



# Syrian Women Entrepreneurs in Turkey

SME Snapshot, May 2022



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# Highlights

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This edition of the Building Markets SME Snapshot takes a look at women-owned businesses in our network of enterprises in Turkey. The majority (98%) of the 2,800+ verified businesses in this network are owned by and employ Syrians. Among these businesses, only 6% are owned by women. While women entrepreneurs face greater challenges to growing their businesses, they are important potential job creators, as they are more likely to employ underrepresented populations, including other women. Enabling women to compete in business can increase equitably in markets, improve their livelihoods and broader economic gains, and support the overall prosperity of society.

This Snapshot is based on an analysis of data collected through business surveys conducted by the Building Markets team in Turkey with 164 enterprises that have at least one female owner. These surveys collect operational information from small and medium-sized enterprises (SMEs), such as ownership, products and services sold, staffing, financial history, business environment perception, and training needs. Re-verification surveys, conducted at regular intervals with businesses, help to maintain the accuracy of data and track program impact over time. Building Markets' unique access to these businesses helps identify market trends, gaps, and other insights that otherwise might not be brought to light.

The following analysis provides an overview of the operational environment of women-owned SMEs and their unique business challenges and outlook. Recommendations are included for women entrepreneurs to grow their operations and create jobs in Turkey. Creating more jobs, particularly for women, helps reduce poverty and improve social cohesion between refugees, other newcomer groups, and the host community.

To learn more about Building Markets' work in Turkey and to read other publications, click [here](#).

Building Markets sincerely thanks, and celebrates, all the women entrepreneurs that made this publication possible.

# Spotlight: Women-Owned Enterprises in Turkey

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Gender inequality contributes to economic inefficiency everywhere. It can limit economic growth, constrain the expansion of trade and other business opportunities, undermine competitiveness, and hinder development outcomes. In some contexts, women face disproportionate obstacles, leaving them less able than men to capitalize on business opportunities.

As of March 2022, of the 2,800+ Syrian-owned SMEs in Building Markets' Turkey network, 164 (6%) had at least one woman owner. This figure reflects the challenges Syrian women face in integrating into economic life in Turkey, as well as the general imbalance in workforce participation rates between men and women. Over the past several decades, men's participation in the Turkish labor force has consistently and significantly outweighed that of women. The COVID-19 pandemic has only exacerbated the situation.[1] This imbalance can be partly attributed to differing cultural expectations between genders, including traditional household roles and responsibilities of women, and power dynamics that can arise between genders among newcomers in the business community.

Closing gender gaps in economic participation in Turkey could boost the country's GDP by more than 20% by 2025.[2] Investing in women-owned enterprises supports economic growth and increases employment. When women are economically active, they are able to control and benefit from economic gains and decision-making power. Research indicates that when women decide when and how to spend their resources, the well-being of families and communities increases.[3]

Women entrepreneurs generally face more disadvantages than men. This is particularly true when it comes to issues of access to markets, relevant information, resources, and rights and entitlements. For Syrian women in Turkey, these issues are compounded by a language barrier, with limited information and support services available in Arabic. Where livelihoods programs exist to support women entrepreneurs, support for women-owned businesses, and particularly those owned by Syrians, must take into account the unique challenges they face and leverage tailored approaches to encourage their participation.

For more information on ways to support and empower women entrepreneurs, see the recommendations included at the end of the Snapshot.

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1 The World Bank. 2021. "No Economy Can Reach Its Full Potential Where Women Do Not Have Equal Opportunities." Available [here](#).

2 McKinsey Global Institute. 2015. "The Power of Parity: How Advancing Women's Equality Can Add \$12 Trillion to Global Growth." Available [here](#).

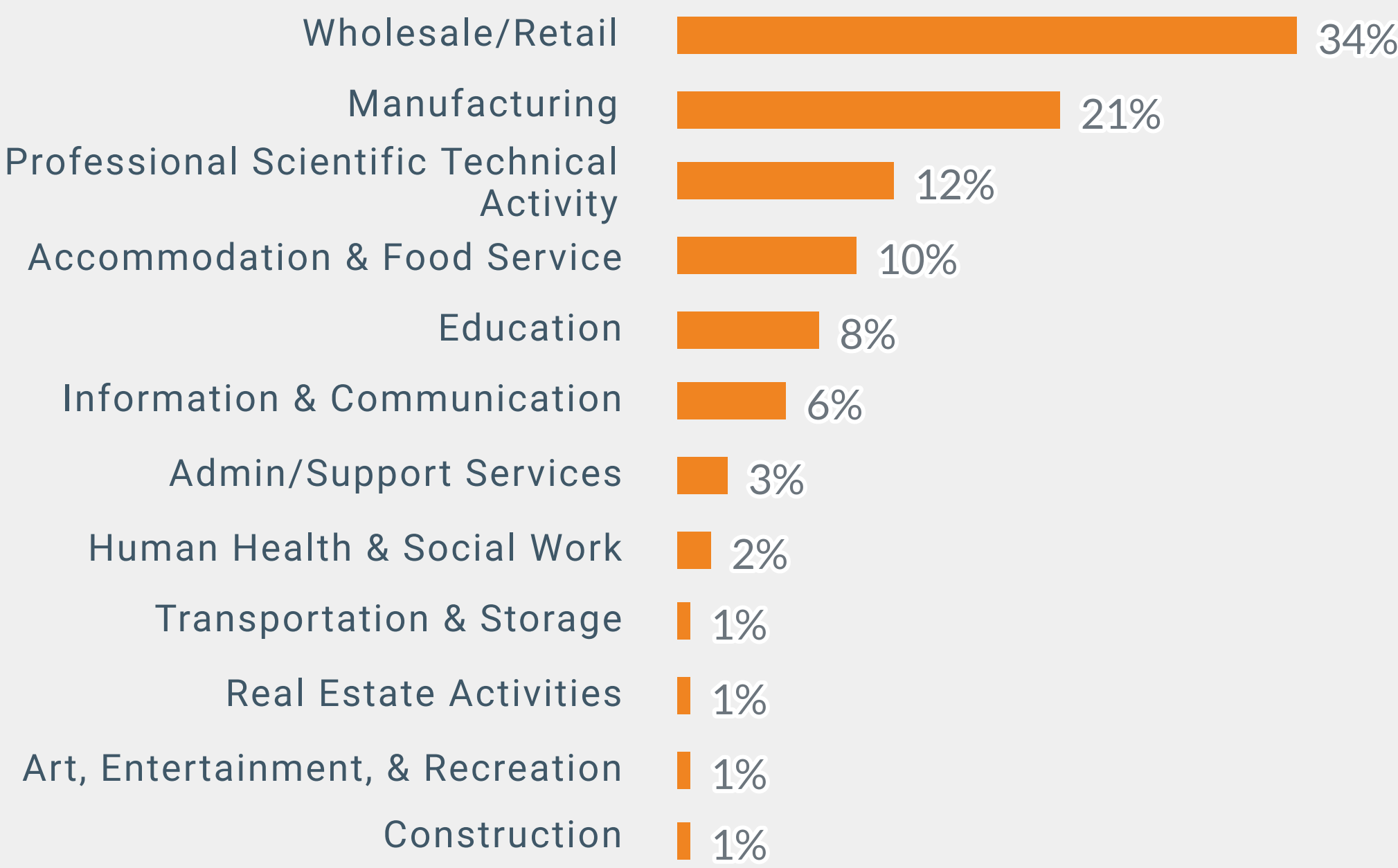
3 OECD. "Investing in Women and Girls." Available [here](#).



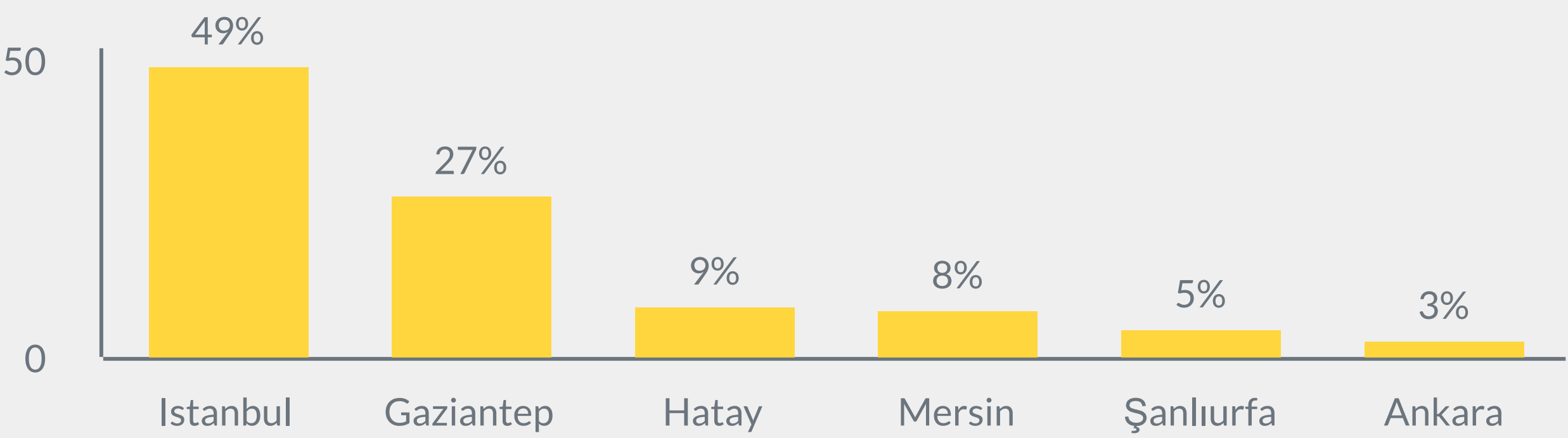
# Operating Environment

Women-owned businesses are predominantly located in Istanbul (49%) and Gaziantep (26%). Over 76% of women-owned businesses in Building Markets’ Turkey network are categorized as micro-enterprises (having less than 10 employees). These businesses operate in a range of sectors, but are primarily concentrated wholesale/retail, manufacturing, and accommodation/food service—similar to other micro-enterprises in the network.

## TOP BUSINESS SECTORS



## TOP SME LOCATIONS BY REGION



HAVE AN ENGLISH  
SPEAKER

73%

HAVE A TURKISH  
SPEAKER

72%

Over half of women-owned businesses (55%) reported having an international client in the past six months, and 73% reported having an English speaker on staff. Roughly the same number (72%) reported employing a Turkish speaker. This is higher than other businesses in Building Markets’ Turkey network. Data indicates that 63% of small/medium-businesses employ a Turkish speaker and 51% employ an English speaker, while 44% of micro-businesses employ an English speaker and 58% employ a Turkish speaker.



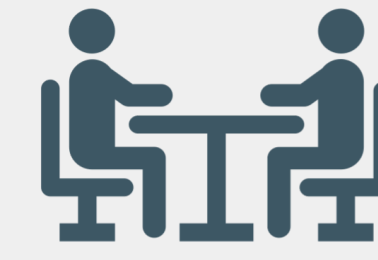
# Challenges and Future Plans Among Women Entrepreneurs



Only 3.2% of women-owned businesses have received a formal loan in the past, but 66.5% are interested in receiving one.



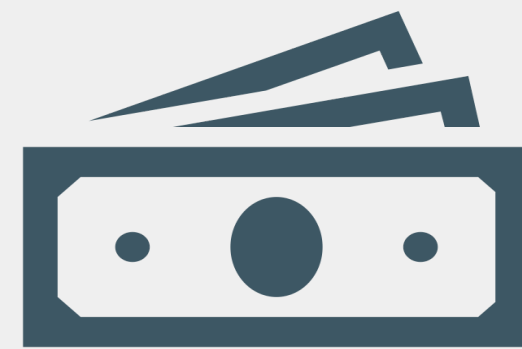
On average, these businesses are looking for loans between \$100,000 - \$150,000 USD.



Around 38% of businesses are interested in an investor or business partner.



Among women surveyed, 67% have a business plan for at least the next 12 months.



Around 57% believe their profits will increase over the next 6 months. Only 3% expect a decrease.



Roughly half (52%) of businesses believe their total number of staff will increase over the next 6 months, while 4% expect a decrease.

Access to finance is cited by 30% of businesses as the most significant constraint they face. Exchange rate and currency issues, followed by competition were also cited as primary challenges.

## Yasamin Ideas

Yasameen Elhasan came to Turkey from Syria in 2014. In addition to caring for her four children, she also works as a teacher, but always felt the need to express herself through her creative skills and hobbies.

In 2019, she started her own business, Yasamin Ideas, creating decorative pieces made with wood, epoxy, and seashells collected for her by her father. “I started from a small table in my room, and over time I rented a bigger house with a bigger room that I turned into a workplace,” she says. As she gained more customers, Yasmine opened an online store and attended training to build her capacity in e-commerce. Understanding the importance of having a digital presence, she markets her products through Instagram and Facebook, and even creates videos for TikTok and YouTube.

In March 2022, Yasmine participated in the Women Entrepreneurs Spring Festival in Hatay, hosted by Building Markets and Takaful Al-Sham. She and other women entrepreneurs exhibited their artisan goods, networked with each other, and identified business opportunities. For her, these fairs are an encouraging step for women entrepreneurs to enter the local market. “Starting a business as part of a community of people who know you is completely different than starting out behind the scenes where no one knows you,” she says, “We’re encouraged by the atmosphere of social cohesion.”





Yasameen Elhasan, owner of Yasamin Ideas.

## Operations of Women-Owned SMEs



Among women-owned businesses, 60% employ at least one woman full-time, and 17% employ at least one woman part-time.



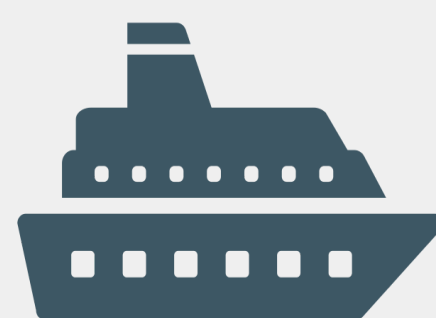
Six businesses owned by women have created 1,339 jobs, of which 484 (36%) went to women.



The majority of businesses run by women (87%) do not have additional branches.



Around half (55%) of women entrepreneurs surveyed know what a tender is, but only 10% have ever submitted a bid.



Around half of women-owned SMEs (49%) export products or services and 8% directly import goods.



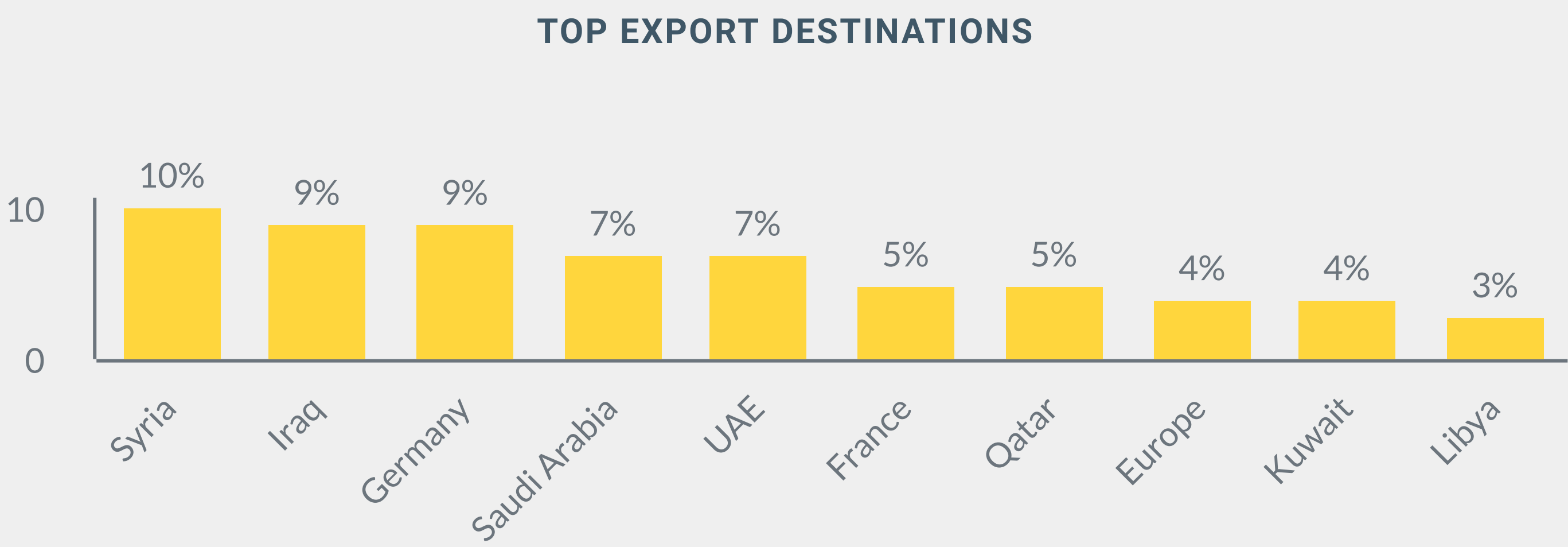
Around 70% of women-owned businesses pay their suppliers within 30 days.



Among businesses surveyed, 99 (60%) employ at least one woman full-time, and 28 (17%) employ at least one woman part-time. According to job creation surveys conducted by Building Markets, women-owned businesses in the Turkey network have created 1,339 full-time equivalent jobs, of which 484 (36%) went to women.

Applying to tenders can be challenging for micro-businesses, such as those in the network that are owned by women. Preparing bids, especially for new buyers, can take significant time and resources. The time it takes to receive payment from larger buyers also poses a risk. Despite these factors, applying to tenders is a key strategy for business expansion. Women-owned and employing businesses have an advantage in submitting bids to buyers looking to implement a supplier diversity strategy.[4]

Of the 49% of women-owned businesses that export goods and services, 10% export to Syria, 9% to Germany and Iraq, and 7% to Saudi Arabia. Very few businesses import their goods or services. Those that do primarily import from China, while less than 1% import from Egypt and Germany.



Entrepreneur Rahaf Saad.

4 Read more in our report, [The Untapped Potential of Supplier Diversity](#).



# Recommendations for Businesses

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Women-owned businesses face unique challenges related to the traditional roles of women in society, access to beneficial training, and difficulties in accessing finance. With targeted support, these businesses can grow, increase their competitiveness within the local and international markets, and create more jobs—particularly for other women. Building Markets has developed services to support SMEs, including several specifically for Syrian women entrepreneurs operating in Turkey.

## **Participate in training, webinars, and Women Entrepreneur Bootcamps to learn new skills, improve business operations, and identify business opportunities in Turkey.**

- Training courses are available for businesses on a wide range of topics, from fundamental practices such as Money, Banking, and Finance and Sales and Marketing, to specialized courses like Integrated Marketing for Micro-Businesses and Search Engine Optimization.
- Training opportunities are available virtually and in-person, as well as through the [Online Learning Platform](#) and mobile application. These courses can be completed online or downloaded for offline use.
- Specialized bootcamps are conducted for women entrepreneurs that focus on relevant topics, and allow participants to network and learn from each other. Bootcamps are announced through Building Markets' social media platforms.

## **Utilize Building Markets' Tender Distribution Services to understand the different kinds of tenders available, develop more competitive bids, and win more contracts.**

- Building Markets offers regular training on how to apply for tenders, including monthly webinars on the tender application requirements of local and international organizations. A wide range of business opportunities is published through the [Tender Opportunities Page](#) on a daily basis. The organization also distributes tenders to SMEs through a WhatsApp group and publishes an informational video each week on social media. These resources can help SMEs quickly identify opportunities relevant to their industry, and make their bids more competitive.

## **Develop an online presence and digital marketing strategy to increase online visibility, reach new customers, and remain competitive in today's fast-paced economy.**

- All verified SMEs have a business profile on Building Markets' [Online Business Directory](#). By claiming the listing, SMEs can make edits to their page and use it as a free marketing tool.
- Building Markets offers digital marketing training and one-on-one mentorship to help businesses refine and implement their digital strategies and address other challenges.

## **Network and meet new buyers through events hosted by Building Markets.**

- Participating in networking and visibility events is a great way to increase brand awareness and visibility, meet other entrepreneurs, and find new buyers. Upcoming events are listed on the Building Markets [website](#).



**Seek to better understand how to access finance and gradually address qualification requirements.**

- Building Markets provides information that can help SMEs measure and improve their credit and investment readiness, and identify potential business opportunities.

## Recommendations for Buyers

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**Prioritize local procurement and include women-owned businesses, as well as other underrepresented communities, in supplier pools to ensure supplier diversity.**

- Through Building Markets' [Online Business Directory](#), buyers can search for women and refugee-owned businesses.
- NGOs, advocacy organizations, local chambers, and other entities that have close relationships with women-owned businesses can support buyers in supplier development and compliance.



## How We Work

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Founded in 2004 and headquartered in New York City, Building Markets creates jobs and encourages economic growth by finding, building and connecting competitive local SMEs to supply chains and investment. Through its model, the organization has supported more than 26,000 SMEs, assisted those businesses in winning USD 1.35 billion in contracts, \$21 million in loans, and helped create 70,000 full-time equivalent jobs.

In Turkey, Building Markets has built a unique network of more than 2,000 Syrian-owned SMEs. Verified businesses can access services that increase their visibility, improve their performance, and connect them to new opportunities. Since 2017, our programs in Turkey have led to SMEs winning over USD \$3 million in new contracts and capital.

### Are you a small business operating in Turkey?

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#### INCREASE VISIBILITY



Get verified and create a unique profile on our business directory

#### ACCESS TRAINING



Enroll in online and in-person courses that target your company's growth

#### CONNECT TO OPPORTUNITIES



Locate tenders in your sector and win new contracts and capital

Interested in Learning More?  
Contact our supply chain and finance experts:

WhatsApp: +90 536 734 38 56  
Email: [turkey@buildingmarkets.org](mailto:turkey@buildingmarkets.org)