Opportunities and Challenges for SMEs Owned by or Employing People with Disabilities

Building Markets

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Highlights

Small and medium-sized enterprises (SMEs) are vital contributors to global economies, representing 90% of businesses and creating 70% of jobs globally.[1] In Türkiye, SMEs comprise 99.7% of enterprises and contribute to 70.6% of total employment,[2] emphasizing their pivotal role in the country's economic landscape. Empowering these businesses is key to Türkiye's economic development, with national initiatives aimed at boosting SME productivity and fostering a resilient economic landscape.[3]

A defining factor in shaping Türkiye's SME landscape is the country's role as the largest host of refugees in the world, with nearly 3 million Syrian refugees,[4] nearly half a million of whom live with disabilities.[5] However, data and research on refugees with disabilities (RwDs) in Türkiye remain limited, hindering a comprehensive understanding of their unique challenges and opportunities. Addressing this gap is critical to creating more inclusive economic policies and interventions.

Promoting the inclusion of Syrians, particularly RwDs, in the workforce enhances social cohesion and unlocks untapped potential, generating substantial economic benefits. Building a resilient and innovative workforce in Türkiye requires leveraging the diverse skills and perspectives of all individuals.

Building Markets contributes to these efforts by fostering inclusive economies for small businesses in Türkiye. The organization connects suppliers and buyers and provides tailored services to expand access to business opportunities and capital.

SME Snapshots are based on analyses of data collected through business verification and re-verification surveys conducted by the organization's team in Türkiye—one of the primary activities implemented as part of the organization's "Find, Build, Connect" model. These surveys regularly gather information on business operations, including ownership, business size, import and export capacity, and challenges. Using this data, the organization can identify market trends and opportunities to share with the growing network of SMEs and partners and better understand the evolving needs of entrepreneurs operating in the local market.

1 *ILO (International Labour Organization). 2019. "Small Matters: Global Evidence on the Contribution to Employment by the Self-employed, Micro-enterprises and SMEs." Available here.*

2 *Turkish Statistical Institute. 2023, December 22. Available here.*

3 *Ministry of Foreign Affairs of the Republic of Türkiye. 2004. "The Importance of SMEs." Available here.*

4 *Department of Migration Management. 2024. "Temporary Protection." Available here.*

5 *"Turkey: IGAM - Protection Needs of Refugees with Disabilities in Turkey - January 2022 - EN." n.d. UNHCR Operational Data Portal (ODP). Available here.*

Highlights

The following analysis was generated using the organization's unique data, insight, and access to these businesses. It underscores the need for inclusive economic development strategies that address the specific barriers faced by marginalized groups, including refugees with disabilities, to foster sustainable growth and resilience in the local economy.

To learn more about our work in Türkiye and to read other publications, click here.

We sincerely thank all the businesses that participated in these surveys.

This Snapshot was researched and authored by the Building Markets team, including Mohannad Altay (MEAL and Program Officer), Nawar Maari (Program Services Senior Coordinator), and Allison J. Anderson (Research and Impact Advisor). Data analysis was conducted by Zonglong Chen (Data Analysis Statistician).

Building Markets supports refugee and host community-owned small business growth by providing the resources and expertise they need to overcome market barriers, boost capacity, and connect with new opportunities.

This project is a gift of the United States.

Spotlight - Overview of the Situation for Disabled Livelihoods in Türkiye

Globally, people with disabilities (PwDs)[6] are at risk of increased vulnerability in humanitarian crises or contexts of forced displacement. They may experience a lack of access to medical services, financial difficulties, prejudice and discrimination hindering their social inclusion, and a lack of information about their rights or services they can access. Additionally, people with disabilities face barriers to employment and livelihood opportunities, increasing their risk of poverty and marginalization.[7]

These risks are consistent with the experiences of the estimated 450,000 refugees with disabilities (RwDs) living in Türkiye.[8] While the country guarantees the rights of PwDs in their legal framework, including refugees, this group faces poverty at a higher rate than other refugees.[9] And the majority of them do not have access to formal livelihood opportunities, with female refugees with disabilities having even less access than males. Generally, barriers to employment are not a direct result of their disabilities but a lack of access to supportive and accessible job opportunities and transportation. Recent research indicates that the majority of RwDs did not know about any non-governmental organizations focused on disability rights and assistance.[10]

12.4% of refugee households had a household member with a disability.

6 *Based on the UN Convention on the Rights of Persons with Disabilities, this includes people with long-term physical, mental, intellectual, or sensory impairments.*

7 *"Disability Inclusion Overview." n.d. World Bank. Available here.*

8 *"Refugees With Disabilities Find Hope in Turkey." n.d. UNFPA Türkiye. Available here.*

9 *Rohwerder, B. (2018). Syrian refugee women, girls, and people with disabilities in Turkey. K4D Helpdesk Report. Brighton, UK: Institute of Development Studies.*

10 *"Turkey: IGAM - Protection Needs of Refugees with Disabilities in Turkey - January 2022 - EN." n.d. UNHCR Operational Data Portal (ODP). Available here.*

BuMa's focus and network

Building Markets prioritizes collaboration with other stakeholders, including I/NGOs and local government bodies, to expand our reach to new beneficiaries and share resources to deliver greater impact. To reach businesses owned by or employing PwDs, we leveraged beneficiary lists provided by partners who have established connections with these groups. The initiative was warmly welcomed, and we received invaluable support that significantly enhanced our ability to connect with SMEs owned by or employing people with disabilities.

These businesses were actively incorporated into our network and given tailored support to encourage their participation in our training and matchmaking events. Verified PwDs were provided with necessary accommodations, such as wheelchair-accessible transportation, to eliminate barriers to attending in-person events.

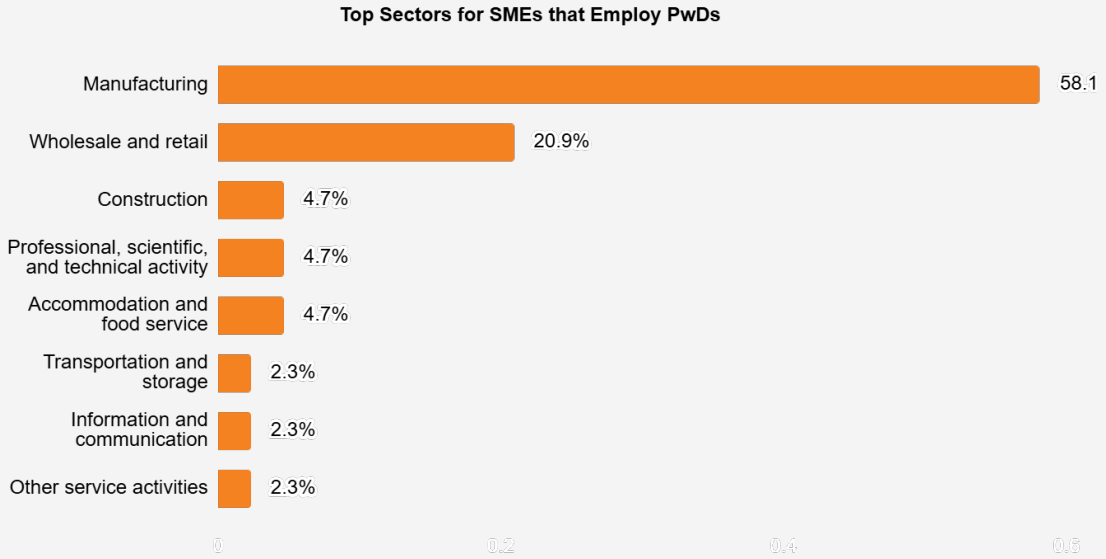
Our verification and re-verification surveys include specific questions to identify businesses owned by or employing PwDs. This data enables us to better understand their unique needs and challenges, ensuring our services address them effectively.

In addition, we conducted awareness-raising campaigns to promote support for PwD-owned businesses and emphasize the importance of employing people with disabilities, fostering a more inclusive and supportive business community.

While this work is still nascent, 43 SMEs in the Building Markets Türkiye network are owned by or employ people with disabilities. The majority of these firms (65%) are located in Gaziantep, with the remaining based in Istanbul (14%), Hatay (7%), Şanlıurfa (~5%), Ankara (~5%), and Mersin (~5%).

These firms tend to be larger than those that do not employ those with disabilities, averaging 26 full-time employees as opposed to 8 for firms that do not currently employ PwDs. Likewise, these SMEs are more likely to employ females.

The majority of SMEs that employ PwDs are in the manufacturing sector (58%), which generally has a higher number of employees than other sectors in the Building Markets network. Most of these firms export products and services (83.7%).



Challenges & Opportunities

Building Markets recognizes the limited availability of data on the unique needs and challenges faced by businesses that are owned by or employ RwDs. To address this gap, we actively engage in data collection and analysis through comprehensive SME surveys, ensuring these businesses are better understood and supported.

From our comprehensive SMEs surveys, a primary obstacle reported by these businesses is difficulty accessing finance, with nearly 40% reporting this as their most significant challenge. Despite the demand for financial support, only one of the 43 SMEs surveyed has ever received a formal loan, highlighting a significant unmet need. However, the interest is clear: 72% of these businesses desired to secure financing, with the median loan amount sought to be US $18,239.50.

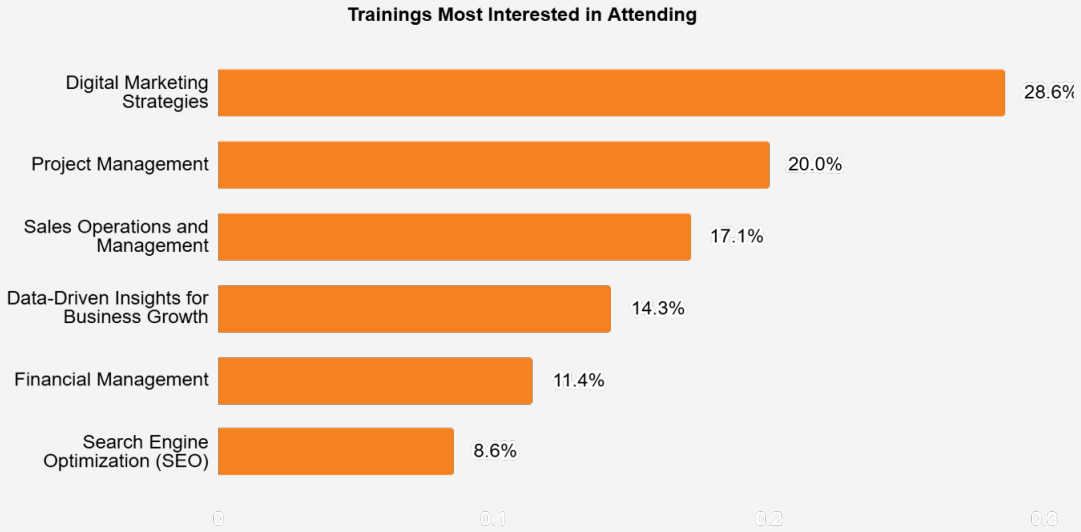
The median loan amount these SMEs want to receive is

$18,239.50 USD

Most Significant Challenges for SMEs in the Next Six Months

1. Difficulty accessing finance
2. Legal and policy environment
3. Exchange rate or currency issues
4. High operating expenses

Beyond access to finance challenges, many SMEs owned by or employing RwDs express a strong interest in tailored training and support to help overcome operational and strategic barriers. These include targeted training in digital marketing, sales operations, how to use data for business growth, and financial management.



Overcoming Adversity: A Business Story of Resilience and Inclusion

Abdulkadir Al-Sahn, a 38-year-old entrepreneur from the Syrian countryside near Deir Al-Zour, grew up in a family of farmers. Despite his agricultural roots, he pursued his passion for education and was studying English literature at university when the war in Syria broke out in 2011, forever altering his path.

On a seemingly ordinary day while attending classes, Abdulkadir witnessed a student protest outside his university. In an unfortunate twist of fate, he was struck by a stray bullet, which caused a spinal injury that left him paralyzed from the waist down. This life-changing event forced him to leave Syria and seek medical treatment in Türkiye, where he underwent extensive rehabilitation. Eventually, he settled in Gaziantep, joining his brother, and began contemplating a new direction for his career and life.

Despite his language skills in English and Turkish and his experience in e-marketing and foreign trade, Abdulkadir struggled to find employment in Türkiye. He identified several barriers that people with disabilities often face in the job market, such as a lack of awareness about disabilities, insufficient workplace accommodations, and employers' concerns over additional costs.

Determined to overcome these obstacles, Abdulkadir opted to become an entrepreneur. Together with his brother, he established a small business, **Najmat Alfurat**, which sells household goods, gifts, glassware, and kitchen items. This venture has provided him with financial stability and the flexibility to work at his own pace, a crucial aspect of his journey given his physical limitations.

Abdulkadir's drive for continuous learning led him to participate in online training courses offered by Building Markets. The e-learning platform has been especially beneficial, allowing him to learn at his own pace. He is currently focused on gaining skills to identify and secure tender opportunities, which he hopes will help him expand his business.

Looking ahead, Abdulkadir aims to grow Najmat Alfurat by entering the export market. His vision includes hiring more employees, with a particular focus on creating opportunities for people with disabilities. He believes that disability inclusion is not just an act of social good but a strategic business advantage.

"Everybody gains from disability inclusion. By focusing on skills rather than stereotypes, you access an untapped pool of talent," Abdulkadir says, highlighting his commitment to inclusive hiring practices.

Abdulkadir's story is a powerful example of resilience and determination in the face of adversity. It illustrates how access to market opportunities, training, and support can empower entrepreneurs with disabilities, enabling them to overcome significant barriers and contribute meaningfully to their communities.

Conclusion and Recommendations

To foster greater inclusivity and address the unique challenges faced by SMEs owned by or employing RwDs, NGOs and civil society stakeholders have a critical role to play. Building Markets encourages stakeholders to take the following steps to drive meaningful change:

First, capturing and sharing disability-disaggregated data is essential. This data provides valuable insights for evidence-based policy-making and programming, enabling stakeholders to better address the needs of people with disabilities.
Equally important is ensuring that services are accessible to individuals with disabilities and that they are made aware of these opportunities. Accessibility goes beyond physical spaces and includes clear communication, tailored support, and inclusive outreach strategies.
Collaborating with disability rights organizations can further amplify impact. These partnerships can help disseminate information about available services and promote awareness among communities that may otherwise be overlooked.
Additionally, raising awareness about the rights of people with disabilities in Türkiye is crucial, particularly their access to education and employment opportunities. Empowering individuals with knowledge of their rights builds confidence and facilitates their active participation in society.
Providing platforms for people with disabilities to share their experiences is another vital step. These forums allow individuals to voice their perspectives and shape services to meet their unique needs, fostering a sense of agency and belonging.
Finally, NGOs and civil society organizations must advocate for including RwDs in employment. This advocacy not only helps break down systemic barriers but also promotes economic resilience and empowerment within these communities.

Through these actions, stakeholders can create a more inclusive environment where people with disabilities are supported to thrive as active participants in their local economies and societies.

How We Work:

Building Markets addresses inequality worldwide by advancing inclusive economies that work for all. We do this by opening opportunities for small business owners — who fuel more than 70% of the world's jobs — to transform their lives and communities. Since 2004, Building Markets has combined its deep local knowledge, comprehensive data, and global networks to build confidence and strength in more than 29,825 small business owners affected by marginalization. From securing $1.42 billion in contracts or loans to creating over 75,262 full-time jobs in places where they're needed most, Building Markets is elevating small businesses as engines of enduring social impact and economic growth.

In Türkiye, Building Markets has built a unique network of 3,397 Syrian-owned SMEs. Verified businesses access services that increase their visibility, improve performance, and connect them to new opportunities. Since 2017, our programs in Türkiye have led to SMEs winning over $57 million in new contracts and capital.

Are you a small business operating in Türkiye?

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 chaind and finance experts:

Whatsapp: +90 536 734 38 56
Email: turkey@buildingmarkets.org