



The Impact of COVID-19 on Syrian Businesses in Turkey: Navigating Recovery

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Building Markets
Small **Business.** Big **Impact.**

PREFACE AND ACKNOWLEDGEMENTS

Building Markets developed this report. It was written and researched by Allison J. Anderson, Research and Impact Advisor, and Zonglong Chen, Data Analysis Statistician, contributed to the research. Quantitative and qualitative data collection in Turkey was conducted between January and March 2022 by Building Markets staff, led by Nawar Maarri, Senior Program Coordinator. Guidance was provided by Ainsley Butler, Global Head of Programs.

This report is a follow-up to Building Markets' January 2021 study that analyzed the early effects of COVID-19 on SMEs in Turkey. Survey responses were compared to an earlier version of the same survey related to the impact of COVID-19 on Syrian businesses in Turkey conducted between July and August 2020. The data was also compared to baseline survey data collected between 2017 and 2022 as part of Building Markets' ongoing work with Syrian-owned and other local small and medium-sized enterprises (SMEs) in Turkey. Building Markets would like to gratefully acknowledge the support of two donors who made this report possible: Global Affairs Canada, which funded the Turkey program between 2016 and 2018, and the United States Government, which has provided funding from September 2018 to the present.

Building Markets unleashes the transformational power of small businesses to address pressing social challenges by driving job creation and inclusive growth. Founded in 2004, the organization finds, builds, and connects competitive local SMEs to supply chains and investment. Utilizing this model, Building Markets has supported more than 26,700 SMEs, assisted those businesses in winning \$1.36 billion in contracts, \$21 million in loans, and helped create over 23,500 jobs across diverse markets like Turkey, Jordan, Myanmar, Afghanistan, Liberia, and Haiti.

The cover photo was taken by Elendulus Photos in 2022. Other photos in this report were taken by Elendulus Photos (Efkar Design) and Osman Örsal (Gidabest). Other photos were provided directly by businesses for our use.

Building Markets gratefully acknowledges the individuals and organizations who contributed their time, experiences, and insights to this report. Any feedback or questions can be submitted to newyork@buildingmarkets.org.

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I. BACKGROUND & CONTEXT

When Turkey's first COVID-19 case was reported in March 2020, the government took swift action to respond to the virus. The country was initially hailed as a success story for its ability to contain the virus, despite not ordering a nationwide lockdown until April 2021.¹ However, like many other countries, Turkey has since experienced several waves of the pandemic and the accompanying reinstating and easing of restrictions. As a result, small and medium-sized enterprises (SMEs) have had to continuously adapt to different pandemic response and recovery phases. Over the last two years, SMEs have been impacted by government-mandated mobility restrictions and shutdowns, supply chain disruptions, and demand depression.² Twenty-six months later, even as Turkey enters a recovery phase, restrictions lifted, and COVID-19 cases reduced,³ businesses continue to feel the impacts of the pandemic and need to adapt to a new way of living with COVID-19.

The COVID-19 pandemic and its economic effects have slowed economic growth and poverty reduction in Turkey, and the country faces pervasive economic challenges that stem from even before the pandemic began. The country is struggling with rising unemployment and high youth unemployment, high cost of living, loss in the value of the Turkish currency, and rising inflation.⁴ As the economy faces challenges navigating ongoing pandemic recovery and the unstable economic situation, small businesses can be an important driver of job creation and income. SMEs account for more than 70% of employment in Turkey and contribute about 50% to GDP.⁵ SMEs will be an essential component of Turkey's economic recovery, generating employment, stability, and self-sustaining growth.

An important socioeconomic consideration in the COVID-19 recovery in Turkey is the presence of over four million refugees and asylum seekers in the country, of whom 3.6 million are Syrian. Over the last decade, Syrians have become more integrated into economic life as consumers, job seekers, employees, and entrepreneurs. As Building Markets' research has found, Syrians have brought their entrepreneurial skills and capital to Turkey, starting the more than 2,800 SMEs in our network which employ an average of seven people, underlining the importance of the resilience and recovery of businesses that are owned by and employing Syrians. To better understand how the pandemic has impacted these entrepreneurs, Building Markets conducted a randomized survey of its business network in Turkey.

¹ BBC News. 2021. "Covid: Turkey enters first full lockdown." April 29. <https://www.bbc.com/news/world-europe-56912668>.

² International Trade Center. 2020. "Blog: From shutdown to recovery: unraveling the impact of COVID-19 on small firms." <https://intracen.org/news-and-events/news/blog-from-shutdown-to-recovery-unraveling-the-impact-of-covid-19-on-small>.

³ As of March 2022, 63.49% of the population was fully vaccinated. See: Johns Hopkins University. 2022. Coronavirus Resource Center. <https://coronavirus.jhu.edu/region/turkey>.

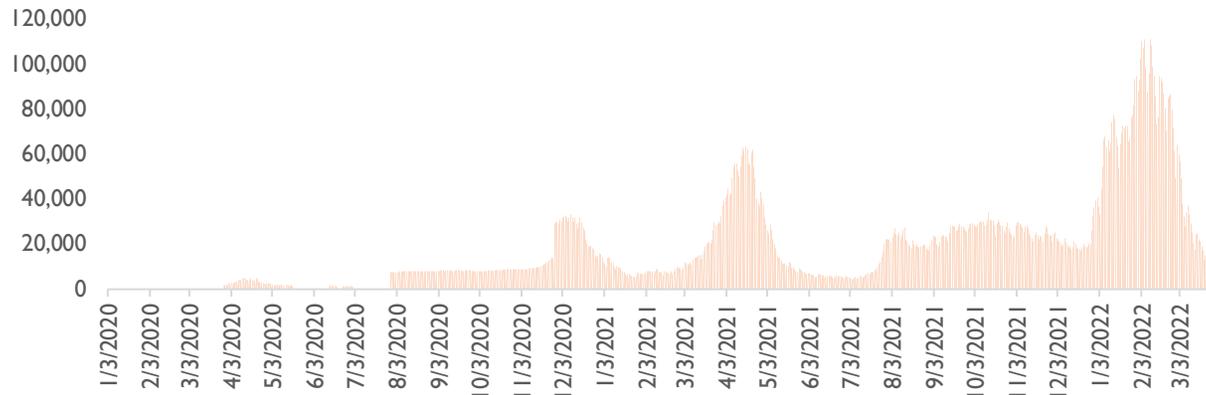
⁴ Cohen, Patricia. 2021. "How Did Turkey's Economy Go So Wrong?" *The New York Times*, December 14. <https://www.nytimes.com/2021/12/14/business/economy/turkey-inflation-economy-lira.html>.

⁵ European Commission. 2021. "2021 SME Country Fact Sheet: Turkey." https://ec.europa.eu/neighbourhood-enlargement/system/files/2021-09/turkey_-_sme_fact_sheet_2021.pdf.

Timeline: Response to COVID-19 in Turkey⁶



Turkey: Number of Confirmed COVID-19 Cases Over Time (2020-2022)



Source: World Health Organization⁷

⁶ Arab News. 2021. "Tourism to Turkey under threat due to rising coronavirus cases." March 20. <https://www.arabnews.com/node/1828746/middle-east>; Arab News. 2021. "Turkey reimposes restrictions after sharp rise in infections." March 30. <https://www.arabnews.com/node/1834646/middle-east>; BBC News. 2021. "Covid: Turkey enters first full lockdown." April 29. <https://www.bbc.com/news/world-europe-56912668>.

⁷ World Health Organization. 2022. "Turkey." <https://covid19.who.int/region/euro/country/tr>.

1.1 Existing Literature on Impact of COVID-19 on SMEs in Turkey

Between March 2020 and January 2021, the Business for Goals platform⁸ conducted a series of surveys with micro, small, and medium-sized enterprises to understand the impact of COVID-19 on Turkish enterprises. At the start of the pandemic in Turkey in March 2020, the revenues of over half of the 780 companies surveyed had decreased by more than 50%, and 62% of enterprises said they were “substantially impacted” by the pandemic. There were striking differences by size of enterprise and sector, with larger businesses being less impacted and small businesses having severe disruptions.⁹

Business for Goals found that while 85% of businesses reported having adverse effects from the pandemic in March 2020, it dropped to 78% in May 2020. The survey also revealed that Syrian-owned businesses were hit harder by the pandemic, with 38% of businesses having completely halted their operations in May 2020, compared to 22% of all businesses in Turkey.¹⁰

In June 2020, Turkey started to ease restrictions, reopen businesses and observed a reduction in cases. From July to August 2020, Building Markets surveyed SMEs in its network in Turkey to determine how businesses had been affected by the pandemic and their near-term outlook. Results indicated that almost all SMEs in its network were open by the summer of 2020. However, most businesses reported significant decreases in revenues, and many were in urgent need of capital and other support. At the time, only 3.5% of SMEs reported having access to digital training and tools, which could represent a significant missed opportunity to access customers and markets.¹¹

Business for Goals' third¹² and fourth¹³ surveys in September 2020 and January 2021 found that while businesses were still highly affected by the pandemic, COVID-19 had become a regular part of business life. They found that micro- and small-sized enterprises continued to be impacted by the pandemic more adversely than large-scale organizations.¹⁴

Most studies published to date on the impact of COVID-19 on SMEs in Turkey, including an earlier study by Building Markets, focused on the first months or year of the pandemic (2020-2021). This report, instead, considers the effects of COVID-19 on SMEs during the recovery phase of the more than two-year-long pandemic as the virus becomes endemic and businesses learn to adapt to life in this new reality. This report aims to recognize the unique challenges and needs of Syrian-owned SMEs in Turkey and identify strategies to help them recover to boost their contributions to the Turkish economy.

⁸ Business for Goals Platform is a collaboration between TURKONFED, United Nations Development Programme Turkey, and TUSIAD.

⁹ Business for Goals. 2020. “Survey on Impact of COVID-19 on Enterprises and Needs – Turkey.” <https://www.business4goals.org/wp-content/uploads/2020/04/B4G-Covid-19-survey-ENG.pdf>.

¹⁰ Business for Goals. 2020. “Survey on Impact of COVID-19 on Enterprises in Turkey: Report on Results of Second Survey.” https://www.business4goals.org/wp-content/uploads/2020/06/B4G_COVID-19_Second_Survey_Analysis_ENG_Final.pdf.

¹¹ Building Markets. 2021. *The Impact of COVID-19 on Syrian Businesses in Turkey*. https://buildingmarkets.org/wp-content/uploads/2021/08/building_markets_turkey_covid-19_assessment_210105_compressed-1.pdf.

¹² Business for Goals. 2020. “Survey on Impact of COVID-19 on Enterprises in Turkey: Report on Results of Third Survey.” <https://www.business4goals.org/wp-content/uploads/2020/11/B4G-Report-on-Results-of-Third-Survey.pdf>.

¹³ Business for Goals. 2021. “Impact of COVID-19 Crisis on Enterprises: Final Report.” https://www.business4goals.org/wp-content/uploads/2021/03/B4G_Covid-19-O4-Survey-Report_ENG.pdf.

¹⁴ In January 2021, 51% of micro- scale enterprises were “highly affected” as compared to 38% of large-scale enterprises.

2. METHODOLOGY

From July to August 2020, Building Markets conducted a randomized survey of its business network in Turkey to better understand how the pandemic impacted entrepreneurs. Data from 348 Syrian-owned businesses was analyzed, compared to baseline data collected by the organization before COVID-19 began, and the findings were published in a January 2021 report, *The Impact of COVID-19 on Syrian Businesses in Turkey*.¹⁵

Given the ongoing nature of the COVID-19 pandemic, from January through March 2022, Building Markets re-surveyed the same businesses contacted in 2020 to understand the ongoing effects of the pandemic and the challenges and opportunities businesses face as they move through the pandemic recovery. Telephone surveys were completed by Building Markets staff members in English, Arabic, and Turkish, depending on the preference of the SME. We called 396 businesses and reached 296 of them, of which 276 (93%) consented to be a part of the study.

The SME survey employed in this research included the original survey used in the January 2021 report and additional questions reflecting the changing nature of the ongoing COVID-19 pandemic, needs around business digitalization, and opportunities and challenges in the Turkish economy. The survey was composed of qualitative and quantitative questions derived from a standard Building Market's business verification survey. This tool is used as the first point of contact with all businesses Building Markets works with to understand their capabilities and growth constraints. Data from the survey is used to create profiles for each business on the organization's Online Business Directory. Typically, businesses are re-verified at six-month to one-year intervals to measure operational changes and the organization's impact. For this research, additional questions were pulled from the IGC – Innovations for Poverty Action open-source COVID-19 Economic Impact survey,¹⁶ and other questions were designed in partnership with Building Markets' academic collaborators from *Institut d'Etudes Politiques de Paris* (Sciences Po) and Columbia University.¹⁷

In addition to the SME survey, qualitative key informant interviews were conducted with five local stakeholder institutions focused on SME development in Turkey; questions for these interviews can be found in Annex 2.

3. FINDINGS – NAVIGATING RECOVERY

3.1 SME Network

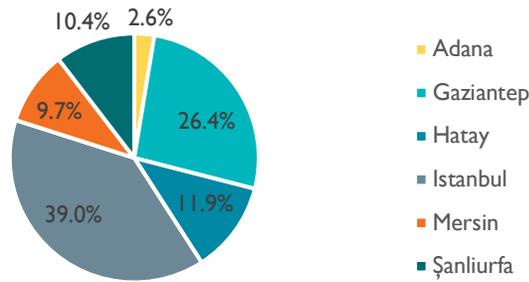
Building Markets' network in Turkey primarily consists of SMEs with at least one Syrian or refugee owner. Of the 276 SMEs that participated in the survey, 97.5% have one or more owners who are Syrians or migrants in Turkey. The enterprises also engage with Syrians as customers (87%), distributors (69.9%), suppliers (66.7%), and managers (81.9%). Building Markets focuses on markets in provinces with high concentrations of Syrian refugees, working with registered SMEs in Adana, Ankara, Gaziantep, Hatay, İstanbul, İzmir, Mersin, and Şanlıurfa. The SMEs in this study were heavily concentrated in İstanbul, the country's largest city.

¹⁵ Building Markets. 2021. *The Impact of COVID-19 on Syrian Businesses in Turkey*. https://buildingmarkets.org/wp-content/uploads/2021/08/building_markets_turkey_covid-19_assessment_210105_compressed-1.pdf.

¹⁶ Innovations for Poverty Action. 2020. "Introducing the IPA-IGC COVID-19 Economic Impact Surveys". <https://www.poverty-action.org/blog/introducing-ipa-igc-covid-19-economic-impact-surveys>.

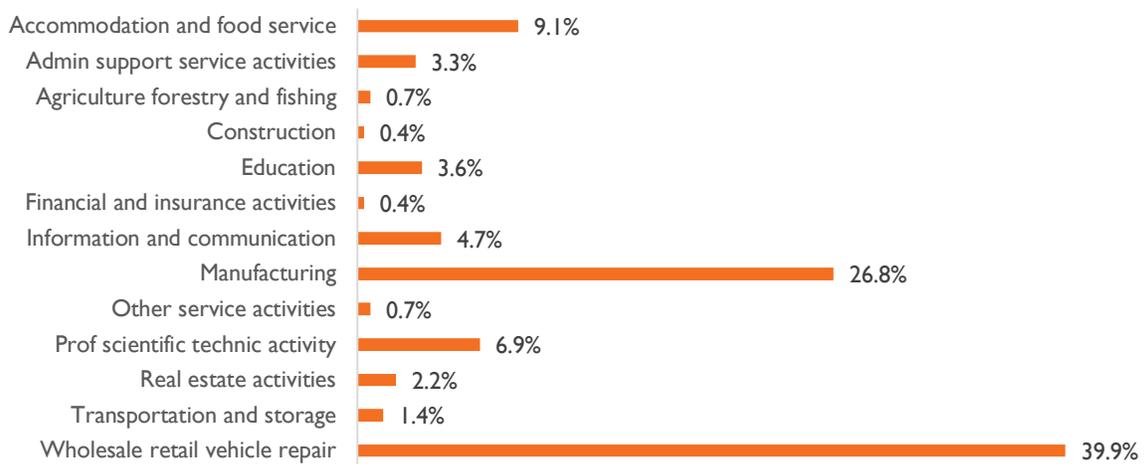
¹⁷ For a full list of questions, see Annex 1.

Location of SMEs in Survey Sample (by region)



SMEs in the sample are concentrated in the wholesale/retail sector.¹⁸ The breakdown of sectors in the survey sample represents Building Markets' broader network in the country and does not suggest that businesses in a specific sector or location were more likely to respond to the survey or survive the pandemic. Less than 1% of the SMEs in the sample sell any products that respond to COVID-19 (i.e., personal protective equipment, sanitizer, etc.).

SME Sectors in Survey Sample



3.2 Business Operations & Outlook

In July and August 2020, Building Markets found that 95% of businesses largely reopened in the immediate aftermath of COVID-19 lockdowns, while medium- and long-term sustainability remained at risk. At that time, 57% of SMEs reported that they were uncertain how long they could continue to operate. It is possible that several of these SMEs closed between the mid-2020 survey and the early-2022 survey, as 100 businesses from the first sample could not be reached.

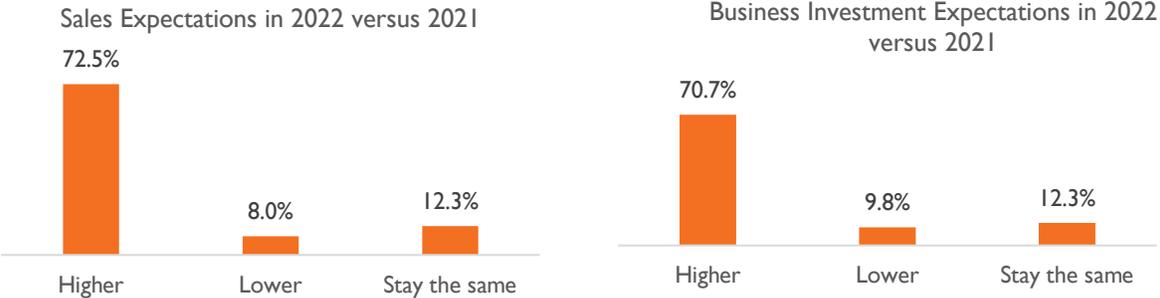
In this study, 90% of businesses who responded remained open, while 3% were permanently closed due to challenges related to COVID-19, 3% were temporarily closed due to challenges related to the pandemic, and 4% were temporarily or permanently closed due to factors unrelated to the pandemic.

¹⁸ While "vehicle repair" also falls within this sector, it is not a service provided by businesses in this sample.

The majority of SMEs had a positive outlook for their company for the coming six months. Among those surveyed, 59.8% expected their companies' profits to increase, and 55.4% expected that they will employ additional staff.



In addition, over 72.5% of businesses expected their sales to be higher in 2022 than in 2021 and their business investment to be higher than the previous year.

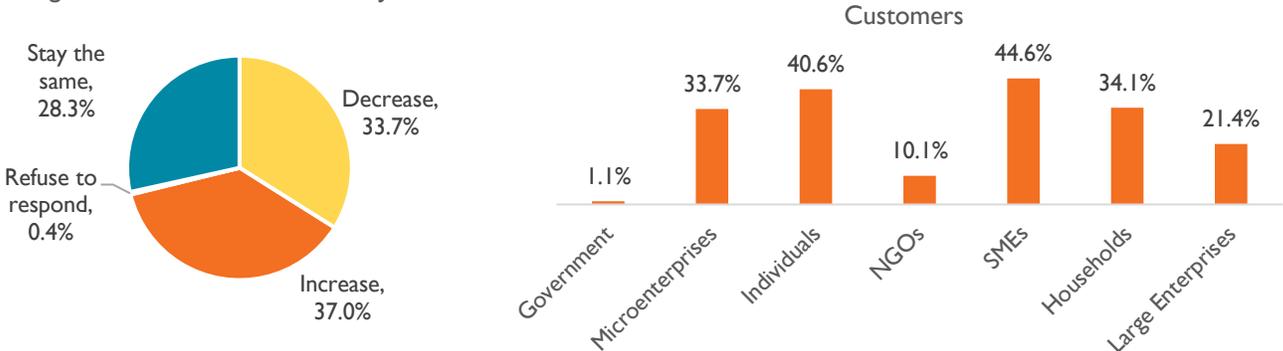


Despite their optimistic outlook, only 81.5% of SMEs could pay their suppliers within 30 days and an additional 13% paid their suppliers within 60 days. This is significantly lower than what SMEs reported in July and August 2020, when 93.9% of SMEs were able to pay their suppliers within 30 days. This is likely due to both the current economic crisis and the effects of the pandemic. Stakeholders who work with SMEs spoke about enterprises being cash-constrained and businesses' inability to achieve sufficient cash flow to cover operational costs. They explained that SMEs face significant financial difficulties due to their loss of sales during the pandemic, currency fluctuations, and hampered local demand due to the economic crisis. At the same time, operational costs are rising for SMEs, stemming from rising energy prices and hyperinflation.

3.3 Clients & Revenue

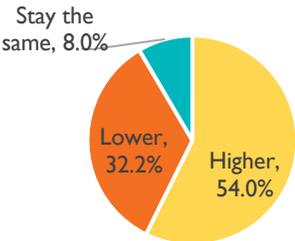
Syrian-owned SMEs reported a diversity of customers, though they predominantly sell to individuals, households, microenterprises, and SMEs. When asked about changes to clients and products for the previous year, most SMEs have had a consistent number of clients (28.3%) or have seen increases in the number of clients (37%). This is a stark difference from Building Markets' 2020 survey, when 77% of SMEs experienced a decrease in clients between March 2020 and July and August 2020, marking a new stage in pandemic recovery.

Change in Number of Clients Since June 2021

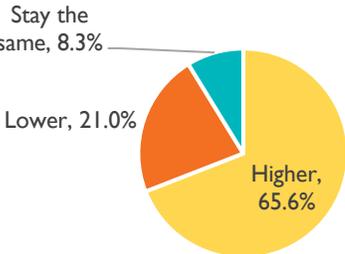


Likewise, most SMEs (54%) reported higher sales and revenue in the last 30 days as compared to the same time last year and had an even more positive outlook about the next 30 days, with 65.6% of SMEs expecting higher sales and revenue in the coming 30 days as compared to the same time last year.

Sales/Revenue in Last 30 Days Compared to Same Time Last Year



Expected Sales/Revenue in Next 30 Days Compared to Same Time Last Year



3.4 Imports, Exports, & Supply Chain

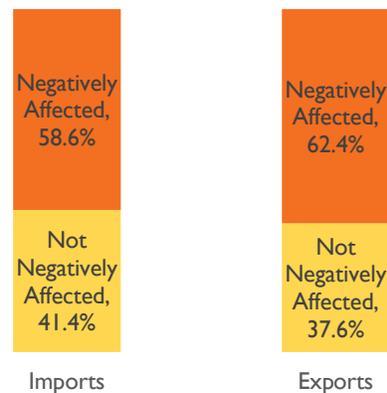
The majority of SMEs surveyed (89.1%) do not directly import goods, while 10.5% do. Of those that import goods, 58.6% reported imports being negatively affected since the beginning of 2021. This is a stark increase from 2020 when only 11.7% of SMEs reported challenges to importing. SMEs report that their imports are negatively impacted due to a decrease in demand for imported goods, delivery delays for imports, increases in shipping costs, and the declining value of the Turkish lira.

While the majority of SMEs surveyed do not export products or services (59.4%), a sizeable percentage of SMEs do export (39.5%). Among SMEs that export, 62.4% said that their exports have been negatively affected since the beginning of 2021. SMEs

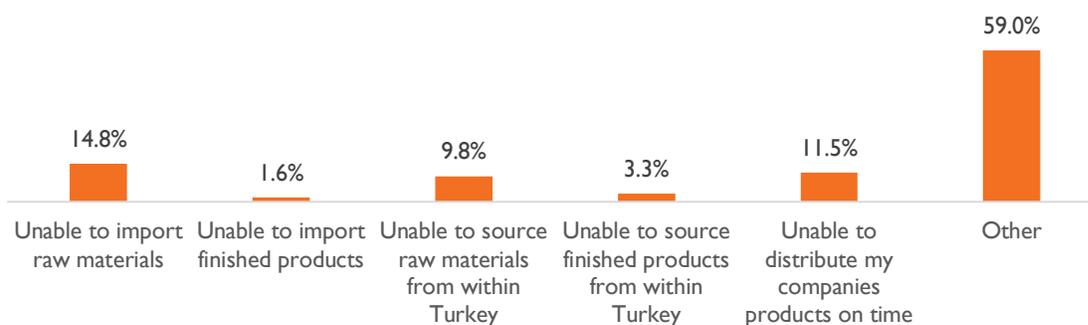
report that exports are negatively impacted due to the declining value of the lira, decreased demand in export markets, slow delivery times, and high shipping costs. In addition, Syrian-owned SMEs often export to Arabic-speaking countries, and business owners reported that exports have decreased between Turkey and the Arabian Gulf, notably Saudi Arabia, due to political reasons. Turkey is currently focused on improving regional ties with Arabian Gulf countries and restoring vital trade links to bolster the country's economy.¹⁹

Among respondents, 18.8% of SMEs stated that their business' supply chains were negatively affected in the last 12 months, but 80.1% of SMEs asserted that theirs were not negatively affected. In addition, 86.2% of SMEs did not anticipate their supply chains being negatively impacted in the coming year. Of those negatively affected, 71.2% said they were severely impacted, meaning their businesses were struggling to operate. Businesses were impacted by an inability to import necessary raw materials that are unavailable in Turkey, an inability to distribute their company's products on time, and high prices of raw materials.

Impact on Imports & Exports Since Start of 2021



Supply Chain Concerns



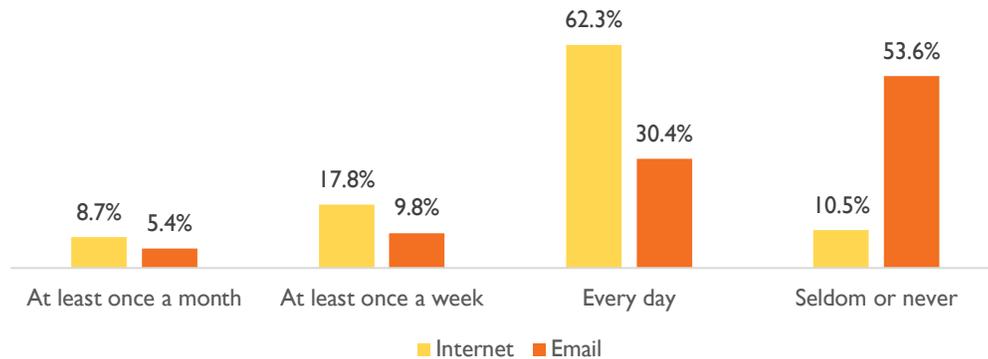
3.5 Digitalization

Most SMEs regularly access the internet and digital tools to conduct regular business operations, including online ordering, research, and Facebook for communications and marketing. A total of 62.3% of SMEs access the internet

¹⁹ Cook, Steven. 2022. "Why Turkey is Resetting Relations with Saudi Arabia." *Council on Foreign Relations*, May 4. <https://www.cfr.org/in-brief/why-turkey-resetting-relations-saudi-arabia>.

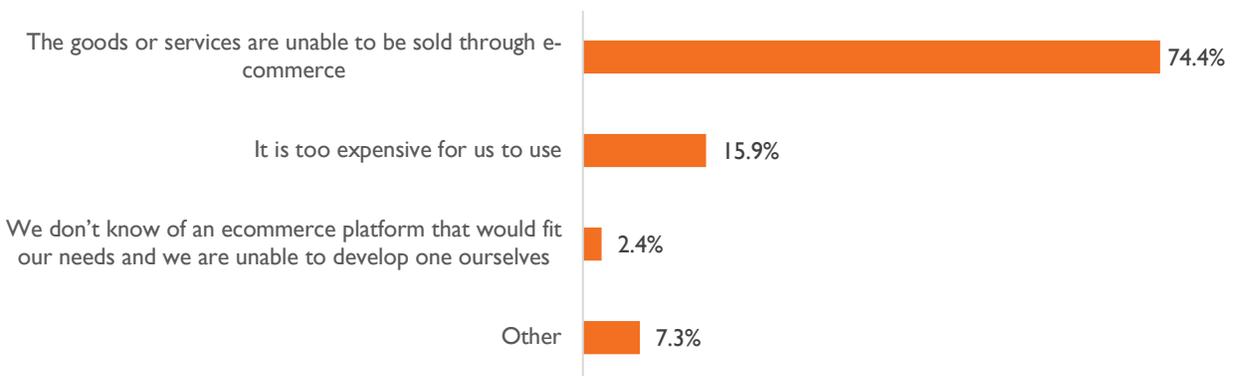
daily, and 17.8% at least once a week. SMEs use both mobile devices or phones (93%) and computers/laptops (46.4%) to access the internet. Email use for business operations remains split and less common than internet access; 30.4% of businesses use email every day, while 53.6% seldomly or never use email. When email is being used, it is most likely to contact buyers and customers, though 12.7% use email for communicating with internal staff.

Frequency of Internet Access & Email Use for Business Operations



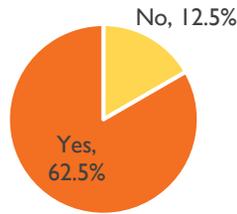
Nearly 15% of businesses surveyed use an e-commerce platform to make sales, while the majority do not use e-commerce to sell goods and services. The majority of those who did not use an e-commerce platform (74.4%) reported that the good or services they sell cannot be sold through e-commerce, while nearly 16% of businesses shared that e-commerce was too expensive to use. Other reasons include that SMEs are hesitant to post prices online when they frequently fluctuate, the high cost of delivery services, or because they only work with wholesale buyers. Stakeholders interviewed for this research also highlighted the current difficulty of pricing products given currency fluctuations and explained that SMEs lack flexibility in pricing compared to larger businesses. Stakeholders also shared a need for greater capacity building and training so that employers and staff understand how to operate and market their goods and services through digital channels.

Why No Utilization of E-Commerce

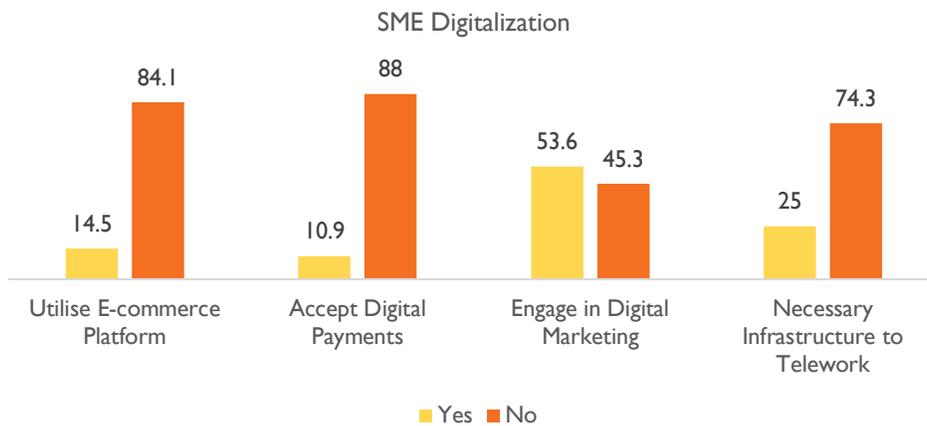


Of those businesses that employ e-commerce to sell goods and services, 77.5% used an e-commerce platform before the COVID-19 pandemic, while another 22.5% started using e-commerce during the pandemic. Those that employed e-commerce during the pandemic shared that they did so to adapt to pandemic restrictions and customer requests. Among businesses utilizing e-commerce, 62.5% saw sales increase since the beginning of the pandemic.

Have your businesses' e-commerce sales increased since the pandemic began?



Similarly, roughly 11% of SMEs accept digital payments, with the majority (88%) not accepting digital payments. Of those that accept digital payments, 83.3% did so before the pandemic, while 13.3% added the capability since the pandemic began to meet international and national customer demands.



While SMEs that utilize e-commerce and digital payments are in the minority, most SMEs surveyed (53.6%) engage in digital marketing, and 93.2% of those businesses engaged in digital marketing before the onset of the pandemic. Another 6.8% of SMEs began digital marketing since the pandemic. Those that began during the pandemic explained it was necessary to switch to online selling to reach more customers.

The primary reason SMEs do not engage in digital marketing is that they don't believe it is necessary or relevant for their business (43.2%). SMEs also expressed the need for training to get started (38.4%) and a lack of staff capacity (30.4%). Others indicated they have very specific clients so do not require digital marketing.

Reasons Why SME Does Not Engage in Digital Marketing

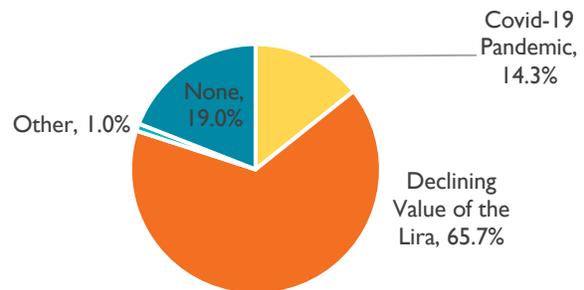


The majority of SMEs do not have the infrastructure or digital means adequate for teleworking (74.3%); however, of those that do (25%), nearly 40% gained the means to do so since the start of the pandemic.

3.6 Coping with COVID-19 & Current Challenges

While this research set out to understand the challenges stemming from COVID-19 and what SMEs face as they navigate pandemic recovery, we found that the most significant obstacle for businesses in Turkey today is the declining value of the lira. Similarly, in early 2021, Business for Goals found that enterprises reported inflation to be the most limiting factor for their businesses.²⁰ Over 65% of businesses responded that in the last 30 days, the currency crisis had a greater negative impact than the pandemic. And roughly 50% asserted that they expect it to be a limiting factor in the coming month, while only 10.5% expect the pandemic to have a more significant negative impact in the coming month.

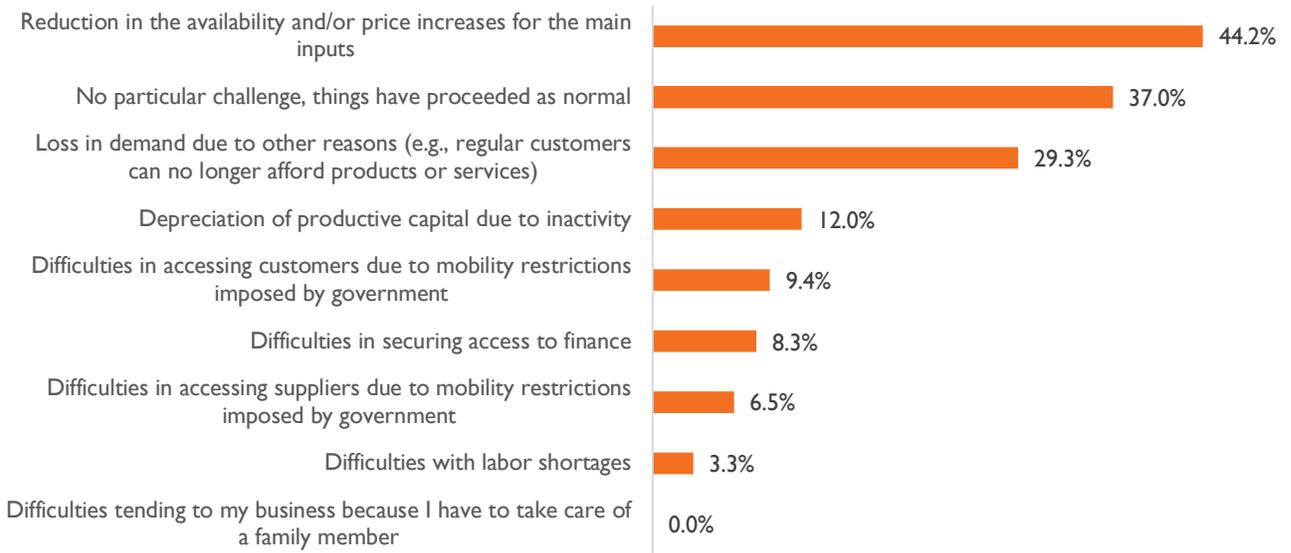
Did Pandemic or Currency Crisis Have a Greater Negative Impact in Last 30 Days?



When asked what types of challenges their businesses have faced in the past month, 44.2% of respondents highlighted price and availability of inputs, consistent with SMEs' supply chain and import and export-related challenges, and 29.3% indicated a loss of demand. SMEs described a reality where the price of raw materials go up, so their prices have to go up as well, causing sales to decrease. Some also shared that the decrease in tourism due to the pandemic hindered their business. A total of 37% of businesses surveyed said they have had no particular challenge.

²⁰ Business for Goals. 2021. "Impact of COVID-19 Crisis on Enterprises: Final Report." https://www.business4goals.org/wp-content/uploads/2021/03/B4G_Covid-19-Q4-Survey-Report_ENG.pdf.

Challenges in the Last 30 Days



Most businesses (82.2%) have not adjusted their business model to reduce being in physical proximity with customers; however, 7.6% of businesses have increased their use of a phone for marketing, order taking, etc., and 6.9% have increased their use of the internet, social media, and digital platforms. However, over half (53.3%) of respondents changed their target customers to maintain demand for their goods and services.

In the last 60 days, nearly a quarter (24.7%) of SMEs reported that they spent savings, borrowed money, or sold assets in order to cover living expenses. This was a marked improvement from earlier in the pandemic (2020), when 71.6% of SME respondents noted they had to spend savings, borrow money, or sell assets to cover living expenses in the previous 60 days.

Muhammed Enver Kattan, Efkar Design (Gaziantep, Turkey)

Based in Gaziantep with an online site, Efkar Design sells an extensive selection of curated pieces for decorating, advertising, stationary, and more.

Mr. Enver, an architect by training, settled in Turkey in 2018 and began to identify market opportunities in his area of expertise. After an extensive search process, Mr. Enver decided to start his business in Gaziantep due to the city's strong industrial sector and the ability to launch his business to the Syrian community there. In Gaziantep, he found fertile ground for his company, Efkar Design, as a manufacturer, wholesaler, and retailer of a wide range of products, including packaging materials, decorative pieces, wall clocks, souvenirs, stationery, advertising materials, and architecture models. He also offers 3D printing and laser cutting services.

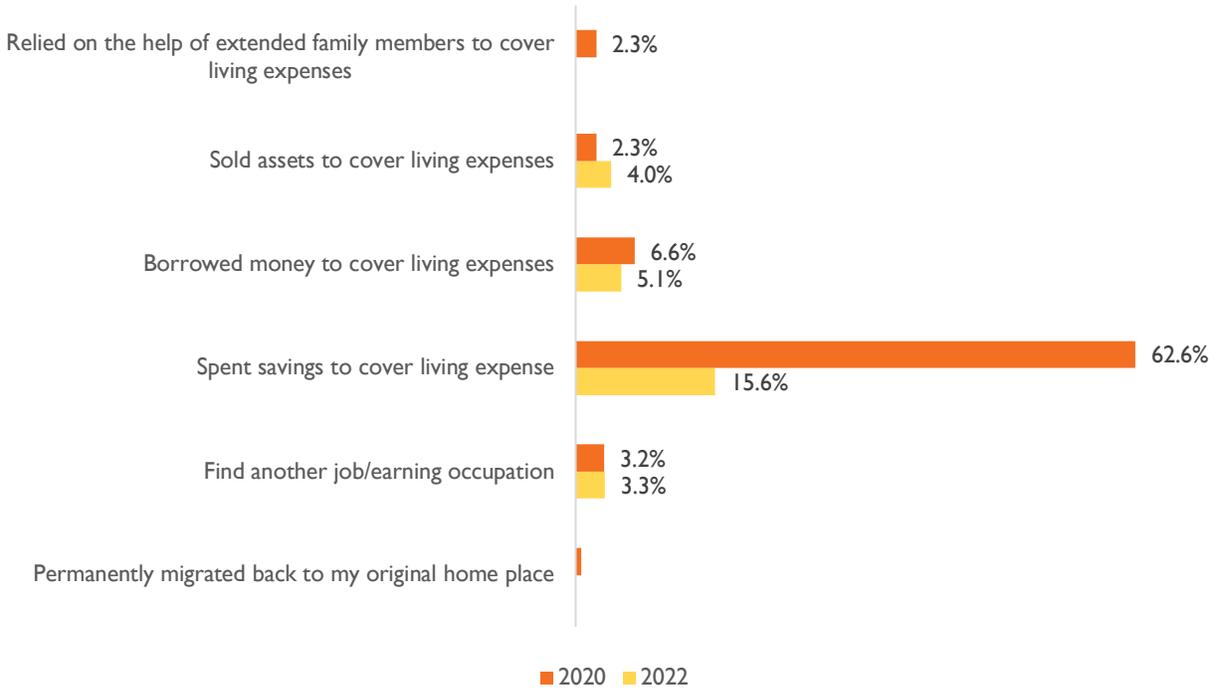
Initially launched from home, the company officially registered and opened a physical store in 2020, as the COVID-19 pandemic began. Mr. Enver explained, "It was a frustrating period. We had thoughts of closing the company temporarily, waiting for the unknown future. But we chose to continue and adopted flexibility in our work by identifying and adapting to market trends, and taking advantage of our multi-segment work. For example, we can use the same machines and the same raw materials to produce an unlimited number of products." The company started accepting digital payments, provided delivery service, and developed a digital marketing strategy to adapt business operations to COVID-19 restrictions.

With five full-time employees, Mr. Enver says they are now increasing the company's visibility and making the necessary preparations to be able to benefit from a long-term investment or a loan, which will enable them to scale their operations and further compete with other businesses in Gaziantep's industrial zone.



"After attending Building Markets tender training, there was an incentive to enter the world of tenders, and we applied for several tenders in different sectors. In addition, I benefited from Building Markets online training platform, which provides training courses on many important topics for entrepreneurs, such as import and export."

Managing Expenses in past 60 Days (2020 vs. 2022)



A small number of SMEs surveyed (8.6%) indicated that they gained some positive opportunities during the pandemic, including increased domestic demand (3.6%), increased international demand (2.2%), or that they introduced new products or services (1.4%). Some respondents described how they increased demand by moving to online sales or providing services online (e.g., online courses), while others shared that switching their business model to work-from-home reduced operational costs.

Marwan Alhamed, Dizayn Soğuk Hava (Adana, Turkey)

Based in Adana, Dizayn Soğuk Hava primarily focuses on importing and exporting air conditioning systems and other cooling devices.

Mr. Alhamed came to Turkey from Aleppo. He has extensive experience in the field of air conditioning and refrigeration, and previously imported and exported air conditioning systems, cooling devices, industrial water chillers, and cold rooms from Syria. In 2018, he established his own business in Turkey, but it was difficult to compete with large companies working in the same field. He also struggled with a lack of knowledge of Turkish laws and regulations, as well as the language barrier.

To overcome these challenges, Mr. Alhamed focused on leveraging his practical experience in this field and started applying for tenders through Building Markets' tender services. The company was able to win a tender with an NGO working in Syria for a project to design and manufacture cold rooms with unique specifications to suit the conditions in the country. Based on the need in Syria, Mr. Alhamad opened a branch of his business to manufacture machines that produce large blocks and small cubes of ice for industrial and commercial use.

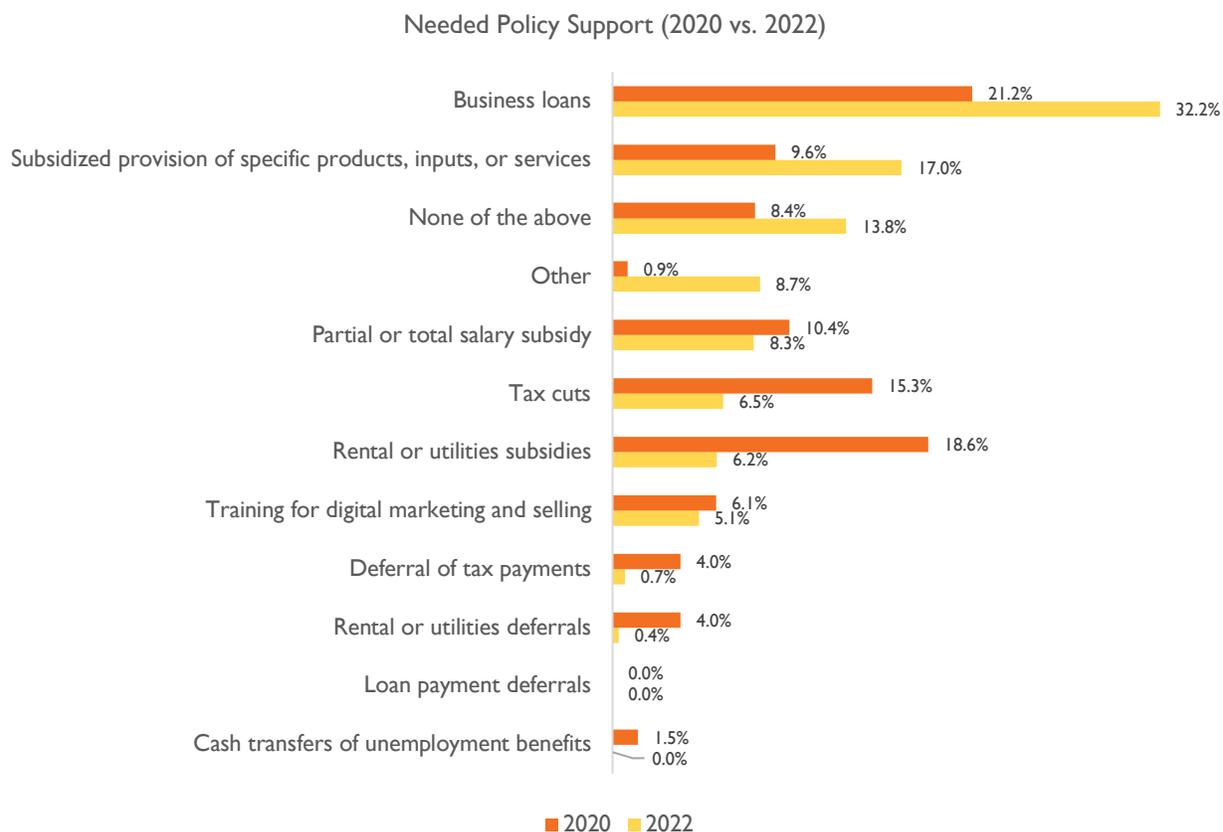
Because of the opportunities for trade and industry in Turkey, the company considered opening a facility to manufacture and export refrigeration equipment such as evaporators, water chillers, and condensers in 2020. However, the COVID-19 pandemic and the restrictions that were imposed, as well as the fluctuation in the value of the Turkish lira, had a negative impact on the business. The price of importing and shipping increased more than three times, which affected the commercial side of his work.

Mr. Alhamed believes that 2022 will be better. The company will focus on both the international and local markets, develop a marketing plan, and take advantage of digital trading platforms. In his advice to other entrepreneurs, Mr. Al-Ahmad says, **“You should focus on the areas of expertise and knowledge you have and take advantage of all the opportunities that are available in Turkey, especially the openness to global markets.”**



3.7 Policy Responses

Access to immediate, flexible financing is a priority for SMEs. When asked about the most needed policy to support their business during the COVID-19 crisis, over 30% of SMEs (32.2%) reported the need for business loans. This was a sharp increase from 2020, when 21.2% responded that loans were needed. This matches the findings from stakeholders about businesses being cash-constrained. More SMEs also indicated they needed subsidized products, inputs, and services (17%) than in 2020 (9.6%). However, there was less need for payment deferrals, rental or utility subsidies, or tax cuts than in 2020.



SMEs were optimistic about the value of business training to help them operate their enterprises more efficiently, with 55.3% asserting business training would be valuable. Of businesses that took part in the survey, most wanted support in sales and marketing (32.6%) and procurement and bidding (12.1%). SMEs were also interested in training in administration, human resources, financial management, e-commerce, project management, and import and export, among other topics. To win more contracts with international businesses, NGOs, or governments, SMEs reported that they would like services and support in the following areas: matchmaking services, advisory services, bidding support, accessing tenders and exports, courses for employees, access to customers, and access to finance.

At the start of the pandemic in 2020, several stimulus packages and support measures were instituted to mitigate the effects of the pandemic on the national economy, with provisions for SMEs. The 15 billion USD Economic Stability Shield program, announced in March 2020, provided conditional loans for businesses to maintain employment and increased the Credit Guarantee Fund that prioritized loans to SMEs adversely affected by the pandemic.²¹

²¹ Office of the President of Turkey, Investment Office. n.d. "COVID-19 Updates and Support". <https://www.invest.gov.tr/en/Pages/covid19-updates-support.aspx>.

In April 2020, the Union of Chambers and Commodity Exchanges of Turkey collaborated with the private lender Denizbank and the Credit Guarantee Fund to institute an 859 million USD loan package for SMEs. Between May and July 2020, several development banks instituted loans and policies to support SMEs, including the European Bank for Reconstruction and Development, the Islamic Development Bank, and the Asian Infrastructure Investment Bank. Simultaneously, the Turkish-government SME development organization KOSGEB, which supports entrepreneurship initiatives, postponed loans.²² The World Bank committed 500 million USD through 2024 to ensure access to finance for private SMEs²³ and 300 million USD to support micro and small enterprises affected by or adapting to the economic impact of COVID-19.²⁴

Despite significant government and international funding to support SMEs affected by the pandemic, Building Markets research found that most SMEs do not know how to access support. And Business for Goals found that 81% of Syrian-owned enterprises were not aware of some provisions of the stimulus programs, including short-time working allowance.²⁵ Of survey respondents, 80.8% of SMEs had not applied for or received any government programs to support their business. Of those that have not applied to government programs, 36.3% reported they were not aware of the programs, and 2.7% said they didn't think they would get support from them. Stakeholders explained that these programs often spread through word-of-mouth, so if Syrian-owned SMEs are not part of business networks, they might not learn about these opportunities. It is also possible that they did not apply due to language barriers, as not all SMEs in the sample have an employee who speaks Turkish, making it more challenging to become aware of and apply for government support programs. Of those who applied for or received government assistance to cope with COVID-19, the main areas of support requested were salary or rental/utility subsidies. Several respondents applied for funding but reported they were not successful.

²² OECD. 2020. *Coronavirus (COVID-19): SME Policy Responses*. https://read.oecd-ilibrary.org/view/?ref=119_119680-di6h3qgi4x&title=Covid-19_SME_Policy_Responses.

²³ World Bank. 2020. "Emergency Firm Support Project." <https://projects.worldbank.org/en/projects-operations/project-detail/PI74112>.

²⁴ World Bank. 2021. "Turkey Rapid Support for Micro and Small Enterprises during the COVID-19 crisis." <https://projects.worldbank.org/en/projects-operations/document-detail/PI74144?type=projects>.

²⁵ Business for Goals. 2020-2021. "Survey on Impact of COVID-19 on Enterprises and Needs – Turkey." <https://www.business4goals.org/en/publications/>.

Ghazvan Khudari, Gidabest (Mersin, Turkey)

Located in Mersin, Gidabest manufactures a variety of high-quality frozen food products.

Before moving from Syria to Turkey in 2014, Mr. Khudari worked as an information technology (IT) contractor in the public sector, implementing automation software systems for water and electric companies. When he arrived in Turkey, he started working in the fruit and vegetable trade and the idea for his business took root. He conducted market research and an economic feasibility study for the project, and in 2018, established a business to manufacture a variety of high-quality frozen food products, including French fries, potato chips, nuts, and potato flour. Initially, the company sold to the local Turkish market, but soon started exporting to many countries, including Iraq, Syria, Ukraine, and Libya.

Business was going well until the pandemic started. Gidabest had to increase their prices due to skyrocketing shipping costs and difficulties finding available shipping containers, which led to a drop in demand. This was compounded by the difficulty of competing with larger companies in the Turkish market.

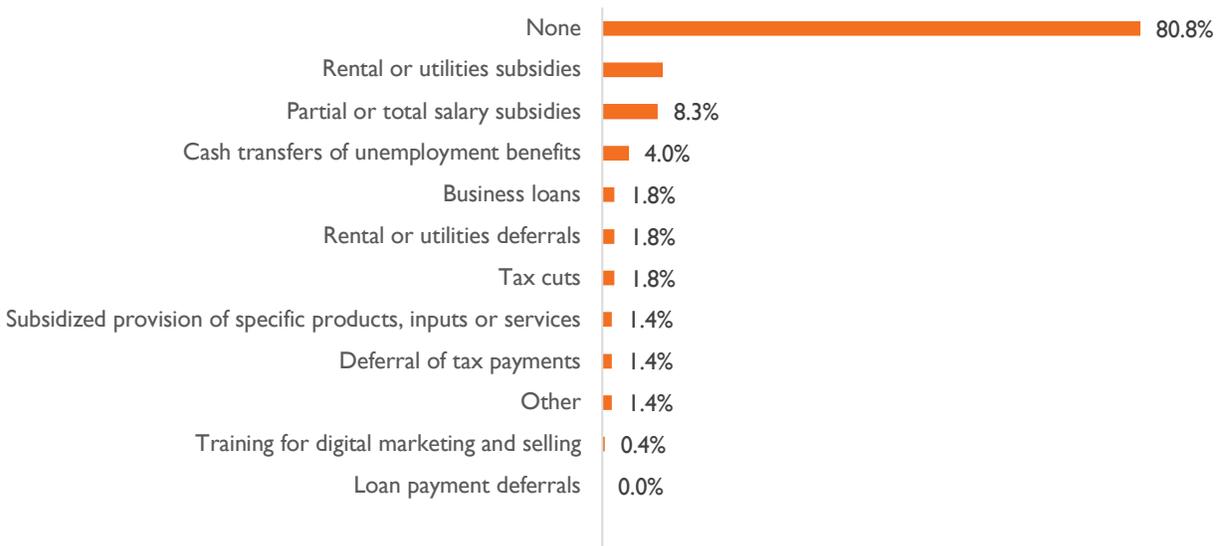
Unable to obtain a loan, Mr. Khudari began to self-fund his business, but with more than 20 employees, paying for salaries and social security became an economic hurdle. He tried to find new markets to sell his products, such as in Russia and Moldova, but restrictions imposed by different countries and high shipping fees made it difficult.

As Mr. Khudari says, **“Building Markets’ services are valuable, especially the advisory sessions with expert mentors, and tenders and export requests distribution service which can enable the company to connect with new buyers on a large scale. But for us, the challenges were greater, so our business now is heading to close.”**

Whether his food business succeeded or not, Mr. Khudari did not lose his passion. He recently established a new company in the IT field and is now working on several contracts with companies from different countries.



Applied for or Received Government Assistance to Cope with COVID-19



4. CONCLUSION & RECOMMENDATIONS

This study shows that while SMEs in the Building Markets network report a more positive outlook as they navigate COVID-19 recovery than earlier in the pandemic, they face new challenges given Turkey's economic crisis. SMEs are experiencing the impact of inflation on rising prices, higher cost inputs, and import and export challenges. They report several needs, including access to digital training and tools, increasing procurement capacity, improving sales and marketing, and access to finance and business loans.

This research found that all businesses have experienced the effects of COVID-19. Syrian businesses report similar experiences to Turkish-owned SMEs. However, Syrian-owned companies face additional challenges given their competitive disadvantages are amplified during a crisis. This includes a lack of available capital, information gaps and language barriers that limit access to support programs, disruptions in trade and supply chains, and operational models that do not include digital resources. On the other hand, Syrian-owned SMEs are also demonstrating their resilience, including their continued capacity to overcome adversity, their enduring economic participation, and the extraordinary contributions they can continue to make to the Turkish economy.

The following recommendations seek to enable the resilience and growth of refugee and host community businesses, ultimately creating jobs and incomes to promote inclusive growth for all.

RECOMMENDATION TO DONORS AND FINANCIERS:

Provide financial support to all SMEs – Access to immediate, flexible financing is a priority for SMEs. SMEs spent their savings to cover operational costs and are currently cash-constrained. A high percentage of SMEs (32%) indicated that they need business loans, but enterprises reported difficulties accessing traditional loans. Stakeholders can work to prepare SMEs to meet information requirements to apply for financing and integrate SMEs into affordable financing networks. Financiers can benefit from working with Syrian SMEs as it diversifies their investment portfolio and provides them access to a group of businesses who have a higher potential to export to Arabic-speaking countries, as compared to local SMEs.

Enable all SMEs to access incentives – Of SMEs surveyed, 80.8% had not applied for or received any government programs to support their business. Most Syrian businesses are not aware of the ability to or have the capability to pursue these incentives, due to language barriers or lack of appropriate personnel to support. Stakeholders can assist SMEs to access these opportunities by increasing SMEs awareness of the programs, helping them accessing information in their working languages, and providing advice and support to apply.

Provide technical assistance for digitalization – While several SMEs expanded their digital capabilities during the COVID-19 pandemic, many businesses didn't have the appropriate capacity or skilled people to take advantage of this trend and move to digitalization efficiently. A much higher percentage of SMEs may benefit from digital transformation if they have access to training and tools. Stakeholders should prioritize digitalization support to help SMEs adapt to new market conditions.

RECOMMENDATION TO SMES:

Access alternative funding sources – SMEs can also turn to alternative financing sources, such as crowdfunding, and look for government incentives for their businesses. SMEs should prioritize pursuing these government incentives, either themselves, or through consulting companies available in the market that specifically assist SMEs with applying.

Leverage the digital imperative – Several stakeholders have prioritized or are beginning to implement digitalization support to help SMEs adapt to new market conditions, and there are now several no-cost and publicly available services to support small businesses. Likewise, Building Markets offers a variety of digitalization pathways, including online learning, in-class training, and one-on-one coaching. SMEs can benefit from digital transformation by availing themselves of the available training and tools. SMEs should make a concerted effort to engage in digitalization through these services.

Seek new markets – It continues to be less common for SMEs to sell to large enterprises, governments, and NGOs. This represents an opportunity to reach new markets and customers. To do so requires easy and regular access to tender information and training on how to respond to tenders. Building Markets provides a tender distribution service and training, and SMEs can benefit from these services at no cost. SMEs are encouraged to look out for tenders and be more engaged in expanding potential customers. They should also prioritize turning to export markets to gain a more stable income due to the difficult economic situation in Turkey and the volatility of the Turkish currency.

ANNEX I: SME SURVEY

Question Text	Answer Style/Choices
Section 1: Interview Details	
Enter the business's unique entity ID	text
Trade name	text
Enter the full name of the Building Markets staff conducting the interview	text
Date conducted	date
Was business able to be contacted?	MCQ (Yes/No)
If no, why not?	MCQ (Phone number did not connect, Phone call was not answered, Phone number was not correct individual, Other)
If other, please explain	text
Section 2: Interview Identification	
Survey Consent: Your consent is necessary to participate in this survey, which would allow Building Markets to analyze your data within a unified group (without specifying it) to issue a general report on businesses in this market. You are free to decline to participate or to skip if they make you uncomfortable.	MCQ (Yes/No)
Do you grant consent?	
Interviewee's name	text
Interviewee's position at business or entity	MCQ (Owner, Manager, Employee, Other)
Interviewee's primary phone	number
Interviewee's primary email	email
Section 3: Business Status	
What is the current status of your business?	MCQ ("Temporarily closed by government mandate, Temporarily closed due to challenges related to the COVID-19 outbreak, Permanently closed due to challenges related to the COVID-19 outbreak, Temporarily or permanently closed due to factors unrelated to the COVID 19 outbreak, Business remains open, does not know)
If closed, when did it close?	date
If closed, when are you expecting that this business will resume operations?	date
If closed, have you started a new business?	MCQ (Yes/No)
If business is open, under current conditions, for how much longer do you think you will be able to keep your business open?	MCQ (Less than 2 weeks, Between 2 and 4 weeks, Between 1 and 2 months, Between 2 and 6 months, More than 6 months, Don't know (uncertain))
Section 4: Employment	
In the last 30 days, how many of your workers experienced any of the following as a result of the coronavirus/covid-19 outbreak and related restrictions?:	
Temporary layoff/suspension of work (without pay)	number
Permanent layoff/suspension of work (without pay)	number
Reduction in earnings from this work or delays in wage payment	number
Section 5: Clients and Products	
Which of the below entity types are your buyers/customers?:	

Customers are Governments?	MCQ (Yes, No, Does not know)
Customers are Microenterprises?	MCQ (Yes, No, Does not know)
Customers are Individuals?	MCQ (Yes, No, Does not know)
Customers are NGOs?	MCQ (Yes, No, Does not know)
Customers are SMEs?	MCQ (Yes, No, Does not know)
Customers are Households?	MCQ (Yes, No, Does not know)
Customers Large Enterprises?	MCQ (Yes, No, Does not know)
Please list any other types of buyers/customers.	text
Since June 2021, would you say the total number of clients has increased, decreased or stayed the same?	MCQ (Increased, decreased, stayed the same)
Typically, how long does it take for your business to pay its suppliers?	MCQ (within 30 days, within 60 days, within 90 days, Over 90 days)
Since June 2021, would you say this time has increased, decreased or stayed the same?	MCQ (increased, decreased, stayed the same)
What is your best selling product/service right now?	text
Do you sell any products that respond to COVID-19 (personal protective equipment, sanitizers, etc.).	MCQ (Yes, No, Does not know)
If yes, please list these products.	text
Section 6: Revenue and Profits	
Were your sales/revenue in the last 30 days higher or lower compared to your sales/revenue in the same period last year?	MCQ (Higher, Lower)
Do you expect your sales/revenue in the next 30 days compared to your sales/revenue in the same period last year to be higher or lower?	MCQ (Higher, Lower)
Section 7: Imports	
Does your business directly import goods?	MCQ (Yes, No, Does not know, Refuse to respond, Did not ask)
Have your imports been negatively affected since the beginning of 2021?	MCQ (Yes, No, Does not know, Refuse to respond, Did not ask)
If yes, how?	text
Section 8: Exports	
Does your business export products or services?	MCQ (Yes, No, Does not know, Refuse to respond, Did not ask)
Have your exports been negatively affected since the beginning of 2021?	MCQ (Yes, No, Does not know, Refuse to respond, Did not ask)
If yes, how?	text
Section 9: Supply Chains	
Was your business' supply chain negatively affected in the last 12 months?	MCQ (Yes, No, Does not know, Refuse to respond, Did not ask)
If yes, how?	text
If other, please explain	text
If yes, rank the impact to your business on a scale of 1-5, with 1 being business operations were minimally impacted and 5 being business was not able to operate.	MCQ (1, 2, 3, 4, 5)
How has your business coped with reduced supply?	text
Do you anticipate your supply chains will be negatively impacted in the coming year?	MCQ (Yes, No, Does not know, Refuse to respond, Did not ask)
If yes, rank the expected impact to your business on a scale of 1-5, with 1 being business operations were minimally impacted and 5 being business operations were substantially impacted.	MCQ (1, 2, 3, 4, 5)
Section 10: Digitalization	

How often do you access the internet for business operations (e.g., online ordering, research, Skype, Facebook)?	MCQ (Every day, At least once a week, At least once a month, seldom or never, Does not know, refuse to respond, did not ask)
On what device(s) do you access the internet?	MCQ (Computer or Laptop, Phone or Mobile Device, Tablet, Does not know, refuse to respond, did not ask)
How often do you use email for business operations?	MCQ (Every day, At least once a week, At least once a month, seldom or never, Does not know, refuse to respond, did not ask)
Who do you communicate with through email?	MCQ (National buyers businesses, International buyers businesses, National customers individuals, International customers individuals, Internal staff, Other, Does not know, refuse to respond, did not ask)
Does your business use an e-commerce platform to make sales?	MCQ (Yes, No, Does not know, Refuse to respond, Did not ask)
If no, why not? [select all that apply]	MCQ (The goods or services are unable to be sold through e-commerce, It is too expensive for us to use, Don't know enough about how platforms work, Don't have enough staff capacity, We don't know of an ecommerce platform that would fit our needs and we are unable to develop one ourselves, Other)
If other, please explain	text
If yes, did your business use an e-commerce platform before the COVID-19 pandemic?	MCQ (Yes, No, Does not know, Refuse to respond, Did not ask)
If yes, have your e-commerce sales increased since the pandemic began?	MCQ (Yes, No, Does not know, Refuse to respond, Did not ask)
If no, what made you decide to start using e-commerce?	text
Does your business accept digital payments?	MCQ (Yes, No, Does not know, Refuse to respond, Did not ask)
If yes, did your business accept digital payments before the covid-19 pandemic?	MCQ (Yes, No, Does not know, Refuse to respond, Did not ask)
If no, what caused you to accept digital payments now?	text
Does your business engage in digital marketing?	MCQ (Yes, No, Does not know, Refuse to respond, Did not ask)
If no, why not? [select all that apply]	MCQ (I don't think it is relevant/necessary to my business, I don't know how/need training to get started, Don't have enough staff capacity, It is too expensive for us to use, Our customers are not online, Other)
If other, please explain	text
If yes, did your business engage in digital marketing before the covid-19 pandemic?	MCQ (Yes, No, Does not know, Refuse to respond, Did not ask)
If no, what caused you to engage in digital marketing now?	text
Would you like assistance from an expert on how to improve e-commerce and digital presence?	MCQ (Yes, No, Does not know, Refuse to respond, Did not ask)
If yes, provide an overview of the training and mentorship resources that Building Markets offers for digitalization.	
Are infrastructure and digital means of your business adequate for teleworking?	MCQ (Yes, No, Does not know, Refuse to respond, Did not ask)
If yes, was this the case before the pandemic?	MCQ (Yes, No, Does not know, Refuse to respond, Did not ask)
Section 11: Engaging with Syrians	
Please select how the business engages with Syrians	MCQ (Customers, Distributors, Suppliers, Managers, Other)
If other, please specify	text
Number of Owners that are Syrian (answer zero if none)	number
Number of full-time Syrian Employees (answer zero if none)	number
Number of part-time Syrian Employees (answer zero if none)	number

What was your experience getting Work Permits for Syrian employees? (skip if business does not have Syrian employees)	text
Section 12: Coping with COVID-19	
In the last 30 days, which has had a greater negative impact on your business - the pandemic or the value of the lira?	MCQ (Covid-19 Pandemic, Declining Value of the lira, Does not know, Other, None)
In the next 30 days, which do you expect to have a greater negative impact on your business - the pandemic or the value of the lira?	MCQ (Covid-19 Pandemic, Declining Value of the lira, Does not know, Other, None)
Explain how	text
In the last 30 days, has your business been facing any of the following challenges due to the coronavirus/COVID-19 outbreak and related restrictions? [select all that apply]	MCQ (Difficulties in accessing customers due to mobility restrictions imposed by government, Loss in demand due to other reasons (e.g., regular customers can no longer afford our products or services or have cancelled orders), Difficulties in accessing suppliers due to mobility restrictions imposed by government, Reduction in the availability and/or price increases for the main inputs, Difficulties with worker absenteeism arising from mobility restrictions imposed by the government, Difficulties with worker absenteeism arising from other reasons (e.g. workers being sick or not having childcare), Difficulties in securing access to finance (e.g. banks or MF institutions are closed or operate at restricted capacity), Difficulties tending to my business because I have to take care of a family member (e.g. children, sick relative, etc.), Depreciation of productive capital due to inactivity, No particular challenge, things have proceeded as normal)
Has your business adjusted its business model to reduce being directly in physical proximity with customers?	MCQ (Use of phone for marketing, placing order etc., Use of Internet, online social media, specialized apps or digital platforms, Switched product, Other, No Change)
If other, please specify	text
Has your business adjusted to the crisis in any other way?	MCQ (Related to demand: changed who we sell to, Production: started producing/selling new goods, Finance: applied to COVID related funds)
Explain how	text
In the last 60 days, have you had to do any of the following? [select all that apply]	MCQ (Temporarily migrated back to my original home place, Permanently migrated back to my original home place, Find another job/earning occupation, Spent savings to cover living expense, Borrowed money to cover living expenses, Sold assets to cover living expenses, Relied on the help of extended family members to cover living expenses, Violate containment measures to maintain a living, None)
Have you applied for or are you currently receiving any government programs to support businesses like yours? [select all that apply]	MCQ (Business loans, Loan payment deferrals, Partial or total salary subsidies, Cash transfers or unemployment benefits, Rental or utilities subsidies, Rental or utilities deferrals, Training for digital marketing and selling, Subsidized provision of specific products, inputs or services, Tax cuts, Deferral of tax payments, I haven't applied for any programs)
If other, please specify	text
Why have you not applied to any government programs?	MCQ (I am not aware of any such programs, It requires internet/smart phone and I do not have one, Even if I apply, I don't think I will get support from these programs, Even if I apply, I don't think I will get support from these programs, I will need to pay a bribe to apply to these programs, Other)
If other, please specify	text
As a result of COVID-19, has your company faced any of the following positive opportunities? [select all that apply]	MCQ (Increased domestic demand, Increased international demand, Introduced new products or services, Offered a new delivery mode, Accelerated business improvements, Secured financing for business as usual, Secured financing for expansion, Increased ability in retaining/recruiting skilled employees, Other, None)

If other, please explain	text
If yes, can you provide an example of how the COVID-19 outbreak has positively impacted your company?	text
Section 13: Outlook	
In the next six months, do you expect your company's profits to increase, decrease, or stay the same?	MCQ (Increase, decrease, stay the same, does not know, did not ask, refuse to respond)
In the next six months, do you expect the number of people your company employs to increase, decrease, or stay the same?	MCQ (Increase, decrease, stay the same, does not know, did not ask, refuse to respond)
In the next 6 months, how many of your workers do you expect will experience any of the following as a result of the coronavirus/covid-19 outbreak and related restrictions?:	
Temporary layoff/suspension of work (without pay)	number
Permanent layoff/suspension of work (without pay)	number
Reduction in earnings from this work or delays in wage payment	number
Over 2022, do you expect your business' total sales to be higher or lower compared to 2021?	MCQ (higher, lower)
Over 2022, do you expect your business' total investment to be higher or lower compared to 2021?	MCQ (higher, lower)
Do you expect to have to do any of the following in the next two weeks because of Covid-19/coronavirus or related restrictions? [Select all that apply]	MCQ (Temporarily migrated back to my original home place, Permanently migrated back to my original home place, Find another job/earning occupation, Spent savings to cover living expense, Borrowed money to cover living expenses, Sold assets to cover living expenses, Relied on the help of extended family members to cover living expenses, Violate containment measures to maintain a living, None)
Section 14: Building Markets activities and policy response	
What type of services would most help your business win more contracts with international businesses, NGOs, or Government?	text
Do you think business training can help you operate your business more efficiently?	MCQ (Yes, No, Does not know, Did not ask, refuse to respond)
Which training session most interests you?	Share Building Markets extensive training offerings
If other, please specify	text
What would be the most needed policy to support your business over the COVID-19 crisis?	MCQ (Business loans, Loan payment deferrals, Partial or total salary subsidies, Cash transfers or unemployment benefits, Rental or utilities subsidies, Rental or utilities deferrals, Training for digital marketing and selling, Subsidized provision of specific products, inputs or services, Tax cuts, Deferral of tax payments)
If other, please specify	text
Section 15: End of Interviewee Questions	
Use this space to enter any comments you have as an interviewer.	text

ANNEX 2: STAKEHOLDER INTERVIEW QUESTIONS

1. Date of Interview
2. Interviewer Name
3. Organization Name
4. Type of Stakeholder
5. How long has this entity been operating in country?
6a. If NGO, what is the organization's mission? (In brief)
6b. If other public sector or private sector, please briefly describe business/government activities.
7. First Name (Interviewee)
8. Last Name (Interviewee)
9. Honorific/Title (Interviewee)
10. Job Title/Position (Interviewee)
11. Email (Interviewee)
12. Phone (Interviewee)
13. Gender (Interviewee)
14. HQ Address (Main Office)
15. City/Town (Main Office)
16. Country (Main Office)
17. In your view, what are the top challenges faced by local businesses due to Covid-19?
18. What sector or industry has been hit hardest by Covid-19?
19. What sector or industry has been most resilient or able to adapt during the pandemic?
20. How has importing been affected by the pandemic?
21. How has exporting been affected by the pandemic?
22. How has local procurement/purchasing been affected?
23. Has the pandemic created new opportunities for SMEs? If yes, please elaborate.
24. What sectors or industries are doing well during pandemic recovery?
25. If at all, how does your organization support SMEs in this country?
26. In your view, what are the challenges to providing support to SMEs since the pandemic began?
27. What type of support is needed most by SMEs in response to COVID-19?
28. Is this support accessible to SMEs in country? If no, please elaborate. If yes, who is providing it?
29. Does your organization/business work with refugees?
30. If yes - how do you support the refugee community in country?
31. Has the refugee business community been affected by the Covid-19 pandemic more acutely than the general population?
32. If yes, what are some specific challenges faced?

ANNEX 3: COMPANIES FEATURED

1. Efkar Design (Gaziantep, Turkey) <https://buildingmarkets.org/listings/efkar-design/>
2. Gidabest (Mersin, Turkey) <https://buildingmarkets.org/listings/gidabest/>
3. Dizayn Soğuk Hava (Adana, Turkey) <https://buildingmarkets.org/listings/dizayn-soguk-hava/>

ANNEX 4: REFERENCE LIST

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