

# Challenges and Resilience Strategies of Urban Refugee Entrepreneurs

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# CHALLENGES AND RESILIENCE STRATEGIES OF URBAN REFUGEE ENTREPRENEURS<sup>1</sup>

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## Abstract

Refugee entrepreneurship is key to promoting self-reliance and resilience among refugees. It ensures a smoother transition from humanitarian to development programs, so it is considered mutually beneficial for the refugees, their hosts, and the overall humanitarian-development aid sector. Its success, however, relies on the development of multidimensional resilience strategies since refugee entrepreneurship is a complex phenomenon related to capabilities and structures for integration. Little is known about the resilience strategies of urban refugee entrepreneurs in the face of legal, economic, and sociocultural challenges; therefore, they should be addressed. Studying the case of Syrian refugees in Turkey, we show that urban refugee entrepreneurs are heterogenous and their resilience strategies depend on factors such as the size of their businesses, sectoral dynamics, access to financial markets, trade options, social acceptance in the host society, local economic structure, and costs of production. Our empirical analysis shows that they navigate these challenges by adopting certain strategies according to their capabilities.

**JEL Classification:** J1

**Keywords:** Resilience, integration, refugee entrepreneurship, Syrian refugees, Turkey.

## ملخص

تعد ريادة الأعمال للاجئين هي المفتاح لتعزيز الاعتماد على الذات والقدرة على الصمود بين اللاجئين. وهو يضمن انتقالاً أكثر سلاسة من البرامج الإنسانية إلى البرامج الإنمائية، وبالتالي، يعتبر مفيداً بشكل متبادل للاجئين ومضيفيهم وقطاع المساعدات الإنسانية والإنمائية بشكل عام. ومع ذلك، يعتمد نجاحها على تطوير استراتيجيات متعددة الأبعاد للصمود لأن ريادة الأعمال للاجئين ظاهرة معقدة تتعلق بقدرات وهياكل الاندماج. وبالتالي، ينبغي معالجة حقيقة أننا لا نعرف سوى القليل عن استراتيجيات الصمود التي يتبعها رواد الأعمال اللاجئون في المناطق الحضرية في مواجهة التحديات القانونية والاقتصادية والاجتماعية والثقافية. ومن خلال دراسة حالة اللاجئين السوريين في تركيا، يتبين أن رواد الأعمال اللاجئين في المناطق الحضرية غير متجانسين وأن استراتيجيات مرونتهم تعتمد على عوامل مثل حجم أعمالهم، والديناميكيات القطاعية، والوصول إلى الأسواق المالية، وخيارات التجارة، والقبول الاجتماعي في المجتمع المضيف، والهيكل الاقتصادي المحلي، وتكاليف الإنتاج. يظهر تحليلنا التجريبي أنهم يتنقلون في هذه التحديات من خلال اعتماد استراتيجيات معينة وفقاً لقدراتهم.

## Introduction

Ensuring the self-reliance of refugees through sustainable livelihoods has proved to be a major challenge for refugee-receiving countries around the globe. Despite contrary evidence, host communities demonstrate a tendency to blame refugees for recklessly depending on aid and pushing unemployment, crime rates, and housing prices up (Cengiz and Tekgüç, 2021; Genc, Naufal, and Gahramanov, 2021). In this context, refugee entrepreneurship is promoted to solve the long-term aid dependency of protracted refugees. It is also regarded as a survival strategy for refugees who usually face higher unemployment rates than natives and other migrant groups – a phenomenon referred to in the literature as the ‘refugee gap’ (Connor, 2010; Bakker et al., 2017). It could also be the result of an inherent desire to own properties in the destination country, as forced migration usually costs refugees most of their assets (Allen, 2009).

While studies on the refugee gap and entrepreneurship have been extensive in the Global North (Embricos, 2020), the subject also receives a growing interest in the Global South. However, much of the research so far has been devoted to understanding micro businesses in refugee camps, which were mostly informal (Betts et al., 2017; Betts et al., 2020; Easton-Calabria and Omata, 2018; de la Chaux and Haugh, 2020). We observe that the existing literature on refugee entrepreneurship has four gaps. Firstly, the policy and scholarly focus is usually on refugees residing in camps or on urban refugees in low-income countries. We believe that presenting the distinct challenges and resilience factors of urban refugee entrepreneurs in the context of a developing country will introduce new dimensions. Secondly, social networks are crucial for facilitating refugees’ settlement in the host countries, but an overemphasis on their importance might overshadow other strategies utilized by refugee entrepreneurs. Thirdly, most studies on refugee entrepreneurs adopt a one-sided approach for analyzing refugees’ integration, either looking at refugees or natives, which might overlook the fundamental core of its two-sided relational nature emerging from the everyday interactions between locals and migrants. Finally, Syrian entrepreneurs are treated as a homogenous group with similar challenges and strategies; identifying the key differences between their challenges and resilience strategies will, therefore, contribute to the scholarly discussion on refugee entrepreneurship.

Attempting to address all these four gaps in the literature, this paper studies Syrian refugee entrepreneurs in Turkey with a focus on mapping the challenges they encounter and exploring the ways in which perceptions about and of Syrian entrepreneurs lead them to create localized resilience strategies.

Turkey hosts more than 3.7 million registered refugees from Syria and around 370,000 refugees from other countries, making it the largest refugee-hosting country in the world.<sup>5</sup> The local integration of Syrians is of high national and international policy relevance as there is no prospect for other durable solutions, such as their voluntary repatriation and resettlement in the foreseeable future (Kayaoglu, Sahin-Mencütek, and Erdoğan, 2021). However, the protracted

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<sup>5</sup> Non-European asylum seekers cannot be granted refugee status in Turkey due to the geographical restriction of Turkey’s Geneva Convention signature. Therefore, Syrians are provided with a ‘temporary protection status’ in Turkey.

stay of Syrians occurs during a serious economic downturn that has been occurring in Turkey since 2015, marked by increased unemployment rates and poverty. Moreover, refugee entrepreneurs in Turkey reside in urban areas, not in camps, and, relatedly, the sizes of refugee-owned businesses in Turkey are heterogeneous. Since the challenges and strategies of urban refugee entrepreneurs substantially differ from the micro-sized initiatives in refugee camps, our analysis contributes to discussions in the refugee entrepreneurship literature from a different perspective. Our case allows us to relate refugee entrepreneurship with the socioeconomic integration of refugees and their resilience. Existing studies mostly look at the issue of refugee entrepreneurship either by understanding the conditions and situations of refugee businesspeople or only focusing on the local responses toward them. Our analysis enables us to highlight the interactions between the two as well as the adaptation strategies of refugee entrepreneurs changing over time. The case we study further enables us to trace the role of social capital and networks in entrepreneurship given the strong cultural-ethnic networks between Turkey and Syria. Finally, it provides insights into how refugee entrepreneurs mitigate the increasing grievances in creating resilience since the social acceptance of refugees in Turkey has dramatically weakened over time.

As empirical material for our content analysis, we conducted 82 in-depth interviews with Syrian entrepreneurs, Syrian and Turkish NGOs, and other stakeholders between the summer of 2018 and October 2021. Our interviews were held in Istanbul, Gaziantep, and Şanlıurfa, which are the provinces hosting the largest populations of Syrians in Turkey corresponding to 38 percent of the Syrian population as of December 2021. Istanbul is an important metropolitan and hosts the largest refugee population in Turkey, while Gaziantep and Şanlıurfa had cultural and familial links with Syrians before the war. These provinces are also among the top 10 provinces with Syrian firms. Thus, we choose these provinces to analyze the impact of various hostility levels, social networks, and economic opportunities on the challenges and resilience strategies of refugees. In addition to collecting primary data in the field, we also analyze secondary data about registered Syrian businesses.

Drawing from empirical analyses, we argue that resources and opportunities shape the behaviors of refugee entrepreneurs in the initial stage of setting up a business. However, this is not a static situation because entrepreneurs change their behaviors over time in response to the growing hostility among locals and the deteriorating economic conditions in the host country. Refugees develop further adaptation capabilities against frustrations and crises, which shows that refugee entrepreneurship (and, relatedly, socioeconomic integration and resilience) has strong relational and temporal dimensions generally overlooked in the literature. Although social networks are singled out in the refugee entrepreneurship literature as a source of resilience, our findings show that their potential is mitigated by other sets of factors such as the challenges, needs, and firm sizes of refugee entrepreneurs.

### **Refugee resilience and entrepreneurship**

Resilience has become one of the most popular words for international organizations, states, and businesses involved in humanitarian actions. It has different and contested meanings in different policy fields and different locations (Brassett and Vaughan-Williams, 2015; Joseph,

2013) and is seen as a protective factor for the psychological well-being and mental health of refugees (Arnetz et al., 2013; Montgomery, 2010; Schweitzer et al., 2007). The United Nations High Commissioner for Refugees (UNHCR, 2005) defines self-resilience as “the social and economic ability of an individual, a household or a community to meet essential needs (including protection, food, water, shelter, personal safety, health, and education) in a sustainable manner and with dignity.”

The rise of resilience in the global humanitarian sector goes along with discussions about self-reliance and giving responsibility to aid recipients to support themselves in case of crisis (Ilcan and Rygiel, 2015). As Krause and Schmidt (2020) state: “global policies designed to promote the self-reliance and resilience of refugees strive to increase their abilities to deal with hardships; in doing so, they rhetorically shift refugees from the category of ‘vulnerable’ to that of ‘capable actors.’” Relatedly, self-reliance and resilience are highly disseminated as a discourse, strategy, and pillar of the policy agenda of donors in humanitarian crises such as the case of Syria. In Syria’s neighboring countries, the UNHCR and other UN agencies partner with local organizations to encourage enterprising activities (particularly for women) to undertake self-employment through micro-financing, vocational training, capacity building...etc. (Al-Dajani, 2019).

The growing literature on the emergence of refugee entrepreneurs has two main approaches to explain why and how refugees become entrepreneurs. The economic approach argues that labor market discrimination or the difficulties faced by refugees lead some of them to build up their careers to become economically self-reliant (Kloosterman and van der Leun, 1999; Shneikat and Alrawadieh, 2019). Others argue that the emergence of this entrepreneurship from refugees (or an ethnic minority) is related to their cultural traits, such as a higher willingness to venture into entrepreneurial sectors compared to locals (Volery, 2007).

Moreover, the characteristics of local institutions and markets, the lack of capital or access to finance for opening or expanding their businesses, and the attitudes of natives are discussed as important challenges facing refugee entrepreneurs (Meister and Mauer, 2018; Sandberd et al., 2018; Shneikat and Alrawadieh, 2019). Their strategies are attributed mainly to social networks. Regarding the impact of refugee entrepreneurs, the literature also argues that it either creates a positive economic effect on the host societies because they contribute to the local markets, increases the rate of economic self-reliance among refugees (Chang, 2021), or adds further competition with local traders inside the host countries (Lyon et al., 2007).

Based on the strategies that refugee entrepreneurs utilize in the host countries, some scholars have recently linked the entrepreneurship discussion with the integration debate, along with the argument that class is critical for the analysis because of two highly intertwined relations: (1) refugees in a better socioeconomic position tend to become entrepreneurs and (2) they can more easily integrate into the host societies (Şimşek, 2019). While we agree with this argument in general, we observe significant nuances that necessitate a deeper analysis. We argue that refugee entrepreneurs are not a homogenous group, hence they do not have the same integration experience. Also, their resilience strategies not only depend on their capital (or class) but are

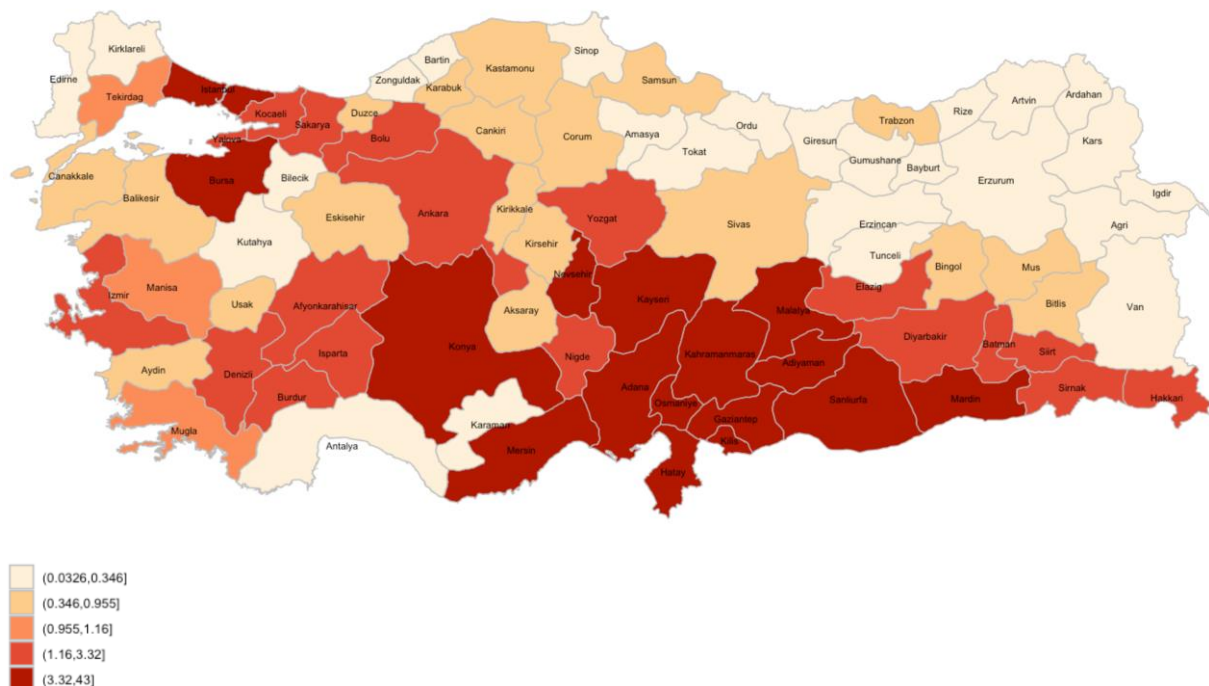
also mitigated by endogenous factors, such as the size of their businesses, as well as exogenous factors, such as sectoral and trade dynamics.

### The Syrian refugee population in Turkey

Since 2011, Turkey has always been the main destination for displaced Syrians, and it eventually became the host of the largest refugee population in the world. According to the official statistics, there are more than 3.7 million registered Syrians in Turkey as of February 2022. Currently, the majority of the refugees live in urban areas, with only less than 1.5 percent living in refugee camps. Moreover, the refugee population is not distributed equally across Turkish provinces but rather concentrated either in border provinces such as Hatay, Gaziantep, and Şanlıurfa, or in provinces with higher economic activity such as Istanbul. Figure 1 presents the share of Syrian refugees across provinces.

Syrians in Turkey are provided with a “temporary protection status” because asylum legislation in Turkey only provides legal refugee status to Europeans. For the sake of this paper, however, we use the term ‘refugee’ in line with its international definition. Importantly, the temporary protection status provides Syrians with free health and education services. Since our emphasis in this paper is on refugee entrepreneurship, we will only focus on economic rights.

**Figure 1. Share of Syrian refugees over total provincial population as of December 2021**



Since January 2016, Syrians have had the right to obtain work permits with the introduction of the Regulation on Work Permits for Foreigners under Temporary Protection Law no. 4817.<sup>6</sup> The total number of Syrian refugees with a work permit remains small relative to more than

<sup>6</sup> National Legislative Bodies/National Authorities, *Turkey: Regulation on Work Permits of Foreigners under Temporary Protection*, 11 January 2016, available at: <https://www.refworld.org/docid/582c71464.html> [accessed 12 February 2021].



one million in labor force stock estimated by the International Labour Organization (ILO, 2020). According to official Turkish data, the number of work permits given to Syrians was 13,290 in 2016, 20,966 in 2017, 34,573 in 2018, and 63,789 in 2019.<sup>7</sup> The low number of work permits implies that the majority of Syrians in the labor market<sup>8</sup> are active in the informal sector and face barriers in applying for a permit, including bureaucratic procedures, low wages, and the risk of losing humanitarian aid sources, such as the Emergency Social Safety Net (ESSN; also known as *Kızılay Card*) cash transfers. Another barrier to obtaining the work permit is structural; it is required to be applied by employers and not by the Syrian workers themselves. Once obtained, it has to be renewed every year as well as in the case of workplace changes.<sup>9</sup> There are, therefore, a multiplicity of wildly different reasons why not more Syrians have a work permit in Turkey despite its possibility being present for years.

“I did not want to apply for a work permit because if I do, then I will lose my Kızılay card. There is no guarantee that my work will continue here.” - Female employee in the food sector, 35 years old, Istanbul, March 2020.

The gender gap in obtaining work permits and the employment of Syrians is also remarkable. In 2019, while 59,406 work permits were given to Syrian men holding temporary protection status, only 4,383 were given to women.<sup>10</sup> Kayaoglu and Erdogan (2019) find that labor force participation for Syrian women (around 12 percent of the total Syrian workforce) is much lower compared to Syrian men and Turkish women. Demirci and Kırdar (2021) show that there is a native-refugee employment gap both for Syrian men and women.

Moreover, regarding the geographical distribution, an ILO report (2020) estimates that 46 percent of all Syrian workers live in Istanbul and 39 percent live in Adana, Bursa, Gaziantep, Hatay, Konya, and Izmir combined. The ILO (2020) also shows that Syrian workers are at the bottom of the labor market hierarchy, with 96 percent of them working in the informal sector and paid a much lower wage, on average, than the minimum wage<sup>11</sup> and 75 percent of them working longer hours than the legal weekly maximum of 45 hours and having insecure jobs mainly in the textile, tourism, manufacturing, construction, and agricultural sectors (Markovsky, 2019; Del Carpio and Wagner, 2015; Ceritoglu et al., 2017). Moreover, the Turkish currency has suffered a serious depreciation since 2018, which negatively affected job creation and, thus, contributed to the increase in unemployment. Therefore, Syrian refugee entrepreneurship, particularly with the potential of job creation, is promoted not only for the self-reliance of refugees but also to diminish the negative effects on native workers.

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<sup>7</sup> <https://ailevecalisma.gov.tr/media/63117/yabanciizin2019.pdf>

<sup>8</sup> ILO (2020) estimates that there are around 930,000 Syrians in the Turkish labor market.

<sup>9</sup> In 2022, the fine for employers who hire foreigners without a legal work permit is 16.066 Turkish liras (TRY) per worker. Foreigners who work without a legal permit have to pay TRY 6.423 as announced by the Presidency of Work and Social Security.

<sup>10</sup> <https://ailevecalisma.gov.tr/media/63117/yabanciizin2019.pdf>

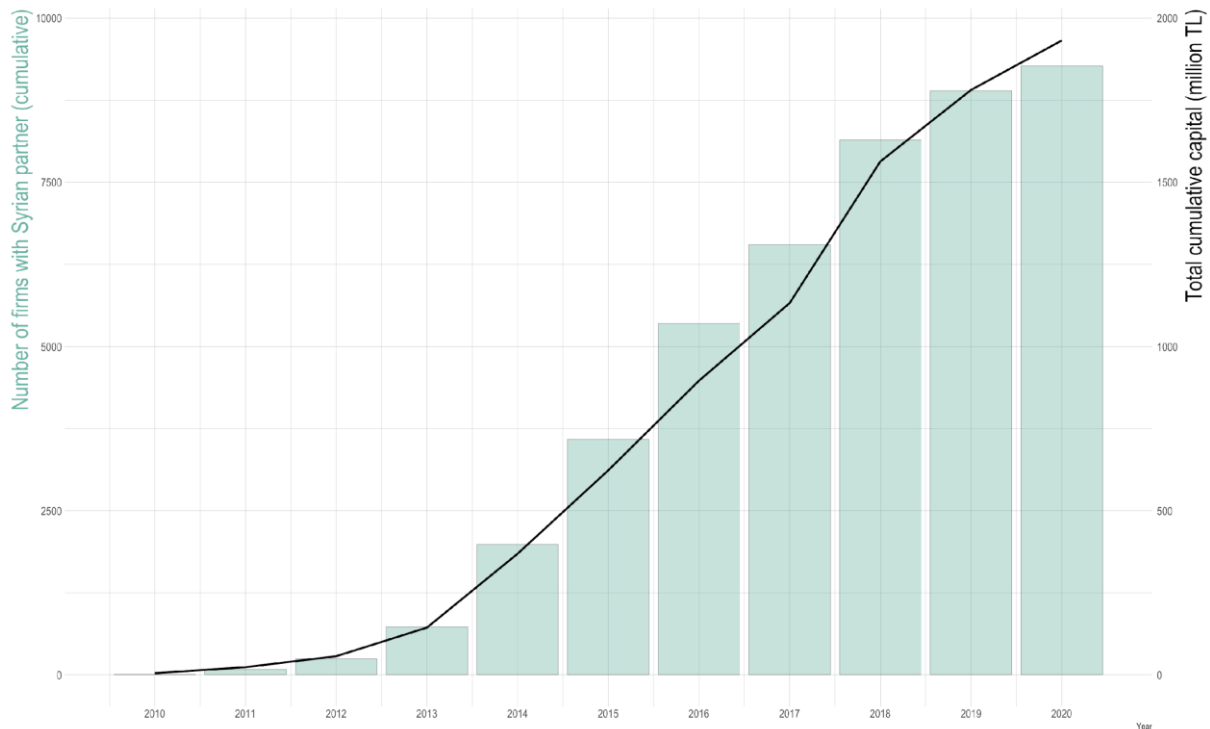
<sup>11</sup> According to the ILO (2020), Syrian male workers are paid, on average, a net of TRY 1,337, while Syrian female workers are paid TRY 1,083 in 2017. The legal net minimum wage was TRY 1,404 in 2017.

### Syrian refugee entrepreneurs in Turkey

In 2010, before the Syrian civil war, the total number of Turkish firms with Syrian partnership (henceforth referred to as Syrian firms) was only 30, according to the Turkish Union of Chambers and Commodity Exchanges (TOBB). We observe a sharp increase in the number of Syrian firms after 2011. According to the Ministry of Trade, there are 15,159 companies established with at least one Syrian partner as of 26 February 2019.<sup>12</sup> This figure includes all registered firms, including sole proprietorships, limited liability companies, and joint stock companies. Although detailed information about these businesses is not available, TOBB provides some statistics about limited liability and joint stock companies.

Figure 2 presents the total number of these companies and their total capital from 2010 to 2020 using TOBB data. In that period, the total number of Syrian firms (which are either limited liability companies or joint stock companies) is 9,268, with a total capital of approximately two billion Turkish lira (TRY).

**Figure 2. Number of firms with Syrian partner(s) and their total capital (million TRY)**



Moreover, these companies are concentrated in several industrial provinces, such as Istanbul and Bursa, and in provinces that are either close to or share borders with Syria such as Hatay, Gaziantep, Mersin, and Şanlıurfa. Table 1 below gives a clue about this clustering for newly established firms between 2017 and 2020. As can be seen, 95.28 percent of these new businesses are established only in five provinces: Istanbul, Mersin, Hatay, Bursa, and Gaziantep.

<sup>12</sup> [https://multeciler.org.tr/turkiyedeki-suriyeli-sayisi/?gclid=CjwKCAjwoNuGBhA8EiwAFxomA1kZLs6MrLP8Rd2VtffhfrJYL4LK0oUByS2EqPM2mese9Ma1jUI38RoC5yQQAyD\\_BwE](https://multeciler.org.tr/turkiyedeki-suriyeli-sayisi/?gclid=CjwKCAjwoNuGBhA8EiwAFxomA1kZLs6MrLP8Rd2VtffhfrJYL4LK0oUByS2EqPM2mese9Ma1jUI38RoC5yQQAyD_BwE)

Based on our qualitative interviews, it is possible to generalize that these businesses prefer to be closer to the border when they have a close export-import relationship with Syria. Although many prioritize sustaining and flourishing their businesses, some also look for export/import opportunities or maintain their previous business contacts. Relatedly, the United Nations Development Programme (UNDP, 2020) finds that 57.7 percent of Syrian entrepreneurs in Turkey are exporters.

**Table 1. Total number of business establishments by Syrians between 2017 and 2020**

Province	Number of Syrian firms	Share over total number of Syrian firms (%)	Province	Number of Syrian firms	Share over total number of Syrian firms (%)
Istanbul	2,419	61.69	Trabzon	4	0.10
Mersin	780	19.89	Kocaeli	3	0.08
Hatay	248	6.33	Mugla	3	0.08
Bursa	195	4.97	Kayseri	2	0.05
Gaziantep	94	2.40	Denizli	1	0.03
Kilis	81	2.07	Isparta	1	0.03
Antalya	22	0.56	Manisa	1	0.03
Sanliurfa	14	0.36	Kahramanmaras	1	0.03
Adana	13	0.33	Mardin	1	0.03
Ankara	12	0.31	Rize	1	0.03
Konya	7	0.18	Samsun	1	0.03
Sakarya	5	0.13	Tekirdag	1	0.03
Yalova	5	0.13	Karaman	1	0.03
Izmir	4	0.10	Karabuk	1	0.03

Source: Authors' own calculations using data from the Turkish Union of Chambers and Commodity Exchanges. The data include information about the registry of limited liability and joint stock companies.

The employment patterns in these companies are important for understanding their impact on the labor market. The UNDP (2020) estimates that the average employment is 9.2 per Syrian firm. These firms employ both Syrian and Turkish employees, where the share of the former is 60 percent (Building Markets, 2020). According to the UNDP (2020), there are important gender differences between Syrian and Turkish workers. Among male employees, 73.7 percent of them are Syrians while the share of Syrian women is only 16.6 percent of total employees. Moreover, only 3.3 percent of Syrian entrepreneurs are women (UNDP, 2020). These companies are mainly active in wholesale and retail trade, the repair of motor vehicles and motorcycles, real estate activities, and manufacturing and construction, as displayed in Table 2.

**Table 2. Sectoral distribution of new companies with Syrian(s) partners between 2017 and 2020**

<b>Sector</b>	<b>Number of Syrian firms</b>	<b>Share over total number of Syrian firms (%)</b>
Wholesale and retail trade; repair of motor vehicles and motorcycles	1,896	48.35
Real estate activities	480	12.24
Manufacturing	332	8.47
Construction	312	7.96
Administrative and support service activities	222	5.66
Professional, scientific and technical activities	208	5.30
Accommodation and food service activities	130	3.31
Transportation and storage	109	2.78
Information and communication	75	1.91
Education	43	1.10
Other services activities	43	1.10
Human health and social work activities	21	0.54
Agriculture, forestry, and fishing	19	0.48
Arts, entertainment, and recreation	8	0.20
Electricity, gas, steam, and air conditioning supply	6	0.15
Financial and insurance activities	6	0.15
Water supply; sewerage; waste management and remediation activities	4	0.10
Public administration and defense; compulsory social security	4	0.10
Mining and quarrying	3	0.08

Source: Authors' own calculations using data from the Turkish Union of Chambers and Commodity Exchanges. The data include information about the registry of limited liability and joint stock companies.

### **Challenges encountered by Syrian entrepreneurs**

Socioeconomic resources give Syrian refugees the ability to serve Turkey's neo-liberal economic interests and mobilize others while easing economic integration. In this process, refugees with these sources are transformed from being individuals receiving aid to investors (Mencütek-Sahin, 2020). Class is not a deniable factor in this process, coined as 'class-based integration' (Şimşek, 2020), because investors and the highly educated are favored, while refugees with little education and economic resources are left out from the integration processes. However, there are nuances here that make us reconsider the claimed causality in the experiences of refugee entrepreneurs. They are not a homogenous group and their engagement with the market shows differences. Some were businesspeople in Syria and transferred their capital to Turkey; some established their businesses for the first time in Turkey; some are micro-sized and mostly informal businesses while others are SMEs and mostly formal; and some target only Syrian consumers while others also target Turkish and international consumers.

## Legal challenges

Formal rules about the legal status and work permits of Syrian refugees appear as the main legal challenges encountered by Syrian firms. The Regulation on Work Permits for Foreigners under Temporary Protection Law no. 4817<sup>13</sup> introduced an employment quota, which implies that the share of Syrian employees “cannot be more than 10 percent of the number of Turkish citizens” in a firm (Article 8).

Although Syrian refugees are only allowed to work if they have a working permit, getting a permit has many difficulties and some employers prefer not to apply at all. Bureaucratic hurdles, particularly the short duration of work permits, give firms a hard time. This means that employers have to keep applying for work permits not only for newcomers but also for already employed staff every year. Syrian employers also find themselves disadvantaged due to the unfamiliarity with the language and national regulations to apply for work permits. An interviewee with a medium-sized technological company in Gaziantep mentions this challenge:

“Renewing working permits each year is a financial burden for us. We spent one month in a year on paperwork for working permits. For just one working permit application, I have to spend a minimum of two to three hours. Then, I have to wait two to four months for the decision, which might be a rejection. Our company hired one specific employee only for this task. This system should be eased.” - Syrian male employer, 43 years old, Gaziantep, September 2021.

For the case of entrepreneurs, however, the need for a work permit for themselves was less of a concern, particularly for those who had a certain amount of capital to start their businesses. Some of these businesspeople already had valid passports and were eligible for residency in Turkey. Moreover, since Syrians were allowed to apply for citizenship after 2017, we also observe that some got Turkish citizenship. However, naturalizing as a Turkish citizen does not end the legal or economic difficulties, as claimed by many interviewees:

“It does not matter if you are a [Turkish] citizen or not. Getting business licenses is still difficult because employers are asked to have work permits for themselves and for vocational proficiency, we are asked to provide the certificate of mastership. Obtaining one in Turkey is a very lengthy process. And, I should say that the largest discrimination is revealed if we cannot speak Turkish.” - Syrian male entrepreneur, Gaziantep, September 2021.

Finally, Syrian entrepreneurs without Turkish citizenship face additional challenges while traveling in and outside Turkey, which limits their availability for new business agreements.

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<sup>13</sup> National Legislative Bodies/National Authorities, *Turkey: Regulation on Work Permits of Foreigners under Temporary Protection*, 11 January 2016, available at: <https://www.refworld.org/docid/582c71464.html> [accessed 12 February 2021].

## **Economic challenges**

Although the number of Syrian entrepreneurs is not negligible, it seems that there are also important economic barriers to being a refugee entrepreneur in Turkey. An important challenge is the lack of access to the banking system, which makes the majority of Syrian businesses resort to Islamic finance or the informal *hawala* system (Akçalı and Görmüş, 2021) for money transfers. An EBRD (2018) report shows that 38.5 percent of Syrian businesspeople use the *hawala* system, which is the intermediating (brokering of) a trustworthy individual in payments. Our interviews also revealed that jewelry shops in Şanlıurfa are also used for this purpose. Even for those who have access to the banking system, another challenge is the high interest rates or fees when Syrians need loans, insurance premiums, or money transfers because they are regarded as high-risk clients with no prior credit history in Turkey. One Syrian entrepreneur explained the common frustration shared by many others:

“As we are foreigners, banks do not treat us as normal citizens. For example, among 50 banks, we are only able to work with four or five banks, others make it difficult, not able to get credit, or loan, support. We only put our money into the reserve (*emanet*) and then get loans. We do not have the rights that are enjoyed by Turkish citizens.” - Syrian male employer, Şanlıurfa, 11 July 2018.

An expression of this difficulty even for those who became Turkish citizens can be seen in the following statement:

“Even after getting citizenship, banks are asking for our financial transactions. This is the case even when we have a Turkish partner. [The banks] do not want to give credit to us. They see us as risky because, in their view, we can leave the country in the near future.” - Syrian male entrepreneur, Istanbul, September 2021.

To verify such claims, we also interviewed the manager of a private bank. He insisted that not giving credit should not be interpreted as financial discrimination against Syrian refugees because banks are particularly careful in their decisions to issue credit. He asserted that their decision for granting financial credit to Syrian businesses depends on several other issues:

“Banks do not discriminate based on ethnic backgrounds of credit applicants. But we care about the risk. If we believe that there are not enough credentials for a businessperson to be in Turkey for the long term, then we do not want to take that risk. So, for example, if a Syrian who is an academician in Turkey applies for credit, there is a higher probability for her to get it. Another important issue for our decision is about the financial and operational transparency of firms. Syrian firms are not willing to provide these or they think we only ask [for it] from them. We are afraid that Syrian businesses might be involved in illegal trade, such as engaging in arms smuggling and the sale of drugs. Many bank managers will not be willing to take this risk as they are afraid to be punished afterward.” - Private bank manager, male, 39 years old, Istanbul, October 2021.

This also means that even if a Syrian businessperson is involved in a legal business, they still have a lower probability of obtaining a loan. Nevertheless, it must also be noted that pre-war use of the formal financial system in Syria was also very low (less than 20 percent) (Building Markets, 2020). Thus, financial illiteracy, together with the barriers to integrating into the formal financial system, are important economic challenges facing Syrian refugee entrepreneurs. Therefore, international financial support programs, such as those provided in FRiT funds, are very important for Syrian businesses in Turkey.

Another frequently repeated economic challenge for Syrian entrepreneurs is the number of social security payments for Syrian employees. Some of our interviewees argued that Syrians have ‘temporary status’ in Turkey but are still asked to pay the same contribution to the social security system for Syrian and Turkish employees.

### **Sociocultural challenges**

After 10 years of settlement, Turkish language proficiency among Syrians is still a problem for the adult population, particularly for women (UN Women, 2018). Thus, uncertainty is higher for Syrian entrepreneurs as information about laws, regulations, opportunities, and incentives is not easily accessible due to language barriers (Building Markets, 2020).

“Syrian businesses and employees cannot establish networks with Turkish employers due to the language problem. Some of them were in camps for a long time and they could not [adapt] once they moved to urban areas. And, for Syrian businesses, I think they would be more successful if they get consultancy in Arabic. They did not know sectoral needs in Turkey or legal regulations which are communicated in Turkish. They even did not know how to calculate salaries in Turkey because Syrian employers forget about tax.” - Syrian male, legal advisor, Istanbul, October 2021.

In addition, the distinct work culture between Syria and Turkey also affects Syrian businesses. For example, one Syrian businessman argued that their business was highly based on corruption in Syria and there was no formal system for running a business, which also affects their entrepreneurial behavior in Turkey:

“We did not have a registration system in Syria. Some Syrian businessmen act as if they are still there. They do not register their companies here, for example. That’s why their companies are not getting valued.” - Syrian male entrepreneur, Gaziantep, September 2021.

Moreover, the social acceptance of Syrian refugees is low, causing problems for entrepreneurs. According to the Syrian Barometer 2019, which is a nationally representative survey of the Turkish population, 81.9 percent of respondents report that Syrians are culturally different from Turkish people. Considering the economic downturn in Turkey and announcements of government officials about the budget that is spent on Syrians, grievances among the hosts are rising. We observe that Turkish people hesitate to buy a product from Syrian shops because they believe that Syrians do not pay taxes and are a burden for the Turkish people, so shopping

from them would be a double punishment for Turkish businesses. For refugees, these problems lead owners of micro businesses to live in a closed ecosystem, which creates its own problems, such as lower interactions with natives.

### **Coping mechanisms**

Although we agree that entrepreneurship provides chances for self-reliance and better economic inclusion in the host society, refugee entrepreneurs are not a homogenous group. In addition, both refugees and the host society negotiate their positions through interactions. These lead the modes of inclusion/exclusion, power, and hierarchy, which emerge in encounters in specific localities (Balamir-Coskun and Nielsen, 2018; Oner et al., 2020). During these encounters, refugee entrepreneurs navigate opportunities and barriers by adopting certain strategies.

### **Relocation rationales: Beyond the cliché of social networks**

Refugees have less mobility compared to other types of migrants due to their war-driven context of emigration (Desai, Naude, and Stel, 2010). Nevertheless, this does not indicate that they do not have a say regarding their relocation choices. Previous studies suggest that refugees' relocation is closely related to their social networks, either their pre-relocation ties in the potential settlement countries or where their fellow countrymen have resided (Boyd, 1989; Smith, Tarallo, and Kagiwada, 1991; Shah and Menon, 1999). For Syrian entrepreneurs, their pre-existing ties and economic capabilities indeed facilitate their initial and subsequent relocation choice. Many interviewed businessmen in Gaziantep and Şanlıurfa said that “they knew the province and had some trade relations with the province” before the war.

“I had a wealthy family and was a businessman in Syria. Since 2009, we had been coming to Turkey, particularly Şanlıurfa [for trade], almost every year. After the war started, we froze all the business in Syria and established companies in Adana and Şanlıurfa that work on Internet service provision and electronics. I did all of my investment here.” - Syrian male entrepreneur, Şanlıurfa, 15 July 2018.

Beside such successful investments, there were also failed examples. One man in his 60s in Şanlıurfa explained:

“I was a businessman back in Raqqa, dealing with textile materials. I came to Şanlıurfa, because I knew the province regarding the trade activities and people, particularly from my trade experience between 1985 to 1995. My job was very good, I like trade. I came to Turkey with 100,000 USD. In five years, I finished all the money in failing my trade initiatives.” - Syrian male entrepreneur, Şanlıurfa, 12 July 2018.

The examples illustrate that previous ties/networks with settlement provinces are necessary but not adequate to sustain. The economic structure (the cost of labor and the markets Syrian entrepreneurs can access) of the host city seems to be more crucial than their networks and economic capital. Comparing the economic sectors of Syrian entrepreneurs working in the three cities of Istanbul, Şanlıurfa, and Gaziantep, we argue that Şanlıurfa and Gaziantep provide a



cheaper cost of labor compared to Istanbul. As a result, most Syrian industrialists or agriculturalists choose to settle in Şanlıurfa or Gaziantep, since their sectors are labor-intensive.

Another economic consideration is the internal and external markets that Syrian businesspeople could access. Before the conflict, many had customers in various countries, and they tried to maintain their business links. Some Syrian investors we interviewed stated that opening a company in Turkey is easy, much easier than the Arab states. One added: “However, if you want to expand your size or get involved in broader trade activities, it gets harder” (Şanlıurfa, 11 July 2018). Moreover, an important difficulty is penetrating the local market. There were, for example, nationalist reactionary attitudes among some of the Turkish businessmen we interviewed, as they claimed that they “do not prefer to trade with Syrians in Turkey because they are mostly informal and causing unfair competition for Turkish businesses” (Textile company owner, Istanbul, 16 August 2021). Interestingly, our interviews showed that these reactions from local businesspeople seem to be less severe compared to the host population in general. Sole proprietorships, which are usually established in areas where there is an ethnic clustering of Syrian refugees, also encounter the negative attitudes of locals. In the Kağıthane district, one *mukhtar* (a local authority) in a neighborhood with a large population share of Syrian refugees told us his views, signaling the unease of the local population:

“Look, these Syrian people are so nationalist. They were shopping from our groceries when they first moved to this neighborhood. But then they opened their own grocery, barber shop, clothing shop...etc. It is easy for them; they don’t pay taxes. And once there were these Syrian shops, Syrians stopped buying from our stores. They only buy from their countrymen.” - Istanbul, 19 December 2019.

We heard similar reactions from local Turkish communities and mukhtars in Şanlıurfa and Gaziantep, too.

Syrian micro firm owners, therefore, prefer to locate their businesses in ethnic enclaves to benefit from the potential demand for their goods. For larger-sized refugee businesses, however, the needs and coping strategies are different. They remobilize the export strategies while keeping an eye on internal trade. For instance, a plastic industrialist who relocated from Aleppo to Istanbul and Gaziantep after the conflict told us that he used to export his products to Iraq and now continues to export from Turkey. This case, along with other different cases, confirms that the personal networks of potential migrants in host countries prior to emigration can enhance the possibilities of attracting them to relocate to the specific regions where they already have acquaintances. Nevertheless, we observe that economic consideration was a more significant factor than social ties regarding the motives for the settlement choices of Syrian businesspeople. Even within a business family, siblings might not flee to the same destination unless they were working in the same business field. Furthermore, the economic capital that Syrian entrepreneurs possess does provide them with more mobility than other Syrians. Nevertheless, their choice of location still depends on the economic sector in which they are working and the economic structure of the host cities.

### **Mediating anti-immigrant attitudes through micro strategies**

As mentioned in the previous section, knowledge of the Turkish language is not only vital for livelihood opportunities but also for running a successful business. There are various strategies adopted by Syrian entrepreneurs to counter this challenge, such as learning Turkish, recruiting interpreters, or only doing business with Arabic speakers. Syrian entrepreneurs prefer to recruit Syrian Turkmen or Turkish Arabic speakers as their translators because they feel a higher cultural proximity and trust to ethnic networks. We observe that Turkmen and Turkish Arabic speakers not only serve as translators but also as cultural mediators between these companies and provincial authorities, including governorates and municipalities.

Such strategies of Syrian businesspeople remain ineffective against the growing anti-Syrian perceptions in Turkey that are known to have led to actual conflicts between locals and refugees (Erdogan, 2018; Getmansky, Sınmazdemir, and Zeitzoff, 2018). We think that micro businesses are more vulnerable to these conflicts as they are ‘visible’ representatives of the Syrian presence in Turkey. In order to avoid such conflicts, larger companies prefer Turkish names for their startups. Small businesses such as shops or restaurants had Arabic company names until encountering open public resentment or municipal intervention as in Gaziantep and Esenyurt, Istanbul. Using Turkish names is said to reduce exposure and result in less discrimination. The Turkish government has also issued a regulation ordering all companies and restaurants in Turkey to have Turkish characters in the names of their shops. Many Syrian entrepreneurs immediately complied with this order not only to obey local regulations but also to avoid locals’ growing anger. More importantly, prior to the issuance of this regulation, there were already some Syrian entrepreneurs who appropriated their shops’ names. With the same considerations, female Syrian salespeople prefer dressing in the Turkish style to give a positive impression to Turkish buyers, according to our interviews. All these strategies for countering such local challenges demonstrate their resilience as refugee entrepreneurs.

Moreover, it is common among investors to apply for Turkish citizenship to ease rigid bureaucratic processes. One old investor explained his motivation:

“My hope was to open up a job here. I wanted to sell all of my property in Syria and invest here and continue trade activities. When I was not a citizen, I was not able to register my job with my name. But now (gained citizenship a year ago), I am able to buy everything with my name.” - Interview 7, Sanliurfa, 12 July 2018.

Another young investor stated:

“Although our initial plan was to return to Syria, the war continued, and we applied for Turkish citizenship. After eight months, officers visited us and asked about our projects. We explained how we now plan to stay here, make our all investments here, how we lost our hope for Syria, therefore we opened our company here, bought our house here, like opening a new page in our life.” - Interview 3, Sanliurfa, 11 July 2018.

In addition to the aforementioned individual coping mechanisms, Syrian entrepreneurs also have broader strategies for self-empowerment and communal resilience. As their numbers grew, Syrian entrepreneurs started establishing their own business associations. An example is the Syrian Businessmen and Entrepreneurs Association (*Suriyeli İş Adamları ve Girişimciler Derneği* (SIAD)). It was established in 2015 with 350 members and branches in five Turkish provinces. It has been visible in the Turkish media and built strong relations with provincial authorities with the slogan *Taking Bigger Steps and Contributing to Turkey's Economy* (Interview, 16 July 2018). SIAD cooperates with local agencies through investments, in turn easing bureaucratic hurdles for their own projects. It is also involved in transnational diaspora networks in Europe and elsewhere, which are usually made up of Syrian NGOs allied around similar goals or ideological views. These ethnic business networks enable the transfer of transnational capital and expertise, helping organizations secure funds and expand their activities (Interview, 5 November 2019). Finally, this social segregation seems to drive some Syrian entrepreneurs to international trade rather than delving further into domestic market opportunities. Table 3 summarizes the challenges and coping mechanisms for Syrian businesses discussed above.

**Table 3. Challenges and coping mechanisms of Syrian businesses by size**

Challenges	Coping mechanisms	
	Micro enterprises	SMEs
<b>Legal</b> <ul style="list-style-type: none"> <li>Procedures for work permit applications.</li> <li>Legal quota for hiring Syrian employees.</li> <li>Not being allowed to live or work in a province other than the one in which they are registered.</li> </ul>	1. Citizenship application.	1. Citizenship application. 2. Moving to another country.
<b>Economic and financial</b> <ul style="list-style-type: none"> <li>Difficulties in accessing financial resources.</li> <li>Lack of knowledge of the banking system, business environment, and incentives in Turkey.</li> <li>Challenges in accessing domestic and foreign markets.</li> <li>Social security payments for Syrian refugees.</li> <li>Financial illiteracy.</li> </ul>	1. Benefiting from ethnic enclaves. 2. Benefiting from international financial support (FRIT).	1. Relocation within Turkey. 2. Diversification of market choices/transnationalization (trade with Syria and elsewhere). 3. Establishing business associations. 4. Resorting to the hawala system. 5. Partnering with Turkish companies or investing in Turkish companies. 2. Benefiting from international financial support (FRIT).
<b>Sociocultural</b> <ul style="list-style-type: none"> <li>Lack of Turkish language proficiency.</li> <li>Differences in work culture between Syria and Turkey.</li> <li>Lower social acceptance of Syrians in Turkey.</li> </ul>	1. Enclaving (dependency on refugee community).	1. Independency to refugee community. 2. Language learning. 3. Hiring intermediaries (employing Turkish Arabs as cultural and linguistic mediators). 4. Silence. 5. Using Turkish titles for their businesses. 6. Organization learning.

## **Conclusion**

Regardless of whether they are employees or employers, refugees encounter numerous challenges whilst participating in economic activities. They have to work with law enforcement agencies and host populations that may demonstrate discriminative attitudes as well as humanitarian organizations and their own refugee communities that may also impede their economic activities. However, refugees develop resilience strategies by seeking pathways to survive and fulfill their business objectives. Those resilience strategies are influenced by the resources, opportunities, and agency of refugee actors as well as the structural factors of the labor market. Our examination of Turkey-based Syrian refugee entrepreneurs' activities reveals that there is a notable sense of economic resilience among this otherwise vulnerable group, albeit highly variable per certain dynamics.

Drawing from our semi-structured interviews with refugees and locals in Istanbul, Gaziantep, and Şanlıurfa between 2018 and 2021, this paper focuses on the challenges of Syrian refugee entrepreneurs and shows how they develop resilience/survival strategies. In doing so, we answer the following questions: How do they mobilize different resources to create a space for their economic activities and navigate through red tape or the discriminatory financial market environment? How are their resilience strategies generated by practices and engagements in the legal, political, and economic fields of the host country as well as their experiences from and issues about their home country?

Based on our empirical analysis, we find that the refugee entrepreneurs' resilience strategies in host countries is relational and reconstructed over time and across regions depending on various legal, economic/financial, and sociocultural challenges. We also show that these challenges and coping mechanisms are not identical for every refugee entrepreneur as they are not a homogenous group; rather, they depend on their distinct capabilities and confrontations with local conditions, such as social acceptance, and structural factors, such as costs of labor and access to markets.

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