have stated that they were able to proceed with their business activities by themselves, only with slightly different challenges having led them to extend their external connections. The entrepreneurs' network can be extended externally and built through different actors such as organizations, industries or individuals (Kadushin, 2004). For instance, on the individual level we have Mrs. Helli and Mrs. Muhibaldeen who share the same circle of friends which they meet once a week in Mrs. Helli's restaurant and share their challenges regarding the professional and personal environment. This ritual has created the foundation of their relationship with the

other women and has additionally benefited them by reaching individuals who provided the needed resources such as knowledge within the business environment. This networking aspect allows the individual to find a common ground by making use of their close environment in order to reach the resources needed. Furthermore, it presents a strong influence as the entrepreneurs are creating links through their pre-acquired values such as religion, preventing them to have a point of start instead of being forced to reach other groups from the beginning. Nevertheless, it was observed that the entrepreneurs faced challenges when it came to the differences between their own and the Turkish business culture. This was noted from the entrepreneurs themselves and the organizations interviewed. Alternatively, our data also showed that it is clear that culture has not been a major challenge due to the similarities in both the Syrian and Turkish culture. This brings us to how these entrepreneurs have directly or indirectly used their similar cultural background to create strong ties. For instance, when it came to integration, Mrs. Muhibaldeen moved to a Turkish area and used her religion to connect with Turkish individuals who shared the same beliefs. Finally, given the links they possess or not, they are encouraged to build a local network. This would give them the advantage of assessing themselves in which scenarios they would be able to connect with relevant individuals in their local environment. The interviews conducted have shown that the entrepreneurs who moved with their families and pursued their family business in Turkey do possess strong ties as they have the foundation of a social network. The owners of family businesses, such as the Chouihna family, have connections with their families simply by being an entity themselves. Additionally, this strong tie is maintained by living the entire '*experience*' of starting over in a new country together. Nonetheless, as their business grows, they realize that they can only rely on their family to a certain extent before making the effort to expand their network externally. Most of the entrepreneurs have established external connections on a private or a professional level; with their Turkish business partners, accountants, lawyers and individuals having participated in similar events hosted by organizations. This can for the entrepreneurs be seen as an opportunity to gain knowledge in areas they are finding difficulties in. Such as, finding the right places to go during their administrative process and mingling with people from the same sector. This can also take form in the process of sharing knowledge about the latest technologies that can be put to use in their companies, managerial strategies or ways to find

the necessary capital needed for the growth of their business. This aligns with Birley's (1985) view of entrepreneurs having the possibility to '*create relationships with external actors that are willing to share important information, technology and finance*'. Nonetheless, the data has reflected a lack of experience from the Turkish government towards the refugees, which resulted in a poor catering to the Syrian refugee needs. Organizations have presented some of the services that they do provide to assist Syrian entrepreneurs. These include the acquisition of knowledge around the entrepreneurial area. It was also observed that some interviewees were aware of the existence of KOSGEB, which is a public institution, supporting the entrepreneurs in relation to knowledge and capital incentives. However, it mainly focuses on the manufacturing sector. This brings us to some of the barriers the entrepreneurs shared, which entailed not being able to participate in some of these programs that do exist, since they do not fit the profile or have to pay high fees. Additionally, one entrepreneur did share that there were no organizations that helped him and his reaction was therefore, to create a community himself where individuals could help each other with information and other relevant elements. These characteristics can be elements that the connections within their community network might not necessarily have, hence the creation of stronger ties. These support systems have been able to establish some relationships with the entrepreneurs through their services, however, it was also observed that when the external relationship between organization and entrepreneur was not established, it resulted in the entrepreneur creating a community of his own. Where they were able to share and receive information and other resources available from these ties.

6.1.2.2. Grabbing Opportunities

From the entrepreneurs interviewed, several have stated having started their respective businesses in Turkey not having the same support system as the other entrepreneurs. They started their businesses as sole owners and had the role of providing for their families and not working with them. Nonetheless, we encountered the case of Mr. Vasoglu who did not need the same help, but rather helped other Syrians when they needed it. Moreover, there is also the example of Mr. Alakkad who together with other Syrian businessmen came together to help each other by creating an organization to lobby their interests as businessmen. This connects with Ensign and Robinson' (2011) perspective of the importance of ethnic

connections and social networks holding an essential role when it comes to business choices. Moreover, Ensign and Robinson (2001) also argue that a weak social network makes entrepreneurship more challenging. This aligns with the case of Mr. Habob who, despite the challenge encountered with the language, still overcame it by building his own network with both Syrian and Turkish individuals. Allowing him to access the resources needed. Nonetheless, this help was provided mainly by his Syrian ties.

Overcoming challenges when starting a business can also be conquered by acquiring a business that is ready to be managed. This was the case for Mr. Nasher who acquired Soli Sweets from a Syrian family. In his scenario, starting the business was mostly a '*take over*' where he needed to fathom the managerial aspect of it with the capital he owned at the time. The lack of a social network can be a challenge to the entrepreneurs wanting to start their businesses, especially when they are lacking the capital required. Alrawadieh et al. (2018) underlines the importance of building strong ties with different actors in the individuals surrounding in order to access resources which would have been out of their reach in other circumstances. Nonetheless, not having a network around them does not prevent them from finding the means to collect the necessary amounts of capital needed. This is shown by Mr. Alakkad's entrepreneurial experience, that when he arrived in Turkey he had to save up the capital needed which led him to starting his business on his own. The previous cases presented show that despite social networks being a strong element for Syrian refugee entrepreneurs when starting their businesses, its absence does not necessarily prevent them from doing so. On the contrary, it was shown that some entrepreneurs have been able to adapt and channel their creativity and find innovative solutions to overcome these challenges. And in some cases think beyond themselves in the sharing aspect. Mr. Habob for instance, has through his entrepreneurial journey acquired knowledge in terms of '*do's*' and '*don'ts*' in the attempt of making his platform useful for other entrepreneurs in the early stages of their process. This space will allow a development of ties with different magnitudes, which can in turn lead the entrepreneurs to acquire different types of help given the stated challenges.

6.1.2.3. The Elements of Social Networks

Greve et al. (2003) have listed size, positioning and relationship structure as the three beneficial elements of networks. The size of one's network has an influence on the capacity to reach the resources needed. From the experience shared by Mr. Chouihna, having previously been a student in Turkey, he was able to pull on his contacts on both the Syrian and Turkish ends when doing market research. This gave him the ability to compare and contrast the different opinions received before making a final decision regarding the implementation of his current family business. Moreover, having built a vast network has given him the opportunity to meet other Syrian refugee entrepreneurs in different sectors with a range of challenges. These challenges derived from, for instance, the negative portrayal of Syrians by the Turkish media. Consequently, he and other Syrian businessmen came together to not only help each other, but to also work on changing this negative perspective. This action would allow other entrepreneurs to grow their own network overtime and access different types of information needed through the individuals they meet. Furthermore, changing the perspective on Syrians could result in facilitating these entrepreneurs access to Turkish networks. As stated by Gulati and Srivastava (2014), networks can create limitations to entrepreneurs and thus compel them to make changes in these given networks (Borgatti et al., 2014). For instance, despite the discontinuity of the organization, Mr. Chouihna still made use of some of the connections he created through it. This allowed him to shape his network in a way so it does not constrain but rather develop his growth. On the other hand, given the resources needed, entrepreneurs have the option of positioning themselves in a specific social network in order to attain the resource they need. Our data shows that there are several ways in which this has been done. Firstly, on a social level, Mrs. Muhibaldeen has for instance moved to a neighborhood with a majority of Turkish locals and placed her business in an area with mainly Turkish owned businesses. Mrs. Muhibaldeen's choice to enter the local Turkish community shows her awareness of the weight of her own agency, namely, that these decisions can affect her personal and professional networks and development in the Turkish society. Another way for the entrepreneurs to position themselves has been to attend various events and workshops organized by national and international organizations. This is a way in which entrepreneurs can use possible relations that they will establish with the given organization to overcome

some of the barriers they face in their businesses and thus extending their networks. The final element of network benefits to the entrepreneur is the relationship structure (Greve et al., 2003). Making use of these elements of social networks can benefit them in the access to capital, knowledge and information (Bizri, 2017). It has been observed from the interviews that entrepreneurs start making use of their single stranded relations in order to attain the necessary help when starting their business. However, this can limit the resources and lead them to an eventual dead end. On the other hand, entrepreneurs benefiting from multiple ties relationships have a certain mobility in the different layers of relationships. In this case, the entrepreneur meets various individuals who each have a different role given the resources provided. From the data collected, the multiplex tie is visible in the case of Mr. Vasoglu who besides from being a friend of Mr. Houbaity, also helps him navigate in the administrative process with the regulations to follow or with the translation of documents. Besides a couple of entrepreneurs having started their business disregarding the benefits of a wider network, the rest of them have all grasped the importance of the size of one's network and attempted to extend it in different ways. Having expanded their network has enabled them to have access to different input, knowledge and information needed at the given time. Yet again, enabling their ties to have different roles in their acquisition of help in their entrepreneurial journey. Another example from the data is the case of Mrs. Helli and her network of Syrian women. In this circle there are different women with different situations, meaning that they all have multiplex ties within their own multiplex tie, which can benefit the circle in terms of business knowledge. This circle indicates that these Syrian women share different layers of different content and share various types of relationships. As shown with Mr. Chouihna earlier and the creation of an organization, some of these individuals within the organization could become closer than others, while sharing the same goal. These types of ties can give these entrepreneurs access to relevant knowledge in regards to entrepreneurship, laws and market related information. This type of knowledge can even benefit the entrepreneurs' business. In such cases, the social network theory can disregard possible changes that can take place in these different relationships. For instance, if Mr. Houbaity learns Turkish, his relationship with Mr. Vasoglu can change due to his ability to bring more value in the sense of knowledge of the context to Mr. Vasoglu. This can affect their relationship positively or negatively on both a professional and personal level, by keeping a certain stability and adding

more value or making place for instability. In this sense, we also touch upon the criticism that social networks can focus on power inequalities within a network.

6.1.2.4. Summary - Starting Entrepreneurial Activities

The section devoted to the **building of the social network** has highlighted the importance of this action given the new context. This is followed by the role of family and friends support in their network. These actors are of high importance as they create unity amongst the entrepreneurs through similar norms and values. The lack of ties between organizational actors and the entrepreneurs, resulted in them creating alternatives amongst their own community.

The section on **grabbing opportunities** has highlighted the independence of some entrepreneurs through the process of starting their businesses on their own, even with a weak social network. Entrepreneurs have shown different ways in order to overcome the challenges given their poor network development. Including the utilization of the ethnic community to acquire different types of assistance, as well as innovative thinking in order to overcome the barriers encountered. In regards to **the elements of the social network** we touch upon size, positioning and relationship structure. The size of a social network has shown to be an important aspect for the entrepreneurs to reach the resources needed and allows them a certain mobility given the choices having to be made. They acquire the freedom to position themselves specifically in their own network allowing them to build an external one and reach other resources which might not be available within their current network. Finally, the relationship structure has shown how single stranded relations are beneficial to an extent. While, the multiplex ties have shown the importance of having several layers to a relationship.

6.1.3. Day to Day Entrepreneurship

6.1.3.1. Social Networks and Business Structures

The social network concept fortifies the idea that ethnic minority businesses structure includes family and a community which in turn can benefit the business in terms of

competitive advantage (Mohamed et al., 2019). Our data has shown that indeed family has been an important support system. There is a family structured business such as Mrs. Helli's, where the family gives a helping hand in ensuring that the business idea was created and stays afloat. However, the data has shown that this type of family network may not be the only one which is essential in order for the business to further develop. For instance, we have the case of Mr. Kabbani who had a continuous partnership with his business partners from Syria. This type of network helped them establish their business in a new market and become competitive both in and outside of Turkey. Additionally, we encountered the type of entrepreneur, such as Mr. Alakkad, who did not have such a family structured business or partnership, yet still made it on his own. In this case, Mr. Alakkad made use of the Syrian community to benefit his business. Nonetheless, he did note the importance of knowledge of the Turkish language as he acknowledged being limited in reaching potential Turkish customers. This posed as a barrier that he hoped to overcome by learning Turkish and thereafter expand his business ties.

Taking these structures into consideration, on one hand we have a group of entrepreneurs who have an existent social network in the form of family members, friends or business partners, which is a similar scenario immigrants manifest. This is due to the view that immigrants can many times leave their home countries with their families. However, we also came across entrepreneurs who, due to the circumstances had to abruptly leave their social network behind and in comparison to economic immigrants, these entrepreneurs cannot just go back to Syria to obtain resources from their networks. Whereas economic immigrants have more freedom of mobility in this case (Berns, 2017).

6.1.3.1.1. Business Environment

According to Mohamed et al. (2019), minority businesses can be at a disadvantage since they are owned by individuals who do not hold the necessary managerial skills to run the business. Amongst the entrepreneurs not having a business background is Mr. Nasher, who used to be a Judge in Syria. Nonetheless, to provide for his family he had to take this entrepreneurial path. He shared that there were details about his business that he could not follow. This can be a result of his lack of experience in this field. Other entrepreneurs do not possess the required skills and therefore, needed to take business related courses. Additionally, the

obstacles they face with the Turkish language can come into play. Mr. Akil shared that Turkish people do not speak English, hence, creating problems for them. This can result in these entrepreneurs missing opportunities or encountering problems due to this language barrier. To overcome these language barriers, it was noticed that many entrepreneurs made use of their family, friends, professional networks, and organizations to overcome these barriers in their respective business sectors. In addition, these entrepreneurs face discrimination, regardless of their business background, which can also have an affect on limiting their opportunities and resulting in the failure of their business. Therefore, indeed those that do not possess the necessary business skills may not be able to fully compete in the Turkish market. Nevertheless, in this scenario, the language and discrimination that they face can play a role in their competitiveness or overall success in Turkey. Additionally, we have the case of Mr. Abu Deb who was able to develop a successful business along with his Turkish business partner. His business partner was able to help in avoiding some of the barriers that emerge given the Turkish business regulations and culture, since he has knowledge of the context and has a network of his own. As a result, Mr. Abu Deb was able to acquire opportunities that would otherwise be unavailable to him. To be able to lean into his business partner was a way in which Mr. Abu Deb also overcame barriers deriving from not speaking the Turkish language.

6.1.3.2. Minorities and Entrepreneurship

Basu et al. (2002) stated that ethnic minorities can more frequently go into the path of entrepreneurship in comparison to their peers (Mohamed et al., 2019). As aforementioned, the entrepreneurs work in very different areas. In spite of not possessing knowledge of the language and knowledge of the laws, entrepreneurship seems to be the best way to care for their families. Choosing this path can also spare them from encountering the labor market discrimination and cultural differences. Nevertheless, this can also mean that they might lean on their own communities to run the business, preventing quick personal and professional integration. This can also affect their learning of the Turkish language, since they are able to communicate in Arabic or English to conduct their business. Nonetheless, some entrepreneurs, such as Mr. Abu Deb, Mrs. Helli and Mr. Hayrullah have invested in learning the Turkish language on their own to overcome the barriers of a full integration and gain

business growth. In addition, some of these entrepreneurs were already working within the same or similar areas while in Syria, such as Mr. Chouihna's family business. This is also valid for Mr. Alakkad, Mr. Kabbani and Mr. Hayrullah and their respective business partners. They all possess an entrepreneurial background and decided to proceed with it in Turkey. On the other hand, despite these entrepreneurs being more likely to start a business, they may have a high probability of failing in their starting process (Mohamed et al., 2019). In the case of Mr. Akil, he faced challenges since he was still new to the Turkish business environment and the Turkish language. Nevertheless, being able to make use of his son's knowledge of the Turkish system provided him with guidance.

6.1.3.3. Communities

As presented by Mohamed et al. (2019), those businesses that indulged in a successful connection with the local community thrived. In this context the local community can be the Syrian or the Turkish community. Many of the businesses from our data either cater their services to the Syrian community, such as Turk Indirim, owned by Mr. Habob, who provides services from both Turkish and Syrian companies to Arabic speaking customers. Or those who cater to both communities and more, such as Mr. Vasoglu and Mr. Houbaity who own boutique hotels which are opened for tourists. Others were able to reach the Turkish community through their social networks. Nevertheless, it was possible to observe that there is still work to be done from both the entrepreneurs' side and the Turkish societies' side for a well-established relationship to blossom (Mohamed et al., 2019). For instance, facing difficulties with governmental institutions, discrimination, the negative portrayal of Syrians by the Turkish media and language barriers can also affect such relationships from developing. This leads us into the detail that ethnic entrepreneurs can share the same challenges as Turkish entrepreneurs. This correlates with other challenges from our findings which include competitiveness, laws, taxation, and so on. Nevertheless, these Syrian entrepreneurs also encounter other obstacles that are a result from their personal conditions. Namely, many entrepreneurs face the consequences of not speaking the language, of discrimination and being victims of the stereotypes made by the Turkish society. As aforementioned, these challenges interconnect with the 3 remaining ones from Alrawadieh et al. (2018) typology, namely the legislative and administrative, market related issues and

finance. All of these areas pose challenges for these entrepreneurs that locals may not face. Lack of general attentiveness from the Turkish government in terms of socio-cultural challenges complements to the daily barriers of these Syrian entrepreneurs. These are factors that can have an impact on their choice to start a business, however, in their situation we came to the conclusion that in many cases, starting a business was their only option.

6.1.3.4. Utilization of Ties

For the most part, being in a new context can result in refugee entrepreneurs finding it easier in creating long-term connections with others who share similarities (Alrawadieh et al., 2018). Mr. Akil, Mr. Habob, Mr. Alakkad and Mr. Abu Deb are entrepreneurs who either provide services only for Syrians or provide services for both Syrian and Turkish customers. Thus, still keeping a close relationship with their Syrian community. In addition, some have shown to keep a strong relationship with other Syrian businessmen. This strengthens the perception that these individual's relationships can in turn enable them to acquire the resources they need from each other (Ibid). In these cases, remaining in their own social networks may prevent them from creating unusual ties which could benefit their business. However, the findings showed that unusual ties with Turkish individuals may be difficult to create since there is the language barrier and a risk of the Syrian entrepreneurs facing discrimination from the Turkish side. Thus their own Syrian networks have helped them to run their business, since in some cases the entrepreneurs main customers were Syrians. On the other hand, their own personal backgrounds can have an influence on their integration in the new context. To illustrate this, Alrawadieh, et al. (2018) mentions religion, as a socio-cultural element that in some cases can influence an individuals integration. Firstly, we have the scenario of Mrs. Muhibaldeen, who was able to adjust into her new reality through her religion, as well as connect with both Syrian and Turkish women who shared her religious beliefs. Thus showing a positive side of religion in terms of integration. Lastly, another side of religion is mentioned on one of the other challenges, namely '*finance*', where some entrepreneurs shared that they did not make use of banks, in terms of asking for loans, since it is considered '*haram*' (a sin) in Islam. Nevertheless, in this scenario, one could say that the negative effect can be faced by the entrepreneur himself, since he or she can struggle more to gain capital to start and run their business. In terms of the influence of their social

networks, when it comes to the individual's choice of surroundings, this can have an impact on their integration. Not speaking the language has shown to prevent them from fully integrating into the Turkish society and comply with its norms.

Most of the Syrian interviewees seemed to have strong ties in the form of friends, family and business partners. Nevertheless, there is a point of saturation to how much they can benefit from these sorts of ties. Very few entrepreneurs seemed to have weak ties, mainly due to their language barrier. Entrepreneurs having benefited from participating in competitions have been able to gain access to weak ties with resources they might not find within their strong ties. Moreover, Mrs. Muhibaldeen has developed a weak tie with a Turkish friend who helps her with events for both Syrian and Turkish women, allowing her to expand her network as an entrepreneur and an individual in the Turkish society. In contrast, these weak ties may not give their full advantages on different levels. Regarding the language, the lack of knowledge of the Turkish language can create significant communication gaps being a delaying factor for their integration and business growth. Furthermore, discrimination and culture can also be a delaying factor to the creation of ties. Our data has shown that having a varied group of strong ties opens for more opportunities. According to Alrawadieh et al. (2018), in order for the entrepreneurs to access resources considered as out of their reach, they must invest in creating these strong ties with a variety of actors. This has in many cases been done by having a Turkish business partner in their early steps. However, this is not valid for all, as some entrepreneurs interviewed were able to access the needed resources despite the lack of these weak ties.

6.1.3.5. Summary - Day to Day Entrepreneurship

In terms of daily entrepreneurial activities, social networks reinforce the perception that the structure of ethnic minority businesses can include family and a given community (Mohamed et al., 2019). This connection can sequentially assist businesses with their competitive advantage. Regarding **social networks and business structures**, family showed to be part of some entrepreneurs' support system directly or indirectly. A second structure found was one composed by the entrepreneurs business partners. A third type of structure included entrepreneurs who were the sole owners of their companies. In this case, the

entrepreneurs were also able to make use of the Syrian community. Yet, to be able to reach more of the Turkish community, knowledge of the language was needed. The Syrian entrepreneurs with a family or business partner structure showed similarities with economic immigrants, due to having easier access to their social networks. While other entrepreneurs were limited in accessing the networks in Syria.

When it comes to the **business environment** we found that the two areas of experience and language are interconnected, since despite having background experience from Syria, language barriers resulted in the Syrian entrepreneurs having to engage in entrepreneurship to be able to access work. Nevertheless, being entrepreneurs did not shield them from challenges derived from not speaking the language. One disadvantage resulted from competitiveness, which was affected by discrimination and language.

In terms of **minorities and entrepreneurship**, it is shown that choosing entrepreneurship may make the interviewees more reliant on the Syrian community and their close ties, to be able to run their businesses and overcome barriers. In counterpart, this can result in slow personal and professional integration for the entrepreneurs.

This leads us to **communities**, where the entrepreneurs made mostly use of the Syrian community, while others made use of both the Syrian and the Turkish communities through their services and social networks. Through the social network theory it is possible to identify that Syrian and Turkish entrepreneurs may face similar challenges. Nevertheless, refugee entrepreneurs face more challenges, affecting their interaction with the society and its structures.

Lastly, when it comes to **the utilization of ties**, religion has been a way in which some entrepreneurs were able to create networks to overcome the challenges from cultural differences and integration. However, religion has also shown to create barriers to some entrepreneurs due to the restrictions it can pose when interacting with networks in the form of institutions. The Syrian entrepreneurs ties consisted of their family, friends and professional networks. In this section, language once again showed to have an impact on the entrepreneurs integration. This results in them not investing in creating other ties, preventing them from accessing other forms of resources for the benefit of their business.

6.1.4. Sub-Conclusion - Analysis

To answer our second subquestion on '*What is the role of the social network in acquiring the necessary help to start their business in the given cities/context*'; this section has analyzed the different roles the social network theory holds towards the entrepreneurs. This is in regards to the acquisition of the necessary help in the process of starting their businesses in the formal sector, in the cities of Mersin, Istanbul and Gaziantep. The various scenarios have shown that the several networks that the entrepreneurs have, play an essential role in this process. To structurize the analysis we touched upon the areas related to the starting process of their businesses, as well as the elements related to their daily business activities. Our analysis revealed that social networks played a role and influence on helping the Syrian entrepreneurs overcoming barriers while in the Turkish formal sector. The entrepreneurs have in general been able to use their respective social networks in order to overcome barriers related to their entrepreneurial activities in the Turkish context. There is an awareness of the importance of social networks and the strength of the ties made. Additionally, entrepreneurs have shown that while indeed their social networks have its benefits, they are also capable of acting in their own agency to ensure their personal or business development in the Turkish society. As a result, some were able to interact with both the Syrian or Turkish communities in order to run their businesses. Despite facing socio-cultural challenges in the new context, their networks have helped them navigate in the Turkish business environment. The key features of the analysis include the entrepreneurs use of their support systems to overcome challenges and manage their businesses. All entrepreneurs have a type of network, that range from family, friends, business partners, organizations or in the form of the Syrian community. These support systems are used by the entrepreneurs to cover their needs and overcome barriers. As entrepreneurs, they seem to lean on the Syrian community mainly to use what they can to run their businesses and function in the Turkish society. Leaning on the Syrian community may also be due to the lack of knowledge of the Turkish language. Not being able to completely enter the Turkish society and make use of the networks available there, the entrepreneurs are not able to access other types of resources and opportunities that would benefit themselves and their businesses.

6.2. Discussion

This chapter will touch upon construct, internal and external validity, followed by reliability which entail elements that have helped us in answering the research question of the thesis.

6.2.1. Construct validity

This section will touch upon our theory of choice and the conceptual framework. Followed by the limitations of the same.

In terms of the theoretical framework, namely, the social network theory, it explores the connection individuals share through their relationships. This relationship extends from individuals, to organizations and the overall society (Jaafar et al., 2009). We include the perspectives on how Syrian refugee entrepreneurs can make use of their social networks to access needed resources to open and run their businesses. Moreover, the theory gave us the possibility to extend the analysis into the significance of strong and weak ties and their role in helping these entrepreneurs overcome their challenges. However, the theory has its limitations in terms of agency of the interviewees. Looking into their social networks and its significance took our focus away from the role the individual entrepreneurs had on the choices they made. Additionally, our understanding and interpretation of these networks can be biased by our own background. The theory also does not allow for an in-depth understanding of all the different ties, since it generalizes them and their significance for each individual.

One of the challenges of using this theoretical framework was in terms of our use of the typology. For instance, the elements from the other challenges were integrated into the socio-cultural challenges. The theory and the data limitation restricted us in finding out the significance of the entrepreneurs network, when they had to overcome barriers and access resources.

This study made use of Alrawadieh et al. (2018) typology of challenges of refugee entrepreneurship. The typology enabled us to divide the challenges we found during our data collection into the four challenges of the authors: socio-cultural, legislative and

administrative, market related issues and finance. This typology enabled the data to be processed as well as to facilitate its analysis. Inserting the challenges into the typology enabled us to separate challenges from support systems, to thereafter apply the social network theory. Additionally, the research process makes the study appear inductive, as it begins from the observations from the facts found in the data collected and later moves on to a '*suitable*' theory (Miessler, 2020). Nonetheless, the dimensions are constructed to lead the researcher to think that they are entirely distinct challenges and do not consider the intertwining of some dimensions which would lead to the creation of similar topics under other dimensions.

6.2.2. Internal Validity

In this section we will touch upon the validity of the conceptual framework and the data process. Our study presents a high validity. The reason for this is due to the fact that we conducted a research and went through a data collection process from a short field research. In this process we started with two separate interview guides, one for Syrian entrepreneurs and the other for national and international organizations. Having a guide permitted us to have semi-structured interviews. In other words, following a conventional red thread while keeping a certain flexibility in order to venture into interesting topics. For the structure of our data findings we made use of Alreawadieh et al. (2018) typology. This typology suited well in terms of enabling us to structure many of the relevant topics we developed through our data. The four main challenges led us into creating subtopics and topics extracted from our data in the coding process. This enabled us to answer our first sub question which aimed to list the barriers the Syrian entrepreneurs face in the formal sector. To answer our second sub question we were able to choose one main challenge; the socio-cultural challenge, in which we applied the social network theory. The aim was to analyse to what extent the entrepreneurs' social network helped them overcome the challenges they faced in the Turkish context. Making use of Alrawadieh et al. (2018) typology of challenges of refugee entrepreneurship, enabled us to structure our data findings. Some of the data we had collected, such as the suggestions made by the Syrian entrepreneurs and the national and international organizations proposed, could not be integrated into this typology. This

restricted us from incorporating all of the data we had collected on the study. Hence, this section does not fit the typology and in this case can be a study for itself. The typology did not *'fit'* our data completely since some topics that could belong under certain challenges had to be moved into others. The typology was initially created by Alrawadieh et al. (2018) in a study in order to point out the key challenges experienced by Syrian refugee entrepreneurs in the tourism and hospitality industry in Istanbul. We are aware that if their research had focused on other industries, perhaps other challenges would have arisen. Nonetheless, the small amount of data that we were able to collect, did *'fit'* into these challenges. Our findings presented some gaps, for instance some questions were not asked resulting in our interpretation of the overall data collected. The reason behind this was due to some interview themes only appearing with time, such as COVID-19 and the Turkish media. Another reason was due to the interviewer reading the entrepreneurs' *'energy'* and through instinct decided if some questions could be asked or not. Some gaps were encountered in terms of their support system. Looking into the advantages or disadvantages they could face in terms of their support system when it came to overcome the barriers, would have given us more data to analyse the networks. Moreover, there were gaps in terms of the Turkish language, more specifically on how the lack of the same affected the Syrian entrepreneurs' interaction with public institutions, organizations and the Turkish society in general. As well as how this affected their business. Additionally, there is a gap in terms of complementary data around how exactly the Syrian community helped the entrepreneurs overcome barriers related to integration, entrepreneurial journey, overcoming discrimination and so on.

We uncovered that some entrepreneurs were able to access different forms of help from their family and friends. Nevertheless, we were unable to find specific examples of how the monetary support was acquired from these ties. For example, if they made use of their own social network to acquire this help for the entrepreneur. Additionally, we did not look into how the barriers the entrepreneurs faced were overcome with the monetary support that was given to the entrepreneurs through their social networks.

Due to the imbalance of traditional genders in our data, we were restricted to research if there was a difference between the barriers that female and male Syrian refugee entrepreneurs faced in the Turkish context. Moreover, the difference between female and male networks

and their significance for the growth of the given business. All of the Syrian entrepreneurs we interviewed have a high educational background. It would have been interesting to have a more varied group of interviewees to research on whether support, networks and barriers encountered were different or similar in the formal sector. Finally, our research contains the perspective of Syrian entrepreneurs, national and international organizations. Yet, acquiring the perspective from public institutions would add value to the data collected. For instance, by having a perspective on financial incentive provisions related programs provided from the government, public institutions that work with business formalization and language institutions. We encountered that having no specific chosen theory prior to the interviews, limited the collection of relevant data. Once the theory was chosen, we encountered hindrance to carry out follow up interviews due to time constraint. Consequently, we were unable to ask more into depth into the role and influence of their network in acquiring the resources needed.

During the analysis there were trends in terms of intertwinement between different challenges, for instance, language showed to play a role in most of the barriers the entrepreneurs encountered. As well as discrimination, when interacting with both Turkish institutions and the Turkish society. A trend was noticed regarding the elements of the social network theory. Specifically the element of positioning and how it was utilized by the entrepreneurs. This utilization of positioning occurred despite their unattentiveness to it, and was used as a natural response in the process of accessing the needed resources or support. Additionally, regardless if the entrepreneur was making use of the support from family or friends, they still made use of the Syrian community to overcome some of the found barriers. Moreover, the study was unable to analyse which ties within their networks were stronger in the entrepreneurs perspective and why. Furthermore, we were unable to go in depth in regards to the relationship between the interviewed entrepreneurs and the help they bring to each other in the process. The study presents information in terms of how religion helped the entrepreneur with their integration into the Turkish society. Nonetheless, by not having more data from the other interviewees this prevented us from understanding if religion played a role in them accessing Turkish customers or networks due to this similarity.

In addition, we were unable to analyze the possibility of differences in barriers encountered from the entrepreneurs of different sectors. As the analysis points out, the entrepreneurs with

import/export activity have shown an extensive inner and external network compared to other entrepreneurs interviewed. It would have been interesting to have details of how they made use of these different networks to access relevant resources and overcome the barriers encountered. Enabling us to compare and contrast a variation of networks, nonetheless, given the data in our possession this was not addressed. The theory posed a limitation in terms of allowing us to look into the role and importance of the ties the entrepreneurs had.

6.2.3. External Validity

This case study can not be generalized in its entirety. However, it provides other researchers with the possibility to replicate some elements of the research process. First, with the planification and preparation of the field research. Research was done to know who was relevant to contact in the Turkish context. The plan was to gain access to the entrepreneurs through organizations that worked directly or indirectly with them. Therefore, research during this phase is empirical to provide the researcher with an overview of relevant actors or contacts for this phase. Thereafter, a replication can be made in terms of conducting the interviews. Establishing trust between the interviewers and the interviewees before and after the meeting was important. This was done by enclosing in the first contact who we were and what we were working on. Moreover, the interviewee had the possibility to always let us know if there was any discomfort during the interview, which we would in turn respect and readjust to. However, it is important to keep in mind that the conducting process of the interview is in some cases only replicable to a certain degree. Despite a full transparency of the manner in which the interviews have been conducted, the intercultural understanding is an important element. If the interviewer does not consider including research on the cultural aspect of Syrians, he or she might miss out on details. Creating un-wished or/and unplanned discomfort which might affect the interviewees comfort and trust as well as limit the sharing of experience. Additionally, the transcription made use of was drawn from our initial recordings allowing us to remember and understand the data. Having the possibility of replaying the recordings prevented us from missing the points made by the interviewees. Therefore, individuals in the possession of interview recordings and the same technology can replicate this process. The transcriptions are followed by the coding process. This began

through the reading of all the interviews, while highlighting important topics. Next, a table was created with the main topics and the respective quotes taken from the interview transcriptions. Thereafter, an overview was designed, by encompassing all interviewees and the key themes each of them mentioned. This allowed for the researchers to get a general view of trendy topics, as well as the alignment or a lack of it, between organizations and entrepreneurs. Additionally, it permitted to spot different opinions from the various interviewees. In terms of the topic on Syrian refugee entrepreneurship, elements can be replicated, such as research in a similar context as well as on the challenges they can face in their entrepreneurial activities in the formal sector. Furthermore, this study made use of multiple resources, which we believe to be beneficial to replicate, since it can give the researcher the possibility of having different perspectives on the topic of research .

6.2.4. Reliability

6.2.4.1. Use of Methodology Methods

This section will discuss the methods that were made use of in this study. This will also include their advantages and disadvantages to our research.

The pragmatic approach allowed us to evolve our research from the knowledge and understanding of the experiences of Syrian entrepreneurs (Easterby et al, 2015). Taking an abductive approach permitted us to make the best interpretation of the experiences shared by the entrepreneurs and organizations. In addition, this approach guided us in the exploration and identification of topics in our data. In other words, the theory was useful to guide us to understand and answer our research question. Given the research process of this case study being abductive. Specifically, it alternates between the theory and the data collected. The analytical framework of this paper is a perception derived from making use of an existing theory to analyse relevant parts of our research process (Egebjerg, 2016). We made use of the social network theory in the challenge that was most appropriate (Mitchell, 2018).

The case study approach allowed us to thoroughly study our choice of topic. Having a single embedded case study approach enabled us to explore the barriers that Syrian refugee entrepreneurs face when starting a business in the formal sector in Turkey. The case study approach allows for the exploration of otherwise unexplored topics. Nevertheless, it is

criticised for its incapacity to allow for a generalization of the findings (Yin, 2003). In this study we made use of interviews as our primary data. This allowed for a close interaction with individuals who would otherwise not be in our reach. It permitted a short but deep introduction to their lives and their entrepreneurial activities. The use of synchronous and asynchronous interview format had small challenges, nevertheless, we were able to establish a connection with the interviewees despite sharing a short amount of time during each interview.

To reach a higher level of understanding of the experiences of these entrepreneurs, focus group interviews and observations could have been done. Focus group interviews would have allowed us to encourage interactive discussions between the individuals. This type of interview would enable us to make linkages as well as separate different topics and challenges related to the Turkish formal sector. Nonetheless, this would be time consuming and perhaps pose difficulties on a linguistic level as well as in the management of the data collection process. Additionally, it would be time consuming to coordinate with the entrepreneurs, due to their time constraints as well as the geographic distance (Easterby et al., 2015).

Trust has shown to be an important element in the process of data collection between the interviewers and interviewees in our research process. This was especially important during this specific research process when touching upon topics related to discrimination for example. Trust facilitated the research process, by engaging in a first contact with the entrepreneurs in order to explain the aim of our research. Moreover, by organizing a meeting or online appointment made the interviewees comfortable prior to the interview, resulting in more openness during the dialogue. On the other hand, it can be argued that this type of research might need more time in order to build stronger trust as well as relationship bridges. Furthermore, our data had gradually gained in quality as we acquired understanding in the topic of research, as well as regarding the Turkish context in which the Syrian refugee entrepreneurs find themselves in. Being able to conduct a field research in the context which was chosen for this study provided it and the researchers with value. New concepts and observations derived from having a direct contact with the entrepreneurs as well as gaining a short insight into their realities. Before the restrictions of COVID-19 initiated, we were able to travel to the city of Gaziantep and meet the following interviewees in their respective

workplaces: Mrs. Helli, Mrs. Muhibaldeen, Mr. Akil, Mr. Abu Deb. Lastly, the representative of Market Leader International Mr. Mustafa.

Multiple sources have benefited our data. We were able to have a varied data, since we interviewed entrepreneurs from different business sectors, cities, genders and educational backgrounds. The barriers that were shared by the different entrepreneurs and organisations were in some cases not pre-detected by ourselves from the literature. Through the different sources, corroborations were made in regards to the barriers faced by the entrepreneurs. Accessing multiple sources has benefited the study both positively and negatively. On the one hand, it has facilitated the contact with the entrepreneurs through an intermediary actor. On the other hand, the use of multiple sources did not allow us to stay focused on one business sector for our research study. However, the positive aspect of this point was enabling us to identify the barriers encountered given the different business sectors.

The research question was answered with the support of two sub questions. The findings list the main barriers that were extracted from our data. In the analysis, we look mainly into the role of the entrepreneurs' various social networks. How entrepreneurs use the latter to overcome different barriers and the role of their social network. These chapters outline a clear answer that we believe contribute to answering the research question. Nevertheless, it could be argued that this structure may present weaknesses. For instance, due to the weaknesses presented on the conceptual framework. Moreover, the theoretical framework also lacked in complementary elements that were not available in the available data collected.

6.2.5. Transparency and Complementary Elements

6.2.5.1. Research Transparency

This study does provide a foundation in terms of research methods. Throughout the study we introduce the reader with references, appendixes and explanations of our methods. By providing materials, such as the ones mentioned above, as well as the interview guides, and so on, we present a transparent study. Giving the possibility for other students to use the same foundation. In addition, we also provide the foundation for other students to make a similar study in the topic of either Syrian refugee entrepreneurship, or general topics related

to refugee entrepreneurship. Nonetheless, students should be attentive, seeing that some elements would need completion, such as the interview guides.

6.2.5.2. Possible Complementary Methods

A participatory element could have been added to our interviews. The interviewees would allocate on a board different challenges and their weight in their entrepreneurial process. This would have allowed them to personally construct the challenges they encountered. Permitting the researchers to go more in depth on the different barriers and ask further on the topic. According to Easterby et al (2015), attention is given to this method due to its ability to create qualitative data through interactiveness. In this process, researchers and participants have to undertake the same understanding of the process, enabling the participatory method to ‘...become ‘tools of thinking’ (Easterby et al., 2015). Making the use of this method would be time consuming and due to the circumstances arduous to perform. Moreover, it would also present communication gaps, since our vernacular differed from the interviewees.

7. Conclusion

Throughout this study the following research question was aimed to be answered:

Which barriers do Syrian refugee entrepreneurs face when conducting business in the Turkish formal sector and how are these overcome? - with a focus in the cities of Istanbul, Mersin and Gaziantep. This research question will be answered in the following manner: the Syrian refugee entrepreneurs we interviewed faced different types of barriers, which range from culture, language, integration, discrimination, the Turkish media, law, business formalization, property acquisition, residency status, competition, COVID-19, employment quota, banks and taxation. Most of these barriers are overcome through the assistance and help the entrepreneurs receive from their support systems. Their support systems are composed by family, friends and organizations.

To provide this answer a voice was given to the different Syrian refugee entrepreneurs across the mentioned Turkish cities in the form of semi-structured interviews. This allowed the

study to list the barriers derived from the perspective of the Syrian refugee entrepreneurs and the organizations we interviewed. Moreover, it demonstrated ways in which the refugee entrepreneurs overcome the barriers. Throughout the paper, the use of Alrawadieh et al. (2018) typology of challenges of refugee entrepreneurship has been used as a means to classify the challenges encountered. The research showed that Syrian refugee entrepreneurs located in the chosen cities face a variety of barriers. Thus, it was possible to observe that most barriers are interlinked, especially when it comes to the lack of knowledge of the Turkish language. This shortfall appears to influence how the entrepreneur's interaction takes place with the Turkish society and its systems. On the other hand, some entrepreneurs were still able to make use of both the Syrian and Turkish community for their personal and professional integration. This was done by receiving support from different actors, such as family, friends or organizations.

In regards to the socio-cultural challenges, the literature and the data reveal that refugee entrepreneurs would face conventional and other types of obstacles when engaging in entrepreneurial activities in a new context. This study emphasized that indeed the Syrian refugee entrepreneurs do encounter this scenario. Nevertheless, there was an intertwinement of the different areas of challenges disclosing the importance in understanding the linkages in order to overcome the challenges in question. Moreover, it showed that to start and run their businesses, the Syrian entrepreneurs do need the same resources as any other entrepreneur. Nevertheless, the resources were acquired in a different way. Namely, through their communities, inner circles and themselves.

The barriers were analyzed given Alrawadieh et al. (2018) typology, however, a focus was set on the socio-cultural dimension. This allowed for an in-depth understanding of the role of the entrepreneurs networks following the social network theory. The theory gave the possibility for a better understanding of how the different networks the entrepreneurs have access to engage in the entrepreneurs business related activities. The networks touched upon were mostly made of strong ties, namely, family and friends; individuals who shared similarities and even businesses with the entrepreneurs. The use of weak ties, was encountered, however, only by a few of the entrepreneurs. Language was a barrier which seemed to be present in many of the existing obstacles the entrepreneurs faced. In this light, it is a factor preventing them from accessing other weak ties. This study has shown that

various socio-cultural related elements come into play given the barriers. Additionally, it has also highlighted the refugee entrepreneurs' ability to determine the resources needed and act amongst their respective networks by for instance a manipulation of the elements of their network and the ties in attempt to reach them. Moreover, it is highlighted that national and international organizations contribute in supporting these entrepreneurs. Nonetheless, from our study it was noticed that some of the entrepreneurs we interviewed did not make use of this assistance, either due to its limitations or simply because they were unable to.

From the studies found, the tendency has been to have a focus on the informal sector of Syrian refugee entrepreneurship which has presented scarce information in supporting the current study. This study reveals that the barriers Syrian refugee entrepreneurs face, when conducting business in the Turkish formal sector are related to socio-cultural, legislative and administrative, market related issues and finance. The Syrian refugee entrepreneurs overcome these barriers with the use of different support systems in the Turkish context, and in some cases through their own knowledge and experience. These support systems are usually formed by individuals who come from the Syrian communities. The thesis presented limitations in terms of lack of access to complementary primary data, which would help in terms of a more in-depth process in the findings and analysis chapter. Even so, this case study provides a short insight into how the lives of Syrian refugee entrepreneurs are in the Turkish formal sector. Which contributes to the research area of great significance.

8. Future Research

As previously touched upon, data regarding the barriers in the formal sector is scarce, making this study of a complementary entity to future researchers. In the process of conducting our interviews, a last section was devoted to suggestions from both entrepreneurs and the organizations to the different barriers encountered. As our focus point during our research remained on the barriers of the entrepreneurs, this paper has not covered the suggestion aspect in it. This can be an opportunity for future researchers to study; the role of the Turkish government in facilitating the entrepreneurial processes for possible Syrian refugee entrepreneurs in the formal sector. As well as if some actions are being conducted to assist the entrepreneurs in overcoming barriers. For instance, in terms of training of the Turkish

language and information related to business. Research can also be carried on the Turkish government's perception and behavior towards national and international organizations when it comes to finding solutions or/and implementing beneficial laws related to refugee entrepreneurship. Furthermore, future studies can be conducted on the Turkish governments inclusivity of Syrian refugee entrepreneurs in reaching the goals for the vision 2023 plan. Finally, it would be interesting to investigate the role of the Turkish Media and to what extent it affects the Turkish society's perspective on Syrian entrepreneurs.

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10. Appendices

Appendix 1: Interview Guide for Entrepreneurs

Introduction:

- Who we are
- What we are doing
- Why we are here
- *Explain why did we choose to interview them specifically*
- Confidentiality/recording?

1. Getting to know the business/building trust

- 1.1. Tell us about your business
- 1.2. Why did you choose this particular sector/business?
- 1.3. When did you start the business?
- 1.4. Is this sector/business environment what you expected it to be, in terms of laws, partners, opportunities, etc? Why?

2. Reasons/motivations/inspiration for starting the business

- 2.1. Why did you decide to start the business?
- 2.2. Tell us more about your motivation
- 2.3. Who inspired you to start the business?
- 2.4. Do you have any role models?

3. Support system

- 3.1. Who encouraged you to start the business?
- 3.2. Who helped you?
- 3.3. How did they help you?
- 3.4. Role of formal or informal institutions
- 3.5. Role of the family ?
- 3.6. Role of friends?
- 3.7. Role of religion?

4. Barriers of starting the business faced to Turkish society

- 4.1. What difficulties did you encounter when you started?
 - Language
 - Culture shock
 - Integration
 - Discrimination

-Knowledge of Turkish law

-Work permit situation

- Did the status of being a refugee play any role?

4.2. Would you say that there is a difference between starting a business as a syrian refugee and other groups? Why?

4.3. Did you seek help elsewhere

- If not family, did any institution help you? If so, how?

- Banking system?

4.4. Role of the government in the process of starting up

4.5. Financial program access?

4.6. Barriers registering/starting the business due to your temporary status/the ‘risk of being sent back’

5. Current situation of your business?

5.1. Is your business facing any changes at the moment in your business?

-Competition

-Taxation

-Regulations that may affect your business due to your status as a refugee (temporary status)

5.2. What would you suggest should be changed/done better to facilitate refugee entrepreneurs open successful businesses?

6. (More personal information)

- Age
- Education
- Family situation
- Family relationship
- Religion, spirituality...
- Current knowledge of turkish?

Appendix 2: Interview Guide for Organizations

Introduction:

- Who we are
- What we are doing
- Why we are here
- *Explain why did we choose to interview them specifically*
- Confidentiality/recording?

1. Getting to know the organization/building trust

- 1.1. Tell us about your organization
- 1.2. Why are you working within this particular area/sector?
- 1.3. When did the focus on entrepreneurship begin??
- 1.4. Is this sector/business environment the way it is expected it to be, in terms of laws, resources, creating opportunities, etc? Why?

2. Support system

- 2.1. Does your organization receive extra support to help Syrian refugees? Why?
- 2.2. Who supports the organization?
- 2.3. Is this support enough?
- 2.4. If no help is received, would your organization want the possibility to receive any type of support?
- 2.5. If yes how should this support be given?

3. Barriers of starting the business faced to Turkish society

- 3.1. In your experience, which barriers do you believe Syrian entrepreneurs encounter?
 - Language
 - Culture shock
 - Integration
 - Discrimination
 - Knowledge of Turkish law
 - Work permit situation
 - Temporary Protection Law
- 3.2. Would you say that there is a difference between a syrian refugee and other groups when starting a business? Why?
- 3.3. Do you experience that Syrian entrepreneurs seek financial help elsewhere?

-If so, where and how?

- Banking system?

3.4. Role of the government in the process of helping start a business

-Are there any barriers your organization faces in the area of refugee entrepreneurship?
Which

-Which laws have been implemented to encourage refugee entrepreneurship? Are they working?

4. Current situation of Syrian entrepreneurship and the role of your Organization

4.1. Are there any significant changes which are taking place in the Turkish society?

-Competition

-Taxation

-Temporary Protection Law

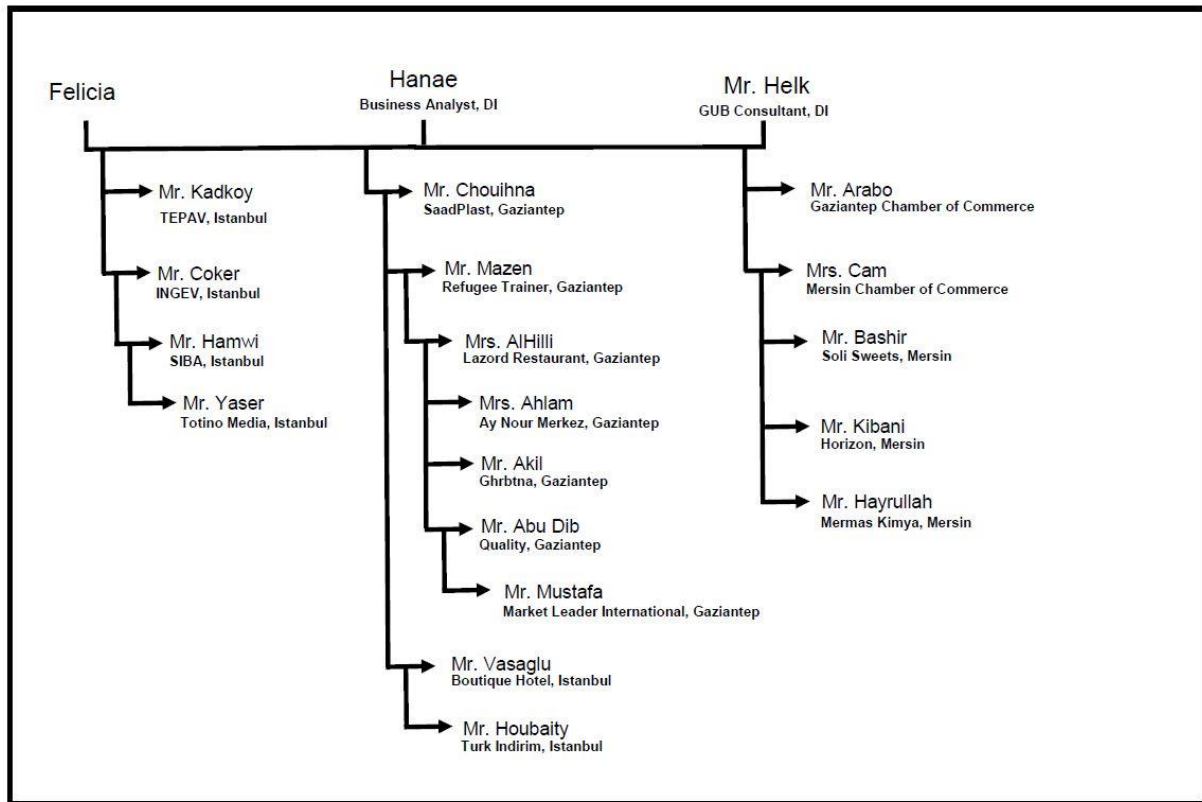
-Financial incentives

4.2. What would you suggest should be changed/done to encourage entrepreneurship among Syrian refugees?

5. (More personal information)

- Age
- Education
- Family situation
- Family relationship
- Religion, spirituality...

Appendix 3: Snowball Effect Figure



Appendix 4: Arabic Keywords Used During Interviews with Entrepreneurs

Banks	البنوك
Barriers	الحواجز
Business environment	بيئة العمل
Competition	منافسة
Culture shock	صدمة ثقافية
Discrimination	تمييز
Financial resources	الموارد المالية
Formal institution	مؤسسة رسمية
Integration	دمج
Informal institution	مؤسسة غير رسمية
Interview	مقابلة
Knowledge of Turkish law	معرفة القانون التركي
Language	لغة
Law	القانون
Obstacle	عقبة
Refugee	لاجئ
Sector	قطاع
Support system	نظام الدعم
Taxes	الضرائب
Work permit situation	حالة تصريح العمل

Appendix 5: Overall List of Interviewees

Entrepreneurs					
Location	Name	Type	Gender	Education	Company name
Gaziantep	Ahlam Muhibaldeen	Private	Female	Dentist, Syria	Ay Nour Merkez
Gaziantep	Lobna Helli	Family Business	Female	Law, Syria	Lazord Restaurant
Gaziantep	Khaled Akil	Family Business	Male	Applied Chemistry, Syria	Ghurbtna Training
Gaziantep	Ammar Abu Deb	Partnership	Male	Computer Engineering	Quality
Gaziantep	Saad Chouihna	Family Business	Male	Mechanical Engineering, Turkey	SaadPlast
Istanbul	Mouhammad Yaser Alakkad	Sole Owner	Male	System Analysis, Syria	Totino Media
Istanbul	Emin Vasoglu	Sole Owner	Male	law, Turkey	Boutique Hotel Istanbul
Istanbul	Mohsen Houbaity	Partnership	Male	Engineering, Syria	Gardenia Residence
Istanbul	Osama Habob	Sole Owner	Male	Trade and Economy, Syria	Turk Indirim
Mersin	Bassam Nasher		Male	Judge, Syria	Soli Sweets
Mersin	Hazem Kabbani	Partnership	Male	Banking, Syria	Horizon Plastik Kimya
Mersin	Tahir Hayrullah	Partnership	Male	Applicable Chemicals, Lebanon	Mermas Kimya

Organizations					
Location	Name	Type	Position	Gender	Title

Gaziantep	Omar Kadkoy	Private Organization	Policy Analyst	Male	TEPAV
Gaziantep	Subhe Mustafa	Private Organization	Director and founder	Male	Market Leader International
Gaziantep	Subhi Arabo	influential organization	Syrian Board Representative	Male	Gaziantep Chamber of Commerce
Istanbul	Rasheed Hamwi	Private Organization	Executive Manager, Responsible for External Affairs	Male	SIBA
Istanbul	Berk Çoker	Private Organization	Director of communication and external affairs	Male	Human Development Foundation (INGEV)
Mersin	Sinem Çam	influential organization	Regional project coordinator	Female	Mersin Chamber of Commerce

Appendix 6: Interview Transcription with Mrs. Muhibaldeen, Ay Nour Merkez

Interview information:

Name	Ahlam Muhibaldeen
City	Gaziantep
Name of company	AY NOUR MERKEZ
Interview type	Personal interview
Length of interview	1:47:44
Language	English - Arabic

Interview:

Introduction:

- Who we are
- What we are doing
- Why we are here
- *Explain why did we choose to interview them specifically*
- Confidentiality/recording?

1. Getting to know the business/building trust

1.1 Tell us about your business:

Well, I started this place which is a place for women with a hair salon and sports salon and library. I arrange meetings with Syrian and Turkish women for social conversations and activities and networking. Back in Syria I was a dentist. When I arrived to Turkey, I had to learn the new language, the new people. My mother is in Italy, and my brothers are in Lebanon and Egypt – I felt the need to go outside the house and I didn't know anyone – in the beginning I learnt the Quran. Me and my friend teamed up and gathered children and did some teaching and activities to get used to life here – I taught the children about how to clean themselves, be with each other and learn about societal norms, also taught them how to appreciate school, this was in Hatay. After that, my husband came to Gaziantep as well as my family, as we didn't know anyone we had to socialize and network; there was a governmental organization that was looking for women with educational background. There were 100 women meeting in the beginning, out of the 100 they selected 20 and I was one of them. I also participated in different trainings; a social one, it was a training on how

to conduct a proper conversational interview in front of cameras, it taught the participants how to discuss and appear as strong women and provided training for trainers. During the year there are two meetings, after one year the organization chooses 10 women and I was one of them. In the same year I participated in business courses. I participated three times a week for a month - since I was among the 15 businesswomen, I had to present a business plan. Since Syrian women were never gathered on the same location, the difficulties being mainly language, when going to the hair salons they could not get what they wanted due to the language barrier, as well as in the sports centers, they were unable to follow the classes – Therefore, I thought it was a good idea to make a place where Syrian women could understand the language. The follow up of the training was 6 months and we would meet up once a month. Where with other women we would talk about how to find a place to rent and how to find funding for the rent and how to advertise for our businesses, which target group of women we should look for and how to keep track of accounting. When I finished the program I began looking for places for my business project – With my friend, we started together but after 4 months she left and I was alone with no money, it was a very difficult time, I had to find the money, I wasn't making profit because only a small amount of women were coming to the place. My husband helped me with some money, and my children as well. After this period a lot of women started coming to the place also due to my social network increasing. I also got to know Dr. Amel Tomaci from the Hasan Kalyoncu Üniversitesi in Gaziantep. At that period when more women started coming it was thanks to word of mouth and it was during the winter, but in the summer it got better. With Dr. Amel, we organized a social activity with Syrian and Turkish women on Women's International Day. We prepared various activities, such as sports activities. We brought a large map and tried to make an idea of how to gather these countries together and were able to put the thumbs of both Syrian and Turkish women on both countries. There were around 20 women discussing our situations and had an open conversation of how to better our situations. We also gave red flowers to all these women. After that event, some Turkish customers started to come to my salon as well. The salon opened in December 2019 but before, in July we had a sports center, a café and a library and after the 7th month we started the hair salon. When we started the hair salon we began receiving more customers, both Syrian and Turkish. When I made the salon I had a sports trainer,

who unfortunately today isn't part of the team anymore. I decided to get an instructor training myself and now I am the trainer. I had a hairdresser but she also left and I had to find a new one, but I also decided to learn a little about hairdressing to help around. Currently I have a hairdresser and do not have to do this. During the winter is when the company is in its low season again. But in March 2020 it started to pick up again, however, due to COVID-19 things are getting slow again, but I try to carry on with social activities, nevertheless it is not as crowded at the moment. I received the news two days ago from my landlord that my rent was raised so it doesn't help with the situation.

1.2. Why did you choose this particular sector/business?

I chose this sector because I wanted to create a safe place where Syrian women could gather and get services that would otherwise be difficult to get due to the language barrier. I wanted to provide a safe environment where Syrian and Turkish women can meet and receive the same services or participate in activities.

1.3. When did you start the business?

In December 2019.

1.4. Is this sector/business environment what you expected it to be, in terms of laws, partners, opportunities, etc? Why?

It is a very hard environment for business, I start my day at 9 o'clock and it finishes at 6 or 7 o'clock at night. Regarding laws and opportunities, I received courses about the Turkish law and have been able to comply with the terms to be able to get the Turkish nationality and that has made it a bit easier for my business. I had formalized my business since the beginning. I had my papers for the formal sector from the beginning, but the new nationality made it easier. When individuals open businesses, they have to pay 800 Turkish Lira but my business is not yet thriving enough for me to pay this amount. I receive amounts of money from the Turkish government that is similar to unemployment benefits.

2. Reasons/motivations/inspiration for starting the business

2.1. Why did you decide to start the business?

To provide a safe space for women. I was too tired of being at home, I did not want to stay at home, I wanted to go out and work.

2.2. Tell us more about your motivation

2.3. Who inspired you to start the business?

Syrian women that could not receive certain services due to the language barrier.

2.4. Do you have any role models?

3. Support system

3.1. Who encouraged you to start the business?

The organization provided me with tools that I could use to be able to open and run a business.

3.2. Who helped you?

My husband helped me by giving me money and moral support, he always encourages me. Then organizations as well that provide business training for women and of course Dr. Amel, who helps me arrange activities for Syrian and Turkish women.

3.3. How did they help you?

Money, moral support, training and joining communities together.

3.4. Role of formal or informal institutions

Dr. Amel helps me organize activities, but she does not provide any financial help, her help is more related to joining cultural events and networking ones. I also participated in a IOM competition and presented my business plan and won a small amount of money. Another competition I participated in was a competition by the Red Crescent. I made it to the finals but did not win. There is also a Turkish governmental institution who will launch a business competition. I have sent my application and am waiting to know if I got in. There are also many Turkish programs for business and how to maintain it, they only accept

businesses with high income, as a Syrian business owner I cannot enter because I have a lot of expenses to cover and my situation is different from a Turkish person, because they usually own their houses and don't have that extra cost.

3.5. Role of the family?

Present. Money and moral support

3.6. Role of friends?

Some women from the Syrian community in Gaziantep gather to provide help to its members, through advice, money, connections and support. In the activities that I organized for both Turkish and Syrian women with Dr. Amel, we talked about social and personal problems together, some would talk about early marriage, Syrian women talked about the war and it helped fortify the relationships between these women. And also got us closer.

3.7. Role of religion?

In my neighborhood, due to the religion we came together and celebrated together which helped me integrate better. In my personal integration experience, I have participated in all the activities in my neighborhood here in Gaziantep, I have been trying to help women with religious class. For instance, I give religious lessons to my neighbor, who did not wear the hijab and was liberal but started wearing hijab.

4. Barriers of starting the business faced to Turkish society

4.1. What difficulties did you encounter when you started?

- **Language:** It was very difficult, I have a Syrian friend who helped me because she speaks Turkish very well. Sometimes I just went to the bank and spoke a mix of English, Turkish and Arabic. My accountant is Turkish and now speaks a little bit of Arabic to help me.

- **Culture shock:** I participated in the Hassan college, where they had to bring Turkish and Syrian food. And during a conversation someone told me that I needed to learn and speak Turkish. The person pointed out that I was not dressed as a Turkish person and I said that

I should be able to keep some of my own culture. The individual responded that if I wanted to integrate better into the Turkish society I had to change. I tried to explain that very calmly and everyone in the room went silent because they did not want to start anything. But most did not appreciate the comments made by this person. It was unnecessarily provocative.

- **Integration:** Well, I got integrated a bit through religious activities. At least it helped me integrate better in my neighborhood.

(not business related) - My son is the only Syrian in his class. Our family chose to live in an area with many Turks, and this forced my children to integrate in a harder way but a faster way. I always try to bring positivity to my children whenever they say that things are difficult.

- **Discrimination in regards to the business:** Once I went to the bank to open an account for my business and took my Turkish ID, but at the bank I was told that I could not open an account because of what I was wearing. I was wearing my Niqab. I explained that I have a Turkish ID and that what I was wearing should not matter, I was then informed that I could not open the account because I was not born in Turkey. I went home and came back a second time with my daughter who helped me communicate by translating and was able to open the bank account on that day.

(Not entirely business related) - My children in the school faced discrimination and were told that Syrian could not succeed, this motivated me to show that Syrians can succeed and that hard work and strength and help you be successful. It was difficult for the children at school in the first year due to the language but the second year they integrated better – my son would sit upfront in class would come home with injuries because his classmates would hurt him. I used my knowledge from the kids activity and dressed my daughter with homeless clothes and put blood on her and we made a cake with the allowance with the school responsible and went to the class and sang songs and danced and it made the relationship better with the classmates.

Follow up question: Role of the government in regard to discrimination

The Turkish governments helped in combating these problems. When the 33 Turkish men died, many Syrians were scared of them or their business places becoming targets of violence, some did not send their kids to schools, some closed their businesses. I was not scared about my business because everything is written in Turkish and from the outside one cannot know if it is a Turkish or Syrian owned business.

The mayor of Gaziantep made a law that is a novelty, which says that any person who was to hurt a Syrian would get punished, before this law, individuals would enter Syrian homes and steal things and not get punished. Syrians would get assaulted and yet the perpetrators would go unpunished.

There was even a Syrian woman who was stabbed to death close to a mosque. The perpetrators were found however, one was over age and the rest were underaged kids, which resulted in an unfair distribution of punishment, meaning that they kind of got away with it. The area where my business is located is in an area with intellectual Turks, therefore I am not subject to that type of violence, the problem is in areas with uneducated Turkish population.

4.2. Would you say that there is a difference between starting a business as a syrian refugee and other groups? Why?

4.3. Did you seek help elsewhere

4.4. Role of the government in the process of starting up a business

4.5. Financial program access?

4.6. Barriers registering/starting the business due to your temporary status/the ‘risk of being sent back’

I did not face any barriers due to my Turkish citizenship.

5. Current situation of your business?

5.1. Is your business facing any changes at the moment in your business?

5.2. Competition: The competition is huge. I have a café, a hair salon, a fitness, meaning that every other café, fitness center and hair salon is my direct competition.

5.3. Regulations: The way I started my business, I had to pay a large amount of money to the government, I can only open a small business or a specialized one, and the specialized business is like the one Lubna has but I have a limited business type because I have different sectors so my taxes are higher. For example, in my documents I have listed the businesses that I have. There is a third type of business, which is unlimited, where one can have many types of businesses. But if I want to add one more service to my limited business, I will have to pay.

5.4. Taxation: Taxes are minimum 1000 Turkish Lira a month and it is already too much for me, I already pay 3000 Turkish Lira for the rent of the business place and 500 Turkish Lira for water and internet. To be able to cover all of these expenses I need to have 13 customers every month.

Follow up question: What would you suggest should be changed/done better to facilitate refugee entrepreneurs open successful businesses?

The taxes. To pay less taxes.

Syrian community: Me, Lobna and other Syrian women gather and talk about our difficulties and suggest solutions to our struggles. Each of these women puts a small amount of money and the one that needs it the most takes it and the ones that are doing well wait. I met a tailor and we came together to organize an event in my business place. The idea of the event was to have a fashion clothes exhibition for women, or an event where women could learn from the tailor and where women could use the tailor's services to make home décor, cushions and pillows. It was a big success. I also organize evenings for teaching, before you arrived earlier today, I was teaching a girl on how to read Arabic. And currently, I am studying to become a religious teacher.

Future: I would love to expand this business and own a place with a sauna, swimming pool, a beautiful garden and trees. But because of the costs I have to keep it to the strict minimum but I hope that with time I can make something out of it. Otherwise, I would love to open a place where I can make teeth prettier. With my Turkish citizenship I am free to go to any country I want, I might move to another Turkish city or maybe to Syria if things get better. Gaziantep is closer to Syria and that makes me more relaxed, my mother for example, she lives in Italy, and they closed the borders yesterday due to the COVID-19, So I may not be able to see her for Eid.

Comments: I dream of an organization that would help women in general, regardless of their ethnicity, religion and could give financial support when these women need it. Once I met a woman that came with her child to Turkey from Syria, the woman's husband and son were attacked and killed in Syria. This woman came to her to ask for a job for the child, but I said that the child was too young and that I could not give her a job, but in that situation the woman had back problems and could not easily get a job herself. I ended up introducing the woman to the circle of Syrian women where we support and help each other financially. This is an episode that shows the need of organizations that should be able to offer financial help to women in need. At the same time, I was happy to help but I was sad because I could not help her financially because of my own struggles and I could not direct her to an organization that could help her. I asked the woman if she wasn't scared for her daughter, when she sent her to the streets to work, the woman responded that she of course was but at the same time they needed to survive. There are a lot of complications when it comes to organizations, there are Turkish organizations that help Syrian families but the families that receive this help have to have a minimum of 3 kids. Some Syrian families have assets from Syria that they could not sell, for instance they cannot sell their car because it is Syrian, so they don't even have that possibility to help themselves. There are places that offer jobs for Syrian women, however, they give them bad hours, such as night work.

Difference between Syrian businessmen and women: There is a difference, a man can work until late at night but a woman cannot due to other responsibilities. I have to constantly appear as a strong woman even though I am scared inside. Once I was with

another woman and a Syrian man entered the facility and started painting on the wall of her business, even though we didn't ask for it, since everything was decorated. The man said that there was no need to worry. Yet in the end he started demanding money. There is also the difference of physical strength, when decorating the place, I had to ask my husband and brother in law for help. Once a man came into my store and started yelling at me and I had to put up a front to seem strong, but after the man left I started crying. When I go to events I bring my children so they can listen and learn what I hear. My family asks why I do not stop my business and stay at home, but I do not want to stop because working brings me joy.

6. (More personal information)

- **Age:** 41
- **Education:** Dentist
- **Family situation:** Married and has two children - they all live in Gaziantep.
- **Family relationship:** They seem close and support each other
- **Religion, spirituality:** Muslim, started learning more about the Quran when she moved to turkey. In Syria she only wore the hijab and started wearing Niqab in Turkey.
- **Current knowledge of Turkish?** Writes, reads, listens at a good level, but the speaking is not as good, she understands the general idea of the conversations, but it is difficult to participate on the conversations. Ahlam is currently trying to learn English and tends to get lost because she mixes the languages.

Appendix 7: Interview Transcription with Mrs. Helli, Lazord restaurant

Interview information:

Name	Lobna Helli
City	Gaziantep
Name of company	Lazord Restaurant
Interview type	Personal interview
Length of interview	38:27
Language	English - Arabic

Interview:

Introduction:

- Who we are
- What we are doing
- Why we are here
- *Explain why did we choose to interview them specifically*
- Confidentiality/recording?

1. Getting to know the business/building trust

1.1. Tell us about your business

I started on November 11th, 2017 to be exact. I opened a chocolate house, a small shop. It had 2 tables and 3 chairs. I had the idea of doing chocolate döner or a chocolate shawarma place. One month later I had a new idea, something that no one had done before me. I wanted to make chocolate pizza, and chocolate sushi, hamburger, ice crispy. Ice crispy is simply ice flakes with different flavors. I encountered many difficulties in this stage, such as language barriers, I didn't have any knowledge about the law. I did not know where to go to get good prices for the products I use, nor how to bargain on the price. I came alone to Gaziantep, my husband was imprisoned in Syria. I came to Turkey and lived with my father, mother and two kids. When my husband came out of prison I thought about this project and started. Before moving to Turkey, I worked in HR as a manager in a Syrian organization (called al rabita tabiya) in Syria. However, they had to terminate my position after 3 years. After that I moved to Gaziantep and thought of new ideas. In the beginning, my business did not take off, my initial partner had decided to move on. At this point I

found two new partners, who were also women. In the beginning they had a 50 square meter place but then it grew to 200 square meters.

1.2. Why did you choose this particular sector/business?

I changed the sector from just chocolate to breakfast and dinner, after starting getting requests from my customers. This also inspired my idea of organizing parties only for women. I also used this opportunity to display handmade crafted items made by women. And once they are sold the sum of money collected is used to support 'poor women'. Then I got a new idea involving global cuisine (which she refers to as 'world food restaurant') where my brother in law from India, came to the restaurant to make Indian food, he would prepare biryani, and masala and noodles. And I asked an Iraqi woman to come and prepare dolma, and I asked a woman who lived in France to prepare French risotto.

1.3. When did you start the business?

My first place of 50 square meters I started on November 11th, 2017. The 2nd location that is bigger, I started on April 8th, 2018.

1.4. Is this sector/business environment what you expected it to be, in terms of laws, partners, opportunities, etc? Why?

There are difficulties. The rent is high, taxes are high as well, I have to pay between 1500-3000 Turkish Lira a month, regardless of how much money I make. This is very new for me since Syria did not have taxes. But the Syrian Economic Forum help me understanding the different Turkish laws.

2. Reasons/motivations/inspiration for starting the business

2.1. Why did you decide to start the business?

I lost my job in Syria, which led me to become a businesswoman.

2.2. Tell us more about your motivation

2.3. Who inspired you to start the business?

My family due to the economic situation.

2.4.Do you have any role models?

3. Support system

3.1.Who encouraged you to start the business?

3.2.Who helped you?

I had a partner from Aleppo, but he left after 3 months due to the lack of financial resources. My mother and my sister gave me money to start a business. My sister sold her gold and give me the money. In 2018 my mother helped me and another woman gave me money as well. At this time I did not have any business background. It is difficult for women to start businesses. For me, I did not have any experience, I only know a bit of law because it is my background. I realized I didn't have any knowledge in the ways to conduct a business, so I signed up for trainings offered by organizations. I received training through organizations to obtain knowledge about business. After that, I entered into a UNHCR competition where I received a monetary price of 15,000 Turkish Lira. My idea was about chocolate diet and healthy food made of dried fruits. So far, I cannot produce it in large quantities because the packaging is very expensive, because it is handmade. My daughter also helped me apply for a Red Crescent competition in the kitchen ward. I didn't win money, but I won kitchen supplies.

3.3.How did they help you?

Family and friends help monetarily and also in another ways, such as language. Organizations through networks and prizes.

3.4.Role of formal or informal institutions

3.5.Role of the family?

Very present and helpful when they can.

3.6.Role of friends?

Present and helpful. I did not know anyone when I came here, I received help from a Turkish woman with the language. My sister in law is Turkish and helps with the language as well.

3.7.Role of religion? – no difference

None.

4. Barriers of starting the business faced to Turkish society

4.1.What difficulties did you encounter when you started? -

- **Language:** I speak a bit of Turkish and when I try I get positive reactions. But I did not have enough time to use a program, I learnt through her language café.

- **Culture shock:** You know there is similar culture between Aleppo and Gaziantep. They are very close.

- **Integration:** I have participated in many integration programs hosted by several organizations. Many organizations have meetings with Turkish women - in my restaurant in work with the municipality in regard to helping orphans Turkish and Syrian. My restaurant and another one, two buildings from here pay half and 10 other organizations paid the remaining half. And we make parties – this was doable do to the agreement of the municipality. Then I thought about security but it was too much.

- **Discrimination:** No, there is discrimination towards us, I think that it is because I am polite, and I try to speak Turkish. My daughter speaks very well Turkish and help me overcome some communication barriers.

- **Knowledge of Turkish law:** Syrian economic forum helped me with the Turkish law. I haven't experience any discrimination with Turkish law.

-Work permit situation: It easy to receive. I found an accountant who knows the law and he applied for me. I think it was very easy maybe because I am a woman and because I am a Syrian refugee and few women work here in their business.

-Did the status of being a refugee play any role? Maybe in receiving the permit easily. And as a few women work maybe they gave it to me easily.

4.2.Would you say that there is a difference between starting a business as a Syrian refugee and other groups? Why?

The tax is a bit lower for Syrians.

4.3.Did you seek help elsewhere?

My daughter helps me translate and she also helps me write my project. Then my mother helps me as well economically and in other ways.

4.4.If not family, did any institution help you? If so, how?

4.5.Banking system

No. We don't go to banks. Banks are haram.

4.6.Role of the government in the process of starting up a business

The Turkish government did slightly lower taxes for Syrian refugees but apart from that there is no specific help for businesses. But, hospitals, health care and schools are free for both Syrians and Turks and that is very good.

4.7.Financial program access?

4.8.Barriers registering/starting the business due to your temporary status/the 'risk of being sent back'

5. Current situation of your business?

5.1. Is your business facing any changes at the moment in your business?

5.2. Competition: There is a lot of competition, but I try to stay open and proposed to work together with one of my competitors which is the neighboring restaurant. We make carnival food, for both Turkish and Syrian guests.

5.3. Taxation: I think tax is too high both for Syrian and Turks.

5.4. Regulations that may affect your business due to your status as a refugee (temporary status)

5.5. What would you suggest should be changed/done better to facilitate refugee entrepreneurs open successful businesses?

Taxes should be lowered. I pay a tax monthly, I pay a tax quarterly and a yearly type of tax. It's too much.

6. (More personal information)

- **Age:** 41
- **Education:** Background in law
- **Family situation:** Married, 2 daughters (14, 16)
- **Family relationship:** Close to the family, we help each other.
- **Religion, spirituality...**
- **Current knowledge of Turkish?**

I can speak and understand a bit of Turkish. I did not have the time to attend Turkish classes because of my business. I learned Turkish by listening to others speak and also with one of the events I organized in my restaurant, which included courses of Turkish.

Appendix 8: Interview Transcription with Mr. Chouihna, SaadPlast

Interview Information:

Name	Saad Chouihna
City	Gaziantep
Name of company	SaadPlast
Interview type	Skype
Length of interview	2:31:28
Language	English

Interview:

Interview:

Introduction:

- Who we are
- What we are doing
- Why we are here
- *Explain why did we choose to interview them specifically*
- Confidentiality/recording?

1. Getting to know the business/building trust

1.1. Tell us about your business:

We were lucky because I was studying in Turkey before the war happened. Or the revolution. It has many names. I would call it a revolution. Because I had my own revolution in my mind. So, this was a family business and we changed many things and we are doing progress. The revolution in Syria started on March 12, 2011. And at the beginning it was a peaceful uprising and after that the government killed so many people from the protestors. Victims from the clashes unfortunately. We lived in Aleppo, it was the biggest industrial city in Syria and also the biggest regarding the population. There were more than 5 million people. There were many clashes that happened around our factory. And our farm was also located there, our village also was there. Like, we built our factory near to our village. All the people there we knew, they are all relatives. So, when we saw any foreigners we knew that they weren't from the area. But we had machine guns just in case. So problems after problems maybe we didn't face like nagging because we were big bunch of people of family and we are the third biggest family in Aleppo so people try to avoid us but after the protest clashes happened in the area of our village we were forced to get out of our factory, of our village and we left everything there. Being industrial in Syria you don't have big cash money, you need to do progress and whenever you have some extra money you need to buy some new machines or a new model to create a new product. But at that time we ordered two machines to use. But because China stopped everything we must stop and not proceed and do anything just freeze it. We stopped for one year and I was in Turkey. I even stopped my education, because I was very worried about everyone in Syria, not just family. I was a volunteer because I knew the Turkish language very well so that maybe if I went to hospitals and be a translator there because so many injured people

used to come to Turkish hospitals. And like any government they don't deal and don't have good ready translators. So we, a bunch of my friends, more than 60, we all stopped our education we split into many cities in Turkey and without any formal name to our group we were volunteers and went to different hospitals, I went to Killis – Killis was the most crowded one at that time because it was in the borders. And after that we used to call my friend like, you have patient he will come after 5 hours he will be in Adana, his situation was like that. It was very hard because we used to go with the doctors into operation room and we were not used to see so much blood – we are not nurses, we are not doctors. At first, we faced many problems, like, I remember very well the first time I saw someone who lost his hand, it was so strong. I got out from the hospital found the farthest corner and I started crying. After that, I got used to it. Anyway, after that many NGOs started to do the same with a new generation of translators, and they were organized, but as any organization, they had their agenda. So, we decided to leave this job, many of my friends started to work with NGOs and they loved it. The most trustful we knew at that time was Doctors Without Borders. And most of us started to work with them. We were the emergency team, we were also the A-team. We were able to speak 3 languages and at that time only students could do that. Not a lot of Syrian used to learn Turkish except of the Turk man because they were language is Turkish. Because of that I have the experience to dealing with Turkish people. I was student and I was volunteer. I was also going to Syria to capture something to show the truth, what's happening in Syria so my father said we are going to Turkey and I said I don't know the situation in business I have never had a business in Turkey. He said ask for this, ask for that, my older brother was the CEO of our company at that time, he gave me some questions to know. It's like assistant. They were also doing research in Egypt, in Bulgaria, in Lebanon, and Jordan. So, we had 5 options plus Turkey. After that. After collecting all this information, of course it wasn't like real assistant visibility study and going and talking with accountants, no it was depending on calling people that we knew in business in Jordan in these countries and after... I went to my doctor, he was teaching in university and he was an academic and he didn't know so many things about business, so we went on the internet and did some research and after that we saw that Turkey is the best for us, because Gaziantep is more or less like Aleppo. The atmosphere, the food, the culture, was near to the one in your country. And it is 120 km away from the Syrian border. It's not on the border like Killis, its better than Killis, it is the 6th biggest industrial city in turkey and also in our sector there was no one doing the same business in this city. It is near to our main market; Syria. Its near to our second main market; Iraq. It was the best option and I was there. I didn't need to move to another city. When we came, we couldn't find an accountant who was able to speak Arabic. Okay, I can speak Turkish, but my father, my family they couldn't. And they can't rely on me all the time to come and translate for them. And maybe there are some questions I don't understand myself because I have never worked in accounting or management. I was a translator in Doctor Without Borders after that I worked in logistics and after that after that I worked as air space manager. But it was just 4 months. So, I don't have this big experience. We faced many problems in renting, unfortunately. Some people would say 'ah he is a foreigner, we can ask more money', he doesn't know anyone here. We rent a place for 6000 Euros a month, but normally the price is 5000, things like that. And for the accountants' monthly payment it is the same. For the lawyer, the same. Everything. But being able to speak Turkish helped us with negotiation. The biggest issue was the tax. In

Syria, there was a taxation system but everything you pay involved a bribe, there was no system in exporting, in importing. You just pay the police, and everything will work out. Some papers, everything is like, we have to show it to the government. In Turkey no, it's different. It's better of course. You need to learn about the VAT because we don't have it in Syria, and other taxes, and another conditions also if you want to import something you need to show the papers before to the government because they must be under CE (European standards). There was no one able to explain anything about the system in Turkey and they only started to do that in the Chambers of Commerce in 2017. Years after. They were so late.

1.2. Why did you choose this particular sector/business?

It was the same sector as when we were in Syria.

1.3. When did you start the business?

We started in 2013, on June 13 to be exact. And it was here in Gaziantep. As I told you, we froze our order in China and told them to export it to Turkey and we started from Turkey. But this was a big mistake because we did this market study and we chose products for our Syrian markets not for the Turkish market. So we faced many problems such as marketing these products. We were forced to sell two of our houses in Syria to buy new machines, new models that are sellable in Turkey. We were lucky because we had some real estate in Syria, and we sold in a good time. Because now the real estate value has drastically fallen.

1.4. Is this sector/business environment what you expected it to be, in terms of laws, partners, opportunities, etc? Why?

Follow up question: The sector you are in (packaging), how is it in terms of opportunities, in terms of laws or just the sector in general in Turkey, how is it for your company?

Turkey is good in this sector. They are good. And they have like ways in this sector. But our sector also has very positive thing. Like it can't lose everything. How much you have you can't produce everything. Everything is very big. There are many sorts of packaging's. Everything you need to buy must come with a package. So that helps us as well. And the quality is also a factor. We used to sell the biggest pharmaceutical companies when we were in Syria. And by the way Syria was very good in the pharmaceutical sector and didn't face any racism at all. Nothing. And I think that is because we hired so many Turkish people for the sales positions. But I know also some Syrian companies that don't hire Turkish people and they are doing good. But not widely. Because we have customer in every city in Turkey.

Follow up question: And which products are you then selling to the Turkish market?

Cosmetic. Cosmetic bottles and jars. Were they put cremes, lotions, anything. And we entered the Turkish market with a new idea actually. Because they used to produce bottles with cap and jar, but we make it in a different way because we were old in this sector. We made it like more than four parts. It does cost more, but we entered the market with a new idea. So that helped us a lot. And also, we joined many exhibitions. Local ones. Cosmetic

fairs. Packaging fairs. More than 5 exhibitions and also that helped make a lot of progress. People start to know us. 'Oh okay SaadPlast', and ask for new product we have. And Gaziantep is known for Baklava, it's very good, in Gaziantep especially. We hired a Turkish team. They know the culture very well. If you hire Turkish people and you are a foreigner it's okay because you pay the local people. And I am able to speak Turkish very well, but I have the accent so I can't go and sell my products with the accent so we have a Turkish secretary with very good accent, like Istanbul accent – it is the best- and you can't find it a lot in Gaziantep, they have very bad accent in Turkish. So, we hired her. We thought them about our sector, we start from the machines from the models, the raw materials, to have all the ability and experience and after that I went with him to start visiting the people that we see in exhibitions with Baklava. And Baklava did the job actually because okay we are Syrian but we live in Gaziantep and Gaziantep is known for its Baklava, so we bring some with us besides the brochures and catalogues. Up to know some customers call us and say that they miss our baklava.

Follow up question: So now in the Turkish market you only sell cosmetic bottles and jars? Or do you have other areas as well?

Cosmetic and also some supplement bottles. Pharmaceutical bottles. But it is the same sector. When we start this business. Before starting this business, we thought about real estate. Buying or setting up a whole building and rent it. They do it a lot here in Gaziantep, but you hire just one person who is doing everything, so I don't think it's good for the people because our factory now hired 24 people, more than half are Turkish. So, when we go and present ourselves, we did something positive. Now, our sector, the packaging sector you always need to do progress. Okay we have nice bottles but after two years you have to invent something new. So, you can go to another sector. But you have to remember that you also are not in Syria. After our initial business, we started our factory and after in this factory you have to reach some standards to get some certificates. Everything you want you got in the sector. You are not in Syria, you don't have houses, you don't have a lot like you are known, you don't have funds, you don't have village. No, you have just your name here. And we don't get credits from banks. Syrians hate getting some credits from the banks.

2. Reasons/motivations/inspiration for starting the business

- 2.1. Why did you decide to start the business?
- 2.2. Tell us more about your motivation
- 2.3. Who inspired you to start the business?
- 2.4. Do you have any role models?

3. Support system

- 3.1. Who encouraged you to start the business?
- 3.2. Who helped you? Maybe Turkish or Syrian organizations, where there may of these two that helped you in the process that had to do with the business?
- 3.3. How did they help you?

Follow up question: Role of the government?

In customs also, no information. Yes, they mentioned in their website, invest in Turkey. And in Gaziantep investing as a foreigner is much harder than Istanbul because there were so many foreign companies in Istanbul - so the accountant has the ability to give the information in English or in Arabic better than in Gaziantep. Before we came, 97% of the companies were owned by locals. Gaziantep in terms of inhabitants are also a bit tough, they aren't used to see so many tourists and foreigners. But Istanbul is a different situation.

3.4. Role of formal or informal institutions

No not government. But from an institution. We got help from the European Bank. We did a program with them. They taught us about the server with the data base and you don't any lose your data. We signed a contract with a consultant firm. They came and they thought our team everything they needed to know about how to save our data. Also, about some standards. Knowing the standards. It was a very good program and the European bank was very helpful. I hope the Turkish government learns from the European Bank because it wasn't complicated, it was very easy.

Follow up question: What is this NGO called?

SIAD – Syrian Entrepreneurs and Businessmen

This association helped us a lot and we felt that we are very responsible to do something because I lost maybe more than 50,000 USD and some bigger companies lost more. And some people to start their business sold their wife's gold or maybe their family gold. And you don't want to make them loose this money so we start to do some conferences, invite people that actually...and also in this association we faced many problems because won't trust any association anymore. Maybe they were thinking 'Oh they are from the Syrian government and the Syrian government need to know whose business and businessmen moved to Turkey'. They all had these thoughts. And I totally understand them because I thought the same when we started creating this association. We had many thoughts. If I weren't 100% trustful to everyone in this room, we wouldn't do it. But we trust the chairman - let's say, and the board members. But the people who trust us and who came with us and who joined the association, they made a lot of money. Just between our members, selling and buying our estimate was more that 6 million USD. And of course, avoiding the problems when we shared our experience, the new announcement from the government translated to Arabic. After that, someone found a guy accountant who was able to speak Arabic. I found an accountant who was able to speak in English. He is trustful. We would help the buyers. But we couldn't do this kind of force in Syria. It was forbidden. But that the chairman changed and unfortunately it closed. SIAD closed. Because of the many problems that they face. But they opened a new association with a new name, it's called ASSIAD. This ASSIAD, all the problems that we tried to solve in 2015, hopefully they avoid them in 2019 and onward. Everything can change. They do everything professional.

Follow up question: The Chamber of Commerce?

We attend some conferences and some educations sessions. Just that. I always send one of our team members to attend some education, but it's nothing, I pay them for this education.

In the Chamber they have a Syrian table by the way, and they were the first Chamber to do this. And there is an employer who is Syrian, he is helpful if you go and ask him for something.

Chambers use this Syrian thing to get more contacts and money, I think.

Talking about taxation in 2017, I was the one who raised his hand and talked to them. And 2 hours for talking about tax system is nothing. We need a whole education. Maybe more than 50 hours. And they didn't do. We always by the way write some recommendation to, but not just us all the Syrians. We have very good ideas, but they don't do anything. And they actually loose. We started with 4 employees and now we are 24, and we rely totally on our experience and our profits. So, if they had better programs I believe we are more than 50 employees now, but they don't.

Follow up question: And how did you manage when the chamber started to explain the system? Did you just ask people you know who were Turkish for example or business you know who know the system? Like how did you manage to understand the system before the chamber started offering its services?

We used to ask people. We used to ask our accountant and also the Chamber. But even, when you talk nothing it's not like when you do your thing. It's not the same at all. So, we did many mistakes in the beginning. Actually in 2013, most of the Syrian businessmen they did their mistakes. And it's really normal. We decided to do something actually as business men because you know we have our suppliers, our customers, they moved with us to Turkey or to Gaziantep exactly, so we used to talk in the evening with Shisha, about what will we do because people (Syrian business men) start to come more and more to start up their business in Turkey. So, after many nights of talking we decided to in 2015 to start an NGO. It's like an NGO related with Syrian business exactly. Were we help each other in one group in WhatsApp. Sharing some experiences. Like, this person failed in this section in this area, try to avoid it, and so on. New order came from the government, something happened something changed in taxes. We did so much to stay updated. This did so much for us.

3.5. Role of the family?

To be or not to be – this is our motto. We were working a lot, and actually I wasn't so helpful at the time because there wasn't so much experience. My family had the experience but didn't have the language. And we were very normal in Syria we don't do any advertisement. Everything we produce we sell. We don't have big stocks. And we know all the owners of the pharmaceutical and cosmetic companies. But just the team, even the owners.

3.6. Role of friends?

Yes, of course. This job that we succeeded in now, actually it became possible thanks to friends. By the way, my dearest friend he is Kurdish, we used to study together, and we know each other very well, I attend his wedding and he did the same. His family, my family know each other very well and he was very helpful. And he also always writes letters to the government. He didn't tell me, his wife told me. He wrote letters about the behavior towards the refugees and how they also were people. But unfortunately, we as human being you, face some problem in your day, it will ruin your day and maybe your next day so fall

7 times and you will rise the 8th time. And I called my two daughters Turkish names because I don't want them to face the things that me or my wife faced in the future when they will go to school. I called them Tuba and Mira. It's also Arabic names.

3.7. Role of religion?

We are brothers and we are from the same religion. In the beginning they feel even more responsibility, like they are our neighbors. They wanted to help refugees as much as they could. People who came with no money, no nothing they found everything. They got a home, clothes, food, blankets... everything. When I used to volunteer, I remember there were huge Turkish groups who came to help with what they could. Of course, I am talking about 2012-2014. Turkish people felt so much responsible. They helped more than the government. Turkish people did it from the heart.

Follow up question: And what about now? Are there still people that share the religion and still help?

Yes! But nothing like in the beginning. Because the media did their job by sharing every bad story about the Syrians as they could.

4. Barriers of starting the business faced to Turkish society

4.1. What difficulties did you encounter when you started?

- **Language:** I was lucky because I was studying here before the war happened. So, my Turkish is quite good.
- **Culture shock:** Not so much because Aleppo is near to Turkey, so we have things in mutual. We have common phrases, that only Aleppian use and that no other parts in Syria use. And my father used to treat some raw materials from Turkey to Syria and the opposite in 1960-1970, so he also has knowledge about their culture in his age. And also, the Turkish opposite help us. Also, the Turkish TV shows used to be translated in Syria. So, people already knew something from the TV shows. My father was 73 years old when he moved from Syria to Turkey and he is my hero. He came to me the first day asking me to take him to the market. I went with them the first time and 'I say okay Daddy and Mommy now you will rely on yourselves'. I went with you on the first time like the first day of school and you didn't come with me the second time so now it's you. And actually, that was a good lesson. Because I did the same with all our relatives, with all our friends. Because we all love easy things. But they can't get used to help all the time. So, this forced everyone I know to go and attend some Turkish lessons. And they used to ask me a lot to translate things. And after that now, their Turkish is better than mine because they attend their Turkish schools and they came here 6-8-12 years old. They were much younger. So, their Turkish is perfect now. Sometimes I ask them for help. And by the way, the Syrians now in all the schools, and all kind of ages they are always the best and that made them face so many problems because people are bullying them. Because you are Syrian, and you talk better Turkish and you do math better than me and you are a refugee and we still face this..
- **Integration:** No. It wasn't an issue. Because, we were already businessmen in Syria. So, we already had some kind of relationships with different people. We used to travel a lot to Turkey, and Europe.. so, we saw many things. But some people who were in Aleppo or

maybe Idlib, they didn't even travel to Damascus. Living in Syria as mentioned before, with a dictator, the education is not very good. You work maybe 12-14 hours a day and that made you a little bit maybe unaware of other cultures. You work a lot and you don't have the time or the money to travel or attend some courses. These people probably face problems in integration. It's normal.

- **Discrimination:** As a businessman, no. The companies are always very welcome. They even avoid asking me about the situation in Syria. Image is very important. In Turkey I always wear a suit, and I have a very nice car, so people think oh he is very rich. And that gives me no problem. And also, when I talk, they can't always tell that I am Syrian.
- **Business Culture:** The most difficult thing when we started in Turkey, I don't know. Like every country in this world it's very different. Being foreign, you don't know exactly what the right is and what is the wrong. And being foreign and being new, that made you the best target for all authorities. They will point out the mistakes and try corruption to oversee these mistakes. Being foreign, you are the best target for them, and we actually lived this situation. You don't know if this businessman is honest or not. You see, some Turkish examples, Turkish companies close a lot. When they close because they have these mistakes in the taxation and invoices. So, we always worry. Actually, in the beginning, the first 4 years. I'm not talking about months.

Follow up question: Is it because the government is very strict with these mistakes?

Yes! And you don't know anyone. They have special people for these kinds of cases. Very big lawyers with contacts let's say. Local people could create these kinds of problems. And everything we paid from is from our pockets. Everything. But Turkish companies they have some special association and they helped them with catalogs. Like they pay just 20% of the catalog. We go and we apply for this, and they refuse because we are foreigner. Also, some different programs could not help. Everything for the Turkish companies. Actually, we are a Turkish company, but of Syrian owners. And when I was a student, they used to call me foreigner. Now no, they call me Syrian. So, you start to hate this kind of phrase. And the first letter with 'S' even if it's someone standing far. You know he is talking about Syrians. However, more Syrian who understand more Turkish, answer them. Now we understand Africans better, we understand Palestinians better, we understand Iraqis better because we lived the same situation. I think most of the Syrians now think globally. Because after losing things you understand the people that they lost lives. Of course, we are stronger now, day by day, but like my wife she lost her mother in this war, so sometimes I see her awake and crying. And after that I see my father who he was like a king, he has more than 50 kids and grandkids. He was in the village and everyone around him was family. And now some of his children are still in Syria, some of them went to Sudan, which is so much worse, some of them went to Saudi Arabia, some of them to Istanbul, some in Gaziantep, I also see the sadness in his face. But day after day we got used to it. But we always try to avoid the people who are talking negatively. Even about Turkish people. Because if you are always complaining about let's say the government, or the locals, the doctors.. all the stories come out and that makes you lose your energy, your faith. So, we decided in my group of family and friend no negative stories.

- **Knowledge of Turkish law:**
- **Work permit situation:** We used to apply for it in different way and it used to take more than two months. And it used to cost more. And now everything is online. You apply on the website and they don't refuse it. At once they tell you the reasons and if you have some papers that you didn't upload, they tell you which ones you are missing. And after that you will get it easily in one month. And that was a good thing for them and us. After this, and it was in 2018, I was able to get insurance and health care for my employees.
- **The media:** Some writers came to ask me some questions and were probably expecting negative answers. But we really try to stay positive. We feel responsible. So, we didn't want to share some negative stories that we lived at that time because we are now in Turkey and we must do everything positive even if we faced some problems. And after that some people from Italy, France, they came, and the interview was 5 minutes because we didn't share the negative stories. But after 5 years of problems, we reach the limit, it gets enough and we must share. I always want to talk positively and be positive, but now the situation is different, we must share these stories and to create or help to have a better world, to avoid these and problems in the future because the refugee issue will always get bigger and bigger. Now, COVID-19 has taught many things to this government but there was even more decease in Africa, people were dying in thousands every day. But not only because of decease, but because of lack of food, because of lack of many things we need in your daily life, but nobody looked at it. We discovered after the COVID - we knew it before, but we live it now - we maybe are just numbers to all the governments. Many things will change after COVID-19. And hopefully the situation will be better. Because we always hope for the best for all the people. But this problem of COVID-19, the worst cases happened in the middle east, it happened in Africa, but they don't pay much attention to it. And things happen in Italy, Paris, in America, Netherlands and it's handled differently. After this revolution in Syria we were talking and often catching up on the amount of people who died in different cities. After some time, we were not mentioned in the news again. We became old news.

Follow up question: Do you know If there are any media channels who tried to rebuild this image other media channels have constructed, to show that Syrians aren't all criminals etc..?

SIAD is one of them. Turkey about 3 years ago faced the military coup. When they faced this after 3 days, we gathered all the Syrian businessmen, and we walked in the street rising the Turkish flag. We also called the channels and the press and did some announcement about that. Just to show that we were also good. Also, the economic was very bad after months, we did some deposit from USD to TL, and we announced that too. Normally, when we do bad things you will show it in 50 channels, and we did a good thing and you only saw it in one channel and in a time where no one is watching.

- **Did the status of being a refugee play any role?**

4.2. Would you say that there is a difference between starting a business as a Syrian refugee and other groups? Why?

It's the same. As a foreigner you need extra papers. No, no, actually it's not the same because when you come to Turkey and you don't have the ID or passport, life is miserable in Turkey because they don't have travel documents and also about the residence permit, they only give per 6 months or one year, and it depends on your passport, and when you don't have one you need a different ID (Affad ID) that requires a permission you need to apply for. So, when you want to open a company, this can hinder the process because they will ask for so many extra documents. And when you can't travel, that means you can't market yourself properly and get new clients. Because every step you will do, you will need permission. But now we are equal after Corona because even Turkish people need this permission to travel.

4.3. Did you seek help elsewhere? What about in terms of financial help? Did you apply for any financial help? Banks?

Because its forbidden in Muslim society. What also made things harder was our decision of not using banks as a resource. People who go to banks, are able to start faster in exporting for example. So, this of course made things harder

Follow up question: So you don't go to the bank, how do people usually get the help?

Just by selling what they own. So, problems were less. So, many banks visited us after sharing some interviews with writers and with local TV channels. So much of them visited us saying that if we needed money, they could give it to us. But we didn't accept. And I know, it hurts when you don't have bunch of money and everything is relaying on yourself and cream sales goes good let's say in winter but it's not good let's say in summer, because they do all the creams in winter and they sell in summer of course, so we decided like we were in Syria, we don't rely on banks and most of the Syrians – more than 95% of them – don't either.

A lot of Turkish people like their flags, so I always put a lot of Turkish flags- in front of me, behind me in the office. And that helps too because everyone loves his flag. But I do it more because we are initially refugees and now we are industrial people and we like to give them numbers and dates which we as Syrian people show that we add value to the Turkish republic and happy to be here. Because we came to turkey with different sectors. Sectors they don't have, they didn't have before us. Also, our sector, they are new and Syrian businessmen they came to turkey and they have very good experience in their sectors and they have their own customers, in Arabic countries in Europe, and they have their suppliers. So, we start to do very good plans in Turkey and start to bring our creams. When we go to conferences, we start to say to the Turkish government that you are very late. Now in 2017 and you are introducing your tax system. No, you are very late. And Syrians we never had this courage in Syria because we never mention these kinds of words otherwise you will lose everything, maybe even your life. But here no. We lost our country, we lost so many relatives, so many friends, our neighborhoods and I won't be coward anymore I will say what I need. And that also helps very much. Turkish people start to say ah Syrians are good in their sector. One of the Syrians did this business and he is the first in his sector. He came newly and so many Turkish people doing so much good things in

sector and he is new and now he is the first. And they realize they must take care more of Syrian businessmen. But that was just words. Nothing was done from the government. After that they did some programs like giving some support. Like 20,000 USD if you have these criteria and they called us and actually it wasn't that honest because the people who would do all this paper work and documents they need to take some shares, yeah so we didn't also enter in this scholarship let's say.

Follow up question: Aren't there muslim banks?

Yes, but not all people accept it. And we are one of them.

4.4 If not family, did any institution help you? If so, how?

4.5. Banking system

By the way, as businessman I faced problems, I remember now. I went to a bank to open an account because I am Syrian I couldn't do it in many banks. I started to deal with Is (ish) bank. It's one of the bigger banks in Turkey. Okay, everything goes smoothly we are doing progress working more than 4-5 years, and after that I am doing some exporting and I need to send some documents to the one who buy my goods, and because I am Syrian, I couldn't do it because of some news orders. And that made me pay more than 2,000 USD because my goods stopped in Tunisia and every day I had to pay 120 USD for them being stuck there. After that, I figured out that there is one bank, it's called AL BARAKA which also had a branch in Tunisia, which helped me do this export. But that cost me a lot. And some people that I know and that have been in the same situation have sometimes paid more than 20,000 USD because they had many containers.

4.6. Role of the government in the process of starting up a business

4.7. Financial program access?

4.8. Barriers registering/starting the business due to your temporary status/the 'risk of being sent back'

If you have the AFFAD, you can open the business. But I know many cases where people faced many problems. And they kick these people at once to Syria. And you have no chance to go back to Turkey.

Follow up question: And if I may ask, what is your situation document-wise?

I don't have the citizenship, and I am one of the oldest Syrian people in Turkey, but I don't. By the way, my father, and my two brothers, they came after 5 years and they have it now. So, the system here is unbelievable. Can you believe it? I have been here for 12 years! I came here in 2008 and my brothers came in 2013 and they have it now. I applied about 4 years ago. And I don't even think that I will get it. And that made me face a lot of problems because I couldn't attend any international fairs, I couldn't travel freely. My first trip was in 2019 to a conference in Paris. Most of Turkish don't speak English or Arabic, so I must go. So, this is a challenge because I can't travel freely, and I can't grow better without travelling and meeting old suppliers for example. I also know a lot of people who lost a lot of money because of an opportunity of doing a big contract that they couldn't take because of the traveling problem.

And by the way, my daughters can't travel anywhere because I don't want to get them this ID. I refuse to get the AFFAD as a businessman. If I get this ID they will count me as a refugee and they maybe they will do bad things in our names. And because of that I can't travel. I always travel alone or one or two days with my wife.

Follow up question: Does that mean that you have a tourist visa?

I have a Fixed term work permit. And every year I have to renew it. And there is one month where I can't move because it needs time to process and get sent to me.

5. Current situation of your business?

5.1. Is your business facing any changes at the moment in your business?

5.2. Competition:

5.3. Taxation:

Follow up question: Corona:

I'm stopped. My machines are stopped, we are taking care of some machines, and some assembling. I have many different parts of the products that are apart and I have to assemble them all together and send them. Also, counting my stock. Looking at the numbers. Like all companies do now. Like accept the orders that related to the pharmaceutical businesses.

Follow up question: Did you have any contracts that got cancelled?

Yes, of course. And I have many order in my stock. But it doesn't belong to me and I can't send them away.

Follow up question: Future of the business

I went to Istanbul for SaadPlast. We decided to start a new business. It's not about being industrial, it's about dealing caps or bottles that I don't have from Europe or China and import them to Turkey. And then I would like to sell them to local Turkish companies. In Istanbul, I rented an apartment, an office but unfortunately, in Istanbul I ran into some problems regarding the documents and had to go back to Gaziantep. I am still preparing all the documents and will go back and give it another try when everything is ready. I was going to attend some exhibitions as a visitor in Dusseldorf, but it closed due to COVID, but in the future we are thinking to expand still in our area but more in the trading aspect that the production one.

In Istanbul the situation is different, we know a lot of Turkish and Arab people, not only Syrians. And our customers, they help us a lot. I don't feel like a foreigner there. SIAD helped a lot, and so did shisha, because the social aspect of it brought us closer.

5.4. What would you suggest should be changed/done better to facilitate refugee entrepreneurs open successful businesses?

You can't something from the government. You should depend more on yourself. It's not like working harder, no it's working smarter. Also, contacts and networking help a lot. Volunteering in more NGOs. Do it professionally, avoiding all the mistakes. That would help. Unfortunately, I see many NGOs helping with the food. They hand them the fish, but they don't teach how to get the fish. This kind of thing is of course helpful, but people need more. And for Turkish government, I have documents we always give the Turkish

authorities. I sent many letters. Promote and encourage partnerships in the business environment. They must start from the media. They must start from taking care of what they say. I think that once the Turkish understand that we Syrians have a lot to offer we will build a strong bridge between Syria and Turkey. Our company which has been closed for two years is now slowly opening up and I already have people who have asked me to be the responsible for their brands in the future in Syria, and that's very good for us, for them. This kind of partnership will be very good. Some of the new Turkish companies don't have that strong teams. They have Syrian employees now who can sell products to 21 Arabic countries and they did very good progress, I know a lot of them. Every society, no matter how strong it is, it needs to understand the added values of foreigners.

6. (More personal information)

- **Age:**
- **Education:**
Mechanical Engineering.
I discovered management and I like even more than mechanical engineering. I did many course about human resources about team project leader, I am taking an online course with the university of London, I started one year ago but up to now I couldn't find the time.
- **Family situation:** Married, two daughters, all in Gaziantep
- **Family relationship:**
- **Religion, spirituality...**
- **Current knowledge of Turkish?** Has an good level

Appendix 9: Interview Transcription with Mr. Akil, Ghurbtna Training

Interview information:

Name	Khaled Akil
City	Gaziantep
Name of company	Ghurbtna Training
Interview type	Personal interview
Interview length	38:03
Language	English and Arabic

Interview:

Introduction:

- Who we are
- What we are doing
- Why we are here
- *Explain why did we choose to interview them specifically*
- Confidentiality/recording?

1. Getting to know the business/building trust

1.1. Tell us about your business

I came to Turkey 4 years ago, we started this start up webinar training center. We make training especially for the Syrian people. We start by taking money from people, the training for the money. The people must pay some fee, yes. But this was difficult for Syrians you know, most of the people coming don't have money. I thought about making a special project. To give Syrian people good training courses without asking for money.

Follow up question: Can i ask what kind of training?

Yes I will tell you. We have 3 kinds of training: The first one is language training (English and Turkish). The second one is the technical training: like website design, web shop, marketing for social media, things like this. These are the typical courses. For the administration training, for the TOT, HR, project management, things like this. These are the 3 kinds of training. In our project we started with a special training for secretaries, business, English and IT. For the secretary to have good experience. In this project we received some money from Syrian businessmen in Saudi, in Europe, in the USA. We received funds from these people for our special project. We also received some money from the Dutch embassy. In the last year we started to focus on the Syrian people that need help (special needs), a project for these people.

Follow up question: What kind of help do these people need? Is it training?

For the training. Because if you cannot use this hand or have injuries, we give them good training to learn about computer design, secretariat, things like this so they can find a job from his home or in a company.

Follow up question: And has it worked? Have people come to ask?

Yes. Not as many as we hoped for. These people have big problems. They cannot move as easily, not all of them can come to the training courses. We also help them search for jobs.

1.2. Why did you choose this particular sector/business?

I had a good idea about training programs. And also, I need to help my people. I am thinking what can i do to help the people here and now through this center. I think that this is the best way to help my people. Also in the future when we go back to Syria, more people will need help, especially in terms of education, schools, do you understand me?

1.3. When did you start the business?

I started 3 years ago, in 2017, here in Gaziantep because when i came to turkey my family, my sister, and my son came to Gaziantep. And also, Gaziantep is very near to my city, Aleppo. Gaziantep is the same as Aleppo you see? There are more people from Syria here.

Follow up question: And did you know people before moving here?

Yes

Follow up question: And when you wanted to start your business, did you ask for help?

Sure yes.

Follow up question: So the Syrian people you knew helped you, saying this is good, this is not good?

That is Right.

Follow up question: And when you wanted to start your business, did you find any problems to start? Was it difficult? I don't know, the working permit, or with registering the business in the government, did you find any difficulties?

With the government no problem. We have good support from the government, especially in the beginning.

Follow up question: What kind of support?

To make business, to open my company. In the beginning there was no tax for the Syrian people, for 2, 3 years. But it is different now.

Follow up question: And how much id the tax now? Is it a lot?

Yes, yes. We pay maybe 40% from our income, yes. The biggest difficulty for us is the language. We cannot speak Turkish, only Arabic and English. No Turkish people speak English, only Turkish. And this is a big problem for us. The second one, the money, we don't have money, we come from Syria without money, without anything you see. We receive some support from some friends from Saudi Arabia, to support us to make this center.

1.4. Is this sector/business environment what you expected it to be, in terms of laws, partners, opportunities, etc? Why?

2. Reasons/motivations/inspiration for starting the business

2.1. Why did you decide to start the business?

To help my people.

2.2. Tell us more about your motivation -

2.3. Who inspired you to start the business?

2.4. Do you have any role models?

3. Support system

3.1. Who encouraged you to start the business?

3.2. Who helped you?

Friends, family, the Dutch embassy.

3.3. How did they help you?

Through funding

3.4. Role of the family?

My son came to Turkey before me and acquired knowledge about the Turkish system.

3.5. Role of friends?

Different businessmen and the Dutch embassy give funding and support to our training center.

3.6. Role of religion?

4. Barriers of starting the business faced to Turkish society

4.1. What difficulties did you encounter when you started?

- **Language:** It was a great difficulty, i know very little Turkish
- **Culture shock:** Not a significant one. There are similarities between the Turkish culture with our Syrian culture.
- **Integration:** Our integration was good.
- **Discrimination:** We had no experience, especially within my social group. It can be because our business is closer to Syria.

Follow up question: Did the status of being a refugee play any role?

There were no government problems, we received support to open the business, in the first 3 years we did not pay taxes, we currently pays 40%. There was no monetary support, we received financial help from friends.

4.2. Would you say that there is a difference between starting a business as a Syrian refugee and other groups? Why?

No, there is no difference. The government gave us support in the beginning

4.3. Did you seek help elsewhere? What about in terms of financial help? Did you apply for any financial help? Banks?

4.4. If not family, did any institution help you? If so, how)

There is help but i did not receive any, but i am trying to make projects to give to organizations
because the funding is very low.

4.5. Role of the government in the process of starting up a business

4.6. Financial program access?

4.7. Barriers registering/starting the business due to your temporary status/the 'risk of being sent back'

I have accounts but no loans. There is no support to Syrian people. My son is Turkish citizen and can now buy a car through a loan.

Follow up question: What about the law?

I took experience from my son, because he was here before, there is no help that i know of.

5. Current situation of your business?

5.1. Is your business facing any changes at the moment in your business?

5.2. Competition: there is high competition with Syrian and Turkish training centers, but they are usually for language training and not courses for better qualifications and therefore not competition, it is a good competition.

- **Regulations:**

5.3. Taxation: Very high.

5.4. Regulations that may affect your business due to your status as a refugee (temporary status).

No problems, i moved to Gaziantep with documents, that helped me establish my business.

5.5. What would you suggest should be changed/done better to facilitate refugee entrepreneurs open successful businesses?

In the beginning of the war it was very easy to come to Turkey for Syrians even though they do not have documents, we received support for the documents and received a special card, the residency card, currently the government gives undocumented Syrians a Kimlik card which is more of a temporary one.

The government makes many Language courses, and gives money to the people that participate. I have participated in a competition one year ago with SPARK in Gaziantep, i had the idea about a project for people that have to go to university and turn it into an app. I will work on the idea if i receive funding. I need 50.000 USD to start the business. The app for non-Turkish citizens, the app does not need approval, and i would use courses from my project. The aim of the application is to Deliver the same training courses as we do physically in our classes, but online. The price would then be more affordable for the targeted consumers (500TL/100USD instead of 3000TL/600USD).

Follow up question: What are your plans for the Future?

Go back to Syria and restart the training and give help to people to get a job.

Comments from Khaled: Financial support is our main issue. There is a need for the presence of translators in governmental institutions for people that do not speak Turkish.

6. (More personal information)

- **Age:** 62
- **Education:** I studied applied chemistry from 1981, from Syria.

- **Family situation:** My children are here and my sister, other children one in Dubai and one Saudi.
- **Family relationship:** We have a close relationship, my son helped me in turkey. My friends and family help with the language.
- **Current knowledge of Turkish:** Very little

Appendix 10: Interview Transcription with Mr. Nasher, Soli Sweets

Interview Information:

Name	Bassem Nasher
City	Mersin
Name of company	Soli Sweets
Interview type	Skype interview
Length of interview	57:16
Language	English

Interview:

Introduction:

- Who we are
- What we are doing
- Why we are here
- *Explain why did we choose to interview them specifically*
- Confidentiality/recording?

1. Getting to know the business/building trust

1.1.Tell us about your business:

When I came here in 2013 I have no one and I know anybody here in Turkey so I stayed one month here and then I travelled to America. Because my family was over there. I stayed over there for one year but it was difficult to bring my family because they stayed in Turkey. So I went from Aleppo to mersin, to the US and back to Mersin. So, I came back and I started looking for a job because I had no job. I was looking for a small job – like mini market or something like that – then I found a small shop . Many Syrian people they established small and old. So I bought it that time. And I had three workers when I start. But I had to do something because I have no knowledge on this kind of job. Step by step I try to speak the language and looked for resources and more information in making sweets because in the beginning we were only producing 4-5 kind of Arabic sweets. Then we developed to making east and west sweets. I had the chance to choose skilled employees from all of the people who had come from Syrian and were looking for a job. Some of them work in Arabic sweets and some make western sweets like cake with pistachio. Now we produce around 55 different sweets, a mix of east and west sweets.

1.2.Why did you choose this particular sector/business?

I didn't choose. But when I was looking for small work and business I found this small company. Really, I bought this to make a local document to stay here in Turkey. And when I since this is my business and I am the owner here, and I can do something with it. Its easy to do something because government support company.

1.3. When did you start the business?

In 2014, in Mersin.

1.4. Is this sector/business environment what you expected it to be, in terms of laws, partners, opportunities, etc? Why?

2. Reasons/motivations/inspiration for starting the business

2.1. Why did you decide to start the business?

2.2. Tell us more about your motivation

2.3. Who inspired you to start the business?

2.4. Do you have any role models?

3. Support system

3.1. Who encouraged you to start the business?

3.2. Who helped you?

I came with my family. I had nobody to help me.

3.3. How did they help you?

3.4. Role of formal or informal institutions

No. Nothing at all. Nobody helped us.

Follow up question: Support from the Turkish government?

Yes, they support all companies. Last time I felt government support company – I mean companies have many choices. In Syria we had a big control all the time of all the people and the company, everything. Here we feel more free. As a person and as a company. That's what I mean. But nobody supports us by money, or.. you know. But I can say the government help us, letting us working without authorization for Syrian employment. For 2-3 years nobody had asked me because most of our workers are Syrian not Turkish. And after 3 years they asked me to get the right documentation.

Follow up question: Is it the 1-5 Turkish/Syrian employee ratio?

In the law yes, but nobody asked me to do this law in my company.

3.5.Role of the family?

3.6.Role of friends?

My friend does help me all the time because he has excellent Turkish language. He helps me all the time. Especially language, when I have a problem and I have to know something.

3.7.Role of religion?

Follow up question: How about the Mersin Chamber of Commerce and Industry?

Have you seeked help or have they helped you at any time?

I know them – but they don't help us that much.

4. Barriers of starting the business faced to Turkish society

4.1.What difficulties did you encounter when you started?

- **Language:** I got a lot of difficulties in the beginning, but I speak English and some people here speak Arabic so it's not a problem when you want to buy and sell. Language was difficult in the beginning to find the equipment I needed to start my company.

Follow up question: When for example you were looking for the shop you wanted to buy, how did you manage doing so not speaking the language? Did you bring a translator? Or a Syrian friend you met in Turkey who helped you?

It's difficult, that's right. Actually, I bought our company from Syrian people – so it was already ready when I bought it. You have to know for Syrian people they have solution - people or dynamic – you can live everywhere – you can make deals with everybody. You know, Turkey is neighbor country for us and in 2009 to 2011 we got the good relationship between Turkey and Syria. And that helped us.

- **Culture shock:** In the beginning it was difficult. In the beginning we were staying in small resort outside the city and we got maybe 15 Syrian families. Our children went to the school a couple of days after we got here. And because my wife used to be a teacher, she got a position too. And so they have no problem, they got school and a home. For us, it was easy leaving from Syria to Turkey because every is okay.

Follow up question: And the school in the beginning was it a Turkish school or an Arabic school?

In the beginning it was an Arabic school, and now my wife works in a Turkish school, then my son go to the Turkish school. So no cultural shock because I have a neighbor, I have a customer, I buy, I sell. I do everything here.

- **Integration:** Sometimes we could understand how we can behave with them. What makes them happy and what makes them mad...or how we are bothering them. And day by day we know how we can live with them. Because we are Syrian people, they have common sense, you know. They are feeling everything around us. I mean I know what I have to say to my neighbor and our visitor. And we are feeling luckily for everybody. So I have no problem, when moving to Mersin.
- **Discrimination:** Good, there is no racism.
- **Knowledge of Turkish law:** Our accountant usually does that. But I wonder for many accountants, he has no good idea for most of regulations regarding our business especially. We have no idea for any law, like to make communication with our business. This is an important point that is a source to a lot of our problems and I have no solution for it. For example, when I pay high taxes, nobody tells me. Our accountant doesn't pay attention to this. When I told the government, they just told me that I have to pay. Nobody helps, our accountant gets his salary and of any mistake is made, I have no information about it. And when I ask him, he says you have to pay. I have no solution.

Follow up question: And the accountant is he Turkish?

Yes. But he doesn't speak Arabic. I noticed here in Mersin, especially here in Mersin, I don't know about other cities, they have no experience in business and companies and you can say they started now or like military school. No professional, no have experience. We are suffering from this problem.

- **Work permit situation:** It is very easy to register the company especially when I pay I got my working permit.
- **Did the status of being a refugee play any role?**

4.1.1. **Would you say that there is a difference between starting a business as a Syrian refugee and other groups? Why?**

4.2. **Did you seek help elsewhere? What about in terms of financial help? Did you apply for any financial help? Banks?**

4.3. **If not family, did any institution help you? If so, how?**

4.4. Banking system

Usually, I am asking the bank for support but they didn't help. And the Turk Bank don't help because we are Syrian citizen. I don't know why they do that. When I export the good to other places in the world, sometimes when I go to transfer the money they said that I could not transfer in USD and that I would have to transfer in Turkish Lira.

Follow up question: So they make it hard for you in the bank?

No, just for this transfer. From Turkey to Europe, or from Europe to... yes.

4.5. **Role of the government in the process of starting up a business**

4.6. **Financial program access?**

4.7. **Barriers registering/starting the business due to your temporary status/the 'risk of being sent back'**

Very easy to register. You get document, you pay and some days later you get permission.

5. Current situation of your business?

5.1. **Is your business facing any changes at the moment in your business?**

5.2. **Competition:** Yes there is a lot of competition, but we got many items especially in Soli Sweets. Nobody can do them as we do. Turkish and Arabic people like them. And we do high quality for every type of items. The hardest is because you are working with food, with human. We are making deals with people, everything you have to do has to be fresh.

You have to follow around 60 items. The second problem for me I have no role for this store for anything. I have no idea to what difficulties the details. I have many customers – I have around 70% of Syrian customers and I have around 30% of Turkish customers. Now I have two branches in Mersin, and I export sweets for America and Europe and Saudi Arabia, Qatar, Palestine, Sweden, Germany.

5.3.Taxation: We have no idea about the law about Turkey – the taxes for example. And we have no idea for rent, for the sales, for everything...that's the problem. Well for example with taxes. I have a Turkish friend. I often ask him for help but he doesn't always have a solution. I worked in law so I have some knowledge, but most of it is regarding Syria. And Syrian people here in Mersin ask me for about the law but it's different and I don't know the details. Because I have a lot of information about Syrian law but I have no way to know Turkish law. When I get this information I have no idea about Turkish law, I can't do many things for development for my work or business.

Follow up question: Travel situation. – Are you allowed to travel in Turkey? Can you go to other cities? Istanbul, Ankara..without permission?

No. We use permission. You can apply and make permission on internet.

Follow up question: And when you do these branches can you travel?

Yes, I can travel now and all the time. I can travel. But for me, I love Mersin because its quiet city and small city. I have no stress here. I don't like big cities like New York, like Istanbul.

Follow up question: Corona

It has affected my business. Many people working in the streets and most of people now have a fear to buy anything from outside or from the markets. I closed the store last week for a couple of days, but now with Ramadan coming they told me we can open – but we can only make delivery.

5.4.What would you suggest should be changed/done better to facilitate refugee entrepreneurs open successful businesses?

I think when we have no support (money or anything) – I think less taxes or free taxes for us for many years (2-5 years) that would be very good. Also I think that among Syrian people there are a lot of skilled ones. I think if the government gives us more freedom in

work and business we can do a great job. And when the employees feel less threatened by law or government they can do more too. We love freedom. That is the reason we left Syria. For it. Freedom. The freedom is the main aim for us.

You know when I came to Mersin in 2012, it was a small town, small industry. Now everything changed in Mersin. When I first came to Mersin not much was happening. Now, all industries have developed. All want to conduct business here. I remember in 2015, I visited Ankara where I'm looking for us to come back to Mersin. When I told them Mersin (the Turkish people) they didn't know where it was.

6. (More personal information)

- **Age**
- **Education:** Judge
- **Family situation:** Married, 2 daughters (15 and 12) and one son (17)
- **Family relationship**
- **Religion, spirituality**
- **Current knowledge of Turkish**

Appendix 11: Interview Transcription with Mr. Houbaity, Gardenia Residence

Interview information:

Name	Mohsen Houbaity
City	Istanbul
Name of company	Boutique Hotel - Gardinia Residency
Interview type	Skype interview
Interview length	1:28:08
Language	English

Interview:

Introduction:

- **Who we are**
- **What we are doing**
- **Why we are here**
- *Explain why did we choose to interview them specifically*
- **Confidentiality/recording?**

1. Getting to know the business/building trust

1.1. Tell us about your business

I came here in 2015 and was looking for any small project with my partner, we have been partners for 13 years, we were partners in Syria and came here to see if there was any opportunity, because the situation and economy in Syria was very bad. We came to turkey before, 5 times before. There are many Syrians here, we tried to open anything, we tried to work in networking, i am Networking Engineer, we tried to do something related to our sector. But you need a lot of capital for this sector. We found that food has potential, but there is a lot of competition and requires a lot of capital, we could not do it. We started to look for tourism companies, we were guests at Emin's building and became his friend after that. We started looking for building for tourism.

In February 2016 we made a good contract, we got the documents for the company and we started to work, but since then we have spent 300 thousand dollars, every year there is a problem. In 2017 there were political issues, now corona, or the government asks for documents that they won't give us anyway. The city council in 2016 said it was ok for us to open our business, later when we launched, they said that it is a historical area so we could not make any activity there, so there was a conflict between the branch and the

government. Our main sector was computing, we figured that we could register our trade documents, we tried to work in computing, but it requires money and we have big competitors. We can't open a small business. I also have problems with the language.

1.2. Why did you choose this particular sector/business?

Because in Turkey there are 24 million tourists per year, we came to Turkey as tourists, the sector is good. My friend Emin works in the same sector and he gave us an advice us.

1.3. When did you start the business?

1.4. Is this sector/business environment what you expected it to be, in terms of laws, partners, opportunities, etc? Why?

There are many obstacles, a lot of things we faced as Syrians, maybe not because of the sector, the language is an obstacle, I speak English and my partner as well. But no one speaks English here, I am doing a PHD and engineering masters, I really don't have the time to learn Turkish but they don't speak English. I went to the main street to a place in the afternoon and they kicked us out because they could not understand us.

Second obstacle is related to the society in general, we had a problem with the ceiling of the building, the owner had to fix it, so he told me, I am really busy can you find someone, I went to 2-3 offices that reconstruct the ceiling which are good and the price was 30 thousand TL. I told the owner to negotiate the price and he got the same service for 8 thousand TL. When you are a foreigner the prices are increased. Any supermarket here, the product description, you can't understand because it is only in Turkish. They don't help you to learn the language.

Third obstacle, the government papers, I have the company and I have to pay my fees, I pay for every branch, health care. Last year they didn't give me residency papers, even though I have used 300 thousand dollars. There is no reason for the rejection, I went to ask the lawyers, and they told me that there is a point in the law that says we reject this paper for some reason, just like that. I asked for them to give me a reason, I really want to be a good citizen. I am an outsider I have to be polite, I tried to do everything correct, and I was rejected with no reason. After 8 months without ID I went back and said why did you not give a new ID, they said because you are late 12 days to send your papers. I told them there is a formal email from you, which was late. They said go pay 20 dollars and we will see and I am still waiting. I have a lawyer that is working with this, I think he went to the court and that my situation is fully correct and the migration office has to give me the ID after Corona. I have been waiting for almost 1 year. The ID is the Work Permit. I have tried to apply for the Turkish residency, there are 7 levels for the citizenship, the most complicated one is when they investigate your properties and personal part, the complicated one is the 4th level and they are investigating me. Me and my friend came together to Turkey in 2015,

we have the same education, same amount of money, I've lived here longer than him, and he has received his residency. There is no rule, anyone you ask they say we don't know, the government employees just say i don't know. I asked my accountant and he said it costs 300 thousand dollars but in reality it costs around 11 thousand. When we came he told us it costs 6000 dollars, but in reality it costs 300 TL. He lied and has our documents and we cannot leave the accountant.

Some of my customers have had problems with crimes and we went to the police but nothing happens, sometimes you feel like it is organized crime. This is a big problem for outsiders we have to adapt. Maybe because i am in this sector i see a lot of stories.

Follow up question: Do you see any opportunities in this sector?

Not really, i am doing only to get the citizenship, we are here legally and not as refugees. To stay i need a standing business, we paid a lot of money, there were a lot of mistakes in the beginning because we are new, we used the booking platform instead of Airbnb. We had problems with Arab tourists. In Airbnb it was easier, the treatment is better.

Follow up question: What happens after getting the Turkish citizenship?

There is opportunities after the citizenship, maybe i can do my PHD in another country not here, because it is not worth it, go legally to another country. But there is not a fixed plan because we are waiting for it, we do not know what to do.

My wife is in Syria, i am here since 2016 until now I've only been in Syria for 6 months and my wife came to turkey for 2 months, when i tried to apply for the citizenship for my wife and children, the authorities asked for the criminal record for my children. There is no criminal registry for children in Turkey, they know our situation, they know there is no such document. I have not been able to get them to turkey. I pay 2000 dollars to give them a tourist visa due to my company. They come for only 1-2 months and because they go to school. The visa takes some days but for us it takes 5 months. When you go to one person, they tell us one thing and others something else, there is no place where you can read the certain law.

Follow up question: The people we interviewed mentioned that there is a website where they have the Turkish law in English and Arabic.

I have heard about the website where you can apply for visas, in Arabic there was no answer. In English the English version i waited for 30 mins, and they told me to resend the papers the papers.

2. Reasons/motivations/inspiration for starting the business

2.1. Why did you decide to start the business?

2.2. Tell us more about your motivation -

2.3. Who inspired you to start the business?

2.4.Do you have any role models?

3. Support system

3.1.Who encouraged you to start the business?

3.2.Who helped you?

Emin, helped with translation, he speaks Turkish, English and Arabic, he knows things like where to go to do tax number, how to get the ID number.

Follow up question: Did any organization help you in anyway to start your business?

No organizations neither national, international

Follow up question: what about in terms of the language?

There is an organization called English Time, i went there to learn Turkish, 1 month costs 400 euros. I paid the money, they said you will start next week, i waited for four months. There was no teacher, they refused to refund the money, i waited and finally they started but there were only 2 students and i only took 3-4 lessons and that's it. The Turkish teacher left Turkey to Germany. It's a global institute with this service.

Follow up question: Does the Turkish government offer any language courses?

They offer free courses but for refugees. One of my friends went to it and is one lesson per week.

Follow up question: what about banks, do they help with anything?

You cannot do nothing, i sometimes need software applications online, i need credit card to pay only, i went to the Bank, i asked for credit card, but they said no because i am Syrian. I said will put my own money and consider it as credit, but i need a credit card, i don't need any loans from you but they rejected. There only two banks that accept Syrians to open bank accounts, the Ziraat Bank and ISH Bank (worker bank). In 2015, tourism companies did not pay taxes because there were no tourists. There is no help, they don't try to help you, maybe sometimes i don't want them to put obstacles. In 2 years ago i tried to buy a car, if you are a Syrian you cannot buy a car, even though i am here legally and not a refugee.

Follow up question: You don't consider yourself a refugee?

Not a refugee, If you are here legally you have to pay taxes, being refugee seems like it is easier for me, they don't have to pay money for their health, and i have to pay all my money even though i pay insurance for me and my employees.

3.3.How did they help you?

3.4.Role of formal or informal institutions

There is no help from Syrian organizations.

Follow up question: Have you heard of SIBA? It's an organization that connects Syrian businessmen.

I have not heard of SIBA. There is a big problem with Syrians, i can go back to my country – If you contact any Syrian organization they can consider you an anti-governmental, and can give me problems and i may not be able to see my family in Syria. Many of these orgs may have political contacts.

3.5.Role of the family ?

3.6.Role of friends?

Through my partner and Emin, i started to know many people, mostly are Syrians. When you start to speak real Turkish with people, they treat you differently. There are a lot of friends, but i cannot ask for help, only from Syrian friends.

3.7.Role of religion?

4. Barriers of starting the business faced to Turkish society

4.1.What difficulties did you encounter when you started?

- Language:

- **Culture shock:** There is zero difference, but i am from Damascus. Before 2011 there were many tourists in Syria, and i am very educated in comparison to many Syrians. The behavior in turkey is the same, the only problem is that in the center of Damascus they speak english, French or even danish. But Turkish people are more productive. If Syrians work for 10 hours the real effort is 7 hours, Turks work 10 hours, the real effort is 12 hours. In 2012 i came to Mersin by car from Syria, had breakfast in Mersin and went back. When we arrived in Mersin my friend had a casket for Barcelona, the Turkish bartender came and said aren't you Muslim? Why are you supporting Barcelona, if you don't support your own countries team, support the Turkish team. We laughed about it because it is not logical to think like this.

There is a lot of relations between Turks and Syrians, not only through the religion, but also politics and many are relatives in the borders, so i started to study their history for curiosity. It is their right to be proud of their history.

Follow up question: Are there are differences is the business culture?

In my country there are a lot of big companies that rule the state and the country, i worked in a company from 2002 and became a partner and have a company in Syria and is one of

the biggest in networking we had contact with people that rule the business in Syria. When we came here, we thought that you can do your work, but we found that it is worse than in Syria. You cannot buy modems for instance anywhere, there is one big company that took over the market, as a small investor you cannot enter this market. I don't believe that the Turkish government helps, because we are Syrians and outsiders, to get help, first you have to pay 20 thousand dollars, we payed 16 thousand TL, they helped us in the payed amount of the costs for the papers of the company.

- **Integration:** There is a lot of things. In Syria we start work at 9-10 am and finish at 6 pm. Here they work from 8 am to 5 pm. If you work in the private sector in Syria the income is better than if you work for the government. But in the government sector in Turkey you have a good income but in private not much, it is not fair, they do not treat people well. Many of my friends work in tourism companies and did not receive wages for 8 months, the low income is 2500 TL, but Syrians receive 800-900 TL.

- **Discrimination:** there is a lot here. I don't know what to say. The problem is that there is a lot of stories. Our neighbor is from morocco, but because he speaks Arabic they thought he was Syrian. He had a problem with his wife in the middle of the night, the whole alley wanted us to go out of the street because of this.

Some visitors put their rubbish in the wrong place, but they do not notice, the whole alley put their rubbish in front of my business, but i showed the videos to say that it wasn't us, and we have been doing this for 5 years now. But there is nothing to do because i am Syrian and because we are foreigners. Some are elder people, and although you try to respect them sometimes, they push you, and if you go to a fight, you can lose your citizenship. One of my friend's employee was in a fight and my friend went to the police station to solve the situation and they took his work permit.

- **Business Culture:**
- **Knowledge of Turkish law:**
- **Work permit situation:**
- **Did the status of being a refugee play any role?**

4.2.Would you say that there is a difference between starting a business as a syrian refugee and other groups? Why?

It is very difficult for foreigners. In general, the main problem is the language, you have to have the language for sure. The second is capital, you have to have lot of money.

4.3.Did you seek help elsewhere? What about in terms of financial help? Did you apply for any financial help? Banks?

4.4.If not family, did any institution help you? If so, how?

4.5.Banking system

4.6.Role of the government in the process of starting up a business

4.7.Financial program access?

No, its all from my income/savings from Syria, the main problem is to bring the money to turkey, i have to go back to Syria, i have to bring the money here, it is hard, complicated and dangerous.

Follow up question: What about programs where you can submit a business idea and win money?

Frankly we don't know if there is no such program, we didn't hear of such help.

4.8.Barriers registering/starting the business due to your temporary status/the 'risk of being sent back'

5. Current situation of your business?

5.1.Is your business facing any changes at the moment in your business?

- **Competition:** When we started in 2016, there was only my building and Emin's building. When they saw many people coming all the Turks converted their building into touristic buildings, and now there are 9 buildings owned by Turks. Its really hard, when they see people and money coming from this sector, they all go to the same sector.

- **Regulations:** In the first 2 years no one came to us, and our papers were confidential. But in 2017 there were no tourists, later they came from the police station, every tourist you get have to register their information and send it to the police. Later They came from construction ministry and said it is historical area you cannot have tourists here, i said it's not only me; they came and closed the building. We made the contract in other names to not risk my citizenship and asked the construction industry how much i had to pay to work legally, my neighbors are working, but they said to me you cannot work without giving a reason. We want to work legally and want someone to direct us, we can go and ask Emin but he is not from the government, there are things he doesn't know. There is a hotline, when you ask them, they say we don't know. There is a lack of transparency and guidance, many issues are not clear. We saw the people checking the water meters etc, and he was wearing a suit. In Syria, people from public sectors you could see they were poor. But still they take extra money to do things, but since we don't speak the language, we cannot understand this. The owner of my building said you can easily pay 15 thousand TL and they will bring you the legal papers, and i will be legal, they all want to take money from you without doing nothing.

- **Taxation:** the taxes i pay myself, 99% of expenses i do myself. I don't know what my accountant does, he takes my money and has my papers. Every time, i need papers and i tell him i need the papers to do things, he leads me where to go, he just fixes the books.

Follow up question: What about your Documents?

I don't have documents, i cannot leave my building, if i leave they will take me out of Turkey, even though everything is in order. If you are a refugee you have to have a permit, but we have work permit and tourist visa so you can travel freely. There are many police checks along the roads in turkey.

5.2.What would you suggest should be changed/done better to facilitate refugee entrepreneurs open successful businesses?

Suggestion for people that want to come to turkey, don't come.

Follow up question: What about suggestions for the Turkish government?

I've been here for 5 years, every 2 years i have to renew my documents. I love the country, it has great history and resources and infrastructure. I do believe they can be the greatest country in 3-4 years if they shift their mentality. There is a political agreement, not because they are doing something here in real time. They did not do anything in practice. They should invest in the industrial of tourism and other sectors and they might be a great.

Follow up question: And what would you suggest organizations that help Syrian businessmen?

They can start doing conferences, make small legal organizations with the government, make a small union. They said that there in more 24 thousand Syrian companies in Turkey, we should come together so that we can form a union. If they make it legal and work with the government.

Follow up question: Has Corona affected your business?

It has affected us 100%. We lost bookings, everything. Because we are outsiders, the rent is very high for me, i pay 2500 TL, but if it was Turks, they would take 1800 TL. They won't come to me, they will find a cheaper place. There is only one from Russia client. Friedrich Hegel said that we learn from history that humanity learns nothing. I don't believe people will stay at home during this time.

Follow up question: What are your plans for the Future?

I want to go to another country legally for educational purposes for me and my daughters. We are human, i have the right to learn good quality education, i can support myself, i want to go there legally.

6. **(More personal information)**

- **Age**
- **Education:** I studied engineering in Syrian
- **Family situation**
- **Family relationship**
- **Religion, spirituality**
- **Current knowledge of turkish:** I can understand most so 70%, but speaking i can deliver my ideas, 25%. I need someone to practice it with.

Appendix 12: Interview Transcription with Mr. Habob, Turk Indirim

Interview information:

Name	Osama Habob
City	Istanbul
Name of company	Turk Indirim
Interview type	Zoom interview
Interview length	53:06
Language	English

Interview:

Introduction:

- Who we are
- What we are doing
- Why we are here
- *Explain why did we choose to interview them specifically*
- Confidentiality/recording?

1. Getting to know the business/building trust

1.1. Tell us about your business

I started my company two years ago. I created my company, i have the full government documents for my companies, i started in Istanbul and i had problems with the language in the beginning. Turks speak only speak Turkish, not Arabic or English. So i hired a Turkish employee to help me with my business. And my business is focusing on the arabic customers. My project is A discount card, we are providing discount card for the customer, he can get discounts from many sectors, restaurants, cafes, fashion, cars. We have agreements with more with 500 companies in Istanbul from different sectors. We take from them special offers, up to 50% discount, and we sell the card, it is called Turkish Indirim Card and give it to the end user and they use this card to get discount from the companies. We have a mobile app, that show the company making the offer, the location, all he details of the offer. We have 5 types of cards: for students, for people with special needs, tourism, loyalty and residents of Istanbul. There are 4 language in the app, Turkish, Arabic, English and Russian. And we started making agreements with companies some of them Turkish companies, some of them Arabic. The problem that we face is in the Turkish side, when Turkish companies hear that we are from Syria actually some of them they are afraid, because you know we have the war in Syria so they don't know my background if its good or not. Why i came to turkey, why i had to make the business.

Follow ups question: And do they ask or they just judge and don't buy your card?

No no, in regards to make agreement, to give me a discount or my customers. The Turkish people is not my target for selling the card only Arabic people. The Turkish companies reject me because i am Syrian because they are afraid, they don't know about me even 4-3 days i make a meeting with a company i need some services from them. They told me in front of me we have problems with Syrians, not only us but all the banks have problems. So, this is what i face. But anyway, we are working alhamdulillah, with 500 companies and we have more than 5000 active users. From the government we don't get any support directly, there is some organization's here, some like United Work, supporting the Syrian people but not companies, the individual people to find a job. The Syrian companies are looking for help from someone to pay for the employee insurance and other fees we have to pay the government for the employee. Also, we need support from government to enter the Turkish market, is it possible they have the Istanbul Baladya, it's a big system that can support us. Also, the ministry of tourism could also support us our project. But if we compare, because i was before in Saudi Arabistan and Lebanon, i know many countries, if we need compare about the Syrian people who is living in these countries, Turkey is the best one in helping Syrians.

1.2.Why did you choose this particular sector/business?

Because when i came to Istanbul i tried to buy something with discount for example a cousin told me to look for some discount. When i was searching discounts for me and my family we don't find that there is always discounts. Second the Arabic language, there is no way to find anything you need in Arabic, everything is in Turkish. From this point i studied the market and made research about this issue to have this app, which is a guide in Arabic to find all the companies, the second to have discount all the time, no need to wait for the season to have a discount, i did not find anyone with this idea that's why i started. I found the Turkish companies but only Turkish and there is a different idea. All the Arab people here some of them have restaurants, travel agency, so they don't make something new, do that's why i tried to go to a digital project.

Follow ups question:Can i ask what the name of the company is?

Turk Indirim. Yes which means Turk for turkey and indirim means discount.

1.3.When did you start the business?

1.4.Is this sector/business environment what you expected it to be, in terms of laws, partners, opportunities, etc? Why?

Of course, there is opportunities but needs time, especially in digital project needs time, its not like the regular like restaurants or anything it will take time to let the customer trust you and companies that you made an agreement with be happy for you because you are paying for new customers. But inshallah it will be ok. Today is not the same like two years ago. Now i have more information about turkey, i have more experience in the market, i

have more relationships with many people here with good experience and i try step by step.

Follow ups question: how does Corona effect your business?

The first thing i did is to send my employees home to work from there. The sales are going down 80% - 90%. But i will not stop because its not long, unless it takes 1 year, 2 years of course i will stop. But 2-3 months we wont stop, and actually Turkish indirim really started sales in January 2020, i am so happy for that. So it's a start, i don't want to lose this chance and i work hard so i will not let Corona make me die in this situation.

Follow ups question: Is the Turkish government helping you in any way in the time of Corona?

They make a program to submit employee documents to an organization called Iskur. You submit the documents and they will pay 60% of the salary of this employee for 3 months.

Follow ups question: Are there any Syrian organizations in Turkey helping Syrian businessmen right now, because of Corona?

There is no support from them.

2. Reasons/motivations/inspiration for starting the business

2.1.Why did you decide to start the business?

2.2.Tell us more about your motivation -

2.3.Who inspired you to start the business?

2.4.Do you have any role models?

3. Support system

3.1.Who encouraged you to start the business?

3.2.Who helped you?

Actually, Rasheed, you have spoken to him, from day one until today he has helped me, because he has experience and he is a good man and especially in the digital market, he is proficient and he knows Istanbul very well and helps me still.

Follow ups question: And what about other people or institutions?

No one. That's why i am trying to make some community named 'Digital in Istanbul' i add all the people with the same project as mine in one place to help each other, with information or anything we can help each other. Because when i started there was no one to help, i did not know who to ask, but in this community, we can ask each other, everyone has experience of the market so we can help each other. I already started 4 months ago.

3.3.How did they help you?

3.4.Role of formal or informal institutions

There is an org named INGEV and also Building Markets, they helped with language and training and helped make relationship with Turkish companies.

Follow ups question: What about in terms of understandin the Turkish Law?

I don't have full information about the Turkish law. Everyone when they open a company, they should work with same like a lawyer but financial lawyer, for anything with the government he helps us. This is how it is in turkey, when you open a company you should work with these people. Anything i need about the law i have to ask him.

3.5.Role of the family ?

Of course, my family does not work. My sister has lived here in istanbul for 6 years, so she has good experience and has good community, so she helped me more.

Follow ups question: How does she help? Doing what?

With some information, about research, about advertising sometimes, many things.

3.6.Role of friends?

Now a lot of friends, 60% Syrian and 25% other nationalities, which is Arab people and the rest is Turkish.

3.7.Role of religion?

4. Barriers of starting the business faced to Turkish society

4.1.What difficulties did you encounter when you started?

- **Language:** Yes of course the language, for example, if we need to make agreements with any company, they don't speak arabic or English so i have to take one guy to translate to me. And you know when someone translates is not the same as when you speak directly, if you have an idea and you want to speak about it, so translating is not the same. Also the turkish employees are not all that I want. I give them the information but sometimes they don't do things like I want exactly.

Follow ups question: Is it because they don't speak English properly?

Sometimes it is like this, but once I brought a guy that speaks English but he still could not understand. But what i did with the last one is say please stay with my employees and try to understand my business so when i tell you anything you will know what we need, not for me personally but as a company but in the end we are good in the market.

Follow ups question: Do you receive any language courses?

i don't have time. For me it won't be free, because i have an agreement with many institutions so i cant take free courses from them. The government usually makes free courses. For example, a place calle Ismak, they give free courses, INGEV as well. They have online courses.

- Culture shock: No because i visit Istanbul many times.

Follow ups question: Is the Business culture in Turkey different from what you're used to in Syria?

of course. For example, the end user they do not have awareness of the technology or the digital project or anything online in Syria, it's not easy to work with them. I tried to make one business in Syria in 2018-2019 because the people don't understand the digital project. It's easier to do this type of business in Turkey. And here they are focusing on the digital world, even from the government they are supporting. We received money from SEED, an organization from Palestine, for digital projects.

Follow ups question: What about in Turkey is there any organization from the government or private sector that is helping you?

There is help here for companies that are not established, which is KOSGEB a Turkish organization. If i don't start company but go to them and tell them i have an idea, they will give training, and give around 30.000 TL as a gift. They don't help established companies.

- Integration: There is some differences, but the biggest thing is the language, if i had the language i could learn about the people, the government, the laws, but the rest I feel comfortable.

- Discrimination: Yes, in the bank, refused to make an account because i am Syrian, there are many banks that reject to open accounts for Syrian people. And also even if you open an account, it is forbidden for Syrian people to transfer the money via dollars, it should be Turkish lira. It is not allowed from the USA not Turkey.

Follow ups question: Do you use the bank for your company?

I use the bank for the company. I have all the legal documents for my companies.

Follow ups question: I am asking because some entrepreneurs that we interviewd did not use banks, they said that with the religion it was haram.

Yes of course. But why haram if i put my money there and tell them that they should give me a commission, for them its haram but for me we should use the bank, because some customers want to transfer money into my account, and so on but without any fees.

Follow ups question: Did you have any other experience with discrimination or racism in your daily life in Turkey?

Yes. Even when you want to rent a home or office if the owner knows that we are Syrians. they reject. But there is a reason for this, because some Syrian people they live in some homes and they use too much electricity and make damages in the home and leave to Europe, many people do this. So they let Turks speak about us as dirty, that we don't care about their homes, so they create a bad reputation between the Turkish people. The government tell the Turkish people that the Syrians are coming only temporarily and they will go back to their country. But we are here for Syrian people and they feel we are taking their jobs, and many other things and that's why the Turkish people hate us. And there are bad things also coming from the arabs to the turks, i am sorry for that but this is what makes Turks hate Syrians. But on the other side Syrians make big business and there are some of the main streets that have many Arabs, especially Syrian businessmen.

- **Business Culture:**
- **Knowledge of Turkish law:**
- **Work permit situation:**
- **Did the status of being a refugee play any role?**

4.2.Would you say that there is a difference between starting a business as a syrian refugee and other groups? Why?

No, actually, opening the business is easy for everyone not only for me. The problem is the law, the rules of the government, is not always clear for everyone. Sometimes we get a shock because there are some rules that no one told us about, we don't know about the rules that are coming. This is the problem. But if you want to open a company you can open, if you have the legal documentation.

Follow ups question: Do you have a work permit?

Yes of course. I hope in the end of the year i will have the Turkish passport, we are submitting the documents, they called us for a meeting and it is starting the process and this is i think, in Arabic countries they don't that for Syrian people.

Follow ups question: Can you travel with your work permit?

I can travel to everywhere. Last year i travelled to Saudi.

Follow ups question: And you don't need permission to travel?

No. When i entered turkey, i didn't get the Kimlik, it's the ID for people who are coming from Syria. When i came here got the tourist ID and from that i got my work permit, and that's the reason why i can go anywhere. But other Syrians, 90% of them cannot travel, they need permission and cannot travel outside of turkey.

4.3. Did you seek help elsewhere? What about in terms of financial help? Did you apply for any financial help? Banks?

4.4. If not family, did any institution help you? If so, how?

4.5. Banking system

4.6. Role of the government in the process of starting up a business

The program i told you about, KOSGEB, they make training to do your business. KOSGEB is from the Turkish government. Also for the Arab business or Syrian business, Building Markets and INGEV they help the businessman about the law, about many things. Some Syrian are looking for support money in their company, we get training, and help for information, but not for money.

Follow ups question: if you ask the bank for loans in the bank?

Its difficult, but possible. They will look your name up in fendex, to see if you are clean. You have taken a loan before, if you have a loan, they make a statement about you, if you are a good payer and etc, they use for everyone. But its not easy for Syrians its not easy to get loans. If i need a credit card i have to wait for a year, but for Turks they give one immediately. They will give debit card, they tell me to use if for a year and if my Fendex is good after one year they give a credit card.

4.7. Financial program access?

4.8. Barriers registering/starting the business due to your temporary status/the ‘risk of being sent back’

5. Current situation of your business?

5.1. Is your business facing any changes at the moment in your business?

- **Competition:** Actually, there is not, because our target is Arabic, but now there is a company that copied my project, my business model, everything and i know this guy, and he started to make business before corona, but is still not in the market to sell the card, but he is a competitor.

- **Regulations:** not so much, its mostly the language problem, because if i need to know about some law, i have to ask someone to translate for me, and i don’t know who to ask. So from one to one you will not get the correct information.

- **Taxation:** Its because it is a startup, i have not started paying taxes. I have to pay in the future, but i have some idea, how much, from where, but the vat we are paying.

Follow ups question: How do you feel about the tax system in Turkey?

According to my study it is good, it is not that high. But sometimes if we have less income, it will be a big amount. Some Syrians avoid to pay taxes.

5.2. What would you suggest should be changed/done better to facilitate refugee entrepreneurs open successful businesses?

To make a special department for Arabic companies. A department for the government, for the laws. If I have any governmental issues I could go to this department to speak English or Arabic. They would inform us of any new rules, and we could inform about any problems we have.

Follow ups question: The Chamber of Commerce?

We are registered there, but there is not much support. The only support they can give is the company names and details. They support mostly Turkish companies.

Follow ups question: What about organisations that help Syrians:

same as I told you. The organisations they are trying their best with trainings, to find employees for me, or make relationships with Turkish companies.

6. (More personal information)

- Age
- **Education:** Trade and Economy in Syria.
- Family situation
- Family relationship
- Religion, spirituality
- **Current knowledge of Turkish:** Zero

Follow ups question: You don't want to learn in the future?

I need to learn everyday, but give me time. I am planning to learn in this situation, Corona time, but I do not have time. Because in my company I am working for many departments, and that is why I am super busy, the sales department, social media, etc.

Follow ups question: In your company, you are a Turkish company, but you are a Syrian owner, do you have this law that says that if you hire one Syrian you have to hire 5 Turkish employees?

No, for Syrians they don't force us, they help us with this. If they make me do that it will be very difficult for me. Especially because we need Arabic people for

my business. They told me when i started the business. If they don't do that they won't let Syrian people work. Even Iskur, they have a program from last year, if i have 2-3 Turkish people, i can bring 1 syrian employees and they will pay the salary for 6 moths, to help me bring they more syrian people. Iskur is from the Turkish government, related to ministry of labor.

Appendix 13: Interview Transcription with Mr. Hayrullah, Mermas Kimya

Interview Information:

Name	Tahir Hayrullah
City	Mersin
Name of company	Mermas Kimya
Interview type	Skype interview
Length of interview	45:21
Language	English

Interview:

Introduction:

- Who we are
- What we are doing
- Why we are here
- *Explain why did we choose to interview them specifically*
- Confidentiality/recording?

1. Getting to know the business/building trust

1.1. Tell us about your business:

Our company started in 2012 when we moved to Turkey from the war. It was not for the war purpose but just to spend some time until we were thinking that it will be over. We thought that this war was not going to take too much time. We moved here and we stayed around 3-4 months then we realized the problem and situation in Syria was becoming much worse. We decided to start our business here in Turkey. Fortunately for us the type of our business can be done in Turkey. For us we just have changed to location of the company because we were working in regional business. I mean we were importing products from one country and exporting to another country, so we just moved the location of the company. This is something that helped us a lot. But it is not the case for everyone. Because in our type of business it is flexible to do here. We started in the beginning of 2013 then the company has expanded to 3 companies. Two of them are manufacturing units and one of them is a trading company. And we are still improving in this country. We are working in plastic and raw material sections. And we are doing business with Turkish people, with Syrian people, we even provide services and are also selling and making services to some parts inside Syria. It is our general idea about our business and how we started.

Follow up question: May I ask if your business is a family business?

No, we are a partnership company. But some of them already were our partners in Syria so we moved as a company, as a group. We were working in Syria together and the same group is working here right now.

1.2. Why did you choose this particular sector/business?

It's our old business. We have been in this field since 1987. It's our business, our main business.

Follow up question: And you saw that in Turkey it could be a good business?

Yes. Exactly.

1.3. When did you start the business?

In 2012.

1.4. Is this sector/business environment what you expected it to be, in terms of laws, partners, opportunities, etc? Why?

2. Reasons/motivations/inspiration for starting the business

2.1. Why did you decide to start the business?

2.2. Tell us more about your motivation

2.3. Who inspired you to start the business?

2.4. Do you have any role models?

3. Support system

3.1. Who encouraged you to start the business?

3.2. Who helped you? Maybe Turkish or Syrian organizations, where there may of these two that helped you in the process that had to do with the business?

As for Syrian organizations, not too much because you know in that period the people who came to Turkey were not organized very well. You know some people think okay maybe we will stay two or three months and we will get back, some people though the will come to Turkey and then go to Europe, and try to find better opportunities in a different country. So, in that period it wasn't organized as Syriangroup. So as support we get from Turkish groups. Sure, there are a lot of groups and organization that helped us in this way; mainly the Chamber of Commerce.

3.3. How did they help you?

Wherever we have any questions or any things we need to know, directly we go to the Chamber of Commerce, and ask what is allowed and what is not allowed regarding how we can do thing. So, we were doing it in that way. So, the Chamber of Commerce was the main organization which supports us at that time.

3.4. Role of formal or informal institutions

3.5. Role of the family?

3.6. Role of friends?

3.7. Role of religion?

4. Barriers of starting the business faced to Turkish society

4.1. What difficulties did you encounter when you started?

Follow up question: And how is it in turkey your business in comparison to Syria? Is it more difficult? More easy?

You know when you move to another country it's not easy for anyone. Sure, in Syria it was much easier doing the business. But in Turkey doing business is much more wider. In Syria, in the past we were a very closed country so doing international business was very hard for us when we were in Syria. Here in Turkey it's very different. You can do business very easily, with direct transactions. Much easier!

Even the government law is giving you much more opportunities to expand your business and your work. In Syria it was not possible to do such things. But also, there are difficulties in Turkey because of the language problem we face. We also don't have a full idea about the economic laws in Turkey or the customs. So, it took a lot of time for us and effort to learn this new subject. But then it becomes much easier. So, doing business in Turkey is much easier than in Syria.

- **Language: In terms of language, when you entered Turkey, were you offered any courses to learn the language?**

At the beginning unfortunately not. I think this is one of the mistakes the Turkish government made in terms of refugees. Because I think they had to force the people who come to Turkey who come as refugee to learn Turkish. But unfortunately, the Turkish government didn't do that with them. Because the language is the most difficult challenge for everyone. Not just for us even for other refugees in other countries. They don't know anything about the Turkish language. I think in that time the Turkish government had to force the people to learn the language before they settle in country or during the settling process in the country because its until now after 6-7 years, in this time you can find people who still can't speak the language. So, it's very difficult. And this problem is making lots of conflicts between the Syrian and Turkish people sometimes. When you have a neighbor and you can't understand him, you can't do anything, you can't speak with him. So, it will be a problem.

Follow up question: How did you learn the language?

For the language it's mostly the government who offers free of charge lessons for foreign people. For us, we did not have enough time to go. So, we moved to private lessons because we had to for our business. It depends on our business. But usually, 80% of the people who learnt Turkish language it was from the government support. The free of charge courses.

- **Culture shock:** As I told you. As Syrian, we know Turkey very well. Not only from this time, also from the past. In the past, one month wouldn't pass without visiting Turkey. So, every month we had a visit to Turkey, so we had very good vision about the country. I don't think there is any cultural shock, and also there is very important subject. Turkish culture despite the language difference is very similar to the Syrian. The is not a very big difference, the religion is the same, the area is the same, the region is the same, so you can't find very big differences. We can understand each other very easy when we learnt the language.
- **Integration:**
- **Discrimination:** No. I don't face any of it.

- **Business Culture:** It is different. It's totally different from Syria. But as I told you, most of us have a background about their businesses. Sure, the bank system is different. The custom system is different. Trading organizations also are different, but we know from the past. We know how they are doing business. So, it's not very big problem for us. Because we had an idea about their way. But it's totally different it's not the same as Syria. It's totally different.
- **Knowledge of Turkish law:** We used tax consultant or offices – so we are dealing with this consultant firm so they teach us how to do things and give us the exact law to follow. But we are still learning. Because this things you can't get enough in one time or you can't learn it by taking a course or by anything. It needs experience and needs much more time. And now we are much involved inside the country in some social groups, so we can right now exchange information with locals, with Turkish people, much more easier than in the past. If we need to get information right now or if we need to get any idea about the laws in Turkey, we can get it from our friends from the consultant firm or even the Chamber of Commerce, Chamber of Industry, so it is much more easier right now.

Follow up question: And in terms of law, some consultants and locals help, what about in the beginning when you moved to Turkey, did you receive any type of help from maybe family members or anyone, when you tried to start your business?

Sure, you can't do these things alone in the beginning. Turkey for us as Syrian people is a neighbor country and everyone in Syria had relations with some friends or companies or customers or suppliers from Turkey. You know for my case, I have a lot of friends, Turkish people, so when I came to Turkey I ask them to help us, at least to advise us how to start our business and they advised us and they gave us full support and they told us where we have to work and which consultants we have to work with. So sure, you can't come to a country without any relations it will be a disaster. Or you can't do anything. I mean you can't do any business if you don't have a relation, or it will take a lot of time and a lot of money and you will spend a lot.

Follow up question: How did you find them?

Our Turkish friends advised us. We pay them like we make a contract by months payments. For example, for a specific amount of money every month this consulting company like any other law consultant or any other one. Whenever we have any problems, or we have any information we need or we have to check our account, this company does the service for us.

- **Work permit situation**

Follow up question: And what about you as a business, how is it for you to move around the Turkish economy or society? Without the language?

It was very difficult; it was not easy. We had to get some people sometimes. These people they can speak English/Turkish or Arabic/Turkish we hire these people and they were our tool to communicate with society at the beginning. So, you have to hire some people. This

was the only way in that time to communicate with society and then step by step we learnt the language and we get in contact with society directly.

Follow up question: Are you in turkey with a work permit or do you have a residency permit?

In 2013, at the beginning we directly got working permits and then in 2017 was when they gave us the citizenship.

Follow up question: When you did have the work permit where you allowed to move in between municipalities?

Yes, it was not a problem at all. You can go anywhere inside Turkey without any problem. You just needed the permission.

- **Did the status of being a refugee play any role?**

4.2. Would you say that there is a difference between starting a business as a Syrian refugee and other groups? Why?

No, it was very easy. It's the same procedures for Turkish people, same procedures for Syrian people. We have some extra things to do give. Like we have to give more identifications about ourselves, but otherwise it's the same treatment and the same procedures and when you open the company in Turkey, even if the owner is Syrian, the government is treating you as a Turkish company. So, it's exactly the same as being a Turkish owner. There is no difference between the two companies.

4.3. Did you seek help elsewhere? What about in terms of financial help? Did you apply for any financial help? Banks?

In the beginning we didn't get any financial help for doing business. It's not easy to get this financial help, especially for new companies. Even if you are a new Turkish company you can't get financial support. Banks also don't support or give any credit to foreign companies or foreign company owners. So, financial support wasn't available in for us in Turkey in the begging.

4.4. If not family, did any institution help you? If so, how?

4.5. Banking system

For example, the bank system is different. In Syria we don't have any bank system. If we want to import any material from outside, we didn't have any banking system to make the transfer of the money so we have to work with the black market which is an unsafe business, and we have to give money like cash and they are sending the money to Lebanon and from Lebanon they make the transfers to the destination. In Turkey it's a different situation. In Turkey, the banking system is open for everyone. If you are doing trade, you can transfer to any country. Also, in Syria there were sanctions against Syrian banks so you can't do anything through the banks. The banks were just government banks, just to do some small payments for the government that's it. Here it's totally different. In Syria we were not involved when making trade with the banking system but here in Turkey the banking system is one of our main aspect of our business.

Follow up question: What about banks for instance, if you go to a bank and you want to open an account, do they perhaps treat you differently because you are Syrian?

Yes, some banks actually do. Because I think they already have instructions from their main offices especially as foreign banks, the banks which is related to some Arabic countries. They were treating us very differently. They don't accept anyone of any Syrian nationality to open an account for anything. Some people have faced a lot of problems with these banks. Some banks have even blocked some money for some people and took lot of time to release them. But the government in this way has supported us too much. They have forced some banks to avoid these things. Many banks refuse to open accounts for Syrian people, we don't know why, but after 4-5 years of living here and we had relations we discovered that the main offices outside Turkey were the ones who refused us to be customers of these banks.

Follow up question: And are there any other institution or .. for the public but also the private sector that do this treatment?

From the public sector, no. Because our contact from the beginning was very little. It's not too much. Then the government has opened special offices for refugees and foreign people so it wasn't a problem from the public sector. From the private sector it is. For me, for my context, I didn't hear anybody who has this, maybe they refused to work with us because we are Syrian. We didn't hear this from our group or our contact, I don't think so. Or maybe it happened, but it's a very small percentage. I don't think it's a big number.

4.6. Role of the government in the process of starting up a business

4.7. Financial program access?

4.8. Barriers registering/starting the business due to your temporary status/the 'risk of being sent back'

5. Current situation of your business?

5.1. Is your business facing any changes at the moment in your business?

5.2. Competition: As I told you the competition is everywhere. You have to do research, to know the market very well, and you have to offer the suitable solution for your customer, and that way you can enter the competition. So, it depends on the price point of view, quality point of view, and this will start the competition with everyone, even Turkish. Some competitors are Syrian, some competitors are Turkish, so it's the same as everywhere I think

5.3. Taxation: The taxes in turkey is also something that is new for us Syrians. In Syria the tax system is very complicated and there wasn't a law system, you know. Like the black market, so you go to the government and you can negotiate with some employees to reduce your taxes, so there wasn't a law. Here in Turkey it's a different, there is a law. So, when you understand this law, and you understand; okay these are my incoming taxes, this is the value added taxes, when you understand the system it's easy and not very complicated.

Follow up question: And what about in terms of regulations or laws? Anything that affects your business in a positive or negative way?

I think it's positive in some ways. The Turkish government supports the export. The government is supporting the export too much it really gives us very positive sides to our business. We started exporting in 2015 the manufacturing because here the government is supporting the export for everywhere so it was a very good push for us.

Follow up question: May I ask how they support you?

For example, if you are exporting to Africa, they can pay for some of the containers costs. Sometimes they support you if you are having any competition outside in some markets they support you in opening a new line, new manufacturing lines to reduce your cost, they even give you a zero percent loan interest to get to raw materials if you are an exporter. So many programs every year. There are four/five programs specially tailored for the exporters, some of them in manufacturing, some of them in marketing, some of them in financing, so this was very helpful for us. We are already benefiting from 2 or 3 programs in the last 2-3 years. It was very good for us.

Follow up question: What about after being in the Turkish market for some years is it more available for you?

Yes, the Turkish market is a big market. When you offer any new products at a competitive price and with good quality, you can easily enter the market. It's not difficult. It doesn't matter if you are Syrian or Turkish. You are selling a product they need. So you answer the demand.

5.4. What would you suggest should be changed/done better to facilitate refugee entrepreneurs open successful businesses?

I think there are many things that they could do in a much better way. When we see the numbers of the people who come here and for example not everybody has decided to do business immediately. Some of them stay for 2 years without doing anything. Not thinking about doing business, just waiting for the war to finish. So not everybody, all the companies, all the people have started the businesses directly after coming to Turkey. I think it would have been better if the government did the as I told you about the language learning. And if you are going to start a business in Turkey, they must give you an idea about Turkish law and Turkish banking systems information and instructions, as well as taxes instructions. Many people at the beginning don't have this idea. They made many mistakes because they didn't know about this. I think it would have been much better if the government did it that way. But I don't think you can control this big number. We are speaking about at least one million people who came in matter of one year. So it must not have been easy for us, or for the government to control these things. But in my point of view it would have been better if they had done it this way.

6. (More personal information)

- **Age**
- **Education:** Applicable chemicals in University in Lebanon.
- **Family situation:**

- **Family relationship:**
- **Religion, spirituality**
- **Current knowledge of Turkish?** Its middle. Similar to my English.

Appendix 14: Interview Transcription with Mr. Kabbani, Horizon Plastik Kimya

Interview Information:

Name	Hazem Kabbani
City	Mersin
Name of company	Horizon Plastik Kimya
Interview type	Skype
Length of interview	1:10:03
Language	English

Interview:

Introduction:

- Who we are
- What we are doing
- Why we are here
- *Explain why did we choose to interview them specifically*
- Confidentiality/recording?

1. Getting to know the business/building trust

1.1. Tell us about your business:

We started our business in 2013, as a trading company here in Turkey. We wanted to get into the market and to know how this country works. How the market works here in Turkey. So, it started as a trading company firstly which was the partners or the company owners job the last 20 years in Syria. So, it's the same job, and the same field. We work with plastic raw materials trading. They had a factory and they were already trading raw materials in Syria and when they came here to Turkey. At first, they chose to start as traders. Just to get involved in the market to know the market, the rules, the government rules here in Turkey for the working. This lasted for the first two years. It was only trade. After that, in 2015 they took the decision to open a factory, they bought machines and started to produce what we call filler calcium compound. Its compound plastic with calcium. It is also a kind of plastic raw materials but it's used in big production. So that was the first production line in 2015. After that they also started another kind of production which is bretaline film which is plastic cover for green houses. After that, the work load got bigger –thanks god- and they also established another company for Eva which is the lower layer of shoes, the soles. They produced either raw materials or this shoe layer. So, you can say we have grown, we started as a trading company, and we are now 4-5 factories. We also have a master batch line, which are color additives for plastic.

Follow up question: What is your title in the company?

I am the foreign trade specialist and operation and logistics specialist.

1.2. Why did you choose this particular sector/business?

As I mentioned before, they used to work in this specific job back in Syria. Same factory, the same machines. Unfortunately, they couldn't bring them to Turkey. They just had the knowledge and applied it here in Turkey as the activity in their factory stopped in Syria.

Follow up question: How is this business sector in Turkey? Is in easy business area? Or how does it Work?

Actually, it is not easy at all. But it's a big sector. The plastic sector here in Turkey is a very big sector. They have production in the government, they produce plastic raw materials. It's difficult for us to face we came here fresh – we don't know anything here about rules in Turkey. In Syria we were not that connected with banks, maybe because we have that Islamic rule – we don't take much money from the banks, we don't use checks. So, we are working on the opposite of the bank you could say, if you get my idea. Uh, they have money from banks, but we have only our money. Other companies were having banks and they have lots of money they can use to buy anything they need. But we were just selling to customers who would pay at that exact moment, upon delivery or in advance. This was very difficult when entering the Turkish market. One of the big difficulties.

1.3. When did you start the business?

In 2013.

1.4. Is this sector/business environment what you expected it to be, in terms of laws, partners, opportunities, etc? Why?

Follow up question: What about in terms of opportunities, you said that the Turkish government is already producing in this field? So how is it for you to get opportunities since the government is your competition?

It's difficult, and still is difficult because the Turkish government of course protects their production. So, we can't lower the prices. They limit them and impose them. If you will import products from for example USA or KSA you have a limit to sell them that you can't exceed. You can't sell over this limit. So, it's very difficult. But still, Turkey is a very big country and we have now very good exports channels for many countries. And people outside Turkey they believe - and which is true - that Turkish products are of high quality. This helps us to carry on working by getting better and bigger. So, it's a big market, it can receive new companies or new productions because it wants more.

Follow up question: And what region do you export your plastic to?

Turkey, but not only national level. To Syrian, to Iraq, to Ukraine, to Sudan, to Georgia, to Armenia, to Bosnia, to Tanzania, to Kenya, to South Africa... We have a good export. For the greenhouse covers we have like 80% export and for second calcium compound we have 60% export, for master band colors we have 100% export. So yes, export is going well for us. Because as I mentioned before, Turkish customer mostly want to pay 10-20-30 after delivery. And we can't do this.

2. Reasons/motivations/inspiration for starting the business

2.1. Why did you decide to start the business?

2.2. Tell us more about your motivation

2.3. Who inspired you to start the business?

2.4. Do you have any role models?

3. Support system

3.1. Who encouraged you to start the business?

3.2. Who helped you? Maybe Turkish or Syrian organizations, where there may of these two that helped you in the process that had to do with the business?

Actually, I was with the owners in the process from day one as I am part of the founders. I have been with them since the beginning – we are 7 or 8 people who have established these groups of companies.

One of the biggest difficulty was the language, of course. We came from an Arabic speaking country and reached Turkey where Turkish is spoken with Turkish people, everybody knows this. Only a little percentage speaks English. Not all people speak the English language here in Turkey. So, it was very hard to communicate.

Okay – for big companies, we can communicate as they usually have English speaking staff. But for normal daily processes, it was very hard. Yes, we had people to help us for this.

3.3. How did they help you? Was it through translators?

It was not through translators. It was one of the owner's cousin. He was born in Turkey and his mother tongue is Turkish. And he also spoke Arabic. So, he helped us a lot in this in the beginning. But still one person was not enough for that. But now most of us you can say we have the language.

3.4. Were there any institutions that helped you in terms of laws etc to register the company?

That person (the owners cousin) was the way – he took us to do the right way – he got us an official accountant. With an official accountant you can do everything. So, he was the contact person in touch with the official accountant and they did all the registration and when you go to sign or approve papers to the notary they ask you to bring a translator with you. And banks, they help you in bank. Some banks don't, but when they know you, what you are doing, that you are working on the field, they speak to you more and try to help you more.

Follow up question: And when they don't know? They don't help?

Let's not generalize this, but it is true that it is harder. It happens. Because you know, firstly, they have that picture that refugees are not working. That refugees take money from outside. But this is an image that can change. It has happened to me where they have said, you are taking money from the government, or you are taking money from Europe. But when I refused and showed my card that I am an owner of a company they stopped. And we are paying taxes, we are paying everything here.

3.5. Role of formal or informal institutions

3.6.Role of the family? Is very important when you are trying to register or to move in to the Turkish market as an entrepreneur?

(– referring to one of the owner's cousin)

Not only in the Turkish market does this happen. You can't generalize this. When you are a foreigner to a country maybe some people will use this and will get advantage from this. So, when you go to a foreign country, it is better to work with the people you know, and you trust. In our company, we all knew each other from back in Syria. But in some cases, less than 10%, people chose not to work with family or friends. They think the opposite – ‘‘if I work with him, I will lose’’. When it comes to money, everyone wants their work to come before. So, they prefer not to work together not to lose each other. But for us, it worked.

3.7.Role of friends?

3.8.Role of religion?

4. Barriers of starting the business faced to Turkish society

4.1.What difficulties did you encounter when you started?

- **Language:** I only started learning the language after having started the company and found the time.
- **Culture shock:** No. Actually, not at all. Because as I said, we are very close to Syria. In 2010 before the war, I came here by car. It was an 1,5-hour drive to Gaziantep. So, we are very close to Turkey. We have very common things in culture. It's not a strange culture to us.
- **Integration:** At the beginning yes, they were very friendly, they helped a lot. We were coming from a war, they were very friendly. But unfortunately, after some bad reputation given by some Syrians who did bad things in public, they took another image of Syrians. It wasn't one thing or two things they did. It was a number of things. Every culture has good people and bad people. It was like they're coming to one flat to rent apartment they were coming like 2-3 people after that they became 10-15 people. Or being loud outside. Because you know, in our culture, and what they don't have here in Turkey, is that we Syrians sleep late. We sleep after midnight. We visit each other from 10PM maybe, and for Turkey the day ends at 8 or 9 PM, when our visits start. At the beginning it was hard for us to understand this. So, they were loud at midnight, or late times. And sometimes ended up calling the police.

Follow up question: Did your business also have any problems with this, when this image of Syrians became bad?

When it comes to money, everybody wants their share. So, they don't focus from where you are or who you are. So no, not like social life. For work it was very good. As I mentioned, they respect you as you are working and not by the seaside smoking an argileh (Shisha).

- **Discrimination:** It has happened that people don't want to work with us because we were a Syrian company. But this happened because you might be new in the market, because they don't know you. It happens for every company when they come with a new product. It happens not only because you are Syrian. Maybe they will be afraid in the beginning that you will take the money and leave. But that is just in the beginning. And these are cases we don't hear too much of it.
- **Business Culture:**
- **Knowledge of Turkish law:**
- **Work permit situation:**
One of the difficulties actually, was the working permits. Here in Turkey they have the law that when you establish a company, you have to have for one foreigner employees five local employees to balance. So, it was very hard for us to get this number of locals in the beginning. If I want to be a formal business, I have to accept this law. So, it was very hard for us in the beginning. They were canceling our working permits; they were canceling our residency permits. I know many people who got their work permit canceled because of this rule and another rules. Like they establish a company, but they don't work in that company. So, they give you the permit for the first year, and cancel the second year. After they cancel it you can't do anything in the country. You can't even get a normal residency permit. So, you just leave with your passport and you can't go to another country because nobody accepts you and you can't go back to Syria because of the war.

Follow up question: And what do people do when they are in such a situation?

They usually wait for a new chance. Some of them left to Germany, some of them left to other countries in Europe. Some of them to Sudan. Some of them get objections from the government and get their working permit back. It was horrible for us. When I have one or two months left in my working permit, I was feeling scared because I didn't know if they were going to cancel it or extend it. We were just thinking we were waiting one or two months to get the approval for the extension. This is one and still is one of the biggest difficulties. Last year they cancelled many work permits, their official reason was that companies – when you register companies you say you have a certain amount of money – let's say 100,000TL- but they were not going to the bank and give the bank that money that this is for company registration. They were not doing this. And the second reason was that they were not employing any people. And the third reason as I heard was that they didn't have enough Turkish local employees. So, these, plus the taxation rules and the governmental rules made it difficult for us to know what to do to have a normal company. What to pay, what not to pay, the penalties after missing a payment, you can't think for your trait or your factory process, how to work and at the same time you have to think about the rules, about the taxes about what you have to pay for the government not penalize you for things you didn't do. So, it was hard to pass between these two points at the begging. Now you can say we passed this 80%. The first two years we had one of our trading company, we are paying taxes and we have- the chance to get the added value taxes back. We had the chance to get them back, but we didn't know this. Right after we learnt this information the period in which we could get them back was over. It was over 30,000 USD for two years taxes. So, this comes hand in hand with the difficulty of knowing the

law. Unfortunately, the accountant didn't tell us either. Not to talk badly, but some companies until now, if you don't know the rule of how to work in Turkey, they contact you as if you don't know and they use this weakness point to maybe extract more money from you, or maybe abuse the price of document to get on a governmental level. If a document costs 5 USD they will charge you 100 USD. So, it's very important to get the right information and do it yourself. And not let your agents do it, because they will take advantage of the point that you don't know the rules.

Follow up question: Is this very common amongst agents?

Yes, actually. They have offices where they collect your papers. If you want to do an application for something, they help you collect your papers. Maybe your papers only cost 20 USD, but they will charge you 500 USD. This is very common for visa's for example. Not everybody knows how to apply by going on the website and reading what documents they need. So some agents do that...and they take thousands for something which costs hundreds. So, people are living with this here because they are facing a new language, and unfortunately not everybody wants to learn it. Some people they have to have to choose between getting their bread to eat or to learn language, so they will choose to work to get money to feed their families. The language doesn't become important after that because you don't have the time. Actually, it happened to me, the first time I came to Turkey I didn't know the language, I had to choose between working and learning the language. At first, I searched for work because I didn't have the money to live. But after that I did learn the language but only during my daily work. I didn't take classes.

- Did the status of being a refugee play any role?

4.2. Would you say that there is a difference between starting a business as a Syrian refugee and other groups? Why?

No, it was not that complicated. They have good help for foreigners or for anyone who wants to register a company. The only point was that they only want to employ a Syrian you have to employ five Turkish employees. That was the most difficult thing.

Follow up question: Is this also something that Turkish companies have to do?

Actually, if you are a foreigner company. If you company established as a foreigner, you have to obey this rule.

Follow up question: So if a Turkish person established a company in Turkey they don't have to face this rule?

Yes, Yes. But after a while they started to not apply this a 100% with Syrians. Now they are more flexible. Well, sometimes they are acting like they don't see this. Because it's a thing that happens. They have 3 million Syrians here in Turkey. If they will ask all the companies to register their employees, they will not apply this rule. Because it doesn't make sense to do this when you have 3 million Syrians. Or the people will choose to work without registration, without paying insurance and so on. So, some peers they were not applying this 100%.

4.3. Did you seek help elsewhere? What about in terms of financial help? Did you apply for any financial help? Banks?

4.4. If not family, did any institution help you? If so, how?

4.5. Banking system

4.6. Role of the government in the process of starting up a business

4.7. Financial program access?

No. Actually, no. I don't remember anything like this. Here in Turkey they have a program for helping startups. If you have a new idea you can participate and explain this to organization, then they will study your plan and if they find it good, and think it can be done, they will help.

Follow up question: Financially?

Yes, with money. And with information and so on. But this happens for few people, not everybody. Because they don't all go. And it also takes time to do this. For us, first time they helped us was last year with money. It was a program with the European Union and a Turkish organization from government.

Follow up question: Which organization?

I don't remember exactly. I think it was IOM, ILO and KOSKIP. Not for Syrians only. It was for all companies. They were giving like 10,000 USD. Well it depended on how much the company needed. They would ask what they wanted to develop and then they would help.

4.8. Barriers registering/starting the business due to your temporary status/the 'risk of being sent back' - more in terms of registration. Were there any problems when starting and registering the business to the temporary status that you have?

Actually the rule here in Turkey at the beginning was that if you are coming from the airport- if you have official stamp that you get to Turkey through the official border – they give two choices: you can take the normal residence permit and this temporary protection. When I came, I applied for normal residence permit. It cost like 200 USD or 300 USD. So, I was never under temporary protection. I was you can say as a tourist who came to Turkey and has his tourism permit. It was easier for us to get working permits from our tourism permits. They call it short term residence which last one year in validity. So that was easier. From the temporary protection they were not giving working permit, they started to give work permits if you were under temporary protection - you couldn't take working permit until 2016 or 2017 I think. They announced that you can have a working permit if you have temporary protection ID.

Follow up question: Do you know why they waited so long?

They were probably thinking of a way they can do this. Now, not only the rules are flexible but they cover all 3 million people. Each one of us has a different case. Maybe it was late, yes. They thought that all companies would register their employees after announcing this so they just do this. I don't know, it's a political thing, we don't know exactly what

happened behind this decision. After they closed the borders with Europe maybe they announced this.

5. Current situation of your business?

5.1. Is your business facing any changes at the moment in your business?

Being in Mersin helps with the exports. Actually, when we established the company in 2013, it was in Istanbul. But for us as Syrians our main market is Syria because we have already our customers and a ready market for us, so we chose to go closer to this market. Mersin is 400km to the Syrian borders and it has a port, and it is a very good port and covers many ports from here. So yes, we chose Mersin in purpose to our work.

5.2. Competition:

As every company who works in the market we have competition. For greenhouse covers, we were affected last year. It affected our business like, our market in Syria last year the war in north of Syria made it more complicated during that period when the Turkish government decided to enter that land. So, the business stopped in that region and we couldn't send anything to that market. And our products are seasonal, it's related to the farmers. They buy it by the end of summer, so we sell in that period. And in that period the war started in that region of Syria. The roads to our customers were closed so we couldn't sell there. You can say we reached 10% of our capacity, of what we had to sell to Syria. We only sold 10% of what we had to sell. It was a very big loss to us, but we found another market in Iraq. We started to sell to that market at that time. That's why we are still surviving. If we had closed and didn't product anything we wouldn't have been able to continue with the work then. So yes, it did affect us 100% the last summer war. And we are waiting for this summer because of course we know some of our customers found other suppliers and so on, so we are waiting for this summer as we don't know. So, we are waiting for this summer just to know how the market will be and which customers will buy from us again or not. I don't know. And, in Iraq, in 2015-2016 the same happened. The war started in the north of Iraq and we weren't able to reach Iraqi lands or customers, so we stopped also at that time.

5.3. Taxation:

It's the same for everyone because when we are establishing a company it still is a Turkish company with foreigner owner. So, it's 100% Turkish company. So, we are doing the same if not paying more. And forget to take our taxes back (laughter). But that was only the first two years. Now we learned.

Follow up question: How about in the future? What are the plans for the company?

Actually, our plan now as we are a group of companies, like 5 production lines and one trading company which is the main source. We are getting bigger. When we find things that helps to sell to the customers, we don't stop. We take a step in advance and get the machines and production line that it needs to produce this product and we start. We have a team here and we are looking to grow more in Turkey. One of our companies which is producing calcium compound, last year they brought the second line of production. The capacity was 500 tons per month, and today it's 1500 tons per month. 3 times more. Same

goes for this agriculture machine, we are doing the same. We applied to Ankara, we have our machines in Syria and they are stuck, we applied to Ankara to give us the permission to bring them here to Turkey so we are waiting to get an answer. It will help us getting bigger to bring other machines and so on from Syria.

Follow up question: Do you see yourself staying in Turkey?

In business, you stay where you are getting money. So the country you find that brings you most money or where your work is getting better you will stay there. Okay, we have our country, we miss it and we left. But now we are here. For example, when I go to Istanbul, I miss Mersin. I feel like my home became here. Of course, we have feelings at the end but life is like this you have to go and get more money.

5.4. What would you suggest should be changed/done better to facilitate refugee entrepreneurs open successful businesses?

Maybe better language programs and to give them some introduction about the law of taxes here in Turkey. How can they work with it. And just to, on the working permit issue – it's a very big issue here. Last year, I heard many company owners who had their working permits cancelled but their employees are still working. For example, I have working employees whose permit is extended and mine is cancelled. So, it's a very big problem. For anyone who wants to start a new idea they have to do a lot of research, they have to learn a lot, they have to learn the rules before they start the game. Know the rules. And start with a thing that you already worked with before. Be experienced. One of the mistakes that most of Syrians did here in Turkey when they came is that they focused on Syrians costumers only – they did as if they were in Syria and they are selling only products to Syrians. No, you have a very big market here in Turkey. You can use this advantage and sell to everyone. Don't only write in Arabic, write in Turkish. That's it.

6. (More personal information)

- **Age:**
- **Education:** Banking in Syria and English translation program
- **Family situation:**
- **Family relationship:**
- **Religion, spirituality...**

Follow up question: Current knowledge of Turkish?

You can say my level is upper intermediate. 70% I learnt from daily life at work and so on. Then I went to classes but just for the grammar. And the bad thing was that we are working with an atmosphere full of Syrians in the beginning so most language that I was using is Arabic. So, it was a little late for me to learn Turkish.

Appendix 15: Interview Transcription with Mr. Abu Deb, Quality

Interview information:

Name	Ammar Abu Deb
City	Gaziantep
Name of company	Quality
Interview type	Personal interview with translator
Interview length	1:00:00
Language	English

Interview:

Introduction:

- Who we are
- What we are doing
- Why we are here
- *Explain why did we choose to interview them specifically*
- Confidentiality/recording?

1. Getting to know the business/building trust

1.1. Tell us about your business

I studied computer engineering, i come from Latakia in Syria, the coast. I could not finish university due to the war, i came to Gaziantep, established Quality as an advertising agency, campaign for companies, i am specialized in company advertisement. We are working in graphic design, also do e-marketing and we have video editor. I am 22 years old and the CEO of quality.

1.2. Why did you choose this particular sector/business?

I was forced to come to Turkey and did not choose the area/Gaziantep. I have a vision that it is Linked with the Turkish 2023 goal, i believe that the international market will prosper in Turkey, this is why i am dreaming of having an international company.

1.3. When did you start the business?

I arrived in turkey 5 years ago. The official launch of the business in 2017. In 2016 i fled to turkey. In the beginning i worked as a graphic designer, but then i developed the idea and became an entrepreneur.

1.4. Is this sector/business environment what you expected it to be, in terms of laws, partners, opportunities, etc? Why?

The challenges are many but the most important one is the language barrier. If we compare Turkey to Syria it is incomparable. Here we have 24/7 electricity.

Follow up question: So you do not need the generator?

No generators here

Follow up question: And so you mentioned that there were many challenges and the main one you said is the language, what are the others?

Other challenges are restrictions to travel abroad, i have gotten many opportunities to travel abroad, especially to Qatar, but i could not go there due to the lack of passport, i could not get the Turkish citizenship and all of these paper related restrictions.

Follow up question: The few people that we have spoken to, in terms of restrictions, they also mentioned for instance funds, a lot of people have financial restrictions, was that an issue for you in the beginning?

I started from scratch and had zero money except for my pocket money, we started with a smaller office here on the second floor, i had a partner but he did a different work to start with. We worked until we could attract an investor. Last year we got an investor and started Quality. Our investor is an ordinary businessman, it's not a foundation.

Follow up question: Ok, and how did you encounter this person? Did you have to pitch the idea or through someone or is it through networking?

So, when we developed our work on the second floor, it happened that our investor was one of the customers that came to buy our service and he liked our idea and he took the initiative to support us.

Comment from translator: I have a personal story from Ammar. If i am allowed to speak other than interpretation. We are neighbors and last summer we piloted a project with the Dutch Incubation Association, the Dutch chairman of the incubator can here and he loved Ammar, so Ammar is lovable and his idea is marketable.

Comment from translator: You have a very strong bond together, it's very nice to see, it's an emotional one, it's very nice.

We are friends and we are working together yes.

Comment from translator: I like that you help each other, that's really good.

I hope that in a few years later when you come, i will speak English, now i have a goal to master the English.

Comment from translator: He is still young he is going to learn very fast

I understand but if i am talking it's not very good. But my work is in English, my work in graphic design is all in English. But right now i am learning Turkish, i am focusing in Turkish. Its important.

Follow up question: And may i ask, where are you learning Turkish? Is it though the government or another way?

I am learning Turkish from the internet in youtube and webinar website, the Turkish is very good. Right now, i am taking a course with my team together, we are working together in ASIAD

2. **Reasons/motivations/inspiration for starting the business**

2.1.Why did you decide to start the business?

2.2.Tell us more about your motivation -

2.3.Who inspired you to start the business?

2.4.Do you have any role models?

3. **Support system**

3.1.Who encouraged you to start the business?

3.2.Who helped you?

My business partner.

Follow up question: Did your partner already have friends or family here in Gaziantep that helped you in some way?

I don't have family here in Gaziantep they are all in Latakia, but my partner is just a customer in Quality and then we started working together.

Follow up question: But in his network, was there anyone that helped you with Turkish laws, Turkish language or how to register your business for example?

In the beginning the old office was registered like an individual company, but my partner changed it into a limited company and he helped a lot with his network.

Follow up question: And your partner can he speak Turkish or?

Yes he can speak Turkish, but he can't speak English.

Follow up question: If i understand correctly, the fact that he upgraded made the registration easier, right?

This is a new company, it's a different name.

Follow up question: When you went to the government to register your company, di you know about the Turkish law to open a business?

I had the technical work and my partner took care of the legal aspects.

3.3.How did they help you?

My partner took care of the legal part of the business

3.4.Role of formal or informal institutions

3.5.Role of the family?

My family is in Syria.

3.6.Role of friends?

My partner helped me

3.7.Role of religion?

4. Barriers of starting the business faced to Turkish society

4.1. What difficulties did you encounter when you started?

- **Language:** In the beginning it was a bit of a dilemma for me to deal with Turkish, but when it comes to work most of the people i deal with are Arabic speakers or Syrians, so i do not need Turkish to work. Later i developed my Turkish and expanded my network of Turkish people via social media, and now i am improving my Turkish, i can speak Turkish now.

Follow up question: When you came here, you came here alone and still alone, how did you connect with other Arabs here in Gaziantep?

Before i arrived in turkey, i had a contact with someone from his childhood here, and when i started working and exploring business i got a network of Arabs. And now i am continuing expanding my relations.

Follow up question: Were there any organizations that helped you in any way here in Turkey either formal or informal?

We have them as customers not supporters. So organizations support other people and those other people come to me as customers. For platforms or websites yes.

Follow up question: I now some entrepreneurs they reached some competitions that organizations set up, where they can pitch a business project idea and in return if they gain the first place there is a sum of money to win, is that something you have done before?

Since my arrival in turkey i did not help from them because i did not have any idea of those organizations that support, so i started myself, but if i had known about this before, it would have been better.

Follow up question: And now that you know about it why don't you try to?

I have a running business i did not have to apply for those competitions and we are support busy and sometimes we leave the offices at 9 pm, we work hard.

Comment from translator: Last month i told Ammar about this idea, there is a Hackathon in the Netherlands, i asked him why did he not work with us, so we digitize the market he has and we participate, because i have the network in the Netherlands and we could participate and he liked the idea, unfortunately corona interrupted this and the Hackathon has been postponed.

Comment from translator: I have something to suggest, Now that he knows about these organisations, why does he not try to pitch an idea and using maybe the winning funds for free courses he can give to his fellow Syrians in the community so they can learn how to use photoshop and other programs to you know start maybe something themselves.

I have thought of this, here the internet costs. I am learning myself through the internet. I know how i can learn and work in photoshop, and there are many courses in the internet i take myself.

Comment from translator: I understand, but i am trying to say, but i am thinking in the community level. If you give a free course on how to edit a video, or how to take pictures or make a website. Maybe this people that are learning this at home can meet other people and extend their networks themselves and maybe new business ideas can emerge from that.

When it comes to training all the team members have been trained internally, so this is the first idea. It's not training its job coaching. In reality the team started training and coaching other people from other companies. Now we have a company from Istanbul, we sent our staff to them to train and come back.

- Culture shock: The culture is similar to the Syrian culture

- Integration:

- Discrimination:

- Business Culture:

- Knowledge of Turkish law:

- Work permit situation:

- Did you seek help elsewhere

4.2. Would you say that there is a difference between starting a business as a Syrian refugee and other groups? Why?

4.3. Did you seek help elsewhere? What about in terms of financial help? Did you apply for any financial help? Banks?

4.4. If not family, did any institution help you? If so, how?

4.5. Banking system

4.6. Role of the government in the process of starting up a business

I did not face any difficulty with this because my partner has all the experience of work in turkey. My partner handled all the legal affairs but now everything is legal for us, I received the work permit. It took one year.

Follow up question: We have been in touch with the Chamber of Commerce here to try to understand what they do, because in Mersin we know that they have taken a lot of initiatives to help the Syrian community and these businessmen and i was wondering if you or your partner have reached out for the chamber here in Gaziantep for some sort of help or information?

I have a membership card for the Chamber. Once or twice i went there for a conference and a workshop. I did not need any help from them. I am totally focused on my work on the technicalities of my work, so nothing else outside this. I did not have a single day off since i started, even Sundays. We have vision, do not marry a computer engineer. I live my work and we have goals and a vision.

Follow up question: I have a question in regards to the Chamber of Commerce, you told us that you went to a conference and a workshop, what was the workshop about?

It was about e-commerce, because it is our work, for a few hours. Not so helpful. I benefited from this because i got a practical idea of what they do. How e-commerce is in Turkey, how it's working. I gained knowledge about the industry.

Follow up question: You just mentioned that the cost was less than a thousand Turkish lira.

Turkish lira, 800 and something. The problem is the monthly payment of the social security. Example: social security and health insurance is 35% of the salary so this is expensive for us to afford, if you are paying the minimum salary 2500 TL, you have to pay 700 more. It depends on the amount of salary you pay, but it's at least 35%.

Follow up question: I am trying to understand with the working permit, is that what you said cost less than a 100 TL?

Yes, this are just the fees, but you need to have the money, you need to have a job, you need to have an employer, your employer should pay for your social security and health insurance monthly.

4.7. Financial program access?

I tried myself to contact organizations to support with social security and health insurance for the team but i could not get it. I can afford fees and financial costs for myself but not for the whole team. My team consists of 18 people. Its mostly help for mostly social security because health insurance is not that expensive, because Syrians are covered by the public health insurance.

4.8. Barriers registering/starting the business due to your temporary status/the ‘risk of being sent back’

So the difficulties are not governmental. They’re financial, because it costs money and people don’t have it.

5. Current situation of your business?

5.1. Is your business facing any changes at the moment in your business?

5.2. Competition: in the beginning there was competition, now that i have my market share i am not worried about competitors. We are different due to our vision. Our vision differentiates us from our competitors because they are locally focused, we want to go to the international market.

Follow up question: Regulations related to business:

there aren’t any specific restrictions related to the business, just restrictions to travel.

Follow up question: Is it restrictions if he travels, he cannot come back or is it in terms of the passport to travel, it may not happen?

It is not about leaving or coming to turkey, of course i can come to turkey and has a company here. But the restriction is that if i started of extended my business to other countries, for instance i have a costumer in Qatar, if i had this flexibility to travel the projects would grow better and the company would be better. The only problem i am facing is that i have a lack of passport, because Syrians are different in their legal status.

Comment from translator: For instance when i came to turkey i issued my tourist resident card which facilitated my movement in Turkey and abroad because i had a passport. Others that do not have a passport they got their temporary protection card, the kimlik. Those people with the kimlik they are forced to stay in the city they issued the kimlik from. I have to have a specific permission to be able to travel within Turkey. This is my work permit, i can go to wherever i want, i have a Schengen visa so i can travel Europe. Ammar has this

with red because he did not have his passport. Now he can work and he can stay in turkey, but he cannot travel to Istanbul without prior permission from the migration office.

Follow up question: What would it require for you to have a passport?

To acquire the Syrian passport you have to pay 800usd, it's the most expensive passport in the world. You go to the migration office here to get the papers to travel to Istanbul for free and get a passport. I am having problems with the Syrian consulate not Turkey. In the Syrian consulate if you apply for a slow passport you pay 350usd but if you apply for a fast one you pay 800usd. You have to wait for 3 months for the slow passport.

Follow up question: Of course, this passport is an issue for you, 350usd and 3 months waiting time, why don't you invest the money so that you can develop the relationship with your Qatari customers if that's so important for your business ?

I applied for the Turkish citizenship instead and i am waiting for the approval. But i am considering a Syrian passport. If the Turkish government does not give me a passport i will go to the Syrian.

5.3. Taxation: it is reasonable. It depends on the work you have.

5.4. What would you suggest should be changed/done better to facilitate refugee entrepreneurs open successful businesses?

My company is already making profit so i do not need the support, but if i had gotten the opportunity for this support i would accept it. I would take the first opportunity that comes to me as i did with my partner.

Follow up question: What kind of opportunity?

Networking or more investors for his business.

Comments from Ammar: if opportunities come, I will take it – at the moment a lot of time is used to develop the project and when things are on track he will start seeking more opportunities

6. (More personal information)

- **Age:** 22
- **Education:** computer engineering
- **Family situation:** Syria
- **Family relationship:** family is in Syria, alone in Turkey
- **Religion, spirituality**
- **Current knowledge of Turkish?** I have a B1 level in turkish

Appendix 16: Interview Transcription with Mr. Mouhammad Yaser Alakkad, Totino Media

Interview information:

Name	Mouhammad Yaser Alakkad
City	Istanbul
Name of company	Totino Media
Interview type	Skype interview
Interview length	Approx. 1h26
Language	English

Interview:

Introduction:

- Who we are
- What we are doing
- Why we are here
- *Explain why did we choose to interview them specifically*
- Confidentiality/recording?

1. Getting to know the business/building trust

1.1. Tell us about your business

I have a small company for media things, we are like a small production company. I worked for 14 years in Syria, moved to Turkey and continued with the same career. From the past weeks, we worked for tv and social media, we were preparing documentary programs – now we are creating visual content for startups, schools and others.

1.2. Why did you choose this particular sector/business?

Main reason I do not want to change my career, because I would have to start from zero, learning, preparing, there is a difficulty, there are a lot of companies in turkey. I moved from Syria to Jordan, Lebanon, Egypt and then Turkey, i can do many things in this country, many companies move here and they need people to make videos for their products and services and i saw potential.

The taxes in Turkey are not as high as in Europe – in the media field you can get a lot of money. Everything is expensive in turkey, if you want to be an employer you cannot get everything that you want.

1.3. When did you start the business?

When i moved from Egypt, i lived from 1 year, i moved to Turkey, and have been here for 7 years, started business after 2 years. I was an employee at an organization, a Syrian Organization to pay for my loans and save up for expensive equipment.

I had a company in Egypt, worked with different organizations like the United Nations and others.

When Isil came i lost everything, everyone that worked for culture, media, schools was an enemy of the regime, due to that i came to Turkey and only had \$100 dollars and i lost my laptop charger that costs \$50. I had contacts in Turkey and found a place to stay. After 2 years i started my business, and bought some equipment, after 2,5 years i registered my company in taxes and made it legal.

Follow up question: How was it to register the company in Turkey?

It's easy to register any company but it is expensive, costs around 2500 dollars and other costs to establish it at that point. Now it might be less.

1.4. Is this sector/business environment what you expected it to be, in terms of laws, partners, opportunities, etc? Why?

Anywhere we want to film, we have to have a permission in public places. The permission is available in 1 week. If you want to film with drones you have to have special permission. But these laws are normal.

Taxes are high, but for us, look everything in Europe or in the US you can do it in a legal way but in turkey you can't make everything legal, for example i have a small company and have 3-4 employees, these employees are Syrian and some of them don't have a permission to stay in turkey legally, they have the Kimlik for refugees. I have the residency, but those with the Kimlik do not get a permission to work, you cannot work in the formal sector in Turkey. I cannot make a work permit for all my employees because some are freelancers. Due to that when i pay salaries there is no receipt, when i get payment from my costumers i cannot tell the government that my cost was 1000 because they need proof. There are two types of taxes 80% is for the costumer and 23% is the one i have to pay, this makes the taxes very high. Because of that we cannot make the government know on what we are working with specifically. Kedebeek or vat taxes (18% customers and 22% from the profits)

Follow up question: How is it to employ someone illegally?

I cannot tell the government, they cannot know, there is no law in Turkey to work with a situation with freelancers. if they do that suddenly all people will become freelancers. There might be one in the future. Some organizations give us bills otherwise we cannot work. We make a balance between legal and illegal even though we are a legal company. This problem is only for companies who delivers services not for factories

2. Reasons/motivations/inspiration for starting the business

2.1. Why did you decide to start the business?

2.2. Tell us more about your motivation

2.3. Who inspired you to start the business?

2.4. Do you have any role models?

3. Support system

3.1. Who encouraged you to start the business?

Myself, to have my own company like i did in Syrian

3.2. Who helped you?

One organization, they had conference in turkey, i was a member of the organization in Egypt, and the conference was for 4 days, on those days i focused to find somewhere to sleep and a place to work. I got my first goal, i found someone that i knew from Damascus that has a place for youth to sleep in, we were 8 people sleeping in one room, it was in a 2-bedroom apartment for 3 months.

In the Syrian Organization for Peace, i worked there for 3 months, the organization was closed because no one wanted any peace in Syria. After that i moved to the Syrian Forum, this organization is against Assad, it was like a civil organization, it had many sub-organizations, for studies, websites, relief.

3.3. How did they help you?

The person i knew gave me a place to stay.

The Syrian Forum, gave me a job as a normal employee in media, with a high salary, a high salary in comparison with a lot of people. I paid for my loans and focused on my goals, in Syria and in Egypt i was self-employed, I couldn't work for someone I am too accustomed to have my own business

3.4. Role of formal or informal institutions

No one helped. There is the organization Building Markets, but i only knew about them from 3 months ago. I did it on my own, saved my salary and got a cheap house.

No help in regards to the language, no language help because i am so busy. My Turkish is not as good after 7 years. In Turkish i cannot communicate things.

To understand the laws, i researched on the internet, what my rights are and after 6 years i am communicating with lawyers and formal approved accountant from the government. If you want to have a company you have to work with a formal accountant in Turkey, the accountant told me some of the laws. The accountant speaks through a translate program.

3.5. Role of the family?

3.6. Role of friends?

In 2019 in September, the Turkish government decided to stop everything related to work residency permit for everyone to make a new system, because many work residencies were fake, due to that the government made these changes which created challenges for Syrians. We gathered in a group, there is a group with restaurants where i provide services for them, there is a media association for all Arabs in Turkey "Turk Arab Media House/Association". Syrians cannot do everything between themselves, they need to be with other communities. Now we are creating our Arab Turkish community in turkey, with this community the government cannot make laws against us, because the business men can cut their investments in turkey, it will be a lobbyist organization, Turk Arab media society.

3.7. Role of religion?

4. Barriers of starting the business faced to Turkish society

4.1. What difficulties did you encounter when you started?

- Language:

To find a job it was not difficult because i worked with Syrian people. I improved my English in Turkey, because i had 2 choices, to learn a new language or improve my English. Now you can find many people in Turkey that speak English after they found out that many Syrians came to Turkey and they needed to communicate with them.

Follow up question: Registering the company:

There is a broker's office between the government and companies, they are owned by Syrians or Arabs, they have the job to register your company, but I had to pay a high fee.

- Culture shock:

I had no cultural shock, Syrian people look like Turks, there is a lot of cultural similarities we share in many similarities. Even in the food, 50% of our food is similar with the Turkish food.

For instance, the ethics in Turkey is mutual as well as the culture, religion and behavior with Turks. Syrians respect the old people as well as the Turks. In Syria we consider ourselves clean people as well as the Turkish do.

In Egypt it was different, there were many cultural difficulties for me.

Follow up question: Racism:

There is a lot of racism in Turkey, the country is divided as the liberal people, Islamic people, rational people and they like Syrians and don't have a problem, but there are the other groups from the left party, who are from Atatürk's political party, The Republican People's Party, they don't like Syrians. Some people even block my car, and there can be oral discrimination.

Follow up question: Do you face any business discrimination:

Turks love money, because of that, even if i am Syrian they don't have any problems with me, they can give me anything formally if i have money.

I only have a few Turkish customers, if i improve my Turkish i can get more. My customers are 10% Syrian, 60% Arabs, 2% Turkish and 28% international, i am working with a danish organization called "Danish Refugee Council".

- Integration:

The Turkish government is helping people a lot, they give free courses of Turkish language, they give work permits, in comparison to other Arab countries it is easier to open your company without restrictions.

Follow up question: Are you able to buy any property or a house?

As a Syrian if you have the amount of money to buy a house, you cannot buy a house in your name, but can buy a house through your company.

- **Discrimination:**
- **Business Culture:**
- **Knowledge of Turkish law:**
- **Work permit situation:**
- **Did the status of being a refugee play any role?**

4.2. Would you say that there is a difference between starting a business as a Syrian refugee and other groups? Why?

In comparison to other groups it is easier to open a company as a Syrian, the government wants to help Syrians get legal and help them work because there is a large number of Syrians in the country. For Jordanians they give a 1-year residency, after one year you cannot stay in Turkey, you have to go back to Jordan.

We have the same procedure, taxes, same everything as Turks. Turkey helps us a lot. For me, I love Turkey. My brother left Turkey and went to the Netherlands by sea and took our mom to live in the Netherlands, but i do not want to go to the Netherlands because i can get everything i need here in turkey. There is racism but there is racism everywhere. Turks hate Syrians because the media gives the wrong information about Syrians, the media is maybe owned by a political party. There are people that are trying to change this image by making a media company, they make something like working with other companies in Turkish to explain themselves, it is not enough, they need sponsors to make it more professional.

4.3. Did you seek help elsewhere? What about in terms of financial help? Did you apply for any financial help? Banks?

4.4. Role of the government in the process of starting up a business.

4.5. Financial program access?

I did not seek financial help from Banks, organizations. If someone wanted to finance me, I would not accept it because i want to establish everything alone, but now i am more opened for it, but in my condition, maybe from the banks but not from investors. During the 5 years i received a lot of networks. Building markets helps entrepreneurs.

If you get any financial help and you don't know how to manage the money, you might get in trouble with the financial organization that gave you the money.

4.6. Barriers registering/starting the business due to your temporary status/the 'risk of being sent back'

When i came to turkey, my residency was legal, but they cancelled all the work residencies for all Syrians, and all Syrians received the kimlik (refugee card), i changed my card to temporary residency, every 2 years i have to renew it, but when you want to start a company you have to get a work permit and is renewed every 1 year. You can get it from the Istanbul Chamber Commerce.

Follow up question: what about the banks in turkey?

Syrians have problems with banks, they cannot open accounts in any bank, because we are Syrians and because it's a private bank and might be owned by a political party (leftists).

5. Current situation of your business?

5.1. Is your business facing any changes at the moment in your business?

- Competition:

Some people have a lot of money and they hear about someone establishing a big company, but I know they will not continue in the market, i have enough experience and have studied

the market enough to beat these companies – unregistered companies provide the market with cheap prices, but are only temporary.

Follow up question: What about in terms of politics?

There is currently the political issue between Turkey/ EU/Syria, because Turkey opened their borders, many people are trying to leave to Europe.

Follow up question: Regulations?

No

- Taxation:

No there are no changes, i can always find a solution.

Follow up question: How is COVID-19 affecting your business?

89 of my contracts are cancelled because people are afraid. My services is to cover conferences and many are cancelled. Many cafes are closed, events are cancelled. Restaurants only deliver and do not want any advertisement. There is a problem for everyone.

Follow up question: How do you see yourself in the future?

After Corona, everything will be changed, the US cannot deal with this virus, and China might become the superpower, we have to make changes depending on that.

I want to register my company in the US, convert some of my work to digital. I want to make a sub income. Make an amazon account. I want to think about other solutions. I will make online courses on media. In the future i see myself moving to Canada, unless i get the Turkish nationality.

Follow up question: Have you applied?

I have tried to apply for the Turkish citizenship.

5.2. What would you suggest should be changed/done better to facilitate refugee entrepreneurs open successful businesses?

When you enter Turkey, study everything and start networking, study the market, culture.

Follow up question: And what about suggestions for the turkish government to make it easier for Syrian businessmen like you?

No suggestions for the Turkish government.

6. (More personal information)

- **Age:**
- **Education:**
I studied System Analysis in Damascus. Studied The production of Animation and Cartoons and i want to get a master's degree in Turkey.
- **Family situation:**
- **Family relationship:**
- **Religion, spirituality:**

- **Current knowledge of Turkish:**
I would say 40%, 50% knowledge of Turkish

Appendix 17: Interview Transcription with Mr. Vasoglu, Boutique Hotel Istanbul

Interview information:

Name	Emin Vasoglu
City	Istanbul
Name of company	Boutique Hotel Istanbul
Interview type	Skype interview
Interview length	1:26:28
Language	English

Interview:

Introduction:

- Who we are
- What we are doing
- Why we are here
- *Explain why did we choose to interview them specifically*
- Confidentiality/recording?

1. Getting to know the business/building trust

1.1. Tell us about your business:

I am 33 years old, i came to Turkey in 2007 but i went back to Syria and came back to Turkey many times. I am studying in my last year of law in Istanbul. Lives with family. In 2011 when the war started, used to work in the most commercial place in Damascus. All these businessmen contacted me because i speak Turkish and asked me how to establish their businesses. The first 6 months they were trying to find people to work in most commercial place in Istanbul, i used to know a lot about work permits, it's very difficult. If you apply for the nationality it is easier, but for a person trying to establish their business they don't know about tax, the tax number, so they meet accountants in turkey, but since they were foreigners they had special procedures, but later these businesspeople started making some research and started doing this work.

I started my business in 2015, it's an apartment hotel, it's an apartment with everything, and is very close to the city center. In turkey there is no licenses for apartment hotels, only for big hotels. To establish a boutique hotel, you have to first have the tax number, its easy and everyone can do it. Second you have to send your guest details to the police station. Third you have to get a license from the municipality, but its very difficult. The only chance for tourists to be with the locals are through these apartments, they are better than 5 star hotels. The municipality can give problems due to the AKP party, a fundamentalist party.

CHP party, is an open party, they are near the Taksim area, where my hotel is. They support that tourists go to foreigner businesses as long as they have the conditions and pay taxes and give guest information to the police. But we have had problems because we have reservations online, i used booking.com and had good guests but had problems because we are a small business, when you want to book a hotel you put your details, and when you cancel you can get your money back but not with us, because we are a small business. We don't have a machine for credit card, so you can make a reservation without paying anything and there is not a fee that is taken when people suddenly cancel. Tourists from Europe are more serious than those from the Gulf, Arabs. Then we started using Airbnb.

Follow up question: How is Corona affecting your business?

Very bad, all the reservations have been cancelled, i have 3 customers but they pay a low price. I want to avoid having local customers, because they want to have a place to meet and have affairs and this can give me a bad reputation. I receive guests from other parts of turkey because they only come to take care of things and then leave.

Follow up question: Which problems do Syrian entrepreneurs face?

Syrian entrepreneurs had problems because the municipality does not give them licenses, because they are Syrians, unless you pay a bribe.

Follow up question: How did you get capital to start your business?

I did not need to seek any capital to start my business and i had contacts for customers from my old job. I financed everything through my guests.

1.2.Why did you choose this particular sector/business?

I worked in an apartment with someone and worked for almost 2 years. I learned how to do the business. I speak Arabic and fluent English. I started with only 1 apartment, and then 2 and expanded to 12 apartments, before Corona.

1.3.When did you start the business?

1.4.Is this sector/business environment what you expected it to be, in terms of laws, partners, opportunities, etc? Why?

I have not been able to get a license, it is the last thing you do, in the main street, a big street, all the shops in the small streets, many do not have a license. The police use the license as a weapon. You still pay taxes because things are individual, and therefore without a license you can still pay for taxes. There are 3 groups that check the apartments: 1)the police, you have to send information about your guests and they register the guests; 2) tax, you have to have a tax number to pay your taxes and; 3) the municipality, i have experienced them closing my business, but then i reopened and you continue your work

normally. The sector is very sensitive, any political things or conflicts can affect it. Example, when the Turkish army attacked the Russian plane, 40% of my guests are Russians and for a half a year i did not receive any Russian guests. Now in Turkey the most affected business due to corona is tourism because there are no international flights.

Follow up question: Does the Turkish government give any help to tourism industry?

If you are registered to the social security for 5-6 years and you lose your job you can receive a 6 month salary from the government, and because of Corona we are still receiving this help, but the amount is not high. The minimum salary is 2400 TL, but the help is 1700 TL. But the government does not help business owners.

Follow up question: And during Corona are any Syrian organizations in turkey helping businessmen?

No Syrian organizations are helping business owners.

2. Reasons/motivations/inspiration for starting the business

2.1. Why did you decide to start the business?

Only because of the experience, for this business you don't have to have contacts. It is a very easy job, when you start you don't have to have much money, after growing you can rent more apartments.

2.2. Tell us more about your motivation -

2.3. Who inspired you to start the business?

2.4. Do you have any role models?

3. Support system

3.1. Who encouraged you to start the business?

3.2. Who helped you?

I am studying law, i didn't need anything, but new people coming from Syria they consulted me to know what to do. When you have an accountant they advise you what to do, but for my business you do not have to have much contact, I can use the internet.

3.3. How did they help you?

3.4. Role of formal or informal institutions

There is no Syrian instructions to help Syrians here, because i have contact with the Syrians, they don't know of any institutions that help. The Chamber of Commerce has never invited me for the training courses.

3.5. Role of the family ?

I look after my family, it's not a family business.

3.6.Role of friends?

3.7.Role of religion?

Turkish people at the beginning tried to help Syrians in the first year only. I know a place for everyone but mostly Syrians, called ADHAR, they receive funding from USA, they teach courses for 1 hour a week, they make some invitations, for free.

4. Barriers of starting the business faced to Turkish society

4.1.What difficulties did you encounter when you started?

- **Language:** I learned Turkish when i came, i registered for the Turkish language, from University of Ankara but has a branch in Istanbul. I applied for the student residency, and you do not need to speak the language to get the residency. So i did not face any difficulties.

- **Culture shock:** I was born in Syria, but my mother is from Palestine and my father came from turkey. I did not have any cultural shock. All Syrians i know, no one learned Turkish, only the kids learned Turkish, but only the ones in Turkish school. Turkey does not accept refugees, only accepts refugees from Europe otherwise it will be a big burden for the country and when you are under the Turkish protection you receive free education, but some Syrians prefer private schools, but the kids did not learn Turkish. One of my friends sent his children to a Syrian school but the realized that the Turkish schools were better.

Follow up question: How do you apply for the work permit?

To apply for the work permit you have to have a tourist visa, but under protection you cannot get work permit. Only in 2018 did the government start giving a different type of work permit but Syrians cannot travel around turkey. Syrian restaurants that started in 2013, they needed Syrian employees, but they were under temporary protection and could not apply for a work permit, meaning that you have employees without social security.

In 2018, to make decisions in turkey it takes a long time, they are not used to dealing with foreigners, there were no laws. When Syrians came to turkey, the government did not know what to do, there were no Syrian associations that asked why the government did not give work permits.

- **Integration:** As a student, i always wanted to leave Syria and have some freedom, i always felt afraid. When i came to Turkey i integrated easily, there weren't that many Syrians and i made friends with the locals, it's not a big difference.

- **Discrimination:** I never had this problem, because i speak Turkish. When Syrians started to come in 2011, when people asked, i said i was Turkish.

Follow up question: What about in terms of your business, do you face discrimination when people find out you are syrian?

I have not faced discrimination, but in the area where i have my boutique hotel, my friends faced discrimination, other Syrians face discrimination. But other foreigners also face discrimination in the main street. Other Syrians are having trouble with their business, because in Syria their shops were not visible so they went to the streets to find customers to bring to their shops. In this main city you see many Syrians doing this, but it is not allowed in turkey. Some faced police brutality and had to pay a fine, but according to the Turkish sanction law the police are not allowed to beat citizens. They only do it to Syrians because Syrians don't know the law.

4.2.Would you say that there is a difference between starting a business as a syrian refugee and other groups? Why?

There is no difference. But others have accountant helps.

4.3.Did you seek help elsewhere? What about in terms of financial help? Did you apply for any financial help? Banks?

4.4.Role of the government in the process of starting up a business

It has to be big investments, for small companies the government does not help.

Follow up question: What about now with Corona?

There are no customers, many people are without work, and the government closed their businesses due to complaints of not having a license.

4.5.Financial program access?

4.6.Barriers registering/starting the business due to your temporary status/the 'risk of being sent back'

5. Current situation of your business?

5.1.Is your business facing any changes at the moment in your business?

- **Competition:** No, my business is different, since my customers buy from the internet, and the other apartment owners are my friends. But you have to make your apartment attractive to receive positive reviews and to avoid platforms from blocking you. I am more afraid of guests giving bad reviews. I experienced having bad reviews and had to wait a few months and then i made a new page and we reopened after 6 months.

Follow up question: What about regulations?

the only good things, the minister of finance has made opening a business very easy. The police made a new website, where they don't ask for a license and you can still do your business.

- **Taxation:** for the big hotels they pay 8%, but apartment hotels pay 18%. The big hotels are supported by the government, but we are paying 18% because they count it as a service. The small businesses are always crushed.

5.2. What would you suggest should be changed/done better to facilitate refugee entrepreneurs open successful businesses?

I would ask them to make the license to move to the government and not the municipality, because they change all the time and make big disasters for foreigners. From 2007 until 2014 it was only the policemen that worked with this, but then they made an immigration office. A friend had all the documents, to get his work permit, they asked him to bring the criminal record for his 10 year old and 7 year old daughters. The immigration offices don't really follow the law, they are a new section in Turkey, and are inexperienced. They give problems to other nationalities, problems when they want to apply for residency permit and work with corruption.

Comments from Emin: For the hotel business, once we had an invitation from booking.com only for apartment owners, was able to give them advice and now you can choose which countries you want your guests to come from. We have a very weak opposition party have to be stronger.

Follow up question: Do you plan to stay in turkey in the Future?

Yes, but not the same business, just waiting to be a lawyer. Interested in antics, can have a building and rent an office to these lawyers and provide some services.

6. **(More personal information)**

- **Age:** 33
- **Education:** I studied Law in Turkey
- **Family situation:** My family is in turkey
- **Family relationship**
- **Religion, spirituality**
- **Current knowledge of Turkish:** I speak the language well.

Appendix 18: Interview Transcription with Mr. Arabo, Gaziantep Chamber of Commerce

Interview information:

Name	Subhi Arabo
City	Gaziantep
Name of organization	Gaziantep Chamber of Commerce
Interview type	'Questionnaire'
Length of interview	Done over 2 weeks
Language	English

Interview:

1. About us

- We are Felicia and Hanae, two Masters students in Business and Development Studies. We are currently writing our thesis about: Syrian Refugee entrepreneurship and the barriers encountered when starting a formal business in Turkey. Our main goal with this thesis is to understand the different barriers they encounter as well as the correlation with organizations in terms of help offered. Whether the help is financial, educational etc..

2. Getting to know the organization

2.1. Tell us about your organization

Answer:

Gaziantep Chamber of Commerce, which was established in 1898 under the name of "Chamber of Agriculture, Commerce and Industry" and then renamed as "Gaziantep Chamber of Commerce and Industry" in 1910, finally received its final title "Gaziantep Chamber of Commerce" in 15.05.1989.

Gaziantep Chamber of Commerce, which has contributed greatly to both Gaziantep and the country's economy since its establishment, has played a very important role in the planned development of commerce and industry in the city.

Gaziantep Chamber of Commerce, which realized very important activities in reviving the commercial life of Gaziantep and increasing its production capacity, has been using all available means in the promotion and representation of our city and serving its members by loudly expressing their problems.

Gaziantep Chamber of Commerce, which constantly renews and develops itself in line with the requirements of the current era, serves its members effectively with its staff of 75 people.

GCC, which has been working as the driving force of the city and the region for more than 120 years, having worked also in socio-cultural areas, has adopted the mission of providing sustainable competitive strength to its stakeholders, the city of Gaziantep and the region with a pioneering management approach, with the vision of making Gaziantep one of the first 4 provinces in the national economy in 2023.

You can find more information about GCC in the following link:

<https://www.gto.org.tr/en/general-page/about-us/about-gcc-3.html>.

2.2. Why are you working within this particular area/sector?

Answer:

As Gaziantep Chamber of Commerce, our main task is serving of our members.

Follow up question: What are the main services you offer to your the syrian entrepreneur members that are relevant in their formal businesses?

Main Services Provided By Syrian Desk

- To stand on the most important problems faced by Syrian companies in Gaziantep and to try to produce solutions by communicating to the competent institutions.
- Updates their information by communicating with them one by one.
- Establishing a new Arabic site in GCC website.
- Working as Information center and guiding and providing all kind of information needed in Turkey ((registry procedures, new company establishment, member information, fairs, tenders, visa, banking issues, citizenship issues... etc.).
- GTO Board of Directors Meetings with Syrian Businessmen: in 2016 to 2019 Syrian desk had organized more than 20 meetings between GTO Board of Directors and Syrian businessmen.
- Training Courses: Syrian Desk has organized more than 50 language and capacity building training courses to the Syrian business owners and their staffs.
- Organizing seminars and meetings: Syrian desk had organized more than 15 awareness raising seminars related to different topics like how to establish new Company in Turkey, Work Permit issues, social security system, tax system in Turkey, foreign trade incentives and investment incentives...etc.
- Communicating with Syrian companies one by one and trying to solve their problems or forwarding these problems to related authorities to solve.
- Organizing business visit to Syrian Cerabulus city and meet Turkish and Syrian businessmen meeting with Syrian businessmen.

2.3. When did the focus on entrepreneurship begin?

Answer:

Supporting of our existing members and the new entrepreneurs it is one of our main goals.

Follow up question: Why is this the main goal? How does it contribute as a positive aspect to your organization?

The chamber of commerce in any city in Turkey is the sound of its members and represents of its members. The revenues and financial resources of the chambers come from its members. One of the main goals of the chambers is supporting of our existing members and the new entrepreneurs to develop the economy and the trade in the city and the country.

2.4. Is this sector/business environment the way it is expected it to be, in terms of laws, resources, creating opportunities, etc? Why?

Answer:

The Turkish government has support and encourage the entrepreneurship in many ways (financial support, trainings, ...etc.).

Follow up question: Can you specify the type of support the Turkish government is giving to Syrian entrepreneurs?

The Turkish Governments through its institutions support the companies (Syrian companies included) in many ways as grants, credits, incentives to encourage the exports, VAT refund in case of export, etc.

3. Support system

3.1. Does your organization receive extra support in order to help Syrian refugees? Why?

Answer:

In addition to the services provided by Syrian Desk to support the Syrian Refugees and entrepreneurs

(<https://www.gto.org.tr/en/general-page/other-pages/gto-syrian-board-45.html>), we are doing many projects with support of many international like UNHCR, GIZ, SPARK, EBRDetc.

Follow up question: Could you please elaborate more on the projects conducted in regards to the support Syrian refugee entrepreneurs? Are there any current ongoing projects? What do the projects specifically focus on?

PROJECTS FOR THE SYRIAN MEMBERS SUPPORTED BY UNHCR , GIZ , EBRD:
GCC – UNHCR PROJECTS

2016:

- 1 – Turkish Language and Business Turkish Training Courses for 110 Syrian Businessmen with corporation with UNHCR.
- 2 – Total Quality Management Course for 28 Syrian businessmen beneficiaries.
- 3 – Work permit legislation to Syrians living under temporary protection conference (27.07.2016): 430 Syrians had attended this conference.

2017:

- 1 – Vocational Training in knit wearing (Trikotaj) For 181 Syrian refugee with corporation with UNHCR.
- 2 – Organizing 3 Awareness Raising Sessions.

2018:

- A «tricot atelier» has been established in a Vocational High School
- Vocational trainings were organized in line with the need for qualified workforce for the tricot/knitwear sector
- 195 trainees, 90% of whom were Syrians, participated in basic vocational trainings
- 2 courses of «Foreign Trade» trainings were organized in GCC and totally 50 Syrian members has been participated
- 5 courses of «Turkish Language» trainings were organized in GCC and totally 110 Syrian members has been participated
- 3 «Awareness Raising» sessions were organized in GCC and totally 346 Syrian members has been participated

2019:

- New contract with UNHCR in the continuing of the Project in 2019.
- We've added a new atelier within the vocational high school to train qualified workforce (150 Syrian and host community members) for «ready to wear sector»

in Gaziantep. (Especially for the need of design experts and modelists in the tricotage and ready to wear sectors).

- The vocational trainings includes life skills trainings (CV writing, interview skills, job navigation skills and interpersonal communications skills).
- Training courses in foreign trade, marketing, English for business and designing and managing company websites targeting 88 Syrian entrepreneurs.
- Turkish language courses will be provided for 88 Syrian refugees to overcome language barriers while increasing access to the labour market.
- Awareness raising sessions to equip 300 Syrian entrepreneurs with new developments and changes in the legal framework related to taxation and business registration. In addition, an invited fashion expert will provide session on new trends and development in the knitting sector.
- A job fair to create an opportunity for direct interaction for project beneficiaries and the private sector that will serve to create employment opportunities.

GCC – GIZ PROJECTS

2017 – 2018

In order to increase the capacity building of Syrian SMEs, GCC had organized 16 training courses for Syrian businessmen and their staffs with corporation with GIZ in (342 Syrian businessmen and their staffs had beneficiaried from these courses).

2018 - 2019:

- We've established a «**Training Center**» with the support of GIZ
- We're organizing institutional capacity building trainings in Arabic language in this center for our Syrian members and their employees (300 members).
- **Trainings are in 15 topics:** E-Marketing via Social Media, Human Resources Management (HRM), Strategic Brand Management, Designing Business Projects, Feasibility Study of the Business Project, Communication specialist training, Pricing Methods and Strategies, Logistic Management in Turkish Business Environment, Project Management, Practical New market Research for the foreign trade, Financial Management, Stress Management, Negotiation Skills Management
- **Follow up sessions** are being organized after each training
- Informative **brochures and booklets** have been prepared in Arabic language in 9 topics (such as establishing company, social security, government incentives, etc.)
- On-site and tailor-made **consultancy services** for 30 Syrian members
- Organizing a **B2B event** for 25 Syrian members within the Wineurasia Industry 4.0 and Digitalisation Fair in Istanbul.

GCC Capacity Building for Syrian Members Proejct Supported by EBRD – 2017-2018

Under purpose of enhancing the Chamber's capacity to provide better services to its Syrian members; GCC, EBRD, DI (Danish Industry) and SPARK cooperated to implement this project.

One of the most important goals of this project is to increase the capacity of Syrian desk in providing better services for Syrian member companies.

Within this project, GCC has organized many focus group discussions with Turkish and Syrian company owners to discuss their main needs and to stand on their problems related

to their business here in Turkey. Depending on these meetings, GCC with supporting of DI experts developed new strategies to increase knowledge of the Syrian business owners about Turkish business laws and incentives, increase their capabilities to compete better in the local and global market and their integration in the Turkish business environment.

Note: I stated above some of the projects conducted by the isyrian Desk and not all.

3.2. Who supports the organization?

Answer:

Answered above.

3.3. Is this support enough?

Answer:

Of course the Syrian refugees need more support to encourage the entrepreneurship among them and increase their depend on themselves.

Follow up question: Which type of further support do you think is needed for Syrian refugee entrepreneurs? Does the government participate with any sort of support? If yes, could you please mention which ones?

Like financial support (credits or grants).

3.4. If no help is received, would your organization want the possibility to receive any type of support?

3.5. If yes how should this support be given?

Answer:

Any kind of support can be evaluated.

Follow up question: Could you specify which ‘kind’ can be evaluated? Are you only focusing on the financial aspect? or is there another sort of support such as a training program one that can be valued?

Like financial support (credits or grants).

4. Barriers of starting the business faced to Turkish society

4.1. In your experience, which barriers do you believe Syrian entrepreneurs encounter?

- **Language:** Yes, still many Syrian refugees could not learn the Turkish language and therefore they still ignorance about the Turkish business laws.

Follow up question: Could you specify why they could not learn the language? (Lack of time, lack of money, lack of courses, other reasons...): Does the government push the Syrians to learn the language somehow?

Lack of time and lack of some wildlings to learn.

Yes, there are many free courses provided by government institutions.

- **Culture shock :** I think they got good knowledge about the Turkish culture, because they are in Turkey from more than at least 5 years.

Follow up question: Do you know if there are any shocks in regards to the business culture?

Cheques system is common in Turkey while Syrian businessmen prefer the cash system. Also Syrian entrepreneurs and businessmen not used for tax system. In Syria the tax system is so little or weak, while in turkey many kind of taxes are applied for companies.

- **Integration:** Somehow

Follow up question: Would you be kind to specify this? Are there any difficulties they face when trying to integrate into not only the turkish society but also into the business environment?

They are facing the difficulty in the competing of Turkish companies, because the Turkish companies are more developed and strong.

- **Discrimination:** No

Follow up question: No discrimination at all? Some entrepreneurs interviewed have mentioned the difficulties when dealing with the banking sector due to their nationality. Have you heard of similar experiences?

No

- **Knowledge of Turkish law:** Yes

Follow up question: Could you specify how they receive knowledge of the Turkish law, since you mentioned that many do not speak the language?

Every company has a financial advisor (accountant) and they get support from financial advisors.

- **Work permit situation:** Somehow

Follow up question: Could you specify which barriers they have encountered due to work permits as both individuals and as businessmen/women?

For example, the quota of ten percent. Work permit takes long time to finalize sometimes.

- **Temporary Protection Law:** No

4.2. Would you say that there is a difference between a syrian refugee and other groups when starting a business? Why?

Answer:

No difference between a syrian refugee and other groups when starting a business.

Follow up question: Do you know if for example Iranians in Turkey succeed better in the process of starting up a formal business compared to Syrian refugee entrepreneurs?

As I know Syrian refugee entrepreneurs can more easily establish new companies than Iranians and other groups. Syrian deals as Turkish people in this case.

4.3. Do you experience that Syrian entrepreneurs seek financial help elsewhere?

- **If so, where and how?**

Answer:

Some Syrian entrepreneurs are receiving supports from the NGO supporting programs.

- **Banking system?**

Answer:

No.

Follow up question: Could you specify why? Is it because they do not have enough knowledge of these systems, or due to islam or is there any other reason to why they do not seek help from banks?

Because the interest is forbidden in the Islam religion

4.4. Role of the government in the process of helping start a business

Answer:

The Turkish government always supporting the entrepreneurship in the country by providing many incentives but the Syrian entrepreneurs because of the language barrier generally are facing problem to reach to these incentives.

Follow up question: Is the Turkish government doing anything to ‘fix’ this problem (translations to arabic or providing more language courses or anything else for these syrians entrepreneurs to be able to have the same opportunities?

NO ANSWER PROVIDED

- **Are there any barriers your organization faces in the area of refugee entrepreneurship?**

Answer:

No

- **Which laws have been implemented to encourage refugee entrepreneurship? Are they working?**

Answer:

In Turkey, there is no deference between the host community member and Syrian entrepreneurs. The laws are implemented for both communities. The laws of work permit and establishing a new business upon the Temporary Protection Identity have encouraged the refugee entrepreneurship in Turkey.

5. Current situation of Syrian entrepreneurship and the role of your Organization

5.1. Are there any significant changes which are taking place in the Turkish society?

- **Competition:** Generally there are no intensive competition between Syrian and Turkish businessmen, because most of Syrian companies are exporting their products to abroad instead of selling inside of Turkey.

Follow up question: Why do Syrian companies generally not sell their products in turkey?

There are many reasons for that like:

- Some of them have their customers abroad.
- The products of some Syrian companies do not fit the Turkish society and fit more the Arabic countries people.
- The exporting abroad more profitable for some companies.
- Some companies face big competition in case of selling inside Turkey.

- **Taxation:** As Turkish companies and businesses, same taxes are applying to Syrian businesses.

Follow up question: Even if the tax system is the same for all, do Syrian entrepreneurs face any difficulties in for instance understanding the tax system or any other cultural differences than what they were used to in Syria?

The Syrian entrepreneurs and businessmen are not used for tax system. Because in Syria the tax system were so weak (so few taxes were in Syria). So they see the tax system so much in Turkey.

- **Temporary Protection Law:** Syrian businessmen are facing problems of travelling abroad visit international fairs because many countries do not give them visas.

Follow up question: Is the Chamber or the turish government giving any form of support to these businessmen to prevent them from losing business opportunities?

Above stated problem is related to the other countries (Not Turkey).

-Financial incentives: They need more Financial incentives to survive.

Follow up question: Does the Chamber play any role in facilitating anything to help these businessmen acquire more incentives? For instance connecting them with projects or any other form of help?

Yes but still there are need by Syrian businessmen.

5.2. What would you suggest should be changed/done to encourage entrepreneurship among Syrian refugees?

They need more Financial incentives and trainings.

They need to travel abroad to visit fairs or find new customers...etc.

Follow up question: Do you offer more adequate training in order for them to acquire the necessary knowledge to keep their businesses going in the long run? Do you offer any sort of help regarding the Visa situation in order for them to expand their

business opportunities? Do you know if this is something the Turkish government is working on?

Yes I stated above that GCC offer a lot of trainings for Syrian refugees. Turkish government has gave some Syrian business Turkish nationality.

6. About you

- **Age:** I am 38 years old.
- **Education:** PHD student. I am doing my PHD now in Gaziantep University.

Follow up question: May we ask the specific topic of your PHD?

I did not start My PHD dissertation yet, but I am planning to do my research about Syrian Companies also. Do you have any suggestions for me about it.

- **Family situation**
- **Family relationship**
- **Religion, spirituality...**

Appendix 19: Interview Transcription with Mr. Kadkoy, TEPAV

Interview information:

Name	Omar Kadkoy
City	Ankara
Name of organization	The Economic Policy Research Foundation of Turkey (TEPAV)
Interview type	Skype interview
Interview length	<i>Approx. 1h10</i>
Language	English

Interview:

Introduction:

- **Who we are**
- **What we are doing**
- **Why we are here**
- *Explain why did we choose to interview them specifically*
- **Confidentiality/recording?**

1. Getting to know the organization/building trust

1.1. Tell us about your organization

The economic policy research foundation started in 2004 to focus on the economic labor market, entrepreneurship, right now with the economy of coronavirus, the Turkish government can pursue and adapt in the current conditions.

The organization was established by academics, bureaucrats, business people, the ones who in 1999 survived the baking crisis. They were concerned that there was not a non-partisan institution that could handle to foresee a similar crisis in the future, therefore, they wanted to introduce solutions if something similar happened.

In the beginning, the organization was supported by the TOBB (The Union of Chambers and Commodity Exchanges of Turkey), which is as big as the Austrian and German chambers. There are many business members in this institution, and around 264 chambers from all over Turkey. For financial support, the organization was dependent on them but it started obtaining funds by implementing projects in and outside Turkey, and this dependency dropped. An organic tie is crucial for both sides, being present in the provinces gives TEPAV the ability to come into contact with the different sectors in all over Turkey. Our portfolio of activities is diversified, we have foreign policy, city planning and other areas, but the overall umbrella is economic based. After 2012, we also incorporated the sub area of Syrians in Turkey, focusing on integration policies to be implemented to access the

labor market, and entrepreneurship. We made a project for the Syrian community, in cooperation with EBRD (European Bank for Reconstruction and Development). We also did an event on Syrian digitalization in Istanbul and in Ankara.

1.2.What is your position/title?

I am a Policy Analyst.

1.3.Why are you working within this particular area/sector?

Since 2015, when Turkey was managing the G20 summit, TEPAV was handling the think tank, it was a very tense time and TEPAV managed to include two sentences on the G20 section on asylum seekers and refugees.

We are still working with G20 tasks in 4 areas:

- 1) German: labor market integration, focusing on entrepreneurship and value;
- 2) Argentina: labor market and how it is less costly to hire an asylum seeker, as well as education as enrollment to school and attendance and what could be the step to measure integration;
- 3) Japanese: in every G20 the host country prioritized the aging population, and in 2018-2019 their government allowed immigrants to fill low skilled jobs, injecting more robots and technology, but it was not enough, not all companies could afford to have technology, which gives priority for immigrants to get jobs;
- 4) Saudi Arabia: the future of work, positive and negative spillovers on the labor market due to technology. As well as the fact that SMEs are lacking behind in adapting to technology, to better have integration in the global value chain they have to acquire more technology, give more skill development for their staff to work technology.

1.4.When did the focus on entrepreneurship begin?

It did not start suddenly, it has always been there and with the years with the Syrian crisis, we started collecting more data on the matter as it is relevant for the Turkish economy.

1.5.Is this sector/business environment the way it is expected it to be, in terms of laws, resources, creating opportunities, etc? Why?

TEPAV has a very good reputation in Turkey. It has regional projects with the Turkish government, and a good connection in different levels that facilitates our work.

There are some difficulties when working with Syrian entrepreneurs, for instance, in Syria they had a free day on Friday, whereas Turks work on Friday.

There are also the challenges with the language, Syrians don't speak well Turkish, TEPAV had to work with a company but the company did not get an appointment with Syrian entrepreneurs, because they can get scared of the intentions of the individuals. But we built trust by explaining what the project was about, gave space for anonymity, and we imposed no pressure on answering questions, we also conducted interviews on Syrian Students. I

spoke in Arabic to sell the idea, and got interviews, after building trust it was easier. But there was a difficulty, there is a general fatigue because there are many interviews and studies about them, they feel like they are giving but there might not be any added value to their business. Therefore, we proposed to help them get in touch with the chamber, where they could have closer relationships with different entities and businesses.

2. Support system

2.1.Does your organization receive extra support to help Syrian refugees? Why?

We receive funds from national and international institutions for the projects that we make.

2.2.Who supports the organization?

2.3.Is this support enough?

2.4.If no help is received, would your organization want the possibility to receive any type of support?

2.5.If yes how should this support be given?

3. Barriers of starting the business faced to Turkish society

3.1.In your experience, which barriers do you believe Syrian entrepreneurs encounter?

- Language:

The government has not introduced language mandatory training courses, not because of lack of money, but because of the discourse that was made in the beginning of 2012, that Syrians would only be in the country temporarily. That they will go back, using the Islamic tradition of politeness for guests. However, the war is not ending and people are still coming to turkey, but the Turkish government still sticks to the same discourse, they have not come up with a way to say that 70-80% of Syrians will stay in Turkey, the government remains in denial, because they will be shooting themselves in the foot, it will be a very risky political move. The government does not accept the reality, you have to look at the social and political aspects, Turks do not like Arabs due to our history, most Arabs are Muslims, the overall perception of Syrians is that they are backwards, terrorists and that Turkey is modern, an EU secular country.

- Culture shock:

There are some differences in the working culture between Syrians and Turks.

- Integration:

Turkey does not have a good experience with integration. Turkey has not had that much experience with integration even though they were a safe haven for different communities. Throughout history Turkey has had a gap within the integration aspect, it has something to do with negotiations with the EU. Turkey introduced an asylum policy for the first time

and only put it into effect in 2014 when Syrians came to the country, 95 years of a country where we did not have an Asylum policy, you cannot design an integration policy, it is very risky politically to create an integration policy. Harmonization (directive Art. 95) is what Turkey has, it is something temporary. Geneva convention: only for those who flee from the EU can receive an asylum status in Turkey, however we have a geographical limitation, since 2011, resettlement is up to other governments, there is a need to have a way to encourage them to manipulate their legal status.

- **Discrimination:**

There is the labor market discrimination. The banking sector has the highest barrier for entrepreneurs, it is not a governmental sourced discrimination. For example, there can be two branches of the same bank, but they may act very differently to Syrians, it depends on the branch manager of the bank.

- **Knowledge of Turkish law**

- **Work permit situation**

- **Temporary Protection Law:**

They don't face difficulties when establishing their business.

3.2. Would you say that there is a difference between a Syrian refugee and other groups when starting a business? Why?

There are difficulties in comparison to Turks, because Syrian entrepreneurs do not have good language skills, this is the biggest obstacle that these entrepreneurs face when establishing the company, there are many organizations that help with language, the payment of taxes and on how to get approvals. It could be interesting to compare the experience of Syrians with other immigrants, it has not been done so far, in TEPAV we are trying to do it.

3.3. Do you experience that Syrian entrepreneurs seek financial help elsewhere?

-If so, where and how?

- banking system?

3.3. Role of the government in the process of helping start a business

The Turkish government did not impose any red tapes on starting a business.

Chambers of Commerce are in the government's eyes, considered as NGOs. In Gaziantep, 2014 the Syria Desk was created to help Syrian entrepreneurs navigate the bureaucracy, acquire vocational training as well as provide help to those that needed a job. We won a prize due to providing this help and for out of the box thinking.

There is a quota of employment in Turkey, if a Turkish company wants to hire a Syrian employee, they have to hire five Turkish employees– but it's quite flexible. The government imposed the quota, to ensure that Syrian employment is formal and employers should pay social security. In 2016, there were 3.2 million Syrians in Turkey, this was a way to protect the local labor force, the government was scared that everyone would start hiring Syrians due to their cheap labor force. For Syrians to work legally, they can only work in the city of registration, this was made to create a balance in the country and avoid concentration of Syrians in specific areas. There is a handicap for Syrian entrepreneurs, by having only Syrian workers can depend on the line of business that you are doing, for instance, restaurant owners would not need Turkish waiters to work for their Syrian customers, but do need Turkish employees to do the accounting, to communicate with the supplier, understand the laws, so the type of employees depends on the line of business. Even if you try to help your countrymen, you will need both Syrians and Turks for a successful business. However, Turks are too proud to work for Syrians, they have a polarized and negative perception of Syrians.

Follow up question: Are there any initiatives being done against these barriers?

The government is not doing anything to help those entrepreneurs that do not have time to learn the language. In Turkey they do not have a structure in regards to the language, it is a self-initiative. The Turkish government does not have any specific programs to work with that. But we have international organizations that help with the language.

Follow up question: What about initiatives to change the image of Syrians?

There are some projects to change the perception of Syrians from Turks; the political discourse was formulated in a certain image, for instance that Syrians would only be here for a short time, but more people started coming and the Turkish economy also started going downhill. The worse the economy got the worse the perception of Syrians became, many Turks scapegoat Syrians for everything. We have an authoritarian government; people are scared of criticizing the government and so they point to Syrians.

Follow up question: If the Syrian entrepreneurs is able to speak Turkish it would have been better?

When Turks see that you speak the language, they can relate to you more, when Turks realize that you are trying to connect, by speaking to them, they try to help. The language is very critical for entrepreneurs, employment seekers.

In 2015, BARAH Bank was the most popular bank for Syrians because they speak Arabic, they were an Islamic banking, very appealing for the Syrian community. The bank decided to be tough on their customers, and did not have more customers for a while and then the EU started imposing sanctions.

- Are there any barriers your organization faces in the area of refugee entrepreneurship? Which
- Which laws have been implemented to encourage refugee entrepreneurship? Are they
- working?

4. Current situation of Syrian entrepreneurship and the role of your Organization

4.1. Are there any significant changes which are taking place in the Turkish society?

-Competition:

-Regulations:

-Taxation:

-Temporary Protection Law

-Financial incentives

Follow up question: Are there any organizations giving financial incentives?

There is KOSGEB, a public institution that provides micro funding. This institution prioritizes those entrepreneurs in the manufacturing sector. They prioritize technology related endeavors. The younger generation of Syrians can be more inclined into technology, but there should be an awareness program to Syrians to become aware of KOSGEB and the other way around.

4.2. What would you suggest should be changed/done to encourage entrepreneurship among Syrian refugees?

First: entrepreneurship is not for everyone and is not the solution for everyone's integration. The experience of Syrians is that 75% are already seasoned entrepreneurs, not everyone is capable of becoming an entrepreneur. Example: Canada looks at immigrant entrepreneurs as a failed policy of their own, it means that their policy was not a policy, because it is easier to get money and open a business than earning it from a normal job.

Follow up question: Any suggestions for the Turkish government?

There should be tailored language courses, to focus on Business and language, also courses on export, import activities which would give added value to the Turkish economy, the banks should build trust between the two sides, and give easier access to banking services. Syrian need to up their financial literacy because there is a difference between Turkey and Syria. The Turkish government should work on bringing Turks and Syrians together in economic integrated zones, as well as secure contacts to help change the perception Turks have of Syrians. The overall image of Syrians and not specifically due to their religion, will bring Turkey back to how Turkey was in the Ottoman empire.

5. (More personal information)

- **Age**
- **Education**
- **Family situation**
- **Family relationship**
- **Religion, spirituality**

Appendix 20: Interview Transcription with Mr. Çam, Mersin Chamber of Commerce

Interview information:

Name	Sinem Çam
City	Mersin
Name of organization	Mersin Chamber of Commerce and Industry
Interview type	Skype interview
Interview length	Approx. 1h30
Language	English

Interview:

Introduction:

- **Who we are**
- **What we are doing**
- **Why we are here**
- *Explain why did we choose to interview them specifically*
- **Confidentiality/recording?**

1. Getting to know the organization/building trust

1.1. Tell us about your organization

Mersin is the framework origination of all the companies, trade and industrial companies in Mersin. When registering companies, individuals have to go to the Chamber, where a financial advisor and a lawyer are available. In 10 days, the establishment of the company is completed. The Chamber has an executive board with 11 people, a President, and two Vice Presidents. They decide on the establishments and other things in the Chamber. There are several departments helping in the establishment of the businesses. There are different departments in the Chamber, the treasury; member services, which provide documents to companies after they register; trade registry newspaper; also if they need any documents they can come to the chamber; documents can also be made available online. The industry department, gives capacity reports and check the feasibility of the machines that are used in the companies. There is accounting and procurement also with a lawyer, which also provides documents for import and export. There is the foreign trade department and a documentation department. There are 41 vocational communities, regarding different sectors (plastic sector, machine industry, construction, metal, veggies, trade sector, etc) depending on the occupational calls available in Mersin.

Followup question: Let me tell you a bit about the structure of the chamber

During the elections, they have an assembly, some committee members are business men. Mersin CCI assemble – from the 99 people elected, 11 people are chosen as the EB. Along with these 99 people we have the committees, which consists of 5-10 people and some of the committee member are also assembly members. The chamber has a project department, a press department, a human resources department, an economical resource department, an IT department, and one secretary general. Moreover, there is an art gallery with different exhibitions, mostly paintings by different artists.

Followup question: What is your position/title?

I currently work as a *Regional Project Coordinator* in a European project, funded by the Madat Trust fund, we work under the umbrella of the TOBB (Turkish Union Association of the Chambers and Exchange Commodities, in Ankara). The project is conducted with TOBB and TEPAV, in 12 cities. Cities in which the Syrian population is the highest to increase employability under the temporary protection with 65% Syrian employability and 35% being Turkish. We provide a vocational certification which is called Esmeyeka. The vocational qualification institution, holds a certification where you are able to proceed your vocation, a dual vocational system, and after the training the individuals have to get a certificate. In this project we provide these certificates, normally you have to pay for the exam, but in this program it is free. It is also for Turks that do not have any diplomas or certificates. The certificates are almost the same as the high school diploma – this system came out after the Turkey applied to become a part of the EU.

1.2. Why are you working within this particular area/sector?

We are working within this particular sector because in Mersin and Turkey in general, there is a lack of workforce in terms of intermediate workers. If you offer Turkish people a job and they do not like the job, they want better, so there is a gap in the intermediate workers. In other companies, there are many factories that need workforce. In Mersin there is a lack of intermediate workforce in the construction sector, textile, mechanics, and machine industry.

We only provide certification, to help fill this gap. There are 143 vocations in which a certificate is necessary- if they don't have a certificate they get a financial punishment – and the company owner will have to pay this financial punishment.

1.3. When did the focus on entrepreneurship begin??

1.4. Is this sector/business environment the way it is expected it to be, in terms of laws, resources, creating opportunities, etc? Why?

It is not as easy because the procedure of the certification is complicated, you have a written, theoretical and practical exam, your examination is recorded, and your

examination can be cancelled. In Mersin we work as two, we have to have a project assistant – the administrative assistant has to know Arabic and i also know Arabic because it is important to know Arabic. Most Syrians don't know Turkish, they are scared to lose their culture and language and don't want to accept it, but some do.

In terms of qualifications, it can be a problem in terms of the way they worked in Syria. Let's take an example in the wood and furniture sector; for Syrians the companies use faster solutions, but in the examination you have to do everything slowly and taking care of the security, work health requirements one by one, the companies try to finish fast and they end up failing the exam. Before getting to the exam they get practical orientation, there are accredited certification bodies that provide these exams in wood and furniture. The theoretical part and practical parts are explained to the candidates – but in the end it may not be a success. In the starting phase of the project, we conducted surveys with the participants. Without participating in the survey you cannot participate in the exam. We do a vocational mapping, to know if we can take them to the exam process. In Mersin we have a social mapping, that helps us to direct the participants to the exams or not. The examination bodies also review the surveys and data to ensure the best results. The examination requirements generally involve around finding solutions for faster production methods. In the MYK examination you have to do everything one by one and take care of the security, and the work health (OHS). Then, the accredited certification bodies proceed with two program orientation days. They tell the candidates what they are going to face with and what kind of things they need to be careful about.

Follow up question: Is there anything in general that facilitates your work?

In the beginning phase of our project we conducted interviews with the participants. First, we did social mapping, and locational mapping. Then we asked questions to find out what they knew about their qualifications. We did this in every single city. In Mersin there were approximately 1800 people.

Follow up question: How about in terms of resources regarding the area you are working with?

Network helps and the companies as well, there is a demand of the companies, because the chamber is the contact person for the companies and the vocations. Before the project i was working in the Chamber. When it comes to networking, we receive management support and the secretariats are also supportive. We work by project where the budget is already determined, so no funding's.

2. Support system

2.1. Does your organization receive extra support to help Syrian refugees? Why?

No, there is a project budget.

2.2. Who supports the organization?

2.3. Is this support enough?

2-4- If no help is received, would your organization want the possibility to receive any type of support?

2.5. If yes how should this support be given?

3. **Barriers of starting the business faced to Turkish society**

3.1. In your experience, which barriers do you believe Syrian entrepreneurs encounter?

- **Language:** Many entrepreneurs don't know the language; the language program is not mandatory in Turkey.
- **Culture shock**
- **Integration:** Well during the exam for example we have interpreters. Looking at more recent events for example with the border from Turkey to Greece that opened and when you call people you may not reach them. The surveys started 2 years ago and only now are we calling for the examination. We may not be able to reach all the candidates. When the candidates were in Syria, they had a job and in Turkey they continue doing the same job but after some time they may want to conduct another.
- **Discrimination:** Turkish and Syrian candidates take the training in different times so they can hinder any form of discrimination or anything else.
- **Knowledge of Turkish law**
- **Work permit situation:** Actually, it is necessary for all foreign workers to have a work permit. Apart from the agricultural workers, they need another sort of permission. There is a huge number of Syrians that do not have a work permit, they get one from the Red Crescent organization focusing on social integration aids. This aid allows them to receive a 120 TL per person in a household per month. But when getting a permit they have to be registered and when they are registered the aid is cut. So many are working without a work permit, there are different funding's for work permits for companies. When these people get their working permit, they have to be registered meaning that they have to pay social security and so on. When they do so, that aid gets cut, and this explains their lack of motivation to register. The Chambers companies work with work permits and in legal conditions. If they employ a Syrian in the project, the chamber will have to cover social security for 6 months, this is a plan we have for after the COVID-19.

- **Temporary Protection Law:** Not much barriers, one problem could be the change of the city where they have to get a permission from the mayor and that could be a problem. We do not include people who live in different cities other from the 12 cities we selected in the vocational training project. But if a possible candidate is in Mersin, but his temporary protection was registered in Gaziantep they can still do the training. City change requires permission.
- **Business culture:** Regarding business culture, Syrians are not always familiar with the working environment or generally the business culture in Turkey. In Turkey we start working at 8AM but Syrians come at 10AM. If we have an orientation training at 9AM, Syrians come at 11AM.

3.2. Would you say that there is a difference between a Syrian refugee and other groups when starting a business? Why?

No, they are the same, anyone can open a company.

3.3. Do you experience that Syrian entrepreneurs seek financial help elsewhere?

- **If so, where and how?**
- **banking system:** They mostly have their own resources from Syria, but for companies they can make the circulation of the money.

3.4. Role of the government in the process of helping start a business?

There are many incentives, in the previous years the incentives were limited to Turks only. But now it has changed, the incentives became open to anyone including Syrians, and if the company is a registered company in the Turkish Republic, they can get incentives too.

- **Are there any barriers your organization faces in the area of refugee entrepreneurship? Which?**
- **Which laws have been implemented to encourage refugee entrepreneurship? Are they working?**
There are many, in terms of the Syrian crisis, there are many NGOs in contact with the United Nations, the European Union, the German Ministry of Development, the Danish Authorities... There are projects conducted with these NGOs, national and foreign partners including vocational training, humanitarian, work placement, social integration, women and children, certifications, starting a business. It started with humanitarian aid, then it moved to social- vocational placement and employment, starting up business, get entrepreneurship training, a project by the UNDP.

4. Current situation of Syrian entrepreneurship and the role of your Organization

4.1. Are there any significant changes which are taking place in the Turkish society?

- **Competition:** It depends on the sector. Let's say there are many small enterprises and there are companies. In terms of enterprises it is like the Turkish enterprises but there is a problem with lower prices, it is a problem for Turks that Syrians lower their prices.
- **Taxation:** It is the same as for Turks. It is not difficult for Turks nor Syrians. Syrians say that it is difficult in Turkey because they have to pay more or because they didn't used to pay taxes before. The taxation depends on the sector, it can be anywhere between 8% to 18%, or higher, it depends.
- **Temporary Protection Law:** After registering the company, Syrians might get a double citizenship, or the Turkish citizenship. If you establish a company and you are under the temporary protection law and you have to move to another city you have to get a permission but it depends on how hard it can be to acquire the permission.
To get a permission to move from one city to another while under the Temporary Protection Law it will depend on the intention. Businessmen usually get it, and if you know a person it helps to get it.
- **Financial incentives:** If Syrians match the requirements of an entrepreneurship program, the company that participates can make a business plan or an extensive business plan. The chamber is trying to make them benefit from these incentives by redirecting these programs to companies that match.

Followup question: what about the turkish law: Syrians don't face huge problems, when they want to establish companies. It is easier to acquire the Turkish citizenship. Many are not active and is only used to buy a house. In terms of import and exporting rates, these companies had a bit of effect in Mersin, which is a port city. Syrians are good with trade, and when they open a business, they are usually successful in Mersin and they are contributing to the economy, export and import rates.

4.2. What would you suggest should be changed/done to encourage entrepreneurship among Syrian refugees?

I may suggest Syrians to be more aware of the Turkish business culture and Turkish language, the language barrier is a big problem, so that we can make a successful based vocational project, if the integration is not there, we cannot help. Syrians need a mutual support, for them to be less scared.

Followup question: Suggestions for the Chamber:

The Chamber could bring more Syrian entrepreneurs with Turkish entrepreneurs together, they need more networking activities so that they can get to know each other better, bring better partnerships, business and network.

Followup question: Turkish government:

The language programs should be a necessity directed by the government. If you are a refugee in Germany, you learn the language first, then you do your vocational training and examination. In Turkey we need this type of system to solve the problem better. If this was a necessity, it will be better. There has to be a better understanding from both sides, Turks think that the Turkish government is providing financial support to the Syrians and ask why the government do not help them.

I may also suggest the Syrian entrepreneurs to be more aware of the Turkish business culture and Turkish culture itself. There are unanswered questions from both sides, Turks need to understand as well as Syrians, there needs to be more transparent. Both parts have to be open for the situation. If we manage to bring more Syrian entrepreneurs with Turkish entrepreneurs together, to know each other better and know what they are doing/working with. This might result in better partnerships, networking, better opportunities! Successful integration is the solution.

Comments:

Apart from the vocational project we also have different kinds of activities in the chamber, for entrepreneurs and Turks, the opportunities are opened for any members. Local institutions come to us to get information on the Syrian situation. Normally we have many projects as well as the integration of Syrians also into the labor market.

5. (More personal information)

- **Age**
- **Education:** I have a bachelor's degree in translation and interpretation. The main branch being English and Turkish, and the subbranch being German and Turkish. I also have a bachelor's in International relations and also a master's in Business Administration.
- **Family situation**
- **Family relationship**
- **Religion, spirituality...**

Appendix 21: Interview Transcription with Mr. Hamwi, SIBA

Interview Information:

Name	Rasheed Hamwi
City	Istanbul
Name of organization	SIBA (siba.world/siba.org.tk) Syrian International Business Organization
Interview type	Zoom
Length of interview	2:18:09
Language	English

Interview:

Introduction:

- Who we are
- What we are doing
- Why we are here
- *Explain why did we choose to interview them specifically*
- Confidentiality/recording?

GENERAL INTRODUCTION FROM RASHEED AS A RESPONSE TO OUR INTRODUCTION:

To start it is important to mention the issue of having entrepreneurs in a refugee state. This is the first challenge that a person could face in the journey from refugee to entrepreneur. Because the stereotype of being a refugee is completely different from the stereotype of being an entrepreneur. The surrounding community will not understand why you would like to be an entrepreneur. As you are a refugee you should not take any risks and you should directly go and find a job in order to have an income.

This is the first challenge, neither the hosting community nor the surrounding people around you are encouraging you. No matter how good or talented you are, people are not expecting that you could be an entrepreneur while you are a refugee. Which will definitely affect you, no matter how passionate you are about being an entrepreneur.

The second issue is that there are no rules and regulations to speak about entrepreneur refugees. In the case of Turkey, the country has not experienced this amount of refugee before. Not even half or tenth this amount of refugee. They used to have some refugees coming from different countries but not in this number. And the order is changing, the media is changing a lot. When the issue started in 2011, they started to have some refugees, but nobody realized that the issue would stay for that long. Even when I came in 2012, we were labelled as guests and not refugees, which has a lot of effect. If you are considered a guest, you get a temporary residency permit not a permanent one. The entrepreneurs' idea that was in 2012, that I witnessed, was very simple. Such as starting a small Syrian restaurant instead of depending on Syrian food. The government did not bother having the owner get a working permit as they still considered the situation as temporary and turned

a blind eye to it. And this happened with other facilities such as schools where they believed would stay open for less than a year. So, they didn't make one-year contracts, but 6 months ones which didn't require a license need from the government. But when these facilities add up together (unlicensed school, shops, health centers) then issues increase with time as the government realizes throughout the years that these refugees aren't going back to their home country any time soon. And by the way, the Turkish government admitted that they did not know that the Syrian refugees weren't going back home any time soon until 2013. They realized that late in the process. The AK party in Turkey having apparently relied on some US governmental information. In 2013, Instead of one temporary school there were 40. Instead of two restaurants, there were hundreds. And instead of one clinic, there were more than 25. All were unlicensed, devoted for Syrians with Arabic speaking staff. Some municipalities were helping by providing free buildings to host these activities. So here we clearly have people pushed to entrepreneurship given the result of amounts of refugees in the country having different needs. All this with no regulation. The fourth entity was the bread factories, which flourished due to its specific popularity among Syrian families in Turkey. Somehow, the factories became numerous which led to the creation of a union which included 22 unlicensed factories serving one million (amount of Syrian refugees in 2013) people who themselves probably worked in an unlicensed factory themselves and so on. Here, there is the culture of entrepreneurs when it came from the people who started the unlicensed businesses. This led to people starting all sorts of businesses unlicensed such as real estate, marketing, and other services. Because at the end of the day they were serving unlicensed businesses. This leads to employers not knowing what to do in certain situations with their employees. A simple example is an injury in the working place which means that the insurance cannot take the hurt person in charge. The government however, until the issue the Syrian refugees had previously done a great job in order to formalize Turkish businesses. Only later when people realized that they were staying longer then they started looking for ways to formalize their businesses. Not because of health insurance or trainings. Some of them had invested important amounts of money which led them to wanting to formalize their businesses in order to protect their brand identity.

Follow up question: Formalizing businesses allows Syrians to purchase real estate and the possibility to receive a permanent residency permit – is this something that is done a lot?

Actually, there is an issue in formalization of businesses in Turkey. The rules and regulations for formalizing a business for foreigners have been made and tailored to big investors. So, all of the rules about forming business as a foreigner, like asking an initial sum as capital, the hiring 5 Turkish people from start. This shows that this rule is not taking into consideration the refugees. So, at the beginning people were challenged by it. What was going on in the real estate business, according to the law, Syrian, north Koreans and two other countries were not allowed to buy a property in Turkey. So, if you were Syrian and wanted to acquire a property you had to register under the company's name. This led to people having to depend on their companies to own the real estate. According to the law if you have a property you can have a permanent residency permit. But you have to apply for it. But when people applied, they would get denied the residency permit.

Follow up question: Regarding the refugees who realized they had to license their businesses. Did the government play any role in it? Like forcing or raising awareness for people to formalize their businesses.

Well, until 2013, the government was using soft power. Asking Smoothly, politely the business owner to formalize their businesses. And I would like to emphasize the word politely. Let's say we had two stores, one Turkish and one with a Syrian owner. When the inspector would come, he would give a big fine to the Turkish owner and show sympathy to the Syrian owner. The treatment was definitely different. In the beginning, the Syrian, until that time where still depending on that sympathy. If we look at the business point of view. When you start a business and make a business plan targeted to an unlicensed practice, you won't end up getting a license. Because when wanting to license your costs increase. Sometimes really, some owners lose their businesses because they license them.

Follow up question: Whats the behavior later? Heavy fines? Close their businesses?

The behavior was different from city to city and from a municipality to the other. Some municipalities have more sympathy towards Syrians. At the end of the day according to law there is no difference. If the inspector follows the rules, he should give equally high fines. So, the inspectors would go out of their way to penalize them as much. If he witnessed that this inspector isn't giving a fine, then the inspector definitely has to go back on his decision. When catching two people, they most likely would get treated the same. When noticing the unlicensed Syrian business was making profit, other methods were used. Here some inspectors asked for money instead of writing them a fine. It was very big episodes of corruption, but it still was corruption. In their offices their inspector manager would ask them why they gave a fine to a Syrian as they were also sympathizing with them. So, finding the middle would be asking money from the Syrian. In order to make it clear, it slowly went to get equally treatment. By 2016, we were equally treated in that sense I would say. In 2019, we were not equally treated. If A Syrian and A Turkish person encountered the same problem, the Syrian would get a higher fine that the Turkish business owner.

Follow up question: Do you know how locals reacted to this difference of treatment of these inspectors?

Unfortunately, did not give information to Turkish businesspeople. It is really important than in a lot of cases when you speak to Turkish businesspeople, they say that they don't know that they are Syrian business owner. Because you are not licensed, you don't show up to meetings, the Chamber of Commerce gatherings, the conferences, you don't meet with Turkish businesspeople. So, at some point, they just didn't realize. The stereotype is also playing a big role in saying how a refugee could be a businessperson. Even when they see a Syrian restaurant, they think that the owner is Turkish and speaks Arabic. Some areas had a bad reaction as the government said from one hand that they spent 15 billion USD on refugees. And you cross the street seeing the Syrian restaurants full while the Turkish ones were not full. Giving the locals the wrong idea on how this money was spent as their business wasn't thriving. A little update, 2019 sum spent on Syrians by the government was of 40 billion USD.

We saw a change of profile of the Syrian employees on the working market given the talents of language skills. We started seeing Syrian who initially spoke Arabic, and had a

good level of English, and additionally, some had learnt Turkish and reach a very good level. This resulted in Syrian workers taking over in the tourism industry. Which means that these jobs were taken from the locals. And was badly interpreted by the locals. The effect is not only on the business but also at the employees' level.

1. Getting to know the organization/building trust

1.1. Tell us about your organization

In 2017, there was some people who started speaking about gathering Syrian businesses around the world, and they started doing some efforts in order to create SIBA (Syrian International Business Organization). SIBA started in gathering Syrian businessmen having fled the circumstances back home. Currently there is a branch in America, in Canada, almost in the UK and the biggest branch is in Turkey as there are a lot of Syrians in Turkey. Mainly, the reason why SIBA was started is to get the businesspeople together and to ask them to get their problems reported to the government, start to speak their voices. Currently, I work as an external relation responsible. And we have done in SIBA Turkey, which by the way started in 2018, finished the legislation process in April 2019 as it took us one year. So, we started acting for a year now. In the beginning we gathered all the problems that the Syrian business are facing here in Turkey and now we know that there are 9 main problems that they face. So, me and the board members are responsible for speaking about these problems and try to find solutions to them. And we have succeeded in decreasing the effect of some of these problems.

Follow up question: 9 main problems that businesses are facing:

1. **It's not easy to be formal** – the law is tailored to big investors – it means that yes they would like to be formal, but they encounter uncertainty administrative-wise. This also relates to the 1 Syrian – 5 Turkish employees ratio that SIBA is against as it also involves Turkish being paid 3 times more in terms of salary compared to Syrians. Which is a rule that no company has been able to follow.
Solution encountered: NGOs have paid the formalization costs.
2. **No encouragement for women entrepreneurs among Syrians** (in Syria women entrepreneurship was 18% now in turkey its less than 8%- and in women entrepreneurship in Turkey is around 22%) – EBRD might support the organization 'solve' this issue.
3. According to law, if you are a refugee, no matter the business whether you own it or not, you cannot move out of the city. You need a permit and **usually they don't grant permits for business purposes**. (Example of a game owner who couldn't meet an investor due to this issue)
4. **Taxation issue** – problem in knowing what kind of taxes they will be treated (treated as a foreigner, a refugee, a Turkish...?) Taxation law is unclear when conducting business from Turkey but out of Turkey.
5. **Not being able to get the business support**. In Turkey there are lots of way to get support. What is being reported by Syrian business owners, is that when they apply for this support and have all the documentation needed, they never get it. Why is that? Simply because it is conditioned by the officer who is providing this approval. Some simply are denied the help. And the ones who have been approved never got the money transferred.

Solution: Support from agencies to back the businessmen up if any case was to reoccur in 2020. After this promise no businessman has reported any regarding this issue.

One thing we didn't succeed in is to make the information of this support available in Arabic from the Governmental official communication platform.

6. **Residency permit issue** – one of the problems is that people are not allowed to move in the country or are unable to go out of the country given their temporary status. People who get the temporary residency papers, they sign the papers but don't get a copy of it and they are not being published anywhere. We don't know what kind of regulations, terms and conditions these people have signed.
7. **Talents qualification** – we cannot hire more qualified people. Not the governments problem, but problem of not allowing Syrian to study and work on their skills given their situation. We ended up with companies who look for qualified people.
8. **There are no available resources to learn Turkish that is made for adults.** The Turkish language learning process is very new. So people started to have books made and education methods developed very recently. Special courses needed such as Turkish for businessmen that unfortunately don't exist which can be a problem for Syrian refugee entrepreneurs. Solution: Trying to encourage teachers to make books for learning Turkish for business purposes. Or starting special courses. To allow businesspeople to have enough resources.
9. **The legal awareness** – Somehow one of the reasons is the same chaos where it comes to mind that they can do whatever they want. We try to raise awareness by making webinars/seminars.

These 9 problems listed are all problems that result from these two points:

1. They don't know the language – so we started to encourage them to know the language, so they don't get into troubles.
2. They don't know the laws – and encouraged them to know the laws so they don't get into troubles.

But we need everybody's help in order to eliminate these problems.

1.2. Why are you working within this particular area/sector?

Actually, if we have enough entrepreneurs; strong, experienced ones. We can rebuild Syria. If we stayed out of Syria as refugees moving from country to country and city to city and having to learn the language each time and not getting skills and qualifications. Then how can we rebuild our country? We need to focus on entrepreneurs and talents. We have a project in SIBA that hasn't started yet which is about gathering all the Syrians who are working in the top 500 companies worldwide. How many Syrians are working in Facebook, Google and so on? We need to gather all of them and start to build a union among them. Somehow, those talented and skilled people are the future of Syria. The war will come to an end. And after that we need talented people to guide the country, the economy, the people. If we are not united, if we are not strong, we will stay depending on other people held back. Also, in SIBA we believe that livelihood is way better than the support of humanitarian aid. Definitely I can spend a lot of money to help families, but it would be better to help people to find jobs, by eliminating the barriers that are not allowing them to find jobs. The focus on livelihood and the private sector is very important.

Follow up question: And from how many cities do these businessmen come from in Turkey? Currently they are from Gaziantep, Mersin, Istanbul, Bursa. But we still have to add Adana, Konia, Ankara, Urfa, and Iskur.

1.3. When did the focus on entrepreneurship begin??

Since the very beginning. Because to be honest, even a businessperson who used to be a strong businessperson in Syria. After all of these years are facing the new challenges and looking for new opportunities. As they are displaced, they now are trying to build their startups and facing this new environment.

1.4. Is this sector/business environment the way it is expected it to be, in terms of laws, resources, creating opportunities, etc? Why?

2. Support system

2.1. Does your organization receive extra support to help Syrian refugees? Why?

We receive support from the Turkish authorities with the help of international NGOs. This support is about facilitating their businesses. Some of it covers their taxes or a part of it, some of it finances the machinery, marketing courses, export.

Follow up question: How about your organization, who do you get support from?

Currently we are unable to get support. But we would like to get support from the EBRD. It looks possible in the near future. We also applied to ILO and the UN 3RB Plan

Follow up question: And if you get this support do you think you will be able to achieve what you want to achieve?

Of course. I'm sure we will be able to. We just need help. And it seems like a lot of people want to help us. Mostly international organizations.

2.2. Who supports the organization?

The license of work permits. Having a business license with a minimum capital for a Turkish person is 10,000TL for a foreigner it needs to be 200,000USD according to law. But now they are expecting Syrians to open a business with 10,000TL. It still isn't in the law but it is in the practice.

The vocational training, the language training has all been made by the international NGO. So even if I go and use my time trying to find a solution, at the end of the day I know that the change will be made by the INGO; probably due to the money they have, the image they hold and so on.

I once made a presentation regarding this issue in front of hundreds NGO and received hundreds of calls from them offering me to go with them to visit those authorities and try to solve the issues. Many of these problems, were solved by email where I was CC'ed, we didn't even have to go and meet the Turkish authorities. This unfortunately results from the Turkish authorities not listening to us, but only sympathizing with our situation. Which doesn't result in them changing the rules at all.

2.3. Is this support enough?

2.4. If no help is received, would your organization want the possibility to receive any type of support?

2.5. If yes how should this support be given?

3. Barriers of starting the business faced to Turkish society

3.1. In your experience, which barriers do you believe Syrian entrepreneurs encounter?

- **Language:** Having time is not only your fault as an entrepreneur. Many courses offered have different timings for businessmen wanting to do the courses. Because it is made only for university students. They say they don't have time because of the courses not being tailored to them. Had the courses been tailored to them, I am sure they will make the time no matter how busy they are. So it's kind of marketing these courses and changing the goals of these courses which I am sure at the end the entrepreneurs will be interested in them. Rules and regulation not translated to Arabic. They don't know if they are updated regarding the regulations. Language is not formal enough for the business world. Lack of time to learn the language. Classes for university level are not tailored to them.
- **Culture shock:** The business environment in Syria had a lot of corruption. And because of the corruption we had in Syria it was very hard for a business to go on and get bigger without being enforced or being asked to be a part of the corruption. So, when we came here and opened businesses as Syrians and realized that we could be bigger and profitable and not being part of the corruption is I think the first cultural shock. But this is a very important point because you don't plan for something big because at some growth level you would face corruption. In business, the Death Valley is where usually the business dies. The Death Valley in Turkey was longer in years, but with less effect than the one in Syria. So, there are less companies who went into dying and those who made it out of the Death Valley encountered bigger opportunities than they had expected.
- **Integration:** When they try to integrate their business into Turkish society, there have been a lot of problems. Turkish people are reserved, so usually, they don't accept things from outside. You might have noticed here that McDonald's and Burger King are not as famous as they are in other countries. Another issue is that there are many Turkish people in terms of inhabitants in the country, the unemployment rate is high, the amount of skilled people is high too. So, no obvious need for Syrian businesses. So, if I compared Dubai or Qatar to Turkey, there is a need for foreigners to help in businesses. First, the local population is very low. Not enough qualified people to do the jobs. Investing in a barber shop in Dubai is a good investment. But why would a Turkish person go to a Syrian barber shop, there are Turkish barber shops too, plus, they don't speak Turkish. So why would they go? You can say that the integration is very low, due to the low need. Regarding food, why get Syrian food as a local when Turkish food is quite similar. Then we have the stereotypes that kick in, that maybe it's not clean, lack of hygiene, respect, because they are owner by a refugee. And I think that at some point, the Syrian cuisine will be part of the Turkish one.
- **Discrimination:** Well they faced it not only in the formal sector, but also even in making businesses. It's because of the stereotype. So, if I'm giving a presentation, or making an

offer or any type of business relation. I am locked into the stereotype somehow. From formality, we spoke about the work permit, the legal transfer of money which has discrimination as well. Which means that when you go to the bank and you want to transfer you have difficulties because of being Syrian. Giving support as Syrians wouldn't benefit from them. Apart from that, there is no discrimination.

- **Knowledge of Turkish law:** Cost of formalizing is also a barrier
- **Work permit situation**
- **Banking system:** Well it does affect the business in the long term. But it is not only the religion, there is another factor. Usually banks are not allowed to open USD accounts for Syrian people. It is according to international law. However, the banks regulations don't mention anything about Syrian people living outside of Syria, so the banks still open accounts for Syrian.

Follow up question: Do you think that there is a big role the media is playing in this integration process?

These issues such as not being clean, or respectful, or lacking respect or being criminals; the media doesn't want to get into it. There are no efforts taken from the media in order to change the stereotypes.

For example, a Syrian restaurant will need Turkish waiters. Given the sense of pride/nationalism Turkish people have, the only reason they work for a Syrian person is either because they are in deep need, receive a good salary, or stay there until they find another job. There are also people who won't be afraid to ruin a Syrian owner's business. The real estate sector is different. Turkish people are more accepting and have Syrian business partners. Turkish people need Arabic speaking workers because they want to sell to Arabic speaking buyers.

- Temporary Protection Law - Is there any other thing that this law makes that prevents these entrepreneurs to function as normal individuals?

Law labels these people temporarily protected. According to the law when you have a temporary protected status, you are no longer a refugee. Which means that the Geneva law for the refugees is not effective. So, they don't get treated as refugees.

As you have this status, every now and then the government praises their own efforts. But they also threaten the EU by opening borders, or Syrians by trying to send some back to Syria. And use us as excuses to wars being conducted. This affects the subscriptions as well given the system. Or the banks.

Or the tax installment system. Anything that prevents them from having a stable permanent situation is done, which increases the lack of trust. So, we ended up with internet and phone subscriptions made for Syrians that do not include any discount or instalment of devices.

3.2. Would you say that there is a difference between a Syrian refugee and other groups when starting a business? Why?

I would say that there is a difference in the amount of capital. It was allowed to be less than other groups such as Jordanians, Lebanese, or Iraqi people.

3.3. Do you experience that Syrian entrepreneurs seek financial help elsewhere?

-If so, where and how?

Yes. They do seek loans. But they get rejected. Had the banks allowed that, they would have done it. One of the programs we are trying to launch is to give loans to Syrian entrepreneurs. Microfinancing loans.

And for other cities there has already been some microfinance projects. One of the EBRD founding project is focused on tech advancement of companies w. EBRD funding 60% of the cause. Local NGOs are also trying to provide microfinancing help.

- **Banking system?**

3.3. Role of the government in the process of helping start a business

The government is not helping, but the NGOs and INGOs are.

- **Are there any barriers your organization faces in the area of refugee entrepreneurship?**
- **Which laws have been implemented to encourage refugee entrepreneurship? Are they working?**

To encourage? No.

Follow up question: Anything other initiatives that have been made by the government to encourage them?

I can say that the government is not interested in Syrians formalizing their businesses as it will give them routes to their society. And, Turkish entrepreneurs still need support and they don't get it. So, if the government gets involved in the process of helping Syrian entrepreneurs they will get in trouble in terms of election.

Follow up question: Anything to be done on the regulations level? That are more specific to their issues?

It's quite interesting. It's quite surprising. The Turkish authorities are not listening to these businessmen. We visited a lot of offices and important people whom they believe the country is doing enough for these refugees. But when I used the same arguments found when doing my research and incorporating the same statistics used and given it to an NGO to take care of the matter it results in the NGOs being listened to and met with a willingness to make changes AND are able to make small scaled changes.

Whatever we have now, even if it is not enough is thanks to these NGO.

4. Current situation of Syrian entrepreneurship and the role of your Organization

4.1. Are there any significant changes which are taking place in the turkish society?

- **Competition**
- **Taxation:** There is no taxation system in Syria, it's just corruption. Tax officers often are part of the corruption in Syrian lowering taxes to be paid by a company if they pay them a certain amount. Taxes was an obstacle for Syrians when they first started their businesses in Turkey because some of them think they can behave the same way in Turkey as they used to in Syria. Meaning go to the authorities and trying to work a deal. And, this is not a

possibility in Turkey. Also, the Syrian businesses never considered the government as a partner allowing success but as the enemy. So, it's in the mindset.

- Temporary Protection Law
- Financial incentives

Follow up question: Do you think it might change in the future?

Maybe. Things are getting very hard with the Syrian issue. The Turkish government tried to build a place and send Syrians and didn't succeed. What could be the next step? They tried twice to find a place in Syria and send them back. Then they ended up with new places they needed to protect but they can't because the international players in the Syrian issue are not allowing such a thing to happen. I can say that if Turkey wasn't having a problem with only Syrians but with all nationalities. A lot of countries would like to live in Turkey because of the image it has built around it. But there aren't enough regulations to allow this. There is this new project in Istanbul for the Istanbul canal which is a project in allowing the creation of a whole new city. And they claim that this new city will have the capacity to host 15 million people in it. So, when the government says we don't want Syrians, or Jordanians, or Africans... But who do they think these 15 million people will be? They definitely aren't from the EU. And it's a problem because you have a problem with the 3,5 million Syrians but yet you are building a city that can have 15 million. It's a planning problem. The AK party election loss was blamed by the locals and the media on the Syrians in Istanbul.

4.2. What would you suggest should be changed/done to encourage entrepreneurship among Syrian refugees?

They need to listen. They need to know that by allowing Syrian entrepreneurs and businesses to work and succeed then the government will pay less on humanitarian purposes and will get more taxes. The government itself has a lot of challenges. Even the goal of 2023 is very hard to achieve, they have very high standards and instead of enforcing us as Syrian business to help in achieving these goals, we are abandoned. If I were the Turkish government, I would ask very openly the Syrian businesses to take part in achieving the goals of vision 2023 – because they are great goals and great development plans and when it was doable, they didn't take into consideration the Syrians. But now something has changed, and they need to ask Syrian to help them get there. For example, by telling them how far from their goal they are and what Syrians need to do to help them achieve it.

Follow up question: And in terms of the Turkish society?

The Turkish society needs to encourage Syrian entrepreneurs, they will need to forget about stereotypes which is very hard – a part from that is not easy for society to help without government and the media. As they all go hand in hand to affect the society.

5. (More personal information)

- Age
- **Education:** I have a Bachelor in Information Technology from Damascus University. I have studies Marketing in Cambridge. And just last week I finished my MBA in strategic

management. I teach e-commerce in BTEC university. And I also teach Entrepreneurship and small businesses.

- **Family situation**
- **Family relationship**
- **Religion, spirituality...**

Appendix 22: Interview Transcription with Mr. Mustafa, Market Leader International

Interview information:

Name	Subhe Mustafa
City	Gaziantep
Name of organization	Market Leader International, Simubator
Interview type	Personal Interview
Interview length	1:07:44
Language	English

Interview:

Introduction:

- Who we are
- What we are doing
- Why we are here
- *Explain why did we choose to interview them specifically*
- Confidentiality/recording?

1. Getting to know the organization/building trust

1.1. Tell us about your organization

I used to teach in Syria and I studied many things, but mostly focus on language, literature and business. I was happy with my career, I have never been employed in Syria. Apart from when i came to Turkey, i had the opportunity to work with Spark, they help Syrian students, i helped establish their project. I worked for Spark for 4 years, we provided scholarships to almost 10 thousand Syrian refugees in the region, Turkey, Lebanon and Syria. I know many people speak about the restrictions, the difficulties they face. I decided to start my own business to empower businesses through economic empowerment. This is why I came up with the idea of a business simubator, which is internationally registered here with a trade mark. I got this project with a partner.

We started as a private business, ran through the process of registration. I arrived in Turkey in 2014. Market Leader International started as a private business, I was lucky with my partner as he was an expert on this. My partner wanted a business incubator, I told him that we did not have the possibility to do this because we did not have the capacity to support others. We could call it a simubator, because we are not only focusing on education but we could also give real life experiences inside our simubator, we train, we job coach, and introduce the entrepreneurs to our network, also from Spark. This is what we plan to do.

1.2. What is your position/title?

I am the director and founder; my partner is Turkish. I prefer to work with the host community.

Follow up question: Because it makes it easier in terms of the business and the administration part or?

That makes me very opportunistic right?

Follow up question: I am sorry i did not want to put you in this position but, from all the research it is easier to start with a local person and it is the reality, it is not a bad thing either, and it is in the mentality of business people and taking opportunities.

I decided to partner with him, first I am grateful for the Turkish community, I am not a bootlicker for the government. Turkish people are suffering because we are here, so as long as i am in turkey i am fighting for them to get benefits from our existence. So, this is why I partnered with a Turk.

Comment: It's very nice to hear you say this because you have. Clear understanding of the society and how it functions and shows that you are not thinking in a selfish way as well. Because a lot of people would remain within the community and even if they are not in their own country, they still think that they come first because they have put so much effort.

You're right it is totally different with me, i am thinking internationally, even in Syria I used to think like this. Right now, we have to be grateful for the Turkish people, they pay taxes and we get benefits. It's true that i pay higher taxes than any Turk, but i have a family who are covered by the free public insurance, although i don't use this insurance, but i know that if one person pays the taxes, a thousand Syrians are benefitting from the public services, so we have to be grateful for the host communities. I have family members in Holland, I encourage them to think the same, because Dutch pay taxes and refugees benefit from that. It's about how to be grateful to your host community. To work together, and then I can at least change something.

1.3. Why are you working within this particular area/sector?

As I told you, this is an innovative approach, it is the first time in the world. The business simulator is the first idea in the world, it is an innovative idea. Why, because good people need protection, there is a need for refugees to be fostered and also because I am an educator, I conduct the training. We piloted with the Dutch chairman of their incubation organization, to pilot the project. I am working under his supervision. Also, with some professors who have helped me a lot. They supported me, and we piloted but we are not ready to go international yet, maybe this summer, i am working for the Dutch industry.

1.4. When did the focus on entrepreneurship begin??

1.5. Is this sector/business environment the way it is expected it to be, in terms of laws, resources, creating opportunities, etc? Why?

My Turkish partner is a member of the board of the legal accountants in Gaziantep and has his own company for legal affairs and accounting company and he knows of the barriers any startups face. This is why he came up with the idea of a business incubator. I encouraged him to change to simulator, because here people need solutions, if you go to the chamber of commerce or anywhere, they complain and complain. We need a solution and we came up with solutions for these problems. First you need protected environment, we provided to them through registrations, through a virtual address, an executive suit, they don't have to rent, and all the facilities here, it's not big but it's practical, they can come to work and rest and I added this homey atmosphere to make them feel at home.

Follow up question: So, you feel like there's a lot of complaining but not enough solutions

Exactly.

2. Support system

2.1. Does your organization receive extra support to help Syrian refugees? Why?

To be frank, I have not received any financial support from any party so far, it's my partner and I established this. But my colleagues from the Netherlands volunteered to come here and pilot the project, so this is the support I received. Also, the Dutch migration institute, also some other people in the network, the minister of environment in Slovenia for instance is supporting us morally. So far, we are receiving moral support. Inside Turkey, I have not applied for any support yet. I still have things to finish.

Follow up question: This moral support is quite international, has there been any from the Turkish side?

Yes, I was about to speak about this. I built a network inside Turkey, through Spark I established the Spark office in the Middle-east, so I got acquainted with the higher Education counselor in Turkey, one of my friends is now the president of Tubitak, a research agency on a national level. He is the president of the organization that supports these initiatives, but I have not applied yet. I have a huge network in Turkey among decision makers, but I have not applied because it is against my principles. First you give and then you take the problem with most, I am sorry to say this, my Syrian fellowmen, they think of taking before giving. So, what to give, I already gave Turkey 4 years of hard work, this is what Spark taught me. Here I can give more, through this project, so when I give I have the right to take.

2.2. Who supports the organization?

Ourselves.

2.3.Is this support enough?

I mentioned to you the story of the businessman and said brother God bless your money, lead me to the market. This is how we work; this is our philosophy. Lead us to the market and we will lead the market for you. We don't need their money, we need their moral support and then we can make our own money. It's against our philosophy to get financial support from anyone.

2.4.If no help is received, would your organization want the possibility to receive any type of support?

2.5.If yes how should this support be given?

3. Barriers of starting the business faced to Turkish society

3.1. In your experience, which barriers do you believe Syrian entrepreneurs encounter?

- **Language:** I told you, complaints not solutions, here we suggest solutions. Market leader Turkey as a simulator provides services such as business English, English for business and business in English, these are two different majors. We provide the service through our language center inside Market leader, we also provide Turkish for business and business in Turkish. This is provided for both Syrians and Turks. We also have an IT company, Ammar helps with some things the company is registered in Lebanon, by a Syrian and a Lebanese partner, provide high level tech, we provide these services inside Market leader. These are some of the solutions we are proposing, we don't know if it's enough, but we are trying instead of complaining.

Follow up question: Do you also provide information about the Turkish law when it comes to businesses?

Exactly, I was about to say this. My partner owns an accounting and marketing company, I told you he is on the board of legal accountants. He provides solutions for companies in regards to the law. So, a work permit takes a week to be issued for us.

- **Culture shock:** The culture is very similar, there is no shock.
- **Integration:**
- **Discrimination:** This is normal, even in Denmark, and in Holland, it is something that exists and can be faced in any society. This is why I refuse to take any citizenship. I refuse to apply for the Turkish citizenship, I keep my father's picture to remind me that I am Syrian but I can be Syrian anywhere. I have travelled to many places. I cannot tell myself that I am Turkish, no I am Syrian in Turkey.

Follow up question: But don't you feel that in some way you are Turkish because now you've lived here, and there are some norms in the society that you might comply with sometimes?

I am sorry it might be a little bit crazy; can you see those photos? This is my father, typical, this is me with my son from my first marriage, and you can see we are totally different from my father's picture. And in this picture are my sons from my second marriage. Can you see the circle? This is what I call international. This is how I feel, if you are a global citizen it does not matter where you live or where you die.

Follow up question: I am asking because, for instance i have had conversations with Felicia sometimes, i am Moroccan and i was born in Denmark, when i am in Denmark i feel Moroccan and when i am in Morocco and in some conversations i have, i feel more danish, so i have been talking about this identity issue with my friends because they all have different backgrounds and they all come from so many places, it's something i notice that a lot global citizens feel, and since you know have a business here, you have a family, you have kids, i was wondering how the sense of belonging, of how you've experienced it.

I belong to earth and I have those global concerns about global heating and about those international problems, because I cannot think of myself out of the world. When I went to Holland people hugged me, the Dutch ambassador said i have never imagined that i would hug a Syrian refugee, and i said why? Because it's just an idea, I don't know why? But the people hug and kiss. The minister here, she was laughing and my boss was there and she was laughing and she asked where do you come from? And i said i come from the capital city of Daesh, Raqqa and she said wow, and i told her mainstream media in Europe portrayed us like cannibals, and i made the joke, and i look like one and she laughed and so if i come from Raqqa where people believe we are Isis leaders or whatever, no. This is me. It's wrong, I don't know. So, it is wrong to say I belong to this area, I belong to the world.

Follow up question: It's interesting to say. How would you feel in Asia? Because, sorry this has nothing to do with our interview, but in other parts of the world you would be fine because you speak English, in the middle east you speak Arabic, but how, in Asia, how would you feel, i don't feel like you would feel like you would belong.

Je parle français.

Follow up question: Oui on asie mais en asie ils ne parlent pas français.

So, in Asia I can speak French and in Turkish i can speak Turkish. French is very helpful in Asia and English. French were very active in those areas. This is what we are trying to do, international business language.

3.2. Would you say that there is a difference between a Syrian refugee and other groups when starting a business? Why?

I'll say this and I am responsible for this information, hundreds of international organizations conducted entrepreneurship activities in Turkey for Syrians, hundreds i am sure. And tens of thousands of Syrian youth received this support, but they didn't succeed in a large number, why is that? Because I believe that what was done was not business, it was philanthropic support for Syrians, pretending that this is business, business is something different, entrepreneurship is something different from charity. And this charity for Syrian refugees provoked feelings of envy among the Turks. Why I feel is different is because they don't take in consideration the feelings of the host community. If we encourage people to work together, what am I supposed to do? I know that in Syria there is a fight, and if I go I will die. I know, I am not afraid to die. But Doctors Without Borders met me in Syria while I was with the opposition, and later I worked for them for a few months inside Syria. We fought our destiny inside, but what is happening inside Syria is a world war, even Turkey is involved in the war. Here in Turkey, the media is portraying Syrians as snatching the resources from the mouths of Turks. This creates envy, they should stop, if you want them to be successful, for business to be successful bring them together, make a bridge between those two communities. And integration is better not when it comes through economy, not through language activity, social support, all of these things are important, but they didn't create the effect.

Follow up question: So, do you think there is a lack of raising awareness to the importance of bridging businesses?

Exactly, business is the bridge between, i will not speak about refugees, about migrants and host communities, even in Europe.

Follow up question: What about refugees?

Refugees are migrants, why do we insist on this refugee?

Follow up question: Speaking solely from the point of view of definitions, that's why i am making the difference, looking at definitions, migrants don't flee a country because of circumstances like war in the Syrian case, but because they want a better economic life. Whereas refugees, they flee people do not want to die, they can't stay there. This is the reason why I am making this difference.

Ok I can be a refugee for two weeks, and after that I will become a migrant. Because once I am safe I have no excuse to depend or rely on those philanthropic activities. Ok it was a shock in the beginning, when the tank hit my village, bombarded my neighbor's house and i had to flee with my son, but after two weeks i cannot still be treated as a refugee. Organizations should stop dealing with us like refugees. Now here we encourage, integration through economy, it's a solution, that's what the Dutch migration director told me, we need this mentality in Europe to deal with migrants, because economy is a war,

poverty is a war, so they came to Europe to seek another chance and we need to treat them in a different way, not to look at them like invaders. No, we are not invaders of any country, earth is earth, if the floods come to Holland, the Dutch will come to Syria for refuge. And it happened during world war 2, Greeks fled their country because of the Nazis and came to Aleppo. Ten thousand people came to Aleppo, and many people helped them, one of them was my grandfather. And now the Greeks are killing refugees in their borders, this is not a global thinking, we need a universal mentality. So i don't see a difference between a refugee and a migrant.

Follow up question: I mean i don't either, i am simply focusing on definitions and trying to understand, because for instance, people coming from other African countries, and in my case come to morocco to seek better lives and we don't see them as immigrants but as refugees, so this discussion is present in many other countries and scenarios.

True. It's because we stick to the bottom of the pyramid, if we go up to the summit, you will see this differently. We're not in competition here. Look, I am trying to help a Turkish family, this lady is Turkish. I went to university and asked for 10 university students as interns to train and give them a job, 10 Turks in here.

Follow up question: Regarding Syrian's who are successful with their business here, is there some sort of jealousy from locals who maybe have a harder time to make it in their own business?

In all the world this is part of human nature, why to blame the Turks?

Follow up question: But does it create tension?

I myself didn't witness any incidents. One example, somebody speaks badly about the Syrian presence, this is normal. I experienced it once, it was in the elevator, someone said, everybody is Syrian here, but this is not an insult, it is the truth.

Follow up question: So, it's a provocation?

I am not offended, because it is true that 99% of companies in this outlet are Syrians. So, who makes the problem there, this guy who says everybody is Syrian here, ok i am Syrian and everybody is Syrian? So, there is no reason to fight. But some other Syrians will be offended, because he said Syrian.

Follow up question: It's a state of mind?

Yes, this is why i told you, it is our responsibility as migrants and as refugees, because after two weeks i don't call myself a refugee, until i am settled and stable in a place and my children are safe and then i am a migrant in this country.

Follow up question: Maybe this is a bit personal, but during the research i read a lot about how the Turkish government was already starting to take some Syrian's back to Syria because they considered the northern part of the country to be safe, does that happen in Gaziantep? Have you heard anything about this? How is this temporary situation for Syrian's going on?

No i heard this from the European mainstream media, nothing on the grounds is happening. Do believe me, turkey is not forcing anyone to go to northern Syria. There are some cases with people with criminal record, but this is normal. But it's not a phenomenon.

3.3. Do you experience that Syrian entrepreneurs seek financial help elsewhere?

- If so, where and how?
- banking system?

I did not receive any financial help.

3.4. Role of the government in the process of helping start a business

- Are there any barriers your organization faces in the area of refugee entrepreneurship? Which
- Which laws have been implemented to encourage refugee entrepreneurship? Are they working?

4. Current situation of Syrian entrepreneurship and the role of your Organization

4.1. Are there any significant changes which are taking place in the Turkish society?

- **Competition:** No in my business, i don't compete with anybody. I am in competition with myself. to be successful. In normal businesses, there is a competition, but this is everywhere, not because refugees and host communities. I will tell you something about the Syrian community. When someone is successful in a sector or in a business, most new businesses will copy this business idea, this creates mass saturation for business.

Follow up question: Is there some sort of mentorship, for instance if you have a mentor, instead of copying an idea and suddenly having business doing the same thing, have a mentor who can be like ok, it is successful but you can switch this tiny thing and differentiate from the rest, but are there people who can do this? Are you perhaps one of those organizations that could do that?

Exactly. I hope that I can be one of those mentors, to show them we have the business development service, under our Market Leader Program, to show that competitors make your business better. This is a business law, when you have a competitor that forces you to be better in your business. It is a crazy idea to create your own competitor, this is what we mean by Simubation. I hope that my countrymen think the same, that competition makes your business better.

Follow up question: You mentioned that you proposed that it become a simulator because you did not have the enough resources to support it, but is it part of the business that you support or give financial incentives to entrepreneurs?

I cannot promise people what I don't have, so now I am working on a pitching deck, to pitch my business to supporters. I cannot promise people that I have a business incubator because I lack the financial resources to support them. All I can do is link them to our network. But also, I have to give something, it's in my philosophy that I can contribute to any project, from any external supporter, I contribute 20% to the host community for free. For instance, I am writing a project now, with 40 entrepreneurs to incubate and simulate and in return Market Leader will contribute 10 free host community entrepreneurs, this is what I can give.

- **Regulations:**
- **Taxation:**
- **Temporary Protection Law**
- **Financial incentives**

4.2.What would you suggest should be changed/done to encourage entrepreneurship among Syrian refugees?

Well i am sorry to say this but since you come from an Arabic country, entrepreneur is translated differently, it is translated into Arabic as a business pioneer, but it does not give the meaning of entrepreneur. Entrepreneur is a self-made person, if you want to be a master, your own self will make you the master. Entrepreneur is something different than a charity receiver. I wait until I get the support and then I become an entrepreneur, then where is entrepreneurship? I trained this inside Syria, the entrepreneurial process has 6 steps: 1) identify a problem/a need in your surroundings; 2) you have to come up with a solution to meet the need of the problem; 3) you have to prepare a business plan I spent one year writing my business plan and i am still writing it. 4) You need to test the market, I tested the market; 5) Then you have to build the team, this is why i am going to universities to ask students to give them internships and 6) raise capital, this is the meaning of entrepreneurship, the last thing entrepreneurs should think of is the capital. Because if you have the idea, if you have the solution, if you are sure your business idea is valid then money comes by itself.

What I recommend Syrian entrepreneurs to not wait for external support to start their businesses. Start your idea, start your entrepreneurial process, don't start with the money. And organizations are corrupting entrepreneurs, because even if you have a genius idea, they take you in a long process of getting funds.

5. (More personal information)

- **Age**

- **Education:** i am a Teacher in Syria, most focus on business language and literature, English language and MBA
- **Family situation:** Remarried in Turkey
- **Family relationship**
- **Religion, spirituality...**

Appendix 23: Interview Transcription with Mr. Çoker, INGEV

Interview information:

Name	Berk Çoker
City	Istanbul
Name of organization	Human Development Foundation (INGEV)
Interview type	Google Hangouts interview
Interview length	Approx. 1h15
Language	English

Interview:

Introduction:

- Who we are
- What we are doing
- Why we are here
- *Explain why did we choose to interview them specifically*
- Confidentiality/recording?

1. Getting to know the organization/building trust

1.1. Tell us about your organization

INGEV was established in 2016, a year with a focus on Syrian entrepreneurship. INGEV gives mentorship, consultancy, trainings, work permit allowances, applications and other services for Syrian Refugee Entrepreneurs.

Since December 2018, an entrepreneurship support center has been funded by many donors, such as the Bureau of operation and Migration from the US.

INGEV also conducts entrepreneurship projects through the UN, for the financial inclusion of Syrians in turkey and the European Bank of Reconstruction and Development.

So far INGEV has established 210 companies for Syrian entrepreneurs and has given legal and financial support, as well as around 100 work permits for Syrian company owners and their employees. There can be issues in the register process, when we try to issue these work permits. 60-70 % of Syrians from Aleppo are located in Gaziantep and Istanbul. Whereas the ones from Damascus are in Istanbul.

1.2. What is your position/title?

I am the Director for Communication and External Affairs. However, i was the Director for Mentorship programs as well. There was an initiative that launched itself, a project for

the Business Development of Syrian Entrepreneurs in different sectors. We had 10 mentors from the Turkish Labor Market, we also offered tutorials for mentees.

1.3. Why are you working within this particular area/sector?

To help Syrian Refugee Entrepreneurs,

1.4. When did the focus on entrepreneurship begin??

Most of INGEV's employees come from the private sector but in general looking at Turkish NGOs, many workers come from the NGO sector. INGEV's founder sold his shares and established INGEV to contribute to human development and tangible outcomes, by helping with the establishment of companies in turkey, make them survive in the Turkish market and make them global. INGEV is more focused on financial inclusion more than social inclusion and development.

1.5. Is this sector/business environment the way it is expected it to be, in terms of laws, resources, creating opportunities, etc? Why?

It is a bit more difficult for NGOs to acquire work permits for Syrians in comparison to the private sector. In the private sector is easy to obtain work permits, they have legal advisors that can obtain it. When it comes to NGOs the state has a certain stance, they consider national NGOs as spies because we receive funds from international organizations. It is very difficult to recruit a Syrian colleague, if the individual has relations with the Syrian revolution it can be very difficult hire him or her.

2. Support system

2.1. Does your organization receive extra support to help Syrian refugees? Why?

Yes. Project based funding because we do not have capital. The funds received are a good handful, once you reach the donors. The founders are considering a second or third year for their current project.

2.2. Who supports the organization?

UNDP (2 PROJECTS – focus on employability of Syrian people in different companies, QBI is very high 1700 in Cooperation with United Work, Dutch ministry of Foreign affairs since 2014).

DPRN projects mostly focus on refugees, one is employability of disabled refugees and we are conducting it with relief international which is the primary source which is founding INGEV – another one under DPRM, Business mentors for cohesion and thirdly the UNPP project is focusing on employability for Syrian people, high KPI, 1700 to be employed in cooperation with United watch, founded by Dutch Ministry of Foreign Affairs..

2.3. Is this support enough?

It is a handful

2.4.If no help is received, would your organization want the possibility to receive any type of support?

2.5. If yes how should this support be given?

3. Barriers of starting the business faced to Turkish society

3.1.In your experience, which barriers do you believe Syrian entrepreneurs encounter?

Language, Culture shock, Integration, Discrimination, Knowledge of Turkish law , Work permit situation, Temporary Protection Law, you have the answer in the question. There is a cultural shock, Syrians come to Turkey, a secular democratic country, where there is certain understanding of gender equality and corporate lifestyle. The way Turks look at Syrians is xenophobic. In the first 3 years it was ok because they were in desperation but since 2015-16 where companies started to emerge, international and national organizations started flourish to help refugees, the nationalist feelings that had vanished decades ago reemerged for Turks, some became patriots of their country.

Follow up questions: Can you give us specific examples?

There are many national NGOs that look upon Syrians as new citizens.

There are many cases/incidents where Syrians are located, if you hear about a murder that was committed by a Syrian, the military can get involved. There can be cases of lynching, there is not a very humanistic approach when it comes to different cultures and nationalities in the country, it takes time. According to the Ministry of UM the incidents have declined since 2012. But when migration started it was hard for different societies to absorb so many people. A city close to the border of Gaziantep, Shanurva, the population was 400000 and now 1 million. In Kilis 95% of the population are Syrians, these things can strike the nationalistic feeling in many Turks.

-Language

-Culture shock

-Integration

-Discrimination

-Knowledge of Turkish law

-Work permit situation

3.2.Would you say that there is a difference between a Syrian refugee and other groups when starting a business? Why?

The project with EBRD taught us that Syrian mentees don't necessarily know about the Turkish legislation, business legislation, about new articles, about the labor law, they

always need advice from Turkish counterparts. This is an obstacle, because if there is a legislation that you are not aware was renewed, it may affect your business.

Doing business in turkey is different, it's a more corporate country, whereas in Syria everything works in cash money. Syrians have a lot to learn when moving to turkey, there are differences in the culture and business wise. During the mentorship program with more than 100 programs, most mentors were from the textile, information technology, food and furniture sectors. There were some from the manufacturing sector, factory owners from Istanbul and Mersin. The program had many networking sections, where mentees were introduced for persons of these sectors. It was also presented for Syrian entrepreneurs on how to sell their product in Turkish labor market while working against Turkish competitors

3.3.Do you experience that Syrian entrepreneurs seek financial help elsewhere?

INGEV covers establishment costs, but does not give any capital for the continuation of the company. We provide free of charge consultancy services in the survival stage of the startup, consultants meet SME owners to meet their capacity. These consultancies take place through webinars, conferences, as well as one on one sessions

Follow up questions: Do you give help to entrepreneurs in the long term?

In INGEV we have startups on the seed stage, survival and growth stage. Advisors meet one on one to give suggestions to entrepreneurs. But the seed stage startups have more meetings on how to establish the company, book keeping, 3-6 accounting services.

-If so, where and how?

- banking system?

3.4.Role of the government in the process of helping start a business

Not that i know of. In regards to legislation, there is no such thing as Syrians cannot establish a company. It's a free market company, but when you become corporate there is the burden of taxation for Syrian entrepreneurs, they were not taxed in Syria, in a project on Strengthening Refugee Entrepreneurship by UNHCR, entrepreneurs said that they wanted to be exempted from taxes. However, Turkey sustains itself through taxation.

-Are there any barriers your organization faces in the area of refugee entrepreneurship?

-Which laws have been implemented to encourage refugee entrepreneurship? Are they working?

4. Current situation of Syrian entrepreneurship and the role of your Organization

4.1.Are there any significant changes which are taking place in the Turkish society?

- **Competition**
- **Taxation**
- **Temporary Protection Law**
- **Financial incentives**

4.2.What would you suggest should be changed/done to encourage entrepreneurship among Syrian refugees?

Ministry of Trade and Commerce, the Ministry of Science and Technology should have an Arabic website.

Follow up questions: What about for organizations that help Syrian businessmen?

KOSGEV gives loans to medium sized companies, they should give incentives to foreign companies, since most Syrian companies that are registered can be registered as foreign companies, however, KOSGEV excludes foreign companies. Next year they should include foreign companies for loans and incentives, because it is difficult for Syrians to compete against Turkish companies.

For us in INGEV, we work with different Chambers of Commerce, through training of Syrian entrepreneurs, we deliver sub-skill training in the districts of Hatay and Mersin chamber of Commerce, where Syrians are densely populated. We have worked with Istanbul's chamber of commerce to find out about the needs of Syrians. We provided sub-training, for Syrian entrepreneurs to understand the Turkish labor market, to make use of social media and how to email in turkey. There are around 8000 Syrian entrepreneurs and only 500 have email addresses and the rest only have their mobile phone numbers.

Follow up questions: What has been the response of Syrian entrepreneurs to these trainings?

They may not all follow the same path; some are only after the certificates, to get better paying jobs in the Turkish labor market.

Follow up questions: Do you have any further comments on anything you think is important for us to know?

In comparison to other EU and middle eastern countries, Turkey is hosting the biggest population. In order to enhance social cohesion and financial inclusion, international institutions and national of the EU should invest in Turkey.

The best thing is for institutions to come and listen to INGEV or other national NGOs on what they are doing in turkey, international and national NGOs keep this intact, but the rest do not care about the social cohesion. There is a need of financial support, co-partnering for instance with Danish organizations, the only one i know about in Turkey is the Danish Refugee Council. There is so much about financial inclusion, DI should work with INGEV, they would be able to expand operations to the entire country and be an example to other

countries, such as Greece. How about Turkish businesses expanding to middle eastern countries, there is a cultural difference, why don't we use Syrians as intermediaries between these two areas.

Follow up questions: How is COVID-19 affecting these businessmen?

We have translators in our offices, we always ask the Syrian translator to translate entire documents and send them to social media platforms, so that Syrians can know what's happening in Turkey. Getting news from Syrian news media would not suffice enough information about Turkey.

5. (More personal information)

- **Age**

- **Education:**

I am a lecturer in Istanbul in media and communication systems and cinema. I have a double major in international relations and political science in Turkey, Studied journalism in France.

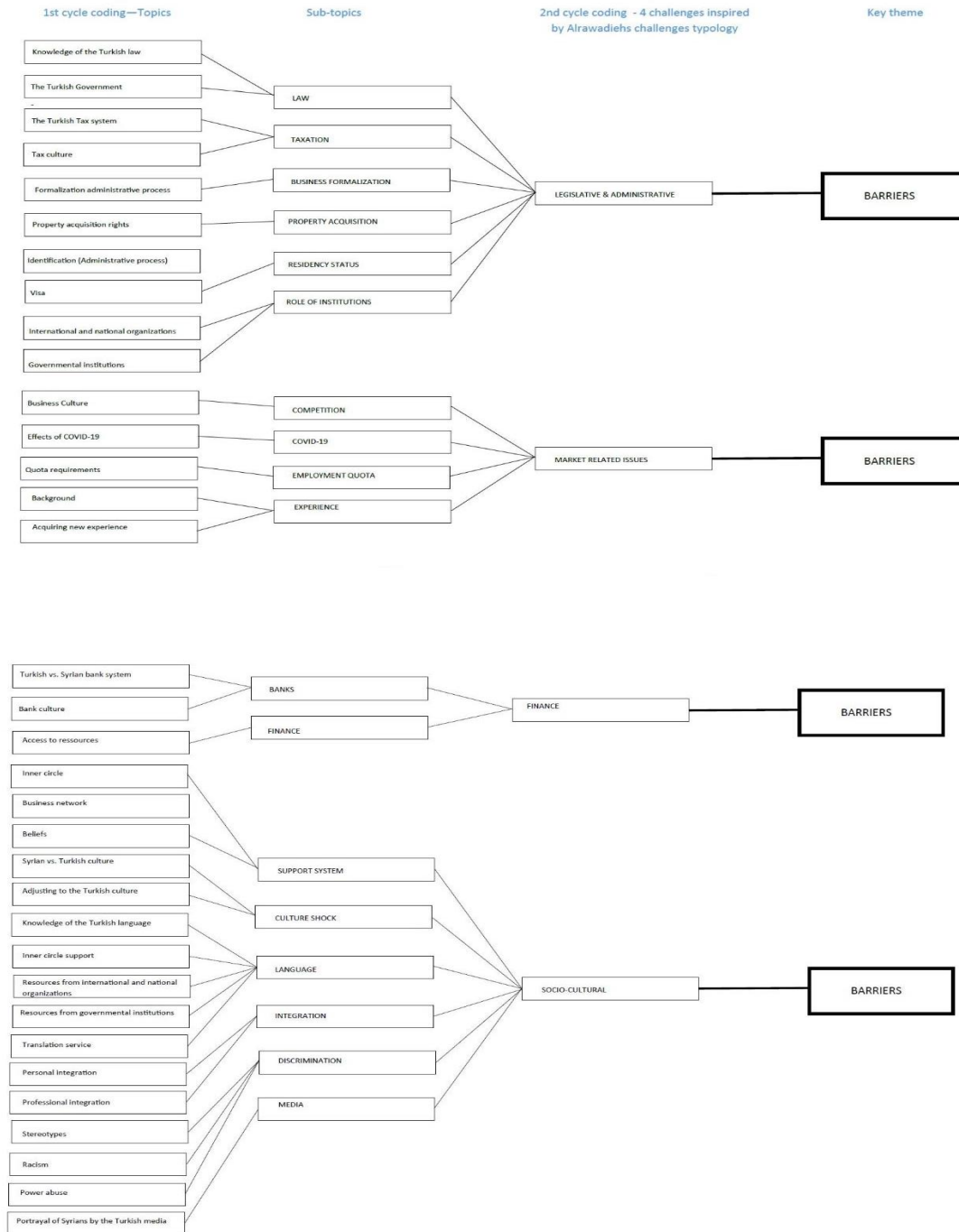
- **Family situation**

- **Family relationship**

- **Religion, spirituality...**

Appendix 24: Coding Tree

CODING TREE FOR ENTREPRENEURS



Appendix 25: Table of Topics/Quotes Syrian Refugee Entrepreneurs

Topics	Sub-categories	Sub-topics	Quotes
Support System	Inner circle	Friends	<p>-‘Some women from the Syrian community in Gaziantep gather to provide help to its members, through advice, money, connections and support.’ (Mrs. Muhibaldeen)</p> <p>-‘Money, moral support, training and joining communities together.’ (Mrs. Muhibaldeen)</p> <p>-‘Now a lot of friends, 60% Syrian and 25% other nationalities, which is Arab people and the rest is Turkish.’ (Mr. Habob)</p> <p>-‘Actually, Rasheed, you have spoken to him, from day one until today he has helped me, because he has experience and he is a good man and especially in the digital market, he is proficient and he knows Istanbul very well and helps me still.’ (Mr. Habob)</p> <p>-‘Dr. Amel helps me organize activities, but she does not provide any financial help, her help is more related to joining cultural events and networking ones.’ (Mrs. Muhibaldeen)</p> <p>-‘When I came here in 2013 I have no one and I know anybody here in Turkey...’ (Mr. Nasher)</p> <p>-‘My friend does help me all the time because he has excellent Turkish language. He helps me all the time. Especially language, when I have a problem and I have to know something.’ (Mr. Nasher)</p> <p>-‘Sure, you can’t do these things alone in the beginning. Turkey for us as Syrian people is a neighbor country and everyone in Syria had relations with some friends or companies or customers or suppliers from Turkey. You know for my case, I have a lot of friends, Turkish people, so when I came to Turkey I ask them to help us, at least to advise us how to start our business and they advised us and they gave us full support and they told us where we have to work and which consultants we have to work with. So sure, you can’t come to a country without any relations it will be a disaster. Or you can’t do anything. I mean you can’t do any business if you don’t have a relation, or it will take a lot of time and a lot of money and you will spend a lot.’ (Mr. Hayrullah)</p>

-‘Actually, Rasheed, you have spoken to him, from day one until today he has helped me, because he has experience ... especially in the digital market, he is proficient and he knows Istanbul very well and helps me still.’ (Mr. Habob)

-‘Mr. Vasoglu, helped with translation, he speaks Turkish, English and Arabic, he knows things like where to go to do tax number, how to get the ID number.’ (Mr. Houbaity)

-‘There are a lot of friends, but i cannot ask for help, only from Syrian friends.’ (Mr. Houbaity)

-‘The person i knew gave me a place to stay. The Syrian Forum, gave me a job as a normal employee in media, with a high salary...’ (Mr. Alakkad)

-‘It was not through translators. It was one of the owner’s cousin. He was born in Turkey and his mother tongue is Turkish. And he also spoke Arabic. So, he helped us a lot in this in the beginning. But still one person was not enough for that. But now most of us you can say we have the language.’ (Mr. Kabbani)

-‘That person (the owners cousin) was the way – he took us to do the right way – he got us an official accountant. With an official accountant you can do everything. So, he was the contact person in touch with the official accountant and they did all the registration and when you go to sign or approve papers to the notary they ask you to bring a translator with you. And banks, they help you in bank. Some banks don’t, but when they know you, what you are doing, that you are working on the field, they speak to you more and try to help you more.’ (Mr. Kabbani)

-‘Our Turkish friends advised us. We pay them like we make a contract by months payments. For example, for a specific amount of money every month this consulting company like any other law consultant or any other one. Whenever we have any problems, or we have any information we need or we have to check our account, this company does the service for us.’ (Mr. Hayrullah)

-‘To be or not to be – this is our motto. We were working a lot, and actually I wasn’t so helpful at the time because there wasn’t so much experience. My family had the experience but didn’t have the language. And we were very normal in Syria we don’t do any advertisement. Everything we produce we sell. We don’t have big stocks. And we know all the owners of the pharmaceutical and cosmetic companies. But just the team, even the owners.’ (Mr. Chouihna)

		<p>-‘This job that we succeeded in now, actually it became possible thanks to friends. By the way, my dearest friend he is Kurdish, we used to study together, and we know each other very well, I attend his wedding and he did the same.’ (Mr. Chouihna)</p>
	Family	<p>-‘My husband helped me by giving me money and moral support, he always encourages me.’ (Mrs. Muhibaldeen)</p> <p>-‘After that, my husband came to Gaziantep as well as my family, as we didn’t know anyone we had to socialize and network (...)’ (Mrs. Muhibaldeen)</p> <p>-‘I don’t have family here in Gaziantep, they are all in Latakia.’ (Mr. Abud Deb)</p> <p>-‘My family due to the economic situation.’ (Mrs. Helli)</p> <p>-‘Family and friends help monetarily and also in another ways, such as language. Organizations through networks and prizes.’ (Mrs. Helli)</p> <p>-‘Very present and helpful when they can.’ (Mrs. Helli)</p> <p>-‘Then my mother helps me as well economically and in other ways.’ (Mrs. Helli)</p> <p>-‘I came with my family. I had nobody to help me, there was no help at all’ (Mr. Nasher)</p> <p>- ‘My sister has lived here in Istanbul for 6 years, so she has good experience and has good community, so she helped me more.’ (Mr. Habob)</p> <p>- ‘My son came to Turkey before me and acquired knowledge about the Turkish system.’ (Mr. Akil)</p> <p>-‘(...)And some people to start their business sold their wife’s gold or maybe their family gold. (...)’ (Mr. Chouihna)</p> <p>-‘I am studying law, i didn’t need anything, but new people coming from Syria they consulted me to know what to do.’ (Mr. Vasoglu)</p> <p>-‘No one. That’s why i am trying to make some community named ‘Digital in Istanbul’ i add all the people with the same project as mine in one place to help each other, with information or anything we can help each other. Because when i started there was no one to help, i did not know who to ask, but in this</p>

		<p>community, we can ask each other, everyone has experience of the market so we can help each other. I already started 4 months ago.' (Mr. Habob)</p> <p>-‘I look after my family, it’s not a family business.’ (Mr. Vasoglu)</p>
Business Network	Business Partner	<p>-‘I came alone to Gaziantep, my husband was imprisoned in Syria. I came to Turkey and lived with my father, mother and two kids. When my husband came out of prison I thought about this project and started. Before moving to Turkey, I worked in HR as a manager in a Syrian organization (called al rabita tabiya) in Syria. However, they had to terminate my position after 3 years. After that I moved to Gaziantep and thought of new ideas. In the beginning, my business did not take off, my initial partner had decided to move on. At this point I found two new partners, who were also women. In the beginning they had a 50 square meter place but then it grew to 200 square meters.’ (Mrs. Helli)</p> <p>-‘I had a partner from Aleppo, but he left after 3 months due to the lack of financial resources. My mother and my sister gave me money to start a business. My sister sold her gold and give me the money.’ (Mrs. Helli)</p> <p>-‘(...) my partner is just a customer in Quality and then we started working together.’ (Mr. Abu Deb)</p> <p>-‘Through my partner and Mr. Vasoglu, i started to know many people, mostly are Syrians. When you start to speak real Turkish with people, they treat you differently. There are a lot of friends, but i cannot ask for help, only from Syrian friends.’ (Houbaity)</p> <p>-‘My business partner.’ (Mr. Abu Deb)</p> <p>-‘Actually, I was with the owners in the process from day one as I am part of the founders. I have been with them since the beginning – we are 7 or 8 people who have established these groups of companies.’ (Mr. Kabbani)</p> <p>-‘Now we are creating our Arab Turkish community in turkey, with this community the government cannot make laws against us, because the business men can cut their investments in turkey, it will be a lobbyist organization, Turk Arab media society.’ (Mr. Alakkad)</p>
	Resources from non-state actors	<p>-‘We decided to do something actually as business men because you know we have our suppliers, our</p>

		(connecting businessmen informally)	<p>customers, they moved with us to Turkey or to Gaziantep exactly, so we used to talk in the evening with Shisha, about what will we do because people (Syrian business men) start to come more and more to start up their business in Turkey.' (Mr. Chouihna)</p> <p>-‘So, after many nights of talking we decided to in 2015 to start an NGO. It’s like an NGO related with Syrian business exactly. Were we help each other in one group in WhatsApp. Sharing some experiences. Like, this person failed in this section in this area, try to avoid it, and so on. New order came from the government, something happened something changed in taxes. We did so much to stay updated. This did so much for us.’ (Mr. Chouihna)</p> <p>-‘Friends, family, the Dutch embassy.’ (Mr. Akil)</p> <p>-‘Different businessmen and the Dutch embassy gave funding and support to our training center.’ (Mr. Akil)</p> <p>-‘No one helped. There is the organization Building Markets, but i only knew about them from 3 months ago. I did it on my own, saved my salary and got a cheap house. (Mr. Alakkad)</p> <p>-‘One organization, they had conference in turkey, i was a member of the organization in Egypt, and the conference was for 4 days, on those days i focused to find somewhere to sleep and a place to work. I got my first goal, i found someone that i knew from Damascus that has a place for youth to sleep in, we were 8 people sleeping in one room, it was in a 2-bedroom apartment for 3 months.’ (Mr. Alakkad)</p>
	Beliefs	Religion (moral support)	-‘My mother is in Italy, and my brothers are in Lebanon and Egypt – I felt the need to go outside the house and I didn’t know anyone – in the beginning I learnt the Quran.’ (Mrs. Muhibaldeen)
Language	Knowledge of the Turkish language	Levels of turkish knowledge	<p>-‘Back in Syria I was a dentist. When I arrived to Turkey, I had to learn the new language, the new people.’ (Mrs. Muhibaldeen)</p> <p>-‘I encountered many difficulties in this stage, such as language barriers, I didn’t have any knowledge about the law. I did not know where to go to get good prices for the products I use, nor how to bargain on the price.’ (Mrs. Helli)</p> <p>-‘Step by step I try to speak the language and looked for resources and more information in making sweets because in the beginning we were only producing 4-5 kind of Arabic sweets.’ (Mr. Nasher)</p>

- 'I got a lot of difficulties in the beginning, but I speak English and some people here speak Arabic so it's not a problem when you want to buy and sell. Language was difficult in the beginning to find the equipment I needed to start my company.' (Mr. Nasher)

- 'One of the biggest difficulty was the language, of course. We came from an Arabic speaking country and reached Turkey where Turkish is spoken with Turkish people, everybody knows this. Only a little percentage speaks English. Not all people speak the English language here in Turkey. So, it was very hard to communicate. Okay – for big companies, we can communicate as they usually have English speaking staff. But for normal daily processes, it was very hard. Yes, we had people to help us for this.' (Mr. Kabbani)

- 'I only started learning the language after having started the company and found the time.' (Mr. Kabbani)

- 'So, people are living with this here because they are facing a new language, and unfortunately not everybody wants to learn it. Some people they have to have to choose between getting their bread to eat or to learn language, so they will choose to work to get money to feed their families. The language doesn't become important after that because you don't have the time. Actually, it happened to me, the first time I came to Turkey I didn't know the language, I had to choose between working and learning the language. At first, I searched for work because I didn't have the money to live. But after that I did learn the language but only during my daily work. I didn't take classes.' (Mr. Kabbani)

- 'I was a volunteer because I knew the Turkish language very well so that maybe if I went to hospitals and be a translator there because so many injured people used to come to Turkish hospitals.' (Mr. Chouihna)

- 'When we came, we couldn't find an accountant who was able to speak Arabic. Okay, I can speak Turkish, but my father, my family they couldn't. And they can't rely on me all the time to come and translate for them. And maybe there are some questions I don't understand myself because I have never worked in accounting or management.' (Mr. Chouihna)

- 'Yes of course the language, for example, if we need to make agreements with any company, they don't speak arabic or English so i have to take one guy to translate to me. ...also the turkish employees are not all what i want. I give them the information but

		<p>sometimes they do not do things like i want exactly.' (Mr. Habob)</p> <p>-‘There are many obstacles, a lot of things we faced as Syrians, maybe not because of the sector, the language is an obstacle, i speak English and my partner as well. But no one speaks English here,...’ (Mr. Houbaity)</p> <p>-‘When you start to speak real Turkish with people, they treat you differently. ’ (Mr. Houbaity)</p> <p>-‘It was a great difficulty, i know very little Turkish' (Mr. Akil)</p> <p>-‘The biggest difficulty for us is the language. We cannot speak Turkish, only Arabic and English. No Turkish people speak English, only Turkish. And this is a big problem for us.’ (Mr. Akil)</p> <p>-‘To find a job it was not difficult because i worked with Syrian people. I improved my English in Turkey, because i had 2 choices, to learn a new language or improve my English. Now you can find many people in Turkey that speak English after they found out that many Syrians came to Turkey and they needed to communicate with them.’ (Mr. Alakkad)</p> <p>-‘ I learned Turkish when i came, i registered for the Turkish language, from University of Ankara but has a branch in Istanbul.’ (Mr. Vasoglu)</p>
Inner circle support	Translations from friends	<p>-‘It was very difficult, I have a Syrian friend who helped me because she speaks Turkish very well. Sometimes I just went to the bank and spoke a mix of English, Turkish and Arabic. My accountant is Turkish and now speaks a little bit of Arabic to help me.’ (Mrs. Muhibaldeen)</p>
	Translations from family	<p>-‘Present and helpful. I did not know anyone when I came here, I received help from a Turkish woman with the language. My sister in law is Turkish and helps with the language as well. (referring to the role of family of friends)’ (Mrs. Helli)</p> <p>-‘My daughter helps me translate and she also helps me write my project.’ (Mrs. Helli)</p>

Resources from non-state	Language courses	<p>-‘I am learning Turkish from the internet in youtube and webinar website, the Turkish is very good. Right now, i am taking a course with my team together, we are working together in ASIAD’ (Mr. Abu Deb)</p> <p>-‘I speak a bit of Turkish and when I try I get positive reactions. But I did not have enough time to use a program, I learnt through her language café.’ (Mrs. Helli)</p>
Resources from state	Free language courses	<p>-‘At the beginning unfortunately not. I think this is one of the mistakes the Turkish government made in terms of refugees. Because I think they had to force the people who come to Turkey who come as refugee to learn Turkish. But unfortunately, the Turkish government didn’t do that with them. Because the language is the most difficult challenge for everyone. Not just for us even for other refugees in other countries. They don’t know anything about the Turkish language. I think in that time the Turkish government had to force the people to learn the language before they settle in country or during the settling process in the country because its until now after 6-7 years, in this time you can find people who still can’t speak the language. So, it’s very difficult. And this problem is making lots of conflicts between the Syrian and Turkish people sometimes. When you have a neighbor and you can’t understand him, you can’t do anything, you can’t speak with him. So, it will be a problem.’ (Mr. Hayrullah)</p> <p>-‘For the language it’s mostly the government who offers free of charge lessons for foreign people. For us, we did not have enough time to go. So, we moved to private lessons because we had to for our business. It depends on our business. But usually, 80% of the people who learnt Turkish language it was from the government support. The free of charge courses.’ (Mr. Hayrullah)</p> <p>-‘No help in regards to the language, no language help because i am so busy. My Turkish is not as good after 7 years. In Turkish i cannot communicate things.’ (Mr. Alakkad)</p>
Translation service	Third party translation	<p>-‘It was very difficult; it was not easy. We had to get some people sometimes. These people they can speak English/Turkish or Arabic/Turkish we hire these people and they were our tool to communicate with society at the beginning. So, you have to hire some people. This was the only way in that time to communicate with society and then step by step we</p>

			learnt the language and we get in contact with society directly.' (Mr. Hayrullah)
Culture Shock	Syrian vs. TK culture	Similarity	<p>- 'The culture is similar to the Syrian culture' (Mr. Abu Deb)</p> <p>- 'You know there is similar culture between Aleppo and Gaziantep. They are very close.' (Mrs. Helli)</p> <p>- 'No. Actually, not at all. Because as I said, we are very close to Syria. In 2010 before the war, I came here by car. It was an 1,5-hour drive to Gaziantep. So, we are very close to Turkey. We have very common things in culture. It's not a strange culture to us.' (Mr. Kabbani)</p> <p>- 'As I told you. As Syrian, we know Turkey very well. Not only from this time, also from the past. In the past, one month wouldn't pass without visiting Turkey. So, every month we had a visit to Turkey, so we had very good vision about the country. I don't think there is any cultural shock, and also there is very important subject. Turkish culture despite the language difference is very similar to the Syrian. There is not a very big difference, the religion is the same, the area is the same, the region is the same, so you can't find very big differences. We can understand each other very easy when we learnt the language.' (Mr. Hayrullah)</p> <p>- 'The atmosphere, the food, the culture, was near to the one in your country.' (Mr. Chouihna)</p> <p>- 'Not so much because Aleppo is near to Turkey, so we have things in mutual. We have common phrases, that only Aleppian use and that no other parts in Syria use. And my father used to treat some raw materials from Turkey to Syria and the opposite in 1960-1970, so he also has knowledge about their culture in his age. And also, the Turkish opposite help us. Also, the Turkish TV shows used to be translated in Syria. So, people already knew something from the TV shows.' (Mr. Chouihna)</p> <p>- 'There is zero difference, (...)'</p> <p>- 'The behavior in turkey is the same (Mr. Houbaity)</p> <p>- 'Not a significant one. There are similarities between the Turkish culture with our Syrian culture.' (Mr. Akil)</p> <p>- 'I had no cultural shock, Syrian people look like Turks, there is a lot of cultural similarities we share in many similarities. Even in the food, 50% of our food is similar with the Turkish food. For instance, the ethics in Turkey is mutual as well as the culture,</p>

		<p>religion and behavior with Turks. Syrians respect the old people as well as the Turks. In Syria we consider ourselves clean people as well as the Turkish do.' (Mr. Alakkad)</p> <p>- 'I did not have any cultural shock.' (Mr. Vasoglu)</p>
Adjusting to the culture	Differences	<p>- 'I participated in the Hassan college, where they had to bring Turkish and Syrian food. And during a conversation someone told me that I needed to learn and speak Turkish. The person pointed out that I was not dressed as a Turkish person and I said that I should be able to keep some of my own culture. The individual responded that if I wanted to integrate better into the Turkish society I had to change. I tried to explain that very calmly and everyone in the room went silent because they did not want to start anything. But most did not appreciate the comments made by this person. It was unnecessarily provocative.' (Mrs. Muhibaldeen)</p> <p>- 'It is a very hard environment for business, I start my day at 9 o'clock and it finishes at 6 or 7 o'clock at night.' (Mrs. Muhibaldeen)</p> <p>- 'In the beginning it was difficult. In the beginning we were staying in small resort outside the city and we got maybe 15 Syrian families. Our children went to the school a couple of days after we got here. And because my wife used to be a teacher, she got a position too. And so they have no problem, they got school and a home. For us, it was easy leaving from Syria to Turkey because every is okay.' (Mr. Nasher)</p> <p>- 'In the beginning it was an Arabic school, and now my wife works in a Turkish school, then my son go to the Turkish school. So no cultural shock because I have a neighbor, I have a customer, I buy, I sell. I do everything here.' (Mr. Nasher)</p> <p>- 'But unfortunately, after some bad reputation given by some Syrians who did bad things in public, they took another image of Syrians. It wasn't one thing or two things they did. It was a number of things. Every culture has good people and bad people. It was like they're coming to one flat to rent apartment they were coming like 2-3 people after that they became 10-15 people. Or being loud outside. Because you know, in our culture, and what they don't have here in Turkey, is that we Syrians sleep late. We sleep after midnight. We visit each other from 10PM maybe, and for Turkey the day ends at 8 or 9 PM, when our visits start. At the beginning it was hard for us to understand this. So, they were loud at midnight, or late times. And sometimes ended up calling the police.' (Mr. Kabbani)</p>

			<p>-‘No because i visit Istanbul many times.’ (Mr. Habob)</p> <p>-‘There is a lot of things. In Syria we start work at 9-10 am and finish at 6 pm. Here they work from 8 am to 5 pm. If you work in the private sector in Syria the income is better than if you work for the government. But in the government sector in Turkey you have a good income but in private not much...’ (Mr. Houbaity)</p>
Integration	Personal Integration	Beliefs	<p>-‘In my Turkish neighborhood, due to the religion we came together and celebrated together which helped me integrate better. In my personal integration experience, I have participated in all the activities in my neighborhood here in Gaziantep, I have been trying to help women with religious class. For instance, I give religious lessons to my neighbor, who did not wear the hijab and was liberal but started wearing hijab.’ (Mrs. Muhibaldeen)</p> <p>-‘Well, I got integrated a bit through religious activities. At least it helped me integrate better in my neighborhood.’ (Mrs. Muhibaldeen)</p> <p>-‘At the beginning yes, they were very friendly, they helped a lot. We were coming from a war, they were very friendly.’ (Mr. Kabbani)</p> <p>-‘We are brothers and we are from the same religion. In the beginning they feel even more responsibility, like they are our neighbors. They wanted to help refugees as much as they could. People who came with no money, no nothing they found everything. They got a home, clothes, food, blankets... everything. When I used to volunteer, I remember there were huge Turkish groups who came to help with what they could. Of course, I am talking about 2012-2014. Turkish people felt so much responsible. They helped more than the government. Turkish people did it from the heart.’ (Mr. Chouihna)</p>
		State actor (language courses)	<p>-‘I have participated in many integration programs hosted by several organizations. Many organizations have meetings with Turkish women - in my restaurant in work with the municipality in regard to helping orphans Turkish and Syrian. My restaurant and another one, two buildings from here pay half and 10 other organizations paid the remaining half. And we make parties – this was doable do to the agreement of the municipality. Then I thought about security but it was too much.’ (Mrs. Helli)</p>

		<p>-We were lucky because I was studying in Turkey before the war happened.(Mr. Chouihna)</p> <p>-‘There is some differences, but the biggest thing is the language, if i had the language i could learn about the people, the government, the laws, but the rest i feel comfortable' (Mr. Habob)</p> <p>-’The Turkish government is helping people a lot, they give free courses of Turkish language, they give work permits, in comparison to other Arab countries it is easier to open your company without restrictions.' (Mr. Alakkad)</p>
	Network	<p>-’Sometimes we could understand how we can behave ith them. What makes them happy and what makes them mad...or how we are bothering them. And day by day we know how we can live with them. Because we are Syrian people, they have common sense, you know. They are feeling everything around us. I mean I know what I have to say to my neighbor and our visitor. And we are feeling luckily for everybody. So I have no problem, when moving to Mersin.’ (Mr. Nasher)</p> <p>-’When i came to Turkey i integrated easily, there weren’t that many Syrians and i made friends with the locals, it’s not a big difference.’ (Mr. Vasoglu)</p>
Professional integration	Network	<p>-’I chose this sector because I wanted to create a safe place where Syrian women could gather and get services that would otherwise be difficult to get due to the language barrier. I wanted to provide a safe environment where Syrian and Turkish women can meet and receive the same services or participate in activities.’ (Mrs. Muhibaldeen)</p> <p>-’Well, I started this place which is a place for women with a hair salon and sports salon and library. I arrange meetings with Syrian and Turkish women for social conversations and activities and networking.’ (Mrs. Muhibaldeen)</p> <p>-’At that period when more women started coming it was thanks to word of mouth and it was during the winter, but in the summer it got better. With Dr. Amel, we organized a social activity with Syrian and Turkish women on Women’s International Day. We prepared various activities, such as sports activities. We bought a large map and tried to make an idea of how to gather these countries together and were able to put the thumbs of both Syrian and Turkish women on both countries. There were around 20 women discussing our situations and had an open conversation of how to better our situations. We also gave red flowers to all</p>

			<p>these women. After that event, some Turkish customers started to come to my salon as well.' (Mrs. Muhibaldeen)</p> <p>- 'When we started the hair salon we began receiving more customers, both Syrian and Turkish.' (Mrs. Muhibaldeen)</p> <p>- 'No. It wasn't an issue. Because, we were already businessmen in Syria. So, we already had some kind of relationships with different people. We used to travel a lot to Turkey, and Europe.. so, we saw many things.' (Mr. Chouihna)</p> <p>- 'A lot of Turkish people like their flags, so I always put a lot of Turkish flags- in front of me, behind me in the office. And that helps too because everyone loves his flag. But I do it more because we are initially refugees and now we are industrial people and we like to give them numbers and dates which we as Syrian people show that we add value to the Turkish republic and happy to be here.' (Mr. Chouihna)</p>
		Power abuse	<p>- 'The most difficult thing when we started in Turkey, I don't know. Like every country in this world it's very different. Being foreign, you don't know exactly what the right is and what is the wrong. And being foreign and being new, that made you the best target for all authorities.' (Mr. Chouihna)</p>
Discrimination	Stereotypes	Perception of Syrians to Turkish people	<p>- 'Let's not generalize this, but it is true that it is harder. It happens. Because you know, firstly, they have that picture that refugees are not working. That refugees take money from outside. But this is an image that can change. It has happened to me where they have said, you are taking money from the government, or you are taking money from Europe. But when I refused and showed my card that I am an owner of a company they stopped. And we are paying taxes, we are paying everything here.' (Mr. Kabbani)</p> <p>- 'It has happened that people don't want to work with us because we were a Syrian company. But this happened because you might be new in the market, because they don't know you. It happens for every company when they come with a new product. It happens not only because you are Syrian. Maybe they will be afraid in the beginning that you will take the money and leave. But that is just in the beginning. And these are cases we don't hear too much of it.' (Mr. Kabbani)</p> <p>- 'Once I went to the bank to open an account for my business and took my Turkish ID, but at the bank I was told that I could not open an account</p>

		<p>because of what I was wearing. I was wearing my Niqab. I explained that I have a Turkish ID and that what I was wearing should not matter, I was then informed that I could not open the account because I was not born in Turkey. I went home and came back a second time with my daughter who helped me communicate by translating and was able to open the bank account on that day.' (Mrs. Muhibaldeen)</p> <p>- 'Not only in the Turkish market does this happen. You can't generalize this. When you are a foreigner to a country maybe some people will use this and will get advantage from this. So, when you go to a foreign country, it is better to work with the people you know, and you trust. In our company, we all knew each other from back in Syria.' (Mr. Kabbani)</p> <p>- 'As a businessman, no. The companies are always very welcome. They even avoid asking me about the situation in Syria. Image is very important. In Turkey I always wear a suit, and I have a very nice car, so people think oh he is very rich. And that gives me no problem. And also, when I talk, they can't always tell that I am Syrian.' (Mr. Chouihna)</p> <p>- 'And Gaziantep is known for Baklava, it's very good, in Gaziantep especially. We hired a Turkish team. They know the culture very well. If you hire Turkish people and you are a foreigner it's okay because you pay the local people. And I am able to speak Turkish very well, but I have the accent so I can't go and sell my products with the accent so we have a Turkish secretary with very good accent, like Istanbul accent – it is the best- and you can't find it a lot in Gaziantep, they have very bad accent in Turkish. So, we hired her. We thought them about our sector, we start from the machines from the models, the raw materials, to have all the ability and experience and after that I went with him to start visiting the people that we see in exhibitions with Baklava. And Baklava did the job actually because okay we are Syrian but we live in Gaziantep and Gaziantep is known for its Baklava, so we bring some with us besides the brochures and catalogues. Up to know some customers call us and say that they miss our baklava.' (Mr. Chouihna)</p> <p>- 'I never had this problem, because i speak Turkish. When Syrians started to come in 2011, when people asked, i said i was Turkish.' (Mr. Vasoglu)</p>
	Racism	<p>Experiences in the Turkish society</p> <p>- 'Once I went to the bank to open an account for my business and took my Turkish ID, but at the bank I was</p>

		<p>told that I could not open an account because of what I was wearing. I was wearing my Niqab. I explained that I have a Turkish ID and that what I was wearing should not matter, I was then informed that I could not open the account because I was not born in Turkey. I went home and came back a second time with my daughter who helped me communicate by translating and was able to open the bank account on that day.' (Mrs. Muhibaldeen)</p> <p>-‘There is a lot here. I don’t know what to say. The problem is that there is a lot of stories.’ (Mr. Houbaity)</p> <p>-‘There is a lot of racism in Turkey, the country is divided as the liberal people, Islamic people, rational people and they like Syrians and don’t have a problem, but there are the other groups from the left party, who are from Atatürk’s political party, The Republican People's Party, they don’t like Syrians. Some people even block my car, and there can be oral discrimination.’ (Mr. Alakkad)</p>
Power abuse	Unfair treatment of Syrians	<p>-‘We faced many problems in renting, unfortunately. Some people would say ‘ah he is a foreigner, we can ask more money’, he doesn’t know anyone here. We rent a place for 6000 Euros a month, but normally the price is 5000, things like that. And for the accountants’ monthly payment it is the same. For the lawyer, the same. Everything. But being able to speak Turkish helped us with negotiation.’ (Mr. Chouihna)</p> <p>-‘They will point out the mistakes and try corruption to oversee these mistakes. Being foreign, you are the best target for them, and we actually lived this situation. You don’t know if this businessman is honest or not. You see, some Turkish examples, Turkish companies close a lot. When they close because they have these mistakes in the taxation and invoices. So, we always worry. Actually, in the beginning, the first 4 years. I’m not talking about months.’ (Mr. Chouihna)</p> <p>-‘Yes, in the bank, refused to make an account because i am Syrian, there are many banks that reject to open accounts for Syrian people. And also even if you open an account, its forbidden for Syrian people to transfer the money via dollars, it should be Turkish lira. It is not allowed from the USA not Turkey.’ (Mr. Habob)</p> <p>-‘I went to the main street to a place in the afternoon and they kicked us out because they could not understand us.’ (Mr. Houbaity)</p> <p>-‘When you are a foreigner the prices are increased.’ (Mr. Houbaity)</p>

			<p>-‘Some of my customers have had problems with crimes and we went to the police but nothing happens, sometimes you feel like it is organized crime. This is a big problem for outsiders we have to adapt. Maybe because i am in this sector i see a lot of stories.’ (Mr. Houbaity)</p> <p>-‘Turks love money, because of that, even if i am Syrian they don’t have any problems with me, they can give me anything formally if i have money’ (Mr. Alakkad)</p> <p>-‘Syrian entrepreneurs had problems because the municipality does not give them licenses, because they are Syrians, unless you pay a bribe.’ (Mr. Vasoglu)</p> <p>-‘I have not faced discrimination, but in the area where i have my boutique hotel, my friends faced discrimination, other Syrians face discrimination. But other foreigners also face discrimination in the main street.’ (Mr. Vasoglu)</p> <p>-‘Some faced police brutality and had to pay a fine, but according to the Turkish sanction law the police are not allowed to beat citizens. They only do it to Syrians because Syrians don’t know the law.’ (Mr. Vasoglu)</p>
Role of institutions	State -actor	Experience with refugees	<p>-‘There is also a Turkish governmental institution who will launch a business competition. I have sent my application and am waiting to know if I got in.’ (Mrs. Muhibaldeen)</p> <p>-‘There are also many Turkish programs for business and how to maintain it, they only accept businesses with high income, as a Syrian business owner I cannot enter because I have a lot of expenses to cover and my situation is different from a Turkish person, because they usually own their houses and don’t have that extra cost.’ (Mrs. Muhibaldeen)</p> <p>-‘The Turkish governments helped in combating these problems. When the 33 Turkish men died, many Syrians were scared of them or their business places becoming targets of violence, some did not send their kids to schools, some closed their businesses. I was not scared about my business because everything is written in Turkish and from the outside one cannot know if it is a Turkish or Syrian owned business. The mayor of Gaziantep made a law that is a novelty, which says that any person who was to hurt a Syrian would get punished, before this law, individuals would enter Syrian homes and steal things and not get</p>

		<p>punished. Syrians would get assaulted and yet the perpetrators would go unpunished.'</p> <p>(Mrs. Muhibaldeen)</p> <p>- 'With the government no problem. We have good support from the government, especially in the beginning. The program I told you about, KOSGEB, they make training to do your business. KOSGEB is from the Turkish government.'</p> <p>(Mr. Akil)</p> <p>- 'In comparison to other groups it is easier to open a company as a Syrian, the government wants to help Syrians get legal and help them work because there is a large number of Syrians in the country.'</p> <p>(Mr. Alakkad)</p> <p>- 'SIAD – Syrian Entrepreneurs and Businessmen This association helped us a lot and we felt that we are very responsible to do something because I lost maybe more than 50,000 USD and some bigger companies lost more. And some people to start their business sold their wife's gold or maybe their family gold. And you don't want to make them loose this money so we start to do some conferences, invite people that actually...and also in this association we faced many problems because won't trust any association anymore.' (Mr. Chouihna)</p> <p>- 'In 2018, to make decisions in turkey it takes a long time, they are not used to dealing with foreigners, there were no laws. When Syrians came to turkey, the government did not know what to do, there were no Syrian associations that asked why the government did not give work permits.' (Mr. Vasoglu)</p>
	Gvt. lack of action taken	<p>- 'Turkish people start to say ah Syrians are good in their sector. One of the Syrians did this business and he is the first in his sector. He came newly and so many Turkish people doing so much good things in sector and he is new and now he is the first. And they realize they must take care more of Syrian businessmen. But that was just words. Nothing was done from the government. After that they did some programs like giving some support. Like 20,000 USD if you have these criteria and they called us and actually it wasn't that honest because the people who would do all this paper work and documents they need to take some shares, yeah so we didn't also enter in this scholarship let's say.' (Mr. Chouihna)</p> <p>- 'The government tell the Turkish people that the Syrians are coming only temporarily and they will go back to their country. But we are here for Syrian people and they feel we are taking their jobs, and many other things and that's why the Turkish people hate us.' (Mr. Habob)</p>

		Opportunities	<p>- 'The Turkish government did slightly lower taxes for Syrian refugees but apart from that there is no specific help for businesses. But, hospitals, health care and schools are free for both Syrians and Turks and that is very good.' (Mrs. Helli)</p> <p>- 'Yes, they support all companies. Last time I felt government support company – I mean companies have many choices. In Syria we had a big control all the time of all the people and the company, everything. Here we feel more free. As a person and as a company. That's what I mean. But nobody supports us by money, or.. you know.' (Mr. Nasher)</p> <p>- 'The Turkish government supports the export. The government is supporting the export too much it really gives us very positive sides to our business. We started exporting in 2015 the manufacturing because here the government is supporting the export for everywhere, so it was a very good push for us.' (Mr. Hayrullah)</p>
	Non-state actor	Perception of Syrians to non-state actors	<p>- 'Talking about taxation in 2017, I was the one who raised his hand and talked to them. And 2 hours for talking about tax system is nothing. We need a whole education. Maybe more than 50 hours. And they didn't do. We always by the way write some recommendation to, but not just us all the Syrians. We have very good ideas, but they don't do anything. And they actually loose. We started with 4 employees and now we are 24, and we rely totally on our experience and our profits. So, if they had better programs I believe we are more than 50 employees now, but they don't.'</p> <p>(Mr. Chouihna)</p>
		Role of Syrian organisations	<p>- 'As for Syrian organizations, not too much because you know in that period the people who came to Turkey were not organized very well. You know some people think okay maybe we will stay two or three months and we will get back, some people though the will come to Turkey and then go to Europe, and try to find better opportunities in a different country. So, in that period it wasn't organized as Syrian group. So as support we get from Turkish groups. Sure, there are a lot of groups and organization that helped us in this way; mainly the Chamber of Commerce.'</p> <p>(Mr. Hayrullah)</p> <p>- 'Wherever we have any questions or any things we need to know, directly we go to the Chamber of Commerce, and ask what is allowed and what is not allowed regarding how we can do thing. So, we were doing it in that way. So, the Chamber of Commerce was the main organization which supports us at that time.' (Mr. Hayrullah)</p>

			<p>-‘There is no Syrian institutions to help Syrians here, because i have contact with the Syrians, they don’t know of any institutions that help. The Chamber of Commerce has never invited me for the training courses.’ (Mr. Vasoglu)</p>
	Role of non-state actors		<p>-‘And like any government they don’t deal and don’t have good ready translators. So we, a bunch of my friends, more than 60, we all stopped our education we split into many cities in Turkey and without any formal name to our group we were volunteers and went to different hospitals(...)’ (Mr. Chouihna)</p> <p>-‘There was no one able to explain anything about the system in Turkey and they only started to do that in the Chambers of Commerce in 2017. Years after. They were so late.’ (Mr. Chouihna)</p> <p>-‘We attend some conferences and some educations sessions. Just that. I always send one of our team members to attend some education, but it’s nothing, I pay them for this education. In the Chamber they have a Syrian table by the way, and they were the first Chamber to do this. An there is an employer who is Syrian, he is helpful if you go and ask him for something. Chambers use this Syrian thing to get more contacts and money, I think.’ (Mr. Chouihna)</p>
	Non-state training programs		<p>-‘The organization provided me with tools that I could use to be able to open and run a business.’ (Mrs. Muhibaldeen)</p> <p>-‘I also participated in different trainings; a social one, it was a training on how to conduct a proper conversational interview in front of cameras, it taught the participants how to discuss and appear as strong women and provided training for trainers. During the year there are two meetings, after one year the organization chooses 10 women and I was one of them.’ (Mrs. Muhibaldeen)</p> <p>-‘I also participated in a IOM competition and presented my business plan and won a small amount of money. Another competition I participated in was a competition by the Red Crescent. I made it to the finals but did not win.’ (Mrs. Muhibaldeen)</p> <p>-‘But from an institution. We got help from the European Bank. We did a program with them. They taught us about the server with the data base and you don’t any lose your data. We signed a contract with a consultant firm. They came and they thought our team everything they needed to know about how to save our</p>

			<p>data. Also, about some standards. Knowing the standards. It was a very good program and the European bank was very helpful. I hope the Turkish government learns from the European Bank because it wasn't complicated, it was very easy.'</p> <p>(Mr. Chouihna)</p> <p>- 'We attend some conferences and some educations sessions. Just that. I always send one of our team members to attend some education, but it's nothing, I pay them for this education.' (Mr. Chouihna)</p>
Banks	TK vs. Syrian bank system	Religion aspect	<p>- 'No. We don't go to banks. Banks are haram.' (Mrs. Helli)</p> <p>- 'In Syria we were not that connected with banks, maybe because we have that Islamic rule – we don't take much money from the banks, we don't use checks. So, we are working on the opposite of the bank you could say, if you get my idea. Uh, they have money from banks, but we have only our money.' (Mr. Kabbani)</p> <p>- 'Because its forbidden in Muslim society. What also made things harder was our decision of not using banks as a resource. People who go to banks, are able to start faster in exporting for example. So, this of course made things harder.' (Mr. Chouihna)</p>
		Administrative processes	<p>- 'For example, the bank system is different. In Syria we don't have any bank system. If we want to import any material from outside, we didn't have any banking system to make the transfer of the money so we have to work with the black market which is an unsafe business, and we have to give money like cash and they are sending the money to Lebanon and from Lebanon they make the transfers to the destination. In Turkey it's a different situation. In Turkey, the banking system is open for everyone. If you are doing trade, you can transfer to any country. Also, in Syria there were sanctions against Syrian banks so you can't do anything through the banks. The banks were just government banks, just to do some small payments for the government that's it. Here it's totally different. In Syria we were not involved when making trade with the banking system but here in Turkey the banking system is one of our main aspect of our business.' (Mr. Hayrullah)</p>
	Bank culture	Access to loan	<p>- 'It's difficult, but possible. They will look your name up in Fendex, to see if you are clean. ... But it's not easy for Syrians it's not easy to get loans. If i need a credit card i have to wait for a year, but for Turks they give one immediately.' (Mr. Habob)</p>

		<p>Syrian right in regards to the bank system</p> <p>-'Usually, I am asking the bank for support but they didn't help. And the Turk Bank don't help because we are Syrian citizen. I don't know why they do that. When I export the good to other places in the world, sometimes when I go to transfer the money they said that I could not transfer in USD and that I would have to transfer in Turkish Lira.' (Mr. Nasher)</p> <p>-'Yes, some banks actually do (treat Syrians differently). Because I think they already have instructions from their main offices especially as foreign banks, the banks which is related to some Arabic countries. They were treating us very differently. They don't accept anyone of any Syrian nationality to open an account for anything. Some people have faced a lot of problems with these banks. Some banks have even blocked some money for some people and took lot of time to release them. But the government in this way has supported us too much. They have forced some banks to avoid these things. Many banks refuse to open accounts for Syrian people, we don't know why, but after 4-5 years of living here and we had relations we discovered that the main offices outside Turkey were the ones who refused us to be customers of these banks.' (Mr. Hayrullah)</p> <p>-'Banks also don't support or give any credit to foreign companies or foreign company owners. So, financial support wasn't available in for us in Turkey in the begging.' (Mr. Hayrullah)</p> <p>-'By the way, as businessman I faced problems, I remember now. I went to a bank to open an account because I am Syrian I couldn't do it in many banks. I started to deal with Is (ish) bank. It's one of the bigger banks in Turkey. Okay, everything goes smoothly we are doing progress working more than 4-5 years, and after that I am doing some exporting and I need to send some documents to the one who buy my goods, and because I am Syrian, I couldn't do it because of some news orders. And that made me pay more than 2,000 USD because my goods stopped in Tunisia and every day I had to pay 120 USD for them being stuck there. After that, I figured out that there is one bank, it's called AL BARAKA which also had a branch in Tunisia, which helped me do this export. But that cost me a lot. And some people that I know and that have been in the same situation have sometimes paid more than 20,000 USD because they had many containers.' (Mr. Chouihna)</p> <p>-'You cannot do nothing, i sometimes need software applications online, i need credit card to pay only, i</p>
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			<p>went to the Bank, i asked for credit card, but they said no because i am Syrian.' (Mr. Houbaity)</p> <p>-‘I have accounts but no loans. There is no support to Syrian people. My son is Turkish citizen and can now buy a car through a loan. (Mr. Akil)</p> <p>-Syrians have problems with banks, they cannot open accounts in any bank, because we are Syrians and because it’s a private bank and might be owned by a political party (leftists).’(Mr. Alakkad)</p>
Finance	Access to resources	Access to incentives	<p>-‘With my friend, we started together but after 4 months she left and I was alone with no money, it was a very difficult time, I had to find the money, I wasn’t making profit because only a small amount of women were coming to the place.’ (Mrs. Muhibaldeen)</p> <p>-‘I had a partner from Aleppo, but he left after 3 months due to the lack of financial resources.’ (Mrs. Helli)</p> <p>-‘No. Actually, no. I don’t remember anything like this. Here in Turkey they have a program for helping startups. If you have a new idea you can participate and explain this to organization, then they will study your plan and if they find it good, and think it can be done, they will help.’ (Mr. Kabbani)</p> <p>-‘In the beginning we didn’t get any financial help for doing business. It’s not easy to get this financial help, especially for new companies. Even if you are a new Turkish company you can’t get financial support.’ (Mr. Hayrullah)</p> <p>-‘There were no government problems, we received support to open the business, in the first 3 years we did not pay taxes, we currently pay 40%. There was no monetary support, we received financial help from friends.’ (Mr. Akil)</p>
		Access to financial resources	<p>-‘So the difficulties are not governmental. They’re financial, because it costs money and people don’t have it.’ (Mr. Abu Deb)</p> <p>-‘The follow up of the training was 6 months and we would meetup once a month. Where with other women we would talk about how to find a place to rent and how to find funding for the rent and how to advertise for our businesses, which target group of women we should look for and how to keep track of accounting. When I finished the program I began looking for places for my business project.’ (Mrs. Muhibaldeen)</p> <p>-‘(...), the money, we don’t have money, we come from Syria without money, without anything you see. We</p>

			<p>receive some support from some friends from Saudi Arabia, to support us to make this center.’ (Mr. Akil)</p> <p>-‘Financial support is our main issue.’ (Mr. Akil)</p>
		Own resources	<p>-‘No, it’s all from my income/savings from Syria, the main problem is to bring the money to turkey, i have to go back to Syria, i have to bring the money here, it is hard, complicated and dangerous.’ (Mr. Houbaity)</p> <p>-‘I did not seek financial help from Banks, organizations.’ (Mouhammed)</p>
Taxation	The Turkish tax system	Knowledge of law	<p>-‘We have no idea about the law about Turkey – the taxes for example. And we have no idea for rent, for the sales, for everything...that’s the problem. Well for example with taxes. I have a Turkish friend. I often ask him for help but he doesn’t always have a solution. ‘(Mr. Nasher)</p> <p>-‘The first two years we had one of our trading company, we are paying taxes and we have- the chance to get the added value taxes back. We had the chance to get them back, but we didn’t know this. Right after we learnt this information the period in which we could get them back was over. It was over 30,000 USD for two years taxes.’ (Mr. Kabbani)</p> <p>-‘We used tax consultant or offices – so we are dealing with this consultant firm so they teach us how to do things and give us the exact law to follow. But we are still learning. Because this things you can’t get enough in one time or you can’t learn it by taking a course or by anything. It needs experience and needs much more time. And now we are much involved inside the country in some social groups, so we can right now exchange information with locals, with Turkish people, much more easier than in the past. If we need to get information right now or if we need to get any idea about the laws in Turkey, we can get it from our friends from the consultant firm or even the Chamber of Commerce, Chamber of Industry, so it is much more easier right now.’ (Mr. Hayrullah)</p> <p>-‘The taxes in turkey is also something that is new for us Syrians. In Syria the tax system is very complicated and there wasn’t a law system, you know. Like the black market, so you go to the government and you can negotiate with some employees to reduce your taxes, so there wasn’t a law. Here in Turkey it’s a different, there is a law. So, when you understand this law, and you understand; okay these are my incoming taxes, this is the value added taxes, when you understand the system it’s easy and not very complicated.’ (Mr. Hayrullah)</p>

			<p>- 'You need to learn about the VAT because we don't have it in Syria, and other taxes, and another conditions also if you want to import something you need to show the papers before to the government because they must be under CE (European standards).' (Mr. Chouihna)</p> <p>- 'The taxes in Turkey are not as high as in Europe...' (Mr. Alakkad)</p> <p>- 'We have the same procedure, taxes, same everything as Turks.' (Mr. Alakkad)</p>
		Understanding the law	<p>- 'It's the same for everyone because when we are establishing a company it still is a Turkish company with foreigner owner. So, it's 100% Turkish company. So, we are doing the same if not paying more. And forget to take our taxes back (laughter). But that was only the first two years. Now we learned.' (Mr. Kabbani)</p>
		Access to information	<p>- 'And now we are much involved inside the country in some social groups, so we can right now exchange information with locals, with Turkish people, much more easier than in the past. If we need to get information right now or if we need to get any idea about the laws in Turkey, we can get it from our friends from the consultant firm or even the Chamber of Commerce, Chamber of Industry, so it is much more easier right now.' (Mr. Hayrullah)</p>
		Power abuse	<p>- 'So, this comes hand in hand with the difficulty of knowing the law. Unfortunately, the accountant didn't tell us either. Not to talk badly, but some companies until now, if you don't know the rule of how to work in Turkey, they contact you as if you don't know and they use this weakness point to maybe extract more money from you, or maybe abuse the price of document to get on a governmental level.' (Mr. Kabbani)</p>
		Implementation of the tax system	<p>- 'When we go to conferences, we start to say to the Turkish government that you are very late. Now in 2017 and you are introducing your tax system. No, you are very late.' (Mr. Chouihna)</p>
	Tax culture	Syrian vs. Turkish tax system (resources)	<p>- 'It is reasonable. It depends on the work you have.' (Mr. Abu Deb)</p> <p>- 'Taxes are minimum 1000 Turkish Lira a month and it is already too much for me, I already pay 3000 Turkish Lira for the rent of the business place and 500 Turkish Lira for water and internet. To be</p>

			<p>able to cover all of these expenses I need to have 13 customers every month.' (Mrs. Muhibaldeen)</p> <p>- 'There are difficulties. The rent is high, taxes are high as well, I have to pay between 1500- 3000 Turkish Lira a month, regardless of how much money I make.' (Mrs. Helli)</p> <p>- 'The tax is a bit lower for Syrians.' (Mrs. Helli)</p> <p>- 'I think tax is too high both for Syrian and Turks.' (Mrs. Helli)</p> <p>- 'The biggest issue was the tax. In Syria, there was a taxation system but everything you pay involved a bribe, there was no system in exporting, in importing. You just pay the police, and everything will work out. Some papers, everything is like, we have to show it to the government. In Turkey no, its different. It's better of course.' (Mr. Chouihna)</p> <p>- 'According to my study it is good, it is not that high. But sometimes if we have less income, it will be a big amount. Some Syrians avoid to pay taxes.' (Mr. Habob)</p> <p>- 'Very high.' (Mr. Akil)</p>
Competition	Business culture	Competitive environment	<p>- 'The competition is huge. I have a café, a hair salon, a fitness, meaning that every other café, fitness center and hair salon is my direct competition.' (Mrs. Muhibaldeen)</p> <p>- 'Yes there is a lot of competition, but we got many items especially in Soli Sweets. Nobody can do them as we do. Turkish and Arabic people like them. And we do high quality for every type of items.' (Mr. Nasher)</p> <p>- 'Other companies were having banks and they have lots of money they can use to buy anything they need. But we were just selling to customers who would pay at that exact moment, upon delivery or in advance. This was very difficult when entering the Turkish market. One of the big difficulties.' (Mr. Kabbani)</p> <p>- 'It's difficult, and still is difficult because the Turkish government of course protects their production. So, we can't lower the prices. They limit them and impose them. If you will import products from for example USA or KSA you have a limit to sell them that you can't exceed. You can't sell over this limit. So, it's very difficult. But still, Turkey is a very big country and we have now very good exports channels for many countries. And</p>

people outside Turkey they believe - and which is true - that Turkish products are of high quality. This helps us to carry on working by getting better and bigger. So, it's a big market, it can receive new companies or new productions because it wants more.' (Mr. Kabbani)

- 'As every company who works in the market we have competition. For greenhouse covers, we were affected last year. It affected our business like, our market in Syria last year the war in north of Syria made it more complicated during that period when the Turkish government decided to enter that land. So, the business stopped in that region and we couldn't send anything to that market. And our products are seasonal, it's related to the farmers. They buy it by the end of summer, so we sell in that period. And in that period the war started in that region of Syria. The roads to our customers were closed so we couldn't sell there. You can say we reached 10% of our capacity, of what we had to sell to Syria. We only sold 10% of what we had to sell. It was a very big loss to us, but we found another market in Iraq. We started to sell to that market at that time. That's why we are still surviving. If we had closed and didn't product anything we wouldn't have been able to continue with the work then. So yes, it did affect us 100% the last summer war. And we are waiting for this summer because of course we know some of our customers found other suppliers and so on, so we are waiting for this summer as we don't know. So, we are waiting for this summer just to know how the market will be and which customers will buy from us again or not. I don't know. And, in Iraq, in 2015-2016 the same happened. The war started in the north of Iraq and we weren't able to reach Iraqi lands or customers, so we stopped also at that time.'

 (Mr. Kabbani)

- 'As I told you, we froze our order in China and told them to export it to Turkey and we started from Turkey. But this was a big mistake because we did this market study and we chose products for our Syrian markets not for the Turkish market. So we faced many problems such as marketing these products. We were forced to sell two of our houses in Syria to buy new machines, new models that are sellable in Turkey. We were lucky because we had some real estate in Syria, and we sold in a good time. Because now the real estate value has drastically fallen.'

 (Mr. Chouihna)

- 'There is a lot of competition, but I try to stay open and proposed to work together with one of my competitors which is the neighboring restaurant. We make carnival food, for both Turkish and Syrian guests.'

 (Mrs. Helli)

		<p>-‘When we started in 2016, there was only my building and Mr. Vasoglu’s building. When they saw many people coming all the Turks converted their building into touristic buildings, and now there are 9 buildings owned by Turks. It is really hard, when they see people and money coming from this sector, they all go to the same sector.’ (Mr. Houbaity)</p> <p>-‘There is high competition with Syrian and Turkish training centers, but they are usually for language training and not courses for better qualifications and therefore not competition, it is a good competition.’ (Mr. Akil)</p> <p>-‘Some people have a lot of money and they hear about someone establishing a big company, but i know they will not continue in the market, (...) unregistered companies provide the market with cheap prices, but are only temporary.’ (Mr. Alakkad)</p>
	Opportunity (Partnership)	<p>-‘Actually, it is not easy at all. But it’s a big sector. The plastic sector here in Turkey is a very big sector. They have production in the government, they produce plastic raw materials. It’s difficult for us to face – we came here fresh – we don’t know anything here about rules in Turkey.’ (Mr. Kabbani)</p> <p>-‘Being in Mersin helps with the exports. Actually, when we established the company in 2013, it was in Istanbul. But for us as Syrians our main market is Syria because we have already our customers and a ready market for us, so we chose to go closer to this market. Mersin is 400km to the Syrian borders and it has a port, and it is a very good port and covers many ports from here. So yes, we chose Mersin in purpose to our work.’ (Mr. Kabbani)</p> <p>-‘Two of them are manufacturing units and one of them is a trading company. And we are still improving in this country. We are working in plastic and raw material sections. And we are doing business with Turkish people, with Syrian people, we even provide services and are also selling and making services to some parts inside Syria. It is our general idea about our business and how we started.’ (Mr. Hayrullah)</p> <p>-‘Yes, the Turkish market is a big market. When you offer any new products at a competitive price and with good quality, you can easily enter the market. It’s not difficult. It doesn’t matter if you are Syrian or Turkish. You are selling a product they need. So you answer the demand.’ (Mr. Hayrullah)</p>

		<p>- 'I changed the sector from just chocolate to breakfast and dinner, after starting getting requests from my customers.' (Mrs. Helli)</p> <p>- 'Gaziantep, it's not on the border like Killis, its better than Killis, it is the 6th biggest industrial city in turkey and also in our sector there was no one doing the same business in this city. It is near to our main market; Syria. Its near to our second main market; Iraq. It was the best option and I was there. I didn't need to move to another city.' (Mr. Chouihna)</p> <p>- 'As I told you the competition is everywhere. You have to do research, to know the market very well, and you have to offer the suitable solution for your customer, and that way you can enter the competition. So, it depends on the price point of view, quality point of view, and this will start the competition with everyone, even Turkish. Some competitors are Syrian, some competitors are Turkish, so it's the same as everywhere I think.' (Mr. Hayrullah)</p> <p>- 'Actually, there is not, because our target is Arabic, but now there is a company that copied my project (...).' (Mr. Habob)</p>
	Adjusting to new context	<p>- 'Turkey is good in this sector. They are good. And they have like ways in this sector. But our sector also has very positive thing. Like it can't lose everything. How much you have you can't produce everything. Everything is very big. There are many sorts of packaging's. Everything you need to buy must come with a package. So that helps us as well. And the quality is also a factor. We used to sell the biggest pharmaceutical companies when we were in Syria. And by the way Syria was very good in the pharmaceutical sector and didn't face any racism at all. Nothing. And I think that is because we hired so many Turkish people for the sales positions. But I know also some Syrian companies that don't hire Turkish people and they are doing good. But not widely. Because we have customer in every city in Turkey.' (Mr. Chouihna)</p> <p>- 'Because they used to produce bottles with cap and jar, but we make it in a different way because we were old in this sector. We made it like more than four parts. It does cost more, but we entered the market with a new idea. So that helped us a lot. And also, we joined many exhibitions. Local ones. Cosmetic fairs. Packaging fairs. More than 5 exhibitions and also that helped make a lot of progress. People start to know us. 'Oh okay SaadPlast', and ask for new product we have.' (Mr. Chouihna)</p>

			<p>- 'Because we came to turkey with different sectors. Sectors they don't have, they didn't have before us. Also, our sector, they are new and Syrian businessmen they came to turkey and they have very good experience in their sectors and they have their own customers, in Arabic countries in Europe, and they have their suppliers. So, we start to do very good plans in Turkey and start to bring our creams.'</p> <p>(Mr. Chouihna)</p> <p>- 'No, my business is different, since my customers buy from the internet, and the other apartment owners are my friends.' (Mr. Vasoglu)</p> <p>- 'I only have a few Turkish customers, if i improve my Turkish i can get more. My customers are 10% Syrian, 60% Arabs, 2% Turkish and 28% international'</p> <p>(Mr. Alakkad)</p>
Law	Knowledge of the TK law	Understanding the law (role of non-state)	<p>- 'But the Syrian Economic Forum help me understanding the different Turkish laws. -Syrian economic forum helped me with the Turkish law. I haven't experience any discrimination with Turkish law.' (Mrs. Helli)</p> <p>- 'Our accountant usually does that. But I wonder for many accountants, he has no good idea for most of regulations regarding our business especially. We have no idea for any law, like to make communication with our business. This is an important point that is a source to a lot of our problems and I have no solution for it.' (Mr. Nasher)</p> <p>- 'For example, when I pay high taxes, nobody tells me. Our accountant doesn't pay attention to this. When I told the government, they just told me that I have to pay. Nobody helps, our accountant gets his salary and of any mistake is made, I have no information about it. And when I ask him, he says you have to pay. I have no solution.' (Mr. Nasher)</p> <p>- 'So, these, plus the taxation rules and the governmental rules made it difficult for us to know what to do to have a normal company. What to pay, what not to pay, the penalties after missing a payment, you can't think for your trait or your factory process, how to work and at the same time you have to think about the rules, about the taxes about what you have to pay for the government not penalize you for things you didn't do. So, it was hard to pass between these two points at the begging. Now you can say we passed this 80%.' (Mr. Kabbani)</p>

		<p>- 'You know when you move to another country it's not easy for anyone. Sure, in Syria it was much easier doing the business. But in Turkey doing business is much more wider. In Syria, in the past we were a very closed country so doing international business was very hard for us when we were in Syria. Here in Turkey it's very different. You can do business very easily, with direct transections. Much easier!' (Mr. Hayrullah)</p> <p>- 'We used to ask people. We used to ask our accountant and also the Chamber. But even, when you talk nothing it's not like when you do your thing. It's not the same at all. So, we did many mistakes in the beginning.' (Mr. Chouihna)</p> <p>- 'Regarding laws and opportunities, I received courses about the Turkish law and have been able to comply with the terms to be able to get the Turkish nationality and that has made it a bit easier for my business.' (Mrs. Muhibaldeen)</p> <p>- '... opening the business is easy for everyone not only for me. The problem is the law, the rules of the government, is not always clear for everyone.' (Mr. Habob)</p> <p>- 'To understand the laws, i researched on the internet, what my rights are and after 6 years i am communicating with lawyers and formal approved accountant from the government. If you want to have a company you have to work with a formal accountant in Turkey, the accountant told me some of the laws. The accountant speaks through a translate program.' (Mr. Alakkad)</p>
	Knowing the law	<p>- 'We also don't have a full idea about the economic laws in Turkey or the customs. So, it took a lot of time for us and effort to learn this new subject. But then it becomes much easier. So, doing business in Turkey is much easier than in Syria.' (Mr. Hayrullah)</p>
	Access to information	<p>- 'Even the government law is giving you much more opportunities to expand your business and your work. In Syria it was not possible to do such things. But also, there are difficulties in Turkey because of the language problem we face.' (Mr. Hayrullah)</p> <p>- 'if i need to know about some law, i have to ask someone to translate for me, and i don't know who to ask. So from one to one you will not get the correct information.' (Mr. Habob)</p> <p>- 'We want to work legally and want someone to direct us, we can go and ask Mr. Vasoglu but he is not from the government, there are things he doesn't know.'</p>

			<p>There is a hotline, when you ask them, they say we don't know. There is a lack of transparency and guidance, many issues are not clear.' (Mr. Houbaity)</p> <p>-‘I took experience from my son, because he was here before, there is no help that i know of.’ (Mr. Akil)</p>
	The TK government	Facilitation	<p>-‘In customs also, no information. Yes, they mentioned in their website, invest in Turkey. And in Gaziantep investing as a foreigner is much harder than Istanbul because there were so many foreign companies in Istanbul - so the accountant has the ability to give the information in English or in Arabic better than in Gaziantep. Before we came, 97% of the companies were owned by locals. Gaziantep in terms of inhabitants are also a bit tough, they aren't used to see so many tourists and foreigners. But Istanbul is a different situation.’ (Mr. Chouihna)</p> <p>-(about sanctions) ‘They have special people for these kinds of cases. Very big lawyers with contacts let's say. Local people could create these kinds of problems. And everything we paid from is from our pockets. Everything. But Turkish companies they have some special association and they helped them with catalogs. Like they pay just 20% of the catalog. We go and we apply for this, and they refuse because we are foreigner. Also, some different programs could not help. Everything for the Turkish companies. Actually, we are a Turkish company, but of Syrian owners.’ (Mr. Chouihna)</p> <p>-‘The minister of finance has made opening a business very easy. The police made a new website, where they don't ask for a license and you can still do your business.' (Mr. Vasoglu)</p>
Business formalization	Formalization administrative process	(State-actor)	<p>-‘The way I started my business, I had to pay a large amount of money to the government, I can only open a small business or a specialized one, and the specialized business is like the one Mrs. Helli has but I have a limited business type because I have different sectors so my taxes are higher. For example, in my documents I have listed the businesses that I have. There is a third type of business, which is unlimited, where one can have many types of businesses. But if I want to add one more service to my limited business, I will have to pay.’ (Mrs. Muhibaldeen)</p> <p>-‘I had formalized my business since the beginning. I had my papers for the formal sector from the beginning, but the new nationality made it easier. When individuals open businesses, they have to pay 800 Turkish Lira but my business is not yet thriving</p>

		<p>enough for me to pay this amount. I receive amounts of money from the Turkish government that is similar to ‘unemployment benefit.’ (Mrs. Muhibaldeen)</p> <p>-’But I can say the government help us, letting us working without authorization for Syrian employment. For 2-3 years nobody had asked me because most of our workers are Syrian not Turkish. And after 3 years they asked me to get the right documentation.’ (Mr. Nasher)</p> <p>-’It is very easy to register the company especially when I pay I got my working permit.’ (Mr. Nasher)</p> <p>-’No, it was very easy. It’s the same procedures for Turkish people, same procedures for Syrian people. We have some extra things to do give. Like we have to give more identifications about ourselves, but otherwise it’s the same treatment and the same procedures and when you open the company in Turkey, even if the owner is Syrian, the government is treating you as a Turkish company. So, it’s exactly the same as being a Turkish owner. There is no difference between the two companies.’ (Mr. Hayrullah)</p> <p>-’No organizations neither national, international.’ (help start business) (Mr. Houbaity)</p> <p>-’It is very difficult for foreigners. In general, the main problem is the language, you have to have the language for sure. The second is capital, you have to have lot of money.’ (Mr. Houbaity)</p> <p>-’It has to be big investments, for small companies the government does not help.’ (Mr. Vasoglu)</p>
Residency status	Identification (administrative process)	<p>Kimlik</p> <p>-’It’s the same. As a foreigner you need extra papers. No, no, actually it’s not the same because when you come to Turkey and you don’t have the ID or passport, life is miserable in Turkey because they don’t have travel documents and also about the residence permit, they only give per 6 months or one year, and it depends on your passport, and when you don’t have one you need a different ID (Affad ID) that requires a permission you need to apply for. So, when you want to open a company, this can hinder the process because they will ask for so many extra documents. And when you can’t travel, that means you can’t market yourself properly and get new clients. Because every step you will do, you will need permission. But now we are equal after Corona because even Turkish people need this permission to travel.’ (Mr. Chouihna)</p>

		<p>-‘In the beginning of the war it was very easy to come to Turkey for Syrians even though they do not have documents, we received support for the documents and received a special card, the residency card, currently the government gives undocumented Syrians a Kimlik card which is more of a temporary one.’ (Mr. Akil)</p> <p>-‘i have a small company and have 3-4 employees, these employees are Syrian and some of them don’t have a permission to stay in turkey legally, they have the Kimlik for refugees. I have the residency, but those with the Kimlik do not get a permission to work, you cannot work in the formal sector in Turkey.’ (Mr. Alakkad)</p>
	Work permit	<p>-‘It easy to receive. I found an accountant who knows the law and he applied for me. I think it was very easy maybe because I am a woman and because I am a Syrian refugee and few women work here in their business.’ (Mrs. Helli)</p> <p>-‘I didn’t choose. But when I was looking for small work and business I found this small company. Really, I bought this to make a local document to stay here in Turkey. And when I since this is my business and I am the owner here, and I can do something with it. Its easy to do something because government support company.’ (Mr. Nasher)</p> <p>-‘No. We use permission. You can apply and make permission on internet. (travel within the country)’ (Mr. Nasher)</p> <p>-‘One of the difficulties actually, was the working permits. Here in Turkey they have the law that when you establish a company, you have to have for one foreigner employees five local employees to balance. So, it was very hard for us to get this number of locals in the beginning. If I want to be a formal business, I have to accept this law. So, it was very hard for us in the beginning. They were canceling our working permits; they were canceling our residency permits. I know many people who got their work permit canceled because of this rule and another rules. Like they establish a company, but they don’t work in that company. So, they give you the permit for the first year, and cancel the second year. After they cancel it you can’t do anything in the country. You can’t even get a normal residency permit. So, you just leave with your passport and you can’t go to another country because nobody accepts you and you can’t go back to Syria because of the war.’ (Mr. Kabbani)</p>

		<p>- 'Some of them get objections from the government and get their working permit back. It was horrible for us. When I have one or two months left in my working permit, I was feeling scared because I didn't know if they were going to cancel it or extend it. We were just thinking we were waiting one or two months to get the approval for the extension. This is one and still is one of the biggest difficulties. Last year they cancelled many work permits, their official reason was that companies – when you register companies you say you have a certain amount of money – let's say 100,000TL- but they were not going to the bank and give the bank that money that this is for company registration. They were not doing this. And the second reason was that they were not employing any people. And the third reason as I heard was that they didn't have enough Turkish local employees.' (Mr. Kabbani)</p> <p>- 'We used to apply for it in different way and it used to take more than two months. And it used to cost more. And now everything is online. You apply on the website and they don't refuse it. At once they tell you the reasons and if you have some papers that you didn't upload, they tell you which ones you are missing. And after that you will get it easily in one month. And that was a good thing for them and us. After this, and it was in 2018, I was able to get insurance and health care for my employees.' (Mr. Chouihna)</p> <p>- 'I have a Fixed term work permit. And every year I have to renew it. And there is one month where I can't move because it needs time to process and get sent to me.' (Mr. Chouihna)</p> <p>- 'One of the difficulties was the working permits.' (Mr. Alakkad)</p> <p>- 'To apply for the work permit you have to have a tourist visa, but under protection you cannot get work permit. Only in 2018 did the government start giving a different type of work permit but Syrians cannot travel around turkey. Syrian restaurants that started in 2013, they needed Syrian employees, but they were under temporary protection and could not apply for a work permit, meaning that you have employees without social security.' (Mr. Vasoglu)</p> <p>- 'In 2013, at the beginning we directly got working permits and then in 2017 was when they gave us the citizenship.' (Mr. Hayrullah)</p>
	Temporary residency	<p>- 'When i came to turkey, my residency was legal, but they cancelled all the work residencies for all Syrians, and all Syrians received the kimlik</p>

			(refugee card), i changed my card to temporary residency, every 2 years i have to renew it, but when you want to start a company you have to get a work permit and is renewed every 1 year. You can get it from the Istanbul Chamber Commerce.' (Mr. Alakkad)
		Turkish citizenship	<p>- 'I did not face any barriers due to my Turkish citizenship.' (Mrs. Muhibaldeen)</p> <p>- 'Other challenges are restrictions to travel abroad, ...but i could not go there due to the lack of passport, i could not get the Turkish citizenship and all of these paper related restrictions.' (Mr. Abu Deb)</p> <p>- 'The ID is the Work Permit. I have tried to apply for the Turkish residency, there are 7 levels for the citizenship, the most complicated one is when they investigate your properties and personal part, the complicated one is the 4th level and they are investigating me. Me and my friend came together to Turkey in 2015, we have the same education, same amount of money, I've lived here longer than him, and he has received his residency. There is no rule, anyone you ask they say we don't know, the government employees just say i don't know.' (Mr. Houbaity Houbaity)</p>
	Visa	Student	- 'I applied for the student residency, and you do not need to speak the language to get the residency. So i did not face any difficulties.' (Mr. Vasoglu)
		Tourist	<p>- 'When i came here got the tourist ID and from that i got my work permit, and that's the reason why i can go anywhere. But other Syrians, 90% of them cannot travel, they need permission and cannot travel outside of turkey.' (Mr. Habob)</p> <p>- 'I do not have documents, i cannot leave my building, if i leave they will take me out of Turkey, even though everything is in order. If you are a refugee you have to have a permit, but we have work permit and tourist visa so you can travel freely. There are many police checks along the roads in turkey.' (Mr. Houbaity)</p>
Experience	Background	Education	<p>- '...i am specialized in company advertisement' ; 'computer engineering' (Mr. Abu Deb)</p> <p>- 'I studied applied chemistry from 1981, from Syria.' (Mr. Akil)</p> <p>- 'Dentist (in Syria).' (Mrs. Muhibaldeen)</p> <p>- 'Mechanical Engineering. I discovered management and I like even more than mechanical engineering. I did many courses about human resources about team project leader, I am taking an online course with the</p>

		<p>University of London, I started one year ago but up to now I couldn't find the time.' (Mr. Chouihna)</p> <p>- 'Background in law.' (Mrs. Helli)</p> <p>- 'I studied Law in Turkey. - I am studying in my last year of law in Istanbul.' (Mr. Vasoglu)</p> <p>- 'I studied engineering in Syrian.' (Mr. Houbaity)</p> <p>- 'Trade and Economy in Syria.' (Mr. Habob)</p> <p>- 'I study System Analysis in Damascus. Studied The production of Animation and Cartoons and i want to get a master's degree in Turkey.' (Mr. Alakkad)</p> <p>- Banking in Syria and English translation program (Mr. Kabbani)</p> <p>- 'Judge (in Syria).' (Mr. Nasher)</p> <p>- 'Applicable chemicals in University in Lebanon.' (Mr. Hayrullah)</p>
	Work experience	<p>- 'We started our business in 2013, as a trading company here in Turkey. We wanted to get into the market and to know how this country works. How the market works here in Turkey. So, it started as a trading company firstly which was the partners or the company owners job the last 20 years in Syria. So, it's the same job, and the same field.' (Mr. Kabbani)</p> <p>- 'At first, they chose to start as traders. Just to get involved in the market to know the market, the rules, the government rules here in Turkey for the working. This lasted for the first two years. It was only trade. After that, in 2015 they took the decision to open a factory, they bought machines and started to produce what we call filler calcium compound. So, you can say we have grown, we started as a trading company, and we are now 4-5 factories.' (Mr. Kabbani)</p> <p>- 'Fortunately for us the type of our business can be done in Turkey. For us we just have changed to location of the company because we were working in regional business. I mean we were importing products from one country and exporting to another country, so we just moved the location of the company. This is something that helped us a lot. But it is not the case for everyone. Because in our type of business it is flexible to do here.' (Mr. Hayrullah)</p> <p>- 'It's our old business. We have been in this field since 1987. It's our business, our main business. It</p>

		<p>is different. It's totally different from Syria. But as I told you, most of us have a background about their businesses. Sure, the bank system is different. The custom system is different. Trading organizations also are different, but we know from the past. We know how they are doing business. So, it's not very big problem for us. Because we had an idea about their way. But it's totally different it's not the same as Syria. It's totally different.'</p> <p>(Mr. Hayrullah)</p> <p>- 'So, this was a family business and we changed many things and we are doing progress.' (Mr. Chouihna)</p> <p>- 'I was also going to Syria to capture something to show the truth, what's happening in Syria so my father said we are going to Turkey and I said I don't know the situation in business I have never had a business in Turkey. He said ask for this, ask for that, my older brother was the CEO of our company at that time, he gave me some questions to know. It's like assistant. They were also doing research in Egypt, in Bulgaria, in Lebanon, and Jordan. So, we had 5 options plus Turkey. After that. After collecting all this information, of course it wasn't like real assistant visibility study and going and talking with accountants, no it was depending on calling people that we knew in business in Jordan in these countries'.</p> <p>(Mr. Chouihna)</p> <p>- 'I worked for 14 years in Syria, moved to Turkey and continued with the same career' (Mr. Alakkad)</p> <p>- 'I worked in an apartment with someone and worked for almost 2 years. I learned how to do the business.' (Mr. Vasoglu)</p>
Acquiring new experience	Training programs	<p>- 'In the same year I participated in business courses. I participated three times a week for a month - since I was among the 15 businesswomen, I had to present a business plan. Since Syrian women were never gathered on the same location, the difficulties being mainly language, when going to the hair salons they could not get what they wanted due to the language barrier, as well as in the sports centers, they were unable to follow the classes. Therefore, I thought it was a good idea to make a place where Syrian women could understand the language.' (Mrs. Muhibaldeen)</p> <p>- 'I went to my doctor, he was teaching in university and he was an academic and he didn't know so many things about business, so we went on the internet and did some research and after that we saw that Turkey is the best for us, because Gaziantep is more or less like Aleppo.' (Mr. Chouihna)</p>

			<p>-’I was a translator in Doctor Without Borders after that I worked in logistics and after that after that I worked as air space manager. But it was just 4 months. So, I don’t have this big experience.’ (Mr. Chouihna)</p> <p>-’We stopped for one year and I was in Turkey. I even stopped my education, because I was very worried about everyone in Syria, not just family.’ (Mr. Chouihna)</p>
		Work experience	<p>-’I did not know where to go to get good prices for the products I use, nor how to bargain on the price.’ (Mrs. Helli)</p> <p>-’I realized I didn’t have any knowledge in the ways to conduct a business, so I signed up for trainings offered by organizations. I received training through organizations to obtain knowledge about business.’ (Mrs. Helli)</p> <p>-’In 2018 my mother helped me and another woman gave me money as well. At this time I did not have any business background. It is difficult for women to start businesses. For me, I did not have any experience, I only know a bit of law because it is my background.’ (Mrs. Helli)</p> <p>-’But I had to do something because I have no knowledge on this kind of job. (Mr. Nasher)</p> <p>-The hardest is because you are working with food, with human. We are making deals with people, everything you have to do has to be fresh. You have to follow around 60 items. The second problem for me I have no role for this store for anything. I have no idea to what difficulties the details. I have many customers I have around 70% of Syrian customers and I have around 30% of Turkish customers. Now I have two branches in Mersin, and I export sweets for America and Europe and Saudi Arabia, Qatar, Palestine, Sweden, Germany. (Mr. Nasher)</p>
COVID-19	Effects	Consequence on business	<p>-’During the winter is when the company is in it’s low season again. But in march 2020 it started to pick up again, however, due to COVID-19 things are getting slow again, but I try to carry on with social activities, nevertheless it is not as crowded at the moment. I received the news two days ago from my landlord that my rent was raised so it doesn’t help with the situation.’ (Mrs. Muhibaldeen)</p> <p>-’It has affected my business. Many people working in the streets and most of people now have a fear to buy</p>

			<p>anything from outside or from the markets. -I closed the store last week for a couple of days, but now with Ramadan coming they told me we can open but we can only make delivery.' (Mr. Nasher)</p> <p>-I'm stopped. My machines are stopped, we are taking care of some machines, and some assembling. I have many different parts of the products that are apart and I have to assemble them all together and send them. Also, counting my stock. Looking at the numbers. Like all companies do now. Like accept the orders that related to the pharmaceutical businesses.' (Mr. Chouihna)</p> <p>- 'And I have many order in my stock. But it doesn't belong to me and I can't send them away.' (Mr. Chouihna)</p> <p>- 'We discovered after the COVID - we knew it before, but we live it now - we maybe are just numbers to all the governments. Many things will change after COVID-19. And hopefully the situation will be better. Because we always hope for the best for all the people. But this problem of COVID-19, the worst cases happened in the middle east, it happened in Africa, but they don't pay much attention to it. And things happen in Italy, Paris, in America, Netherlands and it's handled differently. After this revolution in Syria we were talking and often catching up on the amount of people who died in different cities. After some time, we were not mentioned in the news again. We became old news.' (Mr. Chouihna)</p> <p>- 'It has affected us 100%. We lost bookings, everything.' (Mr. Houbaity)</p> <p>- 'Very bad, all the reservations have been cancelled, (...).' (Mr. Vasoglu)</p>
Media	Portrayal of Syrians	Focus on the negative side of Syrians	<p>- 'Yes! But nothing like in the beginning. Because the media did their job by sharing every bad story about the Syrians as they could.' (Mr. Chouihna)</p> <p>- 'Some writers came to ask me some questions and were probably expecting negative answers. But we really try to stay positive. We feel responsible. So, we didn't want to share some negative stories that we lived at that time because we are now in Turkey and we must do everything positive even if we faced some problems. And after that some people from Italy, France, they came, and the interview was 5 minutes because we didn't share the negative stories. But after 5 years of problems, we reach the limit, it gets enough and we must share. I always want to talk positively and be positive, but now the</p>

			<p>situation is different, we must share these stories and to create or help to have a better world, to avoid these and problems in the future because the refugee issue will always get bigger and bigger. Now, COVID-19 has taught many things to this government but there was even more decrease in Africa, people were dying in thousands every day. But not only because of disease, but because of lack of food, because of lack of many things we need in your daily life, but nobody looked at it.’ (Mr. Chouihna)</p>
		Action taken to raise awareness	<p>-’SIAD is one of them. Turkey about 3 years ago faced the military coup. When they faced this after 3 days, we gathered all the Syrian businessmen, and we walked in the street rising the Turkish flag. We also called the channels and the press and did some announcement about that. Just to show that we were also good. Also, the economic was very bad after months, we did some deposit from USD to TL, and we announced that too. Normally, when we do bad things you will show it in 50 channels, and we did a good thing and you only saw it in one channel and in a time where no one is watching.’ (Mr. Chouihna)</p>
Property acquisition	Rights	Laws	<p>-’ In 2 years ago i tried to buy a car, if you are a Syrian you cannot buy a car, even though i am here legally and not a refugee.’ (Mr. Houbaity)</p> <p>-’As a Syrian if you have the amount of money to buy a house, you cannot buy a house in your name, but can buy a house through your company.’ (Mr. Alakkad)</p>
Employment quota	Quota requirements	Flexibility of quota law	<p>-’In the law yes, but nobody asked me to do this law in my company.’ (Mr. Nasher)</p> <p>-’No, it was not that complicated. They have good help for foreigners or for anyone who wants to register a company.’ (Mr. Kabbani)</p>
		Formalization process	<p>-’The only point was that they only want to employ a Syrian you have to employ five Turkish employees. That was the most difficult thing.’ (Mr. Kabbani)</p>
Suggestions	The government TK	Partnership program	<p>-’The taxes. To pay less taxes.’ (Mrs. Muhibaldeen)</p> <p>-’Taxes should be lowered. I pay a tax monthly, I pay a tax quarterly and a yearly type of tax. It’s too much.’ (Mrs. Helli)</p> <p>-’I think when we have no support (money or anything) – I think less taxes or free taxes for us for many years (2-5 years) that would be very good. Also I think that among Syrian people there are a lot of skilled ones. I think if the government gives us more freedom in work and business we can do a great job.</p>

And when the employees feel less threatened by law or government they can do more too. We love freedom. That is the reason we left Syria. For it. Freedom. The freedom is the main aim for us.' (Mr. Nasher)

- 'Maybe better language programs and to give them some introduction about the law of taxes here in Turkey. How can they work with it. And just to, on the working permit issue – it's a very big issue here.' (Mr. Kabbani)

- 'Last year, I heard many company owners who had their working permits cancelled but their employees are still working. For example, I have working employees whose permit is extended and mine is cancelled. So, it's a very big problem.' (Mr. Kabbani)

- 'I think there are many things that they could do in a much better way. When we see the numbers of the people who come here and for example not everybody has decided to do business immediately. Some of them stay for 2 years without doing anything. Not thinking about doing business, just waiting for the war to finish. So not everybody, all the companies, all the people have started the businesses directly after coming to Turkey. I think it would have been better if the government did the as I told you about the language learning.' (Mr. Hayrullah)

- 'And if you are going to start a business in Turkey, they must give you an idea about Turkish law and Turkish banking systems information and instructions, as well as taxes instructions. Many people at the beginning don't have this idea. They made many mistakes because they didn't know about this. I think it would have been much better if the government did it that way. But I don't think you can control this big number. We are speaking about at least one million people who came in matter of one year. So it must not have been easy for us, or for the government to control these things. But in my point of view it would have been better if they had done it this way.' (Mr. Hayrullah)

- 'And for Turkish government, I have documents we always give the Turkish authorities. I sent many letters. Promote and encourage partnerships in the business environment.' (Mr. Chouihna)

- 'To make a special department for Arabic companies. A department for the government, for the laws. If i have any governmental issues i could go to this department to speak English or Arabic. They would

		<p>inform us of any new rules, and we could inform about any problems we have.’ (Mr. Habob)</p> <p>-’There is a political agreement, not because they are doing something here in real time. They did not do anything in practice. They did not do anything in practice. They should invest in the industrial of tourism and other sectors and they might be great.’ (Mr. Houbaity)</p> <p>-’There is a need for the presence of translators in governmental institutions for people that do not speak Turkish. ’ (Mr. Akil)</p> <p>-’I would ask them to make the license to move to the government and not the municipally, because they change all the time and make big disaster for foreigners. from 2007 until 2014 it was only the police men that worked with this, but then they made an immigration office. A friend had all the documents, to get his work permit, they asked him to bring the criminal record for his 10 year old and 7 year old daughters. The immigration office don’t really follow the law, they are a new section in turkey, and are inexperienced. They give problems to other nationalities, problems when they want to apply for residency permit and work with corruption.’ (Mr. Vasoglu)</p>
Non-state	Partnership program	<p>-’They can start doing conferences, make small legal organizations with the government, make a small union. They said that there in more 24 thousand Syrian companies in Turkey, we should come together so that we can form a union. If they make it legal and work with the government.’ (Mr. Houbaity)</p> <p>-’I dream of an organization that would help women in general, regardless of their ethnicity, religion and could give financial support when these women need it’ (Mrs. Muhibaldeen).</p>
Syrian entrepreneurs	Network circle extension	<p>-’For anyone who wants to start a new idea they have to do a lot of research, they have to learn a lot, they have to learn the rules before they start the game. Know the rules. And start with a thing that you already worked with before. Be experienced. One of the mistakes that most of Syrians did here in Turkey when they came is that they focused on Syrians costumers only – they did as if they were in Syria and they are selling only products to Syrians. No, you have a very big market here in Turkey. You can use this advantage and sell to everyone. Don’t only write in Arabic, write in Turkish. That’s it.’ (Mr. Kabbani)</p> <p>-’When you enter Turkey, study everything and start networking, study the market, culture.’ (Mr. Alakkad)</p>

			-‘Suggestion for people that want to come to turkey, don't come.’ (Mr. Houbaity)
		Non reliance on non state actors	-‘You can’t something from the government. You should depend more on yourself. It’s not like working harder, no it’s working smarter. Also, contacts and networking help a lot. Volunteering in more NGOs. Do it professionally, avoiding all the mistakes. That would help. Unfortunately, I see many NGOs helping with the food. They hand them the fish, but they don’t teach how to get the fish. This kind of thing is of course helpful, but people need more.’ (Mr. Chouihna)
	The Turkish society	Be more inclusive	-‘They must start from the media. They must start from taking care of what they say. I think that once the Turkish understand that we Syrians have a lot to offer we will build a strong bridge between Syria and Turkey. Our company which has been closed for two years is now slowly opening up and I already have people who have asked me to be the responsible for their brands in the future in Syria, and that’s very good for us, for them. This kind of partnership will be very good. Some of the new Turkish companies don’t have that strong teams. They have Syrian employees now who can sell products to 21 Arabic countries and they did very good progress, I know a lot of them. Every society, no matter how strong it is, it needs to understand the added values of foreigners.’ (Mr. Chouihna)

Appendix 26: Table of Topics/Quotes National and International Organizations

Topics	Sub-categories	Sub-topics	Quotes
Support System	Professional circle	Business network	-‘Network helps and the companies as well, there is a demand of the companies, because the chamber is the contact person for the companies and the vocations.’ (Mrs. Çam)
		Own resources	-‘As you are a refugee you should not take any risks and you should directly go and find a job in order to have income. (...) neither the hosting community nor the surrounding people around you are encouraging you.’ (Mr. Hamwi)
	The Turkish context	Non-state (facilitation)	-‘There are difficulties in comparison to Turks, because Syrian entrepreneurs do not have good language skills, this is the biggest obstacle that these entrepreneurs face when establishing the company, there are many organizations that help with language, the payment of taxes and on how to get approvals.’ (Mr. Kadkoy)
Language	Non-state actors	Resources	-‘Turkish Language and Business Turkish Courses for 110 Syrian Businessmen with corporation with UNHCR’ (Mr. Arabo) -‘Well during the exam for example we have interpreters.’ (Mrs. Çam). -‘Yes, still many Syrian refugees could not learn the Turkish language and therefore they still ignorance about the Turkish business laws’ (Mr. Arabo) -‘The language training has all been made by INGOs. So even if I go and use my time trying to find a solution, at the end of the day I know the change will be made by the INGO; probably due to the money they have, the image they hold and so on.’ (Mr. Hamwi)
	Knowledge of the Turkish language	Mobility through the language	-‘Lack of time and lack of wildlings to learn’ (Mr. Arabo) -‘Many entrepreneurs don’t know the language; the language program is not mandatory in Turkey.’ (Mrs. Çam)

		<p>- 'Getting news from Syrian news medias would not suffice enough information about Turkey.' (Mr. Çoker)</p> <p>- 'Rules and regulation not translated to Arabic. They don't know if they are updated regarding the regulations. Language is not formal enough for the business world. Lack of time to learn the language. Classes for university level are not tailored to them.' (Mr. Hamwi)</p> <p>- 'They say they don't have time but the courses are not tailored to them.' (Mr. Hamwi)</p>
State-actors	Resources from the government	<p>- 'The government is not doing anything to help those entrepreneurs that do not have time to learn the language. In turkey they do not have a structure in regards to the language, it is a self-initiative. The Turkish government does not have any specific programs to work with that. But we have international organizations that help with the language.' (Mr. Kadkoy)</p> <p>- 'There are no available resources to learn Turkish that is made for adults. The Turkish language learning process is very new' (Mr. Hamwi)</p> <p>- 'Special courses are needed such as Turkish for businessmen that unfortunately don't exist which can be a problem for Syrian refugee entrepreneurs.' (Mr. Hamwi)</p> <p>- 'They don't know the language.' (Mr. Hamwi)</p>

Culture Shock	Syrian vs turkish culture	Similarities	<p>-‘I think they got good knowledge about the Turkish culture, because they are in Turkey from more than at least 5 years’ (Mr. Arabo)</p> <p>-‘The culture is very similar, there is no shock.’ (Mr. Mustafa)</p>
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		Differences	-‘There is a cultural shock, Syrians come to Turkey, a secular democratic country, where there is certain understanding of gender equality and corporate lifestyle.’ (Mr. Çoker)
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		<p>Business culture</p> <p>-‘There are some differences in the working culture between Syrians and Turks.’ (Mr. Kadkoy)</p> <p>-‘There are some difficulties when working with Syrian entrepreneurs, for instance, in Syria they had a free day on Friday, whereas Turks work on Friday.’ (Mr. Kadkoy)</p> <p>-‘Regarding business culture, Syrians are not always familiar with the working environment or generally the business culture in Turkey. In Turkey we start working at 8AM but Syrians come at 10AM. If we have an orientation training at 9AM, Syrians come at 11AM’ (Mrs. Çam)</p> <p>-‘Business environment in Syria had a lot of corruption (...) so, when we came here and opened businesses as Syrians and realized that we could be bigger and profitable and not being part of the corruption is I think, the first cultural shock.’ (Mr. Hamwi)</p> <p>-‘There is no taxation system in Syria, it’s just corruption. (...) Taxes was an obstacle for Syrians when they first started their businesses in Turkey because some of them think they can behave the same way in Turkey as they used to in Syria.’ (Mr. Hamwi)</p>
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Integration	Professional integration	Conservative Turkish business mindset	<p>-‘In order to increase the capacity building of Syrian SMEs, GCC had organized 16 training courses for Syrian businessmen and their staffs with corporation with GIZ.’ (Mr. Arabo)</p> <p>-‘When they try to integrate their business into Turkish society, there has been a lot of problems. Turkish people are reserved, so usually, they don't accept things from outside.’ (Mr. Hamwi)</p> <p>- ‘...why would a Turkish person go to a Syrian barber shop, there are Turkish barber shops too, plus, they don’t speak Turkish. So why would they go? You can say that the integration is very low, due to the low need.’ (Mr. Hamwi)</p>
	State actor	Lack of experience integrating foreigner	<p>-‘Turkey does not have a good experience with integration. Turkey has not had that much experience with integration even though they were a safe haven for different communities. Throughout history Turkey has had a gap within the integration aspect, it has something to do with negotiations with the EU. Turkey introduced an asylum policy for the first time and only put it into effect in 2014 when Syrians came to the country, 95 years of a country where we did not have an Asylum policy, you cannot design an integration policy, it is very risky politically to create an integration policy.’ (Mr. Kadkoy)</p>
	Non-state actor	Role of non state actor	<p>-‘There are also the challenges with the language, Syrians don’t speak well Turkish, TEPAV had to work with a company but the company did not get an appointment with Syrian entrepreneurs, because they can get scared of the intentions of the individuals.’ (Mr. Kadkoy)</p> <p>-‘There are many, in terms of the Syrian crisis, there are many NGOs in contact with the United Nations, the European Union, the German Ministry of Development, the Danish Authorities... There are projects conducted with these NGOs, national and foreign partners including vocational training, humanitarian, work placement, social integration, women and children, certifications, starting a business. It started with humanitarian aid, then it moved to social- vocational placement and employment, starting up business, get entrepreneurship training, a project by the UNDP.’ (Mrs. Çam)</p>

			<p>- ‘There are many national NGOs that look upon Syrians as new citizens’ (Mr. Çoker)</p>
Discrimination	Stereotypes	Perception	<p>-‘There is the labor market discrimination.’ (Mr. Kadkoy)</p> <p>-‘The government does not accept the reality, you have to look at the social and political aspects, Turks do not like Arabs due to our history, most Arabs are Muslims, the overall perception of Syrians is that they are backwards, terrorists and that Turkey is modern, an EU secular country.’ (Mr. Kadkoy)</p> <p>-‘The banking sector has the highest barrier for entrepreneurs, it is not a governmental sourced discrimination. For example, there can be two branches of the same bank, but they may act very differently to Syrians, it depends on the branch manager of the bank.’ (Mr. Kadkoy)</p> <p>-‘There are some projects to change the perception of Syrians from Turks; the political discourse was formulated in a certain image, for instance that Syrians would only be here for a short time, but more people started coming and the Turkish economy also started going downhill. The worse the economy got the worse the perception of Syrians became, many Turks scapegoat Syrians for everything. We have an authoritarian government; people are scared of criticizing the government and so they point to Syrians.’ (Mr. Kadkoy)</p> <p>-‘There can be cases of lynching, there is not a very humanistic approach when it comes to different cultures and nationalities in the country, it takes time. According to the Ministry of UM the incidents have declined since 2012. But when migration started it was hard for different societies to absorb so many people.’ (Mr. Çoker)</p> <p>-‘The way Turks look at Syrians is xenophobic.’ (Mr. Çoker)</p> <p>-‘... having entrepreneurs in a refugee state. This is the first challenge that a person could face in the journey from refugee to entrepreneur. Because the stereotype of being a refugee is completely different from the stereotype of being an entrepreneur. The surrounding community</p>

		<p>will not understand why you would like to be an entrepreneur. As you are a refugee you should not take any risks and you should directly go and find a job in order to have an income ' (Mr. Hamwi)</p> <p>-The stereotype is also playing a big role in saying how a refugee could be a businessperson. Even when they see a Syrian restaurant, they think that the owner is Turkish and speaks Arabic.' (Mr. Hamwi)</p> <p>-Some areas had a bad reaction as the government said from one hand that they spent 15 billion USD on refugees. And you cross the street seeing the Syrian restaurants full while the Turkish ones were not full. Giving the locals the wrong idea on how this money was spent as their business wasn't thriving.' (Mr. Hamwi)</p> <p>-No encouragement for women entrepreneurs among Syrians (in Syria women entrepreneurship was 18% now in turkey its less than 8%- and in women entrepreneurship in Turkey is around 22%)' (Mr. Hamwi)</p> <p>-'...they face it not only in the formal sector, but also even in making businesses. . It's because of the stereotype.' (Mr. Hamwi)</p> <p>-From formality we spoke about the work permit, the legal transfer of money which has discrimination as well. Which means that when you go to the bank, and you want to transfer you have difficulties because of being Syrian.' (Mr. Hamwi)</p> <p>-Then we have the stereotypes that kick in, that maybe it's not clean, lack of hygiene, respect, because they are owner by a refugee.' (Mr. Hamwi)</p>
Racism	Pride	-‘However, Turks are too proud to work for Syrians, they have a polarized and negative perception of Syrians.’ (Mr. Kadkoy)
	Sabotage	- 'For example, a Syrian restaurant will need Turkish waiters. Given the sense of pride/nationalism Turkish people have, the only reason they work for a Syrian person is either because they are in deep need, receive a good salary, or stay there until they find another job. There are also people who won't be afraid to ruin a Syrian owner's business.' (Mr. Hamwi)

	Non-state actor	Awareness	-‘Turkish and Syrian candidates take the training in different times so they can hinder any form of discrimination or anything else.’ (Mrs. Çam)
Role of institutions	State-actor	Support	<p>-‘The Turkish government has support and encourage the entrepreneurship in many ways (financial, support, trainings, etc..)’ (Mr. Arabo)</p> <p>-‘The Turkish government through its institutions support the companies (Syrian companies included) in many ways as grants, credits, incentives to encourage the exports, etc.’ (Mr. Arabo)</p> <p>-‘The government however, until the issue the Syrian refugees had previously done a great job in order to formalize Turkish businesses. Only later when people realized that they were staying longer then they started looking for ways to formalize their businesses’ (Mr. Hamwi)</p>
		Lack of communication	<p>-‘They need to listen.’ (Mr. Hamwi)</p> <p>-‘Unfortunately, this results from the Turkish authorities are not listening to us, but only sympathizing with our situation. Which doesn’t result in them changing the rules at all.’ (Mr. Hamwi)</p> <p>-‘The Turkish authorities are not listening to these businessmen.’ (Mr. Hamwi)</p>
		Experience with refugees	-‘The country has not experienced this amount of refugee before (...) Unfortunately, this results from the Turkish authorities are not listening to us, but only sympathizing with our situation (...) Which doesn’t result in them changing the rules at all.’ (Mr. Hamwi)

	Non-state actor	Services	<p>-‘Main services provided by Syrian desk To stand on the most important problems faced by Syrian companies in Gaziantep and to try to produce solutions by communicating to the competent institutions.’ (Mr. Arabo)</p> <p>-‘We provide a vocational certification which is called Esmeyeka. The vocational qualification institution, holds a certification where you are able to proceed your vocation, a dual vocational system, and after the training the individuals have to get a certificate. In this project we provide these certificates, normally you have to pay for the exam, but in this program it is free. It is also for Turks that do not have any diplomas or certificates.’ (Mrs. Çam)</p> <p>-‘The certificates are almost the same as the high school diploma – this system came out after the Turkey applied to become a part of the EU.’ (Mrs. Çam)</p> <p>-‘After 2012, we also incorporated the sub area of Syrians in Turkey, focusing on integration policies to be implemented to access the labor market, and entrepreneurship. We made a project for the Syrian community, in cooperation with EBRD (European Bank for Reconstruction and Development). We also did an event on Syrian digitalization in Istanbul and in Ankara.’ (Mr. Kadkoy)</p> <p>-‘... INGEV has established 210 companies for Syrian entrepreneurs and has given legal and financial support, as well as around 100 work permits for Syrian company owners and their employees. There can be issues in the register process, when we try to issue these work permits. 60-70 % of Syrians from Aleppo are located in Gaziantep and Istanbul. Whereas the ones from Damascus are in Istanbul.’ (Mr. Çoker)</p> <p>-‘The vocational training, the language training has all been made by the international NGO.’ (Mr. Hamwi)</p> <p>-‘The government is not helping, but the NGOs and INGOs are.’ (Mr. Hamwi)</p> <p>-‘Whatever we have now, even if it is not enough is thanks to these NGO.’ (Mr. Hamwi)</p>
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Banks	TK vs. Syrian bank system	Religious aspect	-‘No. Because the interest is forbidden in the Islam religion’ (Mr. Arabo)
		Access to services	<p>-‘They mostly have their own resources from Syria, but for companies they can make the circulation of the money.’ (Mrs. Çam)</p> <p>-‘Usually banks are not allowed to open USD accounts for Syrian people. It is according to international law. However, the banks regulations don't mention anything about Syrian people living outside of Syrian, so the banks still open accounts for Syrian.’</p> <p>- They do seek loans. But they get rejected. Had the banks allowed that, they would have done it.’ (Mr. Hamwi)</p>
		Syrian rights	<p>-‘The banking sector has the highest barrier for entrepreneurs, it is not a governmental sourced discrimination. For example, there can be two branches of the same bank, but they may act very differently to Syrians, it depends on the branch manager of the bank.’ (Mr. Kadkoy)</p> <p>-‘They do seek loans. But they get rejected. Had the banks allowed that, they would have done it.’ (Mr. Hamwi)</p>
	Bank culture	Access to loans	-‘Cheques system is common in Turkey while Syrian businessmen prefer the cash system’ (Mr. Arabo)
Finance	Access to resources	Access to incentives	<p>-‘They need more financial incentives to survive’ (Mr. Arabo)</p> <p>-‘If Syrians match the requirements of an entrepreneurship program, the company that participates can make a business plan or an extensive business plan. The chamber is trying to</p>

		<p>make them benefit from these incentives by redirecting these programs to companies that match.' (Mrs. Çam)</p> <p>-‘There are many incentives, in the previous years the incentives were limited to Turks only. But now it has changed, the incentives became open to anyone including Syrians, and if the company is a registered company in the Turkish Republic, they can get incentives too.’ (Mrs. Çam)</p> <p>-‘There is KOSGEB, a public institution that provides micro funding. This institution prioritizes those entrepreneurs in the manufacturing sector.’ (Mr. Kadkoy)</p> <p>-‘KOSGEB gives loans to medium sized companies, they should give incentives to foreign companies, since most Syrian companies that are registered can be registered as foreign companies, however, KOSGEB excludes foreign companies. Next year they should include foreign companies for loans and incentives, because it is difficult for Syrians to compete against Turkish companies.'The country has not experienced this amount of refugee before.' (Mr. Çoker)</p> <p>-‘In Turkey there are lots of way to get support. What is being reported by Syrian business owners, is that when they apply for this support and have all the documentation needed, they never get it. Why is that? Simply because it is conditioned by the officer who is providing this approval. Some simply are denied the help. And the ones who have been approved never got the money transferred.’ (Mr. Hamwi)</p>
	Own resources	-‘Some Syrian entrepreneurs are receiving supports from the NGO supporting programs.’ (Mr. Arabo)
	Access to support (flexibility)	<p>-‘Of course the Syrian refugees need more support to encourage and increase their depend on themself.’ (Mr. Arabo)</p> <p>-‘I would say that there is a difference in the amount of capital. It was allowed to be less than other groups such as Jordanians, Lebanese, or Iraqi people.’ (Mr. Hamwi)</p>

Taxation	The Turkish tax system	Understanding the tax system	<p>-‘As turkish companies and businesses, same taxes are applying to Syrian businesses’. (Mr. Arabo).</p> <p>-‘Also Syrian entrepreneurs and businessmen not used for tax system. In Syrian the tax system is so little or weak while in Turkey many kind of taxes are applied for companies.’ (Mr. Arabo)</p> <p>-‘It is the same as for Turks. It is not difficult for Turks nor Syrians. Syrians say that it is difficult in Turkey because they have to pay more or because they didn’t used to pay taxes before. The taxation depends on the sector, it can be anywhere between 8% to 18%, or higher, it depends.’ (Mrs. Çam)</p>
		Access to information	<p>-‘...problem in knowing what kind of taxes they will be treated (treated as a foreigner, a refugee, a Turkish)? Taxation law is unclear when conducting business from Turkey but out of Turkey.’ (Mr. Hamwi)</p>
	The tax culture	Perception on taxes	<p>-‘The Syrian entrepreneurs and businessmen are not used for tax system. Because in Syrian the tax system were so weak (so few taxes were in Syria). So they see the tax system so much in Turkey.’ (Mr. Arabo)</p> <p>-‘Right now, we have to be grateful for the Turkish people, they pay taxes and we get benefits. It’s true that i pay higher taxes than any</p>

			<p>Turk, but i have a family who are covered by the free public insurance, although i don't use this insurance, but i know that if one person pays the taxes, a thousand Syrians are benefitting from the public services, so we have to be grateful for the host communities.' (Mr. Mustafa)</p> <p>-‘In regards to legislation, there is no such thing as Syrians cannot establish a company. It’s a free market company, but when you become corporate there is the burden of taxation for Syrian entrepreneurs, they were not taxed in Syria, in a project on Strengthening Refugee Entrepreneurship by UNHCR, entrepreneurs said that they wanted to be exempted from taxes. However, Turkey sustains itself through taxation.’ (Mr. Çoker)</p>
Competition	Business culture	Competitive environment	<p>-‘They are facing the difficulty in the competing of Turkish companies, because the Turkish companies are more developed and strong.’ (Mr.Arabo)</p> <p>-‘I will tell you something about the Syrian community. When someone is successful in a sector or in a business, most new businesses will copy this business idea, this creates mass saturation for business.’ (Mustafa)</p>
		Opportunity	<p>-‘Generally there are no intensive competition between Syrian and Turkish businessmen, because most of Syrian companies are exporting their products to abroad instead of selling inside of Turkey.’ (Mr.Arabo)</p> <p>-‘There are many reasons for that like: Some of them have their customers abroad,The products of some Syrian companies do not fit the Turkish society and fit more the Arabic countries people, The exporting abroad more profitable for some companies, Some companies face big competition in case of selling inside Turkey.’ (Mr. Arabo)</p> <p>-‘It depends on the sector. Let’s say there are many small enterprises and there are companies. In terms of enterprises it is like the Turkish enterprises but there is a problem with lower prices, it is a problem for Turks that Syrians lower their prices.’ (Mrs. Çam)</p> <p>-‘In terms of import and exporting rates, these companies had a bit of effect in Mersin, which is a port city. Syrians are good with trade, and when they open a business, they are usually successful</p>

			in Mersin and they are contributing to the economy, export and import rates.' (Mrs. Çam)
Law	Knowledge of the law	Understanding the law	<p>-‘There is a handicap for Syrian entrepreneurs, by having only Syrian workers can depend on the line of business that you are doing, for instance, restaurant owners would not need Turkish waiters to work for their Syrian customers, but do need Turkish employees to do the accounting, to communicate with the supplier, understand the laws,...’ (Mr. Kadkoy)</p> <p>-‘There are no rules and regulations to speak about entrepreneur refugees.’ (Mr. Hamwi)</p> <p>-‘Lack of legal awareness.’ (Mr. Hamwi)</p> <p>-‘They don't know the laws’ (Mr. Hamwi)</p>
		Access to information	-‘Every company has a financial advisor (accountant) and they get support from financial advisors.’ (Mr. Arabo)
	Turkish government	Action towards unlicensed business	-‘When noticing the unlicensed Syrian business was making profit, other methods were used. Here some inspectors asked for money instead of writing them a fine. It was very big episodes of corruption, but it still was corruption.’ (Mr. Hamwi)

		<p>Action towards lack of work permit</p>	<p>- 'The entrepreneurs' idea that was in 2012, that I witnessed, was very simple. Such as starting a small Syrian restaurant instead of depending on Syrian food. The government did not bother having the owner get a working permit as they still considered the situation as temporary and turned a blind eye to it.' (Mr. Hamwi)</p>
		<p>State actors behavior towards Syrians</p>	<p>- 'All were unlicensed, devoted for Syrians with Arabic speaking staff. Some municipalities where helping by providing free buildings to host these activities. So here we clearly have people pushed to entrepreneurship given the result of amounts of refugees in the country having different needs - All this with no regulation.' (Mr. Hamwi)</p> <p>- 'The behavior was different from city to city and from a municipality to the other. Some municipalities have more sympathy towards Syrians. At the end of the day according to law there is no difference.' (Mr. Hamwi)</p> <p>- 'By 2016, we were equally treated in that sense I would say. In 2019, we were not equally treated. If A Syrian and A Turkish person encountered the same problem, the Syrian would get a higher fine that the Turkish business owner.' (Mr. Hamwi)</p>

Business formalization	Formalization administrative process	Rules & regulations towards formalizing business for foreigners (requirements)	<p>- ‘Actually, it is necessary for all foreign workers to have a work permit. Apart from the agricultural workers, they need another sort of permission.’ (Mrs. Çam)</p> <p>- ‘The Chambers companies work with work permits and in legal conditions. If they employ a Syrian in the project, the chamber will have to cover social security for 6 months, this is a plan we have for after the COVID-19.’ (Mrs. Çam)</p> <p>- ‘The Turkish government did not impose any red tapes on starting a business.’ (Mr. Kadkoy)</p> <p>- ‘...there is an issue in formalization of businesses in Turkey. The rules and regulations for formalizing a business for foreigners have been made and tailored to big investors. So, all of the rules about forming business as a foreigner, like asking initial sum as capital, the hiring 5 Turkish people from start. This shows that this rule is not taking into consideration the refugees.’ (Mr. Hamwi)</p> <p>- ‘If we look at the business point of view. When you start a business and make a business plan targeted to an unlicensed practice, you won’t end up getting a license. Because when wanting to license your costs increase. Sometimes really, some owners lose their businesses because they license them.’ (Mr. Hamwi)</p> <p>- ‘...the law is tailored to big investors – it means that yes they would like to be formal, but they encounter uncertainty administrative-wise.’ (Mr. Hamwi)</p> <p>- ‘Cost of formalizing is also a barrier.’ (Mr. Hamwi)</p>
		Consequences of not being formalized	<p>- ‘There is a huge number of Syrians that do not have a work permit, they get one from the Red Crescent organization focusing on social integration aids.’ (Mrs. Çam)</p> <p>- ‘Because you are not licensed, you don’t show up to meetings, the Chamber of Commerce gatherings, the conferences, you don’t meet with Turkish businesspeople.’ (Mr. Hamwi)</p>
		State actor	<p>- ‘Until 2013, the government was using soft power. Asking Smoothly, politely the business owner to formalize their businesses.’ (Mr. Hamwi)</p>

			<p>-I can say that the government is not interested in Syrians formalizing their businesses as it will give them routes to their society. And, Turkish entrepreneurs still need support and they don't get it.' (Mr. Hamwi)</p>
Residency status	Administrative aspect	Temporary residency	<p>-‘Syrian businessmen are facing problems of travelling abroad visit international fairs because many countries do not give them visas.’ (Mr. Arabo)</p> <p>-‘Not much barriers, one problem could be the change of the city where they have to get a permission from the mayor and that could be a problem. We do not include people who live in different cities other from the 12 cities we selected in the vocational training project. But if a possible candidate is in Mersin, but his temporary protection was registered in Gaziantep they can still do the training. City change requires permission. (Mrs. Çam)</p> <p>-‘...one of the problems is that people are not allowed to move in the country or are unable to go out of the country given their temporary status. People who get the temporary residency papers, they sign the papers but don’t get a copy of it and they are not being published anywhere. We don’t know what kind of regulations, terms and conditions these people have signed.’ (Mr. Hamwi)</p> <p>-‘Law labels these people temporary protected person. According to the law when you have a temporary protected status, you are no longer a refugee. Which means that the Geneva law for the refugees is not effective. So, they don’t get treated as refugees.’</p>
		Turkish citizenship	<p>-‘After registering the company, Syrians might get a double citizenship, or the Turkish citizenship. If you establish a company and you are under the temporary protection law and you have to move to another city you have to get a permission, but it depends on how hard it can be to acquire the permission.’ (Mrs. Çam)</p>
		Work permit (Temporary law)	<p>-‘In Turkey, there is no difference between the host community member and Syrian entrepreneurs. The laws are implemented for both communities. The laws of work permit and establishing a new business upon the Temporary Protection Identity have encouraged the refugee entrepreneurship in Turkey.’ (Mr Arabo).</p>

			<p>-‘To get a permission to move from one city to another while under the Temporary Protection Law it will depend on the intention. Businessmen usually get it, and if you know a person it helps to get it.’ (Mrs. Çam)</p> <p>-‘According to law, if you are a refugee, no matter the business whether you own it or not, you cannot move out of city. You need a permit and usually they don’t grant permits for business purposes. (Example of a game owner who couldn’t meet an investor due to this issue)’ (Mr. Hamwi)</p> <p>-‘The temporary protection law affects the subscription as well given the system. Or the banks. Or the tax installment system. Anything that prevents them to have a stable permanent situation is done, which increases the lack of trust.’ (Mr. Hamwi)</p>
		Working conditions	<p>-‘In 2016,there were 3.2 million Syrians in Turkey, this was a way to protect the local labor force, the government was scared that everyone would start hiring Syrians due to their cheap labor force. For Syrians to work legally, they can only work in the city of registration, this was made to create a balance in the country and avoid concentration of Syrians in specific areas.’ (Mr. Kadkoy)</p> <p>-‘It is a bit more difficult for NGOs to acquire work permits for Syrians in comparison to the private sector. In the private sector is easy to obtain work permits, they have legal advisors that can obtain it. When it comes to NGOs the state has a certain stance, they consider national NGOs as spies because we receive funds from international organizations.’ (Mr. Çoker)</p> <p>-‘Usually they don't get permit for business purposes’ (Mr. Hamwi)</p>
	Business aspect	Consequences on business	<p>-‘There is a handicap for Syrian entrepreneurs, by having only Syrian workers can depend on the line of business that you are doing, for instance, restaurant owners would not need Turkish waiters to work for their Syrian customers, but do need Turkish employees to do the accounting, to communicate with the supplier, understand the laws,...’ (Mr. Kadkoy)</p>
Experience	N/A	N/A	N/A

COVID-19	Effects	Access to information	-‘We have translators in our offices, we always ask the Syrian translator to translate entire documents and send them to social media platforms, so that Syrians can know what’s happening in Turkey.’ (Mr. Çoker)
Media	Portrayal of Syrians	Perception	-‘Here in Turkey, the media is portraying Syrians as snatching the resources from the mouths of Turks. This creates envy, they should stop, if you want them to be successful, for business to be successful bring them together, make a bridge between those two communities.’ (Mr. Mustafa)
Property acquisition	Rights	Laws	<p>-‘Syrians don’t face huge problems, when the want to establish companies. It is easier to acquire the Turkish citizenship. Many are not active and is only used to buy a house.’ (Mrs. Çam)</p> <p>-‘If you were Syrian and you wanted to acquire property you had to register under the company's name. This led to people having to depend on their companies to own the real estate. According to the law if you have a property you can have a permanent residency permit. But you have to apply for it. But when people applied, they would get denied the residency permit.’ (Mr. Hamwi)</p>

Employment quota	Quota requirements	Flexibility of quota law	<p>-‘There is a quota of employment in turkey, if a Turkish company wants to hire a Syrian employee, they have to hire five Turkish employees– but it’s quite flexible. The government imposed the quota, to ensure that Syrian employment is formal and employers should pay social security.’ (Mr. Kadkoy)</p> <p>-‘This also relates to the 1 Syrian – 5 Turkish employees’ ratio that SIBA is against as it also involves Turkish being paid 3 times more in terms of salary compared to Syrians. Which is a rule that no company has been able to follow.’ (Mr. Hamwi)</p>
		Work permit	-‘For example, the quota of ten percent. Work permit takes long time to finalize sometimes’ (Mr. Arabo)
Suggestions	The TK government	Lack of Communication	<p>-‘They need to listen. They need to know that by allowing Syrian entrepreneurs and businesses to work and succeed then the government will pay less on humanitarian purposes and will get more taxes. The government itself has a lot of challenges’ (Mr. Hamwi).</p> <p>-‘The language programs should be a necessity directed by the government. If you are a refugee in Germany, you learn the language first, then you do your vocational training and examination. In Turkey we need this type of system to solve the problem better. If this was a necessity, it will be better.’ (Mrs. Çam)</p>
		Lack of inclusion of	

		<p>Syrians in vision 2023 (Mr. Hamwi)</p> <p>-‘There has to be a better understanding from both sides, Turks think that the Turkish government is providing financial support to the Syrians and ask why the government do not help them. I may also suggest the Syrian entrepreneurs to be more aware of the Turkish business culture and Turkish culture itself.’ (Mrs. Çam)</p> <p>-‘How about Turkish businesses expanding to middle eastern countries, there is a cultural difference, why don’t we use Syrians as intermediaries between these two areas.’ (Mr. Çoker)</p> <p>-‘Even the goal of 2023 is very hard to achieve, they have very high standards and instead of enforcing us as Syrian business to help in achieving these goals, we are abandoned. If I were the Turkish government, I would ask very openly the Syrian businesses to take part in achieving the goals of vision 2023 – because they are great goals and great development plans and when it was doable, they didn’t take into consideration the Syrians. But now something has changed, and they need to ask Syrian to help them get there. For example, by telling them how far from their goal they are and what Syrians need to do to help them achieve it.’ (Mr. Hamwi)</p>
Non- state	Bring Syrian and Turkish businessmen together	<p>-‘The Chamber could bring more Syrian entrepreneurs with Turkish entrepreneurs together, they need more networking activities so that they can get to know each other better, bring better partnerships, business and network.’ (Mrs. Çam)</p> <p>-‘The best thing is for institutions to come and listen to INGEV or other national NGOs on what they are doing in Turkey, international and national NGOs keep this intact, but the rest do not care about the social cohesion. There is a need of financial support, co-partnering for instance with Danish organizations, the only one i know about in Turkey is the Danish Refugee Council.’ (Mr. Çoker)</p>

Syrian entrepreneurs	Quick entrepreneurial start	<p>-‘I may suggest Syrians to be more aware of the Turkish business culture and Turkish language, the language barrier is a big problem, so that we can make a successful based vocational project, if the integration is not there, we cannot help. Syrians need a mutual support, for them to be less scared.’ (Mrs. Çam)</p> <p>-‘What I recommend Syrian entrepreneurs to not wait for external support to start their businesses. Start your idea, start your entrepreneurial process, don’t start with the money. And organizations are corrupting entrepreneurs, because even if you have a genius idea, they take you in a long process of getting funds.’ (Mr. Mustafa)</p>
	Integration investment	<p>-‘The language programs should be a necessity directed by the government. If you are a refugee in Germany, you learn the language first, then you do your vocational training and examination. In Turkey we need this type of system to solve the problem better. If this was a necessity, it will be better.’ (Mrs. Çam)</p>
The Turkish society	Transparency from both parties (Mrs. Çam)	<p>-‘There are unanswered questions from both sides, Turks need to understand as well as Syrians, there needs to be more transparent. Both parts have to be open for the situation. If we manage to bring more Syrian entrepreneurs with Turkish entrepreneurs together, to know each other better and know what they are doing/working with. This might result in better partnerships, networking, better opportunities! Successful integration is the solution.’ (Mrs. Çam)</p>

Appendix 27: List of Available Recordings

Syrian Entrepreneurs:

-Mrs. Lobna Helli, Owner, Lazord Restaurant (Recording available)

Personal Interview, Gaziantep – TK, English/Arabic, duration: 38:27

-Mrs. Ahlam Muhibaldeen, Owner, Ay Nour Merkez (Recording available)

Personal Interview, Gaziantep – TK, English/Arabic, duration: 1:47:44

-Mr. Khaled Akil, CEO, Ghurbtna (Recording available)

Personal Interview, Gaziantep – TK, English, duration: 38:00

-Mr. Ammar Abu Deb, Manager, Quality (Recording available)

Personal Interview, Gaziantep – TK, English/Arabic, duration: 58:43

-Mr. Saad Chouihna, CEO, SaadPlast (Recording available)

Skype Interview, online, Gaziantep – TK, English, duration: 2:31:28

-Mr. Bassem Nasher Ali, Owner, Soli Sweets (Recording available)

Skype Interview, online, Mersin – TK, English, duration: 57:16

-Mr. Hazem Kabbani, Co-CEO, Horizon Plastik Kimya (Recording available)

Skype Interview, online, Mersin – TK, English, duration: 1:10:03

-Mr. Tahir Hayrullah, Co-CEO, Mermas Kimya (Recording available)

Skype Interview, online, Mersin – TK, English, duration: 45:21

-Mr. Mouhammad Yaser Alakkad, Owner, Totino Media (No recording)

Skype Interview, online, Istanbul – TK, English, duration: approx. 1:26:00

-Mr. Emin Vasoglu, Owner, Boutique Hotel Istanbul (Recording available)

National and international organizations

-Mr. Subhi Arabo, Syrian Board Representative - Gaziantep Chamber of Commerce (No recording)

Questionnaire, online – Gaziantep, TK, English, duration: 2-week time span

-Mr. Subhe Mustafa, Co-Founder – Market Leader International (Simubator) (Recording available)

Personal Interview – Gaziantep, TK, English, duration: 01:07:44

-Mr. Omar Kadkoy, Migration Specialist specifically the Integration of Syrian refugees in Turkey – the Economic Policy Research Foundation of Turkey (TEPAV) (No recording)

Skype Interview, online – Istanbul, TK, English, duration: approx. 1:10:00

-Mrs. Sinem Çam, Regional Project Coordinator - Mersin Chamber of Commerce and Industry (No recording)

Skype Interview, online – Mersin, TK, English, duration: approx. 1:30:00

-Mr. Rasheed Hamwi, Syrian Entrepreneurship Specialist – Syrian International Business Organization (SIBA) (Recording available)

Zoom Interview, online – Istanbul, TK, English, duration: 02:18:09

-Mr. Berk Çoker, Director of communication and external affairs – Human Development Foundation (INGEV) (No recording)

Skype Interview, online – Istanbul, TK, duration: approx. 01:15:00

Appendix 28: Pattern Coding Process for Entrepreneurs

	Mr. Abu Deb	Mr. Vasoglu	Mr. Akil	Mr. Houbaity	Mr. Alakkad	Mr. Habob	Mr. Chouihna	Mr. Hayruallah	Mrs. Muhibalden	Mr. Nasheer	Mrs. Helli	Mr. Kabba ni
Support System	Friends/Professional Network	Friends/Family/Business Network	Friends/Family/Non-state actors/Business Network	Friends	Friends/Non-state actors	Family/Friends/Professional network	Resources from non-state actors/Friends/Family/Business Network	Friends/Professional network	Religion/Network/Family/Friends	Family	Family/Friends/Network	Professional network/Friend
Language	Syrians and the Turkish language/non-state	Syrians and the Turkish language/state resources	Syrians and the Turkish language	Syrians and the Turkish language/Perception of Turkish on Syrians	Syrians and the Turkish language	Syrians and the Turkish language/Translator	Syrians and the Turkish language	Knowledge of the Turkish language/Resources from the government/resources from non-state actors/language	Syrians and the Turkish language/Knowledge of the Turkish language	Syrians and the Turkish language/Friend support	Knowledge of the Turkish language/Family-friend support/Syrians and the Turkish language/non-state actors	Syrians and the Turkish language

								servic es (transl ator)				
Culture Shock	Simila rity in Cultur e	Syrian cultur e vs Turkis h cultur e/stat e resso urces	Simila rities	Syrian cultur e vs turksi h cultur e/Simi larities	Syrian cultur e vs Turkis h cultur e/Simi larities	Syrian cultur e vs Turksi h cultur e/Simi larities	Syrian cultur e vs Turkis h cultur e	Syrian cultur e vs Turkis h cultur e	Syrian cultur e vs Turksi h cultur e/Tur kish perce ption of Syrian s/Wor king enviro nmen t	Adjust ing to the cultur e	Simila rity in the cultur e	Simila rities/ Tukish vs Syrian cultur e
Integrati on		Perso nal integr ation	Perso nal integr ation		Perso nal integr ation/ Profes sional integr ation/ state actor	Perso nal integr ation	Perso nal integr ation/ Profes sional integr ation/ Religi on		Profes sional integr ation (busin ess)/N etwor k/pers onal integr ation/ integr ation throu gh religio	Perso nal integr ation	Profes sional integr ation	Perso nal integr ation

									n			
Discrimi nation		Stere otype s/Raci sm/Po wer abuse		Stere otype s/Raci sm/Po wer abuse	Stere otype /Racis m/Po wer abuse	Stere otype /Racis m(em bedde d with bank)	Stere otype s/Pow er abuse /Racis m		Racis m			Stere otype
Role of instituti ons	Suppo rt from busin ess partn er	State actors /Expe rience with refuge es/No n- state actors	State actors		State actor	State actor/ Experi ence with refuge es/No n- state actor	non- state actors /non- state traini ng progr ams/p ercept ion of syrian s to non- state actors /Gove rnme nt lack of action taken	Role of syrian organi zation /Role of non- state actors /Oppo rtuniti es	non- state actor/ state actor	State- actors	State- 1ctor	

Banks			Access to loans/Syrian rights	Rights of Syrians	Rights as Syrians	Access to loans/Syrian rights	Religion aspects/Access to loans/Rights of Syrians when it comes to banks	Turkish vs Syrian bank system/Rights of Syrians when it comes to banks /Support from government/Access to loans		Access to loans/Rights as a Syrian	Religion aspect	Religious aspect/Turkish vs Syrian bank system
Finance	Access to incentives/state actor		Access to incentives	Own resources	Own resources		Access to incentives	Access to incentives	Own resources/Access to financial resources		Access to incentives	Access to incentives
Taxation	The Turkish tax system		Resources		Turkish tax system	Turkish tax system/Access to information	Syrian vs Turkish tax system/knowledge of taxation/Access	Access to information/Non-state actors /Friends/Turkish	Turkish taxation system	Access to information	Turkish tax system	Access to information/knowledge of tax law/Power

							cess to infor matio n	vs Syrian tax syste m				abuse
Competi tion	Busin ess cultur e/Opp ortuni ty	Busin ess cultur e	Busin ess cultur e	Busin ess cultur e/com petitiv e enviro nmen t	Busin ess cultur e/com petitiv e enviro nmen t	Busin ess cultur e	Adjust ing to new conte xt/Ge ograp hical locati on/Op portu nities	Oppor tuniti es/Adj usting to new conte xt	Busin ess enviro nmen t	Adjust ing to the new conte xt/Op portu nities	Adjust ing to the new conte xt/Par tnersh ip/Op portu nity	Comp etitive enviro nmen t/no suppo rt from state actor/ Oppor tuniti es
Law	Under standi ng the law	knowi ng the laws / oppor tuniti es	Under standi ng the laws	Under standi ng the laws/ access to infor matio n	Under standi ng the laws	Under standi ng the laws	Acces s to infor matio n/Und erstan ding knowl edge law/H elp of non- state actors	Under standi ng the law	Knowl edge about turkis h law	Under standi ng the law	Non- state	Acces s to infor matio n(law) /Kno wledg e of law
Business Formaliz ation	Admi nistrat ive proce ss	Admi nistrat ive proce ss		Gover nmen t/Non -state				Admi nistrat ive proce ss	Forma lizatio n admin istrati ve proce ss	Forma lizatio n of busin ess throu gh admin istrati		

										ve proce ss		
Residen cy Status	Kimlik /Touri st visa/T empa rary reside ncy/T urkish cizen ship	Stude nt visa/T ourist visa/T empa rary reside ncy/Ki mlik	Kimlik	Touris t visa/K imlik	Temp orary reside ncy/Ki mlik/ Worki ng condit ions/ Non- state	Touris t visa/T empa rary reside ncy/T urkish cizen ship	Kimlik /work ing condit ions	Kimlik	worki ng permi t	Starti ng busin ess to ease the profit	Worki ng permi t	worki ng permi t/Acce ss to infor matio n
Experien ce	Backg round	Backg round			Backg round		Educa tion/B ackgr ound/ Acquir ing new experi ence	Backg round		Acquir ing new experi ence	Acquir ing new experi ence	Backg round /acqui ring experi ence
COVID- 19		Effect		Effect	Effect		Effect s		Effect s	Effect s		
Media							Portra yal of Syrian s/Acti ons taken to raise aware ness/					
Property Acquisiti on				Autho rizatio n/Rig hts?	Rights							

Employment Quota										Flexibility of quota law/Understanding the law		Employee quota/Formalization process
Suggestions	The Turkish government/The Turkish society	The Turkish Government	The Turkish Government	The Turkish government/non-state		The Turkish Government / The Turkish society	Non reliance on non-state actors /Network circle extension/role of NGO in education/Partnership promotion/Turkish society	Turkish government	Government	Turkish government (Tax flexibility)	Turkish government	Turkish government and syrian entrepreneurs

Appendix 29: Pattern Coding Process for Organizations

	Mr. Çoker	Mr. Kadkoy	Mr. Hamwi	Mr. Mustafa	Mrs. Çam	Mr. Arabo
Support System		Non-state actor	The Turkish government/Non-state actors/Turkish society	Own resources	Business network /non-state	
Language	Syrians and the Turkish language	Resources from the government/Resources from the non-state actors	Syrian and Turkish language /Mobility through the language /Resources from the government/Resources from non-state actors		Knowledge of Turkish/ Resources from the Turkish government	non-state actor/ Knowledge about Turkish language
Culture Shock	Business culture/ Syrian culture vs Turkish culture	Business culture/ Syrian vs Turkish culture	Business culture/ Syrian vs Turkish culture	Similarities	Business culture	Similarities in culture

Integration	General integration/non-state	Personal integration/Business integration/General stereotypes	Personal integration/Business integration/General stereotypes	General integration	Role of non-state actors	Non-state actors/professional integration
Discrimination	Stereotypes/Racism	Stereotypes/Racism/Pride	Stereotype/racism/Pride	Stereotypes	Awareness/Perception	
Role of institutions	State actors/Non-state actors	State actors/non-state actors	State actors/Experience with refugees/Non-state actors/Communication		non-state	Non-state actor services/State actor support
Banks		Access to loans	Access to loans/Syrian rights		Access to services	Turkish vs Syrian bank system/Religious aspect
Finance	Access to support / Incentives	Access To support	Access to incentives/Flexibility	Own resources	Access to incentives	Non-state actor/Access to incentives
Taxation	Access to information/Turkish vs Syrian tax		Access to information/Understanding the tax	Turkish tax System	Turkish vs Syrian tax system	Turkish vs Syrian tax system

	system		system			
Competition				Business culture/ Competitive environment	Opportunities	competitive environment/Opportunity
Law		Understanding the law	Abuse of power/Access to information/Action towards unlicensed businesses/Action towards lack of work permits/state actor's behavior towards syrians			Understanding the law

Business Formalization		Administrative process	Rules and regulations towards formalizing business for foreigners/consequences of not being formalized/formalization process/ Knowledge of law		Requirements/state actors	
Residency Status	Working conditions	Effects on business /Temporary residency/Turkish citizenship	Consequences on the business /Temporary residency/Turkish citizenship/Working permit		Temporary residency/Turkish citizenship	Working permit-> Temporary protection law
Experience						
COVID-19	Access to information					

Media			Portrayal of Syrians in Turkey	Portrayal of Syrians	Rights	
Property Acquisition			How Syrians acquire property			
Employment Quota		The quota in practice/ Flexibility of law application	The quota in practice/ Flexibility			Employment quota -> working permit
Suggestions	The Turkish government	The Turkish government/The Turkish society	Communication/The Turkish government/The Turkish society	Syrian entrepreneurs	Syrian entrepreneurs/non-state/The Turkish government/The Turkish society	