



**CHALLENGES AND OPPORTUNITIES IN IMMIGRANT
ENTREPRENEURSHIP: CASE STUDY OF TURKISH IMMIGRANT
ENTREPRENEURS IN GERMANY**

Master Thesis

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MASTER THESIS

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ÖZET

GÖÇMEN GİRİŞİMCİLİĞİNDE KARŞILAŞILAN ZORLUKLAR VE FIRSATLAR: ALMANYA'DAKİ TÜRK GÖÇMEN GİRİŞİMCİLERİ.

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Bu tanımlayıcı çalışmanın amacı, Türk göçmen girişimcilerin Almanya'daki girişimcilik alanı hakkında net bir fikir vermek, temel özelliklerini ve işletmelerinin özelliklerini ve karşılaştıkları engelleri araştırmak ve bu engellerin geleceklerinin işlerini ve planlarını nasıl etkilediğini belirlemektir. Yukarıdaki özellikleri araştıran bir ankete dayalı olarak kantitatif bir yaklaşım kullanılmıştır. Yazar, anket için 78 yanıt toplayabildi, ancak yalnızca 58'i analiz edilmek için yeterliydi. Toplanan veriler, farklı istatistiksel analizler kullanılarak IBM SPSS tarafından analiz edildi. Sonuçlar, Türk girişimcilerin çoğunun aile birleşimi programı aracılığıyla Almanya'ya girdiğini ve ikinci büyük grubun Almanya'da doğduğunu göstermektedir. Katılımcıların çoğu oldukça eğitilidir, ancak en fazla sayıda katılımcı gastronomi, gıda ticareti ve sağlık hizmetleri endüstrisinde faaliyet göstermektedir. Sonuçlar ayrıca, işletmelerin çoğunun 10 yıldan uzun süredir faaliyet gösterdiğini, ancak birkaç engelle karşılaştıklarını da gösteriyor. İyi çalışanlar bulma ve yeterli mali destek alma güçlüğü en büyük engeli oluşturuyordu. Yine de ayrımcılık, katılımcılar tarafından karşılaşılan en az engeldi. Nihai sonuçlar aynı zamanda Türk girişimcilerin topluma son derece entegre olduklarını, farklı etnik kökenlerden ve geçmişlerden birçok tüketiciyi hedeflediklerini ve Alman müşterilerin işletmeleri için de önemini vurguladıklarını göstermektedir.

Anahtar Sözcükler: Göçmen Girişimciliği, Türk Göçmen Girişimciler, , Almanya, Türkiye.

ABSTRACT

CHALLENGES AND OPPORTUNITIES IN IMMIGRANT ENTREPRENEURSHIP:

CASE STUDY OF TURKISH IMMIGRANT ENTREPRENEURS IN GERMANY

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The purpose of this descriptive study was to give a clear idea about the field of entrepreneurship in Germany by Turkish immigrant entrepreneurs and investigate the barriers and obstacles faced by them, defining their main characteristics and their businesses' attributes, and how these barriers influenced their future perspective of their businesses and their plans. A quantitative approach based on a questionnaire investigating the above characteristics was employed. The author was able to gather 78 responses for the survey but only 58 were adequate to be analyzed. The data collected was analyzed by IBM SPSS using different statistical analysis. The results show that most Turkish entrepreneurs have entered Germany through the family reunion program and the second-largest group was born in Germany. Most of the participants are considerably educated; however, the largest number of them operate in the gastronomy, food trade, and health services industry. The results also show that most of the businesses have been operating for over 10 years, yet they have faced several barriers. Difficulty in finding good employees and acquiring sufficient financial support formed the greatest barrier. Yet, discrimination was the least barrier faced by the participants. The results also show that Turkish entrepreneurs are highly integrated into society, wherein they target several consumers from different ethnicities and backgrounds, emphasizing the importance of the German customers to their businesses as well.

Keywords: Immigrant entrepreneurship, Turkish immigrant entrepreneurs, Barriers, Germany, Turkey.

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TABLE OF CONTENT

ÖZET	I
ABSTRACT	II
ACKNOWLEDGEMENT	III
STATEMENT OF COMPLIANCE WITH ETHICAL PRINCIPLES AND RULES	IV
TABLE OF CONTENT	V
LIST OF FIGURES	VII
LIST OF TABLES	VIII
1 INTRODUCTION	1
1.1 Overview	1
1.2 Problem Statement	2
1.3 Purpose of The Study	3
1.4 Research Questions	3
1.5 Scope of The Study	4
1.6 Definition of Terms	4
1.6.1 Immigration and Immigrants	4
1.6.2 Entrepreneurs	5
1.7 Research Structure	7
2 LITERATURE REVIEW	8
2.1 Literature search strategy	8
2.2 Main theoretical perspectives on Immigrant Entrepreneurship	8
2.2.1 The cultural theory	9
2.2.2 Middleman minority theory	10
2.2.3 The blocked mobility theory	11
2.2.4 Ethnic enclave economy theory	12
2.2.5 The interactive model	13
2.3 History of Turkish immigrants in Germany	15
2.4 Germany's immigration policy	19
2.5 Turkish entrepreneurship in Germany	23
3 METHOD AND PROCEDURES	26
3.1 Introduction	26
3.2 Research Design	26
3.2.1 Research Method	26

3.2.2	Nature of the research and its strategy	27
3.2.3	Reliability and Validity.....	27
3.3	Research Tactics.....	28
3.3.1	Selecting sample.....	28
3.3.2	Sampling technique.....	28
3.3.3	Data collection process	29
3.3.4	Data analysis	30
4	EMPIRICAL RESULTS	32
4.1	Introduction	32
4.2	Attributes of Turkish Immigrant Entrepreneurs in Germany	32
4.3	Characteristics of Turkish Businesses in Germany	35
4.4	Experience of Turkish Immigrant Entrepreneurs in Germany	39
4.5	Success Factors for Turkish Businesses in Germany	42
4.6	Future Perspective of Turkish Immigrant Entrepreneurs	43
4.7	The Degree of Association between Barriers and Future Plans	44
5	CONCLUSION	48
5.1	Introduction	48
5.2	Discussion	48
5.3	Future Research.....	52
	REFERENCES	53
	RESUME.....	68

LIST OF FIGURES

Figure 1.1: Thesis Structure	7
Figure 2.1: Schematic Representation of The Middleman Minority Position.....	11
Figure 2.2: Interactive model of ethnic entrepreneurship development.	14
Figure 2.3: The Growth of the Turkish Population in Germany.	18
Figure 2.5: Net migration in Germany 1950-2014.	20
Figure 2.6: Decisions on Asylum Claims and Protection Quota, 2011-16.....	22
Figure 4.1: Gender of Participants.....	32
Figure 4.2: Type of Residence.....	33
Figure 4.3: Level of Education.....	34
Figure 4.4: Immigration Program Used to Enter Germany.	35
Figure 4.5: Turkish Businesses' Forms.	36
Figure 4.6: Turkish Businesses by Age.....	37



LIST OF TABLES

Table 2.1: The Growth of the Turkish Population in Germany.....	17
Table 2.2: Turkish population in Germany.	19
Table 3.1: The Main Features of Data Analysis.....	31
Table 4.1: Participants' Age Characteristics.	33
Table 4.2: Turkish Businesses by Location.....	36
Table 4.3: Turkish Businesses by Business Industry.	37
Table 4.4: Weekly Working Hours and Total Number of Employees.	38
Table 4.5: Number of Turkish Employees in each Business.....	39
Table 4.6: Barriers Faced by Turkish Entrepreneurs.....	40
Table 4.7: Success Factors to Turkish Businesses.	42
Table 4.8: Entrepreneurs' Future Plans.	44
Table 4.9: Pearson Chi-Square. Association between Barriers and Entrepreneurs' Future Plans.	47

CHAPTER ONE

1 INTRODUCTION

1.1 Overview

Immigration has always been a part of human nature since ancient times. Besides economic, political, and religious reasons it is derived from human nature to explore and experience new adventures that the world can offer (Segal, Elliott, & Mayadas, 2010).

According to the United Nation' report (2017, p. 1) the year 2017 had its share of 258 million international migrants, 57% of whom settled in the Global North - developed- nations such as Europe, North America, Australia, and North Asia, while the rest 43% were hosted in the Global South -developing- nations such as Latin America, Africa, Middle East, and South Asia. Moreover, reports also indicate that between 1990-2017 there was an increase in the number of international migrants all over the world by over 105 million (69%), where the annual average was estimated to be 2.5 million between 1990 to 2005. Yet, it skyrocketed to 5.6 million between 2005-2017.

As a result of globalization, immigrants tend to move from their countries to more prosperous ones either by choice for the sake of pursuing opportunities; better jobs, education and\or better life conditions. Moreover, some immigrant leaves their home country or as a result of an inevitable necessity born out of unfortunate situations –crises of all kind (Segal, Elliott, & Mayadas, 2010). Thus, they adopt the complex regulations of their societies of settlement and most of them end up becoming workers of the middle class. Generally, immigrants are viewed as suppliers of cheap labor with a medium or low set of skills. Yet, this is not always the case. In recent years focus has been shifted towards immigrants who were successful in establishing their businesses (Kloosterman & Rath, 2003).

Recently, migration has been entwined with entrepreneurship in many studies alongside being hot topics receiving increased awareness in the past few decades. Along with other studies, Catherine Wines (2018) emphasizes that most migrants are characterized with fundamental entrepreneurial attributes compared to others such as adaptiveness, openness, risk-taking, resilience, and efficiency, and have a definitive role in developing the economies of their host countries.

The impact of immigrant enterprises around the world has recently shed the light on the importance of immigrant entrepreneurship as a socioeconomic phenomenon that contributes to the creation of new jobs and the prosperity of the host countries' economies in general (Chrysostome & Lin, 2010).

Rath and Kloosterman (2003) propose that a few of the many ways that immigrant entrepreneurs can contribute to the economy and society of their countries of settlement are: participating in the safety of local neighborhoods – Immigrants can contribute effectively to the integration and social cohesion through interaction with different groups (Rodríguez-Pose & Hardy, 2015), as well as providing job opportunities to natives and immigrants as well. According to Meres (2016), small and medium-sized enterprises established by immigrants in the United Kingdom were providing jobs to 1.16 million people; moreover, immigrant entrepreneurs were the reason for 14% of company formation in the UK.

As an example, most of the old aged immigrants who usually fail their integration process as in language courses find suitable job opportunities in businesses established by their fellow ethnic entrepreneurs (Khosravi, 1999), which can be seen in Turkish businesses around Germany for example.

Furthermore, studies have argued that a great deal of immigrant businesses' operations depends on a transnational transaction; exporting and importing goods to and from immigrants' home countries, thus participating in boosting the economy of host countries (Portes & Rumbaut, 2006); the result of an empirical study that investigates how immigration affects the US foreign trade conducted by Light, Zhou, and Kim (2002, p. 702) shows that immigrant businesses boost the US exports hence reducing its balance of payment deficit.

1.2 Problem Statement

According to Yazdanfar, D., Abbasian, S., & Brouder, P. (2015), the upgrowth of immigrant businesses is mainly influenced by the availability of information, advice, and capital from informal resources rather than formal ones as a result of cultural and language differences that may hinder the communication process. Therefore, immigrants tend to utilize their ethnic networks in their societies of settlement. Thus, Vinogradov, E. (2008), emphasizes that some immigrants play as role models for their fellow entrepreneurs from the same ethnic group. Nevertheless, some immigrant businesses are considered to be meeting and gathering points for ethnic minorities.

Alghafir, Y. (2017) conducted a study that addresses the challenges faced by small business immigrant entrepreneurs in Houston, Texas, and suggests that the most significant challenges faced by immigrant entrepreneurs are 1) inability to access sufficient capital, 2) lack of social resources and 3) insufficient knowledge of host countries' regulations in which that reduces the efficiency of these businesses' management which in turn prevent them from growing bigger.

Host countries –developing and specially developed ones- provide its immigrants with a set of opportunities not available in their home countries to establish a business, yet the most obvious immigrant businesses are simple ones, an example being –as a typical ethnic business- a shop or a restaurant that sells products of a specific ethnic group. However, such businesses are considered the first option for immigrants due to several challenges that might face them in their societies of settlement. Some of those challenges are difficulties accessing sufficient capital, language difficulties that hinder the communication process of establishing more sophisticated businesses, discrimination, and the lack of knowledge regarding regulations to establish a business. Moreover, the complexity of developed and developing countries' laws to establish a business push simple and unaware immigrants towards such small businesses.

1.3 Purpose of The Study

The purpose of this descriptive study is to give a clear idea about the field of entrepreneurship in Germany by Turkish immigrant entrepreneurs and investigate the barriers and obstacles faced by them, defining their main characteristics and their businesses' attributes, and how these barriers influenced their future perspective of their businesses and their plans.

1.4 Research Questions

- 1) What are the challenges that encounter Turkish immigrant entrepreneurs during establishing and operating their businesses in Germany?
- 2) What are the factors that influence the business success of Turkish immigrant entrepreneurs in Germany?
- 3) How these challenges are associated with the survival of Turkish immigrant entrepreneurship in Germany?
- 4) How successfully integrated are the Turkish entrepreneurs in German society?

1.5 Scope of The Study

This research focuses on the experience of Turkish immigrant entrepreneurs who operate their businesses in different cities in Germany. The author focuses on the cities where the Turkish population is the largest as illustrated in Figure 2.4. in chapter 2 and those cities are Nordrhein-Westfalen, Baden-Württemberg, Bayern, Hessen, Berlin, and Schleswig-Holstein. It is fair to note that the researcher only targeted those who have German citizenship or permanent residence.

1.6 Definition of Terms

1.6.1 Immigration and Immigrants

According to Merriam-Webster dictionary, immigration is the action of traveling to another country for the intent of permanent settlement; Cambridge English Dictionary defines immigration as “the act of someone coming to live in another country.” Therefore, who are immigrants?

The Definition of Immigrants differs in studies and basically, that is a result of different definitions generated within hosting countries as a reflection of the nature that drives immigrants themselves to migrate and their practices within those countries.

However, Segal, U. A., Elliott, D., & Mayadas, N. S. (2010, p.6), argue that there are two basic types of immigrants;

- *Asylees, Refugees & Involuntary Immigrants*; are those who had to depart their home country of a sudden as a result of crises, war, or suppression due to political or religious standings and beliefs (Segal, U. A., Elliott, D., & Mayadas, N. S. 2010, p.7). For example, Bosnian Muslims, targeted for elimination in 1995, were forced to abandon their home country to save their lives; Syrians with different political standings than the ruling party are hunted and killed since the beginning of the Syrian civil war in 2011.
- *Voluntary Immigrants*. Those who travel and settle in another country by choice looking to better their lives.

Portes and Rumbaut (2006, p.20-30) define three main types as Voluntary Immigrants:

- a. *Labor Migrants* are migrants with poor education, a low set of skills and limited financial resources barely gathered the amount to travel to another country. For example, Mexicans migrating to the US. Labor Migrants

contribute a great deal to the numbers of illegal immigration; usually, they tend to cross the borders of host countries through the help of smugglers and a huge portion of them end up in menial or low-paying jobs.

- b. *Entrepreneurial Migrants* are those who saw a chance for development in leaving their home countries, commonly their sociopolitical standing in their home countries are better compared to the first type. Entrepreneurial immigrants enter the host countries legally with substantial resources of capital, networks, and information that help them seize and utilize the opportunities that developed and developing host countries offer to establish their businesses. They are characterized by a high sense of independence, creativity, and a great tendency towards risk-taking. In some cases, entrepreneurial immigrants hire labor immigrants in their business. Great examples of such streams are Chinatown and Koreatown in Los Angeles, US. where these establishments provide ethnic products to their ethnic groups.
- c. *Professional Migrants* are the best that sending countries can offer to host countries. Having adequate high academic, professional achievements, experience, and skills credentials they are the number one nominee for the exodus from their home countries. They can enter host countries through scholarships, job invitations, and many other ways.

Although this study is focused on the second sub-type –Entrepreneurial Migrants in Germany- the researcher illustrated other types to prevent misunderstanding of the targeted type in this study.

1.6.2 Entrepreneurs

Several definitions within literature try to capture entrepreneurial behavior and describe it objectively. Economists try to define entrepreneurial behavior from a fiscal point of view, while management specialists do it from an angle that considers personality characteristics such as risk-taking tendency, leadership skills, and creativeness. Ireland, R D, M A Hitt, & D G Sirmon. (2003) argue that entrepreneurs are individuals creating wealth through exploiting every opportunity in the market through a unique set of resources. As a big supporter and nurturer of entrepreneurship within the youth, according to the Commission of the European Communities (2003, p.5), entrepreneurs are a diverse group of people who come from different social levels

yet share certain characteristics of entrepreneurial behavior including a high sense of independence that drives their willingness to take risks in establishing their own business through exploiting resources creatively and sufficiently.

However, the most formal definition that can be given is that entrepreneurs are those who acquire and generate value by creating and taking advantage of new products and services or even by the creation of whole new markets (Ahmad & Seymour, 2008).



1.7 Research Structure

Chapter 1: Introduction

In this chapter the researcher provides an insight on recent findings regarding the concept of immigration and how it is related to entrepreneurship, discusses the problem this study is investigating, explaining the purpose, scope and limitation of the study, illustrating the study questions, and defining major key-terms.

Chapter 2: Literature Review

2.1 Literature search strategy.

2.2 Main theoretical perspectives on Immigrant Entrepreneurship

2.3 History of Turkish migrants in Germany

2.4 Germany's immigration policy

2.5 Turkish entrepreneurship in Germany

Chapter 3: Method and Procedures

3.1 Introduction

3.2 Research Design

3.3 Research Tactics

Chapter 4: Data analysis and interpretation of the findings

Chapter 5: Conclusion.

Figure 1.1: Thesis Structure

CHAPTER TWO

2 LITERATURE REVIEW

2.1 Literature search strategy

The literature search was conducted by employing the following strategy. To overcome the research scarcity on immigrant entrepreneurship in Germany the author reviewed the previous literature on immigrant entrepreneurship conducted in other host countries such as Canada, The United States of America, Norway, Finland, and Sweden to draw lessons relevant to the subject of this study.

The author gathered the information for the literature from books, peer-reviewed articles, dissertations, journals, and electronic resources such as Anadolu University's Library, ProQuest, Emerald, Google Scholar, and other research websites. In conducting this research, the author used keywords such as “entrepreneurship”, “ethnic entrepreneurship”, “immigrant entrepreneurship”, “minority business development”, “Turkish immigrant entrepreneurs”, “Turkish entrepreneurs”, “Göçmen Girişimciliği”, and “Türk Göçmen Girişimciler”.

2.2 Main theoretical perspectives on Immigrant Entrepreneurship

Research in immigrant entrepreneurship started with the middleman minority theory developed by Light (1972), Bonacich (1973). Generally, studies conducted before the mid-1980s treat the phenomenon of immigrant entrepreneurs as socioeconomic self-help, and the focus was only narrowed to ethnic-related aspects of the phenomenon (Light & Paden, 1973; Mahadevan, 1978; Kim & Hurh, 1985). Furthermore, the second half of 1980s studies started underlining the informality of immigrant entrepreneurs and the challenges and obstacles they had to deal with as foreigners in their countries of settlement (Boissevain & Grotenbreg, 1987; Young & Sontz, 1988; Cobas, 1989). Thereafter, studies started focusing again on the ethnic character of ethnic-business activities (Aldrich & Waldinger, 1990; Yoon, 1991; Phizacklea & Ram, 1995). Mainly in the second half of the 1990s, literature started shedding light on the economic or socio-cultural embeddedness of immigrant entrepreneurs (Yoo, 1998; Grant & Oertel, 1998; Wong & Michele, 1998). Rath and Kloosterman's critical review of research on immigrant entrepreneurship up to 2000 reveals studies are policy-driven and purely scientific which cannot provide a proper theoretical reflection on the matter (Rath & Kloosterman, 2000).

2.2.1 The cultural theory

Also known as the cultural thesis, the cultural theory was first originated by Max Weber (1958) in his work “The Protestant Ethic and the Spirit of Capitalism” in which he argues that unlike Catholics, it has been observed that Protestants have been able to develop better economic rationalism (Vinogradov, 2008). Culture can be defined as “the collective programming of the mind which distinguishes the members of one group or category of people from another” (Hofstede, Hofstede, & Minkov, 2010).

The cultural theory states that some attributes such as family ties, social network, religious values and understanding, work ethics, and eagerness to succeed are the reason behind the adoption of immigrants to entrepreneurship (Hofstede, 2001; Piperopoulos, 2012; Wang, 2012).

Davidson (1995) describes two views that define the relationship between cultural values and entrepreneurial behavior. The *Aggregate psychological trait explanation* is based upon the assumption that the more entrepreneurs a society has the more potential entrepreneurs will emerge from that same society. *The social legitimation view* suggests that the variation of entrepreneurship in society is mainly influenced by differences in values and beliefs; the collision of values within society gives potential entrepreneurs the last push to self-employment (Davidsson, 1995).

The cultural theory classifies immigrants' characteristics as class resources and ethnic resources. Class resources immerge from education, financial capital, social capital, and business perspicacity; social capital is defined by the resources immigrant entrepreneurs gain by establishing connections and networks based on trust, interchange, and obligations within the society and mainly with their ethnic groups; cultural capital is possessed by immigrants entrepreneurs who were able to integrate well in their hosting societies. Ethnic resources on the other hand are defined by a specific set of traits a certain ethnic group's culture can produce such as flexibility, solidarity, willingness to work long hours, and self-reliance (Marger, 2001; Teixeira, Lo, & Columbia., 2012; Torbati, 2006; Waldinger, 1995).

Nevertheless, the fact that cultural theories tend to overestimate the impact of ethnic solidarity and cooperation on immigrants' entrepreneurial behavior while ignoring class differences within a society has been criticized by many scholars as cultural attributes are not applicable in every hosting society (Yoon, 1991). For instance, some immigrant entrepreneurs from different cultural backgrounds -in some cases less entrepreneurial cultures- take advantage of the same legal regulations as

natives and outperform them in establishing successful enterprises. Without the influence of cultural factors, some immigrant entrepreneurs enjoy an entrepreneurial set of skills and attributes (Yoon, Light, Rosenstein, & Halter, 1996).

A study conducted by Teixeira, C & Lo, L (2012) that is based on comparing the experience of immigrant and non-immigrant entrepreneurs to measure if they faced the same challenges and opportunities while establishing their businesses in Kelowna, Canada, suggests that immigrant entrepreneurs relied on an individualistic pattern rather than ethnic knowledge, resources, and networks.

Rafiq (1992) emphasizes that immigrant entrepreneurs in the UK rely more on socio-economic and class resources of individuals more than ethnic and cultural resources in the establishment of their businesses, which leads to the conclusion that cultural factors do not have a direct impact on immigrant entrepreneurship.

2.2.2 Middleman minority theory

Bonacich (1973) suggests that ethnic minorities around the world such as Syrians in West Africa, Armenians in Turkey, Chinese in Southeast Asia, and Asians in East Africa show more potential in establishing business ownership than others. A theory explaining this phenomenon has been presented by Bonacich (1973). Middleman theory is illustrated in (Figure 2.1).

Sojourning being the core of this model, sojourners are immigrants who do not settle permanently in the host country; they rather save than spend money on consumption in preparation to return to their home country which explains why they tend to avoid occupations that tie them to the host country. Hence, sojourning can explain the fact that some immigrants appear as entrepreneurs and self-employed (link 1 in Figure 2.1).

A high degree of intergroup solidarity is usually a result of sojourning (link 2 in Figure 2.1). Solidarity can contribute to middleman minority business ownership (link 3 in Figure 2.1); it results in an efficient distribution of resources throughout formal and informal ethnic channels; loans with low interests can be easily provided within the ethnic group; information, and training can be easily obtained. Nevertheless, loyal labor is available for middleman minority entrepreneurs.

Moreover, solidarity is one of the effective ways to control competition within the community. Host hostility (link 9 in Figure 2.1) is another factor that contributes to the overrepresentation of middleman minorities among immigrant entrepreneurs. The

causes of host hostility in (links 4 and 5 in Figure 2.1), and its non-economic consequences in (links 6 and 7 in Figure 2.1). The determinants of desire to return to one's home country in (links 10 and 11 in Figure 2.1) (Bonacich, 1973; Vinogradov, 2008).

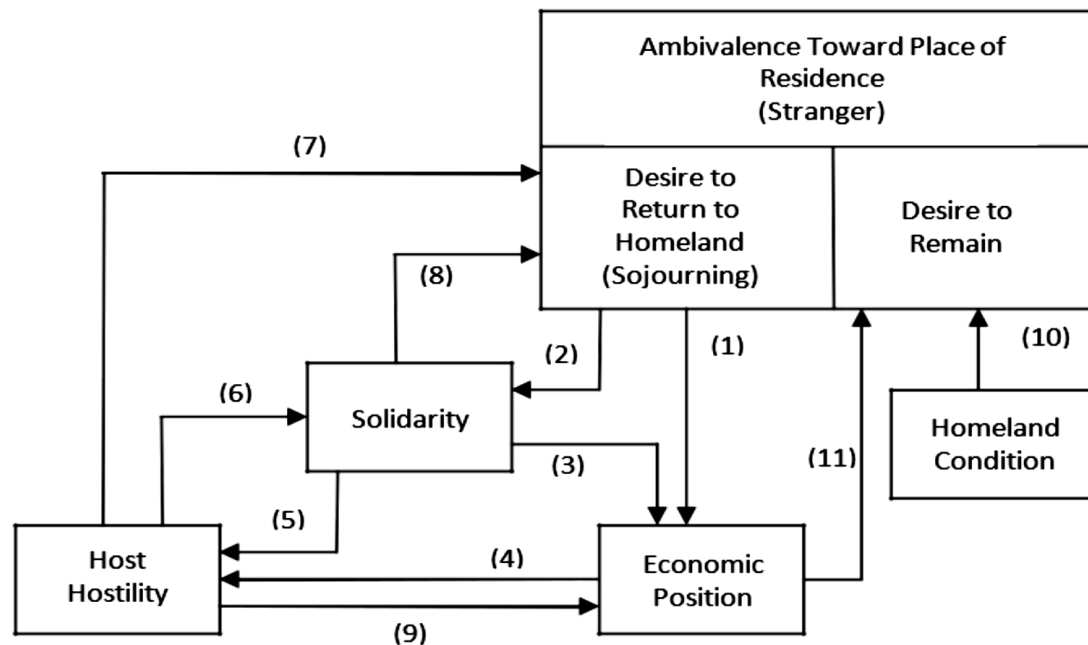


Figure 2.1: Schematic Representation of The Middleman Minority Position **Source:** A Theory of Middleman Minorities, (Bonacich, 1973b, p. 584).

Critics of the middleman minority theory argue that the theory may explain the economic position of some immigrant groups. Yet it fails to cover all immigrants as it does not apply to all immigrant groups. For instance, Portes and Shafer (2006) indicate that the model was not capable of providing enough explanations regarding the unique attributes of Cuban self-employed in the United States, hence they elaborated the ethnic enclave concept (Meres, 2016; Portes & Shafer, 2006).

2.2.3 The blocked mobility theory

Blocked mobility theory suggests that due to some disadvantages faced by immigrants in hosting society, they will eventually turn into self-employment (Beaujot, R, et al.,1994). Immigrants face certain disadvantages in their hosting societies due to their lack of proficiency in that society's language, or they might not find a job because of their lack of sufficient academic credentials as the fact that some academic credentials obtained by immigrants in their home country might not be acknowledged in developed hosting societies (Kloosterman, 2000).

A study conducted by Beaujot, R, et al (1994) that tests the blocked mobility hypothesis of non-Canadian in Canada, suggests that immigrants with high education credentials but no Canadian education could not find a job in the core of the economic market hence, turned to self-employment as a result that their credentials were not recognized.

Admittedly, prejudices of the local population, ethnic discrimination, and racial practices are also reasons that cause blocked mobility. Other scholars, e.g., (Price & Chacko, 2015; Meres, 2016; Fairlie & Meyer, 2003; LIU, 2012; Meres, 2016; Fairlie & Meyer, 2003) argue that immigrants choose to be self-employed to avoid racial discrimination in the labor market which forces them to accept low wages and prevents them from upward mobility in their careers. Within the context of wage discrimination Hammarstedt (2006, p. 619) argues that the difference between potential earnings in self-employment and wage-employment has a significant impact on immigrants' decision to go self-employed.

However, many scholars find that the bases of blocked mobility theory are not always the reason that immigrants tend to become self-employed. Matter of fact self-employment is a strategy to cope with the differences the host country's economies impose. But in other cases, it is a self-made choice for the sake of obtaining a better fiscal status (Inal Cavlan, Al Ariss, & Forson, 2013; Martínez, Saiz-Alvarez, & Martínez, 2013; Meres, 2016).

2.2.4 Ethnic enclave economy theory

The ethnic economy theory was first established in the literature of historical sociology of Max Weber and Werner Sombar (Light, Sabagh, Bozorgmehr, & Der-Martirosian, 1994). An ethnic economy occurs when a business is owned and operated by people from a single ethnic group to serve their co-ethnic population alongside the general population of a specific area (Portes & Manning, 2008). As a result of several factors from different theories such factors are solidarity, discrimination, lack of proficiency in a hosting language or lack of academic credentials in which prevents immigrants from getting jobs in the hosting economy, immigrants start focusing on interacting with their ethnic and co-ethnic akin, therefore resulting in an ethnic interaction that might lead to an ethnic economy. For instance, as a result of solidarity Portes, A., & Manning, R. D. (1986) argue that the Jewish enclave economy in the USA emerged as it mainly depended on transactions within the Jewish community from

providing resources, exchanging raw materials, granting access to credit to granting access for other Jewish employees. Hence, resulting in creating one of the most influential ethnic economies in the USA. Moreover, in large immigrant communities, ethnic businesses can grow up large to serve not only those of the same ethnic group but also other ethnic groups and be able to compete even in the non-ethnic market (Torbati, 2006; Meres, 2016).

Supporters of the enclave theory emphasize upon different motives driving immigrant entrepreneurs to establish businesses within their ethnic community some of them are: interacting with similar culture and language facilitates business transactions and the fact that customers' needs and preferences are already known provides businesses with a short cut towards profits (Meres, 2016; Guerra & Patuelli, 2014).

However, opponents of ethnic enclave theory argue that ethnic economies are harmful to native-owned businesses as they stand a small chance competing to gain potential customers from that ethnic group which affects their growth and expansion (Braymen & Neymotin, 2014). Moreover, Sanders, J. M., & Nee, V. (1987) argue that Cuban immigrants working in their ethnic economies earn less than their counterparts who are working outside their ethnic economies. However, the latter argument contradicts with Portes & Bach, 1985 findings where they argue that Cuban entrepreneurs and their co-ethnic employees in the US earn higher wages than their counterparts working in the general labor market (Portes & Bach, Latin Journey: Cuban and Mexican Immigrants in the United States, 1985) cited in (Light, Sabagh, Bozorgmehr, & Der-Martirosian, Beyond the ethnic enclave economy, 1994), in other words, disadvantages of this theory is a subject to different variables and market conditions.

2.2.5 The interactive model

This model was conceptualized by Waldinger (1990), which suggests that the development of an ethnic enterprise does not solely depend on a single character that is responsible for the success of ethnic businesses. It rather treats opportunity structure and group resources as two different dimensions that have an impact on the success of an ethnic enterprise.

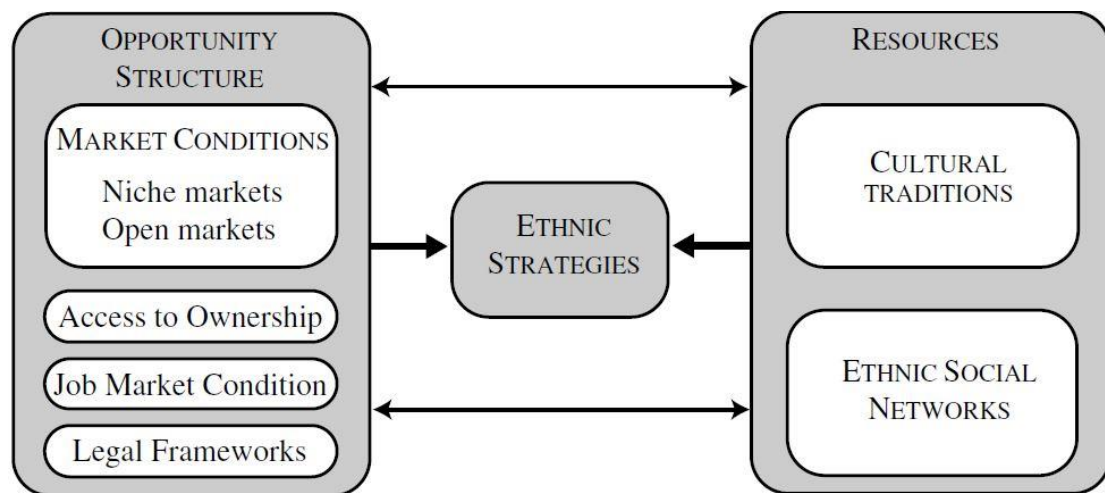


Figure 2.2: Interactive model of ethnic entrepreneurship development. Source: (Waldinger, Aldrich, & Ward, 1990, p. 22).

The opportunity dimension is typically made of market conditions, job market conditions, legal frameworks, and access to ownership. In a hosting economy, an opportunity is presented align with the emergence of a specific ethnic community, for the mere fact that this ethnic community has its characteristics embedded in their culture, hence as a result they have their own specific needs which only co-ethnics are ready to meet; the greater the gap between the hosting and the ethnic group's cultures the greater the opportunities of establishing a niche market. Yet, since the opportunities represented by a niche market are less than those represented by an open market, immigrants intrapreneurs struggle to find themselves a corner in it. However, besides the significant barriers hindering the penetration of an open market from an immigrant entrepreneurs' point of view, open markets are usually controlled by local entrepreneurs (Aldrich & Waldinger, 1990; Volery, 2007).

The resources group dimension is consisting of cultural traditions and ethnic social networks. The significance of these two components is curtailed in immigrants' intrapreneurship, the knowledge regarding regulations and legal procedures gained from an ethnic network can be harnessed in a sufficient way to penetrate a foreign market much easier. Moreover, ethnic network grants access to men power, credit, and raw materials (Aldrich & Waldinger, 1990; Volery, 2007).

However, in a study conducted to identify the challenges and opportunities faced by Turkish immigrants in Canada, Saleh, A. (2017) found that Turkish immigrant entrepreneurs paid more attention to establishing their enterprises in a multicultural market rather than just focusing on their ethnic community, they saw bigger

opportunities in the open market rather than those offered by a niche market. Moreover, one of the critics of this model is that it disregards the hosting country's market and economic structure whereas it can impact immigrants' performance in establishing their businesses (Rath & Kloosterman, 2000).

2.3 History of Turkish immigrants in Germany

According to the Ministry of Foreign Affairs (MFA), Turkey (2019), over 6.5 million Turkish people are living abroad, 5.5 million of whom are living in western European countries. Over the years Turkish people have built a strong ethnic community in different European countries, which is very recognizable by their gastronomy and retail businesses showing a strong successful image of an entrepreneurial spirit and telling a successful integration story in most cases.

According to Aydın, Y. (2016), Turkish immigration to Germany between 1961 and the present can be roughly summarized as three waves.

- 1961 to 1973, labor recruitment.

Yurdakul, (2009), states that until 1950 Germany was an ethnically homogeneous country. The aftermath of World War 2 left Europe in need of a workforce to reconstruct its infrastructure all over again. As of the 1960s, there was a need for Turkish workers to be recruited in Western Europe and Germany (Martin, 1991). As a result, on October 30, 1961, West Germany signed a recruitment agreement with Turkey for the latter to supply manpower needed to boost the reconstruction of West Germany's infrastructure with a promise to provide the guests with minimum wages and accommodation during their contracts, ("guest workers") as they were called were recruited by Germany's Central Recruitment Office (Anwerbebüros der Bundesanstalt für Arbeit). According to İçduygu, A. (2009), between 1975 and 1985 money transactions to Turkey roughly totaled between 2.6 percent and 3.3 percent of Turkey's gross domestic product (GDP).

- 1973 to the 1980s, family reunification and irregular migration.

Until the global oil crisis in 1973, the need for recruitment ended. Thus, from the 710,000 Turkish workers who came to West Germany, roughly thousands of them returned to Turkey. At the same time, the rest just decided to stay and bring their families to Germany instead, the effect of that was an increase with a great magnitude in the Turkish population in Germany (The Local, 2011). Along with the recruitment

agreement which is the main reason that triggered Turks immigrating to Germany, few more factors influenced the flow of Turks to Germany afterward as well; the reunification of families played a big rule in increasing the number of Turks in Germany, Germany also became a destination for irregular Turkish immigrants who entered the country via smugglers or overstayed their tourist visas, this type of immigrants usually worked in the informal market to finance their stay in Germany, and eventually gained legal status either through asylum application or marriage. With their families, Turkish people felt that they could duplicate their Turkish lifestyle in Germany, surprisingly they created for themselves an infrastructure which provides them with their special needs, they were able to have everything they used to have in Turkey; mosques, shops, Turkish food, Turkish channels and newspapers, cultural services and Turkish organizations that help newcomers in integration and introduce them to the Turkish ethnic community. However, in the last few years, there is a decrease in emigration levels from Turkey, yet official figures indicate that the net emigration figure from Turkey is still positive (Şen, F. 2003).

- The 1980s, asylum seekers, and refugees.

In the 1970s political turbulence and instability, intensified by a military coup in 1980, were all reasons for Turks to seek Germany as a destination for refuge. The process of accepting or rejecting an asylum application takes a long time, therefore, political actors and highly qualified Turk asylees were unable to work during the period of evaluating their applications due to unrecognized qualifications or a lack of legal status, which as a result drove a lot of them -especially the youngsters- to work undocumented (the black market)¹, in most cases in their fellow Turkish entrepreneur's establishment (Aydın, 2016; Ünalán, 2007).

¹ See Bundesagentur für Arbeit/Zentrale Auslands-und Fachvermittlung, "Arbeitsmarkt- zugang für Asylbewerber/innen, Geduldete und Flüchtlinge" (powerpoint, Zentrale Auslands- und Fachvermittlung, November 2013), 9–12, <http://azf2.de/wp-content/uploads/2009/02/Schmitz-ZAV.pdf>. The access to the labor market is regulated by the enactment Verordnung über die Beschäftigung von Ausländerinnen und Ausländer (BeschV), § 31, 32, 33, 34.

Table 2.1: The Growth of the Turkish Population in Germany. Source: (Federal Statistical Office, Germany 2020).

Year	Total	Year	Total
1967	172439	1993	1918395
1968	205354	1994	1965577
1969	322421	1995	2014311
1970	469160	1996	2049060
1971	652812	1997	2107426
1972	712289	1998	2110223
1973	910525	1999	2053564
1974	1027770	2000	1998534
1975	1077097	2001	1947938
1976	1079300	2002	1912169
1977	1118041	2003	1877661
1978	1165119	2004	1764318
1979	1268307	2005	1764041
1980	1462442	2006	1738831
1981	1546280	2007	1713551
1982	1580671	2008	1688370
1983	1552328	2009	1658083
1984	1425798	2010	1629480
1985	1401932	2011	1607161
1986	1434255	2012	1575717
1987	1481369	2013	1549808
1988	1523678	2014	1527118
1989	1612623	2015	1506113
1990	1694644	2016	1492580
1991	1779586	2017	1483515
1992	1854945	2018	1476410

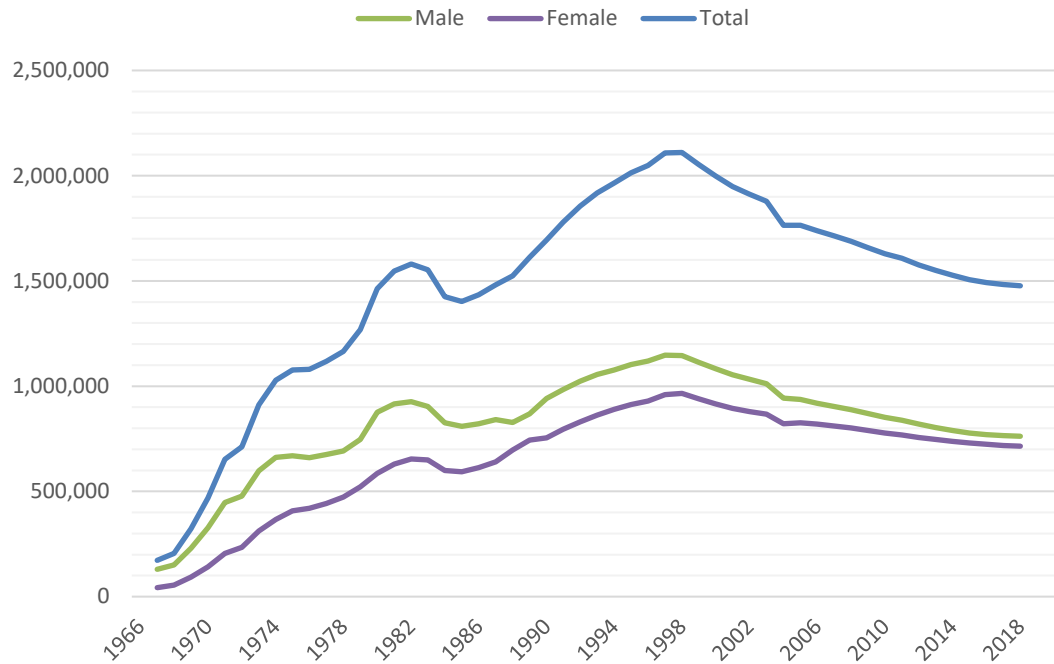


Figure 2.3: The Growth of the Turkish Population in Germany. **Source:** (Federal Statistical Office, Germany 2020).

- The 1990s, second refugee wave.

In the 1990s the armed dispute between the terrorist Kurdish organization PKK and the Turkish government caused a flow of refuge and political asylum seekers of many Kurds to Germany. In the late 1990s, Kurdish diaspora became undeniable in social, political and economic terms, which according to Aydın, Y. (2016) led to a dispute between ethnic Kurds and Turks in Germany, such politicization fueled the fragmentation of the Turkish community in aspects such as politically, socially and even culturally, meanwhile the Turkish state encouraged all Turks within Germany to hold on to their identity as a unified community and maintain their culture and connection with the Turkish state throughout different Institutions such as the Turkish-Islamic Union for Religious Affairs (DITIB) (Aydın, 2016; Ünalán, 2007).

According to the last statistical publications of the Federal Statistical Office in Germany (2020), 3.4% of the total population of Germany is from Turkish roots and 13.5% of the total foreign population in Germany are Turkish. As it can be seen in Figure 2.4, the Turkish population is distributed within the federal states of Germany depending on many variables such as business opportunities and Turkish ethnic availability, as the biggest portion resides in Nordrhein-Westfalen west of Germany by

34%. In comparison with the least that resides in Mecklenburg-Vorpommern by 0.098% of the total population of Turkish immigrants in Germany.

Table 2.2: Turkish population in Germany. Source: (Federal Statistical Office, Germany 2020).

State	Male	Female	Total
Baden-Württemberg	132400	122610	255010
Bayern	99980	92905	192885
Berlin	55490	51390	106885
Brandenburg	2055	1155	3210
Bremen	12240	11495	23735
Hamburg	23825	21430	45255
Hessen	79640	76400	156040
Mecklenburg-Vorpommern	965	495	1460
Niedersachsen	45730	43545	89275
Nordrhein-Westfalen	252045	243205	495245
Rheinland-Pfalz	30495	27755	58250
Saarland	5355	4990	10340
Sachsen	3380	1790	5170
Sachsen-Anhalt	1990	1165	3150
Schleswig-Holstein	14485	13445	27930
Thüringen	1655	905	2565

2.4 Germany's immigration policy

The European Union has been struggling to come up with a fixed immigration policy over the years, however, every year new laws, policies, and regulations are presented to the EU immigration policy as a result of unexpected events, according to Neuwahl, N. (2014), a harmonized immigration policy is rather nonexistent in the EU, which leads to the conclusion that there is no fixed EU immigration policy, it's rather a sit of flexible regulations that could be adjusted to help member states process flows of regular and irregular immigrants. For instance, according to EU law aligned with Dublin regulation, asylum seekers cannot register and stay in a member state other than the one they arrived to at first which puts significant pressure on member states in the Mediterranean sea, however, member states like Germany and France promise to voluntarily take their share of arrivals and invite other member states to do the same, another example of the ununified immigration policy is that it is up to member states to decide if arrivals should have reunification with their families or not, not to mention

the budget and attention invested in the integration process that differs in its success from one member state to another (Union, 2014; DW News, 2019; Schain M. , 2009).

A policy is expected to be coordinated and intertwined with other policies and laws regulating a system to be effective and beneficial. With admission standards, Germany established its immigration policy, i.e., estimating the number of immigrants the country wants to welcome and of which characteristics they should be. Therefore once migrants are in Germany, immigration policy through certain investigative processes starts labeling them and set rules regarding whether they should leave or stay in the country, in case of the latter, several processes determine whether the immigrants are allowed to work and if their children are allowed to go to schools and so on (Constant & Tien, Germany's Immigration Policy and Labor Shortages, 2013).

In the case of Turkish Immigrants, the fact is that most of the Turkish population in Germany is a result of the recruitment agreement in 1961, which was followed by the family reunification act till the late 1990s, the rest of this population entered Germany through different channels such as a- business immigration that includes entrepreneurs and investors who are willing to invest a certain amount of fund and hire a certain number of employees (determined by the policy) to start a business and settle in Germany. b- Turkish workers who were invited as a skilled worker and in some cases by their fellow Turkish entrepreneurs. c- Asylum seekers (Yurdakul, 2009).

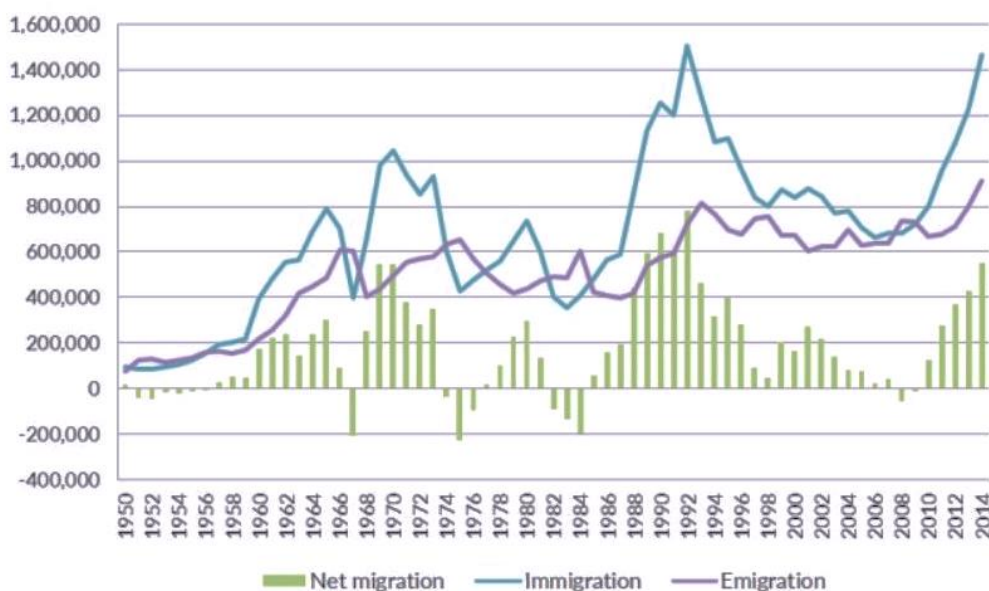


Figure 2.4: Net migration in Germany 1950-2014. **Source:** (Federal Office for Migration and Refugees, Migrationsbericht 2014; Berlin: Federal Ministry of the Interior, 2016; Müller, V. 2016).

Asylum seekers are the second most significant portion of Turkish immigrants in Germany, most of them are from Kurdish roots who suffered prosecution in Turkey and the second portion is activists with insubordinate political opinions to the current government of Turkey.

According to the Federal Office of Migration and Refugees, Germany, 2020, in case of asylum-seeking, the immigration policy forces certain investigative processes to label asylees at the end of the process and in some cases rejects their applications if they do not meet the criteria to be recognized and qualify as asylees. If accepted, an asylee can obtain one status of the following:

Refugee protection

Refugees are people who were forced to leave their country of origin as a result of facing prosecution and violence for reasons such as religion, nationality, membership of a social group, insubordinate political opinions, or race. Under the Refugee Convention signed in Geneva in 1951, refugees must not return if the threat of their well-being in their home country still exists. German authorities grant these refugees a three-year residence permit that can be renewed if the re-assesses of their situation is still threatening their well-being.

Entitlement to asylum

Under German law, those who have been prosecuted explicitly on political grounds if evidence was provided are granted a three-year residence permit after which the case should be re-assessed.

Subsidiary protection

For asylees who do not qualify for a refugee nor entitlement to asylum status can obtain subsidiary protection. However, this status is only granted when the person is seriously threatened in their home country, for example, the death penalty or torture, or if a domestic or an international armed conflict is of a serious threat to life in case of returning to the country of origin. This status grants a residence permit for one year, after that the German authorities determine if there should be an extension granted.

National ban on forced return

The last form is when the immigrant is not forcefully returned to their home country even though they do not qualify under any of the first three forms. This is the

case where the German authorities are convinced that a return may cause a breach of the European Convention for the Protection of Human Rights and Fundamental Freedoms (ECHR) or a consequential danger to life may occur. This form is a resident permit of one year that gets re-assessed at the end of its validation.



Figure 2.5: Decisions on Asylum Claims and Protection Quota, 2011-16. Source: (Federal Office for Migration and Refugees, Migrationsbericht 2014; Berlin: Federal Ministry of the Interior, 2016; Müller, V. 2016).

In 1961 the German authorities believed that the most of invited Turkish workers would be men; they would work the period agreed upon, send back money to their home country, and at the end go back to Turkey with some cash and new skills. Therefore, there were no efforts to integrate them into German society nor the government attempted to encourage them to reach high levels of German proficiency more than what they needed to perform their jobs. Hence, they lived in dormitories provided by their employers within closed societies and social groups that only include Turkish people and their own culture (McFadden, 2019).

At the beginning of the 1990s, the German government realized that the biggest ethnic minority group in Germany was the Turkish ethnicity and most of them have been naturalized to be German citizens. Most of those Turks holding German citizenship had to renounce their Turkish citizenship as Turkey didn't allow dual citizenship before the 1980s, but were able to reacquire their Turkish citizenship as a result of Article 13 that was introduced by the Turkish government in 1981, supported by domestic exemption in Germany Turks were able to retain their both German and Turkish citizenship. However, Germans have always thought of their country as a

homogeneous country, they have always viewed Turks to be trouble as most of them were a result of the recruitment act which didn't put many efforts into integrating the Turkish workforce nor their families into the German society at that time which affected even the next generations, that in some points of views contradicts the German culture and lifestyle.

According to McFadden, SW (2019), in 1999 Germany started to make some changings and a new law that was known as a "revolution," by some commentators was introduced and took effect on 1 January 2000. The law includes that children who were born on or after January 1st, 2000 have the right to German citizenship if one parent at least has been living in Germany under a permanent residence permit for eight years. However, if the child acquired two or more citizenships at birth as a result of having a Turkish Father and a German mother, for example, the kid by law has to choose one citizenship and therefore be renouncing the other one, this article is called "Duty to Choose" (Optionspflicht). However, the exceptions to dual citizenship were very low and ligulated by different sub-laws of which, one could only work for Turkish people again if the Turkish government did not permit them to renounce their Turkish citizenship, which it didn't due to political reasons.

2.5 Turkish entrepreneurship in Germany

In un increasing universal awareness on Self-employment and entrepreneurship, the European Commission has issued 2 Green Papers² addressing the matter. Green Paper of 2003 on "Entrepreneurship in Europe" highlighted the huge possible positive changes that could happen in European countries in case of taking actions supporting a culture of self-employment and entrepreneurship. While the 2005 Green paper on "Managing Economic Migration" emphasizes the importance of immigrant entrepreneurs to an economy, highlighting the potential economic benefits as a result of successfully integrated immigrants (Constant, Shachmurove, & Zimmermann, The Role of Turkish Immigrants in Entrepreneurial Activities in Germany, 2005). (European commission, 2005): *"More sustained immigration flows could increasingly be required to meet the needs of the EU labor market and ensure Europe's prosperity.*

² Green Papers are documents published by the European Commission to stimulate discussion on given topics at the European level. It is an invitation for a consultation process and debate on the given proposals. Green Papers may give rise to legislative developments that are then outlined in White Papers. https://eur-lex.europa.eu/summary/glossary/green_paper.html

Furthermore, immigration has an increasing impact on entrepreneurship. The EU must also take account of the fact that the main world regions are already competing to attract migrants to meet the needs of their economies. This highlights the importance of ensuring that an EU economic migration policy delivers a secure legal status and a guaranteed set of rights to assist the integration of those who are admitted."

Besides the efforts of the European Union to support self-employment and entrepreneurship within the European countries, a study done by Constant, A. F., Shachmurove, Y., & Zimmermann, K. F. (2005) on the role of Turkish immigrants in entrepreneurial activities in Germany found that in an entrepreneurial supporting environment that provides necessary consultation and facilitates entrepreneurial activities, self-employment is a very effective way for immigrants to be successfully integrated into the economy of a hosting country. Within this context, the study found that Turks are 70% more likely to pursue self-employment compared to other ethnicities and the natives together, moreover Turks' earnings are significantly higher than other entrepreneurs either natives or non-German nationality.

Alongside the fact that the Turkish population is the largest foreign population in Germany, for the general public in Germany, Turkish shops are the typical 'immigrant enterprises, i.e. Turkish entrepreneurs are very active in mostly all main cities in Germany to the extent that Germany had to add new words for Turkish dishes such as Döner and Kebab to their language (Constant, Shachmurove, & Zimmermann, 2005). According to Şen, F. (2003), until 2003 80,600 Turkish immigrant entrepreneurs established their businesses in different European countries such as France, the Netherlands, UK, Belgium, and Germany, from which 59,500 are operating in Germany.

The choice of turning towards self-employment for Turks was highly influenced by the high rate of unemployment since most Turkish population in Germany until the late 1990s was a result of the recruitment agreement, therefore when it was over, those workers with their insufficient credentials and low educational levels were left without jobs. Hence, most of them turned to establish their businesses using their savings, businesses that mainly depended on and served their ethnic and co-ethnic groups. However, in recent years it is noticeable that Turkish businesses are more focused on the service, construction, and handcraft sectors rather than the traditional branches they used to invest in; retail and wholesale trade (ŞEN, 2003).

According to a study on Turkish enterprises in Hamburg by Schaland and Tolciu (2009), Turkish entrepreneurs fall under two streams, a) entrepreneurs from the first generation working in rather low-skilled sectors like gastronomy, retail, and trade. Noticeably they tend to create a mixed business environment where they attract clientele not only from their ethnic group but also from other ethnic groups and even native customers, and they tend as well to hire employees and deal with suppliers from different nationalities, b) entrepreneurs from the second generation who had the chance to obtain better and higher educational qualifications and language proficiency than their parents tend to invest in the knowledge-intensive sector and provide translation, tax advisory, legal consulting, juridical, and medical care services. Surprisingly, due to the fierce competition in the knowledge-intensive sector, Turkish entrepreneurs target clientele from their ethnic community by hiring Turkish employees with high education preferably specialized in that sector.

Moreover, immigrant entrepreneurs face financial difficulties at the establishment phase of their business. However, just like native entrepreneurs, a very small percentage of them tend to obtain credit from formal and official resources, they rather use their savings or in most cases loans from their families and friends. Furthermore, the empirical results show that most entrepreneurs use their ethnic networks -friends, family, and fellow Turkish entrepreneurs to gain information regarding legal issues and regulations for the sake of their business survival rather than formal consulting agencies. This phenomenon has been addressed in close relationship with how successful the social and economic integration of immigrant entrepreneurs were in several cities (El-Cherkeh & Tolciu, 2009; Tolciu, Schaland, & El-Cherkeh, 2010).

During the last 40 years, Turkish enterprises within Germany have developed remarkably transforming from small convenience stores to fancy big restaurants, humble ticket selling businesses into recognizable travel agencies. In other words, Turkish enterprises started serving the local market and other ethnic groups rather than focusing on their own in a niche economy (Baycan, 2013). For instance, in (2003) Şen, F. states that the annual turnover of Turkish businesses within the EU increased by 59.5% and worth 34.8 bn euros. 59,500 Turkish companies in Germany provide jobs for almost 327,000 people, meaning 5.5 persons per company, which emphasizes the significance of the Turkish businesses to the German economy.

CHAPTER THREE

3 METHOD AND PROCEDURES

3.1 Introduction

In this chapter, the author introduces a methodology used in the study to undertake and explain the underlying issue. In order to investigate Turkish entrepreneurship in Germany, primary and secondary data were collected to provide a clear insight into the characteristics of Turkish business owners in different states in Germany. The study design and the procedures used to collect the sample are described. The instrument used to collect the data, including methods implemented to maintain validity and reliability of the instrument are also described.

3.2 Research Design

3.2.1 Research Method

To differentiate between data collection techniques in social studies, researchers use three different approaches (a mixed approach, quantitative approach, and qualitative approach) where each one serves a specific purpose aligned with the researchers' goal of defining a problem. A mixed approach uses collection techniques from both the qualitative and quantitative approach; the qualitative approach is mainly used to describe non-numerical data; for instance, data collected through interviews. On the other hand, the quantitative approach is used to describe numerical data, for example, data collected through a questionnaire (Saunders, Lewis, & Thornhill, 2016). Therefore, to achieve a comprehensive understanding of the issue and to provide satisfying answers to the research questions, a quantitative approach was used. Since the research questions are explanatory, therefore for this thesis quantitative data were collected by a questionnaire method, where it allowed the author to thoroughly investigate different variables -suggested earlier in the literature review (Chapter 2.2)- participating in the creation of the Turkish entrepreneurship phenomenon in Germany, that way the author had the chance to test 5 different theories related to immigration entrepreneurship by providing the theories' variables as answer suggestions for the participants to answer the bigger question; What are the challenges and opportunities faced by Turkish immigrant entrepreneurs in Germany. After that Pearson Chi-Square test, charts, and descriptive statistics were used to translate and analyze the data.

3.2.2 Nature of the research and its strategy

Within the context of global stratification of guidelines in conducting research, there are three main types of research nature: explanatory, exploratory, and descriptive nature. Exploratory research is conducted to investigate a problem that is not well researched before, building a more robust research model for a particular problem that provides an initial understanding of a certain phenomenon. Explanatory research is aimed to explain further and provide a better understanding of a phenomenon by providing fundamental relations between the problem's variables. The nature of studies that focuses on describing a set of characteristics of a certain population that serves a defined phenomenon by focusing more on the "what" of the phenomenon rather than the "why" is called Descriptive research (Saunders, Lewis, & Thornhill, 2016).

The nature of this study is mainly descriptive. The questions of this research revolve around investigating the challenges and opportunities of Turkish immigrant entrepreneurship in Germany. It also focuses on how these challenges and opportunities affect their business plans in Germany. Therefore, descriptive research is the best way to seek rather more detailed insights into the characteristics of Turkish entrepreneurs in Germany. Descriptive research aims at building a strong profile of a certain phenomenon by asking multiple-choice questions as an instrument to define the attitudes and course of actions of people involved in a phenomenon.

Therefore, provided the information above, the most suitable strategy that could be applied to investigate the research questions is a survey with its questionnaire technique. Hence, this study adopted a quantitative approach as a research method. A survey strategy allowed the author to collect the quantitative data necessary. It also gave him control over the research process which led to generating findings that are most representative for the Turkish immigrant entrepreneurs in Germany.

3.2.3 Reliability and Validity

Research reliability refers to the consistency of a measurement method -data collection techniques such as survey or analysis procedures- upon a specific subject, i.e. a measure is deemed reliable if it can be applied many times upon the same subject of measurement and still produces the same results (Saunders et al., 2016, p. 202). To ensure the reliability of this research, the author used resources from different previous studies and articles within the context of different challenges and opportunities that could encounter immigrant entrepreneurs globally. Moreover, he chose a survey as a

data collection method to avoid participant and researcher error and bias -to avoid factors that could make participants perform differently or factors affecting data interpretation by the researcher.

Validity refers to how suitable the used measures are, how precise the analysis is, as well as how generalizable the findings could be. High reliability implies that the measurement is deemed valid. (Saunders et al., 2016, p. 202). Therefore, to ensure internal reliability of results the author used Pearson Chi-Square test between the barriers and future plans of entrepreneurs, which ensures internal consistency of results, in order to provide a clear insight of Turkish immigrant entrepreneurs' course of actions and their causes which can be helpful for future research.

3.3 Research Tactics

3.3.1 Selecting sample

When it comes to selecting the sample, factors such as money, limited time, accessibility, and other variables play a very important role in determining the size of the sample. Accordingly, the researcher must select a manageable size -using efficient sampling techniques- that serves the purpose of the study (Saunders, Lewis, & Thornhill, 2016).

The issue this research is investigating is the challenges and opportunities Turkish immigrant entrepreneurs face in Germany. Therefore, the target population is of Turkish immigrant entrepreneurs in different states within Germany.

In accordance with the most common type of sampling in descriptive studies - within the context of non-probability sampling, the author was able to gather 78 questionnaire responses, 58 of which were adequate questionnaire responses from 58 different Turkish entrepreneurs working in different fields of business in order to provide a comprehensible understanding of this research's issue.

3.3.2 Sampling technique

For the reason that the target population was unknown, probability sampling was not the first option for the author since probability sampling requires a full list of all the subjects in the target population, whereas the author spared no effort to gain access to adequate data about the number of Turkish entrepreneurs in Germany. Hence, the author applied the non-probability sampling technique where he used Snow sampling and Self-selection sampling; allowing individuals to identify their desire

whether to participate in the survey or not. The author made contacts with different Turkish associations within Germany and asked them to distribute the online survey, for the fact that they have access to almost the whole Turkish community within Germany, the author was very clear that the survey is only targeting Turkish entrepreneurs in Germany, i.e. Turkish business owners who own and operate their businesses.

3.3.3 Data collection process

Secondary data is considered as the background or the base that this research is built on. Hence, secondary data of this study is gathered from books, journal articles, published reports, and statistics from the Federal Office for Migration and Refugees and the Federal Statistical Office, Germany. It provided information regarding the history of Turkish migration to Germany clarified by motives and reasons, furthermore, it provided a clear image of the socio-economic characteristics of the Turkish population in Germany where it is almost the same in all German states.

However, the researcher had to obtain primary data to gather information about the Turkish populations' business involvement journey, defining their activities that participated in the success or failure of their businesses in order to define a clear path of their experiences to draw a descriptive conclusion that can explain and answer the research questions as well as can be used in further research.

To gather primary data and given the circumstances that the a) number of Turkish immigrant entrepreneurs in Germany is unknown, b) researcher had a limited time to finish this study, c) response of participants was considerably low, d) the restriction of movement between different cities due to COVID-19, the author used two different strategies: online survey and few face-to-face delivery questionnaires.

Web-based questionnaires

At the beginning of the distribution phase of the survey, the author had the chance to deliver few face-to-face questionnaires, however, after the lockdown caused by the pandemic of COVID-19 the author had to heavily depend on online surveys. The author sent emails to several Turkish organizations functioning in almost all German states and asked them to be as an intermediary to deliver the survey to their contacts of Turkish entrepreneurs. Organizations such as Avrupa Türk İşadamları ve Sanayicileri Derneği (ATİAD), Türk-Alman İşadamları Birliği (TDU), Müstakil Sanayici ve İşadamları Birliği - Berlin, and Türkischer Arbeitgeber Bund (TAB) have extensive

access to Turkish entrepreneurs within German states. Nevertheless, the author sent the survey via emails, Facebook, LinkedIn, and other social media means to reach the maximum number of entrepreneurs. Moreover, the survey was constructed and administered electronically via Google Forms (<https://www.google.com/forms>), where the author had the chance to monitor and collect responses at ease.

The first draft of the survey was designed in English on the 3rd of March 2020, the author used the Back translation and Decentering Method suggested by Brislin (1986) to translate the survey into Turkish and German languages using the help of academicians in both languages. After the review and approval of the author's supervisor and the approval of the Ethics Committee in Anadolu university regarding the validation of the survey's questions on 24th of June 2020, the survey was distributed as explained above in the period between 25th of June 2020 and 30th of September 2020.

Questionnaire Design

The questionnaire design was composed of three sections to accomplish the objectives of the research, as follows:

- **Section1: General Information**

This part was used to gather general information about Turkish entrepreneurs in Germany; their gender, age, educational level, and the way they entered Germany.

- **Section2: Business Characteristics**

This part was used to define what characteristics Turkish businesses in Germany have and in which sectors they exist the most, and finally to define whether the ethnic workforce is important to them or not.

- **Section3: Business Experience**

This last section was aimed to identify the challenges and barriers Turkish immigrant entrepreneurs had to face through the establishment phase of their businesses and during operating them. Moreover, it aimed at investigating the future planes of those entrepreneurs.

3.3.4 Data analysis

The author used the IBM Statistical Product and Service Solutions, known as SPSS to analyze the acquired data. Since this program is designed to translate and illustrate such data in different forms such as tables, graphical displays, and summary

statistics. The author applied descriptive statistical analysis to identify and define opportunities and obstacles Turkish immigrant entrepreneurs are facing within Germany, and he also used the Pearson Chi-Square test to draw a picture of the causes of certain future planes of Turkish immigrant entrepreneurs and link them to the identified obstacles and opportunities.

The following table illustrates the main questions of the research and the method of analysis used for them.

Table 3.1: The Main Features of Data Analysis. Source: (Author's Survey).

Research Question	Level of Analysis	Method of Analysis
1.What are the main barriers Turkish entrepreneurs have faced when establishing and operating their businesses in Germany?	Individual Variables	Descriptive Analysis (Frequencies)
2.What are the factors contributing to the Turkish immigrants' entrepreneurs' businesses in Germany?	Individual Variables	Descriptive Analysis (Frequencies)
3.How the identified barriers shape the journey and future plans of Turkish immigrant entrepreneurs in Germany?	Individual Variables	Pearson Chi-Square test + Descriptive Analysis (Frequencies)

CHAPTER FOUR

4 EMPIRICAL RESULTS

4.1 Introduction

The main purpose of this research was to investigate the different characteristics of Turkish immigrant entrepreneurs and their businesses' attributes in Germany, the barriers and obstacles they face during and after the establishment of their businesses, and how all these factors influence their future business plans.

In this chapter, the data gathered from the surveys were analyzed and the author used tables and statistical figures to provide a better and easier understanding of the findings.

4.2 Attributes of Turkish Immigrant Entrepreneurs in Germany

As shown in Figure 4.1, a total of 58 Turkish immigrant entrepreneurs took part in this survey of whom 41 were male, and 17 were female entrepreneurs who own and operate their businesses. It is not surprising to have 29.3% female participants as Turkish immigrant women are fairly involved in the family business and most of them own their businesses.

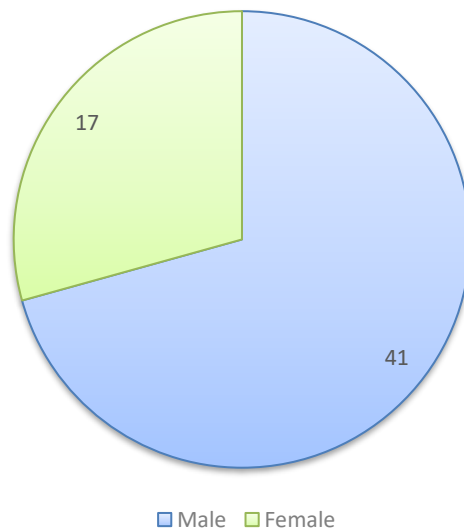


Figure 4.1: Gender of Participants. Source: (Author's Survey).

Participants were able to provide information about their age wherein they fall into one of 5 age groups: 30 or under, 31-40, 41-50, 51-60, and 61 and over. The results were respectively as follows: 7, 11, 23, 11, and 6. The largest age group was 41-50 represented by 39.7% of the total number of participants while the smallest group was 61 and over, represented by 10.3%.

Table 4.1: Participants' Age Characteristics. Source: (Author's Survey).

Age group	Frequency	Percent	Cumulative Percent
30 or under	7	12.1%	12.1%
31-40	11	19.0%	31.0%
41-50	23	39.7%	70.7%
51-60	11	19.0%	89.7%
61 and over	6	10.35	100.0%
Total	58	100.0	

Figure 4.2 shows that from the 58 Turkish immigrant entrepreneurs 33 (57%) have German citizenship, while 25 (43%) have a permanent residence permit. As explained at the end of chapter 2 regarding the German immigration policy towards Turkish people specifically, most of these Turkish entrepreneurs do not only have German citizenship, but they also have Turkish citizenship as well, as a result of Article 13 that was introduced by the Turkish government in 1981 which permitted neutralized Turkish immigrants around the world to reacquire their Turkish citizenship resulting in them having dual citizenship.

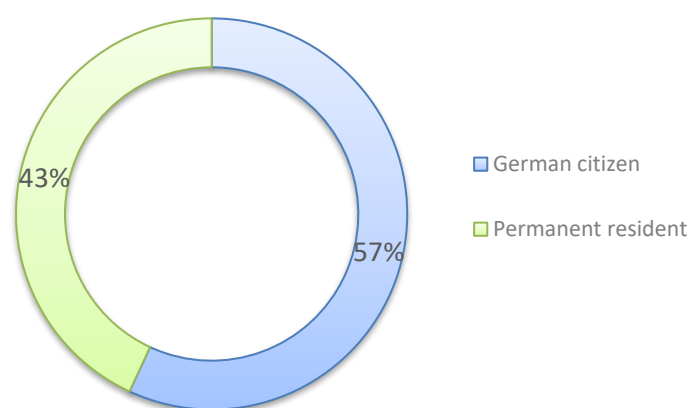


Figure 4.2: Type of Residence. Source: (Author's Survey).

Most of the 58 participants are notably educated as shown in Figure 4.3, the largest portion of participants (20) hold a university degree. Education in Germany is free, German students and students with permanent resident permits enjoy different

privileges such as the ability to have a financed scholarship -that should be paid back in the future- that includes rent, food, and pocket money for students who do not have the financial ability to study in other cities or even European countries, those scholarships are provided under the Federal Training Assistance Act (Bundesausbildungsförderungsgesetz) provided by Federal Ministry of Education and Research (Bundesministerium für Bildung und Forschung). The second-largest education level among the participants is apprenticeship presented by (13) participants and the reason is that Germany has a highly qualified integration program imposed and monitored by different German authorities such as Job Center that follows up with immigrants by continuous checkups to measure their academic and career advancements after financing them to ensure that those immigrants will be of an added value to the market and the German society as a whole. Another federal agency called Bundesagentur für Arbeit which is mostly concerned about labor and social affairs offers unemployed citizens and immigrants' apprenticeships in different fields called Ausbildung to prepare them for their desired field of career. The third portion was (20) divided equally between postgraduates with master and doctoral degrees and high school or diploma holders. Only (5) participants are holding a secondary school credential, 3 of which are females who entered Germany through the family reunification program, and the other 2 are males aged over 61.

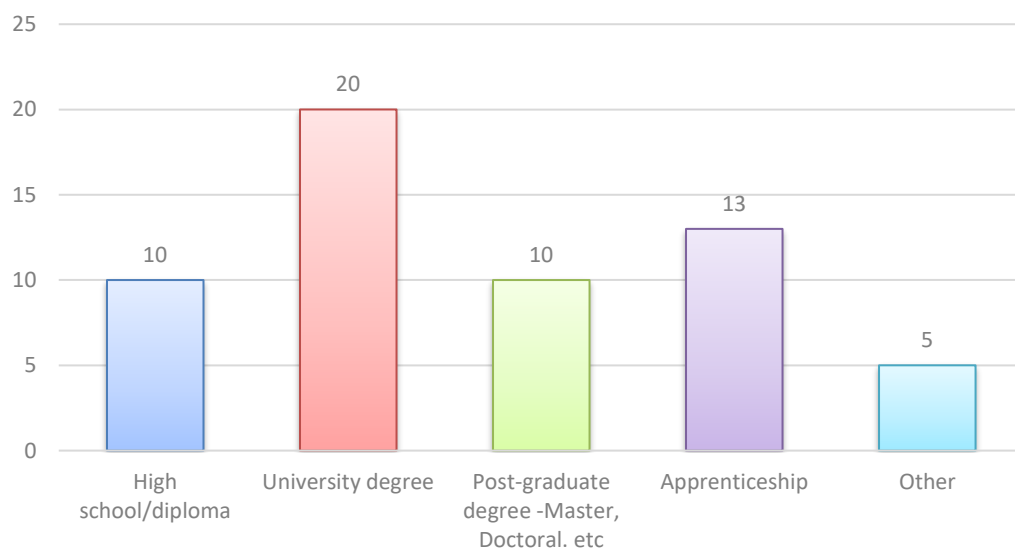


Figure 4.3: Level of Education. Source: (Author's Survey).

As discussed in chapter 2 a considerable portion of the Turkish ethnicity in Germany was a result of the recruitment agreement in 1961-1973 followed by the family reunification wave until the end of the 1980s. However, Turkish entrepreneurs living in Germany have come through different ways as well and the author paid attention to those who were born in Germany as well. Therefore, the greatest portion of the 58 participants entered Germany through family reunion (18) (31%), followed by those who were already born in Germany (13)(22.4%), the third portion entered Germany as Refugees (10)(17.2%), those who entered Germany through a Business program are (7)(12.1%), as a skilled worker only (6)(10.3%) participants found, and finally, those who entered through academic programs as students are only (4)(6.9%) participants.

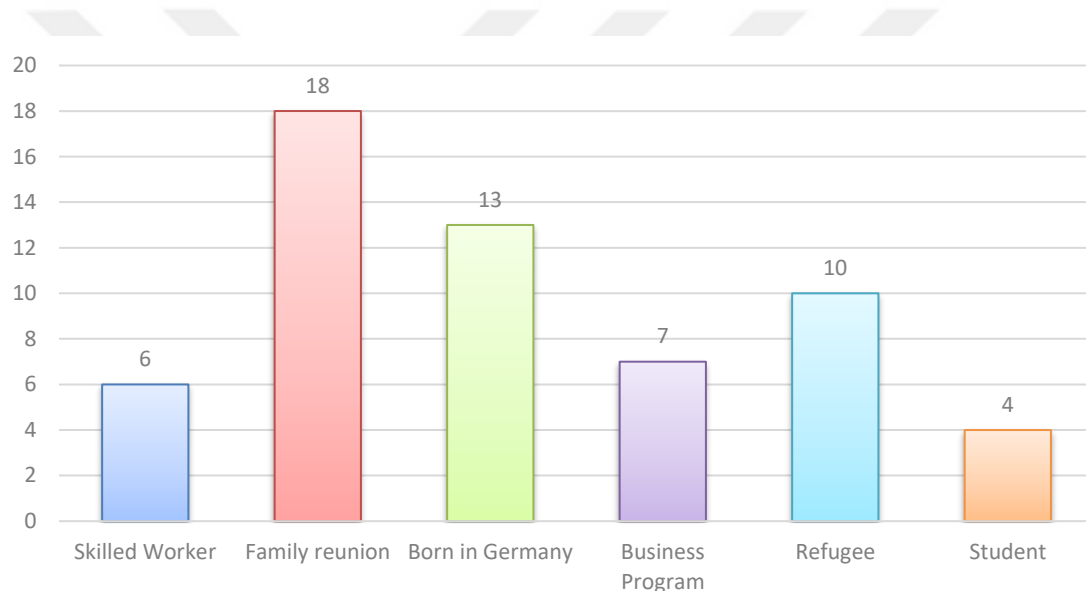


Figure 4.4: Immigration Program Used to Enter Germany. Source: (Author's Survey).

4.3 Characteristics of Turkish Businesses in Germany

In the second section of the survey the author aimed at defining the different characteristics of Turkish businesses in Germany. Questions regarding business location, type of business, sector of activity, business age, business hours, and the number of employees including those of Turkish background were asked. As illustrated in Figure 4.2, (32.8%) of Turkish businesses in this survey are in Nordrhein-Westfalen, (20.7%) are in Baden-Württemberg, (19%) are in Bayern, (12.1%) are in Schleswig-Holstein, (8.6%) are in Hessen, and only (6.9%) are in Berlin.

Table 4.2: Turkish Businesses by Location. **Source:** (Author's Survey).

State Name	Frequency	Valid Percent
Nordrhein-Westfalen	19	32.8%
Baden-Württemberg	12	20.7%
Bayern	11	19.0%
Schleswig-Holstein	7	12.1%
Hessen	5	8.6%
Berlin	4	6.9%
Total	58	100.0%

Regarding the different business forms of Turkish businesses in Germany in the survey, Figure 4.5, shows that most of the Turkish entrepreneurs (35) have sole ownership of their businesses accumulating for 60.3%, (10) are partners with other entrepreneurs 17.2%, (7) are engaged in limited companies 12.1%, and only (4) own incorporated businesses 6.9%.

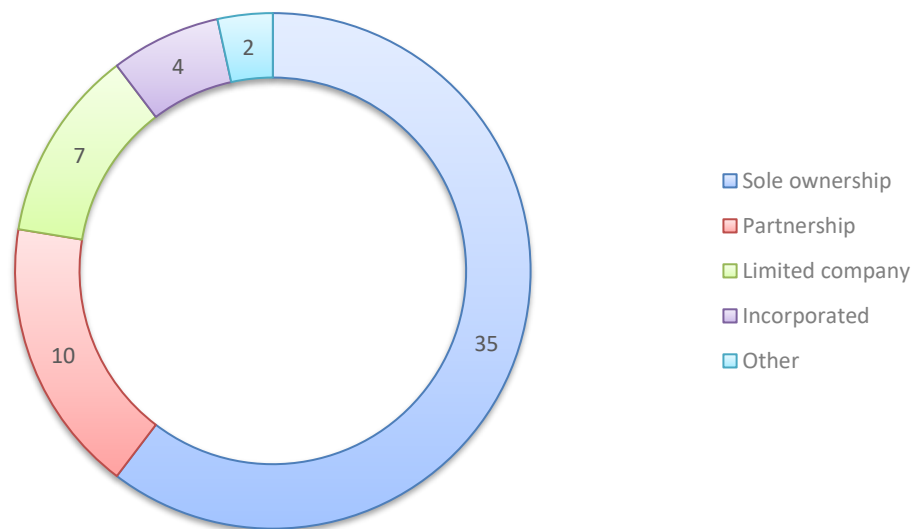


Figure 4.5: Turkish Businesses' Forms. **Source:** (Author's Survey).

As illustrated in Table 4.3, the different industries where Turkish entrepreneurs are more focused. Food and beverages businesses were found to be the most common in this survey by (24.1%), health services by (16.4%), exporting and importing by (11.9%), commercial and legal consulting, information technology and cultural, educational and translation services accumulated for (27%), while financing and insurance services along with hotel and tourism agencies accumulated for (9%), real estate and construction is the least sector that the author could reach Turkish

entrepreneurs in, therefore, businesses in this industry accumulated only for (3%). Other industries such as food production, freelancing, and personal trainers accumulated for (11.9%).

Table 4.3: Turkish Businesses by Business Industry. Source: (Author's Survey).

Business Industry*	Frequency	Percent	Percent of cases
Restaurant, cafe, bakery, and grocery	14\58	20.9%	24.1%
Health service	11\58	16.4%	19.0%
Exporting and importing	8\58	11.9%	13.8%
Commercial and legal consulting	6\58	9.0%	10.3%
Information technology	6\58	9.0%	10.3%
Cultural, education and translation service	6\58	9.0%	10.3%
Finance and insurance services	3\58	4.5%	5.2%
Hotel and tourist agency	3\58	4.5%	5.2%
Real estate and construction	2\58	3.0%	3.4%
Other	8\58	11.9%	13.8%
Total		100.0%	115.5%

* Multiple responses were allowed.

Figure 4.6 shows that 43.1% (25) of Turkish businesses age over 10 years which is understandable due to the history of Turkish immigration in Germany, 36.2% (21) Turkish businesses have been established between 5-10 years, while only 20.7% (12) businesses were established almost 4 years ago.

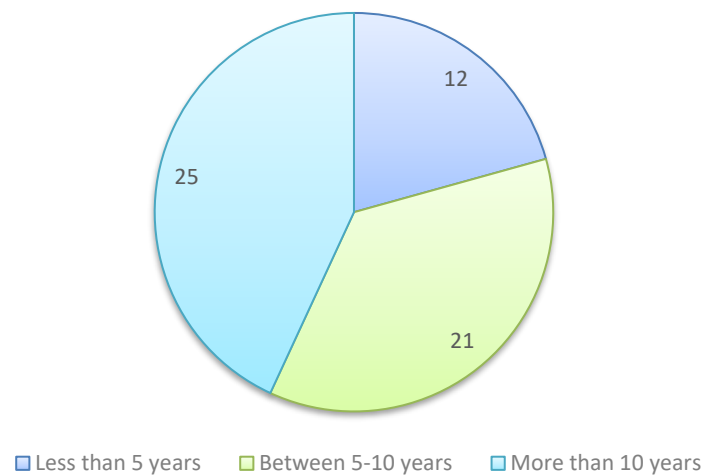


Figure 4.6: Turkish Business by Age. Source: (Author's Survey).

Regarding the weekly working hours Table 4.4, shows that the minimum working hours are 35 and the maximum number of working hours is 65, which is not surprising while self-employment and self-employed entrepreneurs dedicate more of their time to their businesses which means that weekend can include working hours as well. Almost 47% of Turkish Businesses reported a weekly working hour of 48 hours since the maximum number of working hours in German law is 48 hours a week. On the other hand, the maximum number of employees as illustrated in the table is 48 while some entrepreneurs have reported that they manage their businesses alone. The standard deviation of the number of employees is larger than the mean since the reported values of employees are over 4 values i.e., spread between 0-48.

Table 4.4: Weekly Working Hours and Total Number of Employees. Source: (Author's Survey).

	N	Minimum	Maximum	Mean	Std. Deviation
Weekly Working Hours	58	35	65	49.78	5.912
Total Number of Employees	58	0**	48	10.76	11.345*

* Standard deviation looks larger than the mean because it includes (≤ 4) outlier values

** 0 = Entrepreneur who employs only him/herself.

Furthermore, Table 4.5, shows that only 20.4% of Turkish businesses in this survey have over 5 Turkish employees given that 5 is the mean (≈ 4.78). While over 29% of Turkish Businesses do not depend on Turkish employees at all in their work environment which makes one safely assume that these businesses' owners are highly integrated into the society that their focus is multi-ethnic customers, and for that same reason one can assume that the Turkish population has an adequate level of German proficiency to deal with in their daily life conversations although the author has established based on previous literature in chapter 2 that the Turkish population still hold to their own culture within the German society.

Table 4.5: Number of Turkish Employees in each Business. Source: (Author's Survey).

Value	Frequency	Valid Percent	Cumulative Percent
0	17	29.3%	29.3%
1	3	5.2%	34.5%
2	8	13.8%	48.3%
3	7	12.1%	60.3%
4	6	10.3%	70.7%
5	5	8.6%	79.3%
8	2	3.4%	82.8%
10	1	1.7%	84.5%
12	2	3.4%	87.9%
13	1	1.7%	89.7%
14	1	1.7%	91.4%
15	1	1.7%	93.1%
20	1	1.7%	94.8%
25	2	3.4%	98.3%
26	1	1.7%	100.0%
Total	58	100.0%	

4.4 Experience of Turkish Immigrant Entrepreneurs in Germany

In this part of the questionnaire the author aimed at providing questions that could help in defining the obstacles and barriers that Turkish immigrant entrepreneurs face in establishing their businesses and during operating them. The author used 9 variables to determine the barriers then the participants reported the importance of 9 factors to their businesses using a four-point Likert-scale ranging from 1 to 4 as follows: not important, important, very important, and not applicable (1-1.75 \ 1.76-2.51 \ 2.52-3.27 \ 3.28-4). Afterward, the participants were asked to give information regarding their future plans where they were presented with 8 different choices where multiple answers were allowed. The questions were based on 3 previous studies: “Immigrant Entrepreneurship in Kelowna, BC: Challenges and Opportunities” conducted by Carlos Teixeira and Lucia Lo (2012), “Immigrant Entrepreneurship Challenges and Opportunities Case Study of Turkish Immigrant Entrepreneurs in Canada” by Saleh, A. S. M. (2017), and “Migrant entrepreneurship in Hamburg: Results from a qualitative

study with Turkish entrepreneurs” by Tolciu, A., Schaland, A. J., & El-Cherkeh, T. (2010).

Table 4.6: Barriers Faced by Turkish Entrepreneurs. Source: (Author’s Survey).

Expected Barrier*	Frequency	Percent	Percent of Cases
Difficulties in employing good employees	33\58	22.3%	56.9%
Difficulty in obtaining credit/cash flow	32\58	21.6%	55.2%
Tight and competitive market/clients	26\58	17.6%	44.8%
High operational cost: rent, fees, tax.	20\58	13.5%	34.5%
The difference in language and culture	13\58	8.8%	22.4%
Uncooperative public authorities; authorities in charge of business accreditation and the authorization of special equipment.	9\58	6.1%	15.5%
Limited access to information and advice	8\58	5.4%	13.8%
Government regulations	5\58	3.4%	8.6%
Discrimination	2\58	1.4%	3.4%
Total		100.0%	255.2%

* Multiple responses were allowed.

Finding Good Employees

Table 4.6 shows that the biggest barrier for Turkish entrepreneurs was to find experienced and good employees. All businesses operating in the Educational and Cultural, and Commercial and legal consulting sectors reported a 100% value of facing a barrier hiring experienced employees. While 75% of businesses operating in Export and Import trade are facing such an obstacle.

Lack of Financial Resources

One of the significant barriers faced by entrepreneurs around the world is the difficulty of obtaining sufficient finance to establish a business. This barrier was chosen by thirty-two Turkish entrepreneurs doing business in different industries. The greatest value of businesses facing this barrier was from those operating in the Food and Beverages industry where 78.6% (11\14) of these businesses faced financial problems establishing and operating their businesses. While none of those operating in the Information Technology industry has reported this barrier.

Competitiveness in the Market

The third barrier was chosen by twenty-six entrepreneurs. Interestingly 100% of those entrepreneurs whose businesses are in the Hotel and Tourism industry reported facing this barrier as the largest portion, followed by 57.1% of whom businesses are in the Food and Beverage sector, and none of those whose businesses are in the Cultural, Translation and educational sector reported this barrier.

High Operational Cost

From the twenty entrepreneurs facing high operational cost, 28% were those whose businesses are in the Export and Import sector where 68% -back to Table 4.3- entrepreneurs reported this barrier forming the largest portion, while those whose businesses are in sectors such as Information Technology, and Real Estate did not report this barrier.

Cultural Differences

Interestingly, only entrepreneurs whose businesses are in the Cultural and Educational service, Health service, and Food-Beverages industry reported culture and language differences as a barrier, where the latter industry scored the highest portion (53.9%).

Uncooperative Public Authorities

The largest portion of entrepreneurs who faced this barrier operates in the Trade export and import industry scoring (55%) and this is because the EU imposes strict regulations regarding exports and imports.

Limited Access to Information and Consulting

This barrier was reported by eight entrepreneurs three of which have businesses in the Educational and Cultural sector forming the largest portion followed by 5 entrepreneurs operating in the Trade, Health, and food industry.

Government Regulations

Government regulations play a huge role in defining the success factors of an entrepreneurial business, and since entrepreneurs are self-employed and independent and mostly depend solely on small financial resources, governments tend to ease the way to their businesses' success, especially EU governments as established in Ch2. However, only five entrepreneurs reported having a problem with governmental

regulations four of which operate in the Health and Food industry and only one operating in Trade.

Discrimination

Since Turkish immigrants have a long history in Germany, therefore highly integrated especially the second and third generation, they tend not to face discrimination. However, two entrepreneurs reported being discriminated one time at least along the journey of their business life.

4.5 Success Factors for Turkish Businesses in Germany

Table 4.7: Success Factors to Turkish Businesses. Source: (Author's Survey).

Success Factor	N	Mean	Std. Deviation
Turkish employees	58	1.69	0.842
Non-Turkish employees	58	1.50	0.656
Specialized and educated personnel	58	2.26	0.890
Turkish customers	58	1.84	0.790
Non-Turkish customers	58	2.00	0.562
Unofficial consulting	58	1.72	1.121
Official consulting agencies	58	1.90	0.519
The closeness of business to Turkish concentration areas	58	2.05	1.262
Participation and/or membership in Turkish organizations	58	2.22	1.215

As illustrated in Table 4.7, most of the entrepreneurs did not regard the ethnicity of employees to be an important factor as the means for both Turkish and non-Turkish employees were (1.69 and 1.50) respectively, with a higher value of Std. deviation for the first, due to the fact that even though 50% of entrepreneurs considered Turkish employees not important, another 36% regarded them as important to their businesses.

Although the mean for specialized and educated employees was (2.26) which indicates that this factor is regarded as important, the St. deviation was high since 50% of entrepreneurs regarded this factor as very important as well, which supports the assumption above that Turkish entrepreneurs do not regard ethnicity in hiring if the expected employee is skilled and experienced. This finding supports the idea of how strongly the Turkish society is integrated into the society of the hosting country and not regarded as an isolated one.

The comparison between the means of Turkish customers versus Non-Turkish customers is rather interesting. It again supports the previously established assumption

of a highly integrated degree of Turkish immigrant entrepreneurs in German society. The mean for the first factor was (1.84) with a high Std. deviation wherein 46.6% of entrepreneurs regarded this factor as important, 36.2% regarded it as not important. However, in the case of the second factor, the mean was (2.00) with a low value of Std. deviation since 72.4% of entrepreneurs regarded non-Turkish customers a very significant success factor to their businesses.

Unofficial consulting through friends, family members of experience, and other fellow entrepreneurs were regarded by 62% of entrepreneurs as a rather not important factor with a mean of (1.72), the high Std. deviation for this factor was affected as well by over 17% of entrepreneurs who regarded this factor as not applicable. Nevertheless, in the case of Official Consulting Agencies, the mean was (1.90) with a considerably low Std. deviation were 72.4% of entrepreneurs found it critical to have official consulting services.

In the case of the last two factors, Closeness to Turkish concentration areas and Participation and/or membership in Turkish organizations, the means were (2.05 and 2.22) respectively. However, Std. deviation of both factors is considerably high. For the first one, 50% of entrepreneurs found it not critical for their businesses. The second factor was considered by 36% of entrepreneurs not critical as well, 33% important, and almost 28% not applicable. Apparently, some businesses use Turkish organizations as a source of customers if their focused target is aligned with the Turkish customer's preferences.

4.6 Future Perspective of Turkish Immigrant Entrepreneurs

The purpose of this question in the survey was to get a clear idea about the Turkish entrepreneurs' future plans.

Table 4.8: Entrepreneurs' Future Plans. Source: (Author's Survey).

Future Plans*	N	Percent	Percent of Cases
Hire more employees	25	25.5%	43.1%
Seek additional capital investment	22	22.4%	37.9%
Set up another branch	22	22.4%	37.9%
Change the business	8	8.2%	13.8%
Leave Germany to another country	6	6.1%	10.3%
Return and settle in Turkey	6	6.1%	10.3%
Move to a different location closer to Turkish community	5	5.1%	8.6%
Stay in Germany, but close the business	4	4.1%	6.9%
Total		100.0%	169.0%

* Multiple responses were allowed.

The most considerable barrier faced by Turkish immigrant entrepreneurs in this survey was hiring good and experienced employees (Table 4.6), therefore, most entrepreneurs (43.1%) expressed their need to hire more employees as a future step for their businesses. Moreover, the second most desired plan was to seek additional capital investment by (37.9%) of entrepreneurs, since it was reported previously that the second most important barrier was the lack of financial resources, which contributes as well to the desire of setting another branch by (37.9%) of entrepreneurs.

That being said, it is obvious that Turkish entrepreneurs in this survey are somewhat satisfied with their businesses in Germany since only 10.3% chose the option of leaving Germany and start a business in another country. It is noted as well that only (10.3%) 6 entrepreneurs chose the option of going back and settling in Turkey 4 of which were females. As established before in this chapter, the results always indicated the Turkish entrepreneurs do not regard Turkish customers as a crucial success factor to their businesses where in this part only (8.6%) indicated their desire to move closer to Turkish communities.

4.7 The Degree of Association between Barriers and Future Plans

The author in this part of the study used the Pearson Chi-Square test between the barriers and Entrepreneurs' future plans to test the level of association between them (Table 4.9). Pearson Chi-Square Test is used to test the level of independence of two variables, it is widely used to determine whether there is an association between two variables or not (Saunders et al., 2016).

Hire more Employees

It is noted that there was no association between the need of hiring more employees with any of the barriers where the associations were as follows: Financial issues (0.520), Competitive market and client issues (0.912), Cultural differences (0.098), Discrimination (0.210), Uncooperative public authorities (0.930), Government regulation (0.425), High operational cost (0.442), Difficulty in employing good and experienced employees (0.342), and Limited access to information and advice (0.265).

Seek Additional Capital Investment

Seeking additional capital had 4 associations with 4 different barriers, which include: Financial issues (0.008), Uncooperative public authorities (0.001), High operational cost (0.002), and Government regulations with a value of (0.043). The rest of the barriers did not influence the entrepreneurs' decision of investing more capital into their businesses: Competitive market (0.940), Cultural differences (0.546), Discrimination (0.261), difficulty in finding good employees (0.777), and Limited access to information and advice (0.417).

Setting up another Branch

The notion for setting another was associated with three barriers that entrepreneurs had to deal with, which include: Financial issues (0.001), High operational costs (0.002), and Limited access to information and advice (0.002). The rest of the barriers had no association and their values are Competitive market (0.088), Cultural differences (0.964), Discrimination (0.720), Uncooperative public authorities (0.236), Government regulations (0.921), and Difficulty in hiring good employees (0.777).

Stay in Germany but Change the Business

The only association found with this plan was with the difficulty of acquiring enough financial capital at the beginning of the establishment phase and during operating the business and the scored value was (0.009). The rest of the barriers had no association at all as follows: Competitive market (0.65), Cultural differences (0.850), Discrimination (0.565), Uncooperative public authorities (0.192), Government regulations (0.674), High operational cost (0.847), Finding good employees (0.233), and Limited access to information and advice (0.909).

Leave Germany to another country

There was only one association with Financial issues and the ability to acquire capital with a value of (0.045). The rest of the barriers did not influence the need of entrepreneurs who chose leaving Germany and the values were as follows: Competitive market (0.788), Cultural differences (0.87), Discrimination (0.061), Uncooperative public authorities (0.268), Government regulations (0.427), High operational cost (0.061), Finding good employees (0.719), and Limited access to information and advice (0.301).

Return and Settle in Turkey

An association was found with the obstacle of cultural and language differences with a value of (0.006). Other barriers had no association at all with the desire of these Turkish entrepreneurs to return to their home country where the values were: Financial Issues (0.143), Competitive market (0.550), Discrimination (0.625), Uncooperative public authorities (0.935), Government regulations (0.458), High operational cost (0.950), Finding good employees (0.218), and Limited access to information and advice (0.829).

Moving Closer to Turkish Communities

Two associations were noticed that influenced entrepreneurs' need to move their businesses closer to Turkish communities and they were with the barrier of Cultural differences with a value of (0.035), and issues with government regulations that hindered the operation of their businesses along their journey with a value of (0.009). While other barriers had no association at all, and the values were: Financial issues (0.243), Competitive market (0.820), Discrimination (0.658), Uncooperative public authorities (0.772), High operational cost (0.209), Finding good employees (0.081), and Limited access to information and advice (0.674).

Stay in Germany but Close the Business

Personal reasons were the ruling factor of this notion while there was no association at all with other barriers, and the values were: Financial issues (0.0409), Competitive market and client issues (0.409), Cultural differences (0.170), Discrimination (0.695), Uncooperative public authorities (0.374), Government regulation (0.524), High operational cost (0.133), Difficulty in employing good and experienced employees (0.182), and Limited access to information and advice (0.407).

Table 4.9: Pearson Chi-Square. Association between Barriers and Entrepreneurs' Future Plans. **Source:** (Author's Survey)

Variables	Leave Germany to another country	Close business-personal reasons	Change line of Business	Move and settle in Turkey	Move Closer to Turkish Communities	Establish a New Branch	Hire more Employees	Invest more Capital
Financial issues	0.045*	0.409	0.009*	0.143	0.243	0.001*	0.520	0.008*
Competitive market	0.788	0.409	0.65	0.550	0.820	0.088	0.912	0.940
Cultural Differences	0.87	0.170	0.850	0.006*	0.035*	0.964	0.098	0.546
Discrimination	0.061	0.695	0.565	0.625	0.658	0.720	0.210	0.261
Uncooperative public authorities	0.268	0.374	0.192	0.935	0.772	0.236	0.930	0.001*
Government regulations	0.427	0.524	0.674	0.458	0.009*	0.921	0.425	0.043*
High Operational cost	0.061	0.133	0.847	0.950	0.209	0.002*	0.442	0.002*
Rare Good Employees	0.719	0.182	0.233	0.218	0.081	0.777	0.342	0.777
Limited information and advice	0.301	0.407	0.909	0.829	0.674	0.002*	0.265	0.417

* Association is significant if the value is lower than 0.05.

CHAPTER FIVE

5 CONCLUSION

5.1 Introduction

In this chapter, the author discusses the key findings of this descriptive case study and provides recommendations for future research. A thorough literature review mainly related to the field of immigrant entrepreneurship was carried away in chapter two from which the questions of this case study were inspired. In this chapter, the author discussed some of the main theories related to immigrant entrepreneurship and compared them to the finding of this case study.

5.2 Discussion

To start with, the author in this case study targeted Turkish immigrant entrepreneurs (males and females) who entered Germany through different migration programs and operating in different sectors such as retail/trade, gastronomy, and knowledge-intensive services, other personal characteristics such as age, level of education, were gathered. The author also focused on gathering information regarding their business characteristics such as years of operating experience, the number of the employees including Turkish employees, and working hours.

The author was able to gather 58 adequate responses for the survey from which (41) turned to be males and (17) were females. Most entrepreneurs (23) aged between 41-50. The results of the survey showed out that (57%) of the sample size has German citizenship while (43%) have a permanent resident permit. Moreover, (34%) of the participants hold a university degree and the second largest group (22%) has achieved an apprenticeship. It was noted that most of the participants entered Germany through the family reunion program that allows immigrants to call their families into German soil under specified laws and regulations, those who entered through this program formed (31%) of the participants while the second largest group were born in Germany and they formed (22.4%) of the sample size, while the third-largest group that formed (17%) entered Germany as refugees.

The author mainly focused on targeting the cities that host the largest Turkish population according to the Federal Statistical Office, Germany 2020, and most participants operated their businesses in Nordrhein-Westfalen, this state has the largest

population of Turkish community of 495,245 inhabitants. It was noted that most of the Turkish entrepreneurs (35) have sole ownership of their businesses and only (4) own incorporated businesses 6.9%. The majority of these businesses were in 2 sectors, the gastronomy and grocery sector dominated with an accumulated percentage of (24.1%) followed by the health service sector (19%).

Most of the participants (43.1%) reported that they have been operating their businesses for over 10 years, and the maximum number of working hours found was (65) per week. And the maximum number of employees found was (48), while the maximum number of Turkish employees was (17).

The largest barrier faced by entrepreneurs in this research was the difficulty to find good and experienced employees where (56.9%) of participants reported it, and the reason is that those sectors require either a good experience in cooking exotic Turkish dishes when it comes to the gastronomy sector or a considerable physical effort when it comes to the health sector. The latter is considerably dominated by Turkish agencies where they are contracted with companies from different sectors for hygiene maintenance of their working place. The second-largest barrier reported by (55.2%) of participants was the inability to acquire sufficient finance at the establishment phase nor the operating phase of their businesses. It is also worth noting that the lowest barrier was, facing discrimination were only (2) participants reported such a barrier.

Blocked mobility theory suggests that immigrants usually turn to self-employment as a result of some disadvantages that they face during their integration process some of which: not qualified credentials that help in finding jobs nor a good proficiency in the hosting language that causes the biggest barrier in communication (Beaujot, R, et al.,1994; Kloosterman, 2000). Yet, most of the sample in this study have university degree or apprenticeship, only 22.4% of participants reported facing disadvantages due to differences in culture and language, and only 13.8% reported having problems gaining access to information and advice services. It is important to note that Turks can always be found working in governmental carriers from a policeman or a woman to an accountant with the Governmental Tax Office (Finanzamt). Hence, this theory had a weak relationship with the finding of this research.

Ethnic Enclave Economy theory suggests that immigrants' businesses are always owned and operated by the same ethnic group for the sole purpose of serving the co-ethnic population alongside the general population of a specific area. The results of this research suggest that 17% of businesses are partnership-based. Moreover, factors

like Turkish employees, closeness to Turkish communities, Turkish customers were regarded as not important to most participants, while, factors such as good employees, non-Turkish customers, and official consulting agencies were regarded crucially important to the success of these entrepreneurs' businesses. These findings disprove the Ethnic Enclave theory and push the idea that the Turkish community was somehow successfully integrated into the community, to the surface. However, one of the major factors if not the biggest that made Turks form their ethnic niches was the gap between their religion and the religion of the hosting society.

Nevertheless, the previous paragraph supports the Cultural theory discussed in chapter 2, which suggests that family ties, eagerness to succeed, social networks, and religious values are the reason behind the adoption of immigrant entrepreneurship. This theory classifies immigrants' characteristics as class resources and ethnic resources. Class resources are obtained through education, financial capital, social capital, and business perspicacity, most of the previous variables immerge with a high integration level within the hosting society. Based on this study it can be safely assumed that Turks within Germany are highly integrated, and educated, meaning they possess fair amount of class resources. Ethnic resources in the other hand are specific traits and characteristics enjoyed by a certain ethnic group. Turks in Germany are characterized by such traits as flexibility, solidarity, willingness to work long hours and self-reliance. For example, most Turks in the gastronomy sector opened their businesses to serve their own ethnic and co-ethnic population since Islam forbids pork and other products that are part of the German culture. Therefore, halal products are known to be available in Turkish markets and restaurants, which make them a destination for customers from different backgrounds but share the same religious values at the end, and it is only fair to mention that they are as well a destination for a significant portion of native customers. The latter statement supports Davidsson (1995) description of *the social legitimation view* in the context of the cultural theory, where he suggested that the variation of entrepreneurship in society is mainly influenced by differences in values and beliefs; the collision of values within society gives potential entrepreneurs the last push to self-employment. Turkish entrepreneurs -especially those in gastronomy- have built their businesses as their legacy, to create a working environment suitable for their families whether males or females, an environment that will always prefer family members as employees. For example, all seven businesses in Schleswig-Holstein contain at least one family member as an employee in the business.

The previous findings disagree with some parts of the Middleman Minority theory as well yet support other parts. The high number of Turkish entrepreneurs with German citizenship and the very low number of Turks -10%- who reported their willingness to go back and settle in Turkey in the future disprove the notion of this theory that most immigrants tend to establish their businesses and save money just for the sake of not being tied to the host country and have the ability to go back to their home country any time, and the fact that hostility of the hosting community would result in the motion that was suggested above, was disproved as well by the very low number of reported discrimination cases in this study. However, it was noticed that the idea suggested by this theory that solidarity within the same ethnic group always helps immigrants in establishing their businesses by providing loans and share knowledge and experience, was proved.

The Interactive model discussed in Chapter 2 suggests that the development and the notion of establishing an ethnic enterprise do not depend solely on a single character that results in the success of the ethnic business, it instead considers all the opportunities and resources provided in the market. This model was supported by the results of this research, where most businesses in the gastronomy and food trade sector for example were not only formed to serve the co-ethnic group, but their target customers were also rather larger, and they targeted different ethnic groups with the same religious backgrounds. On the other hand, the second most dominated sector in this study was the health and hygiene maintenance sector which has a low interaction with co-ethnic groups since it solely targets German and international companies in Germany. This supports the assumption that Turkish entrepreneurs harnessed different opportunities within the market that were caused by the gap between the hosting culture and many other cultures within one society. For example, the gastronomy sector provides Halal products that suit the Muslim community in general while such products are not available in the local market. They also took advantage of different resources provided by their ethnic social networks regarding regulations and laws governing the establishment of businesses, as well as they used their ethnic social networks to obtain credit, as it was stated in chapter 4 that difficulty in obtaining credit and cash flow was a barrier for thirty-two entrepreneurs.

5.3 Future Research

This research has provided a recent picture of the situation of Turkish immigrant entrepreneurs in Germany, and contemporary illustrations regarding their characteristics and business attributes, it also provided information regarding the barriers they have faced during the establishment of their businesses and while operating their businesses as well. It also shed light on the important factors that are considered essential to those entrepreneurs. Moreover, it studied the association between the barriers they faced and the future perspective of those entrepreneurs.

However, the limitation to make this study wider, cover more factors, and make it more extensive, were numerous. Yet, future research can use this case study as a reference and a first step to thoroughly study the Turkish immigrant population in Germany in the future. Moreover, it can be used as a reference in investigating the characteristics of Turkish immigrant entrepreneurs in other hosting countries as well.

For instance, the results of this research showed how strongly integrated the Turkish community is into German society and economy as well. However, there are still some motives -religious ones- that motivates some Turkish entrepreneurs to spare a part of their business activity to serve their co-ethnic group and all the ethnic population that falls into the same religion. A thorough study can be conducted to investigate the motives behind such entrepreneurial actions and how they might impact the entrepreneurial field in any given hosting society.

Moreover, the common knowledge and findings of several immigrant entrepreneurial studies are that women are involved in family businesses as a helping hand only. While in this study, female entrepreneurs only formed 29.3% of this study's sample. A thorough study can be conducted to investigate their special characteristics and their businesses attributes, and how independent they are from their male partners in terms of finance and management of their businesses, and what are the barriers they face, and how similar are they to the ones faced by the majority of male Turkish immigrant entrepreneurs.

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APPENDIX A

QUESTIONNAIRE



ANADOLU ÜNİVERSİTESİ

CHALLENGES AND OPPORTUNITIES IN IMMIGRANT ENTREPRENEURSHIP: CASE STUDY OF TURKISH IMMIGRANT ENTREPRENEURS IN GERMANY

Dear Participant,

I am a graduate student in International Business Department of Anadolu University in Eskişehir. I am doing this survey as part of my masters' thesis, and I am trying to find out what are the challenges and opportunities that your business may have faced in Germany. For this purpose, I invite you to fill out this questionnaire at the following link, which will take approximately 5 minutes. Your valuable response is very important to my research. Also, I will be glad if you share this survey with your friends who are doing business in Germany.

Best regards,

Wail Murshed

Contact: _____

GÖÇMEN GİRİŞİMCİLİĞİNDE KARŞILAŞILAN ZORLUKLAR VE FIRSATLAR: ALMANYA'DAKİ TÜRK GÖÇMEN GİRİŞİMCİLERİ.

Sayın Katılımcı,

Eskişehir'de Anadolu Üniversitesi uluslararası işletme bölümü yüksek lisans öğrencisiyim. Bu anketi tezim kapsamında ve sizin işletmenizin Almanya'da karşılaşmış olabileceği zorlukları ve fırsatları bulmak amacıyla yapıyorum. Bu amaçla aşağıdaki verilen linkte yaklaşık 5 dakikanızı alacak bir anketi doldurmanız için sizi çalışmama davet ediyorum. Samimi bir şekilde yanıtlamanız araştırmam için oldukça önemli. Aynı zamanda bu anketi sizin gibi Almanya'da iş yapan arkadaşlarınızla da paylaşırsanız çok memnun olurum.

Saygılarımla,

Wail Murshed

İletişim: _____

HERAUSFORDERUNGEN UND CHANCEN IM UNTERNEHMERTUM VON
MIGRANTEN: FALLSTUDIE ÜBER TÜRKISCHE UNTERNEHMER MIT
MIGRATIONSHINTERGRUND IN DEUTSCHLAND

Sehr geehrter Teilnehmer,

Ich bin Student des Instituts für internationale Wirtschaft der Universität Anadolu in Eskişehir. Im Rahmen meiner Masterarbeit versuche ich herauszufinden, welchen Herausforderungen und Möglichkeiten Ihnen Unternehmen in Deutschland begegnet sind. Zu diesem Zweck lade ich Sie ein, diesen Fragebogen unter dem folgenden Link auszufüllen, was ungefähr 5 Minuten dauern wird. Ihre Teilnahme ist für meine Forschung sehr wichtig. Ich würde mich auch freuen, wenn Sie diese Umfrage mit Ihren Freunden, die in Deutschland Geschäfte machen, teilen würden.

Mit freundlichen Grüßen,

Wail Murshed

Kontakt: _____

SECTION 1: GENERAL INFORMATION

1. BÖLÜM: GENEL BİLGİLER

(ABSCHNITT 1: ANGABEN ZU IHRER PERSON)

1. Gender (Cinsiyet\Geschlecht):

- ☐ Female (Kadın\Weiblich) ☐ Male (Erkek\Männlich) ☐ Other (Diğer\Divers)

2. Age (Yaş\Alter):

- ☐ 30 or under (30 veya altında\30 oder unter) ☐ 31-40 ☐ 41-50
☐ 51-60 ☐ 61 and over (61 ve üstü\61 und über)

3. Type of residence (İkamet türü\Art des Wohnsitzes):

- ☐ German citizen (Alman vatandaşı\Deutscher Staatsbürger)
☐ Permanent resident (Daimi oturma İzinli\Unbefristete Aufenthaltsgenehmigung)

4. Level of education (Eğitim Durumu\Bildungsniveau):

- ☐ Primary School (İlkokul\Grundschule)
☐ Secondary School (Ortaokul\Mittlere Reife, Sekundarstufe, Realschulabschluss)
☐ High school/diploma (Lise-Meslek Lisesi\Abitur)
☐ University degree (Üniversite\Universitätsabschluss)
☐ Post-graduate degree -Master, Doctoral. etc, (Yüksek Lisans, Doktora
vd\Postgraduiertenabschluss, Master, Doktorat etc.)
☐ Apprenticeship (Meslek öğrenimi\Ausbildung)
☐ Other (Diğer\Andere): _____

5. Which immigration program did you use to come to Germany?

Almanya'ya gelmek için hangi göç programını kullandınız?

Mit welchem Einwanderungsprogramm sind Sie nach Deutschland gekommen?)

- ☐ Skilled Worker (Kalifiye İşçi\Qualifizierte Arbeitskraft)
☐ Family reunion (Aile birleşimi\Familienzusammenführung)
☐ Born in Germany (Almanya'da doğdum\In Deutschland geboren)
☐ Business Program (İşletme Programı -Girişimci, Yatırımcı, Serbest Meslek\Business-Programm-
Unternehmer, Investor, Selbstständiger)
☐ Refugee (Mülteci\Flüchtling)
☐ Student (Öğrenci\Student)
☐ Other (Diğer\Andere): _____

SECTION2: BUSINESS CHARACTERISTICS

2. BÖLÜM: İŞLETME ÖZELLİKLERİ

(ABSCHNITT 2: GESCHÄFTSMERKMALE)

6. Business location (İş yeri\Wirtschaftsstandort)

- ☐ Nordrhein-Westfalen
- ☐ Baden-Württemberg
- ☐ Bayern
- ☐ Hessen
- ☐ Other (Andere): _____

7. What type is your business?

İşletmenizin tipi nedir?

Welcher Art ist Ihr Geschäft?)

- ☐ Sole ownership (Adi Şirket\Alleiniger Eigentümer)
- ☐ Partnership (Ortaklık\Personengesellschaft)
- ☐ Limited company (Limited Şirket\GmbH)
- ☐ Incorporated (Anonim\Eingegliedert)
- ☐ Other (Diğer\Andere): _____

8. What sector does your business belong to? More than one choice is allowed.

İşletmeniz hangi sektör ile bağlantılı? Birden fazla işletlemede bulunabilirsiniz.

Zu welchem Sektor gehört Ihr Unternehmen? Mehr als eine Wahl ist erlaubt)

- ☐ Finance and insurance services (Finans ve yatırım hizmetleri\Finanz- und Versicherungsdienstleistungen)
- ☐ Restaurant, cafe, bakery, and grocery (Restoran, kafe, fırın ve bakkal\Restaurant, Café, Bäckerei und Lebensmittelgeschäft)
- ☐ Real estate and construction (Gayrimenkul ve inşaat\Immobilien und Bauwesen)
- ☐ Commercial and legal consulting (Ticari ve yasal danışmanlık\Kommerzielle und rechtliche Beratung)
- ☐ Information technology (Bilgi teknolojisi\Informationstechnologie)
- ☐ Health service (Sağlık hizmeti\Gesundheitswesen)
- ☐ Cultural, education and translation service (Kültürel, eğitim ve çeviri hizmetleri\Kultur-, Bildungs- und Übersetzungsdienst)

- ☐ Exporting and importing (İhracat ve ithalat\Import und Export)
- ☐ Hotel and tourist agency (Otel ve turizm acentesi\Unterkunft, Tourismus)
- ☐ Other (Diğer\Andere): _____

9. How long have you been in this business?

Kaç yıldır bu işle uğraşıyorsunuz?

Wie lange sind Sie schon in diesem Geschäft tätig?

- ☐ Less than 5 years (5 yıldan az\Weniger als 5 Jahre)
- ☐ Between 5-10 years (5 ile 10 yıl arasında\Zwischen 5 und 10 Jahren)
- ☐ More than 10 years (10 yıldan fazla\Mehr als 10 Jahre)

10. How many hours do you work in a week?

Bir haftada kaç saat çalışıyorsunuz?

Wie viele Stunden arbeiten Sie in der Woche?

Please specify (Lütfen açıkça belirtiniz\Bitte spezifizieren Sie): _____

11. How many employees are working in your business?

İşletmenizde kaç tane işçi çalışmaktadır?

Wie viele Mitarbeiter sind in Ihrem Unternehmen tätig?

- ☐ Only myself (Sadece kendim\Nur ich selbst)
- ☐ Other (Diğer\Andere): _____

12. How many Turkish employees are working in your business?

İşletmenizde kaç tane Türk işçi çalışmaktadır?

Wie viele türkische Mitarbeiter sind in Ihrem Unternehmen tätig?

- ☐ None (Hiç\Keine)
- ☐ Other (Diğer\Andere): _____

SECTION 3: BUSINESS EXPERIENCE

3. BÖLÜM: İŞ DENEYİMİ

(ABSCHNITT 3: GESCHÄFTSERFAHRUNG)

1. What are the main barriers you have faced when establishing and operating your business?

More than one choice is allowed

İşletmenizi kurarken ve işletirken karşılaştığınız ana sorunlar nelerdi? Birden fazla işaretlemede bulunabilirsiniz?

Welches sind die Haupthindernisse, auf die Sie bei der Gründung und dem Betrieb Ihres Unternehmens gestoßen sind? Mehrfachantwort möglich.

- ☐ Difficulty in obtaining finance/credit/cash flow (Finans/ kredi/nakit temininde zorluk\Schwierigkeiten bei der Beschaffung von Finanzierungen/Krediten/Cash-Flow)
- ☐ Tight and competitive market/clients (Sıkı ve rekabetçi pazar/ müşteriler\Enger und wettbewerbsintensiver Markt/Kunden)
- ☐ Difference in language and culture (Dil ve kültürde farklılık\Unterschiede in Sprache und Kultur)
- ☐ Discrimination (Ayrımcılık\Diskriminierung)
- ☐ Uncooperative public authorities; authorities in charge of business accreditation and the authorization of special equipment. (İşbirlikçi olmayan kamu makamları; ticari akreditasyon ve özel ekipmanların yetkilendirilmesinden sorumlu makamlar\Unkooperative öffentliche Behörden; Behörden, die für die Akkreditierung von Unternehmen und die Genehmigung von Spezialausrüstung zuständig sind)
- ☐ Government regulations (Devlet düzenlemeleri; göçmen yasasında ve bürokrasideki değişimler\Regierungsverordnungen; Änderungen der Einwanderungsgesetze und der Bürokratie)
- ☐ High operational cost: rent, fees, tax, Exchange. (Yüksek işlem maliyetleri: kira, ücret, vergi, döviz\Hohe operative Kosten: Miete, Gebühren, Steuer, Wechselkurs)
- ☐ Difficulties in employing good employees (İyi işçi bulmaktaki zorluklar \Schwierigkeiten bei der Beschäftigung guter Mitarbeiter)
- ☐ Limited access to information and advice (Bilgi ve tavsiyeye kısıtlı erişim \Begrenzter Zugang zu Informationen und Beratung)

2. How important are the following factors in the success of your business?

Aşağıdaki faktörler işletmenizin başarısında ne kadar önemlidir?

Wie wichtig sind die folgenden Faktoren für den Erfolg Ihres Unternehmens?

(1) Not important (Önemli değil\Nicht wichtig) (2) Important (Önemli\Wichtig)	(3) Very important (Çok önemli\Wichtig) (4) Not applicable (Uygulanamaz \Nicht zutreffend)	1	2	3	4
a. Turkish employees (Türk çalışanlar\Türkische Mitarbeiter)					
b. Non-Turkish employees (Türk olmayan çalışanlar\Nicht-türkische Mitarbeiter)					
c. Specialized and educated personnel (Uzman ve eğitimli personel \Spezialisiertes und geschultes Personal)					
d. Turkish customers (Türk müşteriler\Türkische Kunden)					
e. Official consulting agencies (Resmi danışmanlık ajansları\Offizielle Beratungsagenturen)					
f. Unofficial consulting: friends, family members, other Turkish entrepreneurs (Gayri resmi danışmanlık: arkadaşlar, aile üyeleri, diğer Türk girişimciler \Inoffizielle Beratung: Freunde, Familienmitglieder, andere türkische Unternehmer)					
g. Non-Turkish customers (Türk olmayan müşteriler\Nicht-türkische Kunden)					
h. Setting up a business near to Turkish concentration areas (Türklerin yoğunlaştığı bölgelerin yakınında bir iş kurmak\Gründung eines Unternehmens in der Nähe der türkischen Gemeinschaft)					
i. Participation and/or membership in Turkish organizations (Türk Kurumlardaki üyelik ve/veya katılım\Teilnahme und/oder Mitgliedschaft in türkischen Organisationen)					

3. Are there any of the following in your future plans? More than one choice is allowed.

Aşağıdakilerden herhangi biri gelecek planlarınızda var mı? Birden fazla işaretlemeye bulunabilirsiniz.

Gibt es einige der folgenden Punkte in Ihren zukünftigen Plänen? Mehrfachantwort möglich.

- ☐ Leave Germany to another country (Almanya'dan ayrılıp başka bir ülkeye gitmek\Umzug in ein anderes Land)
- ☐ Stay in Germany, but close the business (Almanya'da kalmak, ama işletmeyi kapatmak -kişisel sebepler\In Deutschland zu bleiben, aber das Geschäft zu schließen (Aus persönlichen Gründen)
- ☐ Change the business (Başka bir iş koluna geçmek\Wechsel des Geschäftsfeldes)
- ☐ Return and settle in Turkey (Türkiye'ye dönüp yerleşmek\Rückkehr in die Türkei)
- ☐ Move to a different location closer to Turkish community (Türk topluluklarına yakın bir yere taşınmak\Umzug an einen anderen Ort, der näher an der türkischen Gemeinschaft liegt)
- ☐ Set up another branch (Bir başka şube açmak\Eröffnung weiterer Zweigstellen)
- ☐ Hire more employees (Daha fazla işçi istihdam etmek\Mehr Mitarbeiter einstellen)
- ☐ Seek additional capital investment (Ek sermaye yatırımı aramak\ Suche nach zusätzlichem Investitionskapital)

CURRICULUM VITAE

WAIL ABDULLAH
NASHER MURSHED



+
+



WORK EXPERIENCE

PEARLS FOR TRADING

Apr. 2015 – Nov. 2015
Director of Area Sales and Marketing

TADHAMON INTERNATIONAL ISLAMIC BANK

Oct. 2009 – Sep. 2010
Customer Service Specialist

EDUCATION

INTERNATIONAL UNIVERSITY OF TECHNOLOGY TWINTech (IUTT)

Sana'a, Yemen
IBA 2011-2015

AZAL HADAH HIGH SCHOOL

Sana'a, Yemen
H.S 2008-2009

LANGUAGES

Arabic (Native),
English, Turkish, German

COMPUTER SKILLS

Microsoft Office, IBM SPSS

VOLUNTEER EXPERIENCE

NORWEGIAN REFUGEE COUNCIL

February 2016 – Mars 2017
Field Monitor

SAVE THE CHILDREN

June 05, 2016- June 20, 2016
Data Entry specialist

TO MAKE A SMILE

July 2014 – October 2014
Event Organizer