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Refugee Entrepreneurship: Empirical Quantitative Evidence on Microenterprises in Refugee Camps in Turkey

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ABSTRACT
This article examines the current situations of refugee microenterprises in selected refugee camps in Turkey. A quantitative method is employed. Findings show that approximately 25% of respondents have managed to start their businesses in refugee camps. Respondents indicate that funding sources are mostly from savings or sponsorship from relatives. More than half of the respondents had entrepreneurship experience. Over 80% of respondents showed a willingness to participate in microentrepreneurship. Findings on challenges conform to the traditional problems of starting a microenterprise for refugees. The results of this study indicate the enormous potential of refugees and their willingness to engage in entrepreneurship activities.

KEYWORDS
Refugee entrepreneurship; microenterprises; economic engagement; refugee camps

The last few years have witnessed an unprecedented increase in refugee numbers worldwide. The United Nations High Commissioner for Refugees (UNHCR) report of 2016 estimates the total number of forcibly displaced individuals globally hit a new record of 65.3 million, including 21.3 million refugees (UNHCR, 2016). Tapping into the potential of refugees, engaging them economically and supporting their microenterprises (MEs), has long been recognized as a practical approach to improving refugees' livelihood and socioeconomic situations. Small businesses and microenterprises, through self-employment provide refugees with livelihood security and economic self-reliance that assists in reducing their vulnerability in exile until they find a durable solution. Moreover, microenterprises tap into refugees' business skills and talents, rebuild their income sources, and significantly decrease their dependence on relief and aid. Furthermore, supporting MEs assists greatly in overcoming sources of tension with host communities (Jacobsen, 2002; Silverman, 2013).

Advantages of economic engagement of refugees (Table 1) are supported by empirical studies that show the significant impact of microenterprise programs on the socioeconomic situations of refugees and host communities. For example, a survey conducted by the American Refugee Committee (ARC) reveals that 81% of startup-grants clients who did not apply for further loans after the first one mentioned business as their primary source of income. The study also shows that 91% of clients who took out basic loans without first receiving grants indicated business as their primary source of income. At the social level, 55% of basic loan clients reported that their social status had improved,

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Table 1. Advantages of microenterprises for refugees and main stakeholders.

Stakeholder	Advantages of Microenterprises
Refugees	Dignified way of survival
	Economic self-sufficiency
	Enhanced livelihood
	Better education
	Better health care
Relief Agencies	Less financial burden
	Less responsibility
Host Countries	Economic contribution
	More job opportunities
	Fewer social and political challenges
Donors	Less financial burden
	Sustainable solutions
	Fewer asylum seekers
	Less ethical pressure

Source. UNHCR (2005), Slaughter and Crisp (2009), Stevens (2006), and Silverman (2013).

60% of them said they had gained pride, and 60% said they were able to buy better clothes. Moreover, 45% and 47% of loan clients said they, respectively, had more food and became more self-reliant; 33% said they were healthier; and 38% said they no longer had to borrow money (Klerk & Nourse, 2004). The CORD microcredit program in refugee camps in Zambia reports similar positive impacts. There was a significant increase in the income of the beneficiaries, change in their diet, and more purchases of household goods (Jacobsen & Sarah, 2004).

Contextual review of the Syrian refugees in Turkey

A brief background

On April 29, 2011, the first Syrian refugees crossed the border into Turkey; about three and a half years later in October 2014, the number exceeded one million. As of November 16, 2017, the number of registered Syrian refugees in Turkey has exceeded 3.3 million; over 90% of them stay outside the camps in rural areas (Dinçer et al., 2013; UNHCR, 2017; AFAD, 2013).

Turkey is hosting over 60% of all Syrian refugees. Several factors account for the significant numbers of Syrian refugees in Turkey. Firstly, the geographical element: Turkey shares a 911-kilometer-long border with Syria. Big cities are located near the Turkish border and are nodes of a regional highway infrastructure connecting Turkey to Syria. Consequently, it takes about one hour to drive 37 miles to reach the Turkish border from the city center of Aleppo, the biggest city in Syria with a population of 4.4 million as of 2009 (United Nations Demographic Yearbook, 2009–2010). Refugees from Aleppo constituted 36% Syrian refugees in Turkey according to a report of AFAD 2013. Secondly, Turkey did maintain an open-door policy (visa free) for Syrian refugees since from the outbreak of the conflict in Syria until the implementation of Turkish visa-requirement legislation in January 2016. Thirdly, Syria and Turkey have strong historical, cultural, ethnic, and religious relationships. Fourthly, until the eve of the Syrian war, the two countries (Syria and Turkey) were linked by rapidly developing mutual relationships (Jarosiewicz & Strachota, 2015).

Legal status of Syrian refugees in Turkey

Turkey did consider Syrians as “guests” until the end of 2013. In 2014, Regulation No. 29153 on Temporary Protection, enacted under Article 91 of Law No. 6458, came into force and applied to “Foreigners” and “International Protection,” which accordingly grants Syrian nationals “temporary asylum-seeker” status. However, this does not grant Syrians the status of “refugees” due to the “geographical limitation” of the Geneva Refugee Convention of 1951 and its 1967 Protocol, which Turkey had accepted and signed. The terms imposed by the geographical limitation statute decrees that Turkey shall only accept citizens fleeing events from EU countries as refugees. According to the “temporary protection,” Syrians shall have free access to basic needs and public services including health care and education. Furthermore, the regulation ensures the principle of *non-refoulement* and emphasizes the provision of assistance to all Syrians within or outside refugee camps. However, the regulation did not include a long-term vision for the integration of Syrians in Turkey; in fact, nobody in Turkey foresaw the duration and severity of Syria’s humanitarian crisis (Ayselin & Elif, 2016; Asik, 2017; Zeldin, 2016).

The unique temporary protection legal status of Syrians in Turkey has made the role of the UNHCR in Turkey quite different from its role in “classic” refugee emergency situations. The limited core mandate of the UNHCR in Turkey was only to provide policy and technical advice to the Turkish government because of the temporary protection status. The UNHCR could not provide direct assistance to refugees, nor carry out registration, nor be involved in refugee status determination since the legally defined protection of Syrians is by the authority of the Turkish government (UNHCR, 2015a, 2016a).

Work and employment opportunities for Syrian refugees in Turkey

For most Syrian refugees, finding work or employment opportunities in Turkey is very challenging; this was true particularly during the first period of the refugees’ arrival. The language barrier represents one of the major obstacles confronted by the Syrian refugees in the Turkish labor market. Finding a job is even more challenging for camp refugees due to movement restrictions imposed by camp authorities on the refugees on freely entering and exiting these camps. The AFAD survey in 2013 mentioned that three-quarters of Syrian respondents living outside of camps at some point looked for a job. As highlighted earlier, the presence of Syrian refugees in Turkey is governed by the 2014 regulation regarding temporary protection. This regulation has not given the refugees direct access to Turkey’s labor market, but it grants them the right to “apply for a work permit.” Nevertheless, access to the labor market remains very limited. According to the report of Refugee Rights Turkey, considering the two million Syrian refugees in Turkey in 2014, a total of 3,673 work permits were issued to Syrian citizens from 2011 to the end of 2014 (Refugee Rights Turkey, 2017).

The restrictions imposed by Turkish labor laws have led to the formation of an underground Syrian labor force of adult and child workers who work in industries such as construction, agriculture, heavy industry, and textile manufacturing. Often Syrians find themselves obliged to work for much lower wages than Turkish locals, working extended hours with a higher risk of exploitation (Kirişci, 2014). A 2013 survey shows the median earnings for Syrians working outside of the refugee camps (where they're not allowed to work) was $160 per month, much less than the monthly Turkish minimum wage of around $400 (Asik, 2017).

Another effect of the lack of employment opportunities for adult Syrian refugees is the prominence of child labor. There are estimates of 1 million Syrian children under the age of 15 in Turkey (Asik, 2017). According to a new UNICEF report, while Turkey has seen a 50% increase in school attendance for Syrian refugee children since last June, it is estimated that more than 40% of Syrian refugee children are not attending school, meaning that approximately 380,000 are still not receiving an education (Frelick, 2017). The primary reason they are not going to school is that these children must work to support their families.

In January 2016, the Turkish government published new regulations allowing Syrian refugees to apply for work permits. The new rules apply to refugees in cities as well as to those in camps. According to the regulation, Syrian refugees who have been in Turkey for at least six months will be allowed to apply in the province in which they first registered (UNHCR, 2016b). However, employers are reluctant to formalize the employment of Syrian refugees in Turkey, because this obliges employers to pay for social security and minimum wage salaries. Consequently, as of early 2017, the government has issued only 13,300 work permits for Syrian refugees limited to agriculture, construction, and domestic types of work (Karasapan, 2017).

Small and microenterprises of Syrian refugees outside refugee camps in Turkey

There is growing evidence that despite all the challenges, many Syrians have managed to start their businesses in Turkey. Estimates are that Syrians own one-third of foreign companies established in Turkey (Asik, 2017). In March 2016, there were some 4,000 formal businesses in Turkey founded by Syrians. This number had reached 6,000 in 2017, with 760 established in the first seven months of 2017 and 2,000 expected by the year's end. Estimates of total Syrian businesses (or firms), including informal ones, range from 10,000 to over 20,000.

Interestingly, since 2013, Syrian firms account for a 25% increase of foreign firms registered in Turkey. Their presence is especially visible and proportionally much more significant in bordering areas. According to the Turkish Yenisafak newspaper, Syrian investments in Turkey constitute 14% of foreign assets in Turkey (Middle East Monitor, 2017).

Estimates show that at least $10 billion of Syrian money has flowed into Turkey since 2011, mostly to its southern provinces (Karasapan, 2016). These numbers point to a story of entrepreneurship and the growing contribution by Syrians to the Turkish economy (Karasapan, 2017). Many economists believe that Syrian entrepreneurs have boosted consumption growth in the Turkish economy, which relies heavily on consumption. That's one reason why Turkey's GDP grew by 2.9% in 2016, despite a failed coup attempt, terror attacks, political turbulence, and a significant decrease in international capital investment, which is currently being experienced by all emerging economies. Furthermore, new research shows that when Syrian business owners moved to Turkey, they also transferred their commercial networks (Asik, 2017).

Research objectives

This article is an additional effort in the field of refugee entrepreneurship—in particular, refugee microenterprises. It attempts to achieve the following objectives:

a. To highlight the state of the art of refugee microenterprises in selected refugee camps in Turkey, regarding the availability of microenterprises within the refugee camps and regarding the availability of entrepreneurship-supporting institutions, in particular, microcredit and microfinance programs
b. To underscore the refugee experience regarding microentrepreneurship prior to the refugee crisis
c. To examine refugee willingness to engage in entrepreneurial activities and microenterprise programs
d. To point out the challenges refugees are facing in developing their own microenterprises

Literature review

The Organization for Economic Co-operation and Development (OECD) defines entrepreneurs as, "people who sense opportunities, innovate, take risks and develop new goods and services. They drive business dynamics and overall fuel economic growth" (OECD, 2000). With millions of refugees worldwide it would be very safe to argue that many of them could be potential entrepreneurs and successful business people. Refugees are economically active and equipped with "essential qualities" of successful entrepreneurs such as hard work, flexibility, resourcefulness, and determination (McDonnell, 2012).

Usually, refugees start small businesses in their new home countries that share the same characteristics as local microenterprises. These businesses are small, informal, low-tech enterprises that need little capital to start up. They will also be run by the same types of microentrepreneurs who are poor and have little or no education and low levels of experience and training. According to Boniface (2012), the activities of refugees in refugee camps could include internet cafes, butcher shops, hotels, barbershops, telephone bureaus, clinics, electricity suppliers, and even secondhand motor vehicle dealers. Addo (2008), in his study on livelihood strategies of Liberian women refugees in Buduburam Camp in Ghana, found that about 90% of the refugees earn their livelihood through food vending, trading, hairdressing, and dressmaking, as illustrated in Table 2.

A study conducted by a team of researchers (Betts, Bloom, Kaplan, & Omata, 2014) on the economic life of refugees in Uganda revealed that a considerable number of Ugandan businesses rely heavily on refugees as suppliers, customers, distributors, and employees. As consumers, about 68% of refugees in rural areas buy their daily goods from Ugandan sellers. In contrast, about 97% of them buy from Ugandan sellers in urban areas. As for businesses, about 83% of refugees in urban areas and 24% in rural areas buy their goods from Ugandan traders.

Despite the benefits and advantages of microenterprises, establishing and developing microenterprises remain at a minimum level among refugees both in camp settings and outside camps. Many challenges and obstacles stand in the way of supporting and

Table 2. Activities of refugees in Buduburam Camp in Ghana.

Income-generating activities	Frequency	Percentage
Food Vending	4	8.0
Trading	21	42.0
Hairdressing/Hair Plaiting	13	26.0
Dress Making	6	12.0
Teaching	1	2.0
Administrative Work With NGOs	2	4.0
Remittances	2	4.0
"Susu" Collection	1	2.0
Total	50	100

Source. Addo (2008).

Table 3. Challenges facing refugees and microenterprise-supporting institutions.

Challenges facing supporting institution	Challenges facing refugee
Lack of funds	Legal constraints
Legal constraints	Lack of access to finance
Lack of human capital among refugees	Lack of access to market
Continuous mobility of refugees	Language barrier
	Language barrier
Passive attitude of host countries	Uncertainty of the future
Uncertainty about the future	Hostile environment in exile

maintaining refugees' microenterprises, including legal, political, institutional, and financial challenges (Ranalli, 2013).

The challenges to supporting refugees' microenterprises can be classified into issues faced by supporting institutions including UNHCR and its partners and the difficulties faced by refugees themselves (Table 3). Firstly, refugees always suffer the consequences of institutional challenges. At the top of the list of challenges is lack of financial resources. With the increase of humanitarian crises around the globe, competition has become fierce for the little available financial resources. In such situations, humanitarian agencies are under enormous pressure to meet their relief goals and typically have no resources left to address any long-term development projects.

For instance, UNHCR announced a funding shortage of about 81% as of the April 24, 2015 (http://data.unhcr.org). Fund shortages have forced UNHCR to announce significant cuts in food rations for refugees in Africa; such cuts have affected nearly 800, 000 refugees. Moreover, very recently UNHCR announced a 40% cut in food rations for about four million Syrian refugees (http://www.unhcr.org, 2014). When humanitarian agencies do not have enough funds to feed refugees, they will suspend or delay any development and livelihood programs. The recent report of UNHCR on Africa (2014, p. 161) clearly expresses this fact and states that since it had to dedicate most of the resources to emergencies and life-saving activities; only 15% of the expenditure went toward solutions and livelihood activities (UNHCR, 2014).

In addition to the financial challenge, there are other issues that confront supporting institutions, such as legal constraints and restrictions imposed on refugees in terms of their movement, property ownership, and work and employment opportunities. It seems that these constraints and limitations are the results of passive attitudes and discouraging policies of host countries. These attitudes may be understood better when we know that developing countries host over 85% of the world's refugees. Many host governments do not support microenterprise development for refugees and resist all types of long-term solutions including development assistance and local integration. They perceive that such initiatives and projects may encourage refugees to overstay in their territories and discourage any plans for refugees to return home (Jacobsen, 2002; Crisp, 2003a; UNHCR, 2012). The Handbook of Self-Reliance of UNHCR (2005, p. 121) summarizes these difficulties and outlines the other main challenges to promote small and microenterprises (SME) for refugees, as follows:

1. Low levels of skilled labor among refugees.
2. Limited market demand and investment capacity due to a reduced capability to pay for services and products.
3. Uncertainty and lack of security.
4. Communication and transportation difficulties (because of political/administrative constraints and destroyed infrastructure).
5. Social division, distrust, and conflict.

On the other hand, refugees encounter a multiplicity of challenges to developing their small businesses and microenterprises, because starting any venture has always been a significant challenge for local entrepreneurs, let alone for refugees. Refugee microentrepreneurs encounter the same difficulties that traditionally confront microenterprises, most importantly, access to financing, access to markets, and lack of human resources, in addition to other problems concerning information technology, competition, bureaucratic red tape, and unfavorable regulations.

Research methods

This study used a quantitative survey to achieve the research objectives. A structured self-administered questionnaire was utilized (Table 8). The poll included dichotomous (yes-no), multiple-choice questions and a five-point Likert scale. The questionnaires were distributed to 500 selected Syrian refugees from six refugee camps in Turkey. Out of the total questionnaires distributed ($N = 500$), 434 questionnaires were returned. This indicates a raw response rate of 86.8%. Among the 434 questionnaires collected, 400 questionnaires were analyzed as the other 34 questionnaires were incomplete and unusable (Table 4). In this study, sampling strategies and techniques have been chosen to achieve the best research results and to best answer the research questions. As such, nonprobability sampling design with purposive and snowball-sampling types was chosen.

Purposive sampling is used to select the population following specific characteristics previously identified by the researcher, otherwise known as a "fit for purpose" approach (May & Williams, 2001). In snowball sampling, the initially selected items or individuals are used to recommend similar individuals in the next stage of data collection (Lewin, 2005).

The purposive sampling technique is advantageous to develop or describe an unknown phenomenon or thing. The snowball-sampling technique is used when researchers know very little about a population; they start by contacting a few individuals who later direct them to others in the community (Kumar, 2005). Accordingly, the

Table 4. Response rate of the distributed questionnaires.

Sample size	500
Questionnaires returned	434
Raw response rate	86.8%
Number of unusable questionnaires	34
Total usable questionnaires	400

selection of refugees is aided by their willingness to participate in the questionnaire and the recommendation of their friends, who have already participated. As mentioned earlier, the only criteria for participation in the survey are the ability to work and the ability to understand the questionnaire.

At this juncture, it must be stated that the purposive and snowball sampling adopted in this study has advantages and disadvantages. One of the key benefits is that it gives researchers access to hidden groups within a population and gives more accurate results from the respondents. For instance, when the respondents are asked for the challenges of starting a microenterprise, it is supposed that their answer will be more accurate as they represent a similar category of the population—that is, potential entrepreneurs among refugees. However, this type of sampling has a major disadvantage, or drawback, of biasing the findings. For instance, when 25% of respondents indicated their ownership of a microenterprise, the findings do not mean that 25% of refugees inside the camps own microenterprises. A similar bias is observed regarding the previous experience of the refugees who participated in this survey, which does not reflect the prior experience of all refugees.

The researcher surveyed refugee camps in Turkey during a visit in September 2015. Turkey was selected for ease of access to the country, since Syrians (including the researcher) are exempted from visa requirements,[1] and because of the large number of Syrian refugees in these camps established along the borders. To give a holistic view of these microenterprises, the refugee camps were randomly selected. Additionally, accessibility to refugee camps played an essential role in choosing the camps, since authorities refused to allow access to some refugee camps. However, the location of the refugee camps visited are along the Syrian Turkish border. The names of the refugee camps are intentionally undisclosed for sensitivity reasons.

Data collected from the survey is subject to quantitative analyses through the descriptive statistics using SPSS 17 and AMOS 18 computer software programs. The data accuracy had to be checked and prepared before computer data entry. Transformation of the data happens after data entry, then the researcher develops and documents a database structure. Additionally, this study checks for three critical issues—namely, missing data, outliers, and normality (Cooper & Schindler, 2001). A separate annex (A) at the end of this document elaborates on these three issues.

Profile of refugee camps in Turkey

According to a report by the Turkish Prime Ministry Disaster & Emergency Management Presidency (AFAD) and as illustrated in Table 9, as of December 29, 2016, there are 264,191 Syrians sheltered in 25 Temporary Protection Centres (TPCs). The highest concentration of Syrian refugees is in Sanlıurfa (114,218 people), followed by Gaziantep (39,082 people), Kilis (36,338 people), Hatay (19,397 people).

Kahramanmaras (17,968 people) (Sirkeci, 2017) refugee camps were managed by the Prime Ministry Disaster & Emergency Management Presidency (AFAD). However, reports recently state that refugee affairs will transfer from the AFAD to the Directorate General of Migration Management (Madardaily, 2017).

Findings

Demographic profile of respondents

A. Age: As shown in Table 5, most respondents (81.5%) are below 40 years old. Only 18.5% are above 40 years old. The results of this survey represent the views and attitudes of the workforce population and consider those above 40 years to be the elderly population. The results of this survey do not reflect the actual age group of refugee populations in camps. Estimates made by the AFAD, published in 2013, state that about 42% of the total camp population is between 19 and 54 years old. In other words, due to the nature of the study, old people and children did not participate in the questionnaire.

B. Gender: Table 5 states that male respondents account for 57% of respondents and female respondents represent 43% of the total sample size ($n = 400$). These results are only slightly different from the statistics published by AFAD (2013), which assert that males accounted for 51.4% of the total population in the camps while females represented 48.6% of the total. The results show an interesting tendency among female refugees to engage in business activities and microenterprise development programs, considering the social pressure and other constraints practiced against women in religious and conservative societies, including the Syrian community.

C. Educational Level: As shown in Table 5, most participants have a high level of education. All the participants had received some form of education. Only 48 of 400 participants (12%) described themselves as basically literate in the sense that they can read and write. About 88% of respondents have completed at least intermediate school.

Table 5. Distribution of respondents by gender, age and marital status compared to AFAD (2013).

Demographic Variables	Number of Respondents	Percentage (Research sample, $n = 400$)	AFAD (2013)
Age			
Less than 20	62	15.5	
20–30	153	38.3	0%–18 53%
31–40	111	27.8	
41–50	44	11.0	19%–54 42%
Over 50	30	7.5	
Gender			
Female	172	43.0	48.6
Male	228	57.0	51.4
Education			
Literate	48	12.0	5.5%
Preparatory school	96	24.0	36%
High school	136	34.0	13.2
University degree	110	27.5	7.8
Postgraduate studies	10	2.5	n.a.
Marital Status			
Married	282	70.5	66.8
Single	101	25.3	30.3
Divorced	7	1.8	0.5
Spouse deceased	10	2.5	2.4

Approximately, 64% of respondents have completed at least high school while 27% have earned a university degree. In contrast, the AFAD study affirmed that for refugees inside camps, 36% had completed intermediate school while 24% had finished high school. However, the graduate respondents in this study are far more educated than respondents to the statistical studies performed by AFAD, which indicated that only 8% of refugees had earned a university degree. The educational level of the respondents in this study is thus significantly higher than the average inside most camps, which alleviates the researcher's concerns about the ability of the respondents to understand the questionnaire and provide accurate responses. In turn, this ensures the reliability of this study, since most participants are educated and about 30% have either a university degree or a postgraduate degree. At this point, it is worth noting that before the crisis began in March 2011, basic education in Syria was in excellent shape. An estimated 97% of primary-age children were attending school, as were 67% of secondary-age children. Literacy rates country-wide were high, at over 90% for both men and women. In fact, literacy rates in Syria surpassed the regional average (UNICEF and UNHCR, 2013).

D. Marital Status: Most respondents (70%) were married while 25% were single. Most respondents were supporting their families. Very interestingly, the results of this survey look almost the same as the results of AFAD (2013): 67% married, 30% single, 2.4% spouse deceased, and 0.5% divorced. The results mean that from this angle the participating refugees reflect the actual population of camps, which supports the reliability of the findings and conclusions of this study.

Availability of microenterprises within camps

Despite the severe challenges of developing microenterprises inside refugee camps, also highlighted in the next section, this study (as illustrated in Table 6) found that approximately 25% of the respondents affirmed owning microenterprises inside the camps while 75% of them did not have a microbusiness.

The results indicate a considerable lack of support for microenterprises. Discussions with the researcher support this conclusion whereby the refugees bear witness to the absence of any microfinance or microcredit institutions. As far as the researcher is aware not a single supporting institution exists in the camps visited by the researcher. On another note, the high rate of microenterprise ownership is only noticeable in a few refugee camps, since the attitude of camp authorities toward refugee microenterprises varies between camps. The researcher observed that refugees in some camps are strictly prohibited from owning any form of business, while the administration in others is quite flexible and allows refugees to practice business activities and start microenterprises. Camp administrators approve commercial operations in Akçakale Tent City, which is one of the oldest and most prominent refugee camps in Turkey. This camp has 5,000 tents and almost 27,000 refugees (ORSAM, 2014). This camp has all types of microenterprises, such as small grocery stalls, bakeries, barbers, and even jewelry services and money exchange dealers. Some refugees have turned part of their tents into small grocery stores, selling essential everyday items such as bread, soap, and shaving cream. In some camps, the authorities have allocated a specific area of land as a commercial area for refugees.

Table 6. Descriptive analysis of research findings (1).

Source of funding for refugee MEs	Variable	Savings	Relatives	Institution	Did not acquire any	Total	
	Frequency	58	25	9	308	400	
	%	14.5	6.3	2.3	77.0	100.0	
	Cumulative percentage	14.5	20.8	23.0	100.0		
Willing to participate in ME program/model	Variable	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Total
	Frequency	6	21	44	141	188	400
	%	1.5	5.3	11.0	35.3	47.0	100.0
	Cumulative percentage	1.5	6.8	17.8	53.0	100.0	
	Value	yes	no		total		
Percentage of refugees with MEs inside the camp	Frequency	100	300		400		
	%	25.0	75.0		100.0		
	Cumulative percentage	25.0			100.0		
	Value	yes	no		total		
ME ownership among refugees before coming to camps	Frequency	206	194		400		
	%	51.5	48.5		100.0		
	Cumulative percentage	51.5			100.0		
	Value	yes	no		total		
Percentage of refugees who had tried to start ME inside camps	Frequency	164	236	400			
	%	41.0	59.0		100.0		
	Cumulative percentage	41.0			100.0		

Availability of supporting institutions and programs

The findings of this study show that microenterprise support institutions are unfortunately nonexistent in refugee camps, particularly microfinance and microcredit institutions. When refugees were asked to confirm the following statement, "I am not aware of any institution providing financial assistance for microenterprise," only 10% disagree or disagree strongly with the statement (Table 6). Additionally, of those respondents who managed to start their microenterprises in refugee camps, just nine of roughly 400 (2.3%) referred to financial institutions as their source of funds. Fund sources mainly include savings (58 participants, about 14.5%) and relatives (25 participants, about 6.3%). These results reflect the severe need to involve institutions with supporting refugee microenterprise.

Refugees' previous experience

It is already widely acknowledged that many refugees have skills and talents that can help them to earn a living and support themselves. As illustrated in Table 6, this study found that 206 of the 400, more than 50% of participating respondents, used to own microenterprises before becoming refugees or had some form of microenterprise experience in their home country. The message these findings convey is that refugees are equipped with the required talent and expertise to sustain themselves and support their families if given minimal assistance. Supporting this assertion is a reference to the successful microfinance program implemented by the American Refugee Committee (ARC). That program exhibited tremendous results related to the socioeconomic situation of refugees. ARC started Micro-Enterprise Development Programs in Guinea in 1997 to support Sierra Leonean and Liberian refugees. The model comprises three targets that aim to empower the most vulnerable refugees gradually. The first focuses mainly on women, providing free grants of $25, enabling them to start up microbusinesses quickly. The next target was less vulnerable refugees, giving entrepreneurs who already have running business access to an ARC microcredit loan of $50, to be repaid over six months. The last target was clients who wanted to grow and develop their existing microbusinesses with a minimal interest loan of $75. Beneficiaries of such programs reached 4,000 refugees in 2001–2002. Interestingly, the default rate was only 3%; this low rate was due, in part, to an innovative strategy employed through ARC's Refuge to Return certificate system. This certificate was designed to enable refugees to transfer their credit history and to have the prevailed receiving loan upon their return in their countries. Accordingly, clients were receiving a grading of A, B, or C certificates, according to their credibility. In the assessment of its microenterprises programs, ARC found that, when beneficiaries were asked to indicate their three primary sources of income, about 81% of startup grant clients mentioned business as a primary source of income.

Willingness of refugees to engage in an ME program

This study shows that refugees are economically active and very willing to work and support themselves and bring employment to the local host communities. When they were asked to express their intention to participate in any ME program, most of them (329, 82%) showed a willingness to participate. Furthermore, approximately 40% had already tried to start their own ME, as shown in Table 6. The findings of this study add empirical evidence to the willingness of refugees to engage economically and to contribute to the welfare of themselves and the hosting communities. A survey conducted in 2007 on Burundian refugees in Tanzania revealed a local enabling environment. In Urambo District refugees occupied only about 2% of the total land; however their contribution in the agricultural production was 34%. The region of Mpanda reports similar results, whereby refugees occupied 4% of the entire area and their output was 42% of agricultural production (Nordic Consulting Group Report, 2010). Similar findings are found in the work of Betts et al. (2014), Boniface (2012), Enghoff et al. (2010).

Challenges encountered by refugees in developing ME

Refugee microentrepreneurs encounter a variety of issues. This study classifies these problems as traditional and nontraditional challenges. The first category includes challenges that often represent a severe impediment to most micro-entrepreneurs, whether locals or refugees. However, these challenges are far more difficult for refugees to overcome due to the lack of assistance from government and private institutions, including microfinance institutions. The nontraditional challenges, on the other hand, include the difficulties particularly relevant to refugees such as legal challenges, language, and social barriers.

In this study, the challenges aforementioned in the Literature Review section, are verified by answers to the researcher's questionnaire given by refugees in camps. Refugees were requested to provide their views on the seriousness of these challenges using a 5-point Likert scale, with anchors ranging from 1 (strongly disagree) to 5 (strongly agree).

Traditional challenges

The challenge of access to finance

Lack of access to financing remains one of the top challenges for refugee microentrepreneurs. As shown below in Table 7, 76.3% agreed or strongly agreed that they face difficulties in financing their ME. The total mean for this item is 4.13 out of 5.

The challenge accessing finance is particularly prominent for refugees due to the absence of any provision by any financial institution; 78% of respondents answered affirmatively to a question related to the lack of any source of funding by relatives or financial institutions, with a 4.15 mean (see Table 7). It is worth pointing out that providing microfinance for refugees is considered one of the hardest tasks to implement for the reasons that refugees usually lack any asset that is recognized by financial institutions, lack social connections, and are unable to prove their entrepreneurial experience. Moreover, they reside in a risky environment with a less predictable and uncertain future. Such characteristics make refugees financially risky and unsuitable for traditional microfinancing schemes.

The challenge of access to market

Market access is one of the most common challenges that face microentrepreneurs. Market access is more challenging for refugees, not only because of the lack of experience and the fierce competition with local products and enterprises, but also because of legal constraints, language barriers, and lack of proximity to markets from the the refugee camps. The latter may not be an issue for refugee microentrepreneurs whose clients reside within the camp; however, refugee microentrepreneurs whose marketing targets customers or retailers outside the camp will experience this challenge. In this survey, respondents were asked their views about the seriousness of this challenge as an obstacle to developing their microenterprises. As illustrated in Table 7, 50% of the respondents acknowledged (strongly agree or agree) that they could not start an ME due to the lack of market access. This data indicates that lack of access to market represents a real obstacle to start a business.

Nontraditional Challenges

Nontraditional challenges are those challenges that mainly pertain to refugees and which local microentrepreneurs usually do not face in typical situations.

Table 7. Descriptive analysis of research findings (2).

Legal Challenge			Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Total
Traditional Challenges		Frequency	85	81	77	78	79	400
		%	21.3	20.3	19.3	19.5	19.8	100.0
		Cumulative percentage	21.3	41.5	60.8	80.3	100.0	
	Challenge of Funding	Frequency	25	14	56	93	212	400
		%	6.3	3.5	14.0	23.3	53.0	
		Cumulative percentage	6.3	9.8	23.8	47.0	100.0	
	Absence of any source of funding	Frequency	22	22	44	100	212	400
		%	5.5	5.5	11.0	25.0	53.0	
		Cumulative percentage	5.5	11.0	22.0	47.0	100.0	
	Challenge of Access to Market	Frequency	53	81	72	80	114	400
		%	13.3	20.3	18.0	20.0	28.5	
		Cumulative percentage	13.3	33.5	51.5	71.5	100.0	
	Lack of Professional Skills	Frequency	98	107	54	71	70	400
		%	24.5	26.8	13.5	17.8	17.5	
		Cumulative percentage	24.5	51.3	64.8	82.5	100.0	
	Lack of Administrative Skills	Frequency	76	95	63	93	73	400
		%	19.0	23.8	15.8	23.3	18.3	
		Cumulative percentage	19.0	42.8	58.5	81.8	100.0	
Nontraditional Challenges	Uncertainty	Frequency	44	63	57	99	137	400
		%	11.0	15.8	14.3	24.8	34.3	
		Cumulative percentage	11.0	26.8	41.0	65.8	100.0	
	Constraints on Movements	Frequency	40	59	86	95	120	400
		%	10.0	14.8	21.5	23.8	30.0	
		Cumulative percentage	10.0	24.8	46.3	70.0	100.0	
	Language Barrier	Frequency	61	89	52	90	108	400
		%	15.3	22.3	13.0	22.5	27.0	
		Cumulative percentage	15.3	37.5	50.5	73.0	100.0	

The legal challenge

The legal challenge means the right of refugees to work, run a business, or own property. In most cases, becoming a refugee strips away rights granted by the home country, including access to employment and property ownership. In this study, respondents commented on the following statement, “I cannot start a business because I am not allowed to do any business inside the camp.” As shown in Table 7, out of 400 participants, 157 acknowledged the legal challenge as a deterrent to starting a business, while over 60% (if those who answered “neutral” are included) did not view the legal constraint as a real challenge.

These findings reflect the experience of different respondents in different refugee camps. At least half of the respondents did not view the legal constraint as a challenge. These findings conclude before Turkish authorities implemented official work permits for Syrian refugees in Turkey (David, 2015). However, as highlighted above, in early 2016 the Turkish

Table 8. Questionnaire.

Section A: Demographic and socioeconomic characteristics of respondents.	
Please tick (√) the boxes applicable to you.	
1. Gender Male‖ Female‖	
2. Age 20–30‖ less‖ 31–40‖ 41–50‖ more‖	
3. Education literate‖ high school‖ university‖ high studies‖	
4. Marital situation married‖ single‖ divorced‖ spouse deceased‖	
Section B: Previous experience of microenterprises by refugees	
1.	I had my own microenterprise before coming to camp. yes‖ no‖
2.	I have my own microenterprise inside the camp. yes‖ no‖
3.	I acquired the funds to start my microenterprises. savings‖ relatives‖ MF‖
4.	I need funds to start my ME. yes‖ No‖
5.	I have tried to start my own microenterprise inside camp. yes‖ no‖

Section C: Intention to support the proposed model						
Intention to Perform						
21	I have strong intention to participate in a microenterprise program if it is offered	1	2	3	4	5

Section D: Current challenges of starting a microenterprise for refugees

1	2	3	4	5
Strongly Disagree (SDA)	Disagree (DA)	Neutral (N)	Agree (A)	Strongly Agree (SA)

No.	Statement
	I have a problem in accessing financing to start my enterprise.
	Access to financing is not available at all from either relatives or institutions.
	I cannot start my enterprise because I cannot sell my products.
	I can manage to have a startup if I can find a market for my product.
	Access to financing is more difficult than marketing products.
	Marketing my products is more difficult than finding funds to start.
	I am not aware of any institution providing financial assistance.
0	I cannot start a business because I am not sure of the future.
1	I cannot start a business because it is very difficult to move in and out the camp.
2	I cannot start a business because the camp is very far from the city.
5	I cannot start a business because I am not allowed to do any business inside camp.
6	I cannot start a business because of the language barrier.

government published the Regulation on Work Permit of Refugees Under Temporary Protection in the Official Journal No. 2016/8375, dated January 15, 2016.

Accordingly, refugees have been granted work permits under certain conditions and requirements; even before this new law, the Turkish authorities have been very flexible in this regard. Many Syrian refugees were working in Turkey and earning incomes. Even inside some refugee camps, refugees could start small businesses to make some income. At this juncture, it must be noted that allowing refugees into the labor market is a double-edged sword, with positive and negative effects on refugees and the host communities. It is part of the discourse on the economic impact of refugees that shows that there are both winners and losers. The pros and cons in the short and medium term depend on several factors, including the characteristics of the refugees and the economic and political situations of the host countries. Policy responses also greatly determine the economic impact of refugees. Policy experiences recommend that development assistance be found to be more efficient if it jointly targets refugees and the local population (Khoudour & Andersson, 2017).

Giving refugees the right to work and earn an income has an entirely positive impact on their socioeconomic lives. However, local workers may not be willing to share their living with newcomers. According to the UNHCR, approximately 84% of refugees are

Table 9. Profile of refugee camps in Turkey.

Province	Temporary protection centres	Setup	Refugees present
Şanlıurfa	Ceylanpınar (Tent TPC)	20,871 tents	20,527
	Akcakale (Tent TPC)	2,000 containers	28,970
	Harran (Container TPC)		13,866
	Viranşehir (Tent TPC)		17,921
	Suruç (Tent TPC)		25,302
Gaziantep	Islahiye 1 (Tent TPC)	7,806 tents	8,525
	Islahiye 2 (Tent TPC)	938 containers	10,432
	Karkamış (Tent TPC)		7,263
	Nizip (Tent TPC)		10,521
	Nizip 2 (Container TPC)		4,893
Kilis	Öncüpınar (Container City)	5,655 containers	10,339
	Elbeyli Besiriye (Container TPC)		23,349
Kahramanmaraş	Merkez (Tent TPC)	3,684 tents	17,865
Hatay	Altınözu 1 (Tent TPC)	1,941 tents	1,327
	Altınözu 2 (Tent TPC)	1,181 containers	2,950
	Yayladağı 1 (Tent TPC)		2,716
	Yayladağı 2 (Tent TPC)		3,072
	Apaydın (Container TPC)		5,147
Osmaniye	Cevdetiye (Tent TPC)	2,012 tents	9,245
Adıyaman	Merkez (Tent TPC)	2,260 tents	9,759
Adana	Sarıçam (Tent TPC)	2,162 tents	10,726
Mardin	Midyat (Tent TPC)	6,670 tents	3,096
	Nusaybin (Tent TPC)		0
	Derik (Tent TPC)		8,561
Malatya	Beydağı (Container TPC)	2,083 containers	7,819
Total:	25 TPC	47,406 tents 11,857 containers	264,191

Source. NATO Euro-Atlantic Disaster Response Coordination Centre (EADRCC), 2015; https://www.nato.int/nato_static_fl2014/assets/pdf/pdf_2015_12/20151215_151215-turkey-refugees-09.pdf.

hosted by developing countries (UNHCR, 2017). Often, these countries already had economic and development challenges before the advent of refugees.

The challenge of uncertainty

From Day 1 of displacement, refugees live in the hope of returning to their homes. Hence, uncertainty about the duration of their stay will impact their willingness to start new businesses and establish MEs. The findings of this study show that 60% of the respondents acknowledged uncertainty as one of the challenges that may affect their decision to start an ME. As shown in Table 7, only 25% disagree with the challenge of uncertainty. In fact, uncertainty is a real challenge not only for refugees but also for all stakeholders concerned about the issue of refugees—namely, donors, humanitarian NGOs, and aid agencies. Hence, microenterprises, microcredit firms, and microfinance institutions remain hesitant to take any initiative to support refugees in uncertain situations. Apart from the absence of collateral, microfinance institutions fear that refugees may leave the camp at any moment, either to return to their home countries through repatriation programs or to a third country through a resettlement program, before paying back outstanding loans (Hakiza & Calabria, 2016).

The challenge of movement constraints

As observed by the researcher during the visits, refugees are not allowed to move freely in and out of some camps. They can leave only at certain times and need to acquire permission in advance. The findings indicate that 215 respondents (54%) regarded these movement constraints as a challenge, while about 25% (excluding neutrals) did not view movement constraints as a real challenge. The viewpoint depends on the experience of the respondents because in some camps refugees have full freedom of movement and need only the personal ID to move in and out the camps. Table 7 displays the findings. Indeed, freedom of movement is essential for refugee entrepreneurs' microenterprises operating inside the camps, for obtaining a supply of raw materials and for stocking products. As such, any imposed movement restrictions will adversely impact the development of microenterprises in refugee camps.

The language-barrier challenge

The language barrier is an added challenge for refugee microentrepreneurs when the language in the place of exile is entirely different from their own. Refugee microentrepreneurs need to communicate with suppliers and potential customers. In this study, participants are Syrians who speak Arabic as their mother tongue and are staying in Turkey where only a few people speak Arabic. Table 7 indicates that 50% of the respondents consider the language barrier to be a severe challenge. In line with that, the survey of AFAD (2013) showed that despite the radical difference between the native languages, over 86% of refugees in Turkey expressed their intention to learn Turkish.

Study limitations and suggestions for future research

Despite the considerable efforts made to provide a comprehensive picture of refugee microenterprises in the refugee camps in Turkey, there were certain limitations. These limitations, in turn, may open the horizon for new research. Several barriers have arisen in this study. First, the sample size of this study was about 400 respondents/questionnaires. Although this number is enough for the validity and reliability of the received data, a generalization of the results to the broader refugee community may require the involvement of more participants. Second, the unit of analysis was restricted to Syrian respondents participating from six refugee camps in Turkey. The findings of this study might be different if refugees from different camps or countries were involved. Third, respondents in this study are only from refugee camps; the results may differ if urban refugees were included. Further investigation conducted on microenterprises of urban refugees may highlight different prospects and challenges. Additionally, this study has highlighted problems confronting refugees in developing microenterprises, the perspective of other concerned stakeholders such as policymakers in host countries, humanitarian NGOs, and microfinance institutions could be covered in a separate study. Another major limitation of this study is the absence of a control group that can be compared with the results of this study, such as similar refugee camps in other regions or countries. In fact, the results of this study could function as a control group for future research. Some other areas of potential research may include the economic effect of the Syrian refugees on the economies of host countries in general and of Turkey in particular. The impact of refugee microenterprises on local enterprises and the socioeconomic impact of the work permit on refugees are other potential areas of research.

Conclusions

The typical stereotype of refugees is a population dependent on aid and relief that constitutes a heavy burden on host countries. This stereotype is true to a considerable extent and the negative social, economic, and environmental impact of refugees has been a matter of consensus, particularly in the short term. However, in the long-term, refugees can significantly contribute to host economies and be of great benefit to these communities (Silverman, 2013). The findings of this study show that most refugees are willing to engage in economic activities. As highlighted earlier, 82% of refugees who participated in this study expressed a readiness to start microenterprises to sustain themselves and to support their families. Furthermore, this study has found that considerable numbers of refugees are equipped with marketable skills and obtain talents that enable them to engage in business activity, since approximately 50% of participants have some experience in microenterprise.

Against the vast potential of refugees and their genuine enthusiasm to work, refugee entrepreneurs encounter several challenges and impediments. These challenges include lack of access to finance (76% of participants), uncertainty (60% of participants), movement constraints (54% of participants), lack of access to market and the language barrier (50% of participants), and legal restrictions (40% of participants). Discussions with refugees and empirical observations have shown a complete absence of any microenterprise and microfinance programs inside camps. There is an enormous need for such programs to assist refugee microentrepreneurs in overcoming the challenges preventing them from engaging in business activities. Such provisions will not only improve the socioeconomic situations of refugees but will also contribute to the host communities. What is required is an enabling environment, such as in the case of the Burundian refugees in Tanzania, with an appropriately structured program such as the one implemented by the American Refugee Committee (ARC) in Guinea in 1997.

Notes

1. Starting January 8, 2016, Turkey began requiring visas from Syrian citizens.

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