

# FINANCIAL INCLUSION of REFUGEES and HOST COMMUNITIES IN TURKEY

*prepared for*  
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## Executive Summary

This study was carried out by INGEV for the *Sparkassenstiftung für internationale Kooperation* (Sparkassenstiftung) as part of the activities under the main project “Financial Inclusion for Refugees and Host Communities in Turkey.” Sparkassenstiftung aims at improving the living conditions for refugees and economically challenged local population in selected refugee-hosting communities in Turkey. The research objective is thus to assess the employment, entrepreneurship and financial inclusion of refugees and economically vulnerable local people in Turkey. The main project, which this research is a part of, will promote financial literacy, support entrepreneurial activities, and link the said target groups to Turkey's financial sector.

The study covered three main target groups; (1) high school or vocational school students (15-18 years old), (2) out-of-school youth (18-30), (3) micro-entrepreneurs who employ fewer than 10 people. The key findings of the study are as follows;

- Knowledge / Training is named by **students** from both Syrian and local communities as the top area where they require support to pursue their preferred occupation.
- More than half of local students and 98% of Syrian **students** state that they don't know where (or how) to get training for their preferred occupation.
- Knowledge / Training is also listed by **local out-of-school youth** as the number one area where they need support for pursuing their preferred occupation.
- **Out-of-School members of the Syrian community**, on the other hand, indicate that by far the main area where they require help for pursuing their preferred occupation is Funds / Investment. This can indicate that they need financial support for their training in that occupation or for starting a business. It is likely that many out-of-school individuals have to either cut short or not even start their vocational training or higher education in order to work at low-skill jobs so that they are able to cover their daily expenses. Only 8% of out-of-school Syrian community members say they know where to get help for the support they need. Financial inclusion seems to be the most important area of help for this segment of the Syrian community.
- Financial Access is low among the Syrian community in Turkey; only 9% of out of school youth say they have a bank account as opposed to 77% of local out of school youth. None of the Syrian students stated they have an account as opposed to 18% of local students.
- For members of the Syrian community the main barriers against higher financial inclusion seem to be documentation issues. Literature review indicated that banks and other financial institutions tend to view Syrians under temporary protection in Turkey, and refugees in general, as high-risk clients with low traceability and high “flight risk.” Low traceability in this context means that it is not always possible to track the source of their deposited funds.
- Both communities attach great importance to learning business Turkish. Business soft skills (such as conflict resolution or making presentations) and vocational trainings are among the other most frequently mentioned trainings. Syrian community members also listed entrepreneurship skills and basic business law among the subjects they deemed most important.
- The main route for job searching is through family and friends for members of both communities. Local community members, however, also mention ISKUR and professional job-search websites to a significant degree while members of the Syrian community have almost no awareness for these channels.

- Syrian entrepreneurs are on average younger than their local counterparts; problems with integration into the job market may be pushing Syrian community members to get into entrepreneurship at younger ages than local people.
- Challenges articulated by the Syrian and local entrepreneurs display significant discrepancies. For Syrian entrepreneurs, the greatest challenges happen to be laws, policies, bureaucracy as well as security and political issues. For local entrepreneurs, the top three concerns are taxes, decreasing demand and, in connection with, this increasing competition.
- The main concern of Syrian entrepreneurs is that banks refuse their applications due to their legal status in Turkey, i.e., temporary protection.
- Syrian entrepreneurs also seem to have an untapped growth potential in making sales to local customers; 30% say they have not made any sales to a local customer within the last 12 months. The majority of Syrian entrepreneurs say they do not feel capable when it comes to marketing and sales.
- Access to finance among Syrian entrepreneurs is significantly lower than among local entrepreneurs. Only 62% of Syrian micro-entrepreneurs have bank accounts in comparison to 89% of local micro-entrepreneurs. 33% of Syrian entrepreneurs use the services of a certified public account. That figure rises to 66% for local entrepreneurs. Only 15% of Syrian entrepreneurs have credit cards in comparison to 75% of local enterprises. 64% of Syrian enterprises say they use informal channels like HAWALA for their money transfers.
- Overall the research study indicates a significant need for Turkish language courses as well as vocational training in textiles, food services, and food production. Business soft skills is also frequently mentioned by the members of both communities as a potential training area. As access to finance is also low, especially for the members of Syrian community, trainings and consultancy services could also be provided to improve financial inclusion.



Syrian Students in Turkey



## Introduction

The Sustainable Development Goals<sup>1</sup> adopted by all United Nations Member States in 2015 address the main 17 global challenges the world faces. Eradicating poverty and promoting productive employment are among the milestones that can lead to the creation of a better and more sustainable future for all. Supporting entrepreneurship and employment are not only vital in line with these goals but also for achieving social cohesion and human development. Comprising upwards of 70% of total employment in the Turkish private sector<sup>2</sup>, micro-, small- and medium-sized enterprises play a crucial role in attaining development goals as well as creating jobs, contributing to stability, generating tax revenue, and supporting income redistribution. Yet, Turkey has been dealing with unexpected economic fluctuations in the last decade, and the influx of Syrian refugees escaping civil war has led to complicated results affecting the social and economic conditions of both locals and migrants.

The Syrian crisis has become one of the greatest humanitarian tragedies of our era. Attempting to escape the internal conflict, many Syrians have left their homes behind to start new lives in other countries. Turkey in particular has received one of the highest influxes of this population, absorbing more than 3.5 million people as a result<sup>3</sup>. Turkey's initial response to the influx included providing Temporary Protection Status to Syrians fleeing the violent conflict. Syrians who enter Turkey without a valid passport can be registered under this status. While those who enter Turkey with a valid passport are given Foreigner Status, passport holders are free to apply for the temporary protection as well.

Establishing a steady source of income in a new country constitutes one of the main challenges associated with being an immigrant or refugee. The exact legal status of a Syrian person in Turkey has ramifications for their access to livelihood opportunities. Those registered under temporary protection status can start a business in Turkey as well as open a bank account. In practice those trying to access private or commercial banks may find that practices differ from bank to bank or even among different branches of the same bank. This is because banks may sometimes consider individuals under temporary protection status to be high-risk clients<sup>4</sup>. Temporary protection holders can travel outside of the province in which they are registered, however, this requires approval from their local immigration office. They are not allowed to reside or work at any city other than where they are registered. Those under foreigner status on the other hand can start businesses in Turkey and travel throughout the country without having to apply for further approvals.

Earlier studies indicate that access to finance constitutes a significant obstacle for holders of temporary protection status<sup>5</sup>. While holding the status bestows significant rights to Syrian entrepreneurs looking to establish businesses in Turkey (such as opening bank accounts and accessing other financial instruments), in practice various barriers exist such as those due to the low traceability of capital arriving from Syria. Also, potential risks associated with international sanctions on Syria affect the banking sector's approach to Syrians under Temporary Protection (SuTPs)<sup>6</sup>.

2018 Research<sup>7</sup> by European Bank of Reconstruction and Development (EBRD) and the Economic Policy Research Foundation of Turkey (TEPAV) shows that Syrian companies in Turkey point to access to finance as the biggest obstacle their companies face. Research shows that 38.5% Syrian companies use the informal hawala system for transferring money, which is a method for transfer through a network of trusted individuals acting as intermediaries. Syrian companies also express having problems with opening a commercial or individual bank account, domestic money transfers, and letter of credit

<sup>1</sup> United Nations Sustainable Development Goals Knowledge Platform <https://sustainabledevelopment.un.org/?menu=1300>

<sup>2</sup> Ozbek, Zerrin- Ekonomik Sorunlar Dergisi- <http://www.mfa.gov.tr/data/Kutuphane/yayinlar/EkonomikSorunlarDergisi/sayi31/Zerrin%20ozbek.pdf>

<sup>3</sup> Situation Syria Regional Refugee Response- <https://data2.unhcr.org/en/situations/syria/location/113>

<sup>4</sup> INGEV- Potential Enhancement Areas For Companies Established by Syrians

[http://ingev.org/reports/Potential\\_Enhancement\\_Areas\\_For\\_Companies\\_Established\\_By\\_Syrians.pdf](http://ingev.org/reports/Potential_Enhancement_Areas_For_Companies_Established_By_Syrians.pdf)

<sup>5</sup> Ibid

<sup>6</sup> U.S. Department Of The Treasury Resource Center on Syria Sanctions, <https://www.treasury.gov/resource-center/sanctions/Programs/pages/syria.aspx>

<sup>7</sup> EBRD & TEPAV - Syrian Entrepreneurship and Refugee Start-ups in Turkey

transactions. It is also noted that better sources of information on finance and tax should be made available to reduce aversion among Syrian enterprises to further integration with financial institutions. This is one of the chief reasons they opt not to apply for any loans or credits. The research findings also indicate that Syrian companies in Turkey are more inclined to undertaking export and import activities in comparison to Turkish counterparts, suggesting that increased access to finance has the potential to strengthen Turkey's international trade as well as domestic trade.

During the initial years of displacement, the overarching issues related to SuTPs had to do with protection, security, and healthcare. However, the priorities are likely to shift as time goes on. The focus is likely to shift to livelihoods, employment and entrepreneurship. This shift makes it even more likely that challenges with access to finance will loom larger.

The table shown below provides an outline of the likely evolution of changing financial needs among refugees as the time since displacement increases. Overall, this finding suggests that the sophistication of financial services required by displaced persons become more advanced as duration of displacement increases.

**Table 1- Segmented Financial Needs by Displacement Phase<sup>8</sup>**

Phase	Arrival / Transit	Early Displacement	Protracted Displacement	Permanence
Time Period	1-3 months	3-12 months	1-3 years	> 3 years
Focus on...	...immediate, basic needs.	...housing, education, language, work, health.	...improving standard of living; rebuilding a life.	...building livelihoods and productive assets; a life resembling that in the host community.
Potential need for financial services	Cash aid for shelter, food, medical services, and repayment of debt incurred during escape. In some cases, remittances.	Cash aid for basic needs, subsistence and urgent care. In some cases, savings and remittances. (Micro) consumer credit for furniture, appliances, school fees, business equipment.	Savings. Remittances (receiving and/or sending). (Micro) consumer credit, mortgage/home improvement loans, business loans, and micro-insurance.	If integration is the goal: more sophisticated financial services which resemble those of hosts: savings, investments, payments, pension plans, credit, insurance, and transnational services (e.g. line of credit, remittances, insurance for family in country of origin). If return/resettlement is the goal: savings for journey, transferable credit history, transferable pension schemes, housing credit to rebuild, and deferred annuities.

This gradual increase in the sophistication of financial requirements by SuTPs will increase the importance of financial inclusion of refugees in Turkey. Banks or other financial institutions may especially limit their services to holders of Temporary Protection status for various reasons<sup>9</sup>. Refugees by definition rarely have any credit history with banks in Turkey. Another reason is that their presence in the host country is thought to be temporary. It is thought to be likely that they can change address

<sup>8</sup> Federal Ministry for Economic Cooperation and Development (BMZ) of Germany, Financial Inclusion of Forcibly Displaced Persons, pg.33- 2018; [https://www.gpfi.org/sites/gpfi/files/documents/gpfi\\_2017\\_policy\\_paper\\_inclusion\\_forcibly\\_displaced.pdf](https://www.gpfi.org/sites/gpfi/files/documents/gpfi_2017_policy_paper_inclusion_forcibly_displaced.pdf) (Last Accessed on: 10.Jan.2020)

<sup>9</sup> INGEV, Potential Enhancement Areas For Companies Established By Syrians, [http://ingev.org/reports/Potential\\_Enhancement\\_Areas\\_For\\_Companies\\_Established\\_By\\_Syrians.pdf](http://ingev.org/reports/Potential_Enhancement_Areas_For_Companies_Established_By_Syrians.pdf) (Last Accessed on: 10.Jan.2020)

or migrate to a different country. For this reason, contracts made with refugees are also assumed to be less reliable compared to those made with local community members.

Problems in access to finance affect not only individuals. Money transfers, credit, and foreign trade financing are some of the important functions that banks fulfill for entrepreneurs. Thus, access to financial services such as banking, insurance, venture capital, accounting, and financial consultancy can be vital for the survival and growth of a start-up.

There are also some obstacles related to the attitudes of the refugees toward financial services. Entrepreneurs or individuals from the refugee community who consider a deeper involvement with banking services in a foreign country feel threatened by what they perceive to be uncertainties involved in the process. This causes them to avoid financial instruments as well as insurance. Instead, they depend upon their relatives and friends for access to finance and borrowing<sup>10</sup>.

Demand for the formal financial system had already been low in Syria prior to the start of domestic conflict. Less than 20% of the country's population accessed the formal financial system<sup>11</sup> before the start of the internal conflict. It is possible that this resulted in an overall lack of familiarity with financial instruments, as well as low financial literacy. These tendencies may have been carried over to Turkey by incoming refugees.

It should also be remembered that Syria's currency significantly lost value due to war<sup>12</sup>. Although the exchange rate was 50 SYP for 1 USD pre-war, it jumped to the level of 500 SYP for 1 USD by the end of 2018, undergoing a valuation of around 90%. The value of savings in Syrian pounds went down in a devastating manner because of this devaluation. This serves to emphasize the importance of economic integration of SuTPs in Turkey.

Job market skills, vocational training requirements, and entrepreneurship are important issues not only for SuTPs but also for the local population in Turkey. Youth Unemployment also is a significant problem for Turkey in general, affecting not only the Syrian population but the local population as well. TURKSTAT data indicates that Youth Unemployment rate for Turkey in 2018 was 24.5% ("Youth" is defined as 15-24 by TURKSTAT). Strengthening job market skills of the local population as well as their affinity with entrepreneurship will serve to mitigate these issues.

While both the local and Syrian communities in Turkey may have families and individuals from varying income levels, this study specifically focused on three separate target groups, all from the lower-income groups of their respective communities: high school or vocational school students (age 15-18); out-of-school youth (18-30); and micro-entrepreneurs with fewer than 10 employees.

Taking into consideration the state of the labor market in Turkey and its interaction with the ongoing refugee crisis, this study overall aims to uncover the employment, financial inclusion and income situation, as well as entrepreneurial activities, and training/support needs of lower-income groups from refugee and host communities.

<sup>10</sup> Financial Inclusion in Refugee Economies- Kim Wilson, The Fletcher School, Tufts University, pg.7, Roxani Krystalli, Feinstein International Center, Tufts University, February 2017 <https://sites.tufts.edu/ihs/files/2018/02/Financial-Inclusion-in-Refugee-Economies.pdf> (Last Accessed on: 12.Jan.2020)

<sup>11</sup> Federal Ministry for Economic Cooperation and Development (BMZ) of Germany, Financial Inclusion of Forcibly Displaced Persons, pg.33- 2018; [https://www.gpfi.org/sites/gpfi/files/documents/gpfi\\_2017\\_policy\\_paper\\_inclusion\\_forcibly\\_displaced.pdf](https://www.gpfi.org/sites/gpfi/files/documents/gpfi_2017_policy_paper_inclusion_forcibly_displaced.pdf) (Last Accessed on: 10.Jan.2020)

<sup>12</sup> Al Awsat Online Daily- <https://aawsat.com/english/home/article/1470686/devalued-syrian-currency-adds-people%E2%80%99s-economic-hardship> (Last Accessed on: 10.Jan.2020)

## 1. Research Methodology

The study design utilized both primary and secondary sources of information by employing a mixed methodology. Data were collected through interviews and surveys with a financial literacy and employability/entrepreneurial needs perspective.

The fieldwork phase was conducted from November 8<sup>th</sup>, 2019 to December 4<sup>th</sup>, 2019. The data analysis was initiated simultaneously with the fieldwork for data controls and data production phase was finalized by December 8<sup>th</sup>, 2019. There were four complementary methodologies in the project:

**1.1. Desk Research / Literature Survey:** INGEV conducted a desk research to develop a preliminary understanding of financial literacy and economic development needs in Istanbul, Ankara and Gaziantep.

INGEV reviewed the sources below;

- Previous INGEV reports particularly on the subject of entrepreneurship experiences and challenges of Syrian enterprises such as INGEV's inhouse report titled *INGEV Syrian Enterprises Needs Assessment*
- Official labor statistics from TURKSTAT
- Reports and statistics of Ministry of Labor and Social Security
- Reports and statistics of ILO, UNHCR, UNICEF.

**1.2. Quantitative Survey with Households:** The aim of the quantitative survey was to enhance understanding of the characteristics, knowledge, and needs of Syrians and economically vulnerable local population in three cities. It was conducted face-to-face with Syrian and low-income local community adults aged 18+ who are graduates of vocational schools/courses or looking for employability/entrepreneurial opportunities. Istanbul, Ankara and Gaziantep constitute the focus of the project's implementation areas.

Based on these assumptions, sample size for three cities was determined at  $\pm 5\%$  margin of error with confidence interval of 95%. Accordingly, total of 600 interviews for three cities were planned for the quantitative part of the study. Targeted sample were refugees and economically disadvantaged members of the local population in particular youth and young adults (18-24 years old and 25-30 years old) who were either looking for job opportunities or entrepreneurship opportunities, and undergoing vocational training or who just completed their school education.

The Distribution of the interviews for each city is summarized in the below table:

**Table 2- Number of Surveys in each City covered by the Study**

City	Planned Number of Face-to-Face Surveys with the Syrian Community	Planned Number of Face-to-Face Surveys with Local Population	Total
Istanbul	100	100	200
Ankara	100	100	200
Gaziantep	100	100	200
<b>TOTAL</b>	<b>300</b>	<b>300</b>	<b>600</b>

**1.3. Focus Group Discussions (FGD):** The aim of FGDs was to gain insight on the target communities' priorities and perceptions regarding employment and entrepreneurship in Turkey as well as access to finance. FGDs were conducted with economically vulnerable local community and Syrian males and females (18-30 years old) and Syrian male and female entrepreneurs (18+ years old). There were **6 FGDs** with the following group characteristics:

**Table 3- Number of Focus Group Discussions in each City covered by the Study**

Group No	City	Group Characteristics	Age
1	ISTANBUL	Working / Non-Working Male Refugees	(18-30 years old)
2		Working Non-Working Female Refugees	(18-30 years old)
3	ANKARA	Working / Non-Working Male Refugees	(18-30 years old)
4		Working Non-Working Female Refugees	(18-30 years old)
5	GAZIANTEP	Working / Non-Working Male Refugees	(18-30 years old)
6		Working Non-Working Female Refugees	(18-30 years old)

Each focus group consisted of 6-8 people.

**1.4. In-Depth Interviews:** To better understand the challenges regarding small/micro entrepreneurship we conducted a total of **10 in-depth interviews** with Syrian entrepreneurs who currently live in Istanbul. By means of these interviews, we were able to reach a valuable source of information about the ways of financial inclusion used by these entrepreneurs.

**Table 4- Number of in-depth interviews with the entrepreneurs**

Number of Entrepreneurs interviewed	Sex
5	Women
5	Men

- All the guides and tools used for information gathering were sensitive to conflict, culture, age, and gender. Informed consent of all individuals involved in the study was obtained prior to their participation. All participants joined the research study willingly, and their personal data is protected by INGEV.

## 2. Background

Before moving on to research findings, this section outlines the key attributes of both the Turkish labor market and status of Syrians in Turkey. This section will make it easier to understand and analyze the findings provided by the research study.

### 2.1. The Syrian Conflict and Syrians under Temporary Protection in Turkey

Syria has been going through one of the most severe humanitarian crises of modern times. Since the beginning of hostilities in 2011, the death toll from the country-wide conflict has reached an estimated 400,000 lives<sup>13</sup> apart from displacing approximately 6,000,000 Syrians internally<sup>14</sup> and forcing more than 5,000,000 Syrians<sup>15</sup> to flee their homeland for taking refuge in neighboring countries.



The Syrian Civil War has caused a refugee influx of unprecedented size in Turkey's history with more than 3,500,000 Syrians under temporary protection currently residing in the country as of December 2019<sup>16</sup>. This number has more than doubled from its value in 2014 as two of the largest annual influxes took place in 2014 and 2015 respectively.

**Table 5 - Number of Syrians under Temporary Protection in Turkey<sup>17</sup>**

Year	Number	% of 2019 Total (increase from previous year in percentage points)
2011	0	0%
2012	14.237	0.4% (+0.4)
2013	224.655	6% (+5.6)
2014	1.519.286	42% (+36)
2015	2.503.549	70% (+28)
2016	2.834.441	79% (+9)
2017	3.426.786	96% (+17)
2018	3.623.192	101% (+4)
2019	3.576.370	100% (-1)

<sup>13</sup> United Nations Special Envoy for Syria, Mr. Staffan de Mistura; <https://www.un.org/sg/en/content/sg/note-correspondents/2016-04-22/note-correspondents-transcript-press-stakeout-united>.

<sup>14</sup> Figures from UNHCR, Internally Displaced People, <https://www.unhcr.org/sy/internally-displaced-people>.

<sup>15</sup> Figures from UNHCR, Syria Refugee Response, <https://data2.unhcr.org/en/situations/syria>.

<sup>16</sup> Ibid.

<sup>17</sup> Republic of Turkey Ministry of Internal Affairs, Directorate of Immigration, Temporary Protection, Statistics, 31 December 2019, <https://www.goc.gov.tr/gecici-koruma5638> (This webpage is in Turkish and periodically updated by the Directorate. The figures shown in the table were obtained on December 31<sup>st</sup>, 2019)



Overloaded social services, infrastructure and job markets increase Turkey's severe conditions in dealing with the nearby conflict.<sup>18</sup> Meanwhile, host community youth in Turkey suffers from unemployment in the deepening economic crisis environment<sup>19</sup>. According to the International Crisis Group report on intercommunal violence between host communities and Syrian refugees, the anti-refugee violence increased threefold in the second half of 2017 compared to the same period in 2016<sup>20</sup>. It is highest in the metropolitan areas of Istanbul, Ankara, and Izmir where host communities see Syrians as culturally different and resent their competition for low-wage jobs or customers, especially within the informal economy. Refugee Livelihood Monitor, a research study conducted jointly by INGEV and Ipsos indicates that an estimated 550,000-650,000 Syrians currently work in the informal sector and only around 35,000 Syrians have obtained the permits needed for formal employment<sup>21</sup>.

## 2.2. Geographical Distribution of Syrians in Turkey & Turkish Population Ratios

In Turkey 98% of SuTPs live outside of refugee camps in cities and urban areas. According to data from the Directorate of Immigration, dated December 31, 2019, the table below shows the top 20 cities with the largest population of SuTPs and their population density in these cities. The city that hosts the most SuTPs is Istanbul with 479,420 people<sup>22</sup>.

**Table 6- Geographical Distribution of Syrians in Turkey & Turkish Population Ratio**

ORDER	CITIES	SuTP POPULATION	PROPORTION TO TOTAL CITY POP.
1	Istanbul	479,420	%3.18
2	Gaziantep	454,361	%22.40
3	*Hatay	439,983	%27.33
4	Sanliurfa	427,696	%21.01
5	*Adana	243,413	%10.96
6	Mersin	207,834	%11.45
7	Bursa	176,773	%5.90
8	Izmir	147,627	%3.42
9	*Kilis	116,252	%81.56
10	Konya	111,399	%5.05
11	Ankara	96,011	%1.74
12	*Kahramanmaras	93,604	%8.12
13	Mardin	88,027	%10.62
14	Kayseri	73,714	%5.80
15	Kocaeli	55,585	%2.92
16	*Osmaniye	49,736	%9.31
17	Diyarbakır	23,619	%1.36
18	Malatya	28,544	%3.58
19	Adiyaman	21,016	%4.16
20	Batman	15,719	%2.62
...	...	...	...
79	Tunceli	45	%0.05
80	Artvin	37	%0.02
81	Bayburt	22	%0.03
*This sign indicates the presence of temporary shelter centers in the marked city. Data from The General Directorate of Immigration, Ministry of Internal Affairs.			

<sup>18</sup> UNCHR (2018), Statistics on Registered Refugees; <https://data2.unhcr.org/en/situations/syria/location/113>.

<sup>19</sup> Reuters, April 15, 2019- "Turkish unemployment jumps to highest in nearly a decade", <https://www.reuters.com/article/us-turkey-economy-unemployment/turkish-unemployment-jumps-to-highest-in-nearly-a-decade-idUSKCN1RR0K0>.

<sup>20</sup> Crisis Group, <https://www.crisisgroup.org/europe-central-asia/western-europemediterranean/turkey/248-turkeys-syrian-refugees-defusing-metropolitan-tensions>.

<sup>21</sup> INGEV-Ipsos Refugee Livelihood Monitor, 2017. Summary Findings: <http://ingev.org/wp-content/uploads/2017/07/Syrian-Refugee-Livelihood-Monitor-Summary-Assessment.pdf>. Refugee Livelihood Monitor involved 1282 face to face interviews with refugees over the age of 15 living in 10 different cities in Turkey. 10 cities with the highest Syrian population in Turkey were chosen for the study. These cities represented 79% of the Syrian population in Turkey at the time. (Last accessed: 20.Jan.2020)

<sup>22</sup> Republic of Turkey Ministry of Internal Affairs, Directorate of Immigration, Temporary Protection, Statistics, 31 December 2019, <https://www.goc.gov.tr/gecici-koruma5638> (This webpage is in Turkish and periodically updated by the Directorate. The figures shown in the table were obtained on December 31<sup>st</sup>, 2019)

The ratio of registered SuTPs to the Turkish population is 4.48% throughout the country. Kilis is the city with the highest concentration of SuTPs while the city with the lowest density is Artvin with 0.02%<sup>23</sup>.  
extract

### 2.3. Syrians under Temporary Protection in Istanbul, Ankara and Gaziantep

The number of Syrians under Temporary Protection (SuTPs) in three cities where surveys of this study are conducted are given below. Data indicate that since the beginning of the crisis both Istanbul and Gaziantep have attracted much higher numbers of SuTPs compared to Ankara.

**Table 7- SuTP population in each city covered by the study**

City	December 2014	February 2017	December 2019
Istanbul	68,920	461,409	474,679
Gaziantep	326,333	324,522	454,181
Ankara	22,142	77,916	95,933
Source: The General Directorate of Immigration, Ministry of Internal Affairs, AFAD			

According to TEPAV and EBRD<sup>24</sup>, the number of registered Syrian companies in both Istanbul and Gaziantep is higher than 1000 while in Ankara this number is estimated to be less than 100. The same report mentions two main clusters with respect to the urban distribution of Syrians; *“The first one is in Istanbul where 16 percent of Syrians are living. Taking into consideration Istanbul’s vibrant economy, we could infer that self-resilience might have driven many Syrians to settle in the mega city. The second cluster is in the southeast region of Turkey. Almost one-third of Syrians live in nine provinces next to the Syrian border”*. This second cluster mentioned by the report includes Gaziantep. According to the data announced by the Ministry of Trade<sup>25</sup>, there are 15,159 Syrian companies in Turkey, and the cities with the highest number of companies by Syrians are Istanbul, Gaziantep, Mersin, Hatay and Bursa. Ankara is different than both Istanbul and Gaziantep in that it isn’t mentioned either among the cities with the highest Syrian population or the highest number of Syrian companies.

### 2.4. Legislation & Process Management on Syrians in Turkey

The Syrians in Turkey are granted temporary protection status according to the Law on Foreigners and International Protection No. 6458. According to this collective status, it is stated that temporary protection can be provided to foreigners

- who are forced to leave their country;
- who cannot return to their country of departure;
- who come to Turkey’s borders or cross Turkey’s borders in order to find urgent and temporary protection.

The law maintains geographical restrictions on the definition of refugees as in the 1951 Geneva Convention<sup>26</sup>. Temporary protection is the protection status established by the Turkish Government’s “Temporary Protection Regulation” dated 22 October 2014 in response to the conflict in Syria.

<sup>23</sup> Mülteciler Derneği, Türkiye’deki Suriyeli Sayısı Kasım 2019

<sup>24</sup> Syrian Entrepreneurship and Refugee Start-ups in Turkey: Leveraging the Turkish Experience; TEPAV & EBRD, 2018, [https://www.tepav.org.tr/upload/files/1566830992-6.TEPAV\\_and\\_EBRD\\_Syrian\\_Entrepreneurship\\_and\\_Refugee\\_Start\\_ups\\_in\\_Turkey\\_Lever....pdf](https://www.tepav.org.tr/upload/files/1566830992-6.TEPAV_and_EBRD_Syrian_Entrepreneurship_and_Refugee_Start_ups_in_Turkey_Lever....pdf)

<sup>25</sup> “Türkiye’de kaç Suriyeli var, en çok Suriyeli nüfusu hangi şehirde yaşıyor?”; <https://www.bbc.com/turkce/haberler-turkiye-49150143>

<sup>26</sup> Grand National Assembly of Republic of Turkey, The Ombudsman Institution, Syrians in Turkey Report, 2018, Page 86 (in Turkish), [https://www.ombudsman.gov.tr/suriyeliler/ozel\\_rapor.pdf](https://www.ombudsman.gov.tr/suriyeliler/ozel_rapor.pdf) (Son Erişim: 10.01.2020)

The temporary protection regime establishes a safeguard against the return of individuals with temporary protection status to Syria against their will. This regime also grants legal residence to those registered with Turkish authorities. Finally, temporary protection status enables registered individuals to access fundamental rights and entitlements, including health care services, education, social assistance, and interpretation. The Directorate General of Migration Management (DGMM) is the main body responsible for the registration of all individuals under the temporary protection regime. The DGMM is a specialized government institution with offices throughout Turkey<sup>27</sup>.

## 2.5. Overview of Refugee Influxes in Turkey

Almost all political and social crises in the Middle East have caused irregular migrations toward Turkey since the 1960s including SSCB's military actions in Afghanistan, Iran-Iraq War, USA's military operations in Iraq, Taliban's rule in Afghanistan and most recently and significantly the Civil War in Syria. The chief reasons why Turkey receives relatively frequent refugee migrations can be summarized as follows<sup>28</sup>:

- Turkey is a transit point for people who want to reach developed European countries, especially in Western Europe;
- Relatively stable political and social environment in Turkey, in comparison to home countries of refugees, which are usually war-torn or violently conflict-laden at the time of mass displacements;
- the United Nations High Commissioner for Refugees (UNHCR), which is the principal addressee of refugees worldwide, has an office and overall presence in Turkey;
- Overall closed-door policies of the Western countries, especially the EU countries, and their increased border controls.

**Table 8- Number of Refugees in Turkey from selected countries in selected years<sup>29</sup>**

Country	1980	1990	2000	2010	2017
Afghanistan	5000		96	3447	163,413
Iraq		1400	2586	5877	152,976
Iran		830	4490	4617	33,293
Albania		70			
Bosnia-Herzegovina			776		
Serbia & Kosovo			385		
Palestinian Territories			68	142	1794
China			21		
Uzbekistan			18	183	666
Somali			15	1267	4364
Kyrgyzstan				245	
Sudan				206	
Eritrea				87	
Syria				74	3,424,400
Pakistan					1690
Yemen					585
Turkmenistan					597
Other / Unknown	1100	25,700	43		
<b>TOTAL</b>	<b>6,100</b>	<b>28,000</b>	<b>8,498</b>	<b>16,145</b>	<b>3,783,778</b>

<sup>27</sup> Refugee Rights Turkey, REGISTRATION AND STATUS For Syrian Refugees And Other Persons Under Temporary Protection  
<https://www.mhd.org.tr/images/yayinlar/MHM-2.pdf>

<sup>28</sup> Ombudsman Akademik Journal, Work Permit of Foreigners in Turkey and the Case of Syrians, 2018, pg. 144, in Turkish,  
<https://dergipark.org.tr/tr/download/article-file/644792> (Last Accessed: 10 Jan.2020)

<sup>29</sup> Ibid

## 2.6. Demographic Characteristics of Syrians in Turkey within the scope of Temporary Protection

As this research study assesses the needs of the economically-vulnerable people with respect to employment, entrepreneurship and financial inclusion, it is important to understand the main characteristics and demographics of our two main target groups, namely Syrian and local communities.

To begin with, Syrians in Turkey overall form a relatively young community; the table below shows 45% of Syrians in Turkey under temporary protection are in the 0-18 age range while 71% of them are younger than 30. Additionally, 28% of Syrians are under 10 years of age. TURKSTAT defines “young population” as those who are aged between 15 to 24. According to this definition, the proportion of the young people in the Syrian population in Turkey is 22.57% while Turkey's young population ratio is 15.8%<sup>30</sup>. As calculated from the table below, the average age of registered Syrians is 22. The average age of the population in Turkey according to 2018 data was 30.9<sup>31</sup>.

**Table 9- Age & Gender Distribution of Syrians under Temporary Protection as of 31.12.2019<sup>32</sup>**

AGE GROUP	COUNT			PERCENTAGE %		
	MALE	FEMALE	OVERALL	MALE	FEMALE	OVERALL
<b>TOTAL</b>	<b>1931289</b>	<b>1645081</b>	<b>3576370</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>0-4</b>	305587	285668	591255	16%	17%	17%
<b>5-9</b>	254441	239693	494134	13%	15%	14%
<b>10-14</b>	191036	176755	367791	10%	11%	10%
<b>15-18</b>	146839	119728	266567	8%	7%	7%
<b>19-24</b>	307928	222710	530638	16%	14%	15%
<b>25-29</b>	194629	140049	334678	10%	9%	9%
<b>30-34</b>	159703	118365	278068	8%	7%	8%
<b>35-39</b>	112869	90181	203050	6%	5%	6%
<b>40-44</b>	74479	66882	141361	4%	4%	4%
<b>45-49</b>	55394	53370	108764	3%	3%	3%
<b>50-54</b>	44733	43194	87927	2%	3%	2%
<b>55-59</b>	31105	31576	62681	2%	2%	2%
<b>60-64</b>	21732	22378	44110	1%	1%	1%
<b>65-69</b>	14146	14895	29041	0.7%	0.9%	0.8%
<b>70-74</b>	7931	8590	16521	0.4%	0.5%	0.5%
<b>75-79</b>	4356	5477	9833	0.2%	0.3%	0.3%
<b>80-84</b>	2397	2984	5281	0.1%	0.2%	0.15%
<b>85-89</b>	1302	1725	3027	0.07%	0.1%	0.08%
<b>90+</b>	682	861	1543	0.04%	0.05%	0.04%

### 2.6.1. Education and Occupational Status of Syrians Under Temporary Protection

The level of education among Syrian refugees is considerably low on average according to the projections below from a joint study by INGEV and Ipsos in 2017. 31.3% of the Syrian refugees aged 15 and over did not receive any formal education. Although prevalence of higher education degrees is relatively low, 21% of the Syrian refugees are graduates at the high school level or higher.

<sup>30</sup> Anadolu Agency of Turkey, “Youth constitute 15.8% of the total population”; <https://www.aa.com.tr/en/life/turkey-youth-constitute-158-of-population/1480046>. (Last Accessed: 13.Jan.2020)

<sup>31</sup> IHA News Agency (in Turkish); <https://www.ih.com.tr/haber-turkiyenin-yas-ortalamasi-309-755883/>. (Last Accessed: 12.Jan.2020)

<sup>32</sup> Republic of Turkey Ministry of Internal Affairs, Directorate of Immigration, Temporary Protection, Statistics, 31 December 2019, <https://www.goc.gov.tr/gecici-koruma5638> (This webpage is in Turkish and periodically updated by the Directorate. The figures shown in the table were obtained on December 31st, 2019)

**Table 10- Educational Degrees of the Syrians (over the age of 15) in Turkey %**

Education Level	% of Syrian Pop. in TR (Age: 15+)
No Formal Education	31%
Primary School	26%
Middle School	22%
High School	14%
University or Higher	7%

It appears that most of the Syrians in Turkey do not have professions or work due to a low level of education; therefore, they constitute a predominantly low-skill labor force<sup>33</sup>. The effect of the conflict in Syria should be considered when looking at the education data. Hardships related to carrying on with education under civil war conditions as well as getting degrees recognized in Turkey may have had multiple negative effects on the proportion of Syrians who continued their education in Turkey.

As seen in the table below, a considerable proportion of Syrians in Turkey either have no vocational experience or have experience in low-skill occupations. This could be partially connected to the low level of education mentioned above. It can also be at least partially related to the age make-up of the community, since most Syrians in Turkey are simply too young to develop work experience over any significant period of time, especially in high-skill occupations. It is also clear that female participation in the work-force is quite low compared to that of men.

**Table 11- Vocational Breakdown of the Syrians in Turkey (Over the age of 18- Refugee Camps are not included)<sup>34</sup>**

*Note: Table indicates the occupations held in Syria, pre-displacement.*

Occupation Type	SuTPs		
	Male	Female	Overall
No Occupation	39.0%	61.1%	49.9%
Manual Labor	41.8%	34.1%	38.0%
Craftsperson-Tradesperson	10.2%	1.20%	5.8%
Office Personnel	3.3%	1.10%	2.2%
Agriculture and Livestock	1.6%	0.70%	1.1%
Architect- Engineer	1.1%	0.70%	0.9%
Civil Servant	1.0%	0.50%	0.8%
Machine Operator	1.2%	0.00%	0.6%
Medical Personnel	0.5%	0.60%	0.6%
Military Personnel	0.3%	0.00%	0.2%

<sup>33</sup> INGEV-Ipsos Refugee Livelihood Monitor, 2017. Summary Findings: <http://ingev.org/wp-content/uploads/2017/07/Syrian-Refugee-Livelihood-Monitor-Summary-Assessment.pdf>. Refugee Livelihood Monitor involved 1282 face to face interviews with refugees over the age of 15 living in 10 different cities in Turkey. 10 cities with the highest Syrian population in Turkey were chosen for the study. These cities represented 79% of the Syrian population in Turkey at the time. (Last accessed: 20.Jan.2020)

<sup>34</sup>Demographic Outlook of Syrians in Turkey (in Turkish), AFAD, 2017, Pg 55, [https://www.afad.gov.tr/kurumlar/afad.gov.tr/25337/xfiles/17a-Turkiye\\_deki\\_Suriyelilerin\\_Demografik\\_Gorunumu\\_Yasam\\_Kosullari\\_ve\\_Gelecek\\_Beklentilerine\\_Yonelik\\_Saha\\_Arastirmasi\\_2017.pdf](https://www.afad.gov.tr/kurumlar/afad.gov.tr/25337/xfiles/17a-Turkiye_deki_Suriyelilerin_Demografik_Gorunumu_Yasam_Kosullari_ve_Gelecek_Beklentilerine_Yonelik_Saha_Arastirmasi_2017.pdf)

## 2.6.2. Employment Status of Syrians Under Temporary Protection

According to the estimations of the Refugee Livelihood Monitor, 52% of all Syrians in Turkey are estimated to be outside the workforce (not employed and not seeking employment). 31% are reported to be working, while 17% state they are unemployed and looking for work<sup>35</sup>.

Looking at the breakdown of Syrians who are involved in the work life in Turkey, 55% work for an employer from the local community while 24% work for a Syrian employer. Another 18% are self-employed and 3% are employers themselves. These findings indicate that 45% of all Syrian employment in Turkey is tied to Syrian entrepreneurship, signifying the importance of the entrepreneurship pathway for improvement of the Syrian community's welfare within Turkey.

According to a statement issued by the Ministry of Family, Labor and Social Services on March 31, 2019, the number of Syrians who were granted a work permit in Turkey is approximately 34573<sup>36</sup>. The Ministry of Commerce stated that as of February 26, 2019, the number of companies with at least one Syrian partner is 15,159<sup>37</sup>. According to the INGEV-Ipsos study titled "Refugee Livelihood Monitor"<sup>38</sup> mentioned above, approximately 600,000 SuTPs in Turkey are employed, including those who work without registration. Compared to the number of Syrians who have valid work permits as of 2019 (approx. 35,000 as mentioned above) the number of Syrians who are estimated to be employed is much higher; their ratio is around 6%. Estimates of the same report indicate that SuTPs have an unemployment rate of 17.2% while 52% of all SuTPs in Turkey are out of the labor market. The findings from the same study also indicate that the proportion of Syrians with university degrees or higher among the unemployed population is higher relative to their weight in overall population (7% vs 13%). The opposite is true for those with no formal education or primary school degrees; their weight among the unemployed population is lower than their weight in the overall population (31% vs 24%). These results imply that Syrians with higher levels of education find it relatively harder to find work in Turkey compared to those with lower education levels.

**Table 12- Cross-Analysis of Education Level and Working Status of Syrians in Turkey**

% of Syrians in Turkey	Overall Syrian Population in Turkey	Status: Working	Status: Unemployed
No formal education	31%	26%	24%
Primary	26%	25%	20%
Middle School	22%	26%	30%
High School	14%	15%	12%
University or Higher	7%	8%	13%

<sup>35</sup> INGEV-Ipsos Refugee Livelihood Monitor, 2017. Summary Findings: <http://ingev.org/wp-content/uploads/2017/07/Syrian-Refugee-Livelihood-Monitor-Summary-Assessment.pdf>. Refugee Livelihood Monitor involved 1282 face to face interviews with refugees over the age of 15 living in 10 different cities in Turkey. 10 cities with the highest Syrian population in Turkey were chosen for the study. These cities represented 79% of the Syrian population in Turkey at the time. (Last accessed: 20.Jan.2020)

<sup>36</sup> Family and Labor Ministry, <https://www.ailevecalisma.gov.tr/media/31746/yabanciizin2018.pdf> (in Turkish) (Last Accessed: 15.Jan.2020)

<sup>37</sup> BIA Haber Merkezi, July 2019, "Syrians in Turkey according to data from the Directorate of Immigration" (in Turkish);

<sup>38</sup> INGEV-Ipsos Refugee Livelihood Monitor, 2017. Summary Findings: <http://ingev.org/wp-content/uploads/2017/07/Syrian-Refugee-Livelihood-Monitor-Summary-Assessment.pdf>. Refugee Livelihood Monitor involved 1282 face to face interviews with refugees over the age of 15 living in 10 different cities in Turkey. 10 cities with the highest Syrian population in Turkey were chosen for the study. These cities represented 79% of the Syrian population in Turkey at the time. (Last accessed: 20.Jan.2020)



**Table 13- SuTP employment in Turkey, by Economic Sectors<sup>39</sup>**

Industry	%
Textiles	30.4
Construction	19.1
Manufacturing	16.3
Agriculture	7.5
Entrepreneur	6.4
Services	5.7
Professional	0.7
Other	13.8

SuTP employment in Turkey is focused on the textiles sector as the largest employer. It is also important to note that some of the sectors with the highest levels of employment in Turkey also traditionally tend to have the highest levels of unregistered employment<sup>40</sup>: construction, textiles and seasonal agriculture. While unregistered employment declined from 35% to 25% in recent years, it still remains as part of Turkey's economy<sup>41</sup> for both unregistered local community workers as well as SuTPs.

### 2.6.3. Social Assistance for Syrians under Temporary Protection

The Red Crescent Card, which is given as part of the Emergency Social Safety Net (ESSN) program, is the leading social assistance opportunity presented to Syrians under temporary protection in Turkey. Within the scope of ESSN, the applicants and members of their households, after an assessment of their eligibility criteria, receive 120 TL monthly cash aid<sup>42</sup>. The number of beneficiaries of this program were reported in November 2019 to be 1,555,445 Syrian nationals by the Red Crescent<sup>43</sup>. Considering that the total number of Syrians under Temporary Protection is 3,576,370<sup>44</sup>, it is seen that 43.5% of this total is within the scope of ESSN.

### 2.6.4. Turkish Language Skills among Syrians under Temporary Protection

Knowledge of Turkish Language among Syrians is estimated to be limited. Those who have no reading and writing knowledge in Turkish correspond to 71% and 75% of the entire SuTP population respectively.

<sup>39</sup> Integration of Syrian refugees under temporary protection into the Turkish labor market: Challenges and Opportunities, Round table FLA and UNHCR, 2016, [https://www.fairlabor.org/sites/default/files/integration\\_of\\_syrian\\_refugees\\_roundtable\\_december\\_2016.pdf](https://www.fairlabor.org/sites/default/files/integration_of_syrian_refugees_roundtable_december_2016.pdf)

<sup>40</sup> Ministry of Labor and Social Security, Project against Unregistered Employment (Kadim), Pg:3, <https://www.resmigazete.gov.tr/eskiler/2006/10/20061004-13-1.pdf> (Last Accessed: 12.01.2020)

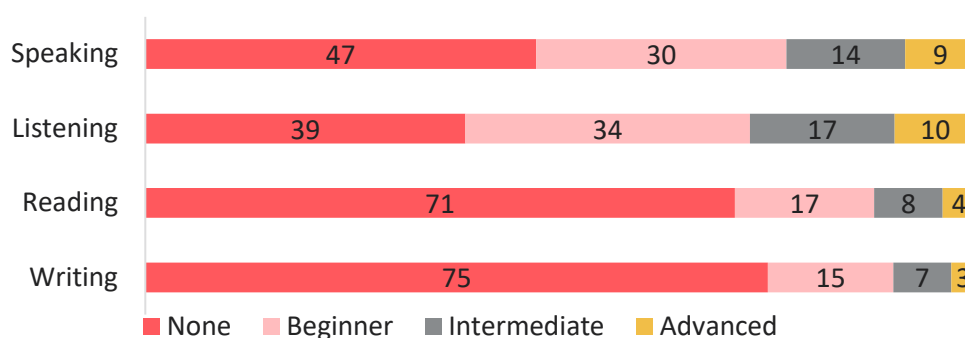
<sup>41</sup> Omran for Strategic Studies, "Livelihood Challenges of Syrians in Turkey"- Muhammed Abdullah, (in Turkish), <http://tr.omrandirasat.org/yay%C4%B1nlar%C4%B1m%C4%B1z/suriyeli-multecilerin-turkiye-deki-gecim-kaynagi-zorluklari-analitik-arastirma.html> (Last accessed: 12.Jan.2020)

<sup>42</sup> The Red Crescent Card Website; <http://kizilaykart-suy.org/EN/hakkinda.html> (Last Accessed: 20.Jan.2020)

<sup>43</sup> The Red Crescent, November 2019, Suriye Krizi İnsani Yardım Raporu, Syf. 16; <https://www.kizilay.org.tr/Upload/Dokuman/Dosya/kasim-2019-suriye-krizi-insani-yardim-operasyonu-raporu-31-12-2019-28050091.pdf> (Not: Ülke genelinde tüm POS makineleri ve ATM'lerde kullanılabilen KIZILAYKART, Türkiye'de Geçici ya da Uluslararası Koruma altında yaşamakta olan yabancılara yönelik nakit temelli yardım aracıdır.

<sup>44</sup> İçişleri Bakanlığı- Göç İdaresi Genel Müdürlüğü, 31 Aralık 2019, <https://www.goc.gov.tr/gecici-koruma5638> (sayfa Göç İdaresi tarafından güncel verilerle düzenli olarak yenilenmekte olup ilgili veriler belirtilen 31 Aralık 2019 tarihine yöneliktir)

**Table 14- Turkish Language Level among Syrians under Temporary Protection %**

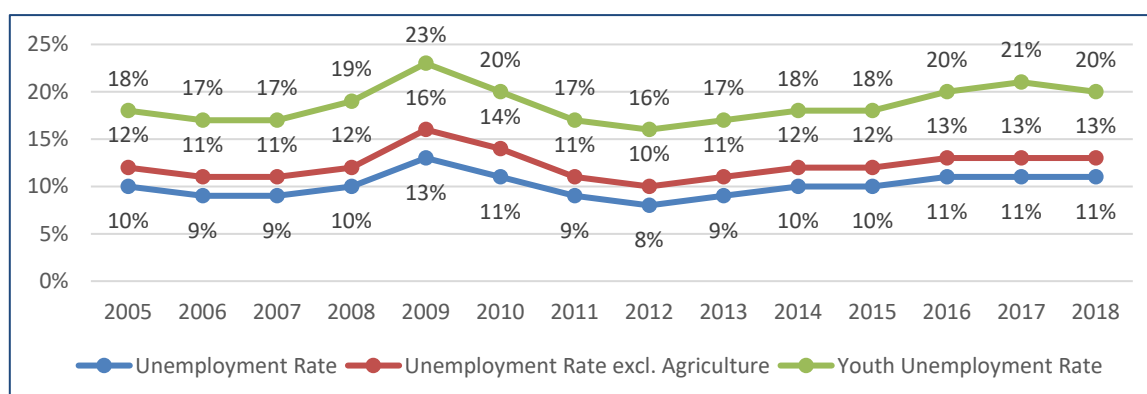


## 2.7. Overview of Turkish Labor Market

Turkey's labor market is ranked 109th out of 141 countries according to World Economic Forum's Global Competitiveness index<sup>45</sup>. Looking at the sub-components of this labor market index, Turkey ranks 100<sup>th</sup> in "Hiring and Firing Practices", 118<sup>th</sup> in "Cooperation in labour-employer relations", 63<sup>rd</sup> in "Ease of Hiring Foreign Labour" and 96<sup>th</sup> in "Pay and Productivity" among 141 countries.

The service sector provides the largest share of employment in Turkey with 54.2%. Employment distribution in other economic sectors are 18.7% in the agriculture sector, 19.6% in the industry sector, and 7.6% in the construction sector<sup>46</sup>. The labor market in Turkey includes a large number of workers working under minimum wage<sup>47</sup>. Almost half of working age adults have at least 13% less income than the average expendable income level in Turkey. This rate exceeds the target level set among OECD countries (10%)<sup>48</sup>. According to 2018 ILO estimates, 172 million people are unemployed globally and the worldwide unemployment rate is 5% in 2018. According to TURKSTAT data, Turkey's unemployment rate is well above the world's average. The unemployment rate of up to 13% after the global crisis has shown a decreasing trend in the next period, but from 2012 onwards, due to the recent political developments in Turkey's economy, it has increased steadily<sup>49</sup>.

**Table 15- Unemployment in Turkey<sup>50</sup>**



<sup>45</sup> World Economic Forum, The Global Competitiveness Index, Labor Market Index, pg 563, [http://www3.weforum.org/docs/WEF\\_GlobalCompetitivenessReport2019.pdf](http://www3.weforum.org/docs/WEF_GlobalCompetitivenessReport2019.pdf)

<sup>46</sup> Regional Strategic Overview, Turkey: Regional Refugee & Resilience Plan 2017-2018 in response to Syria crisis, UNHCR

<sup>47</sup> H. Burcu Yüncüler & Çağlar Yüncüler, Minimum Wage Effects on Labor Market Outcomes in Turkey, Central Bank of the Republic of Turkey, 2016, working paper No. 16/14

<sup>48</sup> TURKSTAT (TÜİK), July 2019, Anadolu Agency, (in Turkish) <https://www.aa.com.tr/tr/ekonomi/issizlik-rakamlari-aciklandi/1614129>

<sup>49</sup> An Application For The Variables Determining Unemployment In

Turkish Economy, (in Turkish; abstract in English) Fatih Ayhan, <https://dergipark.org.tr/tr/download/article-file/835847>

<sup>50</sup> Ibid

Unemployment increased by 1,065,000 in July 2019 compared to the same month of the previous year and reached 4,596,000. Unemployment rate increased by 3.1 percentage points to 13.9%<sup>51</sup>.

Factors other than economic growth can fuel increasing unemployment. The increase in labor productivity due to the spread of mechanization in production reduces the capacity for new employment. In addition, relatively rapid population growth and influx of SuTPs who are active in the labor market may be among the factors that increase unemployment. Various structural problems related to Turkey's labor market may also lead to higher unemployment. Unregistered employment, working in the home, working in family companies, the situation of housewives, and especially in the agricultural sector can lead to high unemployment rates in the production sector only for family consumption.

## 2.8. Potentials of Available Occupational Groups

2018 ISKUR-IPA Research Report<sup>52</sup> outlines the occupational groups that showed the highest employment growth in 2017 based on interviews with the representatives of 90,849 companies in Turkey. The sample is chosen according to NACE Rev 2. Classifications and representative of Turkey with respect to the 17 business sectors covered in the study.

According to this study's findings the occupational groups that are expected to play the largest part in driving the demand for new employees are listed in the table below. This table also outlines the importance of various occupational skills with respect to each occupational group. Those skills marked with a "1" are deemed most important for their respective occupational group, while those marked with "10" are the least important, with ratings in between 1 and 10 convey varying degrees of importance. Looking at the table, it appears that most of the occupations on the list are low-skill jobs, whose required skills may be easier to attain via the vocational experience and education levels prevalent among the economically vulnerable people from both Syrian and local communities.

**Table 16- Vocational Skills and Corresponding Occupations**

	Computer Skills	Physical Aptitude	Analytical Skills	Communication Skills	Availability for Project based work	Sales & Marketing Skills	Problem Solving Skills	Team Work	Foreign Languages	Vocational skills, experience
Sewing Machine Operator	6	2	7	4	-	-	5	3	-	1
Blue-Collar Assembly line / Manufacturing / logistics worker	7	1	5	3	9	8	2	6	-	4
Security Personnel	7	1	9	2	6	-	3	4	8	5
Sales Representative	4	3	9	2	-	1	5	6	8	7
Waiter	9	1	8	2	-	6	5	4	7	3
Cleaning Personnel	9	1	7	3	6	8	5	4	-	2
Garment Worker	-	1	6	4	-	-	5	2	-	3
Administrative Support Personnel (Textiles)	-	1	-	4	-	-	5	3	-	2
Textiles Printing Personnel	-	1	-	4	-	-	5	3	-	2

<sup>51</sup> Türkiye İstatistik Kurumu (TÜİK), Temmuz 2019, AA Haber, Ekonomi, <https://www.aa.com.tr/tr/ekonomi/issizlik-rakamlari-aciklandi/1614129>

<sup>52</sup> ISKUR- IPA Labor Market Research Report 2017, (in Turkish), <https://media.iskur.gov.tr/15153/2017-yili-turkiye-geneli-ipa-raporu.pdf>

## 2.9. Education Statistics in Turkey

Apart from high schools, students in Turkey can also be enrolled in vocational schools. According to TURKSTAT, number of 15-19 age group citizens in Turkey is 6,402,806.

**Table 17- TURKSTAT Population Data (15-19 Age Group)<sup>53</sup>**

Age Group	Total	Male	Female
15-19	6,402,806	3,288,016	3,114,790

With respect to data from Ministry of Public Education, number of students at each level of education are given in the table below.

**Table 18- Ministry of National Education Student Data<sup>54</sup>**

Education Level	Total	Male	Female
Pre-primary education	1 564 813	814 821	749 992
Primary school	5 267 378	2 708 089	2 559 289
Lower secondary school	5 627 075	2 857 143	2 769 932
Upper secondary education (General secondary education+Vocational and technical secondary education+Religious education)	5 649 594	3 014 072	2 635 522
<b>Total formal education</b>	<b>18 108 860</b>	<b>9 394 125</b>	<b>8 714 735</b>

Students in upper secondary education may enroll in general secondary education (high schools), vocational schools or religious schools. Number of students in upper secondary education under breakdown by school type is given below;

**Table 19- Ministry of National Education Upper Secondary Education Data<sup>55</sup>**

School Type	Total	Male	Female
General Secondary Education	3 250 334	1 662 454	1 587 880
Vocational And Technical Secondary Education	1 793 391	1 084 926	708 465
Religious Education	605 869	266 692	339 177
<b>Total Upper Secondary Education</b>	<b>5 649 594</b>	<b>3 014 072</b>	<b>2 635 522</b>

## 2.10. Work Status of Foreigners in Turkey

Law on the issuance of work permits to foreigners in Turkey links to a number of conditions, making it quite difficult to get a work permit<sup>56</sup>. The chronicity of unemployment and the consequent availability of unemployed job seekers for almost every occupational group brings protectionism; therefore it is difficult to obtain a work permit.

<sup>53</sup> Ministry of Family and Labor, Statistics on Work Permits to Foreigners, (in Turkish), <https://www.ailevecalisma.gov.tr/media/31746/yabanciizin2018.pdf>

<sup>54</sup> Ministry of National Education; "Millî Eğitim İstatistikleri Örgün Eğitim 2018-2019" (in Turkish); [https://sgb.meb.gov.tr/www/icerik\\_goruntule.php?KNO=361](https://sgb.meb.gov.tr/www/icerik_goruntule.php?KNO=361) (Last Access: 30 Jan 2020)

<sup>55</sup> Ministry of National Education; "Millî Eğitim İstatistikleri Örgün Eğitim 2018-2019" (in Turkish); [https://sgb.meb.gov.tr/www/icerik\\_goruntule.php?KNO=361](https://sgb.meb.gov.tr/www/icerik_goruntule.php?KNO=361) (Last Access: 30 Jan 2020)

<sup>56</sup> TURKSTAT (in Turkish), Menu Access: "Nüfus Ve Demografi">> "Nüfus Projeksiyonları">> "Yas Grubu Ve Cinsiyete Gore Nüfus"; <http://www.tuik.gov.tr/UstMenu.do?metod=temelist> (Last accessed: 30 Jan 2020)

**Table 20- Work Permits to Foreigners in Turkey by Gender (2011-2018)<sup>57</sup>**

Year	Female Count	%	Male Count	%	Total
2011	8,396	18.1	9,070	51.9	17,166
2012	19,552	60.6	12,727	39.4	32,279
2013	28,402	62	17,426	38	45,828
2014	31,307	59.9	20,996	40.1	52,304
2015	37,638	58.3	26,909	41.7	64,547
2016	35601	48.4	37,948	51.6	73,549
2017	37756	43.3	49,426	56.7	87,182
2018	48,085	41.5	67,752	58.5	115,837

According to 2017 data of the Ministry of Labor and Social Security, 87,182 foreigners have obtained work permits. As of 2017, 43.3% of the foreigners granted work permits are women and 56.7% are men.

While the number of foreigners who were granted work permits was 73,549 in 2016, it went up to 87,182 in 2017 when the number of work permits increased by 13,633 compared to the previous year. Of this increase, 7,685 (56%) were due to work permits granted to Syrians<sup>58</sup>.

**Table 21- Work Permits to Foreigners in Turkey by Country (2018)<sup>59</sup>**

Country of Origin	Number of Individuals with Work Permits
<b>Syria</b>	<b>34,573</b>
Kyrgyzstan	13,452
Georgia	7321
Ukraine	6394
Turkmenistan	5547
Uzbekistan	3969
Nepal	3186
China	2992
Russian Federation	2944
Islamic Republic of Iran	2689
Indonesia	2356
Philippines	2076

SuTPs constitute the largest group among the foreigners with work permits in Turkey, however compared to the actual total number of SuTPs in Turkey, the ratio of SuTPs with work permits is still approximately 5% as mentioned earlier. The graph below shows the trend of number of work permits to foreigners in Turkey since the start of the Syrian Conflict. It can be seen that number of work permits to Syrians steadily increased from 2011 to 2018. The total number of Syrians with work permits, however, is only a small fraction of the total number of Syrians estimated to be actively working in

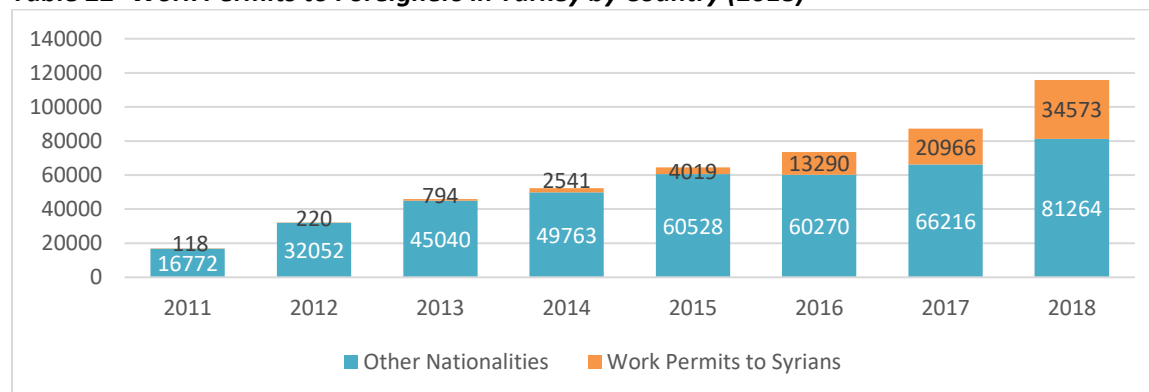
<sup>57</sup> Ministry of Family and Labor, Statistics on Work Permits to Foreigners, (in Turkish), <https://www.ailevecalisma.gov.tr/media/31746/yabanciizin2018.pdf>

<sup>58</sup> Türkiye'de Çalışma İzni Verilen Suriyeli Sayısı, Şubat 2018 - Haberler, Türkiye'den Mülteci Haberleri, (in Turkish), <https://multeciler.org.tr/turkiyede-calisma-izni-verilen-suriyeli-sayisi/>

<sup>59</sup> Ministry of Family and Labor, Statistics on Work Permits to Foreigners, (in Turkish), <https://www.ailevecalisma.gov.tr/media/31746/yabanciizin2018.pdf>

Turkey (as mentioned before in the section on Employment Status of Syrians-Section 2.6.2.). It is also worth noting that there is an overall increase in the number of work permits to foreigners from all nationalities. The reason for this trend is twofold: first, within this period, the law regulating the rules on work permits to foreigners was changed, making it easier to obtain work permits for lower-skill jobs such as domestic household work<sup>60</sup>. Also, according to a document<sup>61</sup> published by the Prime Ministry of Turkey, several changes to regulations and incentive programs during this period made it easier and more attractive for foreign companies to enter the Turkish market.

**Table 22- Work Permits to Foreigners in Turkey by Country (2018)** <sup>62</sup>



The number of work permits granted to foreigners in 2017 broken down by economic activity is given below<sup>63</sup>: The activities consist mostly of low-skilled labor occupations.

**Table 23- Work Permits for Foreigners in Turkey**

Economic Activity	Number of Permits
Domestic Employees (household employees)	15619
Accommodation Sector	10432
Wholesale trade (except motor vehicles and motorcycles)	5437
Building construction	4912
Civil engineering	4365
Office management, office support and business support activities	4144
Education	3446
Retail trade, except of motor vehicles and motorcycles	2746
Food and beverage service activities	2295
Manufacture of clothing	2283
Manufacture of textiles	2272
Other service activities	2037
Human health services	1574
Manufacture of fabricated metal products (except machinery and equipment)	1342
Administrative center activities administrative consultancy activities	1180
Specialized construction activities	1075
Travel agency, tour operator and other reservation services and related activities	904

<sup>60</sup> Resolution number 6735; Law Draft on International Labor Force (in Turkish), Section on Overall Purpose and Reason, Page 19, <https://www2.tbmm.gov.tr/d26/1/1-0727.pdf> (Last Accessed on: 10.01.2020)

<sup>61</sup> Ibid

<sup>62</sup> Ministry of Family, Labor and Social Services, Data on Work Permits to Foreigners by year, <https://www.ailevecalisma.gov.tr/istatistikler/calisma-hayati-istatistikleri/resmi-istatistik-programi/yabancilarin-calisma-izinleri/> (Last Accessed on: 10.01.2020)

<sup>63</sup> Working Life Statistics of the Ministry of Family, Labor and Social Services, [https://www.ailevecalisma.gov.tr/media/3302/calisma\\_hayati\\_2017.pdf](https://www.ailevecalisma.gov.tr/media/3302/calisma_hayati_2017.pdf)



Manufacture of food products	847
Other mining and quarrying	746
Technical inspection and analysis of architectural and engineering activities	689
Furniture manufacturing	629
Manufacture of leather and related products	611
Manufacture of machinery and equipment	605
Basic metal industry	559
Manufacture of motor vehicles, trailers and semi-trailers	520
Road transport and pipeline transport	446
Installation and repair of machinery and equipment	320

## 2.11. Labor Rights and Conditions of Syrians in Turkey

### 2.11.1. Work Permits

Pursuant to Article 91 of the Law on Foreigners and Article 29 of the Temporary Protection Regulation, the “Regulation on the Work Permits of Foreigners under Temporary Protection” was adopted and entered into force as of 15/01/2016 (Turkish Name of the Regulation: “Geçici Koruma Sağlanan Yabancıların Çalışma İzinlerine Dair Yönetmelik”). Thus, the procedures and principles regarding the work of the Syrians under temporary protection in Turkey were ascertained.

Within the scope of the aforementioned Regulation, certain conditions to be taken as basis for the evaluation of work permit applications were laid down<sup>64</sup>:

- Foreigners granted temporary protection may apply to the Ministry for a work permit six months after the date of temporary protection registration.
- An application to work must be made in the same province where the right to stay is granted, according to the temporary protection record.
- Foreigners with temporary protection may not be paid less than the minimum wage.
- No printed documents are required for applying. Applications are made electronically via the e-government gate. The first of the documents requested to be scanned and entered into the system is the employment contract; the other is a photograph of the Syrian citizen under temporary protection. The evaluation of all other information is done online by checking the Ministry's protocols with other public institutions.

With the Regulation on the Work Permits of Foreigners with Temporary Protection, foreigners who are granted temporary protection are exempted from having to get work permits for jobs in the seasonal agricultural and livestock sectors.

<sup>64</sup> Turkey Grand National Assembly Ombudsman Institution, Special Report on Syrians in Turkey, 2016, (in Turkish) [https://www.ombudsman.gov.tr/suriyeliler/ozel\\_rapor.pdf](https://www.ombudsman.gov.tr/suriyeliler/ozel_rapor.pdf)

### 2.11.2. Employment Quotas

Pursuant to Article 8 of Regulation No. 2016/8375 on Work Permits of Foreigners with Temporary Protection, an employment quota is being applied to places of work employing foreign employees:

The number of foreigners who are granted temporary protection in the workplace cannot exceed 10% of the number of Turkish citizens working in the same workplace. The employment quota won't apply in situations where it is proven that there is no available candidate who is a Turkish citizen with similar qualifications and who applied to the same vacancy within four weeks prior to the date when the employer files the work permit application with the Provincial Directorate of Labor and Employment Institution in the city where the workplace is registered<sup>65</sup>.



Syrian Workers in Turkey

<sup>65</sup> Article 8 of Law No. 6575 Regulation on Work Permits of Foreigners under Temporary Protection, <https://www.mevzuat.gov.tr/MevzuatMetin/3.5.20168375.pdf> (Last Accessed: 20.Jan.2020)

### 3. STUDENTS' EMPLOYMENT NEEDS ASSESSMENTS

The following sections will present the research findings for three separate target groups of the study; (i) high school and vocational training students, (ii) out of school youth (18-30 years old), (iii) Micro-entrepreneurs with 10 employees or less. There is also a section on Gender and City Analysis whereby research output will be discussed with respect to differing perceptions, attitudes, and behaviors between males and females as well as among those from different cities covered by the study. The study encompassed members of both Syrian and local communities in Turkey. All analyses covered in the presentation of research findings will include breakdowns by community and compare similarities between two communities along with differences.

#### 3.1. Current Conditions and Expectations for Future

The quantitative study findings indicate that on average, high school students from lower-income households have around 5 people in their home (5.03 on average). 67% of these households have only one household member who is an income-earner, and 63% of them live with a total monthly household income of less than 4000 TL.

Looking specifically at the households of Syrian high school students, 50% of these households have 6 people or more living in them (on average 5.88 people per household), while 74% have only one person earning an income. 43% of the Syrian High School Students report a monthly total household income of less than 2000 TL.

Turning to the local community high school students, only 13% of their households have 6 people or more living in under the same roof. 69% of these households have 4 people or fewer. 61% have only one income-earner and 52% report a total monthly household income between 2000-4000 TL. Proportion of households with 2 income earners is higher among local community households than among Syrian community members.

**Table 24- Number of People in the Household (Students)**

Number of people in the household	High School / Vocational School Students	
	Syrian	Local
1 person	1%	1%
2 people	0%	1%
3 people	0%	29%
4 people	21%	37%
5 people	28%	19%
6 people	12%	10%
7 people	17%	0%
8 people	16%	1%
9 people	4%	1%
10 people	1%	1%

**Table 25-Number of Earners per Household (Students)**

Number of earners in the household	High School / Vocational School Students	
	Syrian	Local
1 person	74%	61%
2 people	17%	31%
3 people	7%	4%
4 people	3%	3%
5 people	0%	1%
6 people	0%	0%

**Table 26-Main Earner in the Household (Students)**

Earner in the household	High School / Vocational School Students	
	Syrian	Local
My Father	90%	90%
My Brother	22%	7%
Myself	5%	3%
My Mother	4%	32%
My Sister	4%	2%
My Uncle	3%	1%
My Grandfather	1%	4%
Aunt	0%	2%
Grandmother	0%	1%

Overall it appears that local community households have fewer people and more earners on average. The higher prevalence of working mothers in local community households especially creates a significant point of difference compared to Syrian-community households. Focus Group Discussion (FGD) findings indicate that both Syrian women and men have lower trust in Turkey's workplace environment and are wary of workplace harassment and mobbing, which is one of the factors Syrian community members in FGDs mentioned when they are asked if women should work and earn incomes.

Looking at the reported monthly household incomes, the fact that 43% of Syrian community students reported income less than 2000 TL, which is the legal minimum wage, may be an indication that Syrian community members are more prone to taking unregistered jobs.

**Table 27- Household Monthly Income (Students)**

Total Monthly Household Income	High School / Vocational School Students	
	Syrian	Local
Less than 2000 TL	43%	0%
2000 TL- Less than 4000 TL	31%	52%
4000 TL – Less than 6000 TL	10%	21%
6000 TL – Less than 8000 TL	1%	13%
8000 TL – Less than 10 000 TL	0%	3%
10000 TL and +	0%	1%
No Answer	16%	10%

Earnings by the main income earner of the students' households indicate that the main income source of Syrian households tends to be self-employment rather than salaried professional work.

For local students, household income is mostly based on the main income earner's professional employment or entrepreneurship as an employer.

**Table 28- Source of Income for the Main Earner (Students)**

Source of earnings for the main income provider in household	High School / Vocational School Students	
	Syrian	Local
Salary from private company	6%	64%
Self-Employment Earnings	92%	15%
Own Company	0%	12%
Pension Funds	0%	3%
Govt. Support	1%	0%
Salary from Govt. Employment	0%	6%

Vocational school enrollment is more prevalent among students from the local community. Syrian community members can enroll in such schools in Turkey provided that the school has vacancies under placement quotas and that the student has already passed the Turkish language reading and writing assessment test by the Ministry of Education or completed a "Turkish Level A1" course available at civic education centers<sup>66</sup>.

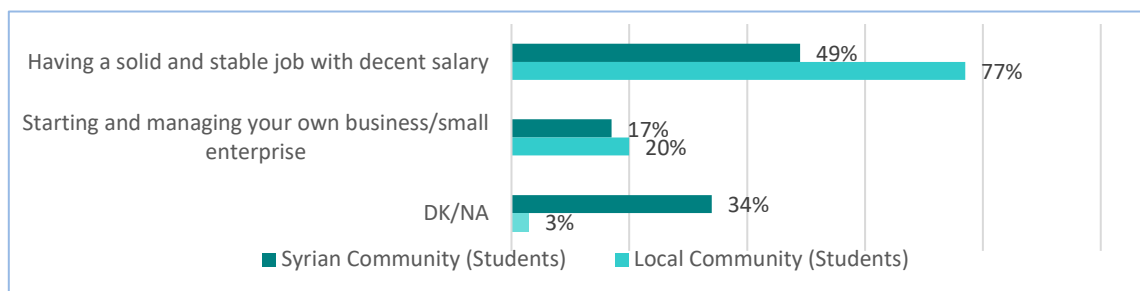
**Table 29- Type of School (Students)**

Source of earnings for the main income provider in household	High School / Vocational School Students	
	Syrian	Local
Student in High School	94.2%	74.5%
Student in Vocational School	5.8%	25.5%

Both Syrian and local high school students were asked their preferences about their work and business plans for future. A large extent (77%) of local students are in favor of having a solid and stable job with decent salary rather than starting and managing their own small business. Yet, while Syrian students also appeared to have a preference for a solid and stable job with decent salary, it is worth noting, in the case of Syrian community students, 34% of them stated they would not have a clear preference between having a job and being an entrepreneur. 32 points of this percentage however is due to the Syrian students in Ankara. This might be an indication that at least a portion of the Syrian students in Ankara are not familiar with the Turkish business environment as much as Syrians in other cities and therefore cannot develop a strong preference for one option over the other. If Syrian students from Ankara were to be isolated, it would be seen that 72% of Syrian students from Istanbul and Gaziantep chose having a solid and stable job over entrepreneurship, which is a rate that is much closer to students from local community. It should however be noted that results from Ankara might also indicate that students in Ankara are sufficiently familiar with the business environment and have significant hesitations for both pathways presented to them. Therefore, it may be inferred that Syrian students in Ankara in particular may benefit from consultancy services or training programs related to identifying employment or business opportunities that suit their needs and aspirations. Nevertheless, students overall appear to be more interested in the employment pathway, including Ankara.

<sup>66</sup> Ministry of Education; "Syrian students can attend vocational schools" (in Turkish); August 2016; <https://www.meb.gov.tr/suriyeli-ogrenciler-meslek-lisesine-gidebilecek/haber/11694/tr> (Last Access: 31 Jan 2020)

**Table 30- Choice between Entrepreneurship or Salaried Job (Students)**



Students were asked about the occupation they would like to have. Findings indicate that, while some business sectors appear among the top sectors listed by both Syrian and local community students, their ordering points to different aspirations between two groups. Also, some business sectors appear only among the occupations listed by one group and not the other. For instance, Food services business was listed as the top choice by Syrian community students while it is stated significantly less frequently by local community students. Healthcare Services, Education and Training Services and Textiles, Shoes & Garments are other notable examples. Installation & repairs as well as plumbing appear only within the Syrian Students' list. On the other hand, Software Development, Arts and Tourism sectors were listed at similar frequencies by both groups.

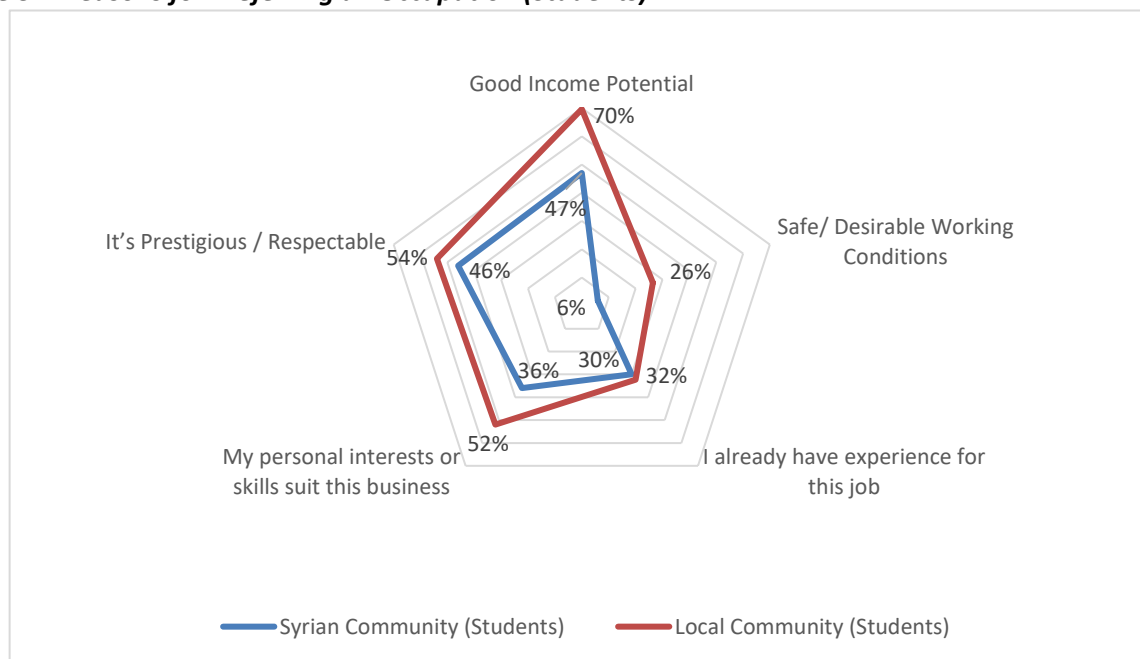
**Table 31- Top 10 Occupations Preferred by Students**

Syrian Students Top 10 Occupations	%	Local Students Top 10 Occupations:	%
Food Services (Restaurants, cafes, etc.)	13%	Healthcare Services (incl. Medical Tourism Org.)	18%
Textiles, Shoes and Garment Production and Sales	12%	Education and Training Services	13%
Tourism and Organization Activities	12%	Arts: Music, Painting, Theater, Cinema, Dancing	10%
Food Production	7%	Tourism and Organization Activities	8%
Arts: Music, Painting, Theater, Cinema, Dancing	7%	Software Development, Web / Graphic Design	7%
Software Development, Web / Graphic Design	6%	Construction and Building Activities (Tiling, glasswork, insulation, etc.)	6%
Education and Training Services	4%	Finance and Insurance Activities	5%
Installation and Repairs of Electric, Natural Gas and A/C equipment	4%	Transportation, Logistics and Storage Services	5%
Technical Support for Electronic Devices	4%	Food Services (Restaurants, cafes, etc.)	5%
Healthcare Services (incl. Medical Tourism Org.)	4%	Retail Stores / Grocery Stores	4%
Plumbing and drainage installation/ repairs	4%	Automotive Support Services and Repairs	4%
Transportation, Logistics and Storage Services	4%	Textiles, Shoes and Garment Production and Sales	4%

Turning to the reasons why students prefer an occupation, "Good income potential" is the top reason for both Syrian and local community students. Having prestigious/respectable work also comes in the second rank for both groups; however, for the local community students the difference between the top reason and the second is much larger. Being involved in a business that aligns with their personal interests or skills is the third most frequently expressed reason for choosing a particular occupation (52%). Overall while rankings of priorities are similar for both groups, the reasons conveyed by Syrian students display a narrower distribution.



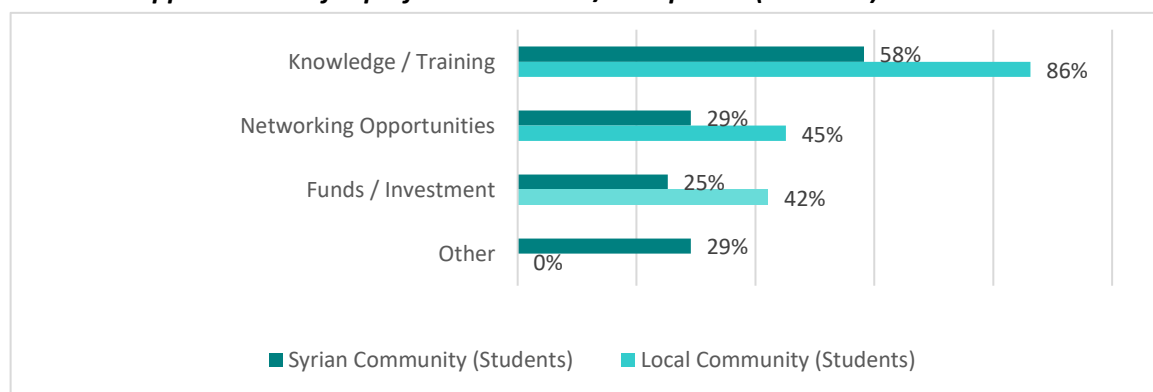
**Table 32- Reasons for Preferring an Occupation (Students)**



### 3.2. Students' Training Needs

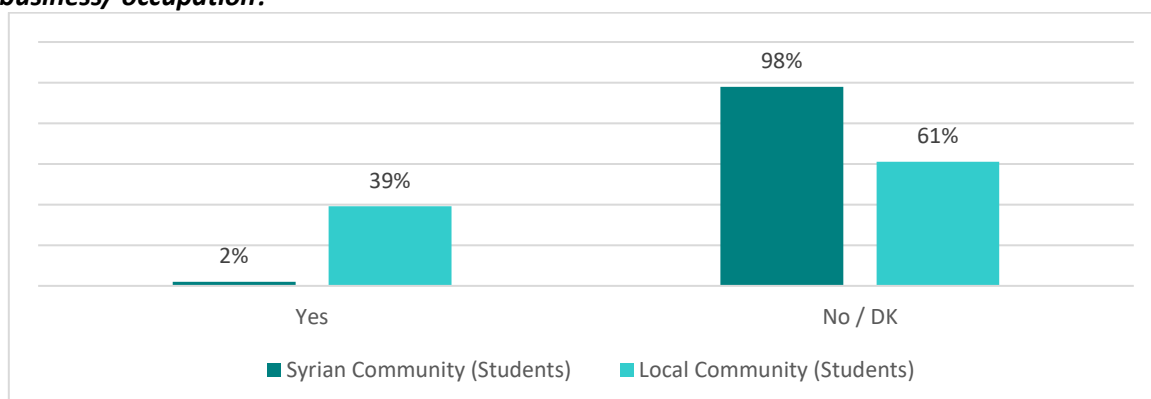
Both local and Syrian students state that they need additional knowledge and training for their future occupation/business. This demand may indicate that the education received in the high school is not perceived to be fully adequate by the students for the rigors of the actual job market. Additional work-oriented courses and experiencing a real work environment can provide perspective and enhance the practical knowledge of the students. Syrian students (69%) and local students (54%) state that they do not know the channels to reach the resources required to empower themselves for worklife.

**Table 33- Support needed for preferred business / occupation (Students)**



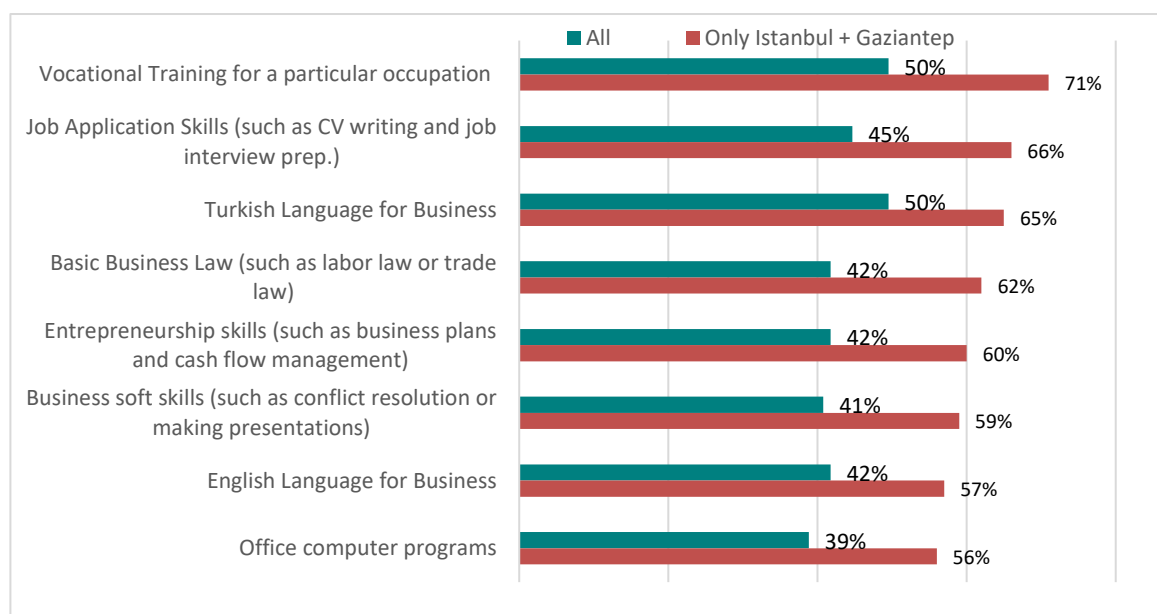
Moreover, most students, especially students from the Syrian community, state that they do not know how to access the support they would require for pursuing their preferred occupation. This is likely to hinder them when it comes to finding jobs or initiating their own small businesses.

**Table 34- Do you know how or where to get support for your needs to attain your preferred business/ occupation?**



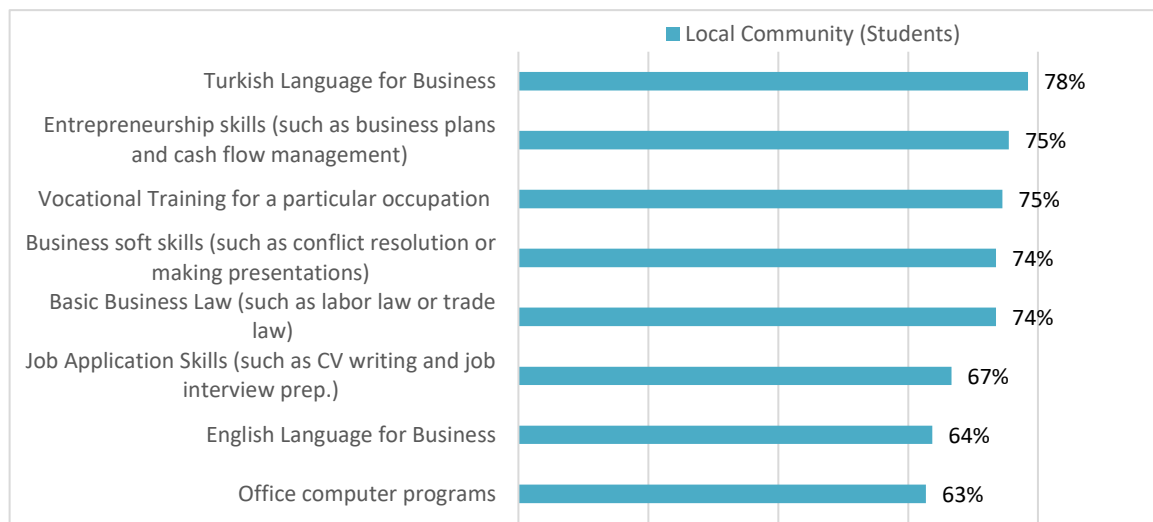
Students were asked to rank various training subjects according to their importance in business life. Neither Syrian or local community students put much greater importance on any single subject compared to others; however Business Turkish and Vocational trainings are among the highest ranked training subjects for both communities. Syrian students from Ankara behave differently than Syrians from other cities. When the ranking of importance is made according to the students from Istanbul and Gaziantep only, importance placed upon each subject shows a marked increase. This is an indication that Syrian students from Ankara are less aware about the importance of each of these subjects in business life. Local students emphasize that they need all the soft and hard skills including particular vocational and entrepreneurial trainings. The prevalence of Business Turkish among the needs expressed members of both groups could indicate that business etiquette, effectively communicating with co-worker, and ability to express oneself clearly and concisely in business environments, especially during job interviews, are all perceived to be skills that are not adequately developed in regular high schools.

**Table 35- Importance of Various Training Subjects for SYRIAN Students**



Students from both the Syrian and local communities rank vocational trainings with high frequency. Overall ordering of required trainings is quite similar for both groups apart from slight differences. Data analysis indicated that local students from each of the three cities responded without any significant differences and did not signify major differences between cities.

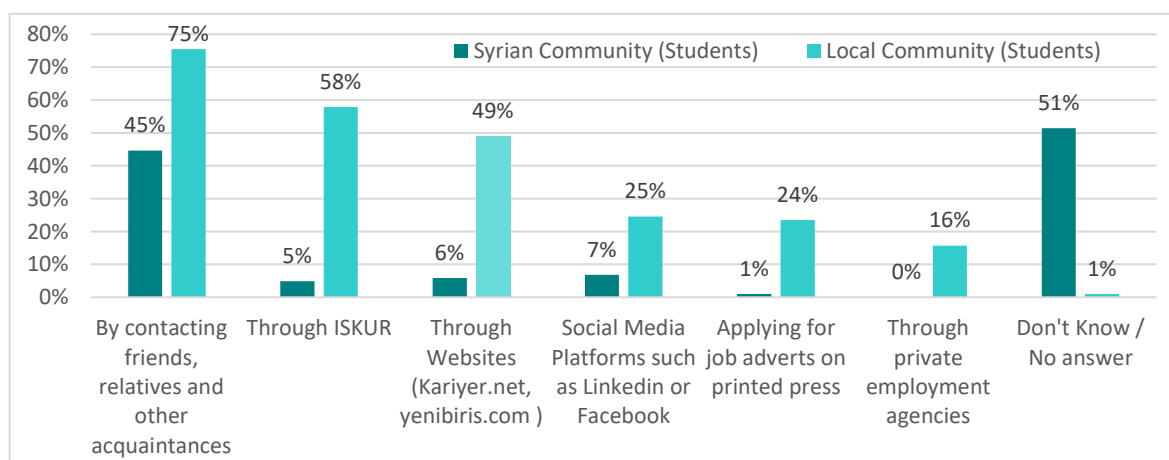
**Table 36- Importance of Various Training Subjects for LOCAL Students**



### 3.3. Access to Sources of Income and Employment

The majority of Syrian students (51%) state that they are either not knowledgeable or have not previously thought about ways of job-seeking. Remaining Syrian students, as well as the majority of the local students, express that the main job searching route for them is through their friends, relatives and other acquaintances. This implies that personal relations play a much more significant role in the job-seeking process by both local and Syrian students. Moreover, students have little information about how to apply for jobs. Therefore, it seems that there is an urgent need for learning how to explore wider alternatives for job searching available via online channels.

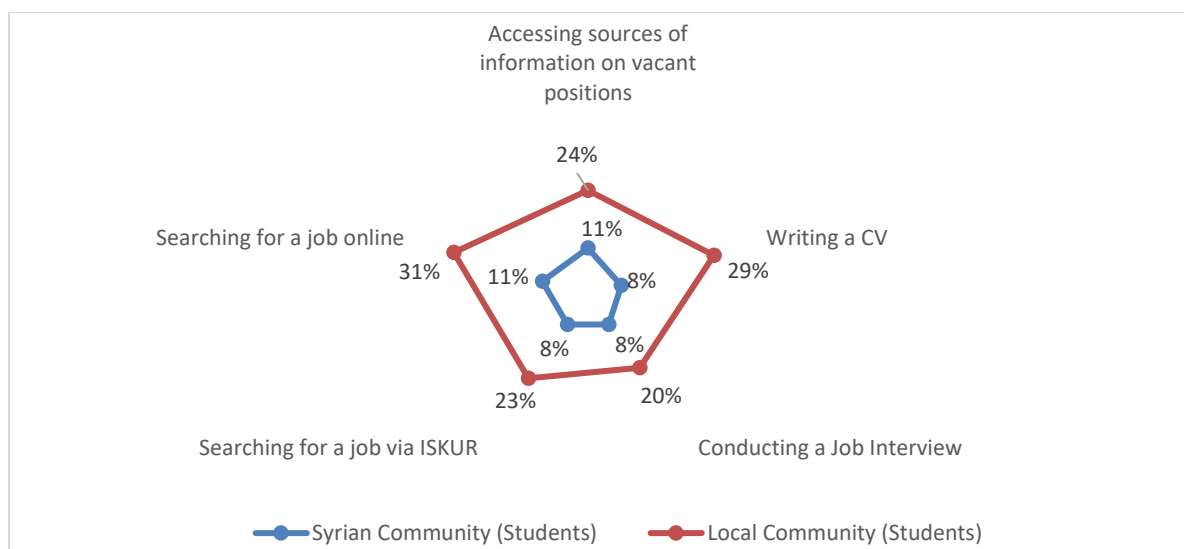
**Table 37- What are the ways of job searching you know of? (Students)**



Students from the Syrian community have significantly less knowledge on various skills required in job applications in comparison to students from the local community. However, in absolute terms both

groups of students need improvement in these areas, as even a majority of students from the local community do not feel capable in any of the skills required in job applications, as seen in the graph below.

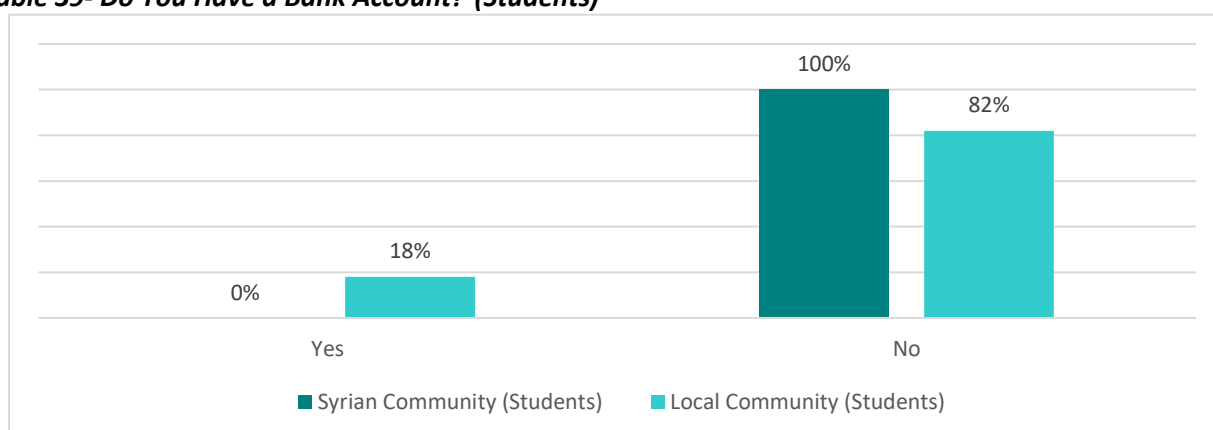
**Table 38- How capable do you feel in each of the skills I'll read out to you? (TOP-2-BOX %; "Capable" & "Highly Capable")**



### 3.4. Access to Financial Tools

Having a bank account is one of the indicators of financial inclusion. While none of the Syrian student respondents acknowledged having a bank account, 18% of the local students said that they have one by themselves or in conjunction with another person. FGD findings indicated that because most students spend most of their time either at home or school, they generally don't need to withdraw cash during the day when they are apart from their family. Among local students, those who have accounts expressed working with Ziraat, Garanti, Akbank, Yapi Kredi, and Vakifbank.

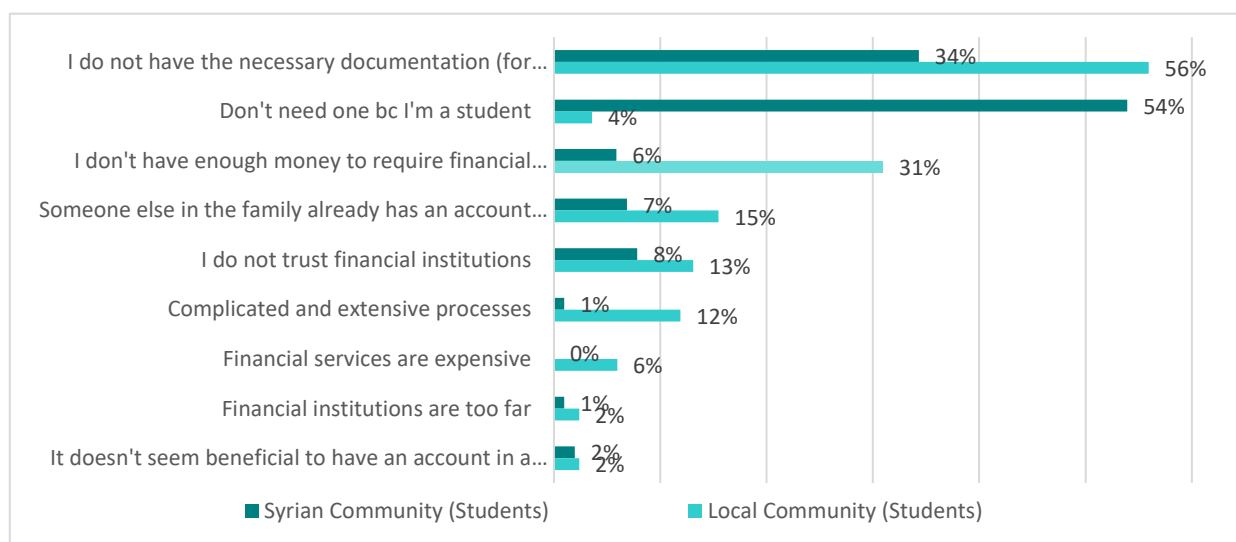
**Table 39- Do You Have a Bank Account? (Students)**



Majority of the Syrian students (54%) believe that they are not eligible to open an account either because they are foreigners or because they are students. The majority of local students who do not have a bank account are concerned about the documents which may be requested by banks, such as proofs of salary. It is important to note that this is a measure of their perceptions and does not

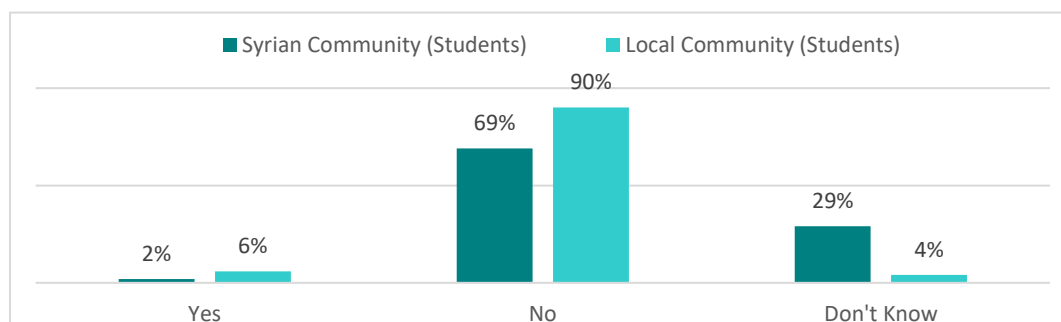
necessarily indicate that such documents are actually requested by banks when opening a bank account or that students who expressed this concern actually applied to open a bank account and were refused because they didn't have the proper documentation. Lack of financial resources and being a student emerged as the other main reasons for not having a bank account, as these make students think they wouldn't need a bank account. It appears there is a clear perception among students that bank accounts are not for high school students.

**Table 40- What is the reason you don't have a bank account? (Students)**



A tiny fraction of the Syrian students (2%) have a credit card. Just a slightly higher percentage of local students (6%) state that they have a credit card. Another remarkable result is that a considerable portion of Syrian students (29%) don't know about credit cards, and this demonstrates the gap of information between the Syrian and Turkish students regarding their familiarity with financial tools.

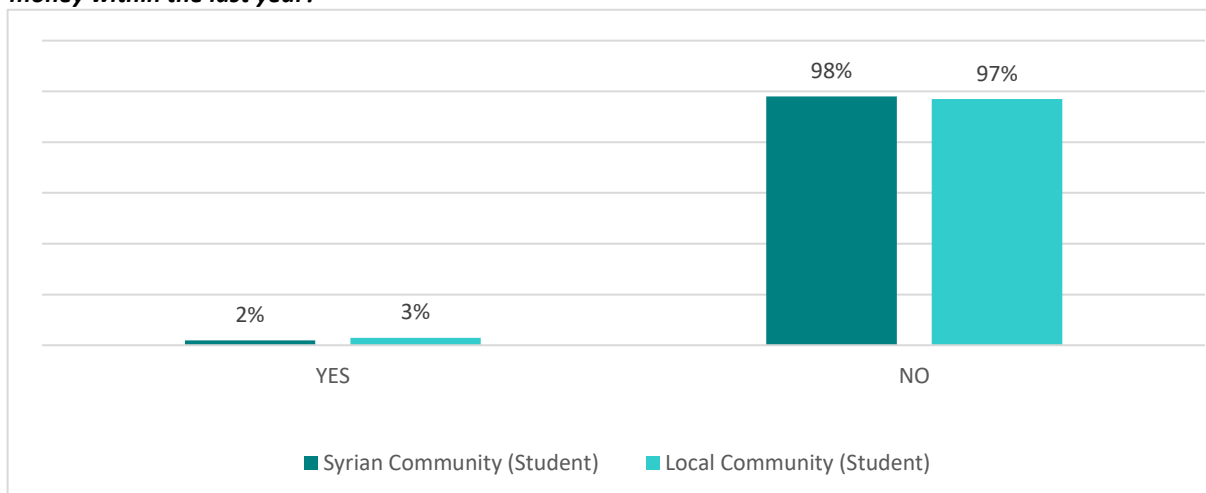
**Table 41- Do you have a credit card?**



### 3.5. Savings

Students were asked about their saving habits in daily life. The key take-away here is that there is very little saving among students regardless of whether they are from the Syrian or local community. These results indicate that students generally have only enough money to cover their day-to-day spending, and savings are made by the adults in the family, if at all. Only a tiny fraction of both Syrian students (2%) and local students (3%) stated that they saved or set aside money in the previous year. The reasons conveyed for making savings were unexpected emergency situations, starting or growing a business, and specific expenses planned for future.

**Table 42- Apart from everyday spending such as accommodation or food, have you saved or set aside any money within the last year?**

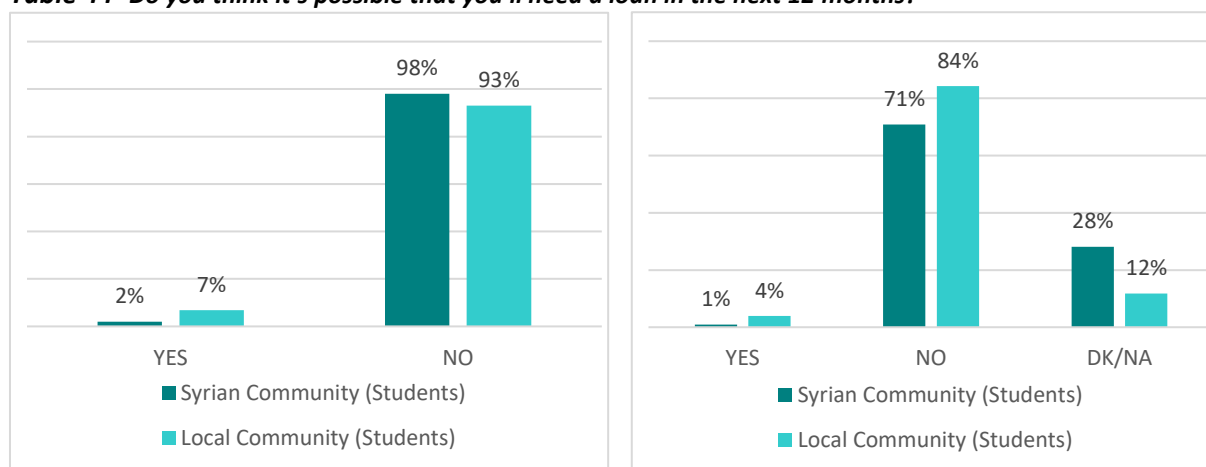


### 3.6. Loans and Payments

Students were asked about their behavior with respect to taking out loans. Few Syrian students (2%) stated that they received a loan or borrowed in the previous year. Similarly, with a slight difference in percentage (7%), local students also conveyed little tendency for taking out loans.

**Table 43- Within the last year have you received a loan or borrowed money from any source?**

**Table 44- Do you think it's possible that you'll need a loan in the next 12 months?**



The few students who mentioned they might need a loan within the next 12 months stated that they would need loans for purchasing clothing and accessories as well as education or school expenses.

The key finding from the study's inquiries to students about loans is that both groups of students have very little familiarity with loans and do not consider taking out a loan as a potential source of financing their future studies or other plans and expenses.

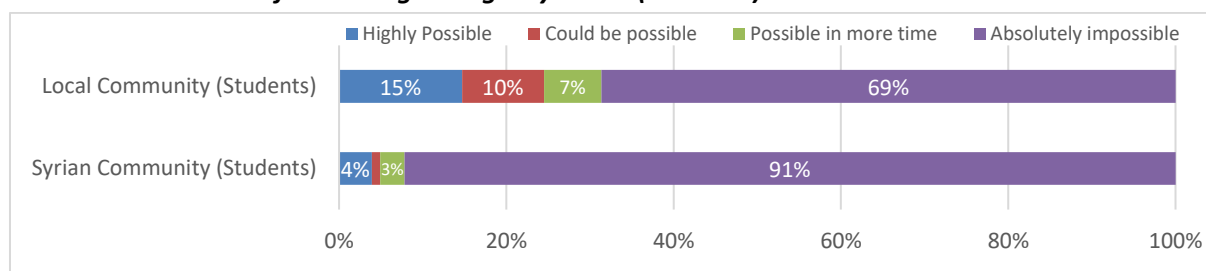
Students were asked to describe what they would do if faced with a possible emergency, which required them to spend 1000 TL within a month. This amount was chosen as it was approximately half the legal minimum wage in Turkey. As such, it was deemed to be higher than what most people would



consider easily within reach, but not so high that it would be unrealistic to expect people to obtain it. The great majority of Syrian students (91%) believe that it would be absolutely impossible for them to acquire the said amount while local students are relatively more inclined to think they can obtain it. A follow-up question asked the students for the source of the emergency funds. A large majority of responses centered on family, friends, and acquaintances. The findings underline the role of social relations in dealing with financial contingencies. Loans from financial institutions do not enter into the consideration of students when it comes to weathering financial emergencies.

How likely is it that you'd be able to find 1000 TL within a month for emergency spending?

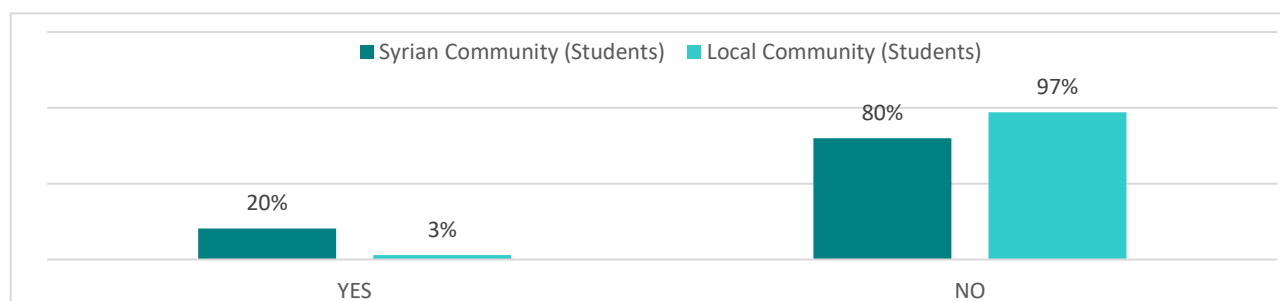
**Table 45- Likelihood of Obtaining Emergency Funds (Students)**



### 3.7. Government Support and Insurance

Support from the government, including “Kizilay Cards”<sup>67</sup>, is relatively more common among students from the Syrian community compared to those from the local community. This is somewhat expected as Kizilay Cards are distributed to more than 1 million refugees in Turkey and constitute the “largest humanitarian multi-purpose cash program globally.”<sup>68</sup>

**Table 46- Did you personally receive any financial support from the government in the last year?**



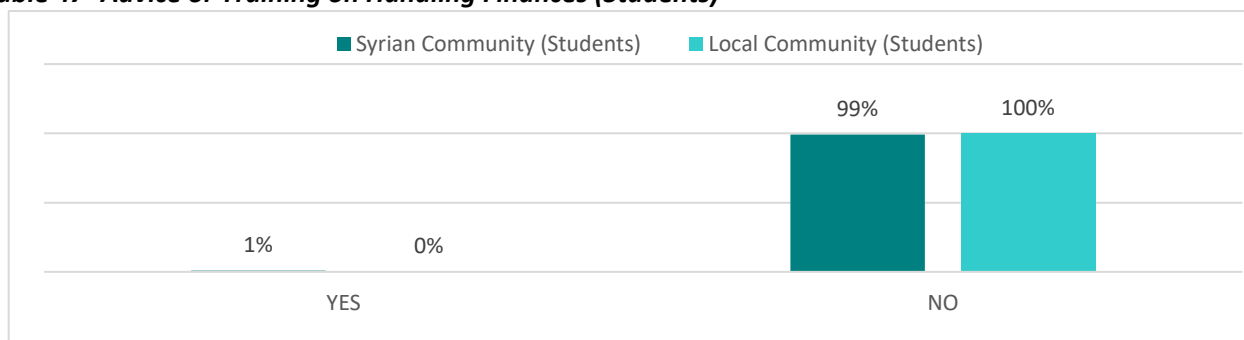
### 3.8. Household Planning

Students were asked about if they received any training/advice or support on how to handle finances such expense planning or cash flow management. None of the local students and almost none of the Syrian students have received any such training/advice and are not informed about the issue. The findings demonstrate that comprehensive financial literacy guidance could be helpful for both Syrian and local students.

<sup>67</sup> Kizilay (Red Crescent) aims to financially support refugees in Turkey. Kizilay Card is a debit card that can be used to make purchases or withdraw cash. A financial aid is deposited to the card on a monthly basis by Kizilay. The Kizilay/ Red Crescent Card is evaluated under the umbrella term “government support” as the financial aid transferred through the card is funded by the European Commission. For more info: <https://kizilay.org.tr/Haber/HaberArsiviDetay/3842>

<sup>68</sup> More than 1.3M benefit from Turkish Red Crescent cards; Anadolu Agency; <https://www.aa.com.tr/en/todays-headlines/more-than-13m-benefit-from-turkish-red-crescent-cards/1141001>

**Table 47- Advice or Training on Handling Finances (Students)**



Basic knowledge of interest rate calculations is a core indicator in measuring financial capability. For this aim, two questions involving interest rate calculations for both personal savings and loans were directed at the students. The proportion of students who answered both questions correctly is reported below. The second question asked them to cross-check the answer of the first question and reduce the likelihood of lucky guesses. The actual indicator, therefore, is taken to be the ratio of participants who answered both questions correctly. A significantly higher proportion of Syrian students answered both questions correctly compared to the students from the local community.

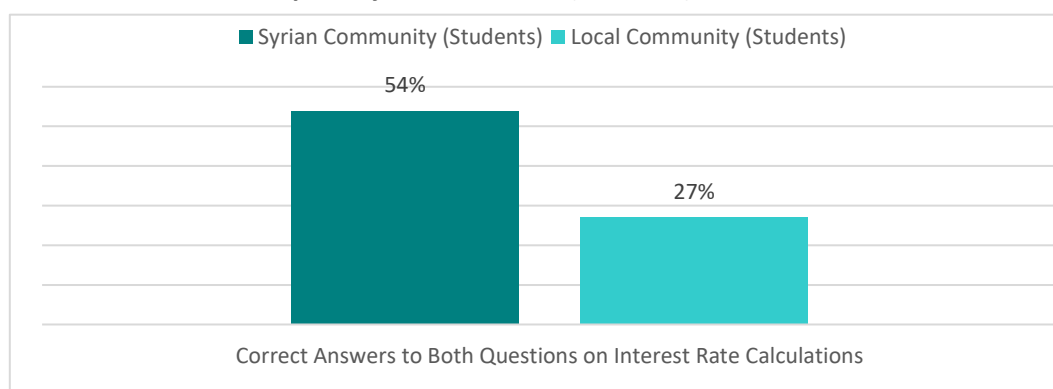
**1. Financial Capability Question 1**

Assume that you have 100 TL in a savings account and that the interest is 2% per year. After 5 years, how much do you think you would have in that account if you left all the money deposited at all times?

**2. Financial Capability Question 2**

Suppose you receive a loan of 100 TL from a lender at an interest of 2% per month. Suppose you have to repay the full loan with interest in 3 months. After 3 months how much would you say you have to pay?

**Table 48- Financial Capability Measurement (Students)**



#### 4. EMPLOYMENT NEEDS ASSESMENT for OUT OF SCHOOL INDIVIDUALS<sup>69</sup>

##### 4.1. Current Conditions and Expectations for the Future

Compared to the high school and vocational school students described in the previous section, the demographic identified as “out-of-school youth” happens to be older (their age group is 18 to 30, whereas the student group consisted of individuals aged 15 to 18), more experienced in business with 68% of the out-of-school youth from the Syrian community and 79% from the local community stating they are working, and more likely to be married (although marital status differs considerably between the members of Syrian and local communities).

**Table 49-Work Status Breakdown of Out-of-School Youth**

Work Status	Out of School Youth	
	Syrian	Local
<b>Working</b>	68%	79%
<b>Not Working</b>	32%	21%

Members of the local community are relatively more likely to find employment compared to members of the Syrian community. Syrian community members are less likely to be self-employed compared to local community members.

**Table 50-Work Type Breakdown of Out-of-School Youth**

Work Type (among those who are working)	Out of School Youth	
	Syrian	Local
<b>Employee</b>	96%	90%
<b>Self-Employed</b>	4%	9%
<b>Employer</b>	0%	1%

There do not appear to be statistically significant differences between the two communities with respect to how much work experience they have. It is important to note that these results apply only to individuals in the 18 to 30 age group.

**Table 51-Work Experience Breakdown of Out-of-School Youth**

Work Experience (among those who are working)	Out of School Youth	
	Syrian	Local
<b>Less than a year</b>	10%	9%
<b>1-2 Years</b>	18%	19%
<b>3-4 Years</b>	27%	29%
<b>More than 4 years</b>	45%	43%

Looking at the occupational groups of working Syrian and local community members in the table below, it is seen that textiles and food services are significant sources of employment for both communities. Other occupation groups are common to both groups as well, such as retail sales & grocery stores, and automotive support services and repairs. On the other hand, there are occupations that constitute a significant component of employment for one community but not the other. Manufacturing jobs, printing services and handicrafts emerge as such occupations for the Syrian community, while food production, administrative support, healthcare, finance and insurance activities have higher incidence among the members of local community. This differentiation could

<sup>69</sup> Please note that unless otherwise noted all findings in this section refer to lower income out-of-school individuals between the ages 18 to 30.

point to an underlying trend where Syrian community members are more likely than the local community to work blue-collar jobs. The opposite could also be valid; members of local community may be more likely to get white-collar jobs compared to members of the Syrian community in Turkey.

**Table 52- What is your occupation? (Out-of-School Youth)**

Occupation Groups of Syrian Youth	%	Occupation Groups of Local Youth	%
Textiles, Shoes and Garment Production and Sales	34%	Textiles, Shoes and Garment Production and Sales	16%
Food Services (Restaurants, cafes, etc.)	21%	Food Services (Restaurants, cafes, etc.)	12%
Manufacturing (Excl. Textiles)	9%	Retail Sales, Grocery Stores	11%
Construction and Building Activities (Tiling, glasswork, insulation, etc.)	6%	Food Production	10%
Retail Sales, Grocery Stores	6%	Administrative Support Services	8%
Automotive Support Services and Repairs	4%	Healthcare Services (incl. Medical Tourism Org.)	7%
Printing Services, Printworks	3%	Automotive Support Services and Repairs	5%
Handicrafts	3%	Finance and Insurance Activities	4%
Technical Support for Electronic Devices	3%	Tourism and Organization Activities	4%
Transportation, Logistics and Storage Services	3%	Construction and Building Activities (Tiling, glasswork, insulation, etc.)	2%
Hairdressers & Beauty Care	3%	Technical Support for Electronic Devices	2%

The occupations of the male working participants in the focus group discussions are mainly in the areas of tailoring, textile work, typographer, hairdresser, book shopper, real estate agent, ironworker, construction worker, salesperson in the shoes shop, and sign painter, while to a lesser extent in the areas of graphic design and IT.

The occupations of the female working participants in the focus group discussions are mainly handicrafts, textile work, hairdresser, sales person in the clothing shop, while to a lesser extent in the area of translating.

It is worth mentioning that Syrian community members are much more likely to be married than members of the local community. Syrian community members also have larger household sizes on average, with 63% of them reporting that they have a total of 5 people or more in their households. Meanwhile 76% local community members report living in households with 4 people or fewer in total.

**Table 53-Marital Status (Out-of-School Youth)**

Marital Status	Out of School Youth	
	Syrian	Local
Single	33%	64%
Married	64%	34%
Divorced	1%	2%
Widowed	2%	0%

Local households have more members who are income-earners than Syrian households on average.

**Table 54-Number of Income Earners in the Household (Out-of-School Youth)**

Number of income-earners in the household	Out of School Youth	
	Syrian	Local
1	85%	63%
2	11%	27%
3	4%	9%

Fathers and mothers appear to be more active in local households when it comes to earning income, while siblings and friends who share the same household are more likely to contribute to the total household income in Syrian households.

**Table 55-Income Earners in the Household (Out-of-School Youth)**

Income-earners in the household	Out of School Youth	
	Syrian	Local
Myself	68%	79%
Father	11%	34%
Husband	14%	15%
Mother	0%	9%
Brother	15%	7%
Sister	1%	1%
Friend	7%	0%
Brother-in-Law	1%	0%
Wife	1%	0%
Cousin	1%	0%

Education level breakdown indicates that on average Syrian community members have less education compared to locals. Education level of locals mostly consists of a high school degree or higher, while that of Syrian community members is mostly middle school or lower. This finding underlines that additional training both in hard and soft skills could be an even more urgent need for the members of Syrian community than for the local community.

**Table 56-Education Level (Out-of-School Youth)**

Education Level	Out of School Youth	
	Syrian	Local
No Education	11%	1%
Primary School	20%	2%
Middle School	43%	20%
High School	17%	47%
Vocational School	1%	5%
University	7%	25%
Graduate or higher level	0%	1%

Findings from FGDs additionally provided the following insights:

- In comparison to Istanbul, Syrian males are more frequently involved in irregular jobs in the cities of Ankara and Gaziantep.

- Gaziantep is the city where Syrian males are most likely (according to the impression prevalent among members of the Syrian community) to suffer from the war-related injuries. This factor also limits the types of work individuals with such injuries can do.
- The majority of female FGD participants in Ankara who have at least three children or living in extended family settings as well as the majority of female FGD participants in Gaziantep who lost their husbands in the war in Syria stated that they receive assistance payments through Kizilay (Turkish Red Crescent) debit cards. When these women were asked what would happen if Kizilay cards were no longer available, they stated that they would then have to work. It is worth mentioning here that having employment reduces the likelihood someone will get a Kizilay card<sup>70</sup>.
- Most of the respondents are hopeful about the integration of children and youth into Turkish society, as long as they can improve themselves in the Turkish language. Yet, some respondents still complain about the implicit discrimination and exclusionary manner of locals in social relationships towards Syrian children and youth.

#### 4.2. Needed/Required Skills and Trainings

Looking at the training needs conveyed by out-of-school youth, the top requirements expressed by the members of the Syrian community are “Business Turkish,” “Business Soft Skills,” and “Basic Business Law”. Findings from the FGDs indicated that the most prominent obstacle encountered by the Syrian refugees regarding accessing the job opportunities is lack of proficiency in the Turkish language. This aligns with the quantitative study results in which Turkish language for business emerges as the training subject most frequently mentioned by the members of the Syrian community. Syrian community members are much more likely to express Basic Business Law as a necessary training than local community members. This might imply Syrians feel less confident than locals when it comes to understanding and complying with local business laws. Both groups ranked English as least needed among possible training courses presented to them.

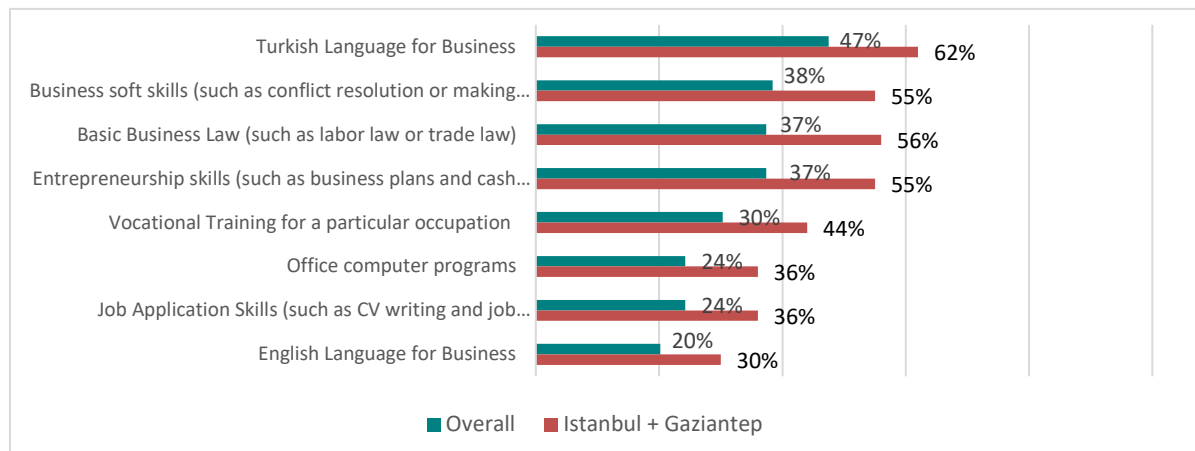
Syrian community members on average rated the importance of each training course to be significantly less than members of the local community did. While out-of-school Syrian youth from Ankara specifically attributed less importance to each of the training subjects compared to Syrian youth from Istanbul and Antep, even when the ratings of Syrian youth from Istanbul and Gaziantep are considered in isolation, each training subject is still rated to be important less frequently than local youth. This may indicate a discrepancy between the two groups in terms of their knowledge about the requirements of the job market. Locals place greater importance on every one of the training subjects presented to them, as they are more knowledgeable about their consequent benefits. Focus group discussions conducted with Syrian refugees may also help shed light on this discrepancy. The qualitative research indicates that skills and trainings demanded by the Syrian community depend on their actual experiences with the job market. Their views on required trainings are more likely to be shaped by the demands of their existing jobs, while local community members may be rating the importance of various training subjects based not only on if these trainings would help them improve at their existing jobs, but also on whether such trainings are likely to help them secure better-paying jobs in the future.

<sup>70</sup> Frequently Asked Questions about Kizilay Card; “How are people selected for the programme?”, <http://kizilaykart-suy.org/EN/faq1.html>

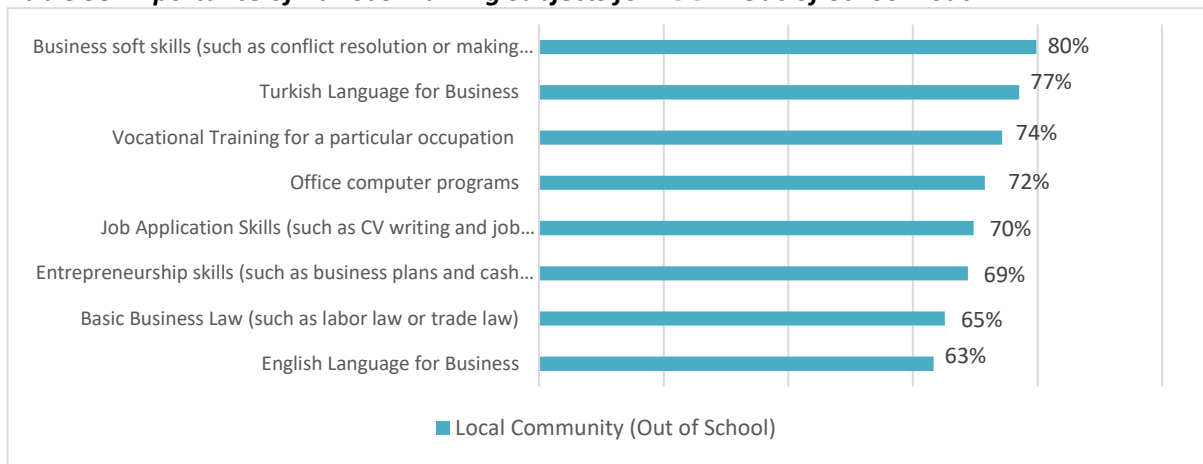


**Table 57-Importance of Various Training Subjects for SYRIAN Out-of-School Youth**

Please rate on a scale of 1-5 how important each of the following trainings are for you? (Top-2 Ratings % Shown)



**Table 58-Importance of Various Training Subjects for LOCAL Out-of-School Youth**



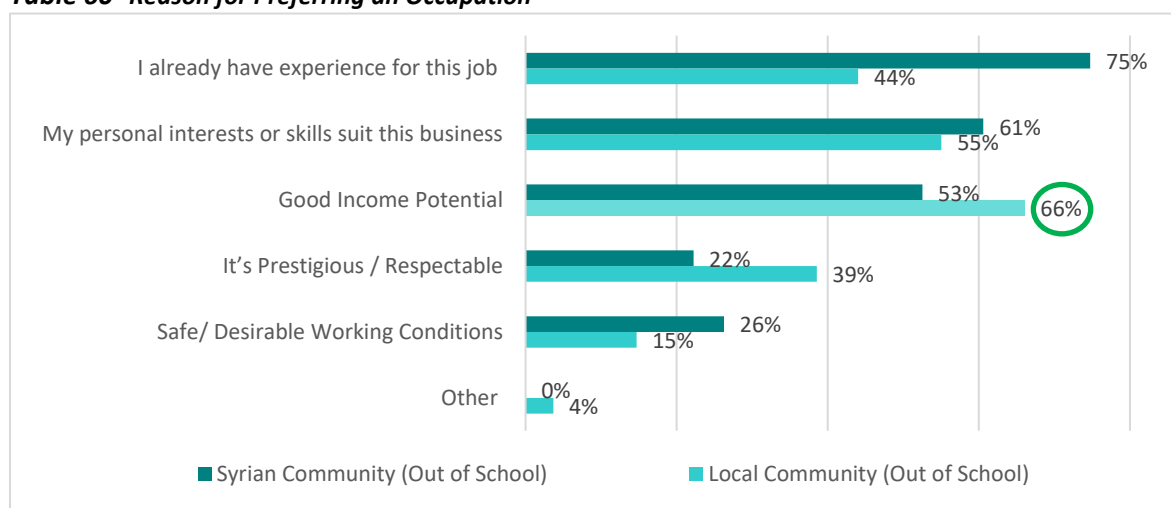
Textiles, shoes and garment production and Sales jobs take the top spot among the jobs lower-income young people wish to have. Food services is at a similar level as the textiles for the Syrian community members. It also placed second for local, albeit with a frequency that is significantly lower. Hairdresser, tailor, handicrafts, technical support for electronic devices as well as manufacturing jobs appear on the list of Syrian community members but not on the other. In turn, automotive, healthcare, agriculture and software development as well as web and graphic design appear only on the list of local community members.

**Table 59- Preferred Occupations (Out-of-School Youth)**

Top 10 Jobs of Syrian Community Members	%	Top 10 Jobs of Local Community Members	%
Textiles, Shoes and Garment Production and Sales	21%	Textiles, Shoes and Garment Production and Sales	19%
Food Services (Restaurants, cafes, etc.)	20%	Food Services (Restaurants, cafes, etc.)	13%
Construction and Building Activities (Tiling, glasswork, insulation, etc.)	8%	Food Production	8%
Hairdresser	8%	Retail Stores / Grocery Stores	6%
Retail Stores / Grocery Stores	7%	Automotive Support Services and Repairs	6%
Food Production	4%	Healthcare Services (incl. Medical Tourism Org.)	6%
Manufacturing (Excl. Textiles)	4%	Agriculture and Sale of Agricultural Products	6%
Technical Support for Electronic Devices	4%	Software Development, Web / Graphic Design	6%
Handicrafts	4%	Construction and Building Activities (Tiling, glasswork, insulation, etc.)	5%
Tailors	4%	Finance and Insurance Activities	5%
Automotive Support Services and Repairs	3%	Tourism and Organization Activities	4%
Healthcare Services (incl. Medical Tourism Org.)	2%	Manufacturing (Excl. Textiles)	3%
Installation and Repairs of Electric, Natural Gas and A/C equipment	2%	Accommodation Services	3%

When asked why they wish to have a particular occupation, Syrian respondents prioritized having previous experience for that occupation as well as having their occupation align with their personal interests and skills. Local community members mentioned “good income potential” with higher frequency than anything else. It is also worth noting that locals mentioned “prestige” more frequently than Syrian youth did, while Syrian youth put greater emphasis on safe and desirable working conditions. FGD findings indicate that because young Syrians do not feel familiar with the Turkish business environment, especially with respect to protecting their rights in the workplace from a legal standpoint, they are more concerned about their workplace environment.

**Table 60- Reason for Preferring an Occupation**



For any potential training program, it is also important to identify potential obstacles that might prevent the beneficiaries from attending the courses available to them. According to the FGDs conducted with Syrian out-of-school youth, the most important obstacles about attendance are listed below:

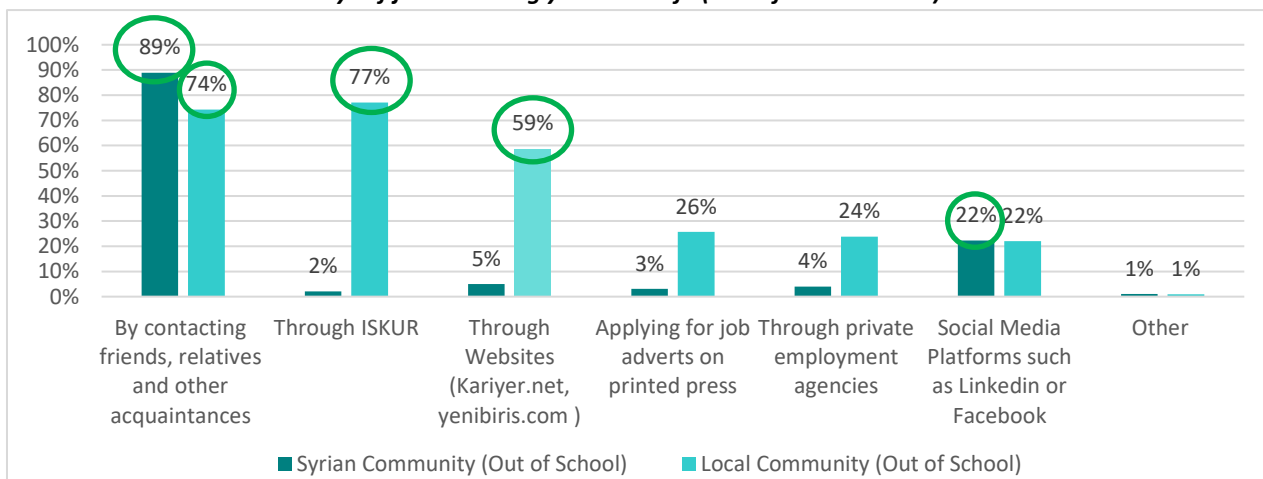
- Distance between the residential area and course location
- Some of the courses are too expensive to afford
- Particularly women are not able to attend the courses because of familial burdens such as childcare.
- There is a tradeoff between going to a course and working at a job. Men mostly prefer to attend the courses after 7 pm on week days and during morning hours on weekends. Married women prefer to attend the courses on week days during their children's school times.

#### 4.3. Work-Related Interests, Challenges & Needs, Market & Job Opportunity Knowledge

According to the survey findings, the main channel of job-seeking used by the Syrian community members in Turkey happens to be personal relations such as acquaintances and relatives. Moreover, popular Turkish job search websites are much less frequently used by the Syrian out of school community. Locals are more familiar with such websites as well as with ISKUR.

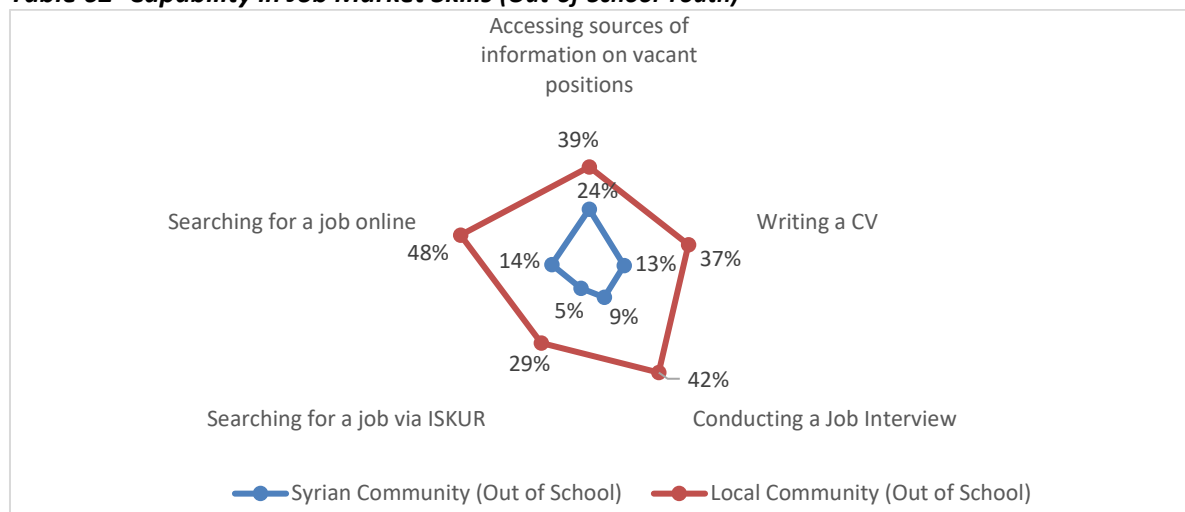
Facebook network groups are mostly specific to the district where the job seeker is based. Solidarity groups among Syrians under temporary protection on social media were also mentioned (particularly in Istanbul and Ankara) as channels of job seeking during FGDs. These are deemed to be useful and effective channels in the job searching process. In a similar vein, Whatsapp groups and Telegram are also mentioned among common channels for Syrian refugees. ISKUR is much less frequently mentioned, and some respondents stated that it is not useful enough in terms of having an easy-to-understand and user-friendly website.

**Table 61- What are the ways of job searching you know of? (Out-of-School Youth)**



While all the female respondents in FGDs stated that they are supportive of women's participation in business life, men expressed different arguments about women's employment. Office jobs were viewed as suitable jobs for women by male participants. In Gaziantep where FGD participants agreed among each other that the ratio of men who are not able to work full time due to their war-related injuries is much higher than in other cities in Turkey, men had a higher tendency to argue that women should work to support their family income.

**Table 62- Capability in Job Market Skills (Out-of-School Youth)**



Most of the out-of-school lower-income youth from both Syrian and local communities feel they are not sufficiently capable in basic job market skills such as writing a CV, conducting a job interview, and accessing information on vacant positions. Syrian community members feel considerably less capable in each of the skills listed in the above graph compared to local community members.

Though most of the female and some of the male Syrian refugees who participated in FGDs argued that they would be able to prepare their CVs if necessary, they also talked about preparing their CVs in handwriting and did not have any previous formal CV writing experience.

#### 4.4. Starting / Maintaining an Own Business

Syrian and local out of school individuals were asked if they would prefer a solid and stable job with a decent salary to having their own business. The majority of the both communities' members stated that they favor working at a solid and stable job with a decent salary.

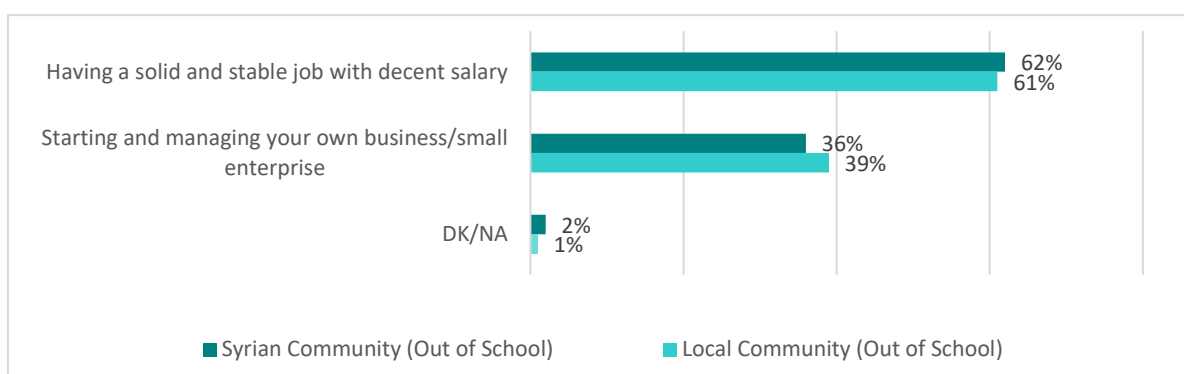
Yet, interestingly, almost all of the Syrian refugees participating in Istanbul and Ankara FGDs are keen to start up their own business rather than being employed. The FGD findings signify that out-of-school youth is very inclined to have their own businesses, yet the overarching concern preventing them from pursuing this pathway is lack of sufficient financial resources. When they were asked in FGDs if their preference would change in case funding was not an issue, the majority of participants favored having their own business. The following emerged from focus group discussions conducted with Syrian females and males aged between 18-30:

The general argument regarding job satisfaction among Syrian refugees is that type of work and working conditions are the main determinants in evaluating job opportunities. Group participants overwhelmingly think that entrepreneurs feel more satisfied with their working environment and conditions than employees do. The reason why employees are thought to feel less satisfied with their jobs are outlined below:

- Long working hours

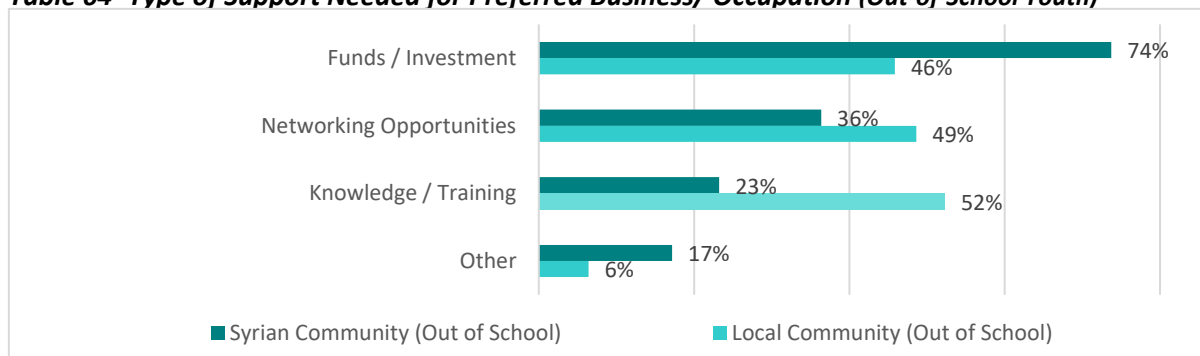
- Earning less than their Turkish counterparts
- Lack of Turkish in working environment is thought to be detrimental for the adaptation of SuTPs to the workplace, particularly in their relations with their managers
- Being forced to drop their studies or education due to conflict with rigid work hours
- Problems related to identity and work permits
- Not being able to find permanent jobs in line with their expertise
- Being compelled by circumstances to work at physically draining occupations
- Employers who do not pay salaries on time or in full.
- Sensitivity by women, particularly about the distance between their residential area and location of their work. They also express that they bear more burden in familial life and their traditional caregiver roles. Having to meet the basic needs of their children impedes their access to already rare job opportunities. Therefore, flexible working hours in addition to caregiving services make working conditions easier for women.

**Table 63- Choice between Entrepreneurship and Salaried Job (Out-of-School Youth)**

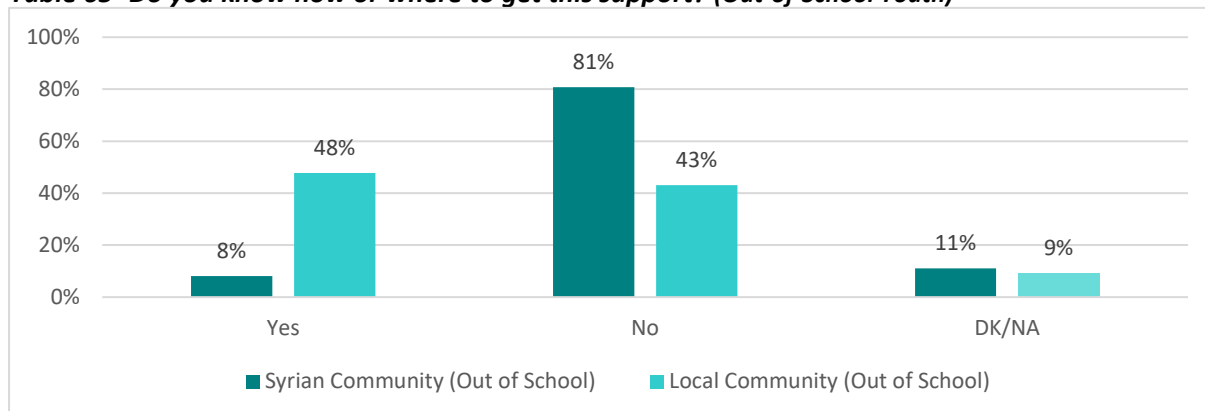


Syrian community members differ from local community members in terms of the type of support they need for pursuing their preferred pathway—whether this pathway is employment or entrepreneurship. Syrian young people overwhelmingly point to a lack of funds and state they would require funds or investments while local young people give almost equal weight to knowledge, training, networking, and funds and investment.

**Table 64- Type of Support Needed for Preferred Business/ Occupation (Out-of-School Youth)**



**Table 65- Do you know how or where to get this support? (Out-of-School Youth)**



Local young people feel significantly more confident than Syrian young people when it comes to knowing where to receive support for their occupational pursuits. FGD findings further elaborate on the perceived obstacles faced by the young out-of-school Syrians;

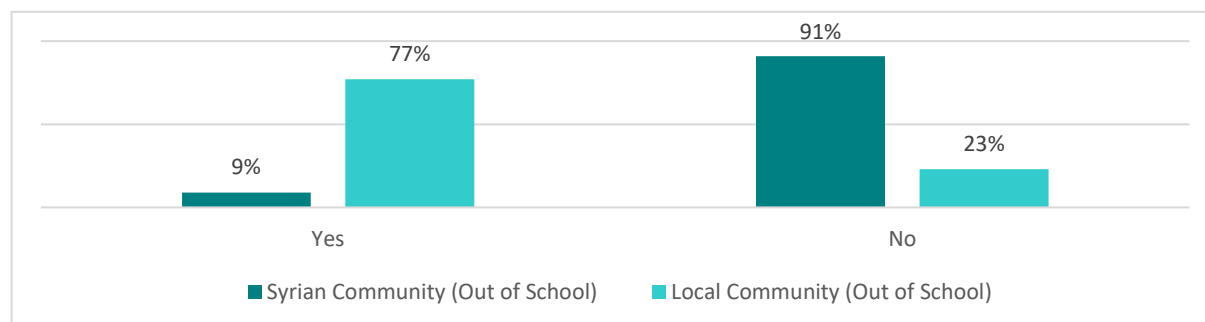
- Having sufficient capital, access to financial sources and vocational experience in the planned sectors are conveyed as the main obstacles faced by Syrian youth.
- Only a few of the respondents have taken entrepreneurship courses before.
- Some problems related to entrepreneurship and particularly new businesses are thought to be a heavy burden of taxes, lack of knowledge about the laws, recruiting qualified workers to compose an efficient team, and lack of knowledge about how to increase productivity.

#### 4.5. Financial / Business Literacy Knowledge and Experiences with the Financial System in Turkey

Only a low percentage (9%) of Syrian young people stated having a bank account while majority (77%) of local young people do have bank accounts.

Insights from the FGDs indicate that most of the Syrian refugees work in unregistered jobs without a work permit. Their salaries are paid in cash rather than using financial tools such as bank accounts. For these reasons, bank accounts are not as vital for SuTPs as they are for the locals. Furthermore, SuTPs have varied perceptions about their eligibility to open an account. Many of the Syrian respondents who do not have an account either stated that they do not need an account or that they believe banks will not accept their application to open an account. While in a few cases such perceptions are based on actual real-life experiences, most of the time they stem from word of mouth.

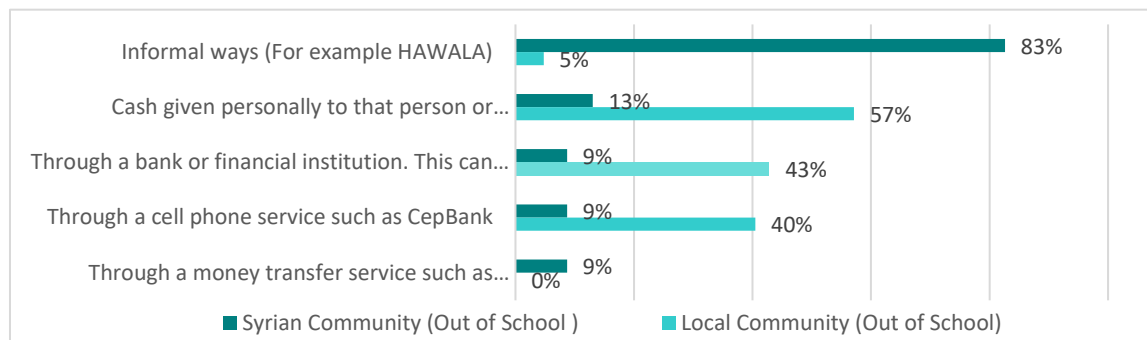
**Table 66- Do you currently have, either alone or in conjunction with another person, a bank account?**





As can be seen from the findings below, young Syrian people are more inclined (83%) to use informal ways to send or receive money transfers, while a relatively higher percentage of locals stated that they use bank or financial institutions (43%) and cell phone services (40%). The alternative money transfer system called Hawala among the Syrian population in Turkey may be the main reason why banks are not indispensable for carrying out daily transactions.

**Table 67- Money Transfer Methods (Out-of-School Youth)**



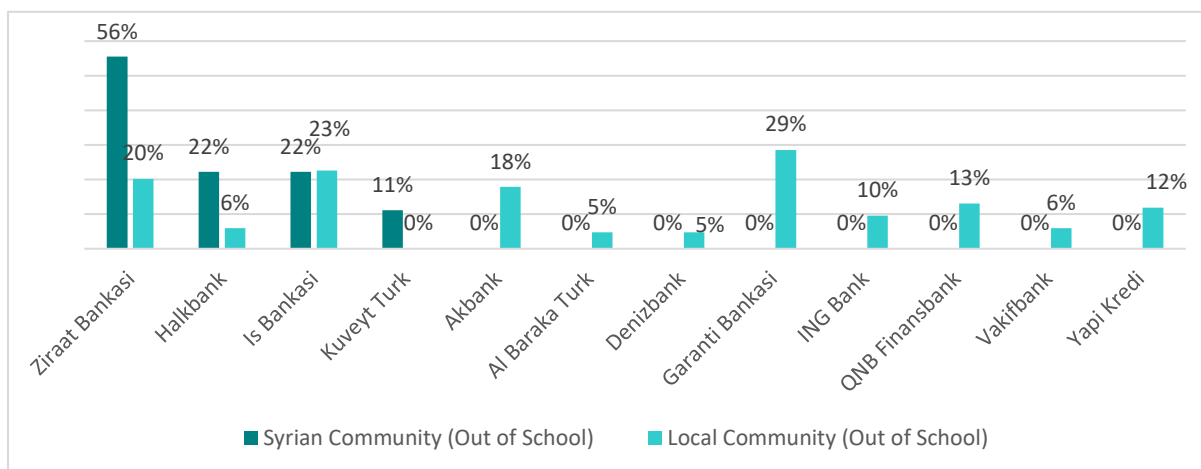
Ziraat Bank and Halkbank are the banks with the highest number of accounts owned by Syrian young people. FGD findings indicate that while Ziraat Bank is the main state bank with available branches and ATMs in all cities of Turkey, Halk Bank is being used as a channel for Kizilay Card cash allowances. Ziraat Bank is still regarded by the FGD participants to be the most welcoming non-Islamic bank toward Syrian community members.

FGDs also indicate that, Kuveyt Turk is thought to have a more welcoming stance toward clients from Arabic-speaking countries, especially SuTPs because they recruit Arabic speaking personnel and streamline the applications and operations of SuTPs overall as opposed to other banks where they often face delays or refusal.

Garanti Bank is the bank where local population members most frequently have an account.

**Table 68-Preferred Banks (Out-of-School Youth)**

Please name the bank with which you have an account? (Out-of-School Youth)

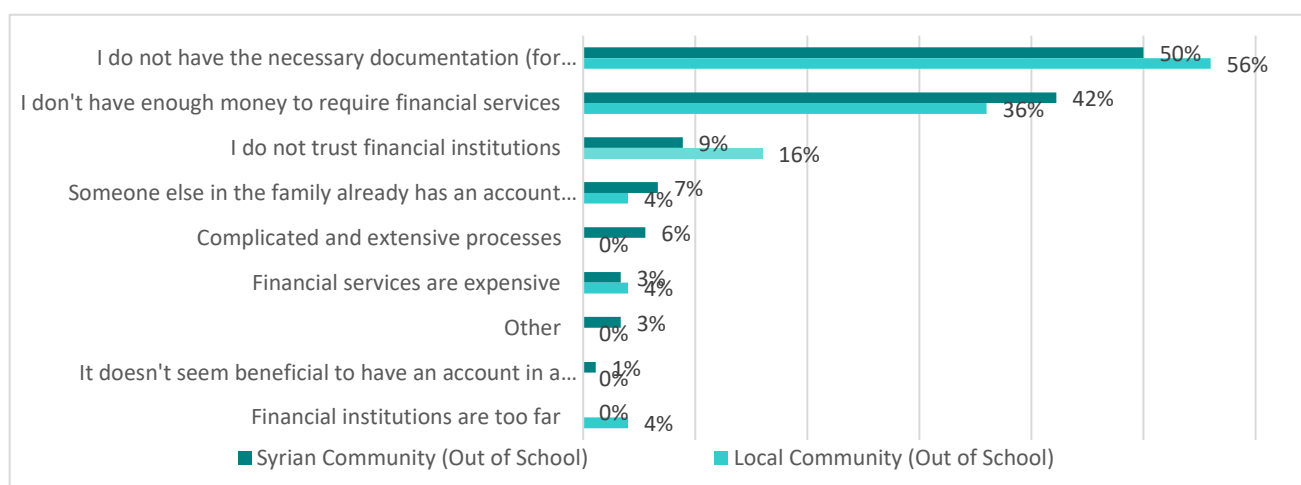


According to the FGDs, Syrian refugees have different experiences with banks regarding their attempt to open a bank account:

- They believe most private banks decline their application on the basis of their citizenship status.
- Kuveyt Turk and Al Baraka Turk are perceived as more welcoming in terms of being familiar with the needs of refugees and having Arabic-speaking personnel.
- According to respondents Kuveyt Turk provides faster money transfers between Turkey and Syria or other countries in Europe compared to private banks such as Is Bank.
- For sending money to Syria, SuTPs mainly use Al Baraka as the bank has a branch in Syria.
- Even those who have bank accounts at Kuveyt Turk do not have much familiarity with the operational principles of Islamic banking. Most of the refugees are not knowledgeable about Islamic banks' profit/loss offers for private accounts (called "participation" or "share" system). When the participation system is explained in detail during the interviews, most Syrian individuals found it agreeable, while a few were still suspicious about the compliance of the system with Islamic principles. These doubts stem from the confusion in differentiating the Islamic participation system from the traditional banking system which is based on interest.
- Syrian working & non-working married females mostly know the banking system through their husband's banking experiences and state that they go to banks with their husbands. Only the ones who have banking accounts to receive their salaries, assistance payments or scholarships act individually with respect to their accounts.

The most frequent reason for not having a bank account is lack of proper documentation. It is likely that Syrian and local community members refer to different documents when they say this. FGDs indicate that Syrian youth refer to their citizenship status or lack of valid passports. On the other hand, local population members may be referring to pay slips and other documentation of financial proof. This is not to say that banks actually require such documents in order to open an account, but whether banks require these or not, most people are under the impression that they do. The second reason is that the target group, whether Syrian or local, do not feel it is essential that they open a bank account due to lack of funds to put into bank.

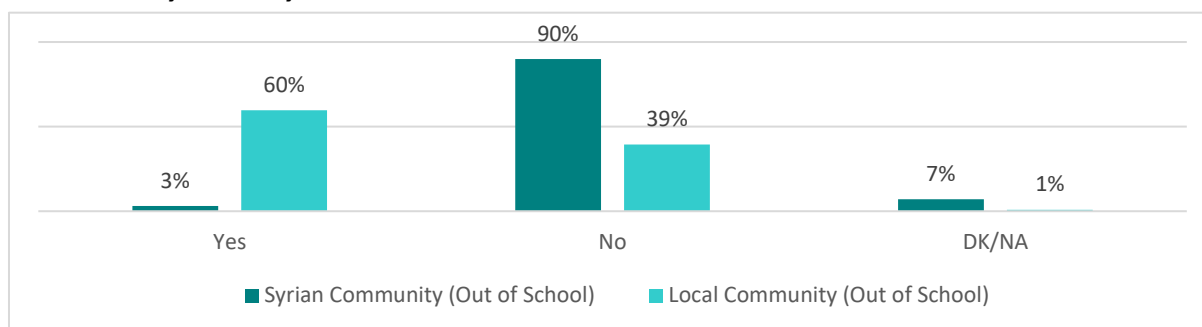
**Table 69- What is the reason you don't have a bank account?**



own a credit card while the majority (69%) of the local population do possess a credit card. During FGDs, Syrian participants were asked about their usage of credit cards. Many of the participants are

not familiar with the functions of credit cards, or they confuse the term with bank/debit cards. While some of the participants prefer to use bank cards instead of credit cards, many among the participants start arguing in favor of using credit cards after a short briefing about the main advantages of credit cards, such as increasing purchasing power, reducing the need to carry cash, and reward programs. Yet, though many Syrian participants are keen to use credit cards, they are still unsure about their eligibility. Their impression is that, in general, banks either prefer to choose premium clients or demand that an amount of money remain in the bank account for some time before applying.

**Table 70- Do you have your own credit card?**



Measuring financial capabilities of the two groups using questions involving interest rate calculations, it appears that members of the Syrian community score better in answering the two questions below directed at both groups. This finding indicates that local community members could be in need of financial capacity development to a higher extent compared to the members of Syrian community.

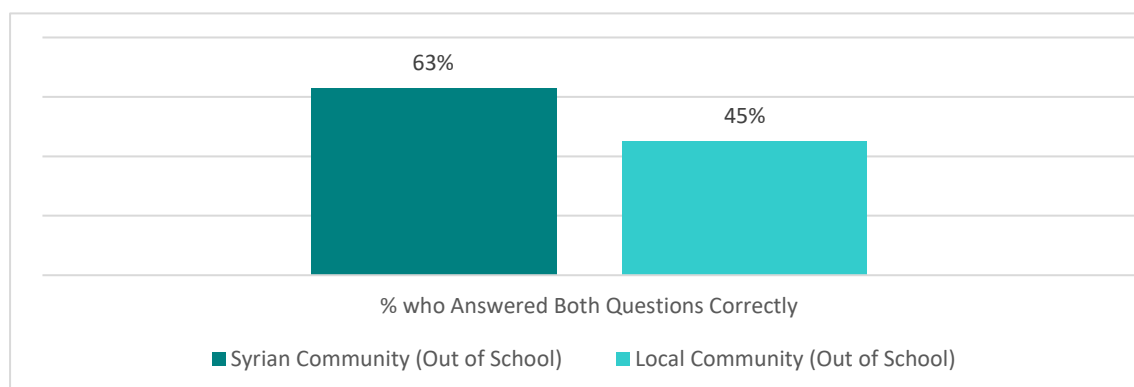
**1- Financial Capability Question 1 (Out-of-School Youth)**

Assume that you have 100 TL in a savings account and that the interest is 2% per year. After 5 years, how much do you think you would have in that account if you left all the money deposited at all times?

**2- Financial Capability Question 2 (Out-of-School Youth)**

Suppose you receive a loan of 100 TL from a lender at an interest of 2% per month. Suppose you have to repay the full loan with interest in 3 months. After 3 months how much would you say you have to pay?

**Table 71- Financial Capability Measurement (Out-of-School Youth)**



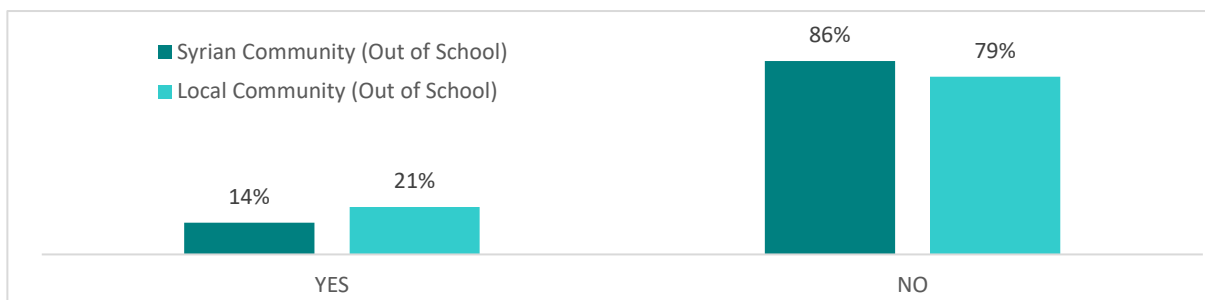
#### 4.6. Savings

Survey findings indicate that a majority of Syrian and local young people cannot save money. For those who create savings, the main reason is reported to be for emergency situations. During FGDs almost all of the Syrian individuals argued that they have difficulties even affording their daily needs.

Therefore, most of them do not have any plans or means of saving money. Very few SuTPs are able to save money in their bank account, and savings accounts are usually kept by males in the family. Saving behavior does not significantly change based on While a majority (79%) of Syrian young people prefer to keep their savings in cash, locals prefer either to keep savings in cash (43%) or put it in a bank account (43%).

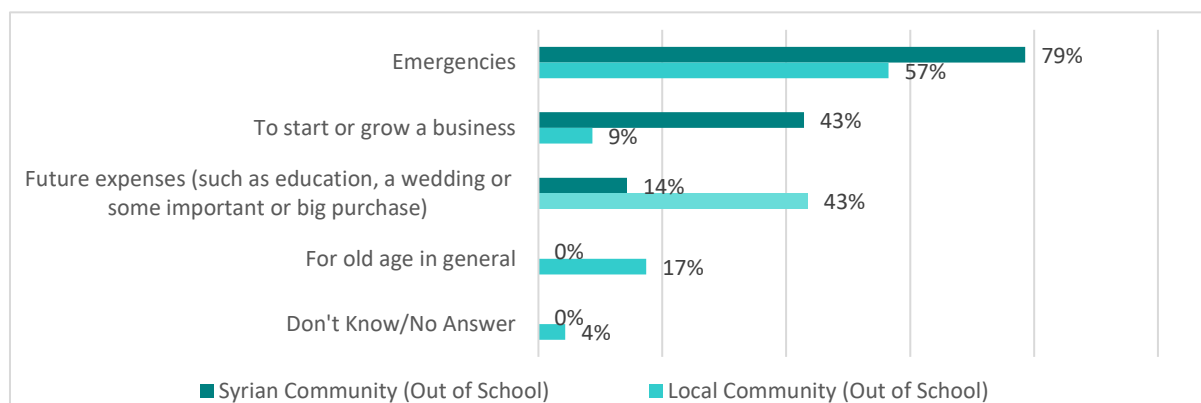
**Table 72- Savings (Out-of-School Youth)**

Apart from everyday spending such as accommodation or food, have you saved or set aside any money within the last year?



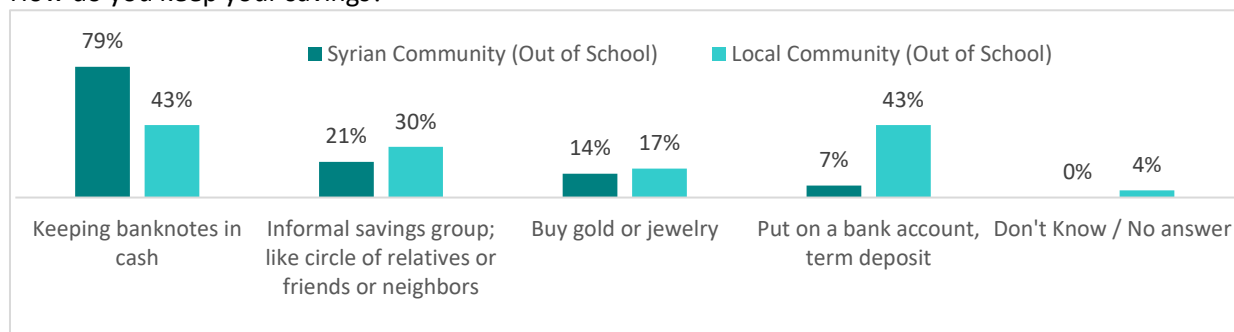
**Table 73- Reasons for Savings (Out-of-School Youth)**

Which of the following is among your reasons for saving?



**Table 74- Method for Savings (Out-of-School Youth)**

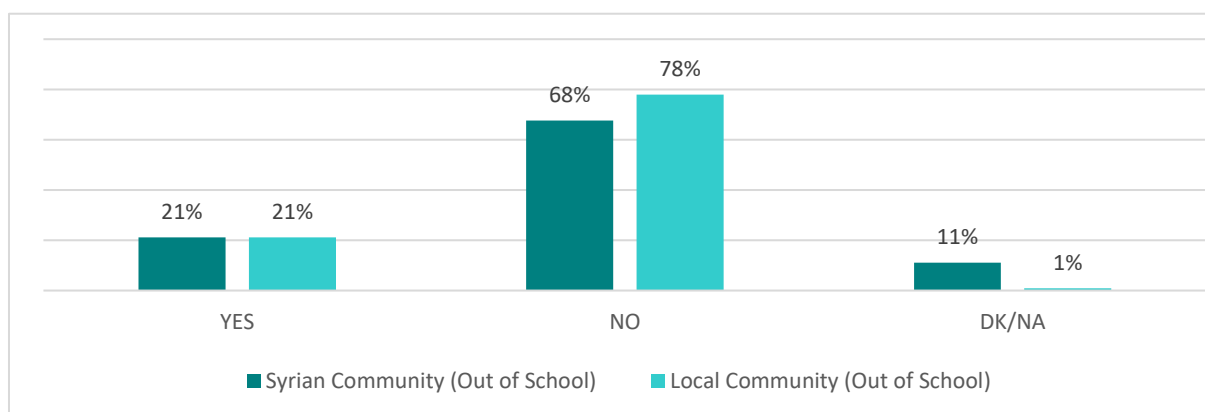
How do you keep your savings?



#### 4.7. Loans/Funding

According to survey results, both Syrian and local populations have low levels of loan usage (21%). While locals have used these loans mainly for acquiring consumer goods and establishing or operating a business, Syrian youth have used the loans for special ceremonies, funerals, or holidays.

**Table 75- Within the last year have you received a loan or borrowed money from any source? (Out-of-School Youth)**

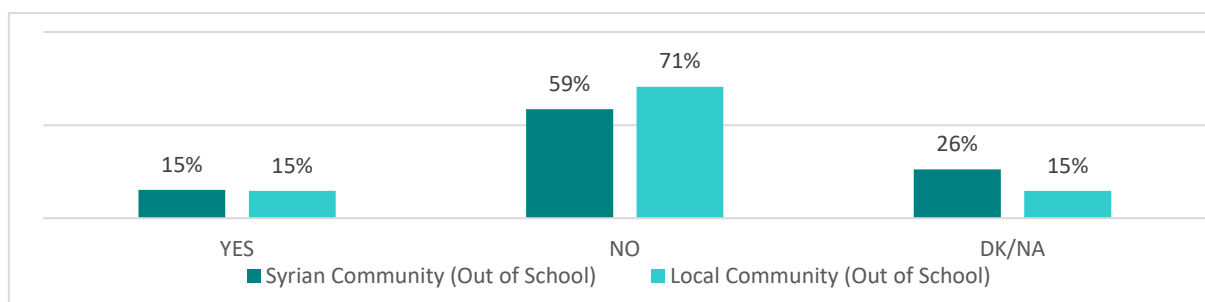


Syrian and local community members expressed with similar frequencies (15%) that they would need a loan within the next 12 months. While almost half of the Syrians are not able to predict the probable reason for loaning, locals have the same inclination to secure the loan for acquiring consumer goods.

During the FGDs Syrian out-of-school participants explained their approach about loans as follows:

- They do not prefer to take out loans because of the interest applied by the banks. This is partially because they believe the practice of interest conflicts with their religious beliefs, though this is not the only reason.
- Many Syrian individuals stated that the idea of interest rates concerns them as they do not want to be locked into extra obligations. Therefore, banking loans are perceived as the last option after exhausting other possible ways of funding.
- They mainly use more traditional ways of funding to meet their urgent needs such as asking their acquaintances and relatives. Some stated that they borrowed money from their Turkish neighbors and landlords for critical expenses such as healthcare.
- Very few Syrian individuals expressed that they would prefer banking loans to buy property or make investments which require large amounts of upfront payments.

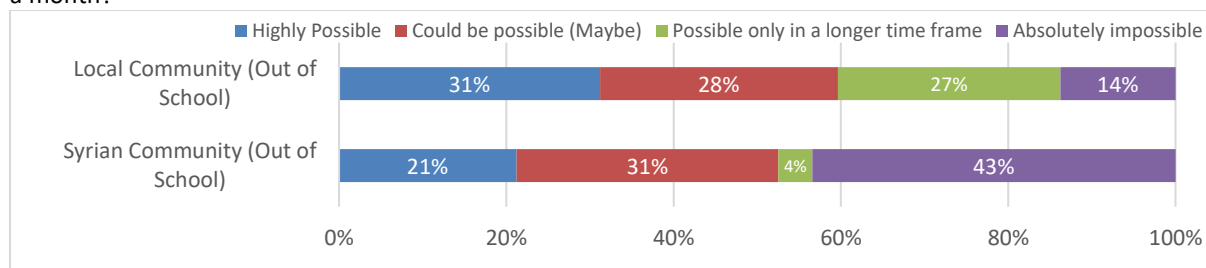
**Table 76- Do you think it's possible that you'll need a loan in the next 12 months? (Out-of-School Youth)**



Survey results indicate that while almost half of the Syrian young people (43%) think that they cannot find 1,000 TL in an emergency, local young people think that they would have more options to acquire this amount of money. Yet the main source for both Syrians (55%) and locals (41%) is family, relatives or friends rather than more formal channels. Local young people indicate they would be more inclined to rely on their own savings compared to Syrian young people.

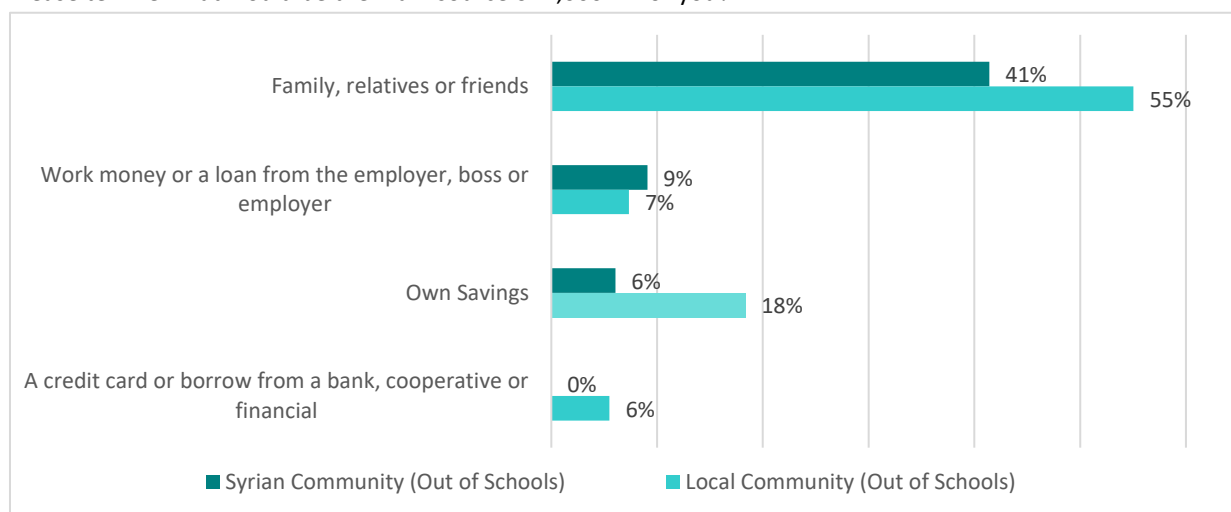
**Table 77- Access to Emergency Funds (Out-of-School Youth)**

Imagine that you have an emergency and need to pay 1000 TL. How possible is it that you can get 1,000 TL within a month?



**Table 78- Source of Emergency Funds (Out-of-School Youth)**

Please tell me what would be the main source of 1,000 TL for you?

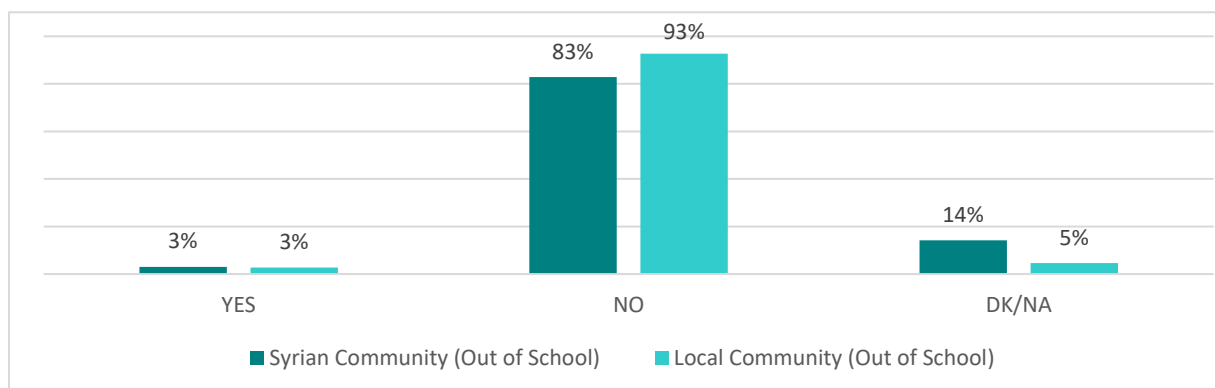




#### 4.8. Household Planning

A great majority of both Syrian (83%) and local (93%) community members state that nobody in their household received any training/advice or support on how to handle finances such as expense planning or cash flow management.

**Table 79- Previous Knowledge on Handling Finances (Out-of-School Youth)**



During FGDs, household decisions regarding income and expenses were elaborated as below:

- Almost all of the married Syrian male and female individuals state that they are knowledgeable about their household's budget.
- Some of the married females state that they are the ones who monitor their family's entire budget. Moreover, these women argue that this process of monitoring cash flow for family expenses made them feel freer and more confident in their social lives in Turkey.
- Generally, the families set aside some cash for core expenses such as rent and utility bills on a monthly basis. How the remaining money is spent is decided on a daily or weekly basis.
- They generally are not prepared for unforeseen expenses such as those caused by illness, broken electronic devices like TVs or cell phones, sudden requirements for moving to a different location.

## 5. ENTREPRENEURSHIP NEEDS ASSESMENT

### 5.1. Entrepreneurship Experience and Background

Quantitative interviews conducted randomly with the owners of micro-scale enterprises demonstrated a gender breakdown of 88:12 Male to Female ratio among Syrian micro-entrepreneurs and 68:32 Male to Female ratio among local entrepreneurs.

There are significant differences between members of Syrian and local communities in terms of how much work experience they had as an entrepreneur. Local entrepreneurs tend to have significantly longer experience on average compared to Syrian entrepreneurs. This might be an indication that the difficulties Syrian community members face in getting employment in Turkey encourage them to try their hand at entrepreneurship.

**Table 80- Work Experience (Micro-Entrepreneurs)**

Work Experience	Micro-entrepreneurs in 3 cities	
	Syrian	Local
Less than a year	14%	1%
1-2 years	27%	7%
3-4 years	22%	25%
More than 4 years	37%	67%

Textiles and Food Services sectors are both quite prevalent among both Syrian and local micro-entrepreneurs. Overall, top sectors in which Syrian and local entrepreneurs operate tend to be similar to each other despite slight variations terms of incidence rates. Looking at sectors with significantly different incidence rates between Syrian and local entrepreneurs, hairdressers and beauty salons are more prevalent among Syrian micro-entrepreneurs while the realty sector, as well as installation and repairs of electric, natural gas and A/C equipmen, is more prevalent among local entrepreneurs.

**Table 81- Occupations by Micro-Entrepreneurs**

Occupations by Syrian Micro- Entrepreneurs	%	Occupations by local Micro- Entrepreneurs	%
Food Services (Restaurants, cafes, etc.)	28%	Textiles, Shoes and Garment Production and Sales	24%
Textiles, Shoes and Garment Production and Sales	22%	Retail Sale, Grocery Store	17%
Technical Support for Electronic Devices	16%	Food Services (Restaurants, cafes, etc.)	13%
Food Production	8%	Installation and Repairs of Electric, Natural Gas and A/C equipment	7%
Retail Sale, Grocery Store	7%	Realty	6%
Hairdressers & Personal Care	7%	Handicrafts	5%
Jewelry	3%	Technical Support for Electronic Devices	5%
Wholesale Trade	3%	Tourism and Organization Activities	5%
Manufacturing (Excl. Textiles)	2%	Construction and Building Activities (Tiling, glasswork, insulation, etc.)	4%
Automotive Support Services and Repairs	2%	Automotive Support Services and Repairs	4%
Tourism and Organization Activities	2%	Manufacturing (Excl. Textiles)	3%

On average, local entrepreneurs have higher levels of education compared to Syrian entrepreneurs. This finding could indicate that Syrian community members are comparatively more in need of additional trainings in both hard and soft skills.

**Table 82- Education Level Breakdown (Micro-Entrepreneurs)**

Education Level	Micro-entrepreneurs in 3 cities	
	Syrian	Local
No Education	4%	0%
Primary School	17%	3%
Middle School	39%	16%
High School	24%	46%
Vocational School	5%	11%
University	11%	24%
Graduate or higher level	0%	0%

It is also worth noting that 95% of Syrian entrepreneurs are over the age of 25, and 60% are over the age of 30. For local entrepreneurs these values are 91% and 53%, respectively.

Age groups of the entrepreneurs within the target group of the study are given below. The study's target group included micro-entrepreneurs between the ages of 18 and 50.

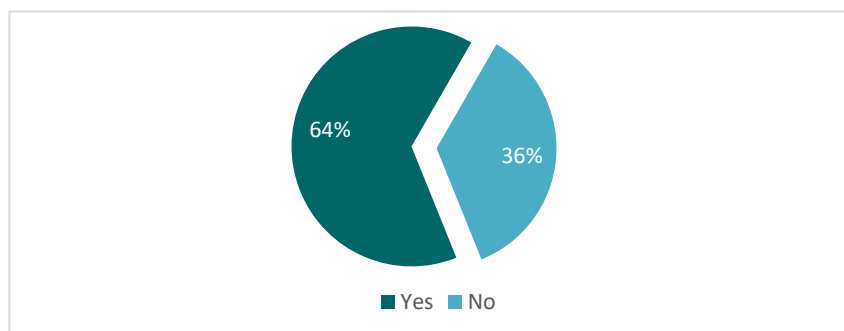
**Table 83- Age Group Breakdown (Micro-Entrepreneurs)**

Age Group	Micro-entrepreneurs in 3 cities	
	Syrian	Local
18-24	6%	8%
25-29	23%	25%
30-34	28%	25%
35-39	24%	17%
40-44	8%	12%
45-50	12%	12%

Both surveys and in-depth interview results demonstrate that the majority of Syrian entrepreneurs have previous entrepreneurship experiences from Syria. Such experiences tend to be in the same field as their current line of business.

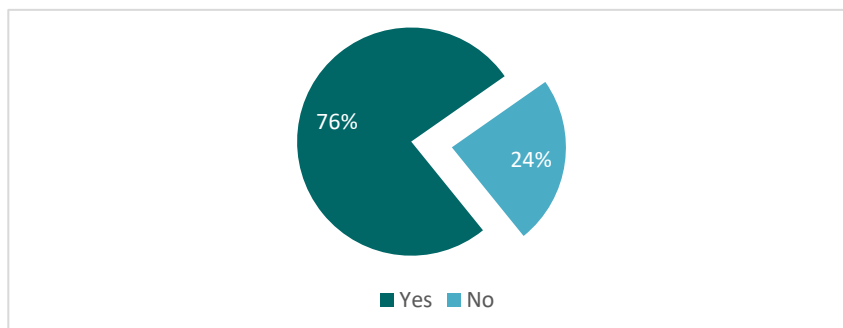
**Table 84- Business Ownership in Syria (Micro-Entrepreneurs)**

Did you own a business in Syria before coming to Turkey?



**Table 85- Continuation of Business Experience after Syria (Micro-Entrepreneurs)**

Was that business in the same field as your current business? (Only asked to those who did have a business in Syria)



During the in-depth interviews, participants were asked whether being a Syrian in the Turkish job market is an advantage or not. Most of the participants argued that it is not an advantage due to the language problem. They think that in Turkey's labor market, to a large extent, Syrians are exploited as cheap workforce. Some sectors such as food and beverage, trade of clothing, and the IT sector were listed by the entrepreneurs as most open and conducive to employment of Syrians in Turkey.

## 5.2. Employees

In-depth interviews indicate that employees rely on social media (mostly Facebook groups) or word-of-mouth from their social circles, such as acquaintances, for finding work. Having work experience in the given occupation and suitable soft skills that the job requires are the most important criteria in choosing candidates for the open positions. Being experienced and properly trained is particularly important for recruitment in a qualified position in white-collar work and especially for some sectors such as food production and IT or software development. The main problem for the employees is their insufficient experience and adaptation to Turkish business environment especially with respect to effective communication and cooperation with local co-workers and clients.

## 5.3. Suppliers

Survey results indicate that while almost all local entrepreneurs frequently work with local suppliers (93%), a majority of local entrepreneurs have not bought from a Syrian Supplier (69%). Syrian entrepreneurs most frequently work with Syrian suppliers (86%,) but they also buy from local suppliers (78%). Micro-entrepreneurs, regardless of their origin, do not frequently buy from abroad.

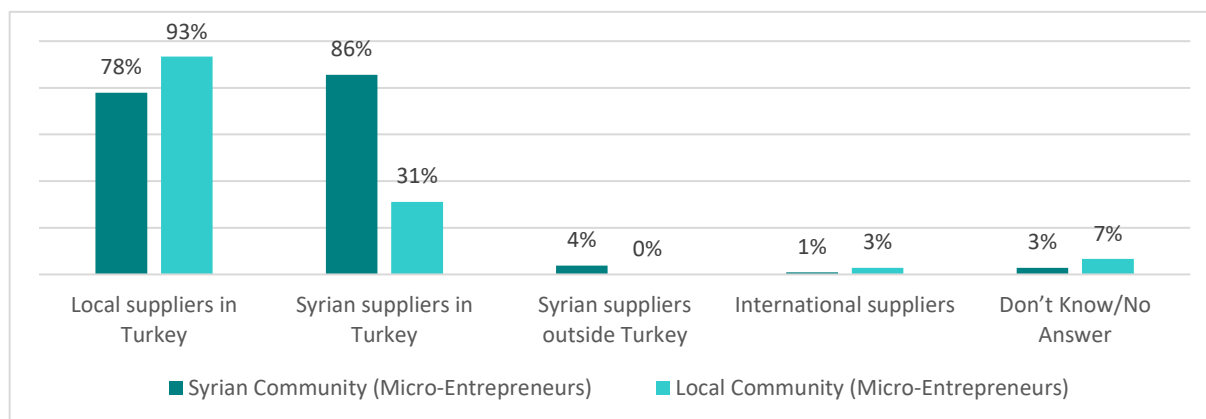
In depth interviews elaborate the preferences as below:

- The composition of suppliers for Syrian micro-entrepreneurs varies by sector. For example, while in the IT sector suppliers are mainly Turkish, in the food sector suppliers are mainly of Syrian origin.

- Syrian entrepreneurs state that in most of their mass purchases, suppliers demand the payment in cash. Particularly in the beginning of their trade relations, there tends to be a trust problem between suppliers and themselves.
- The main problem Syrian entrepreneurs encounter in their relations with suppliers is agreeing on details of their purchase agreements, for example, arrangement of logistics and payment details. This tends to happen because of language barriers as well as Syrian entrepreneurs' unfamiliarity with common business practices in Turkey and local suppliers' occasional failure to cater to the specific needs and practices of Syrian customers.

**Table 86- Supplier Types (Micro-Entrepreneurs)**

Which of the following supplier types did you purchase from within the last 12 months?



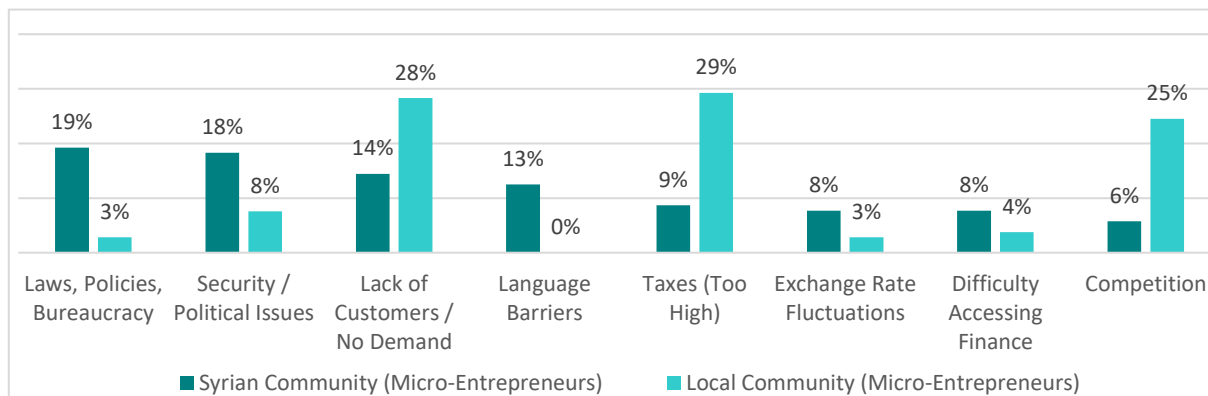
#### 5.4. Challenges

Challenges articulated by the Syrian and local entrepreneurs display significant discrepancies. For Syrian entrepreneurs, the greatest challenges are laws, policies, bureaucracy, as well as security and political issues. Decreasing demand is, albeit significant, not the main concern of Syrian entrepreneurs. The language barrier is another obstacle unique to Syrian entrepreneurs. For local entrepreneurs, the top three concerns are taxes, decreasing demand, and in connection with this, increasing competition. Compared to more vital matters directly related to revenue generation such as downward demand and intense competition, accessing finance and exchange rate fluctuations tend to be expressed less frequently as a main challenge. In-depth interviews with Syrian entrepreneurs further indicate the following:

- Employers have difficulties in obtaining working permits for their employees.
- Employers do not usually have certified public accountants on their payroll. They argue that having a trustworthy certified public accountant (CPA) does contribute to their business's success, but finding the a person they can trust does take time. Therefore, bookkeeping jobs are generally outsourced to freelance CPAs. This service, however, is usually limited to filing tax returns, periodic budgetary reporting, and auditing. It rarely involves long term financial planning or tracking various financing opportunities including loans, venture capital, public or private tenders or incentives.
- Other more experienced, Syrian business people in the entrepreneur's social circle are generally perceived by Syrian entrepreneurs to be the mentors or main advisers to their enterprise. Apart from these social relations, Syrian entrepreneurs are not aware of any training, consultin, or mentorship sources.

**Table 87- Main Challenges in Near Future (Micro-Entrepreneurs)**

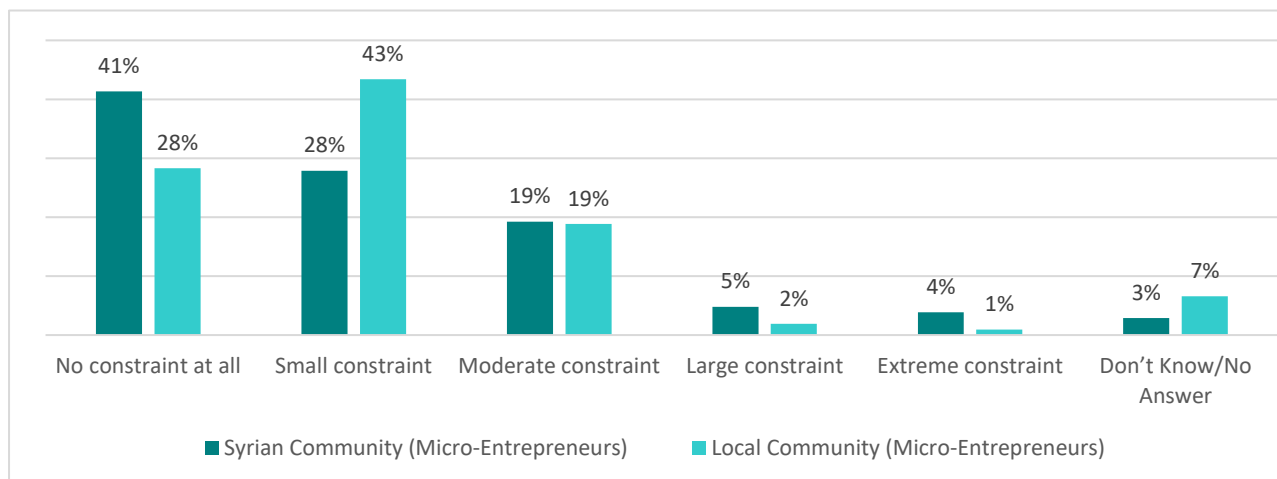
What do you think will be the main challenges your business faces in the next 6 months?



For the majority of micro-entrepreneurs in both communities, access to finance does not constitute a significant challenge. It is important to note that in-depth interviews indicated that this observation may be because overall awareness of financial instruments is quite low among micro-entrepreneurs of both communities. They do not take financial instruments into consideration as part of their business planning and as they rarely attempt to access financial products, they rarely perceive financial inclusion as a problem. Therefore, it appears that lack of awareness of higher financial access creates more barriers than negative experiences with financial services.

**Table 88- Constraint on Operations due to Access to Finance (Micro-Entrepreneurs)**

On a scale of 1 to 5, how much of a constraint does access to finance place on your business operations?



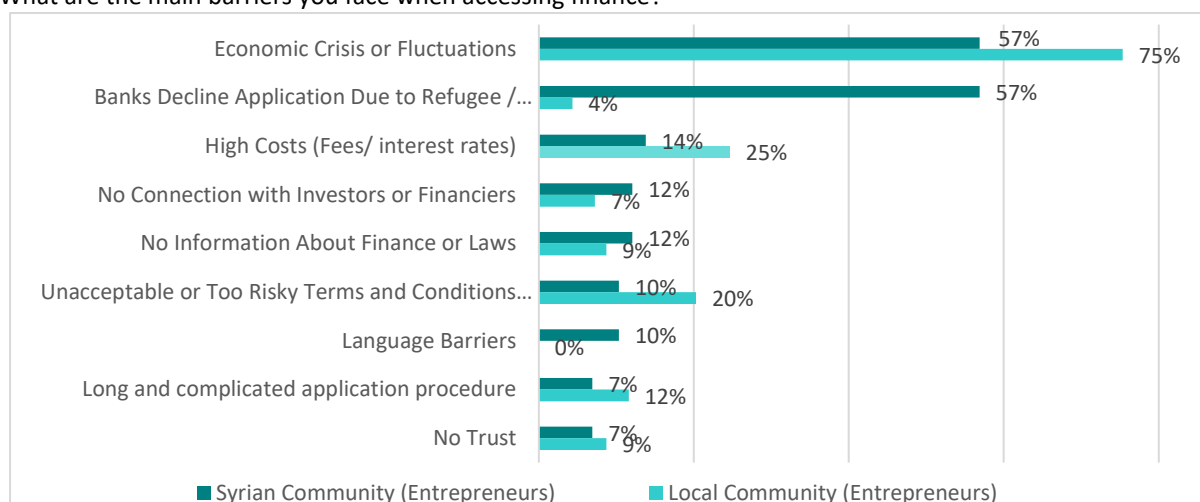
Economic crises or fluctuations are the main concern for both local (75%) and Syrian (57%) entrepreneurs who experience barriers in accessing finance. This result indicates that decreasing demand levels and unpredictability in sales figures due to volatility in economic mood make it risky to use financial instruments. This perception could also be tied to low awareness of financial instruments since such instruments can actually be used to withstand periods of economic volatility.

Moreover, Syrian entrepreneurs have a more practical barrier in that they are concerned about rejections by banks based on their status as refugees.



**Table 89- Main Barriers when accessing Finance (Micro-Entrepreneurs)**

What are the main barriers you face when accessing finance?



## 5.5. Marketing & Customers

30% of Syrian enterprises report not making any sales to local customers in Turkey within the last 12 months. Therefore, the current situation does not present an optimum trade environment for fulfilling growth potential; i.e., there is still considerable room for growth for Syrian enterprises by penetrating the local customer base. On the other hand, the local population constitutes the main customer structure for the local business people as well.

**Table 90- Customer Types (Micro-Entrepreneurs)**

Which of the following customer types did you sell to within the last 12 months?



In depth interviews elaborated the issue in more detail as outlined below:

- Some Syrian entrepreneurs establish partnerships with Turkish business people in order to access local clients.
- They try to expand their market share through advertisements, yet among the Syrian business circles in Turkey there is considerable word-of-mouth about having negative experiences with unexperienced and sometimes cheating advertisement agencies.
- Syrian entrepreneurs state that there is a need for improving their knowledge about preferences of Turkish customers. Therefore, they need of support for their marketing

activities. They are not very familiar with Turkish consumer behavior and how to appeal to this base.

- It is also hard to expand the local client base due to competition with Turkish companies, which are already rooted in the market. It is also hard to grow targeting the Syrian community because numerous and sometimes unqualified Syrian companies crowd the market and undercut the prices.

## 5.6. Skills

Survey results indicate that both Syrian and local entrepreneurs feel most capable in marketing and selling. Syrian entrepreneurs feel least capable in accessing sources of funding or capital and understanding tax laws and business regulations in Turkey while local entrepreneurs feel least capable in developing business plans or understanding tax laws and business regulations in Turkey.

In addition to needs listed below, in-depth interviews with Syrian entrepreneurs asserted that being able to communicate in Turkish language is an important required skill. In addition, only a tiny fraction of entrepreneurs is said to be familiar with legislative and taxation procedures. Entrepreneurs also face difficulties due to rapidly changing procedures, and they are not knowledgeable about government aid and incentives. Overall especially with respect to matters related to finance such as sources of capital, accounting, tax rules, financial instruments as well as evaluating the feasibility of a business idea majority of entrepreneurs from both communities convey that they do not feel capable.

**Table 91- Business Skills (Micro-Entrepreneurs)**

How capable do you feel in each of the skills read out to you? (% of TOP-2 Ratings Shown)



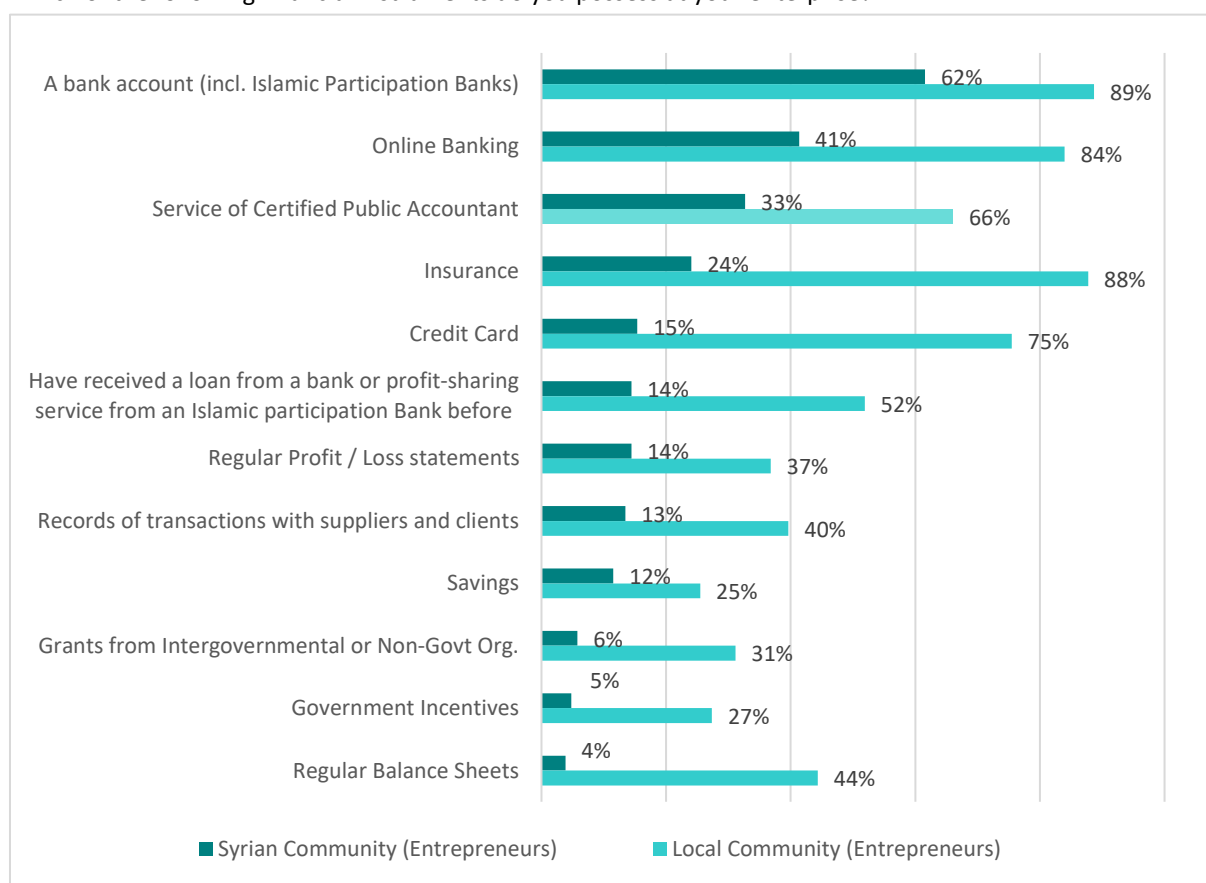
## 5.7. Financial / Business Literacy and Experiences in the Financial System of Turkey

The table below outlines the usage of financial instruments among local and Syrian entrepreneurs in Turkey based on the survey results. Most local entrepreneurs (89%) and the majority of Syrian entrepreneurs (62%) have a bank account. In general, financial instrument access and usage is significantly more prevalent among local entrepreneurs than Syrian entrepreneurs. The widest gaps between the two communities emerge when it comes to the usage of online banking, insurance, credit cards, and loans as well as preparation of balance sheets. This underlines the importance of alternative sources of funding such as government incentives and grants for Syrian entrepreneurs.

It is important to note that the majority of both Syrian and local entrepreneurs say they cannot make any savings at their enterprise.

**Table 92- Financial Instruments (Micro-Entrepreneurs)**

Which of the following financial instruments do you possess at your enterprise?



Survey results indicate that most Syrian micro-entrepreneurs have their bank accounts at Ziraat Bank and Kuveyt Turk respectively. Local entrepreneurs work most frequently with Is Bank but the distribution of the other banks is rather even.

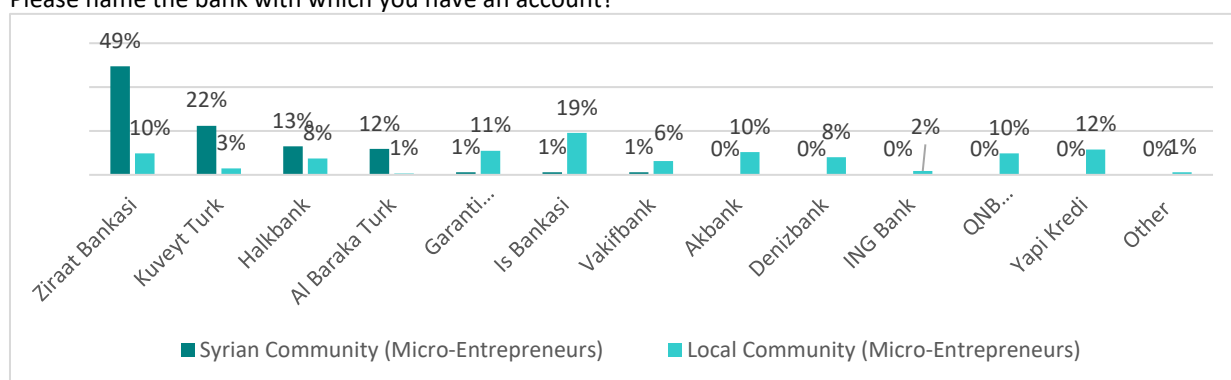
In depth interviews with Syrian entrepreneurs indicate the following:

- Kuveyt Turk & Al Baraka are the banks Syrian entrepreneurs find easiest to work with. All entrepreneurs interviewed state that they have bank accounts, including at banks other than Kuveyt Turk and Al Baraka, but not all of them have credit cards.

- They are keen to use credit cards, yet this option is not always offered by banks. Therefore, while some premium bank customers can easily get credit cards, others need to keep at least a certain amount of money deposited in their account for longer than a specific duration decided by the bank to obtain a credit card. In short, most of them prefer to use bank cards instead of credit cards.
- They do not get interest or shares for their amount of money in their accounts due to religious beliefs.
- Depending on whether their employees have work permits, the employers pay salaries either in cash or via bank transfer.

**Table 93- Preferred Banks (Micro-Entrepreneurs)**

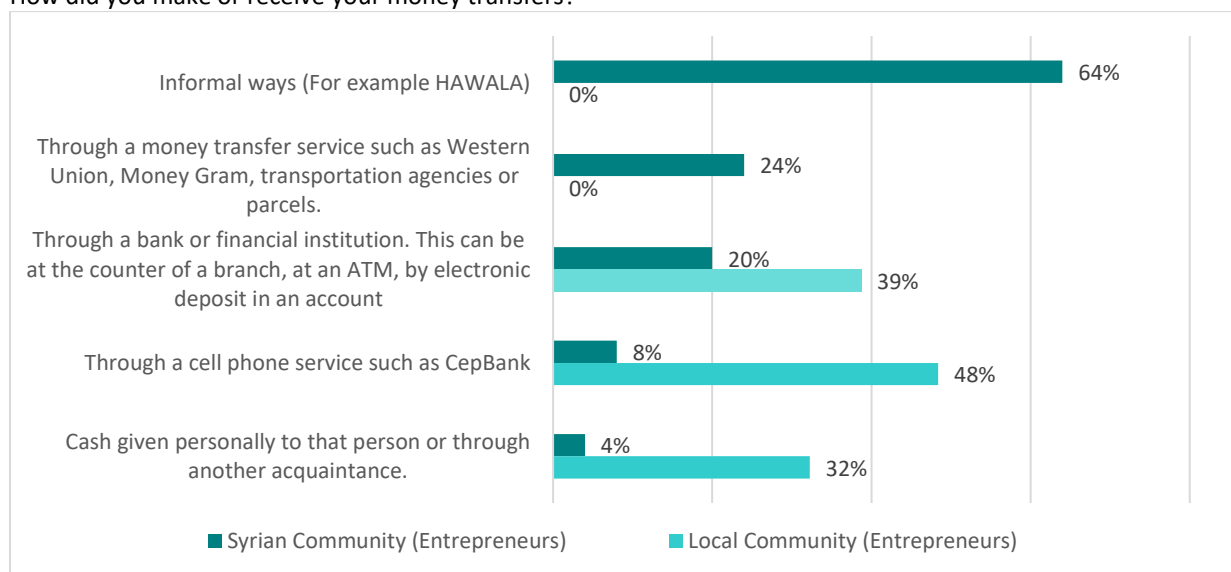
Please name the bank with which you have an account?



While the majority of Syrian entrepreneurs (64%) state that they use informal channels for their money transfers, their local counterparts prefer to use cell phone services (48%) and bank accounts (39%). These results indicate both Syrian and local entrepreneurs require a medium for money transfers apart from their social circles. Because Syrian entrepreneurs cannot always get bank accounts due to various reasons, or face difficulties when transferring money, they turn to alternative methods such as HAWALA system or services such as Western Union.

**Table 94- Ways of Transferring Money (Micro-Entrepreneurs)**

How did you make or receive your money transfers?

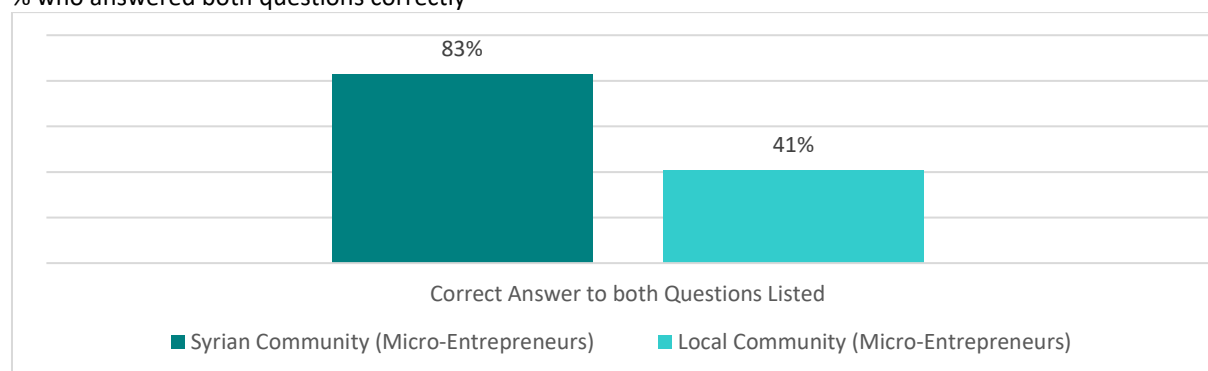


Basic knowledge of interest rate calculations is an important indicator to measure the entrepreneurs' financial capabilities. The majority of Syrian entrepreneurs (83%) answered both of the questions correctly while a much lesser percentage of local entrepreneurs (41%) managed to do the same. In-depth interview findings indicate that due to relocation in a new country with a different currency, Syrians in Turkey adapted to think in terms of two separate currencies and have become rather familiar with exchange rate conversions including estimating how potential changes in values of the Turkish Lira and US Dollar will affect the value of their savings in Syrian pounds (if they have any). They also have become quite familiar with making international money transfers (via banks or the HAWALA system) and calculating the amount of percentage-based commissions given to intermediaries. Some Syrian entrepreneurs commented that the Syrian community on average might have become better in making financial calculations overall, including those related to interest rates.

- 1- Assume that you have 100 TL in a savings account and that the interest is 2% per year. After 5 years, how much do you think you would have in that account if you left all the money deposited at all times?
- 2- Suppose you receive a loan of 100 TL from a lender at an interest of 2% per month. Suppose you have to repay the full loan with interest in 3 months. After 3 months how much would you say you have to pay?

**Table 95- Financial Capability (Micro-Entrepreneurs)**

% who answered both questions correctly

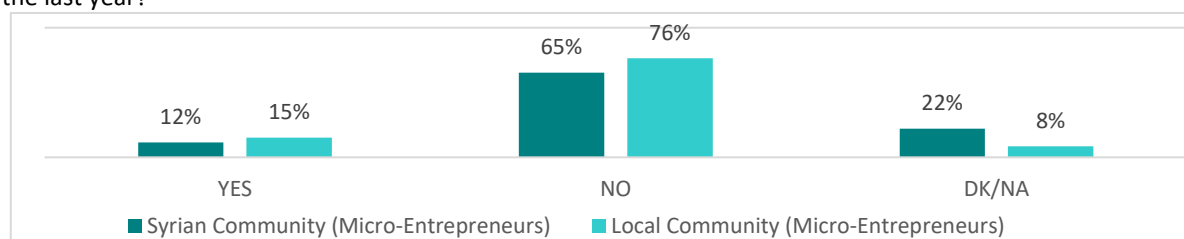


## 5.8. Savings

Entrepreneurs were asked about their saving habits in their daily lives. A small percentage of both Syrian entrepreneurs (12%) and local entrepreneurs (15%) state that they saved or set aside money in the previous year. Reasons and ways of saving may provide insights about their financial and future perspectives.

**Table 96- Financial Instruments (Micro-Entrepreneurs)**

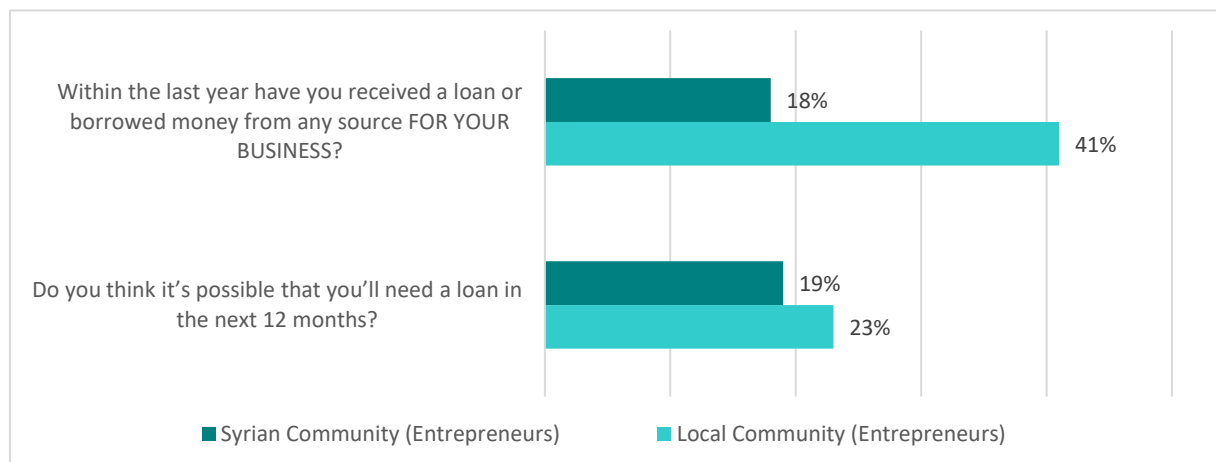
Apart from everyday spending such as accommodation or food, have you saved or set aside any money within the last year?



## 5.9. Loans/Funding

Entrepreneurs were asked about their loaning habits. According to survey results, Syrian entrepreneurs have received a loan or borrowed money at a relatively lower rate (18%). Local entrepreneurs borrowed money at a much higher rate. Similar levels of both Syrian and local entrepreneurs anticipate that they will need a loan next year.

**Table 97- Financial Instruments (Micro-Entrepreneurs)**



A relatively higher percentage of Syrian entrepreneurs (37%) have used the loaned money to purchase or lease additional inventory/inputs while local entrepreneurs (21%) used the loaned money for mainly private use/consumption. These results imply that Syrian entrepreneurs have more tendency to use the loans as a source of their business growth plans while local entrepreneurs do not have the same plan or they use their own savings for growth rather than loaning.

According to survey results, almost all of the Syrian entrepreneurs (96%) have received their loans from informal lenders<sup>71</sup> while the majority of local entrepreneurs (66%) have received their loans from a private bank.

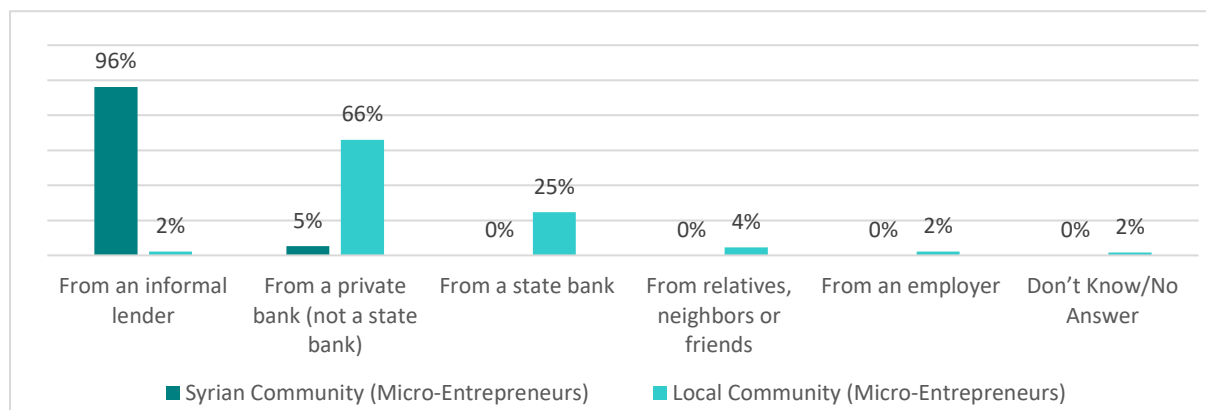
During in-depth interviews, Syrian entrepreneurs explained their approach to loans as below:

- Almost all of the Syrian entrepreneurs have prejudices about using bank credits as they do not want to have the responsibility of paying an extra interest rate even for the aim of expanding their business volume. As their familiarity and experience with financial instruments are low, they feel it is too risky to commit to paying interest rates. They are also not familiar about laws in Turkey, so they feel they would be getting themselves into too much uncertainty by establishing official contracts with banks.
- Rather than using the banking loans they prefer to fund their business plans through their close network channels and self-financing, which they deem less risky.
- They believe that banks also do not aim to include Syrians as potential customers for loan usage.

<sup>71</sup> It's important to note that the phrase "informal lender" also includes individuals who are not formal lenders and, while socially known by the debtor and others in the local neighborhood, aren't someone who is a family member or neighbor to the debtor or considered a friend.

**Table 98- Financial Instruments (Micro-Entrepreneurs)**

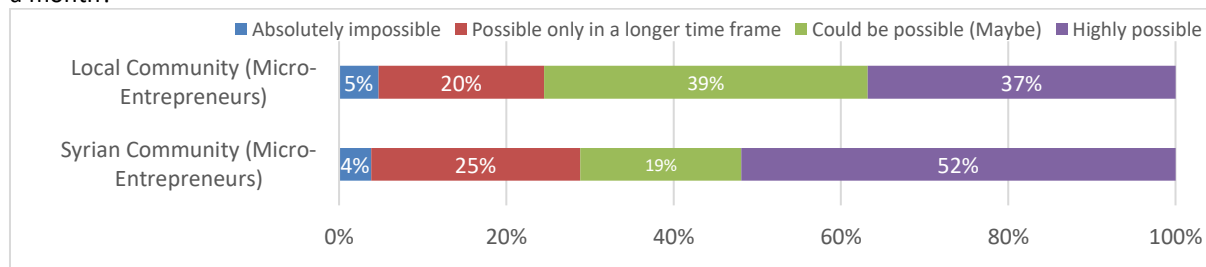
What was the source of your loan?



Survey results indicate that while a majority of Syrian entrepreneurs (52%) believe that it is highly possible they can find 1,000 TL in an urgent situation, only 37% of local entrepreneurs believe that they can do the same. Unlike other sub-groups included in this study, namely students and out-of-school youth, among entrepreneurs it is the members of Syrian community rather than locals who feel more confident in finding funds in an emergency. This may be an indication of the role entrepreneurship can play in helping with social integration and boosting self-sufficiency of Syrians in Turkey as a community. The main source of emergency lending for both Syrian (71%) and local (51%) entrepreneurs is family, relatives or friends rather than more formal channels.

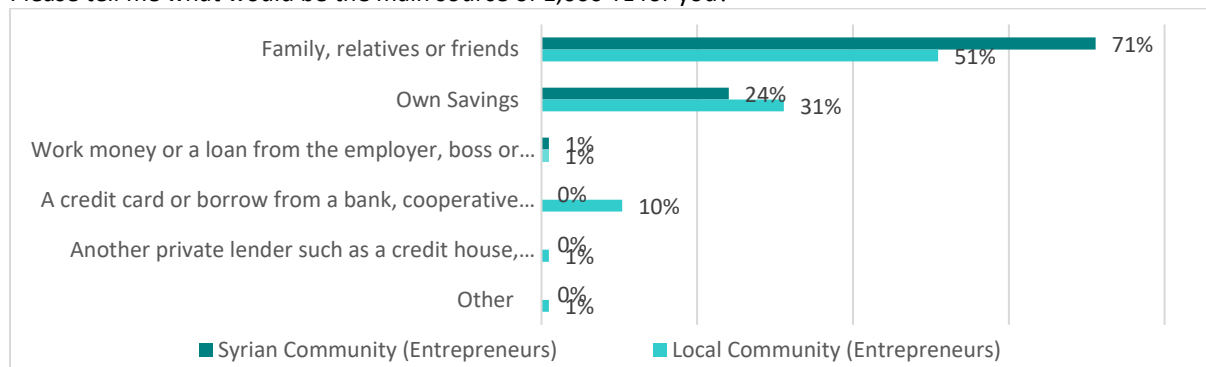
**Table 99- Access to Funds in an Emergency (Micro-Entrepreneurs)**

Imagine that you have an emergency and need to pay 1000 TL. How possible is it that you can get 1,000 TL within a month?



**Table 100- Source of Emergency Funds (Micro-Entrepreneurs)**

Please tell me what would be the main source of 1,000 TL for you?



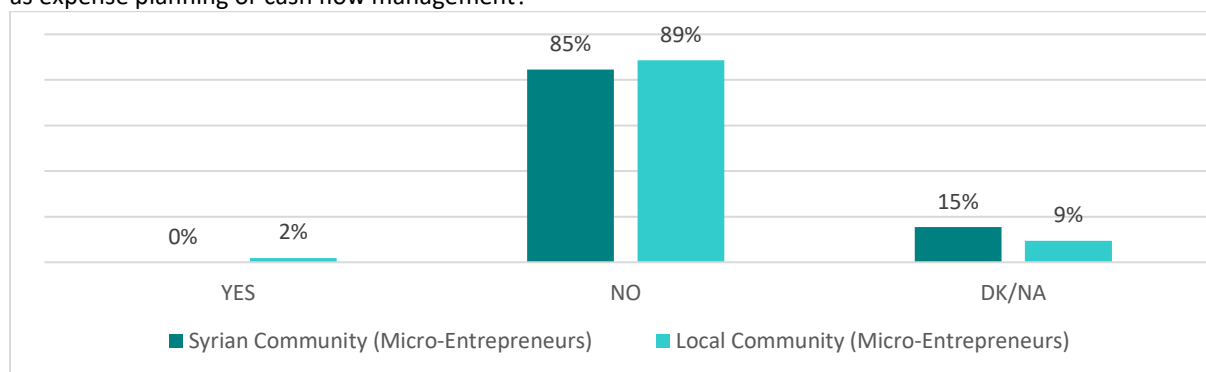


### 5.10. Household Planning

A very great majority of Syrian (85%) and local (89%) entrepreneurs state that nobody in their household has received any training / advice or support on how to handle finances such as expense planning or cash flow management, further pointing to a lack of awareness related to financial instruments.

**Table 101- Prior Knowledge on Handling Finances (Micro-Entrepreneurs)**

Have you or anyone in this household received any training / advice or support on how to handle finances such as expense planning or cash flow management?



Syrian Businesses in Istanbul



## 6. GENDER and CITY ANALYSIS

According to the Global Findex<sup>72</sup> database based on nationally representative surveys of more than 150,000 adults in over 140 economies and published every three years since 2011, the general picture of financial inclusion has been improving in the last decade. The database indicates that 1.2 billion adults have had a bank account since 2011. Yet, though there has been a steady trend towards more financial inclusion in the world, the gap between males and females have remained relatively constant over this time period (7%). There exists a %9 gender gap in account ownership across developing economies. This gender gap has remained more or less unchanged since 2011 despite overall progress towards financial inclusion.

In Turkey, while the general percentage of bank account ownership has increased from 58% to 69%, women remain 29 percentage points less likely than men to have a bank account. The only good news from the same data is that over that same period, account ownership for women rose from 33 percent to 54 percent which reflects an overall narrowing of the gender gap in financial inclusion from 2011 to 2017. For the problem of the lack of progress in closing the global and country level gender gap, the latest discussions point to advances in digital technology and solutions that are seen key to achieving the World Bank goal of Universal Financial Access by 2020.

Access to information and finance is the main way of closing the gender gaps in financial inclusion. The main reason for the digitalization initiatives of the banking system stem from the fact that globally around 75 million unbanked women have switched from cash wages to digital wages between 2011 and 2017, and 605 million women all around the world excluded from the banking system own a mobile phone. Therefore, possession of the mobile phones and internet is expected to accelerate the rise of the financial inclusion in the future. Yet, how those products are designed and delivered is very significant, because although the disparity between women and men is expected to decrease through access to technology, still lower rates of call phone ownership among women to access digital products is an important barrier; older women are most often left behind.

**Table 102- Indicators of Access to Finance**

Year	Region /Country	Account (% age 15+)	Account, male (% age 15+)	Account, in labor force (% age 15+)	Account, out of labor force (% age 15+)	Account, female (% age 15+)	Account, young adults (% ages 15-24)	Account, older adults (% ages 25+)
2011	World	51%	55%	56%	38%	47%	37%	54%
2014	World	62%	66%	69%	49%	58%	47%	66%
2017	World	69%	72%	74%	59%	65%	56%	72%
2011	Turkey	58%	82%	89%	37%	33%	44%	62%
2014	Turkey	57%	69%	71%	45%	44%	42%	61%
2017	Turkey	69%	83%	90%	44%	54%	56%	72%
2011	MENA	38%	47%	49%	27%	28%	28%	42%
2017	MENA	48%	57%	59%	36%	38%	34%	52%
2011	Syrian A. R.	23%	27%	25%	21%	20%	22%	24%

<sup>72</sup> World Bank Global Findex Database, <https://globalfindex.worldbank.org/>

A strong link exists between financial inclusion and economic empowerment. While gender has not been discussed enough for long years in the economic empowerment and financial inclusion, women have been systematically excluded from finance services and from the formal financial system, and this exclusion highly affects their wellbeing.

To eradicate such gender-based barriers to financial inclusion and to positively affect the lives of women and girls, the following should be analyzed with a gender lens: their employment conditions, saving and investment habits, and their ways of accessing to capital. There is an urgent need to find new pathways for the continuing old constraints, as some factors lead to the gap between women and men in financial inclusion and financial representation. For women, the most important factor for not being included in the financial system is the lack of time to gain money. Second, they do not know the dynamics of the overall business/financial market as their conditions lead them to be more deprived of understanding the complex structures of financial tools, making choices between different options and acting on economic decisions. Being knowledgeable contributes to women's ability to shape their household decisions, labour choices, incomes, spending decisions, risk management, and smooth consumption, and make productive and profitable investments. Moreover, women remain less knowledgeable about the legal and regulatory procedures and account opening requirements.

Women shoulder a disproportionate share of family-oriented burden, which leads them to concentrate on lower paying economic activities, to accumulate both fewer financial resources, and less bargaining power in household decisions. Possession of more wealth to be used in investing, saving and proving as collateral by men in comparison to women is one of the main factors for the current gap. Moreover, because of social and cultural norms, women are more risk averse and cautious in comparison to men in their daily financial interactions and initiative; therefore, they are not as eager as men to engage in the risky behaviors.

Being a refugee increases the women's barriers incrementally. During this research, particularly focus group discussions and in-depth interviews with women have provided insights about their daily lives and decision mechanisms.

The research demonstrates that women in traditional families mostly live in the crowded families, which include close and elderly family members. In some of the families, women have lost their husbands in war-prone regions of Syria, and they have married another man or continue in their difficult lives with their children.

Women living with elderly people in the same house or who have lost their husbands mostly receive assistance payments through Kızılay (Turkish Red Crescent) debit cards. They use Halkbank bank cards to use their allowances. Women have to carry more burden in familial life, and their traditional caregiver roles to meet the basic needs of their children consume most of their time. This is a prevailing barrier for both women workers and entrepreneurs, and for that reason most of these women first have to wait to raise their children before beginning any new initiative. Therefore, flexible working hours in addition to caregiving services they urgently require. They cannot not easily attend courses, as well, because of the same familial and childcare responsibilities. Therefore, they are most able to attend courses while the children are in school.

Women are more disadvantaged than men as they are more sensitive about the distance between their residential area and probable job / course opportunities. This is a significant barrier to finding a suitable job. Most of the women who participated in the FGDs are not able to prepare themselves for the formal job application process and access to wide job searching channels. While all the women respondents in FGDs and in-depth interviews are supportive of women's participation in working life, men have expressed different arguments regarding women's participation into the work life. Men are more protective and suspicious about the working life in Turkey as a foreign country. Yet, particularly the urgent need for earning money mitigates the conservative approach, particularly in the families where males cannot work full time due to their disabilities and injuries stemming from the war. Some of the Syrian married females state that they are feeling freer and more confident because they can control the whole household budget as their husbands need to work harder and for long hours in Turkey as bread winners of the family. While women entrepreneurs have more knowledge about the bank options and financial operations with the help of their certified public accountant, out of labour women conduct their urgent financial operations with the help and guidance of the men in their families.

A comparative analysis of the young Syrian and local males versus females revealed findings that have implications for planning future trainings to increase employability and financial inclusion. For example, when it comes to rating the importance of various training subjects, it was seen that local females attribute more importance to every training than local males and both Syrian females and males do.

Local females put the greatest importance (85%) on Turkish for business and vocational trainings while local males point to business soft skills such as conflict resolution or making presentations as the most important (73%) training subject along with Turkish for business. While local females put greater importance on all training subjects, one of the widest gaps between local males and females is for the Basic Business Law such as labour law or trade law.

According to Syrian males, Turkish language for business is by far the most important training need while for Syrian females, apart from the low importance they place on English for business, all the remaining training subjects appear to be equally important and no single one particularly stands out. This might be an indication of the fewer opportunities Syrian women have for accessing work experiences or business trainings as they deem all training subjects equally important and necessary.



Working Syrian Women

**Table 103- Importance of various Training Subjects (Gender Breakdown)**

For me, _____ training is quite important / extremely important (Students & Out of School Youth)	Syrians		Locals		Total	
	Males	Females	Males	Females	Males	Females
English Language for Business	33%	29%	58%	69%	45%	51%
Turkish Language for Business	54%	41%	70%	85%	62%	65%
Vocational Training for a particular occupation (such as call center operator or cooking)	38%	42%	66%	83%	51%	64%
Office computer program (such as excel or word)	28%	37%	61%	73%	43%	57%
Entrepreneurship skills (such as business plans and cash flow management)	40%	39%	67%	77%	53%	60%
Business soft skills (such as conflict resolution or making presentations)	38%	41%	73%	81%	55%	63%
Basic Business Law (such as labor law or trade law)	43%	36%	60%	78%	51%	59%
Job Application Skills (such as CV writing and job interview prep.)	34%	36%	61%	75%	47%	57%

Both local and Syrian males and females rely on their close network such as friends, relatives, and other acquaintances for what they consider the most efficient way of job searching. In comparison to males, females are more inclined to use this channel; this may be attributed to either their capability of accessing other tools and information or their personal preferences to work at a job through references. Awareness of ISKUR and online job search platforms such as “kariyer.net” as well as access to private employment agencies is much higher in general among local community members compared to the members of Syrian Community.

**Table 104- Awareness about ways of Job Searching (Gender Breakdown)**

What are the ways of job searching you know of? (Students & Out of School Youth)	Syrians		Locals		Total	
	Males	Females	Males	Females	Males	Females
Through ISKUR	4%	2%	67%	69%	34%	39%
Through Websites (Kariyer.net, yenibiris.com)	6%	4%	55%	53%	29%	31%
By contacting friends, relatives and other acquaintances	62%	72%	71%	79%	66%	76%
Applying for job adverts on printed press	3%	1%	24%	26%	13%	15%
Through private employment agencies	3%	1%	21%	19%	11%	11%
Social Media Platforms such as LinkedIn or Facebook	16%	12%	22%	25%	19%	19%



Overall self-confidence for the skills involved in job-seeking is low among all groups surveyed. The majority of both males and females express lack of confidence in their abilities to learn about vacant positions, write CVs, or conduct job interviews. Looking at different subgroups involved in the study, Syrian males feel most capable of finding information on vacant job positions among all skills measured (20%). Compared to local females and males this level is, nevertheless, low. Overall 80% of Syrian males and 86% of Syrian females do not feel capable in learning about vacant positions. For other skills such as writing a CV, conducting job interviews, searching for a job online or via ISKUR, there is even less confidence among members of the Syrian community. Local females overall feel the most confident in each skill measured. They express the most confidence in knowing how to search for a job online and writing a CV.

**Table 105- Capability in Job Search Skills (Gender Breakdown)**

How capable do you feel in each of the skills I'll read out to you? Top 2 % (Students & Out of School Youth)	Syrians		Locals		Total	
	Males	Females	Males	Females	Males	Females
<b>Accessing sources of information on vacant positions</b>	20%	14%	27%	36%	23%	26%
<b>Writing a CV</b>	9%	12%	23%	43%	15%	29%
<b>Conducting a Job Interview</b>	7%	10%	25%	37%	16%	25%
<b>Searching for a job via ISKUR</b>	4%	10%	20%	32%	11%	22%
<b>Searching for a job online</b>	11%	14%	29%	50%	20%	34%

Overall locals have higher confidence in their business skills compared to members of the Syrian community; however, the majority of locals still do not express self-confidence in any of the skills measured. Local females convey more confidence compared to local males in certain skills such as registering a company, overall knowledge of business regulations in Turkey and marketing/ selling. The opposite situation applies to the Syrian community where males overall express higher confidence than females, specifically in developing a business plan, accessing networking opportunities, and marketing- selling.

**Table 106- Capability in various Training Subjects (Gender Breakdown)**

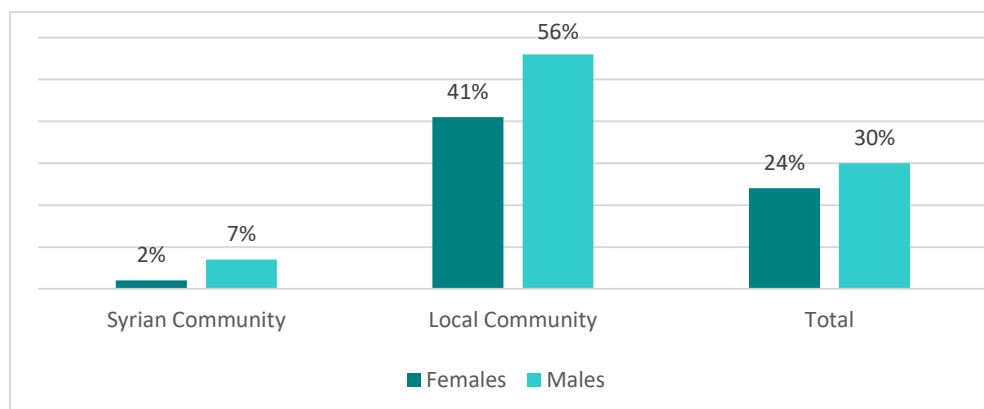
How capable do you feel in each of the skills I'll read out to you? TOP 2 % (Students & Out of School Youth)	Syrians		Locals		Total	
	Males	Females	Males	Females	Males	Females
<b>Knowledge of Accounting</b>	18%	14%	28%	31%	23%	24%
<b>How to register a company</b>	15%	14%	21%	33%	18%	25%
<b>How to evaluate the feasibility of a business idea</b>	23%	18%	27%	34%	25%	27%
<b>Developing a business plan</b>	25%	10%	25%	27%	25%	20%

Knowledge of Business Regulations in Turkey	18%	16%	21%	34%	19%	27%
Knowledge of Tax rules in Turkey	14%	13%	28%	24%	20%	19%
Accessing Networking Opportunities such as trade fairs or networking events	23%	10%	25%	28%	24%	20%
Knowledge of Financial Instruments such as loans, credit cards or overdraft accounts	18%	13%	30%	36%	24%	26%
Accessing sources of funding and capital	12%	11%	24%	29%	18%	21%
Marketing / Selling Skills	35%	21%	36%	45%	35%	35%

Local community members and males in general have a higher rate of bank account and credit card ownership.

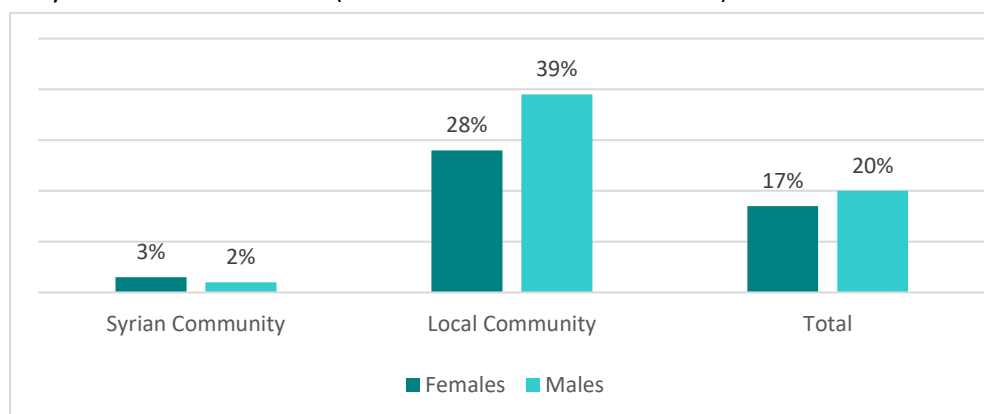
**Table 107- Bank Account Ownership (Gender Breakdown)**

Do you have a bank account? (Students & Out of School Youth)



**Table 108- Credit Card Ownership (Gender Breakdown)**

Do you have a credit card? (Students & Out of School Youth)

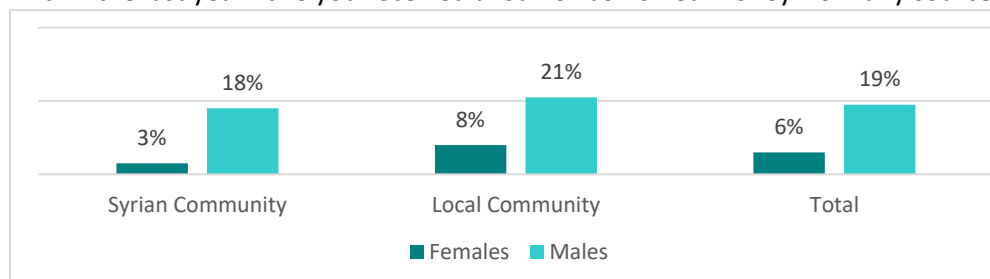




In both communities, males are more likely to withdraw loans compared to females. As males are usually the main income earner in households from both of these communities, they may be likelier candidates for withdrawing loans. Banks generally review bank statements of individuals before providing loans, and income earners can be expected have steadier flow of money into their accounts.

**Table 109- Loan Use within last year (Gender Breakdown)**

Within the last year have you received a loan or borrowed money from any source?



Looking at a comparison among cities, it appears that for the Syrian community, Istanbul and Gaziantep have similar tendencies compared to Ankara when it comes to ranking the importance of training subjects. Compared to other two cities, Syrian community members in Ankara put much lower importance on each training area mentioned. This might indicate lower overall familiarity with the job market among Syrians in Ankara. Syrian community members in Istanbul put the greatest importance on Turkish language for business as well as entrepreneurship skills and basic business law. Syrians in Gaziantep, by comparison, have put greater emphasis on office computer programs.

For the local community, there is no significant grouping among cities. People from both Istanbul and Ankara place the greatest importance on Turkish language for business, while people from Ankara also emphasize business soft skills as well as vocational trainings compared to those from the two other cities.

**Table 110- Importance of Various Training Subjects (City Breakdown)**

For me, _____ training is quite important / extremely important TOP2% (Students & Out of School Youth & Micro-entrepreneurs)	SYRIANS			LOCALS		
	Istanbul	Ankara	Gaziantep	Istanbul	Ankara	Gaziantep
English Language for Business	32%	4%	26%	42%	41%	43%
Turkish Language for Business	51%	13%	32%	58%	59%	40%
Vocational Training for a particular occupation	39%	4%	37%	45%	59%	45%
Office computer programs, (such as excel or word)	24%	2%	37%	50%	45%	40%
Entrepreneurship skills (such as business plans and cash flow management)	45%	3%	31%	48%	51%	45%
Business soft skills (such as conflict resolution or making presentations)	39%	4%	36%	54%	60%	41%
Basic Business Law (such as labor law or trade law)	44%	1%	34%	45%	49%	44%

<b>Job Application Skills (such as CV writing and job interview prep.)</b>	34%	1%	34%	39%	51%	<b>46%</b>
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Reinforcing the findings from the table above, Syrians from Ankara expressed self-confidence in none of the job search skills measured. While there is a clear difference between locals and Syrians in all cities, with people from local communities expressing more confidence overall, differences also exist among members of the Syrian community in different cities. Those from Ankara appear to lag behind those from Istanbul and Gaziantep in terms of job-search capabilities.

**Table 111- Capability in Job Search Skills (City Breakdown)**

How capable do you feel in each of the skills I'll read out to you? TOP2% (Students & Out of School Youth & Micro-entrepreneurs)	SYRIANS			LOCALS		
	Istanbul	Ankara	Gaziantep	Istanbul	Ankara	Gaziantep
<b>Accessing sources of information on vacant positions</b>	20%	0%	15%	20%	22%	<b>31%</b>
<b>Writing a CV</b>	9%	0%	12%	25%	25%	26%
<b>Conducting a Job Interview</b>	7%	0%	10%	25%	23%	24%
<b>Searching for a job via ISKUR</b>	2%	0%	11%	21%	21%	20%
<b>Searching for a job online</b>	8%	0%	<b>17%</b>	<b>30%</b>	26%	<b>32%</b>

Ankara also lags behind Istanbul and Gaziantep in how capable people from the Syrian community feel in terms of business skills. Syrians in Istanbul feel most capable in developing business plans and marketing-selling, while those from Gaziantep feel most capable feasibility assessment as well as marketing-selling. Looking at all sub-groups, people from both communities feel most capable in marketing and selling, while overall they feel least capable in tax rules, business regulations, and accessing sources of funding and capital.

**Table 112- Capability in various Business Skills (City Breakdown)**

How capable do you feel in each of the skills I'll read out to you? TOP2% (Students & Out of School Youth & Micro-entrepreneurs)	SYRIANS			LOCALS		
	Istanbul	Ankara	Gaziantep	Ankara	Istanbul	Gaziantep
<b>Knowledge of Accounting</b>	21%	1%	28%	20%	22%	<b>54%</b>
<b>How to register a company</b>	20%	1%	24%	<b>37%</b>	24%	28%
<b>How to evaluate the feasibility of a business idea</b>	30%	2%	<b>32%</b>	32%	25%	41%
<b>Developing a business plan</b>	<b>46%</b>	2%	15%	30%	24%	32%
<b>Knowledge of Business Regulations in Turkey</b>	24%	1%	27%	27%	23%	39%
<b>Knowledge of Tax rules in Turkey</b>	20%	1%	21%	29%	23%	34%
<b>Accessing Networking Opportunities such as trade fairs or networking events</b>	36%	1%	20%	31%	21%	35%
<b>Knowledge of Financial Instruments such as loans, credit cards or overdraft accounts</b>	26%	1%	23%	35%	30%	41%

Accessing sources of funding and capital	15%	1%	20%	28%	23%	36%
Marketing / Selling Skills	57%	2%	31%	45%	39%	44%

## 7. CONCLUSIONS AND RECOMMENDATIONS

The study overall underscores the fact that much needs to be done to improve the employment and entrepreneurship conditions of economically-vulnerable individuals from both Syrian and local communities.

### **The Key Issue: Access to Information**

The first and foremost issue in a number of key parameters turns out to be awareness. The results indicate a strong need for more training opportunities with respect to both job-searching and vocational skills. Knowledge of how to track and pursue opportunities provided by the government or various other organizations is quite low. It should be noted that what is lacking is not only job search or business skills but also awareness on ways to amplify one's capability in such skills.

Concerning students and out-of-school youth, members of both the Syrian and local communities can be divided into two main groups according to their needs: (1) those who are aware of their potential improvement areas for better integration into job markets and business life but lack the knowledge on how to do so; and (2) those who are generally unfamiliar with business life and do not seem to place much importance in developing the skills that could increase their employability or overall entrepreneurship skills. Considering that most of this study's target group are relatively young with little or no prior business experience, outreach activities where the final beneficiaries are made aware of both the importance and availability of training options are important.

As for entrepreneurs, members of both communities seem to have low awareness of financial instruments they could access. For instance, findings signify the priority given to Islamic Participation Banking among Syrian entrepreneurs. While such banks are available in Turkey, their services are not widely known among Syrian entrepreneurs and need further dissemination. Linking Syrian entrepreneurs and banks as well as investors or venture capital funds may also bring about growth. A considerable proportion of these enterprises feel they are not sufficiently capable in accessing sources of finance. Finance consultancy activities, which could assist entrepreneurs in dealing with volatile economic conditions, would be helpful in strengthening their growth as well as their awareness with respect to financial instruments. For Syrian entrepreneurs, network development activities that help them establish connections with local suppliers or clients would also be beneficial. It is also important to note that, although business awareness of local community members are higher than their Syrian counterparts in each city, the differences are at their most extreme in Ankara. Syrian community members in Ankara may require to be initiated from more basic levels of training. This also indicates that training modules may need to undergo minor tweaks and possess some flexibility at the local level in order to address the local requirements in different cities.

### **Communications should be Direct and Local**

Creation of comprehensive and easy-to-understand business information sources, preferably in Arabic, would help the Syrian business people feel more confident and secure in abiding by the laws and regulations in Turkey. Website or call center services could be utilized for this purpose, or Arabic information desks could be set up at municipalities with sizeable Syrian populations. Most lower income individuals expressed that their friends and family are their chief source of information about the job market. Therefore, direct communication activities such as distributing door-to-door flyers or providing mobile help-desks in local neighborhoods could be effective in reaching individuals who are otherwise difficult to reach using other channels.

### **Key Aspects of Training Programs; Flexible and To-the-Point**

With regards to the limited access to education and training opportunities, a number of factors should be taken into account in order to improve the employment and entrepreneurship skills of Syrians in Turkey. The following aspects presented below will increase the effectiveness of any employability or entrepreneurship programme to build technical, soft or academic skills of young women and men in

Istanbul. There is a difficult choice that lower income individuals have to make when it comes to training programs; either devoting one's entire time to earn a living or to a training program. During the FGDs, the main difficulties with the courses were inconvenient times and distant locations. For example, course locations in Istanbul should be in districts where the target population lives such as Fatih or Gaziosmanpasa. If possible, transportation can be provided for the commute to and from the training center, especially for Syrian females who express security concerns about having to travel too far from their homes. FGDs also indicated that course times for men should be weekends while for females week days are more suitable, provided that course times do not coincide with the times when their children are at home before or after going to school. Otherwise, there could be daycare services for children provided at the training location.

Study findings indicate that knowledge of Turkish language to a sufficient degree is thought to be appropriate for business life. So, any training program that includes Turkish language courses would be welcome. As the Syrian community considers learning Turkish to be an important aspect for successful job market integration, Turkish language training could be very beneficial. There are two main options about language-learning. The first option may involve intensive language courses throughout the day and provide livelihood payments to beneficiaries during this learning process. A second option may be taking the courses in the evenings / weekends as mentioned above. For language courses and others, if the training program allows for online courses and does not require the trainees to physically attend the at the course location, then online courses or at least online course supplements could be an option, too. However, as income level decreases, availability of internet and size of internet data limits also go down. If offered, online courses may be coupled with small monthly payments to the beneficiaries for internet access throughout the program duration.

Turkey's job market conditions present a new environment for young Syrian males and females. Candidates who successfully complete their trainings could, therefore, greatly benefit from paid internship opportunities to increase their practical experience. Vocational associations and unions present channels for reaching out to private companies for such internship opportunities. Throughout the FGDs, the participants cited vocational certificates as a crucial advantage. As these certificates can be acquired solely through tests and do not require training beforehand, they can certify existing skills of Syrians which otherwise they find difficult to have recognized in Turkey. Cooperation with local authorities in providing trainings would be vital for attaching legally recognized certificates of training programs to be devised. A mentorship network can also be developed in the future whereby successful and experienced entrepreneurs meet with unexperienced entrepreneurs on a regular basis. In the same way, unemployed young females and males may gather together with role-models and experienced employees and employers. This method positively contributes to establishing new networks for young unemployed females and males so they may gain a new vision for their future.

Specifically, for members of the Syrian community, some level of partnership with ISKUR seems highly beneficial for linking with job market. This could especially work for filling vacant positions which are entry level or cannot be filled easily with local population members. Syrians who complete training programs can register with ISKUR for unemployment and a regular referral mechanism can be set between two organizations. As for the local population, their awareness of ISKUR's services is higher so such a cooperation could relatively be less important but still matter. It should be noted that there are numerous organizations whose area of work includes improving job market conditions of economically vulnerable groups. There are for instance NGOs or governmental organizations like United Work, Istanbul Chamber of Industry, KOSGEB and ISKUR, which provide assistance to Syrians in Turkey with respect to job placement and entrepreneurship. INGEV provides legal, financial and sales-marketing consultancy to Syrian entrepreneurs in Arabic.

**We end this report with the hope that it will provide value in overcoming the obstacles faced by economically vulnerable people in Turkey from both the Syrian and local communities.**

## ANNEX 1: SOCIAL MEDIA COMMUNICATION CHANNELS

Findings of the research indicated that especially those in the Syrian community look for jobs chiefly through family, friends and acquaintances. This may also include interactions on social media sites. A desk research of social media platforms used by the Syrian community in Turkey in searching for jobs was conducted as part of this project. This study covered mainly Facebook group pages. Outcome of this study is given in the table below. The table lists the most significant groups spotted on Facebook (an one on Youtube) based on number of members and number of daily posts.

Facebook Groups / Ankara	English Name of Group	Arabic Name of Group
<a href="https://www.facebook.com/groups/288819604940460/?ref=search">https://www.facebook.com/groups/288819604940460/?ref=search</a>	Ankara jobs	وظائف أنقرة
<a href="https://www.facebook.com/groups/220087115350121/">https://www.facebook.com/groups/220087115350121/</a>	Job opportunities in Ankara	فرص عمل في أنقرة
<a href="https://www.facebook.com/groups/746846818669706/">https://www.facebook.com/groups/746846818669706/</a>	The Syrians in Ankara	السوريين في أنقرة
Facebook Groups / Istanbul	English Name of Group	Arabic Name of Group
<a href="https://www.facebook.com/groups/1775343792731530/?ref=br_rs">https://www.facebook.com/groups/1775343792731530/?ref=br_rs</a>	Istanbul jobs	وظائف اسطنبول
<a href="https://www.facebook.com/groups/jobs.istanbul/?ref=br_rs">https://www.facebook.com/groups/jobs.istanbul/?ref=br_rs</a>	Istanoul jobs	وظائف اسطنبول
<a href="https://www.facebook.com/groups/296199967411340/">https://www.facebook.com/groups/296199967411340/</a>	Istanbul jobs	وظائف اسطنبول
<a href="https://www.facebook.com/groups/wazaifistanbul/">https://www.facebook.com/groups/wazaifistanbul/</a>	Istanbul jobs	وظائف اسطنبول
<a href="https://www.facebook.com/groups/1403170586594118/">https://www.facebook.com/groups/1403170586594118/</a>	Jobs In Istanbul	فرص عمل في اسطنبول
<a href="https://www.facebook.com/groups/296199967411340/">https://www.facebook.com/groups/296199967411340/</a>	Jobs In Istanbul Asia	وظائف اسطنبول اسيا ومدينة كيزة
Facebook/ Gaziantep	English Name of Group	Arabic Name of Group
<a href="https://www.facebook.com/groups/972001606179803/">https://www.facebook.com/groups/972001606179803/</a>	Job opportunities in Gaziantep, the people of good	فرص عمل في غازي عنتاب اهل الخير
<a href="https://www.facebook.com/groups/630998973917754/">https://www.facebook.com/groups/630998973917754/</a>	Gaziantep jobs.	وظائف غازي عنتاب.
<a href="https://www.facebook.com/groups/gaziantepsadce/">https://www.facebook.com/groups/gaziantepsadce/</a>	Syrians in Gaziantep	السوريين في غازي عنتاب
<a href="https://www.facebook.com/groups/syrianingaziantep/">https://www.facebook.com/groups/syrianingaziantep/</a>	The Syrians gathered in Gaziantep	تجمع السوريين في غازي عنتاب
Youtube	English Name of Group	Arabic Name of Group
<a href="https://www.youtube.com/watch?v=sIO5XPQVfXs&amp;feature=youtu.be">https://www.youtube.com/watch?v=sIO5XPQVfXs&amp;feature=youtu.be</a>	Youssef Almola	يوسف ملا





