

# The Role of Micro Entrepreneurship in Poverty Alleviation for Refugees in Turkey

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## Abstract

*Considering recent global economic and environmental crises following the Syrian war and the influx of large numbers of displaced people to Turkey, and with the rise in poverty and the difficulty of life, many small projects were undertaken to alleviate poverty and provide a means of subsistence. Micro entrepreneurs offer job opportunities to people, especially those with low incomes, and provide more goods and services to the public. The study aims to investigate the impact of micro-entrepreneurship on poverty alleviation and highlight the most significant obstacles facing owners of small-scale projects and solutions to enhance their effective impact. The data was collected through 113 questionnaires to micro-business owners through the random sampling method. The results showed that the projects improve the living conditions for individuals and have a positive impact on economic recovery despite the obstacles and restrictions imposed considering the deteriorating economic situation.*

**Keywords:** Turkey, Poverty alleviation, Refugees economic inclusion, Microfinance, Entrepreneurship

## Introduction

The role of **Micro entrepreneurs** (MEs) in poverty alleviation and economic growth has emerged as an essential topic for policymakers and academic research (Migdad, 2022). Srivardhini (2016) explained in his study that entrepreneurship reduces poverty significantly. Furthermore, over a billion people live in **poverty** worldwide (Amir Khashru, 2019) and poverty is a major impediment to many countries' social and economic development. Poverty reduction is influenced by social, economic, demographic, cultural, and other significant contributing factors, which have ramifications for economic development, and policy interventions are made (Amir Khashru, 2019). According to World Bank (2018), In 2010, the percentage of people living in extreme poverty worldwide fell to a new low of 10%. The most recent data shows a decrease from 11% in 2013 to 9% in 2015, indicating steady but slowing progress. During this time, the number of people living on less than \$1.90 a day decreased by 68 million to 736 million.

Despite conflicting evidence obtained in several studies, it is generally agreed that encouraging the development of micro-businesses is one way of fostering growth and alleviating poverty. (Migdad, 2022) This debate has prompted the researcher to investigate the role of micro-entrepreneurship in poverty alleviation, focusing on Turkey.

Four million **refugees and asylum-seekers in Turkey** including over 3.7 million Syrians under temporary protection<sup>1</sup> and over 330,000 international protection status holders and asylum-seekers of other nationalities (World bank,2020). Istanbul, out of all of Turkey's cities, hosts the most Syrian refugees: 15.7 percent of the country's Syrian refugees are registered there (approximately 485,227). Refugees tend to congregate in areas of Istanbul where the urban poor are concentrated (Erdoğan, 2017). Most Syrian business people want to serve Syrian clients; therefore, they've set up market booths, restaurants, butcher shops, and bakeries in neighborhoods where Syrians congregate (Atasü-Topcuoğlu, 2019).

This debate directed the research to investigate the role of small businesses in poverty alleviation among refugees. As Turkey experiences severe economic crises, SMEs have become a key component of regulatory authorities' growth and development policies (Karadağ, 2016).

Small and medium-sized enterprises (SMEs) play an influential role in improving the economies of all countries. The importance of SMEs in Turkey is significant for the same reason; the SMEs' large share of the economy (99.9% of all registered businesses) and their "backbone" role in a dynamic economy (FabianEggers, 2020).

Some microenterprise projects are very small and do not require many workers, have limited income, do not need a large amount of financing, have limited risks, and primarily specialize in providing local services. These projects include food truck restaurants, babysitting projects, and house cleaning services. This paper focuses only on such Micro firms with less than ten employees and less than USD 430,000 annual turnover.

The general objective of this review is to identify the role of micro and small-scale enterprises in poverty alleviation. The specific focus of the paper lies in reviewing the role of Microenterprises (MEs) in poverty alleviation. Furthermore, it analyzes the challenges and problems that face <sup>2</sup>refugee micro-entrepreneurs while operating their business. Consequently, the paper starts by asking the question concerning the role of micro-projects in improving refugees' standers of living. Additionally, the paper also addresses the state-related facilities directed to serve refugees in their quest to improve their livelihoods.

## **Literature Review**

A foreword on poverty and micro-projects, as well as some information about Syrian refugees and the researcher's most recent previous studies, are included under this title, and they are related to both small projects and entrepreneurship on the one hand and poverty on the other.

### ***Definition of Micro Entrepreneurship***

There is no universal definition of MSEs, which may vary from country to country, year to year, and from period to period because the classification of businesses into large-scale, medium-scale, or small-scale is highly subjective (Geremewe, 2018).

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<sup>1</sup> Following the 2011 Syrian crisis, around 4 million Syrians sought asylum in Turkey to escape the conflict. According to the 1951 United Nations Convention, Turkey placed them under the European Union-funded temporary protection program, which was distributed across the 81 Turkish states, and due to a lack of job opportunities and difficult social and economic conditions, many of them resorted to starting their own businesses to improve their standard of living.

Generally, Entrepreneurship is defined as the ability and willingness to create, organize, and run a business, including all its risks, to make a profit. The most visible form of entrepreneurship is the establishment of new businesses (Byjus, 2020).

Poor entrepreneurs are those who own and operate a small business, including those in which the entrepreneur is the sole employee or relies solely on family labor. If the income generated by the business, as well as the rights and activities associated with it, do not exceed a certain level of well-being, the entrepreneur is considered poor (Vandenberg, 2006). Entrepreneurship is an excellent instrument that has a strong link to poverty reduction (Amir Khashru, 2019).

Micro-Entrepreneurship is affected by factors relating to project owners, such as a lack of clarity in the project's idea and the lack of experience and skills required to continue, as well as a lack of sufficient capital to deal with crises and economic problems, and the fact that the project owner frequently does not devote himself to another job, and other state-related obstacles, such as a lack of funds directed from banks. Commercial and high establishment costs, particularly rents for offices and shops. Small business, job creation, and growth: Facts, obstacles, and best practice.

### ***Definitions of Poverty***

Poverty is derived from ancient French poverty (modern French: *paupere*), which originates from the Latin *pauper* (poor). Poverty is defined in a variety of ways depending on the scenario (Walter, 2007).

According to Paul Vandenberg, (2006), poverty is defined by a lack of material resources (such as food and shelter) as well as access to fundamental services (i.e., health, education). Nonmaterial factors such as a lack of rights, insecurity, powerlessness, and humiliation are now commonly included. A fuller picture of poverty emerges when these two types of circumstances are combined. It also makes it more difficult to measure poverty and evaluate the effectiveness of poverty-reduction efforts. It's difficult to come up with a good description, thus many policy declarations choose to explain the nature of poverty rather than provide an exact definition. Despite the influx of millions of Syrian refugees, Turkey achieved significant progress in 2015, according to (Carpio, 2015) Between 2002 and 2014, poverty incidence fell from 44 percent to 18 percent, thanks to a 158 percent increase in GDP per capita between 2000 and 2015. During the same time, the number of people living in extreme poverty dropped from 13% to 3% of the population. (Cuevas, 2016)

### ***Challenges and problems that face Syrian Refugee Micro-entrepreneurs***

After the large influx of Syrians to Turkey, businesses became more important, as it was seen as the best way to alleviate poverty, especially since the refugees relied on themselves to alleviate the burden of life following the Syrian war. With the increase in commitments and the Coronavirus epidemic that affected most Syrians in Turkey, these activities come considering the scarcity of Turkish government projects specialized in supporting entrepreneurs and small business owners, while several organizations are cooperating with international organizations and are limited to providing training services and specific financial advice (worldbank, 2021).

The Turkish language is also one of the difficulties for Syrian investors in Turkey because of licensing transactions and understanding Turkish laws, therefore, a Turkish-Arabic translator is required. To be familiar with the Turkish language or deal with a translator and

the accuracy of Turkish laws, the translator must be reliable. One of the major challenges facing Syrian investments in Turkey is to obtain project funders in Turkey, especially since most of the Syrian refugees in Turkey sought refuge in exceptional circumstances and many of them lost a lot of money and property inside Syria because of that war. Therefore, financing the best project for all Syrians in Turkey has come from the most difficult challenges, especially educational projects or training centers and kindergartens, which usually need a strong financier because their returns are limited and may not bear in the first years of investment (Mustafa, 2017).

The theoretical answers are still inconclusive and there is a need for an empirical answer to the issue raised

### *Empirical Review on Microenterprises Activities and Poverty*

Conduct a study on the Role and Challenges of Small and Medium-sized Enterprises (SMEs) in emerging economies, the author aims to address the critical role of small and medium-sized businesses by investigating the factors driving the growing popularity of the SME sector in Turkey, while also identifying the major risky and problematic areas. Because Turkey is a major emerging economy, the analysis is expected to make a significant contribution to the literature on the small business sector in developing economies by focusing on the factors limiting the growth of the Turkish SME sector (Karadag, Hande, 2015).

Alacouch (2018), in his study of small enterprises and their role in solving the problem of poverty field study in Latakia, demonstrated the importance of small projects in alleviating poverty. It has been highlighted in these through the search for small projects and the characteristics of their types and difficulties, as well as their important role and positive impact on the underlying causes of poverty. use simple statistical methods, such as simple regression based on quarterly dates obtained from the first microfinance institution in Latakia between 2014 and 2016, were used to play a role in reducing poverty by influencing income, health, education, and unemployment Because they contribute significantly to labor force employment, they help to raise the standard of living for certain segments of society. However, small businesses do not contribute to poverty reduction through their impact on housing because housing costs are high, and the income generated by these projects is insufficient to cover their costs.

According to Ramble (2017) in his study, A poverty-reduction oriented perspective to small business development in South Africa emphasizes that a human capabilities approach reported the negative impact of political interventions on small and micro enterprises, which has resulted in an increase in unemployment rates and the severity of poverty. Building on mainstream literature on government interventions designed to promote growth without equity among MEs and Sen's capabilities approach, this theoretical study advances a poverty-reduction approach to entrepreneurship supported by systematic integration of multiple-level conversion factors, sustainable resourcing (particularly seed funding and managerial capacity development), commercialization of business activities, and a strong entrepreneurial orientation (Rambe, 2017).

Poverty reduction through a self-Sustaining new Entrepreneurs program in Bangladesh (Amir Khashru, 2019) explains how the new entrepreneurs (NE) program can alleviate poverty in Bangladesh. The case study was used to capture the process and context of the NE program. In-depth interviews with respondents who are business owners of various small businesses were used to collect data. According to the findings of this study, the NP program has a significant impact on poverty reduction in Bangladesh. The NP

program is a process that provides trainees with knowledge, skills, and financial assistance to create a professional businessman to reduce poverty and unemployment.

Study of Small and Medium Enterprises and Global Risks: Evidence from Manufacturing SMEs in Turkey Asgary (2020) investigates how country attributes and circumstances influence SME assessments of the likelihood, impacts, and rankings of global risks, as well as to determine whether SME risk assessment and rankings differ from global rankings. According to the findings, SMEs are most concerned about global economic and geopolitical threats, whereas environmental risks are at the bottom of their priority list (Ali Asgary, 2020).

In This research paper, the researcher would make a humble attempt to discover more information about the role of micro-entrepreneurship in Syrian refugees' life. This study is different in that it focuses on micro-projects, whereas most of the research includes large, medium, and small-scale projects. In this paper, the researcher combines the role of micro-projects in raising living standards with the situation of Syrian refugees in Turkey, including the obstacles and challenges they are facing, as well as an attempt to suggest some solutions to alleviate suffering.

Migdad (2017) explains how corporate social responsibility, particularly its contributions to small businesses have limited effect on poverty alleviation. In a later paper, Migdad (2021) explains the scope of CSR in Islamic financial institutions. He contributes further to the matter by proposing detailed structures of how Islamic microfinance schemes are able to contribute to poverty alleviation and socio-economic development (Migdad, 2022).

### **Research Method**

The research employed an analytical descriptive method and conducted a structured interview (questionnaire) for all respondents. The paper was divided into two parts, collected by phone or face to face. The first part, which are three demographic questions and four half-open questions, and the second part contains six Likert scale questions. The target group were refugees under temporary protection, most of which were Syrian. All projects had less than 10 employees and most of the projects were unregistered and worked remotely, most of them were for women working inside the home or in small shops to provide products and services such as food, sweets, sewing clothes, crocheting or care, and beautification. The researchers conducted structured interviews face to face or over the phone and collected data distributed into two main parts. The first part, which is three demographic questions and four short-open questions, and the second part contains six Likert scale questions.

The research employed simple random sampling, in which each member of the micro-entrepreneurs has an exactly equal chance to be part of the study. The sample size was 113 respondents undergoing a variety of micro-projects in areas that are more densely populated by Syrians, such as Fateh, Esenyurt, Basaksehir, and kayasehir in Istanbul.

The data was entered and statistically analyzed by using the SPSS program. SPSS (Statistical Package for Social Sciences) software is used to perform quantitative analysis which is used statistical package for the management and statistical analysis of social science data.

### **Result and Discussion**

The research originally targeted 200 respondents, and 113 members agreed to be involved. The response rate was about 57%.

**Demographic characteristics of the respondents:***Table 1 - Demographic characteristics of the respondents (classification by age)*

Age	Frequency	Percentage
20-30	39	34%
31-40	60	53%
41-50	14	13%
Total	113	100%

**Source: Personal collection**

The respondents who participated in the study were 81% female and 19% male, from twenty to fifty years. The ratio between the ages of 20 to 30 years of each gender was 34 percent, while we can observe that respondents aged between 31 to 40 represent 53% (highest) while the percentage of micro-entrepreneurs from age 41 to 50 is 13% (lowest). The average range of age distribution is 33.

**Finding of four half-open questions:****1) The main motive that led to the search for a new job:***Table 2 - The main motive that led to search for a new job*

Q1. What is your main motive for creating a job opportunity?	Frequency	Percentage
a. social satisfaction	40	35%
b. Independence from the job   Employment	5	4%
c. Helping a family/brother-in-law, etc.	113	100%
d. Difficulties in obtaining employment opportunities	60	53 %
e. Collecting an amount of money to achieve another goal. What is it?	5	4%
Other: fill free time	40	35%

**Source: Personal collection**

This finding might indicate that, despite being forced to flee their homes, the Syrian family has retained some social cohesiveness and family bonding norms and traditions with 100% percentage.

It is also clear that the Syrian refugees in Turkey suffer from difficulties in obtaining job opportunities, which suffice them with the hardship of life, which prompted more than half of the respondents from the sample (53%) to enter the labor market themselves and try to build their project. This is what leads to the third rate with a rate of 35%, and this corresponds to a study published by Kadir Has University, which is that the percentage of Turks who are not satisfied with the presence of Syrians in Turkey has risen to more than 67.7% in the year 2019

and it does not seem that this percentage has decreased in the following two years (Mustafa, 2017).

This percentage corresponds to the percentage of free time filling, which also came to 35%. The researcher draws the readers' attention to the fact that the largest percentage that came with this answer was from working women, who suffer from poor integration into Turkish society, as well as difficulties in building social relations with neighbors, due to multiple factors, including language, different customs as well as the unwelcome view of a segment of the population. A wide range of Turkish society towards refugees. The result seems logical, which came at 4% since the Syrian refugee does not find a job to be independent of it in the first place.

## 2) Find sponsors and financiers:

Table 3 - Find sponsors and financiers

Did you get any sponsors or support to enrich your work?	yes		No	
	frequency	percentage	frequency	Percentage
	25	22%	88	78%

Source: Personal collection

Despite statements by the European Union and associations that the support available to refugees is 6 billion euros annually, we discovered that the percentage of those receiving funding does not exceed 22%, according to the data extracted, this money is used for daily expenses rather than an investment that could improve the living conditions of Syrian refugees (aljazeera, 2019).

### *Aspects that the respondents should address*

By reflecting on the respondents' answers, the researcher found that the most important issue that the sample considers that they should pay attention to is marketing skills, which came in 78%, while it came in second place, obtaining the necessary experience before starting the project, such as obtaining training courses and developing the necessary skills 63% before entering the labor market, and the third percentage was close to practicing the Turkish language. Although the Turkish language is the official language and is almost the only language in Turkey, it seems that most Syrian refugees do not master it and cannot speak it, and it came to 62%.; The respondents reasoned that most of their clients are from their homeland or from the Arab community that speaks their language. However, if the customer segment for Turkish citizens expands, this means more profits, more trade exchange, and of course contributes to solving the problem of integration, which seems to be difficult to solve (Taşkaya, 2018). Where did money management finally come in, with the lowest rate being 16%?

The researcher believes that one of the most pressing issues facing entrepreneurs, particularly small-business owners, is the difficulty they have in promoting and marketing their projects and products, as well as their reliance on very traditional methods that limit their ability to spread, prompting donors and business incubators to target this segment and provide them with experience. The requisite talents, as well as skills that bridge this gap, are required to raise the level of these initiatives and expand their reach and success.

*Table 4 - Aspects that respondents should learn and work on*

Have you touched on aspects that you have to realize?	frequency	percentage
Financial management	18	16 %
Experience in project implementation, courses, and training	71	63%
Marketing skills	88	78%
Other: Learn and practice the Turkish language	70	62 %

**Source: Personal collection**

### 3) Ambitions to expand the project:

*Table 5 - Ambitions to expand the project*

Do you have ambitions to expand the project?	Yes		No	
	frequency	percentage	frequency	percentage
	20	18%	93	82%

**Source: Personal collection**

In this table, 82% of sponsors have ambitions to expand their project, and just 18% don't think about expanding. This indicates a strong desire among micro-business owners to succeed and achieve their own and other goals, and this result is consistent with the results of the previous questions; however, when asked about the nature of expanding their projects, respondents emphasized the difficulty of doing so due to bureaucratic difficulties in Turkey, such as the difficulty of obtaining on licenses and specifications for some projects.

The second part of the interview was six Likert scale questions related to the research questions. Respondents answered one of five multiple choices: (SA) strongly agree, (A) agree, (U) undecided, (D) disagree, (SD) strongly disagree.

#### *Micro-enterprises and the improvement of living*

The respondents were asked three questions to measure the degree to which micro-enterprises contribute to the improvement of their living. and in the table below shows the average range of responses to the three questions.

*Table 6 - The degree to what extent micro-enterprises contribute to the improvement of living*

Scale	Frequency	Percentage
Strongly agree	13	11%
Agree	45	40%
Undecided	5	4%
Disagree	38	34%
Strongly disagree	12	11%
<b>Total</b>	<b>113</b>	<b>100%</b>

In this table, although it is self-evident that the projects improve the level of income and the standard of living, in this study, only 40% supported this result and saw that these



projects improve the level of income, and 11% agreed strongly. But 34% saw the exact opposite, and 11% did not agree strongly and saw that these projects hardly work to fill the livelihood and prevent the need and the question is nothing but and this is consistent with the study and its results, and that the small projects carried out by Syrian refugees in Turkey need training and development, support, and financing.

*Difficulties and crises facing the region that affect the continuity of the project*

The second question measures the degree to which the difficulties and crises faced by the region affect the continuity of the project.

*Table 7 – To measure the degree of impact of the difficulties faced by refugees on the continuation of the project*

Scale	Frequency	Percentage
Strongly agree	47	41%
Agree	38	34%
Undecided	8	7%
Disagree	17	15%
Strongly disagree	3	3%
<b>Total</b>	<b>113</b>	<b>100%</b>

**Source: Personal collection**

The study previously talked about the many difficulties faced by Syrian refugees, whether related to support and financing, or obtaining experience and integration, to the recent epidemiological problems such as Covid 19, and this is what was estimated to be more than half of the sample by 41% and 34% They emphasized that these difficulties are already negatively affecting the validity of the project, the respondents that undecided 8 and 17 of they disagree, who strongly disagree are 3.

*International organizations and supporting institutions contribute to financing micro-projects*

The respondents were also asked 3 questions to measure the degree to what extent international organizations and supporting institutions contribute to financing micro-projects.

*Table 8 - The degree to what extent do international organizations and supporting institutions contribute to financing micro-projects*

Scale	Frequency	Percentage
Strongly agree	9	8%
agree	20	18%
Undecided	10	9%
Disagree	23	20%
Strongly disagree	51	45%
<b>Total</b>	<b>113</b>	<b>100%</b>

**Source: Personal collection**

The table saw that there is a clear absence of the institutions concerned with the rights and requirements of refugees, as 45% strongly agreed that there is no role for these

institutions, and 20% as well, while the lowest percentage, which was 18%, agreed and 8% strongly agreed that it has an active role in supporting small projects for Syrian refugees, whether in terms of financial support or providing the requirements to start the project. 9% of sponsors undecided, 20% of them disagree and 8% of them Strongly agree.

***Turkish government facilities to micro-project owners:***

The degree to what extent does the Turkish government contributes to providing facilities to owners of micro-projects to contribute to supporting the project, such as exemption from licenses and reducing taxes. The table below shows the average range of responses to the question.

***Table 9 - The degree to what extent does the Turkish government contribute to giving facilities to owners***

Scale	Frequency	Percentage
Strongly agree	10	9%
agree	30	26%
Undecided	10	9%
Disagree	43	38%
Strongly disagree	20	18%
<b>Total</b>	<b>113</b>	<b>100%</b>

**Source: Personal collection**

Through the above table, we find that there is a role that is almost completely absent from any support that can be provided to Syrian refugees, and owners of micro-projects in particular, whether from the state budget directly or through the support provided through the supporting institutions and came in 38% of the absence of any role Likewise, 18% believe that there is no final role for the Turkish government, while 9% believe that there is a real and effective role, while 26% agree strongly that the Turkish government has a role in serving and supporting Syrian refugees. Although according to a previous report, the Turkish government is using the Syrian refugees' card to obtain significant support from international organizations, as well as Washington's support in Ankara's movement towards the Kurdish separatists in the north of the country, this paper did not reflect positively on the Syrian refugees in Turkey (Mustafa, 2017).

Most of the respondents in the study sample were women, indicating the fragility of this segment on the one hand, as well as the weakness of those in charge of small projects on the other, and that these women did not turn to small projects for reasons they did not have before. It requires a great deal of caressing, support, and supply of the required opportunities. As a result, the most active category in this sector is the one that is often populated by burdened families. On the one side, they are attempting to care for a family, but on the other, they are attempting to retain their current situation. Also, it is necessary more than ever to seriously consider the problem of integration in Turkey, which prevents refugees from obtaining a job opportunity and provides limited opportunities. The lack of real opportunities offered by the Turkish state. It is not enough to start a project, but it is important to maintain it and then expand its target area. This requires obtaining the most important skills related to small projects, especially marketing, training, and financial management, and we

do not forget the skill that seems to accompany us at all stages, which is Learning the Turkish language and even gaining mastery of it, especially as it will benefit in realizing the aspirations of the refugees from the expansion of the project.

Likewise, the projects on which the Syrian refugees are based, aim to meet the need, but the goal is not this, of course. Reaching the point of subsistence is not the end, it is the beginning, and therefore it is necessary to pay attention to this point, which will increase job creation and contribute to the growth of the country's economy if it occurs. So private sector investments in any country allow refugee business owners to support themselves and benefit the host community. Refugees often hire local people to work with them and buy livestock, wood, and other goods from the local community. It is necessary to link the support provided to Syrian refugees and the Turkish state, and not to succumb to limited monthly financial support, but rather to expand it to create real opportunities and search for entrepreneurs, provide them with the most important weaknesses and needs of the Turkish market and work to fill them in cooperation with other relevant parties.

## Conclusion

The study concludes that mbusinesses can contribute to poverty reduction and social-economic development in turkey. Despite the limitations and barriers, small Syrian businesses are seen as a means of survival with potential for growth. The Turkish government and international organizations are working hard to help refugees by allowing them to formalize existing small businesses, potentially increasing production, and employment. However, according to this study, effective policies and programs require the establishment and improvement of institutions dedicated to the development and support of microbusinesses. Government agencies and public organizations should take the lead in this effort. Furthermore, the concerned government agencies need to play a more active role in providing training and capacity building.

As former company owners in their home countries or as potential business owners in executive nations, micro project owners have potential for stimulating economic growth, revenue, and employment. For refugees to begin, maintain, sustain, and expand their enterprises and lives, they must have access to low-cost financial services. Financial service providers such as banks and microfinance organizations need to play a more active role in providing savings opportunities as well as access to loans and other financial products to refugee entrepreneurs.

There is an international role in this equation. Refugees have a human right that the world must fulfill. Turkey welcomes most of the refugees and sponsors active refugee camps in the country's north, and for refugees to maintain a decent minimum lifestyle, assistance should not be limited to local or even domestic assistance, but all countries need to contribute.

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